

Board: 1 ♠ Q5 You bid first.

Dealer: North ♥ A93 The opponents are silent.

Vul: None ♦ KQ42

HCP: 15 ♣ KJT5

Board: 2 ♠ KT76 Partner bids first.

Dealer: South ♥ QT8 The opponents are silent.

Vul: N-S ♦ 842

HCP: 8 ♣ K84

Board: 3 ♠ A73 You bid first.

Dealer: North ♥ Q7 The opponents are silent.

Vul: E-W ♦ AQ653

HCP: 15+1 ♣ K52

Board: 4 ♠ QJ3 Partner bids first.

Dealer: South ♥ J853 The opponents are silent.

Vul: Both ♦ A852

HCP: 9 ♣ J4

Board: 5 ♠ A93 You bid first.

Dealer: North ♥ T43 The opponents are silent.

Vul: N-S ♦ AKT

HCP: 15 ♣ KJT3

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ K74		1NT	Pass	3NT
Vul: None	♥ A93	♥ JT7		All Pass		
North HCP: 15	♦ KQ42	♦ AJT				
South HCP: 9	♣ KJT5	♣ 8764				
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KT76	♠ Q54			1NT	
Vul: N-S	♥ QT8	♥ K72	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 842	♦ AKT	Pass	2NT	All Pass	
South HCP: 15	♣ K84	♣ QJ97				
Contract: 2NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ Q84		1NT	Pass	3NT
Vul: E-W	♥ Q7	♥ K64		All Pass		
North HCP: 15+1	♦ AQ653	♦ T98				
South HCP: 9	♣ K52	♣ A764				
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ KT2			1NT	
Vul: Both	♥ J853	♥ KT4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A852	♦ K3	Pass	3NT	All Pass	
South HCP: 15+1	♣ J4	♣ AQ732				
Contract: 3NT North			1. Stayman			

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ T84		1NT	Pass	3NT
Vul: N-S	♥ T43	♥ A2		All Pass		
North HCP: 15	♦ AKT	♦ Q82				
South HCP: 8+1	♣ KJT3	♣ Q9864				
Contract: 3NT South						

Board: 1	♠ K74	Partner bids first.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ AJT	
HCP: 9	♣ 8764	

Board: 2	♠ Q54	You bid first.
Dealer: South	♥ K72	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 15	♣ QJ97	

Board: 3	♠ Q84	Partner bids first.
Dealer: North	♥ K64	The opponents are silent.
Vul: E-W	♦ T98	
HCP: 9	♣ A764	

Board: 4	♠ KT2	You bid first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: Both	♦ K3	
HCP: 15+1	♣ AQ732	

Board: 5	♠ T84	Partner bids first.
Dealer: North	♥ A2	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 8+1	♣ Q9864	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ K74		1NT	Pass	3NT
Vul: None	♥ A93	♥ JT7		All Pass		
North HCP: 15	♦ KQ42	♦ AJT				
South HCP: 9	♣ KJT5	♣ 8764				
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KT76	♠ Q54			1NT	
Vul: N-S	♥ QT8	♥ K72	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 842	♦ AKT	Pass	2NT	All Pass	
South HCP: 15	♣ K84	♣ QJ97				
Contract: 2NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ Q84		1NT	Pass	3NT
Vul: E-W	♥ Q7	♥ K64		All Pass		
North HCP: 15+1	♦ AQ653	♦ T98				
South HCP: 9	♣ K52	♣ A764				
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ KT2			1NT	
Vul: Both	♥ J853	♥ KT4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A852	♦ K3	Pass	3NT	All Pass	
South HCP: 15+1	♣ J4	♣ AQ732				
Contract: 3NT North			1. Stayman			

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ T84		1NT	Pass	3NT
Vul: N-S	♥ T43	♥ A2		All Pass		
North HCP: 15	♦ AKT	♦ Q82				
South HCP: 8+1	♣ KJT3	♣ Q9864				
Contract: 3NT South						

Board: 6	♠ 975	Partner bids first.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 9	♣ J543	

Board: 7	♠ A42	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ KJT9	
HCP: 15	♣ QJ85	

Board: 8	♠ KQ72	Partner bids first.
Dealer: South	♥ 94	The opponents are silent.
Vul: None	♦ T982	
HCP: 9	♣ A42	

Board: 9	♠ AJ	LHO opens the bidding 1NT.
Dealer: East	♥ 54	Partner bids next.
Vul: N-S	♦ 73	West (RHO) bids 2♣ if possible.
HCP: 11+3	♣ AQ98762	West (RHO) Doubles 3♣ if possible.

Board: 10	♠ QJ4	Partner bids first.
Dealer: South	♥ Q865	The opponents are silent.
Vul: Both	♦ A842	
HCP: 9	♣ 94	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ KJT				1NT
Vul: E-W	♥ AKT4	♥ 98	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J8	♦ AT74	Pass	3NT	All Pass	
South HCP: 15	♣ J543	♣ AK82				
Contract: 3NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ Q87		1NT	Pass	3NT
Vul: Both	♥ A7	♥ QJ5		All Pass		
North HCP: 15	♦ KJT9	♦ A865				
South HCP: 9	♣ QJ85	♣ T74				
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ KQ72	♠ AT6				1NT
Vul: None	♥ 94	♥ A5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T982	♦ KJ65	Pass	3NT	All Pass	
South HCP: 15	♣ A42	♣ QJT8				
Contract: 3NT North			1. Stayman			

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AJ	♠ T7632			1NT	Pass
Vul: N-S	♥ 54	♥ Q972	2♣ ¹	3♣	Pass	Pass
North HCP: 11+3	♦ 73	♦ T52	X	All Pass		
South HCP: 5+1	♣ AQ98762	♣ K				
Contract: 3♣X North			1. Stayman			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ QJ4	♠ K765				1NT
Vul: Both	♥ Q865	♥ J92	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A842	♦ KQJ	Pass	3NT	All Pass	
South HCP: 15	♣ 94	♣ AJ8				
Contract: 3NT North			1. Stayman			

Board: 6 ♠ KJT You bid first.

Dealer: South ♥ 98 The opponents are silent.

Vul: E-W ♦ AT74

HCP: 15 ♣ AK82

Board: 7 ♠ Q87 Partner bids first.

Dealer: North ♥ QJ5 The opponents are silent.

Vul: Both ♦ A865

HCP: 9 ♣ T74

Board: 8 ♠ AT6 You bid first.

Dealer: South ♥ A5 The opponents are silent.

Vul: None ♦ KJ65

HCP: 15 ♣ QJT8

Board: 9 ♠ T7632 RHO opens the bidding 1NT.

Dealer: East ♥ Q972 You bid next.

Vul: N-S ♦ T52 West (LHO) bids 2♣ if possible.

HCP: 5+1 ♣ K West (LHO) Doubles 3♣ if possible.

Board: 10 ♠ K765 You bid first.

Dealer: South ♥ J92 The opponents are silent.

Vul: Both ♦ KQJ

HCP: 15 ♣ AJ8

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ KJT				1NT
Vul: E-W	♥ AKT4	♥ 98	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J8	♦ AT74	Pass	3NT	All Pass	
South HCP: 15	♣ J543	♣ AK82				
Contract: 3NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ Q87		1NT	Pass	3NT
Vul: Both	♥ A7	♥ QJ5		All Pass		
North HCP: 15	♦ KJT9	♦ A865				
South HCP: 9	♣ QJ85	♣ T74				
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ KQ72	♠ AT6				1NT
Vul: None	♥ 94	♥ A5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T982	♦ KJ65	Pass	3NT	All Pass	
South HCP: 15	♣ A42	♣ QJT8				
Contract: 3NT North			1. Stayman			

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AJ	♠ T7632			1NT	Pass
Vul: N-S	♥ 54	♥ Q972	2♣ ¹	3♣	Pass	Pass
North HCP: 11+3	♦ 73	♦ T52	X	All Pass		
South HCP: 5+1	♣ AQ98762	♣ K				
Contract: 3♣X North			1. Stayman			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ QJ4	♠ K765				1NT
Vul: Both	♥ Q865	♥ J92	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A842	♦ KQJ	Pass	3NT	All Pass	
South HCP: 15	♣ 94	♣ AJ8				
Contract: 3NT North			1. Stayman			

Board: 11 ♠ AQ6 You bid first.

Dealer: North ♥ 984 The opponents are silent.

Vul: None ♦ QJ95

HCP: 15 ♣ AQ2

Board: 12 ♠ KQ8 Partner bids first.

Dealer: South ♥ T42 The opponents are silent.

Vul: N-S ♦ A9832

HCP: 9+1 ♣ 64

Board: 13 ♠ J9 You bid first.

Dealer: North ♥ K953 The opponents are silent.

Vul: Both ♦ AK5

HCP: 15 ♣ A976

Board: 14 ♠ T832 Partner bids first.

Dealer: South ♥ AJ The opponents are silent.

Vul: None ♦ 43

HCP: 8+1 ♣ QJT94

Board: 15 ♠ A985 You bid first.

Dealer: North ♥ KQ86 The opponents are silent.

Vul: N-S ♦ K62

HCP: 15 ♣ QJ

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ T854		1NT	Pass	2♣ ¹
Vul: None	♥ 984	♥ AJ5	Pass	2♦	Pass	3NT
North HCP: 15	♦ QJ95	♦ A82	All Pass			
South HCP: 9	♣ AQ2	♣ 943				
Contract: 3NT South			1. Stayman			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ KQ8	♠ J4				1NT
Vul: N-S	♥ T42	♥ AJ85	Pass	2NT	All Pass	
North HCP: 9+1	♦ A9832	♦ QJ5				
South HCP: 15	♣ 64	♣ AQ95				
Contract: 2NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ Q53		1NT	Pass	3NT
Vul: Both	♥ K953	♥ AJ8	All Pass			
North HCP: 15	♦ AK5	♦ QT64				
South HCP: 9	♣ A976	♣ T54				
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ T832	♠ AK74				1NT
Vul: None	♥ AJ	♥ KT4	Pass	2♣ ¹	Pass	2♠
North HCP: 8+1	♦ 43	♦ Q98	Pass	4♠	All Pass	
South HCP: 15	♣ QJT94	♣ K73				
Contract: 4♠ North			1. Stayman			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ A985	♠ QJ3		1NT	Pass	3NT
Vul: N-S	♥ KQ86	♥ A93	All Pass			
North HCP: 15	♦ K62	♦ Q8				
South HCP: 9+1	♣ QJ	♣ 87643				
Contract: 3NT South						

Board: 11	♠ T854	Partner bids first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: None	♦ A82	
HCP: 9	♣ 943	

Board: 12	♠ J4	You bid first.
Dealer: South	♥ AJ85	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 15	♣ AQ95	

Board: 13	♠ Q53	Partner bids first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: Both	♦ QT64	
HCP: 9	♣ T54	

Board: 14	♠ AK74	You bid first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: None	♦ Q98	
HCP: 15	♣ K73	

Board: 15	♠ QJ3	Partner bids first.
Dealer: North	♥ A93	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 9+1	♣ 87643	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ T854		1NT	Pass	2♣ ¹
Vul: None	♥ 984	♥ AJ5	Pass	2♦	Pass	3NT
North HCP: 15	♦ QJ95	♦ A82	All Pass			
South HCP: 9	♣ AQ2	♣ 943				
Contract: 3NT South			1. Stayman			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ KQ8	♠ J4				1NT
Vul: N-S	♥ T42	♥ AJ85	Pass	2NT	All Pass	
North HCP: 9+1	♦ A9832	♦ QJ5				
South HCP: 15	♣ 64	♣ AQ95				
Contract: 2NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ Q53		1NT	Pass	3NT
Vul: Both	♥ K953	♥ AJ8	All Pass			
North HCP: 15	♦ AK5	♦ QT64				
South HCP: 9	♣ A976	♣ T54				
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ T832	♠ AK74				1NT
Vul: None	♥ AJ	♥ KT4	Pass	2♣ ¹	Pass	2♠
North HCP: 8+1	♦ 43	♦ Q98	Pass	4♠	All Pass	
South HCP: 15	♣ QJT94	♣ K73				
Contract: 4♠ North			1. Stayman			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ A985	♠ QJ3		1NT	Pass	3NT
Vul: N-S	♥ KQ86	♥ A93	All Pass			
North HCP: 15	♦ K62	♦ Q8				
South HCP: 9+1	♣ QJ	♣ 87643				
Contract: 3NT South						

Board: 16	♠ A982	Partner bids first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: E-W	♦ QT72	
HCP: 9	♣ J42	

Board: 17	♠ 964	You bid first.
Dealer: North	♥ AKJ2	The opponents are silent.
Vul: None	♦ 752	
HCP: 15	♣ AK3	

Board: 18	♠ 83	Partner bids first.
Dealer: South	♥ J92	The opponents are silent.
Vul: N-S	♦ KQ952	
HCP: 8+1	♣ QT4	

Board: 19	♠ A63	You bid first.
Dealer: North	♥ K75	The opponents are silent.
Vul: E-W	♦ QJ98	
HCP: 15	♣ KQ3	

Board: 20	♠ KJ5	Partner bids first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: Both	♦ J8	
HCP: 9+1	♣ Q5432	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ A982	♠ J7				1NT
Vul: E-W	♥ Q5	♥ A964	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QT72	♦ AJ86	Pass	3NT	All Pass	
South HCP: 15	♣ J42	♣ KQ7				
Contract: 3NT North			1. Stayman			

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ 964	♠ AJ87		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ2	♥ T964	Pass	2♥	Pass	3♥
North HCP: 15	♦ 752	♦ A83	All Pass			
South HCP: 9	♣ AK3	♣ 74				
Contract: 3♥ South			1. Stayman			

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ A942				1NT
Vul: N-S	♥ J92	♥ AK8	All Pass			
North HCP: 8+1	♦ KQ952	♦ T86				
South HCP: 15	♣ QT4	♣ A85				
Contract: 1NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ QT95		1NT	Pass	2♣ ¹
Vul: E-W	♥ K75	♥ AJ6	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ98	♦ 65	All Pass			
South HCP: 8	♣ KQ3	♣ J984				
Contract: 2NT South			1. Stayman			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ KJ5	♠ Q42				1NT
Vul: Both	♥ QT7	♥ K95	Pass	3NT	All Pass	
North HCP: 9+1	♦ J8	♦ AQ742				
South HCP: 15+1	♣ Q5432	♣ A9				
Contract: 3NT North						

Board: 16 ♠ J7 You bid first.

Dealer: South ♥ A964 The opponents are silent.

Vul: E-W ♦ AJ86

HCP: 15 ♣ KQ7

Board: 17 ♠ AJ87 Partner bids first.

Dealer: North ♥ T964 The opponents are silent.

Vul: None ♦ A83

HCP: 9 ♣ 74

Board: 18 ♠ A942 You bid first.

Dealer: South ♥ AK8 The opponents are silent.

Vul: N-S ♦ T86

HCP: 15 ♣ A85

Board: 19 ♠ QT95 Partner bids first.

Dealer: North ♥ AJ6 The opponents are silent.

Vul: E-W ♦ 65

HCP: 8 ♣ J984

Board: 20 ♠ Q42 You bid first.

Dealer: South ♥ K95 The opponents are silent.

Vul: Both ♦ AQ742

HCP: 15+1 ♣ A9

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ A982	♠ J7				1NT
Vul: E-W	♥ Q5	♥ A964	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QT72	♦ AJ86	Pass	3NT	All Pass	
South HCP: 15	♣ J42	♣ KQ7				
Contract: 3NT North			1. Stayman			

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ 964	♠ AJ87		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ2	♥ T964	Pass	2♥	Pass	3♥
North HCP: 15	♦ 752	♦ A83	All Pass			
South HCP: 9	♣ AK3	♣ 74				
Contract: 3♥ South			1. Stayman			

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ A942				1NT
Vul: N-S	♥ J92	♥ AK8	All Pass			
North HCP: 8+1	♦ KQ952	♦ T86				
South HCP: 15	♣ QT4	♣ A85				
Contract: 1NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ QT95		1NT	Pass	2♣ ¹
Vul: E-W	♥ K75	♥ AJ6	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ98	♦ 65	All Pass			
South HCP: 8	♣ KQ3	♣ J984				
Contract: 2NT South			1. Stayman			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ KJ5	♠ Q42				1NT
Vul: Both	♥ QT7	♥ K95	Pass	3NT	All Pass	
North HCP: 9+1	♦ J8	♦ AQ742				
South HCP: 15+1	♣ Q5432	♣ A9				
Contract: 3NT North						

Board: 21 ♠ AQQ You bid first.

Dealer: North ♥ T73 The opponents are silent.

Vul: N-S ♦ AQ52

HCP: 15 ♣ Q53

Board: 22 ♠ A742 RHO opens the bidding 1NT.

Dealer: West ♥ 9432 You bid next.

Vul: N-S ♦ 2 East (LHO) bids 2NT if possible.

HCP: 4 ♣ 7632 East (LHO) Doubles 3♦ if possible.

Board: 23 ♠ AT2 You bid first.

Dealer: North ♥ K2 The opponents are silent.

Vul: Both ♦ J973

HCP: 15 ♣ AKT8

Board: 24 ♠ K73 Partner bids first.

Dealer: South ♥ AT84 The opponents are silent.

Vul: None ♦ JT8

HCP: 8 ♣ 964

Board: 25 ♠ KT2 You bid first.

Dealer: North ♥ AQ32 The opponents are silent.

Vul: E-W ♦ A92

HCP: 15 ♣ QT6

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ K975		1NT	Pass	2♣ ¹
Vul: N-S	♥ T73	♥ 542	Pass	2♦	Pass	3NT
North HCP: 15	♦ AQ52	♦ KT9	All Pass			
South HCP: 9	♣ Q53	♣ K84				
Contract: 3NT South			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ A742	♠ Q96	1NT	Pass	2NT	3♦
Vul: N-S	♥ 9432	♥ 87	Pass	Pass	X	All Pass
North HCP: 4	♦ 2	♦ KQJ876				
South HCP: 12+2	♣ 7632	♣ KJ				
Contract: 3♦X South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ J873		1NT	Pass	2♣ ¹
Vul: Both	♥ K2	♥ J9	Pass	2♦	Pass	3NT
North HCP: 15	♦ J973	♦ KQ2	All Pass			
South HCP: 9	♣ AKT8	♣ Q742				
Contract: 3NT South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ A96				1NT
Vul: None	♥ AT84	♥ 72	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ JT8	♦ A73	Pass	2NT	All Pass	
South HCP: 15+1	♣ 964	♣ AK873				
Contract: 2NT North			1. Stayman			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ J3		1NT	Pass	2NT
Vul: E-W	♥ AQ32	♥ KJ6	All Pass			
North HCP: 15	♦ A92	♦ KJ63				
South HCP: 9	♣ QT6	♣ 9842				
Contract: 2NT South						

Board: 21	♠ K975	Partner bids first.
Dealer: North	♥ 542	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 9	♣ K84	

Board: 22	♠ Q96	LHO opens the bidding 1NT.
Dealer: West	♥ 87	Partner bids next.
Vul: N-S	♦ KQJ876	East (RHO) bids 2NT if possible.
HCP: 12+2	♣ KJ	East (RHO) Doubles 3♦ if possible.

Board: 23	♠ J873	Partner bids first.
Dealer: North	♥ J9	The opponents are silent.
Vul: Both	♦ KQ2	
HCP: 9	♣ Q742	

Board: 24	♠ A96	You bid first.
Dealer: South	♥ 72	The opponents are silent.
Vul: None	♦ A73	
HCP: 15+1	♣ AK873	

Board: 25	♠ J3	Partner bids first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: E-W	♦ KJ63	
HCP: 9	♣ 9842	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ K975		1NT	Pass	2♣ ¹
Vul: N-S	♥ T73	♥ 542	Pass	2♦	Pass	3NT
North HCP: 15	♦ AQ52	♦ KT9	All Pass			
South HCP: 9	♣ Q53	♣ K84				
Contract: 3NT South			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ A742	♠ Q96	1NT	Pass	2NT	3♦
Vul: N-S	♥ 9432	♥ 87	Pass	Pass	X	All Pass
North HCP: 4	♦ 2	♦ KQJ876				
South HCP: 12+2	♣ 7632	♣ KJ				
Contract: 3♦X South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ J873		1NT	Pass	2♣ ¹
Vul: Both	♥ K2	♥ J9	Pass	2♦	Pass	3NT
North HCP: 15	♦ J973	♦ KQ2	All Pass			
South HCP: 9	♣ AKT8	♣ Q742				
Contract: 3NT South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ A96				1NT
Vul: None	♥ AT84	♥ 72	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ JT8	♦ A73	Pass	2NT	All Pass	
South HCP: 15+1	♣ 964	♣ AK873				
Contract: 2NT North			1. Stayman			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ J3		1NT	Pass	2NT
Vul: E-W	♥ AQ32	♥ KJ6	All Pass			
North HCP: 15	♦ A92	♦ KJ63				
South HCP: 9	♣ QT6	♣ 9842				
Contract: 2NT South						

Board: 26	♠ 9862	Partner bids first.
Dealer: South	♥ K74	The opponents are silent.
Vul: Both	♦ QJ83	
HCP: 9	♣ K4	

Board: 27	♠ K6	You bid first.
Dealer: North	♥ QJ96	The opponents are silent.
Vul: None	♦ K63	
HCP: 15	♣ AQT5	

Board: 28	♠ KJ75	Partner bids first.
Dealer: South	♥ AT	The opponents are silent.
Vul: N-S	♦ J653	
HCP: 9	♣ T84	

Board: 29	♠ K96	You bid first.
Dealer: North	♥ J95	The opponents are silent.
Vul: Both	♦ AK4	
HCP: 15	♣ AT95	

Board: 30	♠ KT2	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: None	♦ JT	
HCP: 8+1	♣ Q5432	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 9862	♠ KT4				1NT
Vul: Both	♥ K74	♥ QT	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QJ83	♦ A42	Pass	3NT	All Pass	
South HCP: 15+1	♣ K4	♣ AQT96				
Contract: 3NT North			1. Stayman			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ Q7		1NT	Pass	2NT
Vul: None	♥ QJ96	♥ T3		All Pass		
North HCP: 15	♦ K63	♦ AQJ9				
South HCP: 9+1	♣ AQT5	♣ 87432				
Contract: 2NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ KJ75	♠ T4				1NT
Vul: N-S	♥ AT	♥ KQ87	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J653	♦ AQ84	Pass	3NT	All Pass	
South HCP: 15	♣ T84	♣ A62				
Contract: 3NT North			1. Stayman			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ J53		1NT	Pass	2♣ ¹
Vul: Both	♥ J95	♥ AQT3	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK4	♦ QT82		All Pass		
South HCP: 9	♣ AT95	♣ 43				
Contract: 2NT South			1. Stayman			

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KT2	♠ 63				1NT
Vul: None	♥ Q98	♥ AK52	Pass	3NT	All Pass	
North HCP: 8+1	♦ JT	♦ A653				
South HCP: 15	♣ Q5432	♣ KJ6				
Contract: 3NT North						

Board: 26 ♠ KT4 You bid first.

Dealer: South ♥ QT The opponents are silent.

Vul: Both ♦ A42

HCP: 15+1 ♣ AQT96

Board: 27 ♠ Q7 Partner bids first.

Dealer: North ♥ T3 The opponents are silent.

Vul: None ♦ AQJ9

HCP: 9+1 ♣ 87432

Board: 28 ♠ T4 You bid first.

Dealer: South ♥ KQ87 The opponents are silent.

Vul: N-S ♦ AQ84

HCP: 15 ♣ A62

Board: 29 ♠ J53 Partner bids first.

Dealer: North ♥ AQT3 The opponents are silent.

Vul: Both ♦ QT82

HCP: 9 ♣ 43

Board: 30 ♠ 63 You bid first.

Dealer: South ♥ AK52 The opponents are silent.

Vul: None ♦ A653

HCP: 15 ♣ KJ6

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 9862	♠ KT4				1NT
Vul: Both	♥ K74	♥ QT	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QJ83	♦ A42	Pass	3NT	All Pass	
South HCP: 15+1	♣ K4	♣ AQT96				
Contract: 3NT North			1. Stayman			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ Q7		1NT	Pass	2NT
Vul: None	♥ QJ96	♥ T3		All Pass		
North HCP: 15	♦ K63	♦ AQJ9				
South HCP: 9+1	♣ AQT5	♣ 87432				
Contract: 2NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ KJ75	♠ T4				1NT
Vul: N-S	♥ AT	♥ KQ87	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J653	♦ AQ84	Pass	3NT	All Pass	
South HCP: 15	♣ T84	♣ A62				
Contract: 3NT North			1. Stayman			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ J53		1NT	Pass	2♣ ¹
Vul: Both	♥ J95	♥ AQT3	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK4	♦ QT82		All Pass		
South HCP: 9	♣ AT95	♣ 43				
Contract: 2NT South			1. Stayman			

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KT2	♠ 63				1NT
Vul: None	♥ Q98	♥ AK52	Pass	3NT	All Pass	
North HCP: 8+1	♦ JT	♦ A653				
South HCP: 15	♣ Q5432	♣ KJ6				
Contract: 3NT North						

Board: 31 ♠ 953 You bid first.

Dealer: North ♥ AQ8 The opponents are silent.

Vul: N-S ♦ Q8

HCP: 15+1 ♣ AK876

Board: 32 ♠ 9873 Partner bids first.

Dealer: South ♥ T7 The opponents are silent.

Vul: E-W ♦ J98

HCP: 8 ♣ AK54

Board: 33 ♠ KQ76 You bid first.

Dealer: North ♥ AK6 The opponents are silent.

Vul: None ♦ 76

HCP: 15 ♣ K982

Board: 34 ♠ T984 Partner bids first.

Dealer: South ♥ KJ9 The opponents are silent.

Vul: N-S ♦ 94

HCP: 8 ♣ A643

Board: 35 ♠ A87 You bid first.

Dealer: North ♥ Q75 The opponents are silent.

Vul: E-W ♦ KQ73

HCP: 15 ♣ AT9

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 953	♠ AKJ6		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQ8	♥ T7	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ Q8	♦ JT4	All Pass			
South HCP: 9	♣ AK876	♣ 9432				
Contract: 2NT South			1. Stayman			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 9873	♠ KJT4				1NT
Vul: E-W	♥ T7	♥ J532	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J98	♦ AK4	Pass	2NT	Pass	3♠
South HCP: 15	♣ AK54	♣ QJ	All Pass			
Contract: 3♠ South			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KQ76	♠ J8		1NT	Pass	2NT
Vul: None	♥ AK6	♥ T43	All Pass			
North HCP: 15	♦ 76	♦ KT92				
South HCP: 8	♣ K982	♣ AT43				
Contract: 2NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ T984	♠ Q73				1NT
Vul: N-S	♥ KJ9	♥ Q432	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 94	♦ AKT	Pass	2NT	All Pass	
South HCP: 15	♣ A643	♣ KJ7				
Contract: 2NT North			1. Stayman			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ T92		1NT	Pass	3NT
Vul: E-W	♥ Q75	♥ AT4	All Pass			
North HCP: 15	♦ KQ73	♦ T65				
South HCP: 9	♣ AT9	♣ KQ64				
Contract: 3NT South						

Board: 31	♠ AKJ6	Partner bids first.
Dealer: North	♥ T7	The opponents are silent.
Vul: N-S	♦ JT4	
HCP: 9	♣ 9432	

Board: 32	♠ KJT4	You bid first.
Dealer: South	♥ J532	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 15	♣ QJ	

Board: 33	♠ J8	Partner bids first.
Dealer: North	♥ T43	The opponents are silent.
Vul: None	♦ KT92	
HCP: 8	♣ AT43	

Board: 34	♠ Q73	You bid first.
Dealer: South	♥ Q432	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 15	♣ KJ7	

Board: 35	♠ T92	Partner bids first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: E-W	♦ T65	
HCP: 9	♣ KQ64	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 953	♠ AKJ6		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQ8	♥ T7	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ Q8	♦ JT4	All Pass			
South HCP: 9	♣ AK876	♣ 9432				
Contract: 2NT South			1. Stayman			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 9873	♠ KJT4				1NT
Vul: E-W	♥ T7	♥ J532	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J98	♦ AK4	Pass	2NT	Pass	3♠
South HCP: 15	♣ AK54	♣ QJ	All Pass			
Contract: 3♠ South			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KQ76	♠ J8		1NT	Pass	2NT
Vul: None	♥ AK6	♥ T43	All Pass			
North HCP: 15	♦ 76	♦ KT92				
South HCP: 8	♣ K982	♣ AT43				
Contract: 2NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ T984	♠ Q73				1NT
Vul: N-S	♥ KJ9	♥ Q432	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 94	♦ AKT	Pass	2NT	All Pass	
South HCP: 15	♣ A643	♣ KJ7				
Contract: 2NT North			1. Stayman			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ T92		1NT	Pass	3NT
Vul: E-W	♥ Q75	♥ AT4	All Pass			
North HCP: 15	♦ KQ73	♦ T65				
South HCP: 9	♣ AT9	♣ KQ64				
Contract: 3NT South						

Board: 36	♠ QJ	Partner bids first.
Dealer: South	♥ 82	The opponents are silent.
Vul: Both	♦ AT875	
HCP: 9+1	♣ Q432	

Board: 37	♠ AQ76	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: N-S	♦ 43	
HCP: 15	♣ Q953	

Board: 38	♠ J862	Partner bids first.
Dealer: South	♥ K872	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 9	♣ Q94	

Board: 39	♠ J95	You bid first.
Dealer: North	♥ AQ75	The opponents are silent.
Vul: Both	♦ A65	
HCP: 15	♣ A87	

Board: 40	♠ A85	Partner bids first.
Dealer: South	♥ 953	The opponents are silent.
Vul: None	♦ KQ84	
HCP: 9	♣ 974	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ A86				1NT
Vul: Both	♥ 82	♥ K764	Pass	2NT	All Pass	
North HCP: 9+1	♦ AT875	♦ KJ				
South HCP: 15	♣ Q432	♣ KJT6				
Contract: 2NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AQ76	♠ K54		1NT	Pass	3NT
Vul: N-S	♥ AK6	♥ Q87	All Pass			
North HCP: 15	♦ 43	♦ K75				
South HCP: 9	♣ Q953	♣ JT84				
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ J862	♠ AT93				1NT
Vul: E-W	♥ K872	♥ QT4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K5	♦ AQ	Pass	4♠	All Pass	
South HCP: 15	♣ Q94	♣ K763				
Contract: 4♠ North			1. Stayman			

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ J95	♠ K8		1NT	Pass	3NT
Vul: Both	♥ AQ75	♥ T32	All Pass			
North HCP: 15	♦ A65	♦ J97				
South HCP: 8+1	♣ A87	♣ KJT54				
Contract: 3NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ J92				1NT
Vul: None	♥ 953	♥ KJ74	Pass	2NT	All Pass	
North HCP: 9	♦ KQ84	♦ A76				
South HCP: 15	♣ 974	♣ AQT				
Contract: 2NT North						

Board: 36 ♠ A86 You bid first.

Dealer: South ♥ K764 The opponents are silent.

Vul: Both ♦ KJ

HCP: 15 ♣ KJT6

Board: 37 ♠ K54 Partner bids first.

Dealer: North ♥ Q87 The opponents are silent.

Vul: N-S ♦ K75

HCP: 9 ♣ JT84

Board: 38 ♠ AT93 You bid first.

Dealer: South ♥ QT4 The opponents are silent.

Vul: E-W ♦ AQ

HCP: 15 ♣ K763

Board: 39 ♠ K8 Partner bids first.

Dealer: North ♥ T32 The opponents are silent.

Vul: Both ♦ J97

HCP: 8+1 ♣ KJT54

Board: 40 ♠ J92 You bid first.

Dealer: South ♥ KJ74 The opponents are silent.

Vul: None ♦ A76

HCP: 15 ♣ AQT

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ A86				1NT
Vul: Both	♥ 82	♥ K764	Pass	2NT	All Pass	
North HCP: 9+1	♦ AT875	♦ KJ				
South HCP: 15	♣ Q432	♣ KJT6				
Contract: 2NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AQ76	♠ K54		1NT	Pass	3NT
Vul: N-S	♥ AK6	♥ Q87	All Pass			
North HCP: 15	♦ 43	♦ K75				
South HCP: 9	♣ Q953	♣ JT84				
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ J862	♠ AT93				1NT
Vul: E-W	♥ K872	♥ QT4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K5	♦ AQ	Pass	4♠	All Pass	
South HCP: 15	♣ Q94	♣ K763				
Contract: 4♠ North			1. Stayman			

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ J95	♠ K8		1NT	Pass	3NT
Vul: Both	♥ AQ75	♥ T32	All Pass			
North HCP: 15	♦ A65	♦ J97				
South HCP: 8+1	♣ A87	♣ KJT54				
Contract: 3NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ J92				1NT
Vul: None	♥ 953	♥ KJ74	Pass	2NT	All Pass	
North HCP: 9	♦ KQ84	♦ A76				
South HCP: 15	♣ 974	♣ AQT				
Contract: 2NT North						

Board: 41	♠ AK5	You bid first.
Dealer: North	♥ T54	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 15+1	♣ AK765	

Board: 42	♠ 85	Partner bids first.
Dealer: South	♥ J96	The opponents are silent.
Vul: Both	♦ 954	
HCP: 8+1	♣ AQJT4	

Board: 43	♠ AKT8	You bid first.
Dealer: North	♥ 32	The opponents are silent.
Vul: None	♦ KJ53	
HCP: 15	♣ KJ2	

Board: 44	♠ J5	Partner bids first.
Dealer: South	♥ T92	The opponents are silent.
Vul: N-S	♦ AQ92	
HCP: 8	♣ JT43	

Board: 45	♠ JT	You bid first.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 15+1	♣ AJ872	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ J32		1NT	Pass	3NT
Vul: E-W	♥ T54	♥ J7		All Pass		
North HCP: 15+1	♦ J6	♦ AQ985				
South HCP: 9+1	♣ AK765	♣ J42				
Contract: 3NT South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ QJ32			1NT	
Vul: Both	♥ J96	♥ A42	Pass	3NT	All Pass	
North HCP: 8+1	♦ 954	♦ KQ86				
South HCP: 15	♣ AQJT4	♣ K9				
Contract: 3NT North						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AKT8	♠ 974		1NT	Pass	3NT
Vul: None	♥ 32	♥ K94		All Pass		
North HCP: 15	♦ KJ53	♦ AT7				
South HCP: 9	♣ KJ2	♣ QT64				
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ AKQ6			1NT	
Vul: N-S	♥ T92	♥ J4		All Pass		
North HCP: 8	♦ AQ92	♦ JT86				
South HCP: 15	♣ JT43	♣ A97				
Contract: 1NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ A952		1NT	Pass	2♣ ¹
Vul: Both	♥ K97	♥ 42	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AQ8	♦ KT96		All Pass		
South HCP: 9	♣ AJ872	♣ Q94				
Contract: 2NT South			1. Stayman			

Board: 41	♠ J32	Partner bids first.
Dealer: North	♥ J7	The opponents are silent.
Vul: E-W	♦ AQ985	
HCP: 9+1	♣ J42	

Board: 42	♠ QJ32	You bid first.
Dealer: South	♥ A42	The opponents are silent.
Vul: Both	♦ KQ86	
HCP: 15	♣ K9	

Board: 43	♠ 974	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: None	♦ AT7	
HCP: 9	♣ QT64	

Board: 44	♠ AKQ6	You bid first.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ JT86	
HCP: 15	♣ A97	

Board: 45	♠ A952	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: Both	♦ KT96	
HCP: 9	♣ Q94	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ J32		1NT	Pass	3NT
Vul: E-W	♥ T54	♥ J7		All Pass		
North HCP: 15+1	♦ J6	♦ AQ985				
South HCP: 9+1	♣ AK765	♣ J42				
Contract: 3NT South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ QJ32			1NT	
Vul: Both	♥ J96	♥ A42	Pass	3NT	All Pass	
North HCP: 8+1	♦ 954	♦ KQ86				
South HCP: 15	♣ AQJT4	♣ K9				
Contract: 3NT North						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AKT8	♠ 974		1NT	Pass	3NT
Vul: None	♥ 32	♥ K94		All Pass		
North HCP: 15	♦ KJ53	♦ AT7				
South HCP: 9	♣ KJ2	♣ QT64				
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ AKQ6			1NT	
Vul: N-S	♥ T92	♥ J4		All Pass		
North HCP: 8	♦ AQ92	♦ JT86				
South HCP: 15	♣ JT43	♣ A97				
Contract: 1NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ A952		1NT	Pass	2♣ ¹
Vul: Both	♥ K97	♥ 42	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AQ8	♦ KT96		All Pass		
South HCP: 9	♣ AJ872	♣ Q94				
Contract: 2NT South			1. Stayman			

Board: 46	♠ QJT6	Partner bids first.
Dealer: South	♥ QJ43	The opponents are silent.
Vul: None	♦ K76	
HCP: 9	♣ T4	

Board: 47	♠ AKJ2	You bid first.
Dealer: North	♥ 62	The opponents are silent.
Vul: N-S	♦ A873	
HCP: 15	♣ K86	

Board: 48	♠ KJ6	Partner bids first.
Dealer: South	♥ 87	The opponents are silent.
Vul: E-W	♦ 9874	
HCP: 9	♣ AJ43	

Board: 49	♠ K4	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: None	♦ QT52	
HCP: 15	♣ A985	

Board: 50	♠ K97	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: N-S	♦ A874	
HCP: 9	♣ 964	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ QJT6	♠ 954				1NT
Vul: None	♥ QJ43	♥ A85	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K76	♦ A43	Pass	3NT	All Pass	
South HCP: 15	♣ T4	♣ AK63				
Contract: 3NT North			1. Stayman			

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AKJ2	♠ T4		1NT	Pass	2♣ ¹
Vul: N-S	♥ 62	♥ A983	Pass	2♠	Pass	2NT
North HCP: 15	♦ A873	♦ QT	All Pass			
South HCP: 8+1	♣ K86	♣ Q9742				
Contract: 2NT South			1. Stayman			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ Q943				1NT
Vul: E-W	♥ 87	♥ AJ9	Pass	2NT	All Pass	
North HCP: 9	♦ 9874	♦ K2				
South HCP: 15	♣ AJ43	♣ KQT5				
Contract: 2NT North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AJ83		1NT	Pass	2♣ ¹
Vul: None	♥ AQ8	♥ JT7	Pass	2♦	Pass	2NT
North HCP: 15	♦ QT52	♦ J743	All Pass			
South HCP: 9	♣ A985	♣ Q4				
Contract: 2NT South			1. Stayman			

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ A3				1NT
Vul: N-S	♥ QT3	♥ A852	Pass	3NT	All Pass	
North HCP: 9	♦ A874	♦ 532				
South HCP: 15	♣ 964	♣ AK75				
Contract: 3NT North						

Board: 46 ♠ 954 You bid first.

Dealer: South ♥ A85 The opponents are silent.

Vul: None ♦ A43

HCP: 15 ♣ AK63

Board: 47 ♠ T4 Partner bids first.

Dealer: North ♥ A983 The opponents are silent.

Vul: N-S ♦ QT

HCP: 8+1 ♣ Q9742

Board: 48 ♠ Q943 You bid first.

Dealer: South ♥ AJ9 The opponents are silent.

Vul: E-W ♦ K2

HCP: 15 ♣ KQT5

Board: 49 ♠ AJ83 Partner bids first.

Dealer: North ♥ JT7 The opponents are silent.

Vul: None ♦ J743

HCP: 9 ♣ Q4

Board: 50 ♠ A3 You bid first.

Dealer: South ♥ A852 The opponents are silent.

Vul: N-S ♦ 532

HCP: 15 ♣ AK75

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ QJT6	♠ 954				1NT
Vul: None	♥ QJ43	♥ A85	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K76	♦ A43	Pass	3NT	All Pass	
South HCP: 15	♣ T4	♣ AK63				
Contract: 3NT North			1. Stayman			

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AKJ2	♠ T4		1NT	Pass	2♣ ¹
Vul: N-S	♥ 62	♥ A983	Pass	2♠	Pass	2NT
North HCP: 15	♦ A873	♦ QT	All Pass			
South HCP: 8+1	♣ K86	♣ Q9742				
Contract: 2NT South			1. Stayman			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ Q943				1NT
Vul: E-W	♥ 87	♥ AJ9	Pass	2NT	All Pass	
North HCP: 9	♦ 9874	♦ K2				
South HCP: 15	♣ AJ43	♣ KQT5				
Contract: 2NT North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AJ83		1NT	Pass	2♣ ¹
Vul: None	♥ AQ8	♥ JT7	Pass	2♦	Pass	2NT
North HCP: 15	♦ QT52	♦ J743	All Pass			
South HCP: 9	♣ A985	♣ Q4				
Contract: 2NT South			1. Stayman			

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ A3				1NT
Vul: N-S	♥ QT3	♥ A852	Pass	3NT	All Pass	
North HCP: 9	♦ A874	♦ 532				
South HCP: 15	♣ 964	♣ AK75				
Contract: 3NT North						