

Board: 1	♠ AT42	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: N-S	♦ KQJ	
HCP: 21	♣ AJ53	

Board: 2	♠ KT62	Partner is dealer.
Dealer: South	♥ KJ73	The opponents are silent.
Vul: E-W	♦ 73	
HCP: 9	♣ Q98	

Board: 3	♠ AJ3	You are dealer.
Dealer: North	♥ A873	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 20	♣ AT8	

Board: 4	♠ AKT2	You are dealer.
Dealer: North	♥ AK	West (RHO) Doubles 3♦ if possible.
Vul: E-W	♦ AQT	
HCP: 20	♣ T543	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 9+2

Contract: 6 ♠ South

North:

♠ AT42

♥ AQ

♦ KQJ

♣ AJ53

South:

♠ K863

♥ K8

♦ 4

♣ KT9876

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♠	Pass	6 ♠
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All Pass

1. Stayman

Board: 2

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 20+1

Contract: 5 ♠ South

North:

♠ KT62

♥ KJ73

♦ 73

♣ Q98

South:

♠ AQ93

♥ Q9

♦ AKQ98

♣ K6

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♠
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Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♦ ²	Pass	5 ♠
------	------------------	------	-----

All Pass

1. Stayman

2. A=1/5 or 4/5

Board: 3

Dealer: North

Vul: Both

North HCP: 20

South HCP: 7+1

Contract: 3NT South

North:

♠ AJ3

♥ A873

♦ AK8

♣ AT8

South:

♠ K972

♥ 2

♦ QJ963

♣ J74

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♥	Pass	3NT
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All Pass

1. Stayman

Board: 4

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 0+1

Contract: 3 ♥ South

North:

♠ AKT2

♥ AK

♦ AQT

♣ T543

South:

♠ 95

♥ 98643

♦ 8754

♣ 97

W	N	E	S
	2NT	Pass	3 ♦

X	XX	Pass	3 ♥
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All Pass

Board: 1	♠ K863	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 9+2	♣ KT9876	

Board: 2	♠ AQ93	You are dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: E-W	♦ AKQ98	
HCP: 20+1	♣ K6	

Board: 3	♠ K972	Partner is dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ QJ963	
HCP: 7+1	♣ J74	

Board: 4	♠ 95	Partner is dealer.
Dealer: North	♥ 98643	West (LHO) Doubles 3 ♦ if possible.
Vul: E-W	♦ 8754	
HCP: 0+1	♣ 97	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 9+2

Contract: 6 ♠ South

North:

♠ AT42

♥ AQ

♦ KQJ

♣ AJ53

South:

♠ K863

♥ K8

♦ 4

♣ KT9876

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♠	Pass	6 ♠
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All Pass

1. Stayman

Board: 2

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 20+1

Contract: 5 ♠ South

North:

♠ KT62

♥ KJ73

♦ 73

♣ Q98

South:

♠ AQ93

♥ Q9

♦ AKQ98

♣ K6

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♠
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Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♦ ²	Pass	5 ♠
------	------------------	------	-----

All Pass

1. Stayman

2. A=1/5 or 4/5

Board: 3

Dealer: North

Vul: Both

North HCP: 20

South HCP: 7+1

Contract: 3NT South

North:

♠ AJ3

♥ A873

♦ AK8

♣ AT8

South:

♠ K972

♥ 2

♦ QJ963

♣ J74

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♥	Pass	3NT
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All Pass

1. Stayman

Board: 4

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 0+1

Contract: 3 ♥ South

North:

♠ AKT2

♥ AK

♦ AQT

♣ T543

South:

♠ 95

♥ 98643

♦ 8754

♣ 97

W	N	E	S
	2NT	Pass	3 ♦

X	XX	Pass	3 ♥
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All Pass

Board: 5	♠ KT5	Partner is dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: Both	♦ AJT854	
HCP: 9+2	♣ 93	

Board: 6	♠ J65	Partner is dealer.
Dealer: South	♥ J984	The opponents are silent.
Vul: None	♦ AJ54	
HCP: 7	♣ 97	

Board: 7	♠ KJ	You are dealer.
Dealer: North	♥ KQ92	The opponents are silent.
Vul: E-W	♦ AK85	
HCP: 20	♣ KJ5	

Board: 8	♠ T953	Partner is dealer.
Dealer: South	♥ 964	The opponents are silent.
Vul: Both	♦ 6	
HCP: 7+1	♣ AK874	

Board: 9	♠ KQ	You are dealer.
Dealer: North	♥ K64	The opponents are silent.
Vul: None	♦ AJ54	
HCP: 20	♣ AK97	

Both hands (Answers Page)

Board: 5

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 20+1

Contract: 6 ♦ North

North:

♠ KT5

♥ J7

♦ AJT854

♣ 93

South:

♠ AJ84

♥ AT

♦ Q9

♣ AKQ74

W N E S

2NT

Pass 4 ♣ Pass 4NT¹

Pass 6 ♦ All Pass

1. A=3 out of 4

Board: 6

Dealer: South

Vul: None

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ J65

♥ J984

♦ AJ54

♣ 97

South:

♠ K32

♥ K6

♦ KQT3

♣ AKQ8

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♦

Pass 3NT All Pass

1. Stayman

Board: 7

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13

Contract: 6 ♥ North

North:

♠ KJ

♥ KQ92

♦ AK85

♣ KJ5

South:

♠ Q64

♥ A643

♦ QJ

♣ AT63

W N E S

2NT Pass 3 ♣¹

Pass 3 ♥ Pass 3 ♠

Pass 4NT Pass 5 ♥²

Pass 6 ♥ All Pass

1. Stayman

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

Board: 8

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ T953

♥ 964

♦ 6

♣ AK874

South:

♠ AKJ

♥ AT82

♦ AK85

♣ J6

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♥

Pass 3NT All Pass

1. Stayman

Board: 9

Dealer: North

Vul: None

North HCP: 20

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ KQ

♥ K64

♦ AJ54

♣ AK97

South:

♠ AJ9862

♥ J98

♦ 3

♣ 854

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 5	♠ AJ84	You are dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 20+1	♣ AKQ74	

Board: 6	♠ K32	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ KQT3	
HCP: 20	♣ AKQ8	

Board: 7	♠ Q64	Partner is dealer.
Dealer: North	♥ A643	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 13	♣ AT63	

Board: 8	♠ AKJ	You are dealer.
Dealer: South	♥ AT82	The opponents are silent.
Vul: Both	♦ AK85	
HCP: 20	♣ J6	

Board: 9	♠ AJ9862	Partner is dealer.
Dealer: North	♥ J98	The opponents are silent.
Vul: None	♦ 3	
HCP: 6+2	♣ 854	

Both hands (Answers Page)

Board: 5

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 20+1

Contract: 6 ♦ North

North:

♠ KT5

♥ J7

♦ AJT854

♣ 93

South:

♠ AJ84

♥ AT

♦ Q9

♣ AKQ74

W N E S

2NT

Pass 4 ♣ Pass 4NT¹

Pass 6 ♦ All Pass

1. A=3 out of 4

Board: 6

Dealer: South

Vul: None

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ J65

♥ J984

♦ AJ54

♣ 97

South:

♠ K32

♥ K6

♦ KQT3

♣ AKQ8

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♦

Pass 3NT All Pass

1. Stayman

Board: 7

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13

Contract: 6 ♥ North

North:

♠ KJ

♥ KQ92

♦ AK85

♣ KJ5

South:

♠ Q64

♥ A643

♦ QJ

♣ AT63

W N E S

2NT Pass 3 ♣¹

Pass 3 ♥ Pass 3 ♠

Pass 4NT Pass 5 ♥²

Pass 6 ♥ All Pass

1. Stayman

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

Board: 8

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ T953

♥ 964

♦ 6

♣ AK874

South:

♠ AKJ

♥ AT82

♦ AK85

♣ J6

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♥

Pass 3NT All Pass

1. Stayman

Board: 9

Dealer: North

Vul: None

North HCP: 20

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ KQ

♥ K64

♦ AJ54

♣ AK97

South:

♠ AJ9862

♥ J98

♦ 3

♣ 854

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 10	♠ 753	Partner is dealer.
Dealer: South	♥ 643	The opponents are silent.
Vul: N-S	♦ KQ85	
HCP: 6	♣ JT7	

Board: 11	♠ AJT	You are dealer.
Dealer: North	♥ AQ83	The opponents are silent.
Vul: None	♦ KJ42	
HCP: 20	♣ AJ	

Board: 12	♠ J74	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: N-S	♦ AKQJ764	
HCP: 11+3	♣ 9	

Board: 13	♠ A97	You are dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 20	♣ AKQ4	

Board: 14	♠ JT	Partner is dealer.
Dealer: South	♥ J9643	The opponents are silent.
Vul: None	♦ AT84	
HCP: 7+1	♣ J4	

Both hands (Answers Page)

Board: 10

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 21

Contract: 3NT North

North:

♠ 753

♥ 643

♦ KQ85

♣ JT7

South:

♠ AKJ2

♥ AQ8

♦ AT76

♣ K6

W N E S

2NT

Pass 3NT All Pass

Board: 11

Dealer: North

Vul: None

North HCP: 20

South HCP: 4+2

Contract: 5♣ South

North:

♠ AJT

♥ AQ83

♦ KJ42

♣ AJ

South:

♠ 3

♥ 65

♦ A987

♣ 987653

W N E S

2NT Pass 3♠¹

Pass 4♣² Pass 5♣

All Pass

1. Minor Suit Transfers after 2NT

2. automat

Board: 12

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 20

Contract: 6NT North

North:

♠ J74

♥ 82

♦ AKQJ764

♣ 9

South:

♠ AQ8

♥ AK63

♦ 53

♣ AK65

W N E S

2NT

Pass 4♣ Pass 4NT¹

Pass 6NT All Pass

1. A=3 out of 4

Board: 13

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ A97

♥ K96

♦ KJ3

♣ AKQ4

South:

♠ JT4

♥ AT5

♦ 954

♣ JT98

W N E S

2NT Pass 3NT

All Pass

Board: 14

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 20+1

Contract: 3NT North

North:

♠ JT

♥ J9643

♦ AT84

♣ J4

South:

♠ AK84

♥ A2

♦ KQJ65

♣ K6

W N E S

2NT

Pass 3♦ Pass 3♥

Pass 3NT All Pass

Board: 10	♠ AKJ2	You are dealer.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ AT76	
HCP: 21	♣ K6	

Board: 11	♠ 3	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ A987	
HCP: 4+2	♣ 987653	

Board: 12	♠ AQ8	You are dealer.
Dealer: South	♥ AK63	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 20	♣ AK65	

Board: 13	♠ JT4	Partner is dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: E-W	♦ 954	
HCP: 6	♣ JT98	

Board: 14	♠ AK84	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: None	♦ KQJ65	
HCP: 20+1	♣ K6	

Both hands (Answers Page)

Board: 10

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 21

Contract: 3NT North

North:

♠ 753

♥ 643

♦ KQ85

♣ JT7

South:

♠ AKJ2

♥ AQ8

♦ AT76

♣ K6

W N E S

2NT

Pass 3NT All Pass

Board: 11

Dealer: North

Vul: None

North HCP: 20

South HCP: 4+2

Contract: 5♣ South

North:

♠ AJT

♥ AQ83

♦ KJ42

♣ AJ

South:

♠ 3

♥ 65

♦ A987

♣ 987653

W N E S

2NT Pass 3♠¹

Pass 4♣² Pass 5♣

All Pass

1. Minor Suit Transfers after 2NT

2. automat

Board: 12

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 20

Contract: 6NT North

North:

♠ J74

♥ 82

♦ AKQJ764

♣ 9

South:

♠ AQ8

♥ AK63

♦ 53

♣ AK65

W N E S

2NT

Pass 4♣ Pass 4NT¹

Pass 6NT All Pass

1. A=3 out of 4

Board: 13

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ A97

♥ K96

♦ KJ3

♣ AKQ4

South:

♠ JT4

♥ AT5

♦ 954

♣ JT98

W N E S

2NT Pass 3NT

All Pass

Board: 14

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 20+1

Contract: 3NT North

North:

♠ JT

♥ J9643

♦ AT84

♣ J4

South:

♠ AK84

♥ A2

♦ KQJ65

♣ K6

W N E S

2NT

Pass 3♦ Pass 3♥

Pass 3NT All Pass

Board: 15	♠ AQ97	You are dealer.
Dealer: North	♥ AT4	The opponents are silent.
Vul: N-S	♦ AQ54	
HCP: 20	♣ A3	
<hr/>		
Board: 16	♠ 8	Partner is dealer.
Dealer: South	♥ QT8732	West (RHO) Doubles 6♥ if possible.
Vul: E-W	♦ J	
HCP: 5+3	♣ QT643	
<hr/>		
Board: 17	♠ QJ6	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ AKJ87	
HCP: 20+1	♣ AT6	
<hr/>		
Board: 18	♠ Q965	RHO is dealer. You bid second.
Dealer: West	♥ 954	West (RHO) opens 2NT if possible.
Vul: E-W	♦ Q8	East (LHO) bids 3♦ if possible.
HCP: 7	♣ K942	West (RHO) Doubles 5♦ if possible.
<hr/>		
Board: 19	♠ Q2	You are dealer.
Dealer: North	♥ AKT52	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 21+1	♣ AJT	

Both hands (Answers Page)

Board: 15

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 4+2

Contract: 4♥ North

North:

♠ AQ97

♥ AT4

♦ AQ54

♣ A3

South:

♠ 53

♥ QJ7532

♦ 82

♣ J65

W	N	E	S
	2NT	Pass	4♦ ¹

Pass	4♥	All Pass
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1. Texas

Board: 16

Dealer: South

Vul: E-W

North HCP: 5+3

South HCP: 20

Contract: 6♥X North

North:

♠ 8

♥ QT8732

♦ J

♣ QT643

South:

♠ AK32

♥ K6

♦ KT6

♣ AK85

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
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Pass	6♥	Pass	Pass
------	----	------	------

X	All Pass		
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Board: 17

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 6

Contract: 3NT South

North:

♠ QJ6

♥ AJ

♦ AKJ87

♣ AT6

South:

♠ 852

♥ 43

♦ QT94

♣ KJ87

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 18

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 9+4

Contract: 5♦X South

North:

♠ Q965

♥ 954

♦ Q8

♣ K942

South:

♠ KJ

♥ Q2

♦ KT976532

♣ 8

W	N	E	S
2NT	Pass	3♦	5♦

X	All Pass		
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Board: 19

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 6+3

Contract: 4♠ North

North:

♠ Q2

♥ AKT52

♦ AK9

♣ AJT

South:

♠ AJT7643

♥ J

♦ 8762

♣ 8

W	N	E	S
	2NT	Pass	4♥ ¹

Pass	4♠	All Pass
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1. Texas

Board: 15 ♠ 53 Partner is dealer.
 Dealer: North ♥ QJ7532 The opponents are silent.
 Vul: N-S ♦ 82
 HCP: 4+2 ♣ J65

Board: 16 ♠ AK32 You are dealer.
 Dealer: South ♥ K6 West (LHO) Doubles 6♥ if possible.
 Vul: E-W ♦ KT6
 HCP: 20 ♣ AK85

Board: 17 ♠ 852 Partner is dealer.
 Dealer: North ♥ 43 The opponents are silent.
 Vul: Both ♦ QT94
 HCP: 6 ♣ KJ87

Board: 18 ♠ KJ LHO is dealer.
 Dealer: West ♥ Q2 West (LHO) opens 2NT if possible.
 Vul: E-W ♦ KT976532 East (RHO) bids 3♦ if possible.
 HCP: 9+4 ♣ 8 West (LHO) Doubles 5♦ if possible.

Board: 19 ♠ AJT7643 Partner is dealer.
 Dealer: North ♥ J The opponents are silent.
 Vul: E-W ♦ 8762
 HCP: 6+3 ♣ 8

Both hands (Answers Page)

Board: 15

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 4+2

Contract: 4♥ North

North:

♠ AQ97

♥ AT4

♦ AQ54

♣ A3

South:

♠ 53

♥ QJ7532

♦ 82

♣ J65

W	N	E	S
	2NT	Pass	4♦ ¹

Pass	4♥	All Pass
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1. Texas

Board: 16

Dealer: South

Vul: E-W

North HCP: 5+3

South HCP: 20

Contract: 6♥X North

North:

♠ 8

♥ QT8732

♦ J

♣ QT643

South:

♠ AK32

♥ K6

♦ KT6

♣ AK85

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

Pass	6♥	Pass	Pass
------	----	------	------

X	All Pass		
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Board: 17

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 6

Contract: 3NT South

North:

♠ QJ6

♥ AJ

♦ AKJ87

♣ AT6

South:

♠ 852

♥ 43

♦ QT94

♣ KJ87

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 18

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 9+4

Contract: 5♦X South

North:

♠ Q965

♥ 954

♦ Q8

♣ K942

South:

♠ KJ

♥ Q2

♦ KT976532

♣ 8

W	N	E	S
2NT	Pass	3♦	5♦

X	All Pass		
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Board: 19

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 6+3

Contract: 4♠ North

North:

♠ Q2

♥ AKT52

♦ AK9

♣ AJT

South:

♠ AJT7643

♥ J

♦ 8762

♣ 8

W	N	E	S
	2NT	Pass	4♥ ¹

Pass	4♠	All Pass
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1. Texas

Board: 20	♠ QJ7653	Partner is dealer.
Dealer: South	♥ 542	The opponents are silent.
Vul: Both	♦ T6	
HCP: 8+2	♣ KQ	

Board: 21	♠ AK74	You are dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: None	♦ AK2	
HCP: 20	♣ AJT7	

Board: 22	♠ Q7652	Partner is dealer.
Dealer: South	♥ J82	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 10+1	♣ K7	

Board: 23	♠ AK2	You are dealer.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: Both	♦ JT94	
HCP: 20	♣ AJ	

Board: 24	♠ 52	Partner is dealer.
Dealer: South	♥ J93	The opponents are silent.
Vul: None	♦ J52	
HCP: 5+1	♣ QJT83	

Both hands (Answers Page)

Board: 20

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 21+1

Contract: 4 ♠ North

North:

♠ QJ7653

♥ 542

♦ T6

♣ KQ

South:

♠ AK

♥ KQJ87

♦ A92

♣ A74

W	N	E	S
			2NT

Pass	3 ♥	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

Board: 21

Dealer: North

Vul: None

North HCP: 20

South HCP: 9+1

Contract: 3NT South

North:

♠ AK74

♥ JT

♦ AK2

♣ AJT7

South:

♠ 85

♥ Q2

♦ Q9754

♣ KQ43

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 22

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 20

Contract: 6 ♠ North

North:

♠ Q7652

♥ J82

♦ AT8

♣ K7

South:

♠ AK8

♥ A643

♦ K6

♣ AQ96

W	N	E	S
			2NT

Pass	3 ♥	Pass	3 ♠
------	-----	------	-----

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

Pass	4NT	Pass	5 ♦ ¹
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. A=1/5 or 4/5

Board: 23

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5+1

Contract: 4 ♥ South

North:

♠ AK2

♥ AKT5

♦ JT94

♣ AJ

South:

♠ QJ

♥ 7642

♦ 85

♣ Q7654

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

Board: 24

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 21

Contract: 3NT North

North:

♠ 52

♥ J93

♦ J52

♣ QJT83

South:

♠ KQ76

♥ AK74

♦ AKQ

♣ 76

W	N	E	S
			2NT

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

Board: 20	♠ AK	You are dealer.
Dealer: South	♥ KQJ87	The opponents are silent.
Vul: Both	♦ A92	
HCP: 21+1	♣ A74	

Board: 21	♠ 85	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: None	♦ Q9754	
HCP: 9+1	♣ KQ43	

Board: 22	♠ AK8	You are dealer.
Dealer: South	♥ A643	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 20	♣ AQ96	

Board: 23	♠ QJ	Partner is dealer.
Dealer: North	♥ 7642	The opponents are silent.
Vul: Both	♦ 85	
HCP: 5+1	♣ Q7654	

Board: 24	♠ KQ76	You are dealer.
Dealer: South	♥ AK74	The opponents are silent.
Vul: None	♦ AKQ	
HCP: 21	♣ 76	

Both hands (Answers Page)

Board: 20

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 21+1

Contract: 4 ♠ North

North:

♠ QJ7653

♥ 542

♦ T6

♣ KQ

South:

♠ AK

♥ KQJ87

♦ A92

♣ A74

W	N	E	S
			2NT

Pass	3 ♥	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

Board: 21

Dealer: North

Vul: None

North HCP: 20

South HCP: 9+1

Contract: 3NT South

North:

♠ AK74

♥ JT

♦ AK2

♣ AJT7

South:

♠ 85

♥ Q2

♦ Q9754

♣ KQ43

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 22

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 20

Contract: 6 ♠ North

North:

♠ Q7652

♥ J82

♦ AT8

♣ K7

South:

♠ AK8

♥ A643

♦ K6

♣ AQ96

W	N	E	S
			2NT

Pass	3 ♥	Pass	3 ♠
------	-----	------	-----

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

Pass	4NT	Pass	5 ♦ ¹
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. A=1/5 or 4/5

Board: 23

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5+1

Contract: 4 ♥ South

North:

♠ AK2

♥ AKT5

♦ JT94

♣ AJ

South:

♠ QJ

♥ 7642

♦ 85

♣ Q7654

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

Board: 24

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 21

Contract: 3NT North

North:

♠ 52

♥ J93

♦ J52

♣ QJT83

South:

♠ KQ76

♥ AK74

♦ AKQ

♣ 76

W	N	E	S
			2NT

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

Board: 25	♠ K3	You are dealer.
Dealer: North	♥ Q97	East (LHO) Doubles 6♠ if possible.
Vul: N-S	♦ AKQ8	
HCP: 21	♣ AK86	

Board: 26	♠ 8	Partner is dealer.
Dealer: South	♥ 984	The opponents are silent.
Vul: Both	♦ QT873	
HCP: 5+1	♣ QJ96	

Board: 27	♠ AQ4	You are dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: None	♦ J96	
HCP: 20	♣ AKQ5	

Board: 28	♠ AQT3	You are dealer.
Dealer: North	♥ AQJ9	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 20	♣ A87	

Both hands (Answers Page)

Board: 25

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 8+2

Contract: 6 ♠ X South

North:

♠ K3

♥ Q97

♦ AKQ8

♣ AK86

South:

♠ AT8762

♥ A843

♦ 54

♣ 9

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

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 26

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 20

Contract: 3NT North

North:

♠ 8

♥ 984

♦ QT873

♣ QJ96

South:

♠ T52

♥ KQT2

♦ AKJ

♣ AK4

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 27

Dealer: North

Vul: None

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ AQ4

♥ A76

♦ J96

♣ AKQ5

South:

♠ J5

♥ K93

♦ AT52

♣ 9874

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 28

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 0+1

Contract: 4 ♠ South

North:

♠ AQT3

♥ AQJ9

♦ K9

♣ A87

South:

♠ 87654

♥ T84

♦ 63

♣ T53

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

1. Extended acceptance after NT

Board: 25	♠ AT8762	Partner is dealer.
Dealer: North	♥ A843	East (RHO) Doubles 6♠ if possible.
Vul: N-S	♦ 54	
HCP: 8+2	♣ 9	

Board: 26	♠ T52	You are dealer.
Dealer: South	♥ KQT2	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 20	♣ AK4	

Board: 27	♠ J5	Partner is dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: None	♦ AT52	
HCP: 8	♣ 9874	

Board: 28	♠ 87654	Partner is dealer.
Dealer: North	♥ T84	The opponents are silent.
Vul: N-S	♦ 63	
HCP: 0+1	♣ T53	

Both hands (Answers Page)

Board: 25

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 8+2

Contract: 6 ♠ X South

North:

♠ K3

♥ Q97

♦ AKQ8

♣ AK86

South:

♠ AT8762

♥ A843

♦ 54

♣ 9

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

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 26

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 20

Contract: 3NT North

North:

♠ 8

♥ 984

♦ QT873

♣ QJ96

South:

♠ T52

♥ KQT2

♦ AKJ

♣ AK4

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 27

Dealer: North

Vul: None

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ AQ4

♥ A76

♦ J96

♣ AKQ5

South:

♠ J5

♥ K93

♦ AT52

♣ 9874

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 28

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 0+1

Contract: 4 ♠ South

North:

♠ AQT3

♥ AQJ9

♦ K9

♣ A87

South:

♠ 87654

♥ T84

♦ 63

♣ T53

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

1. Extended acceptance after NT

Board: 29	♠ QJ4	You are dealer.
Dealer: North	♥ AK65	The opponents are silent.
Vul: None	♦ J7	
HCP: 20	♣ AKQ8	

Board: 30	♠ 95	Partner is dealer.
Dealer: South	♥ 62	The opponents are silent.
Vul: N-S	♦ KJ5432	
HCP: 5+2	♣ J85	

Board: 31	♠ KQ95	You are dealer.
Dealer: North	♥ AKT2	The opponents are silent.
Vul: E-W	♦ AK6	
HCP: 20	♣ J8	

Board: 32	♠ T83	Partner is dealer.
Dealer: South	♥ J865	The opponents are silent.
Vul: Both	♦ T64	
HCP: 5	♣ AT9	

Board: 33	♠ Q4	Partner is dealer.
Dealer: South	♥ KJ	West (RHO) Doubles 4 ♠ if possible.
Vul: N-S	♦ A7632	
HCP: 13+1	♣ QJT6	

Both hands (Answers Page)

Board: 29

Dealer: North

Vul: None

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ QJ4

♥ AK65

♦ J7

♣ AKQ8

South:

♠ A92

♥ Q94

♦ 852

♣ T653

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 30

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 20

Contract: 3NT North

North:

♠ 95

♥ 62

♦ KJ5432

♣ J85

South:

♠ QJ7

♥ KQT

♦ AQ98

♣ AQ7

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 31

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ KQ95

♥ AKT2

♦ AK6

♣ J8

South:

♠ JT8

♥ QJ9

♦ 87

♣ AK976

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ ¹	Pass	6NT
All Pass			

1. A=2 out of 4

Board: 32

Dealer: South

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♥ North

North:

♠ T83

♥ J865

♦ T64

♣ AT9

South:

♠ KQ

♥ K932

♦ AKQ9

♣ QJ4

W	N	E	S
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	4♥	All Pass	

1. Stayman

Board: 33

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 20

Contract: 6♣ North

North:

♠ Q4

♥ KJ

♦ A7632

♣ QJT6

South:

♠ KT93

♥ A2

♦ KQJ

♣ AK97

W	N	E	S
			2NT
Pass	4♣	Pass	4♠ ¹
X	XX	Pass	5♣
Pass	6♣	All Pass	

1. A=2 out of 4

Board: 29	♠ A92	Partner is dealer.
Dealer: North	♥ Q94	The opponents are silent.
Vul: None	♦ 852	
HCP: 6	♣ T653	

Board: 30	♠ QJ7	You are dealer.
Dealer: South	♥ KQT	The opponents are silent.
Vul: N-S	♦ AQ98	
HCP: 20	♣ AQ7	

Board: 31	♠ JT8	Partner is dealer.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 11+1	♣ AK976	

Board: 32	♠ KQ	You are dealer.
Dealer: South	♥ K932	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 20	♣ QJ4	

Board: 33	♠ KT93	You are dealer.
Dealer: South	♥ A2	West (LHO) Doubles 4 ♠ if possible.
Vul: N-S	♦ KQJ	
HCP: 20	♣ AK97	

Both hands (Answers Page)

Board: 29

Dealer: North

Vul: None

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ QJ4

♥ AK65

♦ J7

♣ AKQ8

South:

♠ A92

♥ Q94

♦ 852

♣ T653

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 30

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 20

Contract: 3NT North

North:

♠ 95

♥ 62

♦ KJ5432

♣ J85

South:

♠ QJ7

♥ KQT

♦ AQ98

♣ AQ7

W	N	E	S
Pass	3NT	All Pass	2NT

Board: 31

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ KQ95

♥ AKT2

♦ AK6

♣ J8

South:

♠ JT8

♥ QJ9

♦ 87

♣ AK976

W	N	E	S
Pass	2NT	Pass	4♣
Pass	4♠ ¹	Pass	6NT
All Pass			

1. A=2 out of 4

Board: 32

Dealer: South

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♥ North

North:

♠ T83

♥ J865

♦ T64

♣ AT9

South:

♠ KQ

♥ K932

♦ AKQ9

♣ QJ4

W	N	E	S
Pass	3♣ ¹	Pass	3♥
Pass	4♥	All Pass	

1. Stayman

Board: 33

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 20

Contract: 6♣ North

North:

♠ Q4

♥ KJ

♦ A7632

♣ QJT6

South:

♠ KT93

♥ A2

♦ KQJ

♣ AK97

W	N	E	S
Pass	4♣	Pass	2NT
X	XX	Pass	4♠ ¹
Pass	6♣	All Pass	5♣

1. A=2 out of 4

Board: 34	♠ A92	Partner is dealer.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: E-W	♦ J876	
HCP: 9	♣ T64	

Board: 35	♠ AQT5	You are dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ Q6	
HCP: 20+1	♣ AKJT4	

Board: 36	♠ J65	Partner is dealer.
Dealer: South	♥ J98762	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 2+2	♣ 93	

Board: 37	♠ KJT63	You are dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: None	♦ A3	
HCP: 20+1	♣ AK5	

Board: 38	♠ Q7632	Partner is dealer.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 10+1	♣ Q5	

Both hands (Answers Page)

Board: 34

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 20

Contract: 3NT North

North:

♠ A92

♥ KJ8

♦ J876

♣ T64

South:

♠ K8

♥ A93

♦ AQT2

♣ AK97

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 35

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 10+1

Contract: 3NT South

North:

♠ AQT5

♥ AT

♦ Q6

♣ AKJT4

South:

♠ J93

♥ K2

♦ KJ752

♣ Q85

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 36

Dealer: South

Vul: E-W

North HCP: 2+2

South HCP: 21+1

Contract: 3♥ South

North:

♠ J65

♥ J98762

♦ 75

♣ 93

South:

♠ AK2

♥ KT

♦ AK943

♣ A65

W	N	E	S
			2NT
Pass	3♦	Pass	3♥
All Pass			

Board: 37

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 6

Contract: 3NT South

North:

♠ KJT63

♥ KQ7

♦ A3

♣ AK5

South:

♠ 952

♥ AJT5

♦ T864

♣ JT

W	N	E	S
	2NT	Pass	3♣ ¹
Pass	3♠	Pass	3NT
All Pass			
1. Stayman			

Board: 38

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 20

Contract: 3NT South

North:

♠ Q7632

♥ KQT6

♦ J2

♣ Q5

South:

♠ AT

♥ A54

♦ KQT7

♣ AK76

W	N	E	S
			2NT
Pass	3♣ ¹	Pass	3♦
Pass	3♥ ²	Pass	3NT
All Pass			
1. Stayman			
2. SMOLEN			

Board: 34	♠ K8	You are dealer.
Dealer: South	♥ A93	The opponents are silent.
Vul: E-W	♦ AQT2	
HCP: 20	♣ AK97	

Board: 35	♠ J93	Partner is dealer.
Dealer: North	♥ K2	The opponents are silent.
Vul: None	♦ KJ752	
HCP: 10+1	♣ Q85	

Board: 36	♠ AK2	You are dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: E-W	♦ AK943	
HCP: 21+1	♣ A65	

Board: 37	♠ 952	Partner is dealer.
Dealer: North	♥ AJT5	The opponents are silent.
Vul: None	♦ T864	
HCP: 6	♣ JT	

Board: 38	♠ AT	You are dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: N-S	♦ KQT7	
HCP: 20	♣ AK76	

Both hands (Answers Page)

Board: 34

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 20

Contract: 3NT North

North:

♠ A92

♥ KJ8

♦ J876

♣ T64

South:

♠ K8

♥ A93

♦ AQT2

♣ AK97

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 35

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 10+1

Contract: 3NT South

North:

♠ AQT5

♥ AT

♦ Q6

♣ AKJT4

South:

♠ J93

♥ K2

♦ KJ752

♣ Q85

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 36

Dealer: South

Vul: E-W

North HCP: 2+2

South HCP: 21+1

Contract: 3♥ South

North:

♠ J65

♥ J98762

♦ 75

♣ 93

South:

♠ AK2

♥ KT

♦ AK943

♣ A65

W	N	E	S
			2NT
Pass	3♦	Pass	3♥
All Pass			

Board: 37

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 6

Contract: 3NT South

North:

♠ KJT63

♥ KQ7

♦ A3

♣ AK5

South:

♠ 952

♥ AJT5

♦ T864

♣ JT

W	N	E	S
	2NT	Pass	3♣ ¹
Pass	3♠	Pass	3NT
All Pass			
1. Stayman			

Board: 38

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 20

Contract: 3NT South

North:

♠ Q7632

♥ KQT6

♦ J2

♣ Q5

South:

♠ AT

♥ A54

♦ KQT7

♣ AK76

W	N	E	S
			2NT
Pass	3♣ ¹	Pass	3♦
Pass	3♥ ²	Pass	3NT
All Pass			
1. Stayman			
2. SMOLEN			

Board: 39	♠ AJ83	You are dealer.
Dealer: North	♥ AQT2	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 21	♣ AKJ	

Board: 40	♠ Q	Partner is dealer.
Dealer: South	♥ JT9852	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 7+2	♣ J97	

Board: 41	♠ KQJT5	You are dealer.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: N-S	♦ KQJ	
HCP: 21+1	♣ K6	

Board: 42	♠ KT97	Partner is dealer.
Dealer: South	♥ J5432	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 10+1	♣ AQ	

Both hands (Answers Page)

Board: 39

Dealer: North
Vul: Both
North HCP: 21
South HCP: 7
Contract: 4♥ South

North:

♠ AJ83
♥ AQT2
♦ Q9
♣ AKJ

South:

♠ 9764
♥ K763
♦ A8
♣ 964

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

Board: 40

Dealer: South
Vul: N-S
North HCP: 7+2
South HCP: 20
Contract: 4♥ North

North:

♠ Q
♥ JT9852
♦ QJ4
♣ J97

South:

♠ J86
♥ AKQ6
♦ AK5
♣ K53

W	N	E	S
			2NT
Pass	3♦	Pass	3♥
Pass	4♥	All Pass	

Board: 41

Dealer: North
Vul: N-S
North HCP: 21+1
South HCP: 13+1
Contract: 6NT South

North:

♠ KQJT5
♥ AQ5
♦ KQJ
♣ K6

South:

♠ A86
♥ K9832
♦ A94
♣ Q4

W	N	E	S
	2NT	Pass	3♦
Pass	3♥	Pass	6NT
All Pass			

Board: 42

Dealer: South
Vul: E-W
North HCP: 10+1
South HCP: 21
Contract: 6NT North

North:

♠ KT97
♥ J5432
♦ 65
♣ AQ

South:

♠ J6
♥ AK6
♦ AKQ2
♣ KJT2

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

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5
4. no !H queen

Board: 39	♠ 9764	Partner is dealer.
Dealer: North	♥ K763	The opponents are silent.
Vul: Both	♦ A8	
HCP: 7	♣ 964	

Board: 40	♠ J86	You are dealer.
Dealer: South	♥ AKQ6	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 20	♣ K53	

Board: 41	♠ A86	Partner is dealer.
Dealer: North	♥ K9832	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 13+1	♣ Q4	

Board: 42	♠ J6	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: E-W	♦ AKQ2	
HCP: 21	♣ KJT2	

Both hands (Answers Page)

Board: 39

Dealer: North
 Vul: Both
 North HCP: 21
 South HCP: 7
 Contract: 4♥ South

North:

♠ AJ83
 ♥ AQT2
 ♦ Q9
 ♣ AKJ

South:

♠ 9764
 ♥ K763
 ♦ A8
 ♣ 964

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

Board: 40

Dealer: South
 Vul: N-S
 North HCP: 7+2
 South HCP: 20
 Contract: 4♥ North

North:

♠ Q
 ♥ JT9852
 ♦ QJ4
 ♣ J97

South:

♠ J86
 ♥ AKQ6
 ♦ AK5
 ♣ K53

W	N	E	S
			2NT
Pass	3♦	Pass	3♥
Pass	4♥	All Pass	

Board: 41

Dealer: North
 Vul: N-S
 North HCP: 21+1
 South HCP: 13+1
 Contract: 6NT South

North:

♠ KQJT5
 ♥ AQ5
 ♦ KQJ
 ♣ K6

South:

♠ A86
 ♥ K9832
 ♦ A94
 ♣ Q4

W	N	E	S
	2NT	Pass	3♦
Pass	3♥	Pass	6NT
All Pass			

Board: 42

Dealer: South
 Vul: E-W
 North HCP: 10+1
 South HCP: 21
 Contract: 6NT North

North:

♠ KT97
 ♥ J5432
 ♦ 65
 ♣ AQ

South:

♠ J6
 ♥ AK6
 ♦ AKQ2
 ♣ KJT2

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

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5
4. no !H queen

Board: 43	♠ K63	You are dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: Both	♦ AK62	
HCP: 20	♣ AKQ8	

Board: 44	♠ T9	Partner is dealer.
Dealer: South	♥ 94	The opponents are silent.
Vul: N-S	♦ K9643	
HCP: 6+1	♣ QJ98	

Board: 45	♠ KT	You are dealer.
Dealer: North	♥ 872	The opponents are silent.
Vul: E-W	♦ AKT7	
HCP: 20	♣ AKQJ	

Board: 46	♠ QJT	Partner is dealer.
Dealer: South	♥ AJ98653	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+3	♣ KQT	

Both hands (Answers Page)

Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ 5		2NT	Pass	3♦
Vul: Both	♥ J5	♥ KQ9642	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK62	♦ JT73	All Pass			
South HCP: 6+2	♣ AKQ8	♣ 96				
Contract: 6♥ South						

Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AKQ5				2NT
Vul: N-S	♥ 94	♥ QT8	Pass	3NT	All Pass	
North HCP: 6+1	♦ K9643	♦ Q72				
South HCP: 20	♣ QJ98	♣ AK6				
Contract: 3NT North						

Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ5		2NT	Pass	3♦
Vul: E-W	♥ 872	♥ KT9653	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKT7	♦ J5	All Pass			
South HCP: 7+2	♣ AKQJ	♣ 98				
Contract: 4♥ South						

Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ AK98				2NT
Vul: Both	♥ AJ98653	♥ Q7	Pass	4♦ ¹	Pass	4♥
North HCP: 13+3	♦ -	♦ AQJ53	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ KQT	♣ A3	Pass	5♦	Pass	5♠ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. Texas

2. A=0/5 or 3/5

3. !H queen and !S king

Board: 43	♠ 5	Partner is dealer.
Dealer: North	♥ KQ9642	The opponents are silent.
Vul: Both	♦ JT73	
HCP: 6+2	♣ 96	

Board: 44	♠ AKQ5	You are dealer.
Dealer: South	♥ QT8	The opponents are silent.
Vul: N-S	♦ Q72	
HCP: 20	♣ AK6	

Board: 45	♠ QJ5	Partner is dealer.
Dealer: North	♥ KT9653	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 7+2	♣ 98	

Board: 46	♠ AK98	You are dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ AQJ53	
HCP: 20+1	♣ A3	

Both hands (Answers Page)

Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ 5		2NT	Pass	3♦
Vul: Both	♥ J5	♥ KQ9642	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK62	♦ JT73	All Pass			
South HCP: 6+2	♣ AKQ8	♣ 96				
Contract: 6♥ South						

Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AKQ5				2NT
Vul: N-S	♥ 94	♥ QT8	Pass	3NT	All Pass	
North HCP: 6+1	♦ K9643	♦ Q72				
South HCP: 20	♣ QJ98	♣ AK6				
Contract: 3NT North						

Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ5		2NT	Pass	3♦
Vul: E-W	♥ 872	♥ KT9653	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKT7	♦ J5	All Pass			
South HCP: 7+2	♣ AKQJ	♣ 98				
Contract: 4♥ South						

Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ AK98				2NT
Vul: Both	♥ AJ98653	♥ Q7	Pass	4♦ ¹	Pass	4♥
North HCP: 13+3	♦ -	♦ AQJ53	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ KQT	♣ A3	Pass	5♦	Pass	5♠ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. Texas

2. A=0/5 or 3/5

3. !H queen and !S king

Board: 47	♠ A4	You are dealer.
Dealer: North	♥ KQ65	The opponents are silent.
Vul: None	♦ AKT32	
HCP: 21+1	♣ KQ	

Board: 48	♠ KT64	Partner is dealer.
Dealer: South	♥ K65	The opponents are silent.
Vul: E-W	♦ AT4	
HCP: 14	♣ A43	

Board: 49	♠ QT83	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 20	♣ AK84	

Board: 50	♠ K972	Partner is dealer.
Dealer: South	♥ T742	The opponents are silent.
Vul: None	♦ J6	
HCP: 9	♣ AJ8	

Board: 51	♠ AK97	You are dealer.
Dealer: North	♥ J43	The opponents are silent.
Vul: N-S	♦ AJT2	
HCP: 20	♣ AK	

Both hands (Answers Page)

Board: 47

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ A4

♥ KQ65

♦ AKT32

♣ KQ

South:

♠ KJ97532

♥ J

♦ 8

♣ A965

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 48

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20+1

Contract: 6NT North

North:

♠ KT64

♥ K65

♦ AT4

♣ A43

South:

♠ AJ

♥ AQJ2

♦ KQ875

♣ K7

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♥

Pass 6NT All Pass

1. Stayman

Board: 49

Dealer: North

Vul: Both

North HCP: 20

South HCP: 10

Contract: 3NT South

North:

♠ QT83

♥ A4

♦ AK9

♣ AK84

South:

♠ KJ7

♥ T972

♦ QJ

♣ QJ53

W N E S

2NT Pass 3 ♣¹

Pass 3 ♠ Pass 3NT

All Pass

1. Stayman

Board: 50

Dealer: South

Vul: None

North HCP: 9

South HCP: 21+1

Contract: 3NT North

North:

♠ K972

♥ T742

♦ J6

♣ AJ8

South:

♠ A83

♥ AKJ

♦ AK

♣ QT754

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♦

Pass 3NT All Pass

1. Stayman

Board: 51

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 10

Contract: 3NT South

North:

♠ AK97

♥ J43

♦ AJT2

♣ AK

South:

♠ J32

♥ K72

♦ K73

♣ QJ76

W N E S

2NT Pass 3NT

All Pass

Board: 47 ♠ KJ97532 Partner is dealer.
 Dealer: North ♥ J The opponents are silent.
 Vul: None ♦ 8
 HCP: 9+3 ♣ A965

Board: 48 ♠ AJ You are dealer.
 Dealer: South ♥ AQJ2 The opponents are silent.
 Vul: E-W ♦ KQ875
 HCP: 20+1 ♣ K7

Board: 49 ♠ KJ7 Partner is dealer.
 Dealer: North ♥ T972 The opponents are silent.
 Vul: Both ♦ QJ
 HCP: 10 ♣ QJ53

Board: 50 ♠ A83 You are dealer.
 Dealer: South ♥ AKJ The opponents are silent.
 Vul: None ♦ AK
 HCP: 21+1 ♣ QT754

Board: 51 ♠ J32 Partner is dealer.
 Dealer: North ♥ K72 The opponents are silent.
 Vul: N-S ♦ K73
 HCP: 10 ♣ QJ76

Both hands (Answers Page)

Board: 47

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ A4

♥ KQ65

♦ AKT32

♣ KQ

South:

♠ KJ97532

♥ J

♦ 8

♣ A965

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 48

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20+1

Contract: 6NT North

North:

♠ KT64

♥ K65

♦ AT4

♣ A43

South:

♠ AJ

♥ AQJ2

♦ KQ875

♣ K7

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♥

Pass 6NT All Pass

1. Stayman

Board: 49

Dealer: North

Vul: Both

North HCP: 20

South HCP: 10

Contract: 3NT South

North:

♠ QT83

♥ A4

♦ AK9

♣ AK84

South:

♠ KJ7

♥ T972

♦ QJ

♣ QJ53

W N E S

2NT Pass 3 ♣¹

Pass 3 ♠ Pass 3NT

All Pass

1. Stayman

Board: 50

Dealer: South

Vul: None

North HCP: 9

South HCP: 21+1

Contract: 3NT North

North:

♠ K972

♥ T742

♦ J6

♣ AJ8

South:

♠ A83

♥ AKJ

♦ AK

♣ QT754

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♦

Pass 3NT All Pass

1. Stayman

Board: 51

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 10

Contract: 3NT South

North:

♠ AK97

♥ J43

♦ AJT2

♣ AK

South:

♠ J32

♥ K72

♦ K73

♣ QJ76

W N E S

2NT Pass 3NT

All Pass

Board: 52	♠ K982	Partner is dealer.
Dealer: South	♥ Q53	The opponents are silent.
Vul: Both	♦ KJ64	
HCP: 13	♣ A5	

Board: 53	♠ AK2	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ AQ754	
HCP: 20+1	♣ K85	

Board: 54	♠ KJ5	Partner is dealer.
Dealer: South	♥ AKQ92	The opponents are silent.
Vul: N-S	♦ -	
HCP: 18+2	♣ KQ873	

Board: 55	♠ 74	Partner is dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: E-W	♦ KQ98542	
HCP: 8+3	♣ QJ7	

Both hands (Answers Page)

Board: 52

Dealer: South
 Vul: Both
 North HCP: 13
 South HCP: 20
 Contract: 6 ♠ South

North:

♠ K982
 ♥ Q53
 ♦ KJ64
 ♣ A5

South:

♠ AQ54
 ♥ AK
 ♦ AQ83
 ♣ JT9

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

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

Board: 53

Dealer: North
 Vul: None
 North HCP: 20+1
 South HCP: 5+3
 Contract: 4 ♥ South

North:

♠ AK2
 ♥ A9
 ♦ AQ754
 ♣ K85

South:

♠ T7
 ♥ JT87432
 ♦ J6
 ♣ QJ

W	N	E	S
	2NT	Pass	3 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

Board: 54

Dealer: South
 Vul: N-S
 North HCP: 18+2
 South HCP: 20
 Contract: 7NT North

North:

♠ KJ5
 ♥ AKQ92
 ♦ -
 ♣ KQ873

South:

♠ AQ94
 ♥ T3
 ♦ AKQ5
 ♣ AJ5

W	N	E	S
			2NT
Pass	3 ♦	Pass	3 ♥
Pass	7NT	All Pass	

Board: 55

Dealer: South
 Vul: E-W
 North HCP: 8+3
 South HCP: 21
 Contract: 5 ♦ North

North:

♠ 74
 ♥ 4
 ♦ KQ98542
 ♣ QJ7

South:

♠ QT2
 ♥ AQJ6
 ♦ AJ6
 ♣ AKT

W	N	E	S
			2NT
Pass	3 ♠ ¹	Pass	4 ♣ ²
Pass	5 ♦	All Pass	

1. Minor Suit Transfers after 2NT
2. automat

Board: 52	♠ AQ54	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ AQ83	
HCP: 20	♣ JT9	

Board: 53	♠ T7	Partner is dealer.
Dealer: North	♥ JT87432	The opponents are silent.
Vul: None	♦ J6	
HCP: 5+3	♣ QJ	

Board: 54	♠ AQ94	You are dealer.
Dealer: South	♥ T3	The opponents are silent.
Vul: N-S	♦ AKQ5	
HCP: 20	♣ AJ5	

Board: 55	♠ QT2	You are dealer.
Dealer: South	♥ AQJ6	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 21	♣ AKT	

Both hands (Answers Page)

Board: 52

Dealer: South
 Vul: Both
 North HCP: 13
 South HCP: 20
 Contract: 6 ♠ South

North:

♠ K982
 ♥ Q53
 ♦ KJ64
 ♣ A5

South:

♠ AQ54
 ♥ AK
 ♦ AQ83
 ♣ JT9

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

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

Board: 53

Dealer: North
 Vul: None
 North HCP: 20+1
 South HCP: 5+3
 Contract: 4 ♥ South

North:

♠ AK2
 ♥ A9
 ♦ AQ754
 ♣ K85

South:

♠ T7
 ♥ JT87432
 ♦ J6
 ♣ QJ

W	N	E	S
	2NT	Pass	3 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

Board: 54

Dealer: South
 Vul: N-S
 North HCP: 18+2
 South HCP: 20
 Contract: 7NT North

North:

♠ KJ5
 ♥ AKQ92
 ♦ -
 ♣ KQ873

South:

♠ AQ94
 ♥ T3
 ♦ AKQ5
 ♣ AJ5

W	N	E	S
			2NT
Pass	3 ♦	Pass	3 ♥
Pass	7NT	All Pass	

Board: 55

Dealer: South
 Vul: E-W
 North HCP: 8+3
 South HCP: 21
 Contract: 5 ♦ North

North:

♠ 74
 ♥ 4
 ♦ KQ98542
 ♣ QJ7

South:

♠ QT2
 ♥ AQJ6
 ♦ AJ6
 ♣ AKT

W	N	E	S
			2NT
Pass	3 ♠ ¹	Pass	4 ♣ ²
Pass	5 ♦	All Pass	

1. Minor Suit Transfers after 2NT
2. automat

Board: 56	♠ AKQ75	Partner is dealer.
Dealer: South	♥ QJ62	The opponents are silent.
Vul: None	♦ KT	
HCP: 15+1	♣ 42	

Board: 57	♠ QJ8	You are dealer.
Dealer: North	♥ A82	The opponents are silent.
Vul: N-S	♦ AK8	
HCP: 21	♣ AK97	

Board: 58	♠ KQ9	Partner is dealer.
Dealer: South	♥ 952	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 9+2	♣ A98743	

Board: 59	♠ AK83	You are dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ QJ7	
HCP: 20	♣ AKJ7	

Both hands (Answers Page)

Board: 56

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 21

Contract: 7 ♠ North

North:

♠ AKQ75

♥ QJ62

♦ KT

♣ 42

South:

♠ 983

♥ AK3

♦ AQJ9

♣ AK7

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

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

Board: 57

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 9

Contract: 3NT South

North:

♠ QJ8

♥ A82

♦ AK8

♣ AK97

South:

♠ K743

♥ KJT4

♦ QT7

♣ 63

W	N	E	S
	2NT	Pass	3 ♣ ¹
Pass	3 ♦	Pass	3NT
All Pass			

1. Stayman

Board: 58

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 20+1

Contract: 6NT North

North:

♠ KQ9

♥ 952

♦ 8

♣ A98743

South:

♠ AJ754

♥ AQ

♦ AJ9

♣ KJ6

W	N	E	S
			2NT
Pass	4 ♣	Pass	4NT ¹
Pass	6NT	All Pass	

1. A=3 out of 4

Board: 59

Dealer: North

Vul: Both

North HCP: 20

South HCP: 12+3

Contract: 6 ♥ South

North:

♠ AK83

♥ QT

♦ QJ7

♣ AKJ7

South:

♠ Q4

♥ AJ86542

♦ K

♣ Q86

W	N	E	S
	2NT	Pass	4 ♦ ¹
Pass	4 ♥	Pass	4NT
Pass	5 ♠ ²	Pass	6 ♥
All Pass			

1. Texas

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

Board: 56	♠ 983	You are dealer.
Dealer: South	♥ AK3	The opponents are silent.
Vul: None	♦ AQJ9	
HCP: 21	♣ AK7	

Board: 57	♠ K743	Partner is dealer.
Dealer: North	♥ KJT4	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 9	♣ 63	

Board: 58	♠ AJ754	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ AJ9	
HCP: 20+1	♣ KJ6	

Board: 59	♠ Q4	Partner is dealer.
Dealer: North	♥ AJ86542	The opponents are silent.
Vul: Both	♦ K	
HCP: 12+3	♣ Q86	

Both hands (Answers Page)

Board: 56

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 21

Contract: 7 ♠ North

North:

♠ AKQ75

♥ QJ62

♦ KT

♣ 42

South:

♠ 983

♥ AK3

♦ AQJ9

♣ AK7

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

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

Board: 57

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 9

Contract: 3NT South

North:

♠ QJ8

♥ A82

♦ AK8

♣ AK97

South:

♠ K743

♥ KJT4

♦ QT7

♣ 63

W	N	E	S
	2NT	Pass	3 ♣ ¹
Pass	3 ♦	Pass	3NT
All Pass			

1. Stayman

Board: 58

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 20+1

Contract: 6NT North

North:

♠ KQ9

♥ 952

♦ 8

♣ A98743

South:

♠ AJ754

♥ AQ

♦ AJ9

♣ KJ6

W	N	E	S
			2NT
Pass	4 ♣	Pass	4NT ¹
Pass	6NT	All Pass	

1. A=3 out of 4

Board: 59

Dealer: North

Vul: Both

North HCP: 20

South HCP: 12+3

Contract: 6 ♥ South

North:

♠ AK83

♥ QT

♦ QJ7

♣ AKJ7

South:

♠ Q4

♥ AJ86542

♦ K

♣ Q86

W	N	E	S
	2NT	Pass	4 ♦ ¹
Pass	4 ♥	Pass	4NT
Pass	5 ♠ ²	Pass	6 ♥
All Pass			

1. Texas

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

Board: 60

♠ K87

Partner is dealer.

Dealer: South

♥ AT85

The opponents are silent.

Vul: N-S

♦ 94

HCP: 11

♣ AT53

Board: 61

♠ Q82

You are dealer.

Dealer: North

♥ A53

The opponents are silent.

Vul: E-W

♦ AKJ8

HCP: 21

♣ AK3

Board: 62

♠ QJ

You are dealer.

Dealer: North

♥ AKT85

East (LHO) bids 3♣ if possible.

Vul: Both

♦ AJ92

HCP: 20+1

♣ KQ

Board: 63

♠ A543

You are dealer.

Dealer: North

♥ AK6

The opponents are silent.

Vul: E-W

♦ K64

HCP: 21

♣ AK8

Both hands (Answers Page)

Board: 60

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 21

Contract: 6NT North

North:

♠ K87

♥ AT85

♦ 94

♣ AT53

South:

♠ AQ6

♥ Q7

♦ AKT8

♣ KQJ9

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♦
------	------------------	------	-----

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

1. Stayman

Board: 61

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 11+1

Contract: 6 ♠ North

North:

♠ Q82

♥ A53

♦ AKJ8

♣ AK3

South:

♠ AKT93

♥ KT76

♦ T

♣ J92

W	N	E	S
	2NT	Pass	3 ♣ ¹

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

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

Pass	4 ♣	Pass	4 ♦
------	-----	------	-----

Pass	4NT	Pass	5 ♥ ³
------	-----	------	------------------

Pass	5NT ⁴	Pass	6 ♦ ⁵
------	------------------	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN

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

4. King ask by 5NT

5. K=1

Board: 62

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 5+2

Contract: 4 ♠ South

North:

♠ QJ

♥ AKT85

♦ AJ92

♣ KQ

South:

♠ K98763

♥ 963

♦ QT8

♣ T

W	N	E	S
	2NT	3 ♣	4 ♠

All Pass

Board: 63

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 3+1

Contract: 3 ♥ North

North:

♠ A543

♥ AK6

♦ K64

♣ AK8

South:

♠ T

♥ T9875

♦ QT95

♣ J95

W	N	E	S
	2NT	Pass	3 ♦

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

Board: 60	♠ AQ6	You are dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: N-S	♦ AKT8	
HCP: 21	♣ KQJ9	

Board: 61	♠ AKT93	Partner is dealer.
Dealer: North	♥ KT76	The opponents are silent.
Vul: E-W	♦ T	
HCP: 11+1	♣ J92	

Board: 62	♠ K98763	Partner is dealer.
Dealer: North	♥ 963	East (RHO) bids 3♣ if possible.
Vul: Both	♦ QT8	
HCP: 5+2	♣ T	

Board: 63	♠ T	Partner is dealer.
Dealer: North	♥ T9875	The opponents are silent.
Vul: E-W	♦ QT95	
HCP: 3+1	♣ J95	

Both hands (Answers Page)

Board: 60

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 21

Contract: 6NT North

North:

♠ K87

♥ AT85

♦ 94

♣ AT53

South:

♠ AQ6

♥ Q7

♦ AKT8

♣ KQJ9

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♦
------	------------------	------	-----

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

1. Stayman

Board: 61

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 11+1

Contract: 6 ♠ North

North:

♠ Q82

♥ A53

♦ AKJ8

♣ AK3

South:

♠ AKT93

♥ KT76

♦ T

♣ J92

W	N	E	S
	2NT	Pass	3 ♣ ¹

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

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

Pass	4 ♣	Pass	4 ♦
------	-----	------	-----

Pass	4NT	Pass	5 ♥ ³
------	-----	------	------------------

Pass	5NT ⁴	Pass	6 ♦ ⁵
------	------------------	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN

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

4. King ask by 5NT

5. K=1

Board: 62

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 5+2

Contract: 4 ♠ South

North:

♠ QJ

♥ AKT85

♦ AJ92

♣ KQ

South:

♠ K98763

♥ 963

♦ QT8

♣ T

W	N	E	S
	2NT	3 ♣	4 ♠

All Pass

Board: 63

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 3+1

Contract: 3 ♥ North

North:

♠ A543

♥ AK6

♦ K64

♣ AK8

South:

♠ T

♥ T9875

♦ QT95

♣ J95

W	N	E	S
	2NT	Pass	3 ♦

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

Board: 64	♠ 8	RHO is dealer. You bid second.
Dealer: West	♥ 9742	West (RHO) opens 2NT if possible.
Vul: Both	♦ KT6	East (LHO) bids 3♦ if possible.
HCP: 9+1	♣ KQJT2	West (RHO) bids 3♥ if possible.
		West (RHO) Doubles 3♠ if possible.

Board: 65	♠ KQ72	You are dealer.
Dealer: North	♥ A84	The opponents are silent.
Vul: None	♦ KQT9	
HCP: 20	♣ AQ	

Board: 66	♠ K72	Partner is dealer.
Dealer: South	♥ KT8743	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 13+2	♣ A4	

Board: 67	♠ AKQT	You are dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 20	♣ A965	

Both hands (Answers Page)

Board: 64

Dealer: West

Vul: Both

North HCP: 9+1

South HCP: 9+3

Contract: 3 ♠ X South

North:

♠ 8

♥ 9742

♦ KT6

♣ KQJT2

South:

♠ KQT9765

♥ 5

♦ A52

♣ 54

W N E S

2NT Pass 3 ♦ Pass

3 ♥ Pass Pass 3 ♠

X All Pass

Board: 65

Dealer: North

Vul: None

North HCP: 20

South HCP: 10+2

Contract: 5 ♥ North

North:

♠ KQ72

♥ A84

♦ KQT9

♣ AQ

South:

♠ J8

♥ QT9765

♦ A7

♣ K65

W N E S

2NT Pass 4 ♦¹

Pass 4 ♥ Pass 4NT

Pass 5 ♥² All Pass

1. Texas

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

Board: 66

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 20+1

Contract: 6 ♥ North

North:

♠ K72

♥ KT8743

♦ K2

♣ A4

South:

♠ AQ854

♥ AJ

♦ AQT

♣ K53

W N E S

2NT

Pass 4 ♦¹ Pass 4 ♥

Pass 4NT Pass 5 ♣²

Pass 5 ♦ Pass 5 ♥³

Pass 6 ♥ All Pass

1. Texas

2. A=0/5 or 3/5

3. no !H queen

Board: 67

Dealer: North

Vul: Both

North HCP: 20

South HCP: 6+1

Contract: 4 ♥ North

North:

♠ AKQT

♥ KQ7

♦ Q5

♣ A965

South:

♠ J74

♥ J9853

♦ 7

♣ KJ43

W N E S

2NT Pass 3 ♦

Pass 3 ♥ Pass 3NT

Pass 4 ♥ All Pass

Board: 67	♠ J74	Partner is dealer.
Dealer: North	♥ J9853	The opponents are silent.
Vul: Both	♦ 7	
HCP: 6+1	♣ KJ43	

Both hands (Answers Page)

Board: 64

Dealer: West

Vul: Both

North HCP: 9+1

South HCP: 9+3

Contract: 3 ♠ X South

North:

♠ 8

♥ 9742

♦ KT6

♣ KQJT2

South:

♠ KQT9765

♥ 5

♦ A52

♣ 54

W N E S

2NT Pass 3 ♦ Pass

3 ♥ Pass Pass 3 ♠

X All Pass

Board: 65

Dealer: North

Vul: None

North HCP: 20

South HCP: 10+2

Contract: 5 ♥ North

North:

♠ KQ72

♥ A84

♦ KQT9

♣ AQ

South:

♠ J8

♥ QT9765

♦ A7

♣ K65

W N E S

2NT Pass 4 ♦¹

Pass 4 ♥ Pass 4NT

Pass 5 ♥² All Pass

1. Texas

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

Board: 66

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 20+1

Contract: 6 ♥ North

North:

♠ K72

♥ KT8743

♦ K2

♣ A4

South:

♠ AQ854

♥ AJ

♦ AQT

♣ K53

W N E S

2NT

Pass 4 ♦¹ Pass 4 ♥

Pass 4NT Pass 5 ♣²

Pass 5 ♦ Pass 5 ♥³

Pass 6 ♥ All Pass

1. Texas

2. A=0/5 or 3/5

3. no !H queen

Board: 67

Dealer: North

Vul: Both

North HCP: 20

South HCP: 6+1

Contract: 4 ♥ North

North:

♠ AKQT

♥ KQ7

♦ Q5

♣ A965

South:

♠ J74

♥ J9853

♦ 7

♣ KJ43

W N E S

2NT Pass 3 ♦

Pass 3 ♥ Pass 3NT

Pass 4 ♥ All Pass

Board: 68	♠ QJ7	Partner is dealer.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: N-S	♦ 9752	
HCP: 10	♣ Q65	

Board: 69	♠ K2	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ AK973	
HCP: 20+1	♣ AQT5	

Board: 70	♠ T7	Partner is dealer.
Dealer: South	♥ QJT9432	The opponents are silent.
Vul: N-S	♦ KT6	
HCP: 6+3	♣ 3	

Board: 71	♠ A95	You are dealer.
Dealer: North	♥ A985	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 20	♣ AKJ5	

Both hands (Answers Page)

Board: 68

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 20

Contract: 3NT North

North:

♠ QJ7

♥ AJ8

♦ 9752

♣ Q65

South:

♠ AK98

♥ KQT3

♦ AKJ

♣ 83

W	N	E	S
			2NT

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

Board: 69

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 9+2

Contract: 6♥ South

North:

♠ K2

♥ KJ

♦ AK973

♣ AQT5

South:

♠ AJ

♥ A76532

♦ T65

♣ 74

W	N	E	S
	2NT	Pass	4♦ ¹

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♣ ²	Pass	5♦
------	-----------------	------	----

Pass	5♥ ³	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

3. no !H queen

Board: 70

Dealer: South

Vul: N-S

North HCP: 6+3

South HCP: 20

Contract: 4♥ North

North:

♠ T7

♥ QJT9432

♦ KT6

♣ 3

South:

♠ K854

♥ AK6

♦ AJ

♣ KQT6

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

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

Board: 71

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 7+1

Contract: 3NT South

North:

♠ A95

♥ A985

♦ A7

♣ AKJ5

South:

♠ 86

♥ JT2

♦ KQJ84

♣ 876

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 68	♠ AK98	You are dealer.
Dealer: South	♥ KQT3	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 20	♣ 83	

Board: 69	♠ AJ	Partner is dealer.
Dealer: North	♥ A76532	The opponents are silent.
Vul: E-W	♦ T65	
HCP: 9+2	♣ 74	

Board: 70	♠ K854	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 20	♣ KQT6	

Board: 71	♠ 86	Partner is dealer.
Dealer: North	♥ JT2	The opponents are silent.
Vul: E-W	♦ KQJ84	
HCP: 7+1	♣ 876	

Both hands (Answers Page)

Board: 68

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 20

Contract: 3NT North

North:

♠ QJ7

♥ AJ8

♦ 9752

♣ Q65

South:

♠ AK98

♥ KQT3

♦ AKJ

♣ 83

W	N	E	S
			2NT

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

Board: 69

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 9+2

Contract: 6♥ South

North:

♠ K2

♥ KJ

♦ AK973

♣ AQT5

South:

♠ AJ

♥ A76532

♦ T65

♣ 74

W	N	E	S
	2NT	Pass	4♦ ¹

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♣ ²	Pass	5♦
------	-----------------	------	----

Pass	5♥ ³	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

3. no !H queen

Board: 70

Dealer: South

Vul: N-S

North HCP: 6+3

South HCP: 20

Contract: 4♥ North

North:

♠ T7

♥ QJT9432

♦ KT6

♣ 3

South:

♠ K854

♥ AK6

♦ AJ

♣ KQT6

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

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

Board: 71

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 7+1

Contract: 3NT South

North:

♠ A95

♥ A985

♦ A7

♣ AKJ5

South:

♠ 86

♥ JT2

♦ KQJ84

♣ 876

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 72	♠ 9	Partner is dealer.
Dealer: South	♥ QJ9842	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 7+2	♣ QT76	

Board: 73	♠ KQ32	You are dealer.
Dealer: North	♥ AJ95	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 21	♣ AKJ	

Board: 74	♠ AK84	Partner is dealer.
Dealer: South	♥ T95	The opponents are silent.
Vul: E-W	♦ 874	
HCP: 8	♣ J97	

Board: 75	♠ 52	You are dealer.
Dealer: North	♥ AKT92	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 20+1	♣ A64	

Board: 76	♠ 653	Partner is dealer.
Dealer: South	♥ 43	The opponents are silent.
Vul: None	♦ T972	
HCP: 5	♣ KQ86	

Both hands (Answers Page)

Board: 72

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 20+1

Contract: 6♥ North

North:

♠ 9

♥ QJ9842

♦ Q3

♣ QT76

South:

♠ Q76

♥ AK

♦ A62

♣ AK984

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

Pass	6♥	All Pass	
------	----	----------	--

Board: 73

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 5+1

Contract: 4♠ North

North:

♠ KQ32

♥ AJ95

♦ K6

♣ AKJ

South:

♠ T974

♥ 84

♦ AJT54

♣ 86

W	N	E	S
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	3NT
------	----	------	-----

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

Board: 74

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 20

Contract: 3NT North

North:

♠ AK84

♥ T95

♦ 874

♣ J97

South:

♠ QT2

♥ AK3

♦ AKQ9

♣ Q86

W	N	E	S
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

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

1. Stayman

Board: 75

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 5+1

Contract: 3NT South

North:

♠ 52

♥ AKT92

♦ AKQ

♣ A64

South:

♠ KT873

♥ 653

♦ J876

♣ J

W	N	E	S
	2NT	Pass	3♥

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

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

Board: 76

Dealer: South

Vul: None

North HCP: 5

South HCP: 21+1

Contract: 3NT North

North:

♠ 653

♥ 43

♦ T972

♣ KQ86

South:

♠ AT7

♥ AQ987

♦ AK5

♣ A3

W	N	E	S
			2NT

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

Board: 72	♠ Q76	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ A62	
HCP: 20+1	♣ AK984	

Board: 73	♠ T974	Partner is dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ AJT54	
HCP: 5+1	♣ 86	

Board: 74	♠ QT2	You are dealer.
Dealer: South	♥ AK3	The opponents are silent.
Vul: E-W	♦ AKQ9	
HCP: 20	♣ Q86	

Board: 75	♠ KT873	Partner is dealer.
Dealer: North	♥ 653	The opponents are silent.
Vul: Both	♦ J876	
HCP: 5+1	♣ J	

Board: 76	♠ AT7	You are dealer.
Dealer: South	♥ AQ987	The opponents are silent.
Vul: None	♦ AK5	
HCP: 21+1	♣ A3	

Both hands (Answers Page)

Board: 72

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 20+1

Contract: 6♥ North

North:

♠ 9

♥ QJ9842

♦ Q3

♣ QT76

South:

♠ Q76

♥ AK

♦ A62

♣ AK984

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

Pass	6♥	All Pass	
------	----	----------	--

Board: 73

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 5+1

Contract: 4♠ North

North:

♠ KQ32

♥ AJ95

♦ K6

♣ AKJ

South:

♠ T974

♥ 84

♦ AJT54

♣ 86

W	N	E	S
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	3NT
------	----	------	-----

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

Board: 74

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 20

Contract: 3NT North

North:

♠ AK84

♥ T95

♦ 874

♣ J97

South:

♠ QT2

♥ AK3

♦ AKQ9

♣ Q86

W	N	E	S
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

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

1. Stayman

Board: 75

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 5+1

Contract: 3NT South

North:

♠ 52

♥ AKT92

♦ AKQ

♣ A64

South:

♠ KT873

♥ 653

♦ J876

♣ J

W	N	E	S
	2NT	Pass	3♥

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

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

Board: 76

Dealer: South

Vul: None

North HCP: 5

South HCP: 21+1

Contract: 3NT North

North:

♠ 653

♥ 43

♦ T972

♣ KQ86

South:

♠ AT7

♥ AQ987

♦ AK5

♣ A3

W	N	E	S
			2NT

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

Board: 77	♠ A85	You are dealer.
Dealer: North	♥ KQ54	The opponents are silent.
Vul: E-W	♦ A75	
HCP: 20	♣ AK9	

Board: 78	♠ 65	Partner is dealer.
Dealer: South	♥ J9852	The opponents are silent.
Vul: Both	♦ J83	
HCP: 7+1	♣ AJ5	

Board: 79	♠ Q42	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: N-S	♦ AT6	
HCP: 20	♣ AJ43	

Board: 80	♠ 7	Partner is dealer.
Dealer: South	♥ JT7653	The opponents are silent.
Vul: Both	♦ 542	
HCP: 3+2	♣ Q63	

Board: 81	♠ A6	You are dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: None	♦ AKQ6	
HCP: 20	♣ KT95	

Both hands (Answers Page)

Board: 77

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 6+1

Contract: 3NT South

North:

♠ A85

♥ KQ54

♦ A75

♣ AK9

South:

♠ QT94

♥ T

♦ QJT84

♣ J87

W N E S

2NT Pass 3♣¹

Pass 3♥ Pass 3NT

All Pass

1. Stayman

Board: 78

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 21

Contract: 4♥ South

North:

♠ 65

♥ J9852

♦ J83

♣ AJ5

South:

♠ AQ2

♥ AKQ4

♦ AQT5

♣ T4

W N E S

2NT

Pass 3♦ Pass 3NT¹

Pass 4♣ Pass 4♥

All Pass

1. Extended acceptance after NT

Board: 79

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12+2

Contract: 6NT South

North:

♠ Q42

♥ AKQ

♦ AT6

♣ AJ43

South:

♠ KJ7

♥ 76

♦ K87532

♣ KQ

W N E S

2NT Pass 4♣

Pass 4NT¹ Pass 6NT

All Pass

1. A=3 out of 4

Board: 80

Dealer: South

Vul: Both

North HCP: 3+2

South HCP: 21+1

Contract: 4♥ South

North:

♠ 7

♥ JT7653

♦ 542

♣ Q63

South:

♠ KJ42

♥ AQ

♦ AQJ87

♣ KJ

W N E S

2NT

Pass 4♦¹ Pass 4♥

All Pass

1. Texas

Board: 81

Dealer: North

Vul: None

North HCP: 20

South HCP: 6+1

Contract: 3NT North

North:

♠ A6

♥ A97

♦ AKQ6

♣ KT95

South:

♠ K7542

♥ Q652

♦ J7

♣ 86

W N E S

2NT Pass 3♣¹

Pass 3♦ Pass 3♥²

Pass 3NT All Pass

1. Stayman

2. SMOLEN

Board: 77	♠ QT94	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: E-W	♦ QJT84	
HCP: 6+1	♣ J87	

Board: 78	♠ AQ2	You are dealer.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: Both	♦ AQT5	
HCP: 21	♣ T4	

Board: 79	♠ KJ7	Partner is dealer.
Dealer: North	♥ 76	The opponents are silent.
Vul: N-S	♦ K87532	
HCP: 12+2	♣ KQ	

Board: 80	♠ KJ42	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ AQJ87	
HCP: 21+1	♣ KJ	

Board: 81	♠ K7542	Partner is dealer.
Dealer: North	♥ Q652	The opponents are silent.
Vul: None	♦ J7	
HCP: 6+1	♣ 86	

Both hands (Answers Page)

Board: 77

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 6+1

Contract: 3NT South

North:

♠ A85

♥ KQ54

♦ A75

♣ AK9

South:

♠ QT94

♥ T

♦ QJT84

♣ J87

W N E S

2NT Pass 3♣¹

Pass 3♥ Pass 3NT

All Pass

1. Stayman

Board: 78

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 21

Contract: 4♥ South

North:

♠ 65

♥ J9852

♦ J83

♣ AJ5

South:

♠ AQ2

♥ AKQ4

♦ AQT5

♣ T4

W N E S

2NT

Pass 3♦ Pass 3NT¹

Pass 4♣ Pass 4♥

All Pass

1. Extended acceptance after NT

Board: 79

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12+2

Contract: 6NT South

North:

♠ Q42

♥ AKQ

♦ AT6

♣ AJ43

South:

♠ KJ7

♥ 76

♦ K87532

♣ KQ

W N E S

2NT Pass 4♣

Pass 4NT¹ Pass 6NT

All Pass

1. A=3 out of 4

Board: 80

Dealer: South

Vul: Both

North HCP: 3+2

South HCP: 21+1

Contract: 4♥ South

North:

♠ 7

♥ JT7653

♦ 542

♣ Q63

South:

♠ KJ42

♥ AQ

♦ AQJ87

♣ KJ

W N E S

2NT

Pass 4♦¹ Pass 4♥

All Pass

1. Texas

Board: 81

Dealer: North

Vul: None

North HCP: 20

South HCP: 6+1

Contract: 3NT North

North:

♠ A6

♥ A97

♦ AKQ6

♣ KT95

South:

♠ K7542

♥ Q652

♦ J7

♣ 86

W N E S

2NT Pass 3♣¹

Pass 3♦ Pass 3♥²

Pass 3NT All Pass

1. Stayman

2. SMOLEN

Board: 82	♠ Q	Partner is dealer.
Dealer: South	♥ 92	The opponents are silent.
Vul: N-S	♦ AJ8652	
HCP: 7+2	♣ 9543	

Board: 83	♠ 85	You are dealer.
Dealer: North	♥ AKT6	The opponents are silent.
Vul: E-W	♦ K95	
HCP: 20	♣ AKQJ	

Board: 84	♠ -	Partner is dealer.
Dealer: South	♥ Q9432	The opponents are silent.
Vul: None	♦ A965	
HCP: 6+1	♣ T754	

Board: 85	♠ KQ63	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 21	♣ AKJ8	

Board: 86	♠ 96	Partner is dealer.
Dealer: South	♥ Q7643	West (RHO) bids 3♣ if possible.
Vul: Both	♦ AQT76	
HCP: 8+2	♣ 5	

Both hands (Answers Page)

Board: 82

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 20

Contract: 3NT North

North:

♠ Q

♥ 92

♦ AJ8652

♣ 9543

South:

♠ AK9

♥ QJ43

♦ Q7

♣ AKJ7

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 83

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 9+3

Contract: 5♠ South

North:

♠ 85

♥ AKT6

♦ K95

♣ AKQJ

South:

♠ AQJT762

♥ 53

♦ Q84

♣ 8

W	N	E	S
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT
Pass	5♥ ²	Pass	5♠
All Pass			

1. Texas

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

Board: 84

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 20

Contract: 4♥ South

North:

♠ -

♥ Q9432

♦ A965

♣ T754

South:

♠ KQ6

♥ A85

♦ KQT

♣ KQJ6

W	N	E	S
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
All Pass			

Board: 85

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 13+2

Contract: 7NT South

North:

♠ KQ63

♥ AKJ

♦ 82

♣ AKJ8

South:

♠ A

♥ 963

♦ AKQ964

♣ T94

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ ¹	Pass	7NT
All Pass			

1. A=2 out of 4

Board: 86

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 20

Contract: 3NT North

North:

♠ 96

♥ Q7643

♦ AQT76

♣ 5

South:

♠ AKJ5

♥ AJ2

♦ KJ5

♣ QJ6

W	N	E	S
			2NT
3♣	3NT	All Pass	

Board: 82	♠ AK9	You are dealer.
Dealer: South	♥ QJ43	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 20	♣ AKJ7	

Board: 83	♠ AQJT762	Partner is dealer.
Dealer: North	♥ 53	The opponents are silent.
Vul: E-W	♦ Q84	
HCP: 9+3	♣ 8	

Board: 84	♠ KQ6	You are dealer.
Dealer: South	♥ A85	The opponents are silent.
Vul: None	♦ KQT	
HCP: 20	♣ KQJ6	

Board: 85	♠ A	Partner is dealer.
Dealer: North	♥ 963	The opponents are silent.
Vul: N-S	♦ AKQ964	
HCP: 13+2	♣ T94	

Board: 86	♠ AKJ5	You are dealer.
Dealer: South	♥ AJ2	West (LHO) bids 3♣ if possible.
Vul: Both	♦ KJ5	
HCP: 20	♣ QJ6	

Both hands (Answers Page)

Board: 82

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 20

Contract: 3NT North

North:

♠ Q

♥ 92

♦ AJ8652

♣ 9543

South:

♠ AK9

♥ QJ43

♦ Q7

♣ AKJ7

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 83

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 9+3

Contract: 5♠ South

North:

♠ 85

♥ AKT6

♦ K95

♣ AKQJ

South:

♠ AQJT762

♥ 53

♦ Q84

♣ 8

W	N	E	S
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT
Pass	5♥ ²	Pass	5♠
All Pass			

1. Texas

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

Board: 84

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 20

Contract: 4♥ South

North:

♠ -

♥ Q9432

♦ A965

♣ T754

South:

♠ KQ6

♥ A85

♦ KQT

♣ KQJ6

W	N	E	S
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
All Pass			

Board: 85

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 13+2

Contract: 7NT South

North:

♠ KQ63

♥ AKJ

♦ 82

♣ AKJ8

South:

♠ A

♥ 963

♦ AKQ964

♣ T94

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ ¹	Pass	7NT
All Pass			

1. A=2 out of 4

Board: 86

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 20

Contract: 3NT North

North:

♠ 96

♥ Q7643

♦ AQT76

♣ 5

South:

♠ AKJ5

♥ AJ2

♦ KJ5

♣ QJ6

W	N	E	S
			2NT
3♣	3NT	All Pass	

Board: 87	♠ AJ72	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: N-S	♦ Q83	
HCP: 20	♣ AJT	

Board: 88	♠ T842	Partner is dealer.
Dealer: South	♥ KQ83	The opponents are silent.
Vul: E-W	♦ AKJ	
HCP: 15	♣ Q5	

Board: 89	♠ KQJ	You are dealer.
Dealer: North	♥ KQT43	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 21+1	♣ A5	

Board: 90	♠ QT862	Partner is dealer.
Dealer: South	♥ 6542	The opponents are silent.
Vul: None	♦ A	
HCP: 12+1	♣ AQT	

Both hands (Answers Page)

Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ AJ72	♠ 83		2NT	Pass	3♦
Vul: N-S	♥ AKJ	♥ T96542	Pass	3♥	Pass	4♥
North HCP: 20	♦ Q83	♦ K76	All Pass			
South HCP: 6+2	♣ AJT	♣ K6				
Contract: 4♥ South						

Board: 88

	North:	South:	W	N	E	S
Dealer: South	♠ T842	♠ AQ5				2NT
Vul: E-W	♥ KQ83	♥ AJ6	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ AKJ	♦ QT4	Pass	6NT	All Pass	
South HCP: 20	♣ Q5	♣ AK63				
Contract: 6NT North						

1. Stayman

Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ 8762		2NT	Pass	3♣ ¹
Vul: Both	♥ KQT43	♥ A8	Pass	3♥	Pass	6NT
North HCP: 21+1	♦ AQ8	♦ KJT3	All Pass			
South HCP: 13	♣ A5	♣ KQT				
Contract: 6NT South						

1. Stayman

Board: 90

	North:	South:	W	N	E	S
Dealer: South	♠ QT862	♠ AK				2NT
Vul: None	♥ 6542	♥ KQJ	Pass	3♣ ¹	Pass	3♦
North HCP: 12+1	♦ A	♦ KJ965	Pass	3♥ ²	Pass	3♠
South HCP: 20+1	♣ AQT	♣ K65	Pass	3NT	Pass	4♠
Contract: 6♠ North			Pass	4NT	Pass	5♥ ³
			Pass	6♠	All Pass	

1. Stayman

2. SMOLEN

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

Board: 87	♠ 83	Partner is dealer.
Dealer: North	♥ T96542	The opponents are silent.
Vul: N-S	♦ K76	
HCP: 6+2	♣ K6	

Board: 88	♠ AQ5	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: E-W	♦ QT4	
HCP: 20	♣ AK63	

Board: 89	♠ 8762	Partner is dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: Both	♦ KJT3	
HCP: 13	♣ KQT	

Board: 90	♠ AK	You are dealer.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: None	♦ KJ965	
HCP: 20+1	♣ K65	

Both hands (Answers Page)

Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ AJ72	♠ 83		2NT	Pass	3♦
Vul: N-S	♥ AKJ	♥ T96542	Pass	3♥	Pass	4♥
North HCP: 20	♦ Q83	♦ K76	All Pass			
South HCP: 6+2	♣ AJT	♣ K6				
Contract: 4♥ South						

Board: 88

	North:	South:	W	N	E	S
Dealer: South	♠ T842	♠ AQ5				2NT
Vul: E-W	♥ KQ83	♥ AJ6	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ AKJ	♦ QT4	Pass	6NT	All Pass	
South HCP: 20	♣ Q5	♣ AK63				
Contract: 6NT North						

1. Stayman

Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ 8762		2NT	Pass	3♣ ¹
Vul: Both	♥ KQT43	♥ A8	Pass	3♥	Pass	6NT
North HCP: 21+1	♦ AQ8	♦ KJT3	All Pass			
South HCP: 13	♣ A5	♣ KQT				
Contract: 6NT South						

1. Stayman

Board: 90

	North:	South:	W	N	E	S
Dealer: South	♠ QT862	♠ AK				2NT
Vul: None	♥ 6542	♥ KQJ	Pass	3♣ ¹	Pass	3♦
North HCP: 12+1	♦ A	♦ KJ965	Pass	3♥ ²	Pass	3♠
South HCP: 20+1	♣ AQT	♣ K65	Pass	3NT	Pass	4♠
Contract: 6♠ North			Pass	4NT	Pass	5♥ ³
			Pass	6♠	All Pass	

1. Stayman

2. SMOLEN

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

Board: 91	♠ 8	Partner is dealer.
Dealer: South	♥ 854	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 8+2	♣ KQT854	

Board: 92	♠ 842	Partner is dealer.
Dealer: South	♥ KQT42	The opponents are silent.
Vul: Both	♦ 854	
HCP: 6+1	♣ J7	

Board: 93	♠ AQ43	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ AKQ8	
HCP: 20	♣ J76	

Board: 94	♠ JT9543	Partner is dealer.
Dealer: South	♥ JT72	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 3+2	♣ J	

Board: 95	♠ QT8	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: Both	♦ AK72	
HCP: 21	♣ AQ96	

Both hands (Answers Page)

Board: 91

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 20+1

Contract: 6♣ North

North:

♠ 8

♥ 854

♦ K65

♣ KQT854

South:

♠ A7632

♥ AQJ

♦ AT7

♣ AJ

W	N	E	S
			2NT

Pass	6♣	All Pass	
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Board: 92

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 21

Contract: 3NT North

North:

♠ 842

♥ KQT42

♦ 854

♣ J7

South:

♠ AJ53

♥ AJ

♦ AKQ7

♣ Q65

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

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

Board: 93

Dealer: North

Vul: None

North HCP: 20

South HCP: 3+1

Contract: 3♥ North

North:

♠ AQ43

♥ A4

♦ AKQ8

♣ J76

South:

♠ 982

♥ K8752

♦ 754

♣ T4

W	N	E	S
	2NT	Pass	3♦

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

Board: 94

Dealer: South

Vul: N-S

North HCP: 3+2

South HCP: 21

Contract: 4♠ South

North:

♠ JT9543

♥ JT72

♦ 85

♣ J

South:

♠ AK6

♥ KQ6

♦ AJ7

♣ A863

W	N	E	S
			2NT

Pass	4♥ ¹	Pass	4♠
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All Pass			
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1. Texas

Board: 95

Dealer: North

Vul: Both

North HCP: 21

South HCP: 11

Contract: 4NT North

North:

♠ QT8

♥ AQ

♦ AK72

♣ AQ96

South:

♠ J65

♥ KJT

♦ QJ98

♣ KT4

W	N	E	S
	2NT	Pass	4♣

Pass	4NT ¹	All Pass	
------	------------------	----------	--

1. A=3 out of 4

Board: 91	♠ A7632	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 20+1	♣ AJ	

Board: 92	♠ AJ53	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ AKQ7	
HCP: 21	♣ Q65	

Board: 93	♠ 982	Partner is dealer.
Dealer: North	♥ K8752	The opponents are silent.
Vul: None	♦ 754	
HCP: 3+1	♣ T4	

Board: 94	♠ AK6	You are dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 21	♣ A863	

Board: 95	♠ J65	Partner is dealer.
Dealer: North	♥ KJT	The opponents are silent.
Vul: Both	♦ QJ98	
HCP: 11	♣ KT4	

Both hands (Answers Page)

Board: 91

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 20+1

Contract: 6♣ North

North:

♠ 8

♥ 854

♦ K65

♣ KQT854

South:

♠ A7632

♥ AQJ

♦ AT7

♣ AJ

W	N	E	S
			2NT

Pass	6♣	All Pass	
------	----	----------	--

Board: 92

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 21

Contract: 3NT North

North:

♠ 842

♥ KQT42

♦ 854

♣ J7

South:

♠ AJ53

♥ AJ

♦ AKQ7

♣ Q65

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

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

Board: 93

Dealer: North

Vul: None

North HCP: 20

South HCP: 3+1

Contract: 3♥ North

North:

♠ AQ43

♥ A4

♦ AKQ8

♣ J76

South:

♠ 982

♥ K8752

♦ 754

♣ T4

W	N	E	S
	2NT	Pass	3♦

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

Board: 94

Dealer: South

Vul: N-S

North HCP: 3+2

South HCP: 21

Contract: 4♠ South

North:

♠ JT9543

♥ JT72

♦ 85

♣ J

South:

♠ AK6

♥ KQ6

♦ AJ7

♣ A863

W	N	E	S
			2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

All Pass			
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1. Texas

Board: 95

Dealer: North

Vul: Both

North HCP: 21

South HCP: 11

Contract: 4NT North

North:

♠ QT8

♥ AQ

♦ AK72

♣ AQ96

South:

♠ J65

♥ KJT

♦ QJ98

♣ KT4

W	N	E	S
	2NT	Pass	4♣

Pass	4NT ¹	All Pass	
------	------------------	----------	--

1. A=3 out of 4

Board: 96	♠ 872	Partner is dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: N-S	♦ T76	
HCP: 10	♣ KQJ9	

Board: 97	♠ A93	You are dealer.
Dealer: North	♥ AKQJ	The opponents are silent.
Vul: E-W	♦ J953	
HCP: 21	♣ AQ	

Board: 98	♠ J73	Partner is dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: None	♦ 8543	
HCP: 9	♣ AT8	

Board: 99	♠ AK4	You are dealer.
Dealer: North	♥ A965	The opponents are silent.
Vul: N-S	♦ A753	
HCP: 20	♣ KQ	

Board: 100	♠ T9753	Partner is dealer.
Dealer: South	♥ 32	The opponents are silent.
Vul: Both	♦ J963	
HCP: 3+1	♣ Q5	

Both hands (Answers Page)

Board: 96

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 21

Contract: 3NT North

North:

♠ 872

♥ A96

♦ T76

♣ KQJ9

South:

♠ KT9

♥ KJ87

♦ AKQJ

♣ A8

W	N	E	S
			2NT

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

Board: 97

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 6

Contract: 3NT South

North:

♠ A93

♥ AKQJ

♦ J953

♣ AQ

South:

♠ JT75

♥ 83

♦ A76

♣ J865

W	N	E	S
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

Board: 98

Dealer: South

Vul: None

North HCP: 9

South HCP: 20

Contract: 3NT North

North:

♠ J73

♥ A96

♦ 8543

♣ AT8

South:

♠ AK62

♥ KQ32

♦ AJ2

♣ K4

W	N	E	S
			2NT

Pass	3NT	All Pass	
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Board: 99

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AK4

♥ A965

♦ A753

♣ KQ

South:

♠ Q952

♥ K

♦ QJT4

♣ AT75

W	N	E	S
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	6NT
------	----	------	-----

All Pass

1. Stayman

Board: 100

Dealer: South

Vul: Both

North HCP: 3+1

South HCP: 21

Contract: 3♠ South

North:

♠ T9753

♥ 32

♦ J963

♣ Q5

South:

♠ A6

♥ AT7

♦ KQT4

♣ AKJ9

W	N	E	S
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

All Pass

Board: 96	♠ KT9	You are dealer.
Dealer: South	♥ KJ87	The opponents are silent.
Vul: N-S	♦ AKQJ	
HCP: 21	♣ A8	

Board: 97	♠ JT75	Partner is dealer.
Dealer: North	♥ 83	The opponents are silent.
Vul: E-W	♦ A76	
HCP: 6	♣ J865	

Board: 98	♠ AK62	You are dealer.
Dealer: South	♥ KQ32	The opponents are silent.
Vul: None	♦ AJ2	
HCP: 20	♣ K4	

Board: 99	♠ Q952	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ QJT4	
HCP: 12	♣ AT75	

Board: 100	♠ A6	You are dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: Both	♦ KQT4	
HCP: 21	♣ AKJ9	

Both hands (Answers Page)

Board: 96

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 21

Contract: 3NT North

North:

♠ 872

♥ A96

♦ T76

♣ KQJ9

South:

♠ KT9

♥ KJ87

♦ AKQJ

♣ A8

W	N	E	S
			2NT

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

Board: 97

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 6

Contract: 3NT South

North:

♠ A93

♥ AKQJ

♦ J953

♣ AQ

South:

♠ JT75

♥ 83

♦ A76

♣ J865

W	N	E	S
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

Board: 98

Dealer: South

Vul: None

North HCP: 9

South HCP: 20

Contract: 3NT North

North:

♠ J73

♥ A96

♦ 8543

♣ AT8

South:

♠ AK62

♥ KQ32

♦ AJ2

♣ K4

W	N	E	S
			2NT

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

Board: 99

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AK4

♥ A965

♦ A753

♣ KQ

South:

♠ Q952

♥ K

♦ QJT4

♣ AT75

W	N	E	S
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	6NT
------	----	------	-----

All Pass

1. Stayman

Board: 100

Dealer: South

Vul: Both

North HCP: 3+1

South HCP: 21

Contract: 3♠ South

North:

♠ T9753

♥ 32

♦ J963

♣ Q5

South:

♠ A6

♥ AT7

♦ KQT4

♣ AKJ9

W	N	E	S
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

All Pass

Board: 101	♠ AJ92	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 20	♣ AJ7	

Board: 102	♠ AK986	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 10+2	♣ KT763	

Board: 103	♠ K62	You are dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: Both	♦ AKT6	
HCP: 20	♣ AQJ7	

Board: 104	♠ Q3	You are dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: None	♦ AQJ8	
HCP: 21	♣ AK85	

Both hands (Answers Page)

Board: 101

	North:	South:	W	N	E	S
Dealer: North	♠ AJ92	♠ KT5		2NT	Pass	3♣ ¹
Vul: N-S	♥ AK6	♥ QT94	Pass	3♠	Pass	6NT
North HCP: 20	♦ QJ4	♦ AK53	All Pass			
South HCP: 14	♣ AJ7	♣ QT				
Contract: 6NT South				1. Stayman		

Board: 102

	North:	South:	W	N	E	S
Dealer: South	♠ AK986	♠ Q2				2NT
Vul: E-W	♥ 8	♥ AKQ4	Pass	3♥	Pass	3♠
North HCP: 10+2	♦ T8	♦ A96	Pass	6NT	All Pass	
South HCP: 20	♣ KT763	♣ AJ85				
Contract: 6NT North						

Board: 103

	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ AQ98		2NT	Pass	3♣ ¹
Vul: Both	♥ K9	♥ AQT86	Pass	3♦	Pass	3♠ ²
North HCP: 20	♦ AKT6	♦ 7	Pass	3NT	Pass	6NT
South HCP: 12+1	♣ AQJ7	♣ T64	All Pass			
Contract: 6NT South				1. Stayman		
				2. SMOLEN		

Board: 104

	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ AJ965		2NT	Pass	3♣ ¹
Vul: None	♥ KQT	♥ A743	Pass	3♦	Pass	3♥ ²
North HCP: 21	♦ AQJ8	♦ 65	Pass	3NT	Pass	4♠
South HCP: 10+1	♣ AK85	♣ J9	All Pass			
Contract: 4♠ South				1. Stayman		
				2. SMOLEN		

Board: 101	♠ KT5	Partner is dealer.
Dealer: North	♥ QT94	The opponents are silent.
Vul: N-S	♦ AK53	
HCP: 14	♣ QT	

Board: 102	♠ Q2	You are dealer.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: E-W	♦ A96	
HCP: 20	♣ AJ85	

Board: 103	♠ AQ98	Partner is dealer.
Dealer: North	♥ AQT86	The opponents are silent.
Vul: Both	♦ 7	
HCP: 12+1	♣ T64	

Board: 104	♠ AJ965	Partner is dealer.
Dealer: North	♥ A743	The opponents are silent.
Vul: None	♦ 65	
HCP: 10+1	♣ J9	

Both hands (Answers Page)

Board: 101

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 14

Contract: 6NT South

North:

♠ AJ92

♥ AK6

♦ QJ4

♣ AJ7

South:

♠ KT5

♥ QT94

♦ AK53

♣ QT

W	N	E	S
	2NT	Pass	3♣ ¹

Pass	3♠	Pass	6NT
------	----	------	-----

All Pass

1. Stayman

Board: 102

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 20

Contract: 6NT North

North:

♠ AK986

♥ 8

♦ T8

♣ KT763

South:

♠ Q2

♥ AKQ4

♦ A96

♣ AJ85

W	N	E	S
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

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

Board: 103

Dealer: North

Vul: Both

North HCP: 20

South HCP: 12+1

Contract: 6NT South

North:

♠ K62

♥ K9

♦ AKT6

♣ AQJ7

South:

♠ AQ98

♥ AQT86

♦ 7

♣ T64

W	N	E	S
	2NT	Pass	3♣ ¹

Pass	3♦	Pass	3♠ ²
------	----	------	-----------------

Pass	3NT	Pass	6NT
------	-----	------	-----

All Pass

1. Stayman

2. SMOLEN

Board: 104

Dealer: North

Vul: None

North HCP: 21

South HCP: 10+1

Contract: 4♠ South

North:

♠ Q3

♥ KQT

♦ AQJ8

♣ AK85

South:

♠ AJ965

♥ A743

♦ 65

♣ J9

W	N	E	S
	2NT	Pass	3♣ ¹

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

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

All Pass

1. Stayman

2. SMOLEN

Board: 105	♠ AT874	You are dealer.
Dealer: North	♥ AK3	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 20+1	♣ AT	

Board: 106	♠ QJT3	Partner is dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: Both	♦ 954	
HCP: 8	♣ 973	

Board: 107	♠ AQ8	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: None	♦ Q73	
HCP: 20	♣ AJ97	

Board: 108	♠ 42	Partner is dealer.
Dealer: South	♥ 973	The opponents are silent.
Vul: N-S	♦ AQT8532	
HCP: 6+3	♣ T	

Board: 109	♠ AQJ	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ AQ85	
HCP: 21	♣ KQ96	

Both hands (Answers Page)

Board: 105

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 13+2

Contract: 6NT South

North:

♠ AT874

♥ AK3

♦ KQ3

♣ AT

South:

♠ KJ5

♥ Q6

♦ AT7654

♣ K4

W N E S

2NT Pass 4♣

Pass 4NT¹ Pass 6NT

All Pass

1. A=3 out of 4

Board: 106

Dealer: South

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3NT North

North:

♠ QJT3

♥ KQ6

♦ 954

♣ 973

South:

♠ AK

♥ 9752

♦ AQ7

♣ AKJ4

W N E S

2NT

Pass 3♣¹ Pass 3♥

Pass 3NT All Pass

1. Stayman

Board: 107

Dealer: North

Vul: None

North HCP: 20

South HCP: 7+2

Contract: 4♥ South

North:

♠ AQ8

♥ AK7

♦ Q73

♣ AJ97

South:

♠ J2

♥ QT9842

♦ KJ84

♣ 4

W N E S

2NT Pass 3♦

Pass 3♥ Pass 4♥

All Pass

Board: 108

Dealer: South

Vul: N-S

North HCP: 6+3

South HCP: 20

Contract: 3NT North

North:

♠ 42

♥ 973

♦ AQT8532

♣ T

South:

♠ 863

♥ AKT

♦ KJ9

♣ AKQ8

W N E S

2NT

Pass 3NT All Pass

Board: 109

Dealer: North

Vul: Both

North HCP: 21

South HCP: 13+1

Contract: 6NT South

North:

♠ AQJ

♥ K7

♦ AQ85

♣ KQ96

South:

♠ KT95

♥ AQT64

♦ 2

♣ A32

W N E S

2NT Pass 3♣¹

Pass 3♦ Pass 3♠²

Pass 3NT Pass 6NT

All Pass

1. Stayman

2. SMOLEN

Board: 105	♠ KJ5	Partner is dealer.
Dealer: North	♥ Q6	The opponents are silent.
Vul: E-W	♦ AT7654	
HCP: 13+2	♣ K4	

Board: 106	♠ AK	You are dealer.
Dealer: South	♥ 9752	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 21	♣ AKJ4	

Board: 107	♠ J2	Partner is dealer.
Dealer: North	♥ QT9842	The opponents are silent.
Vul: None	♦ KJ84	
HCP: 7+2	♣ 4	

Board: 108	♠ 863	You are dealer.
Dealer: South	♥ AKT	The opponents are silent.
Vul: N-S	♦ KJ9	
HCP: 20	♣ AKQ8	

Board: 109	♠ KT95	Partner is dealer.
Dealer: North	♥ AQT64	The opponents are silent.
Vul: Both	♦ 2	
HCP: 13+1	♣ A32	

Both hands (Answers Page)

Board: 105

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 13+2

Contract: 6NT South

North:

♠ AT874

♥ AK3

♦ KQ3

♣ AT

South:

♠ KJ5

♥ Q6

♦ AT7654

♣ K4

W N E S

2NT Pass 4♣

Pass 4NT¹ Pass 6NT

All Pass

1. A=3 out of 4

Board: 106

Dealer: South

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3NT North

North:

♠ QJT3

♥ KQ6

♦ 954

♣ 973

South:

♠ AK

♥ 9752

♦ AQ7

♣ AKJ4

W N E S

2NT

Pass 3♣¹ Pass 3♥

Pass 3NT All Pass

1. Stayman

Board: 107

Dealer: North

Vul: None

North HCP: 20

South HCP: 7+2

Contract: 4♥ South

North:

♠ AQ8

♥ AK7

♦ Q73

♣ AJ97

South:

♠ J2

♥ QT9842

♦ KJ84

♣ 4

W N E S

2NT Pass 3♦

Pass 3♥ Pass 4♥

All Pass

Board: 108

Dealer: South

Vul: N-S

North HCP: 6+3

South HCP: 20

Contract: 3NT North

North:

♠ 42

♥ 973

♦ AQT8532

♣ T

South:

♠ 863

♥ AKT

♦ KJ9

♣ AKQ8

W N E S

2NT

Pass 3NT All Pass

Board: 109

Dealer: North

Vul: Both

North HCP: 21

South HCP: 13+1

Contract: 6NT South

North:

♠ AQJ

♥ K7

♦ AQ85

♣ KQ96

South:

♠ KT95

♥ AQT64

♦ 2

♣ A32

W N E S

2NT Pass 3♣¹

Pass 3♦ Pass 3♠²

Pass 3NT Pass 6NT

All Pass

1. Stayman

2. SMOLEN

Board: 110	♠ Q876532	Partner is dealer.
Dealer: South	♥ 632	The opponents are silent.
Vul: None	♦ 8	
HCP: 2+3	♣ T8	

Board: 111	♠ Q8	You are dealer.
Dealer: North	♥ AK543	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 21+1	♣ AKJ	

Board: 112	♠ 9653	Partner is dealer.
Dealer: South	♥ AQ975	The opponents are silent.
Vul: E-W	♦ J7	
HCP: 10+1	♣ KT	

Board: 113	♠ KQ732	Partner is dealer.
Dealer: South	♥ KT93	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 9+1	♣ 97	

Both hands (Answers Page)

Board: 110

Dealer: South

Vul: None

North HCP: 2+3

South HCP: 21+1

Contract: 4 ♠ South

North:

♠ Q876532

♥ 632

♦ 8

♣ T8

South:

♠ AK

♥ Q87

♦ AQT92

♣ AQ7

W	N	E	S
			2NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 111

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 9+1

Contract: 3NT South

North:

♠ Q8

♥ AK543

♦ KJ7

♣ AKJ

South:

♠ AKJ7

♥ J6

♦ 94

♣ T8643

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♥	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 112

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 20+1

Contract: 6 ♥ North

North:

♠ 9653

♥ AQ975

♦ J7

♣ KT

South:

♠ AK

♥ KT8

♦ AKQT9

♣ J84

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♦
------	------------------	------	-----

Pass	3 ♠ ²	Pass	4 ♥
------	------------------	------	-----

Pass	4NT	Pass	5 ♣ ³
------	-----	------	------------------

Pass	6 ♥	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

Board: 113

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 20+1

Contract: 4 ♠ North

North:

♠ KQ732

♥ KT93

♦ J4

♣ 97

South:

♠ A5

♥ J62

♦ KQ7

♣ AKQJ5

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♦
------	------------------	------	-----

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN

Board: 110	♠ AK	You are dealer.
Dealer: South	♥ Q87	The opponents are silent.
Vul: None	♦ AQT92	
HCP: 21+1	♣ AQ7	

Board: 111	♠ AKJ7	Partner is dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: N-S	♦ 94	
HCP: 9+1	♣ T8643	

Board: 112	♠ AK	You are dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: E-W	♦ AKQT9	
HCP: 20+1	♣ J84	

Board: 113	♠ A5	You are dealer.
Dealer: South	♥ J62	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 20+1	♣ AKQJ5	

Both hands (Answers Page)

Board: 110

Dealer: South

Vul: None

North HCP: 2+3

South HCP: 21+1

Contract: 4 ♠ South

North:

♠ Q876532

♥ 632

♦ 8

♣ T8

South:

♠ AK

♥ Q87

♦ AQT92

♣ AQ7

W	N	E	S
			2NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

Board: 111

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 9+1

Contract: 3NT South

North:

♠ Q8

♥ AK543

♦ KJ7

♣ AKJ

South:

♠ AKJ7

♥ J6

♦ 94

♣ T8643

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♥	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 112

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 20+1

Contract: 6 ♥ North

North:

♠ 9653

♥ AQ975

♦ J7

♣ KT

South:

♠ AK

♥ KT8

♦ AKQT9

♣ J84

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♦
------	------------------	------	-----

Pass	3 ♠ ²	Pass	4 ♥
------	------------------	------	-----

Pass	4NT	Pass	5 ♣ ³
------	-----	------	------------------

Pass	6 ♥	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

Board: 113

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 20+1

Contract: 4 ♠ North

North:

♠ KQ732

♥ KT93

♦ J4

♣ 97

South:

♠ A5

♥ J62

♦ KQ7

♣ AKQJ5

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♦
------	------------------	------	-----

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN

Board: 114	♠ Q9873	Partner is dealer.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ K76	
HCP: 5+1	♣ T94	

Board: 115	♠ AKJ6	You are dealer.
Dealer: North	♥ KJ2	East (LHO) bids 3♣ if possible.
Vul: Both	♦ A7	
HCP: 21	♣ AJ85	

Board: 116	♠ 62	Partner is dealer.
Dealer: South	♥ A82	The opponents are silent.
Vul: E-W	♦ QJ865	
HCP: 11+1	♣ KJT	

Board: 117	♠ KQ87	You are dealer.
Dealer: North	♥ AQJ4	The opponents are silent.
Vul: Both	♦ AQ4	
HCP: 20	♣ Q7	

Both hands (Answers Page)

Board: 114

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 20+1

Contract: 3NT North

North:

♠ Q9873

♥ T2

♦ K76

♣ T94

South:

♠ AJ

♥ AQJ63

♦ A4

♣ A875

W	N	E	S
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

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

Board: 115

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9+2

Contract: 3NT South

North:

♠ AKJ6

♥ KJ2

♦ A7

♣ AJ85

South:

♠ Q4

♥ A854

♦ QJ8432

♣ 6

W	N	E	S
	2NT	3♣	3NT

All Pass

Board: 116

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 21+1

Contract: 6NT North

North:

♠ 62

♥ A82

♦ QJ865

♣ KJT

South:

♠ AKJ7

♥ K6

♦ A2

♣ AQ873

W	N	E	S
			2NT

Pass	4♣	Pass	4NT ¹
------	----	------	------------------

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

1. A=3 out of 4

Board: 117

Dealer: North

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♥ South

North:

♠ KQ87

♥ AQJ4

♦ AQ4

♣ Q7

South:

♠ J943

♥ K953

♦ K97

♣ A3

W	N	E	S
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♠ ²	Pass	6♥
------	-----------------	------	----

All Pass

1. Stayman

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

Board: 114	♠ AJ	You are dealer.
Dealer: South	♥ AQJ63	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 20+1	♣ A875	
<hr/>		
Board: 115	♠ Q4	Partner is dealer.
Dealer: North	♥ A854	East (RHO) bids 3♣ if possible.
Vul: Both	♦ QJ8432	
HCP: 9+2	♣ 6	
<hr/>		
Board: 116	♠ AKJ7	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 21+1	♣ AQ873	
<hr/>		
Board: 117	♠ J943	Partner is dealer.
Dealer: North	♥ K953	The opponents are silent.
Vul: Both	♦ K97	
HCP: 11	♣ A3	

Both hands (Answers Page)

Board: 114

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 20+1

Contract: 3NT North

North:

♠ Q9873

♥ T2

♦ K76

♣ T94

South:

♠ AJ

♥ AQJ63

♦ A4

♣ A875

W	N	E	S
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

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

Board: 115

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9+2

Contract: 3NT South

North:

♠ AKJ6

♥ KJ2

♦ A7

♣ AJ85

South:

♠ Q4

♥ A854

♦ QJ8432

♣ 6

W	N	E	S
	2NT	3♣	3NT

All Pass

Board: 116

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 21+1

Contract: 6NT North

North:

♠ 62

♥ A82

♦ QJ865

♣ KJT

South:

♠ AKJ7

♥ K6

♦ A2

♣ AQ873

W	N	E	S
			2NT

Pass	4♣	Pass	4NT ¹
------	----	------	------------------

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

1. A=3 out of 4

Board: 117

Dealer: North

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♥ South

North:

♠ KQ87

♥ AQJ4

♦ AQ4

♣ Q7

South:

♠ J943

♥ K953

♦ K97

♣ A3

W	N	E	S
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♠ ²	Pass	6♥
------	-----------------	------	----

All Pass

1. Stayman

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

Board: 118	♠ 92	Partner is dealer.
Dealer: South	♥ AQT64	The opponents are silent.
Vul: E-W	♦ AJ986	
HCP: 11+2	♣ T	

Board: 119	♠ 92	You are dealer.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: Both	♦ AKQ8	
HCP: 21	♣ AK42	

Board: 120	♠ T2	Partner is dealer.
Dealer: South	♥ KJ864	East (LHO) bids 3♠ if possible.
Vul: None	♦ 83	
HCP: 4+1	♣ T765	

Board: 121	♠ AK64	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: N-S	♦ K876	
HCP: 20	♣ KT	

Board: 122	♠ 93	Partner is dealer.
Dealer: South	♥ QT962	The opponents are silent.
Vul: Both	♦ J64	
HCP: 4+1	♣ JT6	

Both hands (Answers Page)

Board: 118

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 20

Contract: 6NT North

North:

♠ 92

♥ AQT64

♦ AJ986

♣ T

South:

♠ AKJ5

♥ K3

♦ Q743

♣ AK7

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

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

Board: 119

Dealer: North

Vul: Both

North HCP: 21

South HCP: 10+1

Contract: 3NT North

North:

♠ 92

♥ AJ6

♦ AKQ8

♣ AK42

South:

♠ KQT84

♥ K873

♦ T9

♣ Q8

W	N	E	S
	2NT	Pass	3♣ ¹

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

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

1. Stayman

2. SMOLEN

Board: 120

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 20

Contract: 4♥ South

North:

♠ T2

♥ KJ864

♦ 83

♣ T765

South:

♠ KQJ

♥ AQ97

♦ AJ94

♣ K4

W	N	E	S
			2NT

Pass	3♦	3♠	Pass
------	----	----	------

Pass	X	Pass	4♥
------	---	------	----

All Pass

Board: 121

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 8+2

Contract: 4♠ North

North:

♠ AK64

♥ AKT

♦ K876

♣ KT

South:

♠ QJT953

♥ 97

♦ J95

♣ A3

W	N	E	S
	2NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 122

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 21

Contract: 3♥ South

North:

♠ 93

♥ QT962

♦ J64

♣ JT6

South:

♠ KQ75

♥ KJ3

♦ AK7

♣ KQ9

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

All Pass

Board: 118	♠ AKJ5	You are dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: E-W	♦ Q743	
HCP: 20	♣ AK7	
<hr/>		
Board: 119	♠ KQT84	Partner is dealer.
Dealer: North	♥ K873	The opponents are silent.
Vul: Both	♦ T9	
HCP: 10+1	♣ Q8	
<hr/>		
Board: 120	♠ KQJ	You are dealer.
Dealer: South	♥ AQ97	East (RHO) bids 3 ♠ if possible.
Vul: None	♦ AJ94	
HCP: 20	♣ K4	
<hr/>		
Board: 121	♠ QJT953	Partner is dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: N-S	♦ J95	
HCP: 8+2	♣ A3	
<hr/>		
Board: 122	♠ KQ75	You are dealer.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 21	♣ KQ9	

Both hands (Answers Page)

Board: 118

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 20

Contract: 6NT North

North:

♠ 92

♥ AQT64

♦ AJ986

♣ T

South:

♠ AKJ5

♥ K3

♦ Q743

♣ AK7

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

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

Board: 119

Dealer: North

Vul: Both

North HCP: 21

South HCP: 10+1

Contract: 3NT North

North:

♠ 92

♥ AJ6

♦ AKQ8

♣ AK42

South:

♠ KQT84

♥ K873

♦ T9

♣ Q8

W	N	E	S
	2NT	Pass	3♣ ¹

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

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

1. Stayman

2. SMOLEN

Board: 120

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 20

Contract: 4♥ South

North:

♠ T2

♥ KJ864

♦ 83

♣ T765

South:

♠ KQJ

♥ AQ97

♦ AJ94

♣ K4

W	N	E	S
			2NT

Pass	3♦	3♠	Pass
------	----	----	------

Pass	X	Pass	4♥
------	---	------	----

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

Board: 121

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 8+2

Contract: 4♠ North

North:

♠ AK64

♥ AKT

♦ K876

♣ KT

South:

♠ QJT953

♥ 97

♦ J95

♣ A3

W	N	E	S
	2NT	Pass	4♥ ¹

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 122

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 21

Contract: 3♥ South

North:

♠ 93

♥ QT962

♦ J64

♣ JT6

South:

♠ KQ75

♥ KJ3

♦ AK7

♣ KQ9

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

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

Board: 123	♠ KJ	You are dealer.
Dealer: North	♥ QT63	The opponents are silent.
Vul: None	♦ AKT3	
HCP: 20	♣ AK4	

Board: 124	♠ QJ9864	Partner is dealer.
Dealer: South	♥ K32	The opponents are silent.
Vul: N-S	♦ K	
HCP: 9+2	♣ 764	

Board: 125	♠ K2	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: E-W	♦ KQ9	
HCP: 21+1	♣ AQ853	

Board: 126	♠ J42	Partner is dealer.
Dealer: South	♥ JT985	The opponents are silent.
Vul: None	♦ T76	
HCP: 4+1	♣ Q9	

Board: 127	♠ AKQ	You are dealer.
Dealer: North	♥ AT9	The opponents are silent.
Vul: N-S	♦ KQ986	
HCP: 21+1	♣ K3	

Both hands (Answers Page)

Board: 123

Dealer: North

Vul: None

North HCP: 20

South HCP: 12+2

Contract: 7 ♠ South

North:

♠ KJ

♥ QT63

♦ AKT3

♣ AK4

South:

♠ AQ9652

♥ A75

♦ J2

♣ JT

W	N	E	S
	2NT	Pass	4 ♥ ¹
Pass	4 ♠	Pass	4NT
Pass	5 ♣ ²	Pass	7 ♠
All Pass			

1. Texas

2. A=0/5 or 3/5

Board: 124

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 20

Contract: 6 ♠ North

North:

♠ QJ9864

♥ K32

♦ K

♣ 764

South:

♠ A7

♥ Q64

♦ AJT5

♣ AKQ8

W	N	E	S
			2NT
Pass	3 ♥	Pass	3 ♠
Pass	6 ♠	All Pass	

Board: 125

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 9

Contract: 3NT South

North:

♠ K2

♥ AK6

♦ KQ9

♣ AQ853

South:

♠ A876

♥ J854

♦ A87

♣ T7

W	N	E	S
	2NT	Pass	3 ♣ ¹
Pass	3 ♦	Pass	3NT
All Pass			

1. Stayman

Board: 126

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 20

Contract: 3 ♥ South

North:

♠ J42

♥ JT985

♦ T76

♣ Q9

South:

♠ K875

♥ Q2

♦ AK8

♣ AKJ7

W	N	E	S
			2NT
Pass	3 ♦	Pass	3 ♥
All Pass			

Board: 127

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ AKQ

♥ AT9

♦ KQ986

♣ K3

South:

♠ T87542

♥ K

♦ T7

♣ AJT5

W	N	E	S
	2NT	Pass	4 ♥ ¹
Pass	4 ♠	All Pass	

1. Texas

Board: 123	♠ AQ9652	Partner is dealer.
Dealer: North	♥ A75	The opponents are silent.
Vul: None	♦ J2	
HCP: 12+2	♣ JT	

Board: 124	♠ A7	You are dealer.
Dealer: South	♥ Q64	The opponents are silent.
Vul: N-S	♦ AJT5	
HCP: 20	♣ AKQ8	

Board: 125	♠ A876	Partner is dealer.
Dealer: North	♥ J854	The opponents are silent.
Vul: E-W	♦ A87	
HCP: 9	♣ T7	

Board: 126	♠ K875	You are dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: None	♦ AK8	
HCP: 20	♣ AKJ7	

Board: 127	♠ T87542	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 8+2	♣ AJT5	

Both hands (Answers Page)

Board: 123

Dealer: North

Vul: None

North HCP: 20

South HCP: 12+2

Contract: 7 ♠ South

North:

♠ KJ

♥ QT63

♦ AKT3

♣ AK4

South:

♠ AQ9652

♥ A75

♦ J2

♣ JT

W	N	E	S
	2NT	Pass	4 ♥ ¹
Pass	4 ♠	Pass	4NT
Pass	5 ♣ ²	Pass	7 ♠
All Pass			

1. Texas

2. A=0/5 or 3/5

Board: 124

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 20

Contract: 6 ♠ North

North:

♠ QJ9864

♥ K32

♦ K

♣ 764

South:

♠ A7

♥ Q64

♦ AJT5

♣ AKQ8

W	N	E	S
			2NT
Pass	3 ♥	Pass	3 ♠
Pass	6 ♠	All Pass	

Board: 125

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 9

Contract: 3NT South

North:

♠ K2

♥ AK6

♦ KQ9

♣ AQ853

South:

♠ A876

♥ J854

♦ A87

♣ T7

W	N	E	S
	2NT	Pass	3 ♣ ¹
Pass	3 ♦	Pass	3NT
All Pass			

1. Stayman

Board: 126

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 20

Contract: 3 ♥ South

North:

♠ J42

♥ JT985

♦ T76

♣ Q9

South:

♠ K875

♥ Q2

♦ AK8

♣ AKJ7

W	N	E	S
			2NT
Pass	3 ♦	Pass	3 ♥
All Pass			

Board: 127

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ AKQ

♥ AT9

♦ KQ986

♣ K3

South:

♠ T87542

♥ K

♦ T7

♣ AJT5

W	N	E	S
	2NT	Pass	4 ♥ ¹
Pass	4 ♠	All Pass	

1. Texas

Board: 128	♠ J4	Partner is dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ KQ764	
HCP: 11+1	♣ 8765	

Board: 129	♠ K43	You are dealer.
Dealer: North	♥ AK94	The opponents are silent.
Vul: Both	♦ KQJ6	
HCP: 20	♣ A7	

Board: 130	♠ T4	Partner is dealer.
Dealer: South	♥ AJ653	The opponents are silent.
Vul: N-S	♦ 984	
HCP: 9+1	♣ A53	

Board: 131	♠ K8	You are dealer.
Dealer: North	♥ AK98	The opponents are silent.
Vul: E-W	♦ KQJ7	
HCP: 20	♣ A84	

Board: 132	♠ Q763	Partner is dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: Both	♦ J6	
HCP: 8+1	♣ KJT54	

Both hands (Answers Page)

Board: 128

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 20

Contract: 6 ♦ North

North:

♠ J4

♥ KQ

♦ KQ764

♣ 8765

South:

♠ A8

♥ A865

♦ A95

♣ AKJT

W N E S

2NT

Pass 4 ♣ Pass 4 ♦¹

Pass 6 ♦ All Pass

1. A=0/4 or 4/4

Board: 129

Dealer: North

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ K43

♥ AK94

♦ KQJ6

♣ A7

South:

♠ J2

♥ JT3

♦ A984

♣ K863

W N E S

2NT Pass 3NT

All Pass

Board: 130

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 21+1

Contract: 4 ♥ North

North:

♠ T4

♥ AJ653

♦ 984

♣ A53

South:

♠ A7

♥ Q9

♦ AKQJ

♣ KQT87

W N E S

2NT

Pass 3 ♦ Pass 3 ♥

Pass 4 ♥ All Pass

Board: 131

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 14+2

Contract: 7NT South

North:

♠ K8

♥ AK98

♦ KQJ7

♣ A84

South:

♠ A7

♥ J5

♦ A86432

♣ KQ9

W N E S

2NT Pass 4 ♣

Pass 4 ♠¹ Pass 7NT

All Pass

1. A=2 out of 4

Board: 132

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 21

Contract: 3NT North

North:

♠ Q763

♥ J2

♦ J6

♣ KJT54

South:

♠ A98

♥ AT4

♦ AK4

♣ AQ98

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♦

Pass 3NT All Pass

1. Stayman

Board: 128	♠ A8	You are dealer.
Dealer: South	♥ A865	The opponents are silent.
Vul: E-W	♦ A95	
HCP: 20	♣ AKJT	

Board: 129	♠ J2	Partner is dealer.
Dealer: North	♥ JT3	The opponents are silent.
Vul: Both	♦ A984	
HCP: 9	♣ K863	

Board: 130	♠ A7	You are dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: N-S	♦ AKQJ	
HCP: 21+1	♣ KQT87	

Board: 131	♠ A7	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: E-W	♦ A86432	
HCP: 14+2	♣ KQ9	

Board: 132	♠ A98	You are dealer.
Dealer: South	♥ AT4	The opponents are silent.
Vul: Both	♦ AK4	
HCP: 21	♣ AQ98	

Both hands (Answers Page)

Board: 128

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 20

Contract: 6 ♦ North

North:

♠ J4

♥ KQ

♦ KQ764

♣ 8765

South:

♠ A8

♥ A865

♦ A95

♣ AKJT

W	N	E	S
			2NT

Pass	4 ♣	Pass	4 ♦ ¹
------	-----	------	------------------

Pass	6 ♦	All Pass	
------	-----	----------	--

1. A=0/4 or 4/4

Board: 129

Dealer: North

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ K43

♥ AK94

♦ KQJ6

♣ A7

South:

♠ J2

♥ JT3

♦ A984

♣ K863

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 130

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 21+1

Contract: 4 ♥ North

North:

♠ T4

♥ AJ653

♦ 984

♣ A53

South:

♠ A7

♥ Q9

♦ AKQJ

♣ KQT87

W	N	E	S
			2NT

Pass	3 ♦	Pass	3 ♥
------	-----	------	-----

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

Board: 131

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 14+2

Contract: 7NT South

North:

♠ K8

♥ AK98

♦ KQJ7

♣ A84

South:

♠ A7

♥ J5

♦ A86432

♣ KQ9

W	N	E	S
	2NT	Pass	4 ♣

Pass	4 ♠ ¹	Pass	7NT
------	------------------	------	-----

All Pass

1. A=2 out of 4

Board: 132

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 21

Contract: 3NT North

North:

♠ Q763

♥ J2

♦ J6

♣ KJT54

South:

♠ A98

♥ AT4

♦ AK4

♣ AQ98

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♦
------	------------------	------	-----

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

1. Stayman

Board: 133	♠ 642	You are dealer.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: None	♦ AKT82	
HCP: 20+1	♣ AK	

Board: 134	♠ Q5	Partner is dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: E-W	♦ QT942	
HCP: 13+1	♣ KQJ	

Board: 135	♠ AT7	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ AQ93	
HCP: 21	♣ AQJ5	

Board: 136	♠ A53	Partner is dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: None	♦ K53	
HCP: 10+1	♣ KT975	

Board: 137	♠ AKJ4	You are dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 20+1	♣ AK873	

Both hands (Answers Page)

Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ 642	♠ J93		2NT	All Pass	
Vul: None	♥ AQ9	♥ 532				
North HCP: 20+1	♦ AKT82	♦ J5				
South HCP: 4+1	♣ AK	♣ QT965				
Contract: 2NT North						

Board: 134

	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A92				2NT
Vul: E-W	♥ K86	♥ AJ54	Pass	4♣	Pass	4♦ ¹
North HCP: 13+1	♦ QT942	♦ AK87	Pass	6NT	All Pass	
South HCP: 20	♣ KQJ	♣ A7				
Contract: 6NT North						

1. A=0/4 or 4/4

Board: 135

	North:	South:	W	N	E	S
Dealer: North	♠ AT7	♠ KQ4		2NT	Pass	3♣ ¹
Vul: Both	♥ A4	♥ J876	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ93	♦ J84	All Pass			
South HCP: 7	♣ AQJ5	♣ 976				
Contract: 3NT South						

1. Stayman

Board: 136

	North:	South:	W	N	E	S
Dealer: South	♠ A53	♠ KQ7				2NT
Vul: None	♥ 86	♥ AJ95	Pass	4♣	Pass	4♠ ¹
North HCP: 10+1	♦ K53	♦ QJ	Pass	6NT	All Pass	
South HCP: 20	♣ KT975	♣ AQJ8				
Contract: 6NT North						

1. A=2 out of 4

Board: 137

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ Q87		2NT	Pass	3NT
Vul: N-S	♥ K8	♥ Q4	All Pass			
North HCP: 20+1	♦ Q7	♦ AT8652				
South HCP: 9+2	♣ AK873	♣ J4				
Contract: 3NT South						

Board: 133	♠ J93	Partner is dealer.
Dealer: North	♥ 532	The opponents are silent.
Vul: None	♦ J5	
HCP: 4+1	♣ QT965	

Board: 134	♠ A92	You are dealer.
Dealer: South	♥ AJ54	The opponents are silent.
Vul: E-W	♦ AK87	
HCP: 20	♣ A7	

Board: 135	♠ KQ4	Partner is dealer.
Dealer: North	♥ J876	The opponents are silent.
Vul: Both	♦ J84	
HCP: 7	♣ 976	

Board: 136	♠ KQ7	You are dealer.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: None	♦ QJ	
HCP: 20	♣ AQJ8	

Board: 137	♠ Q87	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: N-S	♦ AT8652	
HCP: 9+2	♣ J4	

Both hands (Answers Page)

Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ 642	♠ J93		2NT	All Pass	
Vul: None	♥ AQ9	♥ 532				
North HCP: 20+1	♦ AKT82	♦ J5				
South HCP: 4+1	♣ AK	♣ QT965				
Contract: 2NT North						

Board: 134

	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A92				2NT
Vul: E-W	♥ K86	♥ AJ54	Pass	4♣	Pass	4♦ ¹
North HCP: 13+1	♦ QT942	♦ AK87	Pass	6NT	All Pass	
South HCP: 20	♣ KQJ	♣ A7				
Contract: 6NT North						

1. A=0/4 or 4/4

Board: 135

	North:	South:	W	N	E	S
Dealer: North	♠ AT7	♠ KQ4		2NT	Pass	3♣ ¹
Vul: Both	♥ A4	♥ J876	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ93	♦ J84	All Pass			
South HCP: 7	♣ AQJ5	♣ 976				
Contract: 3NT South						

1. Stayman

Board: 136

	North:	South:	W	N	E	S
Dealer: South	♠ A53	♠ KQ7				2NT
Vul: None	♥ 86	♥ AJ95	Pass	4♣	Pass	4♠ ¹
North HCP: 10+1	♦ K53	♦ QJ	Pass	6NT	All Pass	
South HCP: 20	♣ KT975	♣ AQJ8				
Contract: 6NT North						

1. A=2 out of 4

Board: 137

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ Q87		2NT	Pass	3NT
Vul: N-S	♥ K8	♥ Q4	All Pass			
North HCP: 20+1	♦ Q7	♦ AT8652				
South HCP: 9+2	♣ AK873	♣ J4				
Contract: 3NT South						

Board: 138	♠ QJ9	Partner is dealer.
Dealer: South	♥ T5	The opponents are silent.
Vul: Both	♦ JT87	
HCP: 11	♣ AK95	

Board: 139	♠ KJ642	Partner is dealer.
Dealer: South	♥ QJ87	The opponents are silent.
Vul: None	♦ K2	
HCP: 10+1	♣ 95	

Board: 140	♠ 763	Partner is dealer.
Dealer: South	♥ 654	The opponents are silent.
Vul: N-S	♦ J92	
HCP: 8	♣ AQJ8	

Board: 141	♠ AT4	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: E-W	♦ A94	
HCP: 20+1	♣ AKJ94	

Board: 142	♠ A98	Partner is dealer.
Dealer: South	♥ 96	The opponents are silent.
Vul: None	♦ K9543	
HCP: 10+1	♣ QJ9	

Both hands (Answers Page)

Board: 138

Dealer: South

Vul: Both

North HCP: 11

South HCP: 20+1

Contract: 6NT North

North:

♠ QJ9

♥ T5

♦ JT87

♣ AK95

South:

♠ AKT82

♥ AJ4

♦ AQ

♣ QT7

W N E S

Pass 4♣ Pass 4NT¹

Pass 6NT All Pass

1. A=3 out of 4

Board: 139

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 20+1

Contract: 4♠ North

North:

♠ KJ642

♥ QJ87

♦ K2

♣ 95

South:

♠ T7

♥ AK4

♦ A86

♣ AKQT6

W N E S

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 3NT

Pass 4♠ All Pass

1. Stayman

2. SMOLEN

Board: 140

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 21

Contract: 3NT North

North:

♠ 763

♥ 654

♦ J92

♣ AQJ8

South:

♠ AKQ4

♥ KQ8

♦ AKT4

♣ T3

W N E S

Pass 3NT All Pass

Board: 141

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 5

Contract: 3NT South

North:

♠ AT4

♥ A9

♦ A94

♣ AKJ94

South:

♠ QJ62

♥ Q832

♦ T6

♣ 853

W N E S

Pass 2NT Pass 3♣¹

Pass 3♦ Pass 3NT

All Pass

1. Stayman

Board: 142

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 20+1

Contract: 3NT North

North:

♠ A98

♥ 96

♦ K9543

♣ QJ9

South:

♠ QJ5

♥ AK2

♦ AQJ87

♣ K4

W N E S

Pass 3NT All Pass

Board: 138	♠ AKT82	You are dealer.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 20+1	♣ QT7	

Board: 139	♠ T7	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: None	♦ A86	
HCP: 20+1	♣ AKQT6	

Board: 140	♠ AKQ4	You are dealer.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: N-S	♦ AKT4	
HCP: 21	♣ T3	

Board: 141	♠ QJ62	Partner is dealer.
Dealer: North	♥ Q832	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 5	♣ 853	

Board: 142	♠ QJ5	You are dealer.
Dealer: South	♥ AK2	The opponents are silent.
Vul: None	♦ AQJ87	
HCP: 20+1	♣ K4	

Both hands (Answers Page)

Board: 138

Dealer: South

Vul: Both

North HCP: 11

South HCP: 20+1

Contract: 6NT North

North:

♠ QJ9

♥ T5

♦ JT87

♣ AK95

South:

♠ AKT82

♥ AJ4

♦ AQ

♣ QT7

W N E S

Pass 4♣ Pass 4NT¹

Pass 6NT All Pass

1. A=3 out of 4

Board: 139

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 20+1

Contract: 4♠ North

North:

♠ KJ642

♥ QJ87

♦ K2

♣ 95

South:

♠ T7

♥ AK4

♦ A86

♣ AKQT6

W N E S

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 3NT

Pass 4♠ All Pass

1. Stayman

2. SMOLEN

Board: 140

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 21

Contract: 3NT North

North:

♠ 763

♥ 654

♦ J92

♣ AQJ8

South:

♠ AKQ4

♥ KQ8

♦ AKT4

♣ T3

W N E S

Pass 3NT All Pass

Board: 141

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 5

Contract: 3NT South

North:

♠ AT4

♥ A9

♦ A94

♣ AKJ94

South:

♠ QJ62

♥ Q832

♦ T6

♣ 853

W N E S

Pass 2NT Pass 3♣¹

Pass 3♦ Pass 3NT

All Pass

1. Stayman

Board: 142

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 20+1

Contract: 3NT North

North:

♠ A98

♥ 96

♦ K9543

♣ QJ9

South:

♠ QJ5

♥ AK2

♦ AQJ87

♣ K4

W N E S

Pass 3NT All Pass

Board: 143	♠ AKQ	You are dealer.
Dealer: North	♥ A872	The opponents are silent.
Vul: N-S	♦ 95	
HCP: 21	♣ AKJ6	

Board: 144	♠ K3	Partner is dealer.
Dealer: South	♥ QT97653	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 9+3	♣ AT5	

Board: 145	♠ KQ7	You are dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: Both	♦ AK86	
HCP: 20	♣ AKJ3	

Board: 146	♠ AKQT	You are dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 20	♣ A643	

Both hands (Answers Page)

Board: 143

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 7+1

Contract: 3NT South

North:

♠ AKQ

♥ A872

♦ 95

♣ AKJ6

South:

♠ T76

♥ JT

♦ KJT42

♣ Q97

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 144

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 20+1

Contract: 5♥ South

North:

♠ K3

♥ QT97653

♦ 7

♣ AT5

South:

♠ QJ4

♥ A42

♦ AKQJ2

♣ K3

W	N	E	S
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT	Pass	5♥ ²
All Pass			
1. Texas			
2. A=2/5 or 5/5, Q(H)=0			

Board: 145

Dealer: North

Vul: Both

North HCP: 20

South HCP: 11+2

Contract: 7♠ South

North:

♠ KQ7

♥ 43

♦ AK86

♣ AKJ3

South:

♠ AJ9654

♥ AT5

♦ 5

♣ QT4

W	N	E	S
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT
Pass	5♣ ²	Pass	5♦
Pass	6♣ ³	Pass	7♠
All Pass			
1. Texas			
2. A=0/5 or 3/5			
3. !S queen and !C king			

Board: 146

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 3+1

Contract: 4♠ South

North:

♠ AKQT

♥ 72

♦ AK3

♣ A643

South:

♠ 76532

♥ QJ

♦ T97

♣ 987

W	N	E	S
	2NT	Pass	3♥
Pass	3NT ¹	Pass	4♠
All Pass			
1. Extended acceptance after NT			

Board: 143	♠ T76	Partner is dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: N-S	♦ KJT42	
HCP: 7+1	♣ Q97	

Board: 144	♠ QJ4	You are dealer.
Dealer: South	♥ A42	The opponents are silent.
Vul: E-W	♦ AKQJ2	
HCP: 20+1	♣ K3	

Board: 145	♠ AJ9654	Partner is dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: Both	♦ 5	
HCP: 11+2	♣ QT4	

Board: 146	♠ 76532	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ T97	
HCP: 3+1	♣ 987	

Both hands (Answers Page)

Board: 143

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 7+1

Contract: 3NT South

North:

♠ AKQ

♥ A872

♦ 95

♣ AKJ6

South:

♠ T76

♥ JT

♦ KJT42

♣ Q97

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 144

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 20+1

Contract: 5♥ South

North:

♠ K3

♥ QT97653

♦ 7

♣ AT5

South:

♠ QJ4

♥ A42

♦ AKQJ2

♣ K3

W	N	E	S
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT	Pass	5♥ ²
All Pass			
1. Texas			
2. A=2/5 or 5/5, Q(H)=0			

Board: 145

Dealer: North

Vul: Both

North HCP: 20

South HCP: 11+2

Contract: 7♠ South

North:

♠ KQ7

♥ 43

♦ AK86

♣ AKJ3

South:

♠ AJ9654

♥ AT5

♦ 5

♣ QT4

W	N	E	S
	2NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT
Pass	5♣ ²	Pass	5♦
Pass	6♣ ³	Pass	7♠
All Pass			
1. Texas			
2. A=0/5 or 3/5			
3. !S queen and !C king			

Board: 146

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 3+1

Contract: 4♠ South

North:

♠ AKQT

♥ 72

♦ AK3

♣ A643

South:

♠ 76532

♥ QJ

♦ T97

♣ 987

W	N	E	S
	2NT	Pass	3♥
Pass	3NT ¹	Pass	4♠
All Pass			
1. Extended acceptance after NT			

Board: 147	♠ K7	Partner is dealer.
Dealer: South	♥ 863	West (RHO) bids 3 ♠ if possible.
Vul: E-W	♦ 2	
HCP: 6+3	♣ QJ87543	

Board: 148	♠ T74	Partner is dealer.
Dealer: South	♥ KQ54	The opponents are silent.
Vul: Both	♦ AT973	
HCP: 12+1	♣ K	

Board: 149	♠ AQJ5	You are dealer.
Dealer: North	♥ K98	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 20	♣ KT87	

Board: 150	♠ K	Partner is dealer.
Dealer: South	♥ T4	The opponents are silent.
Vul: Both	♦ KQT53	
HCP: 9+2	♣ J9763	

Board: 151	♠ AT6	You are dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: None	♦ A74	
HCP: 21+1	♣ AKQ53	

Both hands (Answers Page)

Board: 147

Dealer: South

Vul: E-W

North HCP: 6+3

South HCP: 20+1

Contract: 5 ♣ North

North:

♠ K7

♥ 863

♦ 2

♣ QJ87543

South:

♠ AT

♥ AT

♦ KQT74

♣ AK96

W	N	E	S
			2NT
3 ♠	5 ♣	All Pass	

Board: 148

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 20

Contract: 6NT North

North:

♠ T74

♥ KQ54

♦ AT973

♣ K

South:

♠ AKJ

♥ AT

♦ KQJ5

♣ QT75

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

Board: 149

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 8

Contract: 4 ♠ South

North:

♠ AQJ5

♥ K98

♦ AK

♣ KT87

South:

♠ K987

♥ T5

♦ JT65

♣ A43

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

Board: 150

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 21+1

Contract: 5 ♣ South

North:

♠ K

♥ T4

♦ KQT53

♣ J9763

South:

♠ AQJ43

♥ K8

♦ A82

♣ AK8

W	N	E	S
			2NT
Pass	4 ♠ ¹	Pass	5 ♣
All Pass			
1. Texas			

Board: 151

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 6+2

Contract: 4 ♥ South

North:

♠ AT6

♥ A5

♦ A74

♣ AKQ53

South:

♠ Q87

♥ KJ8762

♦ 62

♣ 87

W	N	E	S
	2NT	Pass	3 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

Board: 147	♠ AT	You are dealer.
Dealer: South	♥ AT	West (LHO) bids 3 ♠ if possible.
Vul: E-W	♦ KQT74	
HCP: 20+1	♣ AK96	

Board: 148	♠ AKJ	You are dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ KQJ5	
HCP: 20	♣ QT75	

Board: 149	♠ K987	Partner is dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: E-W	♦ JT65	
HCP: 8	♣ A43	

Board: 150	♠ AQJ43	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ A82	
HCP: 21+1	♣ AK8	

Board: 151	♠ Q87	Partner is dealer.
Dealer: North	♥ KJ8762	The opponents are silent.
Vul: None	♦ 62	
HCP: 6+2	♣ 87	

Both hands (Answers Page)

Board: 147

Dealer: South

Vul: E-W

North HCP: 6+3

South HCP: 20+1

Contract: 5 ♣ North

North:

♠ K7

♥ 863

♦ 2

♣ QJ87543

South:

♠ AT

♥ AT

♦ KQT74

♣ AK96

W	N	E	S
			2NT
3 ♠	5 ♣	All Pass	

Board: 148

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 20

Contract: 6NT North

North:

♠ T74

♥ KQ54

♦ AT973

♣ K

South:

♠ AKJ

♥ AT

♦ KQJ5

♣ QT75

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

Board: 149

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 8

Contract: 4 ♠ South

North:

♠ AQJ5

♥ K98

♦ AK

♣ KT87

South:

♠ K987

♥ T5

♦ JT65

♣ A43

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

Board: 150

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 21+1

Contract: 5 ♣ South

North:

♠ K

♥ T4

♦ KQT53

♣ J9763

South:

♠ AQJ43

♥ K8

♦ A82

♣ AK8

W	N	E	S
			2NT
Pass	4 ♠ ¹	Pass	5 ♣
All Pass			
1. Texas			

Board: 151

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 6+2

Contract: 4 ♥ South

North:

♠ AT6

♥ A5

♦ A74

♣ AKQ53

South:

♠ Q87

♥ KJ8762

♦ 62

♣ 87

W	N	E	S
	2NT	Pass	3 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

Board: 152	♠ KQJ82	Partner is dealer.
Dealer: South	♥ KQ65	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 11+1	♣ 87	

Board: 153	♠ AQ	You are dealer.
Dealer: North	♥ AKT64	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 20+1	♣ J84	

Board: 154	♠ KQT65	Partner is dealer.
Dealer: South	♥ A954	The opponents are silent.
Vul: None	♦ Q854	
HCP: 11+1	♣ -	

Board: 155	♠ 9752	Partner is dealer.
Dealer: South	♥ KQ7643	East (LHO) Doubles 3 ♦ if possible.
Vul: N-S	♦ 87	
HCP: 5+2	♣ 4	

Both hands (Answers Page)

Board: 152

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 20+1

Contract: 6NT South

North:

♠ KQJ82

♥ KQ65

♦ 75

♣ 87

South:

♠ AT

♥ AT8

♦ AQ4

♣ KQJ95

W N E S

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 3NT

Pass 4NT Pass 6NT

All Pass

1. Stayman

2. SMOLEN

Board: 153

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 6

Contract: 3NT South

North:

♠ AQ

♥ AKT64

♦ AQ8

♣ J84

South:

♠ T743

♥ Q75

♦ T95

♣ A97

W N E S

Pass 2NT Pass 3♣¹

Pass 3♥ Pass 3NT

All Pass

1. Stayman

Board: 154

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 20+1

Contract: 6NT South

North:

♠ KQT65

♥ A954

♦ Q854

♣ -

South:

♠ A4

♥ KT7

♦ AT3

♣ AKQ52

W N E S

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 3NT

Pass 4NT Pass 6NT

All Pass

1. Stayman

2. SMOLEN

Board: 155

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 21

Contract: 4♥ North

North:

♠ 9752

♥ KQ7643

♦ 87

♣ 4

South:

♠ AJ8

♥ A8

♦ AT42

♣ AKJ8

W N E S

Pass 3♦ X 2NT

Pass 4♥ All Pass

Board: 152	♠ AT	You are dealer.
Dealer: South	♥ AT8	The opponents are silent.
Vul: N-S	♦ AQ4	
HCP: 20+1	♣ KQJ95	

Board: 153	♠ T743	Partner is dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: Both	♦ T95	
HCP: 6	♣ A97	

Board: 154	♠ A4	You are dealer.
Dealer: South	♥ KT7	The opponents are silent.
Vul: None	♦ AT3	
HCP: 20+1	♣ AKQ52	

Board: 155	♠ AJ8	You are dealer.
Dealer: South	♥ A8	East (RHO) Doubles 3 ♦ if possible.
Vul: N-S	♦ AT42	
HCP: 21	♣ AKJ8	

Both hands (Answers Page)

Board: 152

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 20+1

Contract: 6NT South

North:

♠ KQJ82

♥ KQ65

♦ 75

♣ 87

South:

♠ AT

♥ AT8

♦ AQ4

♣ KQJ95

W N E S

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 3NT

Pass 4NT Pass 6NT

All Pass

1. Stayman

2. SMOLEN

Board: 153

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 6

Contract: 3NT South

North:

♠ AQ

♥ AKT64

♦ AQ8

♣ J84

South:

♠ T743

♥ Q75

♦ T95

♣ A97

W N E S

Pass 2NT Pass 3♣¹

Pass 3♥ Pass 3NT

All Pass

1. Stayman

Board: 154

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 20+1

Contract: 6NT South

North:

♠ KQT65

♥ A954

♦ Q854

♣ -

South:

♠ A4

♥ KT7

♦ AT3

♣ AKQ52

W N E S

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 3NT

Pass 4NT Pass 6NT

All Pass

1. Stayman

2. SMOLEN

Board: 155

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 21

Contract: 4♥ North

North:

♠ 9752

♥ KQ7643

♦ 87

♣ 4

South:

♠ AJ8

♥ A8

♦ AT42

♣ AKJ8

W N E S

Pass 3♦ X XX

Pass 4♥ All Pass

Board: 156	♠ Q54	Partner is dealer.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: E-W	♦ KQ73	
HCP: 13	♣ 76	

Board: 157	♠ K52	You are dealer.
Dealer: North	♥ AQ92	The opponents are silent.
Vul: None	♦ AK54	
HCP: 20	♣ A4	

Board: 158	♠ A75	You are dealer.
Dealer: North	♥ AJ984	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 20+1	♣ AKQ	

Board: 159	♠ AKT	You are dealer.
Dealer: North	♥ AKT2	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 20	♣ QJ73	

Board: 160	♠ AQ864	Partner is dealer.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: N-S	♦ K87	
HCP: 12+1	♣ 75	

Both hands (Answers Page)

Board: 156

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ Q54

♥ AQ86

♦ KQ73

♣ 76

South:

♠ AK3

♥ 73

♦ AJ54

♣ AKJ8

W N E S

2NT

Pass 3♣¹ Pass 3♦

Pass 6NT All Pass

1. Stayman

Board: 157

Dealer: North

Vul: None

North HCP: 20

South HCP: 9+1

Contract: 3NT South

North:

♠ K52

♥ AQ92

♦ AK54

♣ A4

South:

♠ AT8

♥ J86

♦ J9

♣ K9875

W N E S

2NT Pass 3NT

All Pass

Board: 158

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 6+1

Contract: 4♥ South

North:

♠ A75

♥ AJ984

♦ Q7

♣ AKQ

South:

♠ J6

♥ Q7532

♦ K6

♣ 8754

W N E S

2NT Pass 3♦

Pass 3NT¹ Pass 4♥

All Pass

1. Extended acceptance after NT

Board: 159

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ AKT

♥ AKT2

♦ K7

♣ QJ73

South:

♠ 74

♥ J63

♦ AQ986

♣ A64

W N E S

2NT Pass 4♣

Pass 4♠¹ Pass 6NT

All Pass

1. A=2 out of 4

Board: 160

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 21

Contract: 6NT North

North:

♠ AQ864

♥ QJ3

♦ K87

♣ 75

South:

♠ J53

♥ AK65

♦ AQ6

♣ AK9

W N E S

2NT

Pass 3♥ Pass 3♠

Pass 6NT All Pass

Board: 156	♠ AK3	You are dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: E-W	♦ AJ54	
HCP: 20	♣ AKJ8	

Board: 157	♠ AT8	Partner is dealer.
Dealer: North	♥ J86	The opponents are silent.
Vul: None	♦ J9	
HCP: 9+1	♣ K9875	

Board: 158	♠ J6	Partner is dealer.
Dealer: North	♥ Q7532	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 6+1	♣ 8754	

Board: 159	♠ 74	Partner is dealer.
Dealer: North	♥ J63	The opponents are silent.
Vul: E-W	♦ AQ986	
HCP: 11+1	♣ A64	

Board: 160	♠ J53	You are dealer.
Dealer: South	♥ AK65	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 21	♣ AK9	

Both hands (Answers Page)

Board: 156

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ Q54

♥ AQ86

♦ KQ73

♣ 76

South:

♠ AK3

♥ 73

♦ AJ54

♣ AKJ8

W N E S

2NT

Pass 3♣¹ Pass 3♦

Pass 6NT All Pass

1. Stayman

Board: 157

Dealer: North

Vul: None

North HCP: 20

South HCP: 9+1

Contract: 3NT South

North:

♠ K52

♥ AQ92

♦ AK54

♣ A4

South:

♠ AT8

♥ J86

♦ J9

♣ K9875

W N E S

2NT Pass 3NT

All Pass

Board: 158

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 6+1

Contract: 4♥ South

North:

♠ A75

♥ AJ984

♦ Q7

♣ AKQ

South:

♠ J6

♥ Q7532

♦ K6

♣ 8754

W N E S

2NT Pass 3♦

Pass 3NT¹ Pass 4♥

All Pass

1. Extended acceptance after NT

Board: 159

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ AKT

♥ AKT2

♦ K7

♣ QJ73

South:

♠ 74

♥ J63

♦ AQ986

♣ A64

W N E S

2NT Pass 4♣

Pass 4♠¹ Pass 6NT

All Pass

1. A=2 out of 4

Board: 160

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 21

Contract: 6NT North

North:

♠ AQ864

♥ QJ3

♦ K87

♣ 75

South:

♠ J53

♥ AK65

♦ AQ6

♣ AK9

W N E S

2NT

Pass 3♥ Pass 3♠

Pass 6NT All Pass

Board: 161	♠ AK52	You are dealer.
Dealer: North	♥ KT5	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 20	♣ KQJ3	

Board: 162	♠ T9	Partner is dealer.
Dealer: South	♥ JT8753	The opponents are silent.
Vul: Both	♦ J73	
HCP: 5+2	♣ K8	

Board: 163	♠ AK8	You are dealer.
Dealer: North	♥ A872	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 20	♣ AK9	

Board: 164	♠ AJT2	Partner is dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: Both	♦ J5	
HCP: 8+1	♣ Q9763	

Both hands (Answers Page)

Board: 161

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11

Contract: 6♠ South

North:

♠ AK52

♥ KT5

♦ AT

♣ KQJ3

South:

♠ Q974

♥ AQJ

♦ Q987

♣ 76

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

1. Stayman

2. A=0/5 or 3/5

Board: 162

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 20+1

Contract: 4♥ North

North:

♠ T9

♥ JT8753

♦ J73

♣ K8

South:

♠ K85

♥ KQ

♦ AQ6

♣ AQ975

W	N	E	S
			2NT
Pass	3♦	Pass	3♥
Pass	4♥	All Pass	

Board: 163

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 10

Contract: 6♥ South

North:

♠ AK8

♥ A872

♦ QT6

♣ AK9

South:

♠ 32

♥ QJ64

♦ AK53

♣ T54

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

1. Stayman

2. A=0/5 or 3/5

Board: 164

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 20

Contract: 3NT North

North:

♠ AJT2

♥ 87

♦ J5

♣ Q9763

South:

♠ K85

♥ AQ94

♦ AKT8

♣ AT

W	N	E	S
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3NT	All Pass	

1. Stayman

Board: 161	♠ Q974	Partner is dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ Q987	
HCP: 11	♣ 76	

Board: 162	♠ K85	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ AQ6	
HCP: 20+1	♣ AQ975	

Board: 163	♠ 32	Partner is dealer.
Dealer: North	♥ QJ64	The opponents are silent.
Vul: E-W	♦ AK53	
HCP: 10	♣ T54	

Board: 164	♠ K85	You are dealer.
Dealer: South	♥ AQ94	The opponents are silent.
Vul: Both	♦ AKT8	
HCP: 20	♣ AT	

Both hands (Answers Page)

Board: 161

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11

Contract: 6♠ South

North:

♠ AK52

♥ KT5

♦ AT

♣ KQJ3

South:

♠ Q974

♥ AQJ

♦ Q987

♣ 76

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

1. Stayman

2. A=0/5 or 3/5

Board: 162

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 20+1

Contract: 4♥ North

North:

♠ T9

♥ JT8753

♦ J73

♣ K8

South:

♠ K85

♥ KQ

♦ AQ6

♣ AQ975

W	N	E	S
			2NT
Pass	3♦	Pass	3♥
Pass	4♥	All Pass	

Board: 163

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 10

Contract: 6♥ South

North:

♠ AK8

♥ A872

♦ QT6

♣ AK9

South:

♠ 32

♥ QJ64

♦ AK53

♣ T54

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

1. Stayman

2. A=0/5 or 3/5

Board: 164

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 20

Contract: 3NT North

North:

♠ AJT2

♥ 87

♦ J5

♣ Q9763

South:

♠ K85

♥ AQ94

♦ AKT8

♣ AT

W	N	E	S
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3NT	All Pass	

1. Stayman

Board: 165	♠ K53	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: None	♦ AQJ	
HCP: 20	♣ KT95	

Board: 166	♠ KJ4	You are dealer.
Dealer: North	♥ AJ85	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 20	♣ AQ95	

Board: 167	♠ AJ86	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ QJ8	
HCP: 21	♣ AKQ8	

Board: 168	♠ T3	Partner is dealer.
Dealer: South	♥ QJ764	The opponents are silent.
Vul: E-W	♦ AJ5	
HCP: 8+1	♣ T83	

Board: 169	♠ AKQT	You are dealer.
Dealer: North	♥ K982	The opponents are silent.
Vul: None	♦ KQ5	
HCP: 20	♣ K5	

Both hands (Answers Page)

Board: 165

	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ JT987		2NT	Pass	3♥
Vul: None	♥ AK6	♥ J95	Pass	3♠	Pass	3NT
North HCP: 20	♦ AQJ	♦ T53	Pass	4♠	All Pass	
South HCP: 6+1	♣ KT95	♣ A8				
Contract: 4♠ North						

Board: 166

	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ A7532		2NT	Pass	3♥
Vul: N-S	♥ AJ85	♥ -	Pass	3♠	Pass	6♣
North HCP: 20	♦ KQ	♦ 75	All Pass			
South HCP: 8+3	♣ AQ95	♣ KJ7643				
Contract: 6♣ South						

Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ AJ86	♠ T		2NT	Pass	3♦
Vul: None	♥ A4	♥ KQ9876	Pass	3♥	Pass	4♥
North HCP: 21	♦ QJ8	♦ 97	All Pass			
South HCP: 5+2	♣ AKQ8	♣ 9754				
Contract: 4♥ South						

Board: 168

	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ AK5				2NT
Vul: E-W	♥ QJ764	♥ A853	Pass	3♦	Pass	3♥
North HCP: 8+1	♦ AJ5	♦ KT4	Pass	4♥	All Pass	
South HCP: 21	♣ T83	♣ AK7				
Contract: 4♥ North						

Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ AKQT	♠ 8543		2NT	Pass	3♣ ¹
Vul: None	♥ K982	♥ QJT7	Pass	3♥	Pass	3♠
North HCP: 20	♦ KQ5	♦ AJ	Pass	4NT	Pass	5♦ ²
South HCP: 10	♣ K5	♣ Q74	Pass	5♥	All Pass	
Contract: 5♥ North						

1. Stayman

2. A=1/5 or 4/5

Board: 165	♠ JT987	Partner is dealer.
Dealer: North	♥ J95	The opponents are silent.
Vul: None	♦ T53	
HCP: 6+1	♣ A8	

Board: 166	♠ A7532	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 8+3	♣ KJ7643	

Board: 167	♠ T	Partner is dealer.
Dealer: North	♥ KQ9876	The opponents are silent.
Vul: None	♦ 97	
HCP: 5+2	♣ 9754	

Board: 168	♠ AK5	You are dealer.
Dealer: South	♥ A853	The opponents are silent.
Vul: E-W	♦ KT4	
HCP: 21	♣ AK7	

Board: 169	♠ 8543	Partner is dealer.
Dealer: North	♥ QJT7	The opponents are silent.
Vul: None	♦ AJ	
HCP: 10	♣ Q74	

Both hands (Answers Page)

Board: 165

Dealer: North

Vul: None

North HCP: 20

South HCP: 6+1

Contract: 4 ♠ North

North:

♠ K53

♥ AK6

♦ AQJ

♣ KT95

South:

♠ JT987

♥ J95

♦ T53

♣ A8

W	N	E	S
	2NT	Pass	3 ♥
Pass	3 ♠	Pass	3NT
Pass	4 ♠	All Pass	

Board: 166

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 8+3

Contract: 6 ♣ South

North:

♠ KJ4

♥ AJ85

♦ KQ

♣ AQ95

South:

♠ A7532

♥ -

♦ 75

♣ KJ7643

W	N	E	S
	2NT	Pass	3 ♥
Pass	3 ♠	Pass	6 ♣
All Pass			

Board: 167

Dealer: North

Vul: None

North HCP: 21

South HCP: 5+2

Contract: 4 ♥ South

North:

♠ AJ86

♥ A4

♦ QJ8

♣ AKQ8

South:

♠ T

♥ KQ9876

♦ 97

♣ 9754

W	N	E	S
	2NT	Pass	3 ♦
Pass	3 ♥	Pass	4 ♥
All Pass			

Board: 168

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 21

Contract: 4 ♥ North

North:

♠ T3

♥ QJ764

♦ AJ5

♣ T83

South:

♠ AK5

♥ A853

♦ KT4

♣ AK7

W	N	E	S
			2NT
Pass	3 ♦	Pass	3 ♥
Pass	4 ♥	All Pass	

Board: 169

Dealer: North

Vul: None

North HCP: 20

South HCP: 10

Contract: 5 ♥ North

North:

♠ AKQT

♥ K982

♦ KQ5

♣ K5

South:

♠ 8543

♥ QJT7

♦ AJ

♣ Q74

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

1. Stayman

2. A=1/5 or 4/5

Board: 170	♠ JT9742	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ 985	
HCP: 8+2	♣ K84	
<hr/>		
Board: 171	♠ AJT82	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: E-W	♦ AK92	
HCP: 20+1	♣ A5	
<hr/>		
Board: 172	♠ KJT9	Partner is dealer.
Dealer: South	♥ KQ3	East (LHO) Doubles 3♣ if possible.
Vul: Both	♦ T8765	
HCP: 9+1	♣ 7	
<hr/>		
Board: 173	♠ J72	You are dealer.
Dealer: North	♥ A98	The opponents are silent.
Vul: N-S	♦ AK76	
HCP: 20	♣ AKJ	

Both hands (Answers Page)

Board: 170

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 20

Contract: 6 ♠ North

North:

♠ JT9742

♥ A

♦ 985

♣ K84

South:

♠ AK8

♥ Q8

♦ AKQJ

♣ JT95

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

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 171

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 4+1

Contract: 2NT North

North:

♠ AJT82

♥ A4

♦ AK92

♣ A5

South:

♠ 76

♥ J82

♦ QT6

♣ J9743

W	N	E	S
	2NT	All Pass	

Board: 172

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 21+1

Contract: 3NT North

North:

♠ KJT9

♥ KQ3

♦ T8765

♣ 7

South:

♠ AQ6

♥ A64

♦ AKJ94

♣ K6

W	N	E	S
			2NT
Pass	3 ♣ ¹	X	3 ♦
Pass	3NT	All Pass	

1. Stayman

Board: 173

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12+1

Contract: 6 ♠ South

North:

♠ J72

♥ A98

♦ AK76

♣ AKJ

South:

♠ AKQT8

♥ JT32

♦ -

♣ Q863

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

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

Board: 170	♠ AK8	You are dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: N-S	♦ AKQJ	
HCP: 20	♣ JT95	

Board: 171	♠ 76	Partner is dealer.
Dealer: North	♥ J82	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 4+1	♣ J9743	

Board: 172	♠ AQ6	You are dealer.
Dealer: South	♥ A64	East (RHO) Doubles 3♣ if possible.
Vul: Both	♦ AKJ94	
HCP: 21+1	♣ K6	

Board: 173	♠ AKQT8	Partner is dealer.
Dealer: North	♥ JT32	The opponents are silent.
Vul: N-S	♦ -	
HCP: 12+1	♣ Q863	

Both hands (Answers Page)

Board: 170

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 20

Contract: 6 ♠ North

North:

♠ JT9742

♥ A

♦ 985

♣ K84

South:

♠ AK8

♥ Q8

♦ AKQJ

♣ JT95

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

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 171

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 4+1

Contract: 2NT North

North:

♠ AJT82

♥ A4

♦ AK92

♣ A5

South:

♠ 76

♥ J82

♦ QT6

♣ J9743

W	N	E	S
	2NT	All Pass	

Board: 172

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 21+1

Contract: 3NT North

North:

♠ KJT9

♥ KQ3

♦ T8765

♣ 7

South:

♠ AQ6

♥ A64

♦ AKJ94

♣ K6

W	N	E	S
			2NT
Pass	3 ♣ ¹	X	3 ♦
Pass	3NT	All Pass	

1. Stayman

Board: 173

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12+1

Contract: 6 ♠ South

North:

♠ J72

♥ A98

♦ AK76

♣ AKJ

South:

♠ AKQT8

♥ JT32

♦ -

♣ Q863

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

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

Board: 174	♠ KJ	Partner is dealer.
Dealer: South	♥ 865	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 9+2	♣ KT9874	

Board: 175	♠ A4	You are dealer.
Dealer: North	♥ AJT4	The opponents are silent.
Vul: Both	♦ AKT6	
HCP: 20	♣ KJ9	

Board: 176	♠ J7432	Partner is dealer.
Dealer: South	♥ J32	The opponents are silent.
Vul: None	♦ 63	
HCP: 3+1	♣ JT4	

Board: 177	♠ AK96	You are dealer.
Dealer: North	♥ Q965	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 20	♣ A9	

Board: 178	♠ A865	Partner is dealer.
Dealer: South	♥ KJ863	The opponents are silent.
Vul: Both	♦ J7	
HCP: 12+1	♣ K6	

Both hands (Answers Page)

Board: 174

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 21

Contract: 3NT North

North:

♠ KJ

♥ 865

♦ QT

♣ KT9874

South:

♠ Q7

♥ AQJT

♦ AK5

♣ AJ53

W	N	E	S
			2NT

Pass	3NT	All Pass	
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Board: 175

Dealer: North

Vul: Both

North HCP: 20

South HCP: 1+1

Contract: 3♠ North

North:

♠ A4

♥ AJT4

♦ AKT6

♣ KJ9

South:

♠ 98752

♥ 9

♦ J985

♣ T86

W	N	E	S
	2NT	Pass	3♥

Pass	3♠	All Pass	
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Board: 176

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 21

Contract: 3♠ South

North:

♠ J7432

♥ J32

♦ 63

♣ JT4

South:

♠ A5

♥ AK84

♦ AK7

♣ K863

W	N	E	S
			2NT

Pass	3♥	Pass	3♠
All Pass			

Board: 177

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 10+1

Contract: 3NT South

North:

♠ AK96

♥ Q965

♦ AK4

♣ A9

South:

♠ J3

♥ AJ

♦ J8632

♣ KT86

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 178

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 20+1

Contract: 6NT North

North:

♠ A865

♥ KJ863

♦ J7

♣ K6

South:

♠ KT9

♥ AQ

♦ AKQ54

♣ Q87

W	N	E	S
			2NT

Pass	3♣ ¹	Pass	3♦
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Pass	3♠ ²	Pass	3NT
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Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN

Board: 174	♠ Q7	You are dealer.
Dealer: South	♥ AQJT	The opponents are silent.
Vul: E-W	♦ AK5	
HCP: 21	♣ AJ53	

Board: 175	♠ 98752	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ J985	
HCP: 1+1	♣ T86	

Board: 176	♠ A5	You are dealer.
Dealer: South	♥ AK84	The opponents are silent.
Vul: None	♦ AK7	
HCP: 21	♣ K863	

Board: 177	♠ J3	Partner is dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: E-W	♦ J8632	
HCP: 10+1	♣ KT86	

Board: 178	♠ KT9	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ AKQ54	
HCP: 20+1	♣ Q87	

Both hands (Answers Page)

Board: 174

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 21

Contract: 3NT North

North:

♠ KJ

♥ 865

♦ QT

♣ KT9874

South:

♠ Q7

♥ AQJT

♦ AK5

♣ AJ53

W	N	E	S
			2NT

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

Board: 175

Dealer: North

Vul: Both

North HCP: 20

South HCP: 1+1

Contract: 3♠ North

North:

♠ A4

♥ AJT4

♦ AKT6

♣ KJ9

South:

♠ 98752

♥ 9

♦ J985

♣ T86

W	N	E	S
	2NT	Pass	3♥

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

Board: 176

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 21

Contract: 3♠ South

North:

♠ J7432

♥ J32

♦ 63

♣ JT4

South:

♠ A5

♥ AK84

♦ AK7

♣ K863

W	N	E	S
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

All Pass

Board: 177

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 10+1

Contract: 3NT South

North:

♠ AK96

♥ Q965

♦ AK4

♣ A9

South:

♠ J3

♥ AJ

♦ J8632

♣ KT86

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 178

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 20+1

Contract: 6NT North

North:

♠ A865

♥ KJ863

♦ J7

♣ K6

South:

♠ KT9

♥ AQ

♦ AKQ54

♣ Q87

W	N	E	S
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	3♠ ²	Pass	3NT
------	-----------------	------	-----

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

1. Stayman

2. SMOLEN

Board: 179	♠ Q854	Partner is dealer.
Dealer: South	♥ AT8732	West (RHO) bids 3♣ if possible.
Vul: None	♦ 94	
HCP: 6+2	♣ 5	

Board: 180	♠ A652	Partner is dealer.
Dealer: South	♥ KT98	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 9	♣ 853	

Board: 181	♠ KT4	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: Both	♦ AQJ5	
HCP: 20	♣ AQT6	

Board: 182	♠ 98742	Partner is dealer.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ KQJ9	
HCP: 10+1	♣ 4	

Board: 183	♠ AKQ8	You are dealer.
Dealer: North	♥ 83	The opponents are silent.
Vul: N-S	♦ A93	
HCP: 21	♣ AKJ9	

Both hands (Answers Page)

Board: 179

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 20+1

Contract: 4♥ North

North:

♠ Q854

♥ AT8732

♦ 94

♣ 5

South:

♠ AKJT

♥ J9

♦ AKJT7

♣ QJ

W	N	E	S
			2NT

3♣	4♥	All Pass	
----	----	----------	--

Board: 180

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 21+1

Contract: 3NT North

North:

♠ A652

♥ KT98

♦ Q8

♣ 853

South:

♠ K8

♥ A4

♦ KJ97

♣ AKQJ4

W	N	E	S
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

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

1. Stayman

Board: 181

Dealer: North

Vul: Both

North HCP: 20

South HCP: 9+2

Contract: 6♥ South

North:

♠ KT4

♥ KJ

♦ AQJ5

♣ AQT6

South:

♠ 9752

♥ AQ8532

♦ 7

♣ K7

W	N	E	S
	2NT	Pass	4♦ ¹

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♣ ²	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

Board: 182

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 20+1

Contract: 3NT North

North:

♠ 98742

♥ KJ6

♦ KQJ9

♣ 4

South:

♠ K3

♥ AQT92

♦ A4

♣ AK97

W	N	E	S
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

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

Board: 183

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 5+2

Contract: 4♥ South

North:

♠ AKQ8

♥ 83

♦ A93

♣ AKJ9

South:

♠ 76

♥ KQ7654

♦ 875

♣ 87

W	N	E	S
	2NT	Pass	3♦

Pass	3♥	Pass	4♥
------	----	------	----

All Pass

Board: 179	♠ AKJT	You are dealer.
Dealer: South	♥ J9	West (LHO) bids 3♣ if possible.
Vul: None	♦ AKJT7	
HCP: 20+1	♣ QJ	

Board: 180	♠ K8	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ KJ97	
HCP: 21+1	♣ AKQJ4	

Board: 181	♠ 9752	Partner is dealer.
Dealer: North	♥ AQ8532	The opponents are silent.
Vul: Both	♦ 7	
HCP: 9+2	♣ K7	

Board: 182	♠ K3	You are dealer.
Dealer: South	♥ AQT92	The opponents are silent.
Vul: None	♦ A4	
HCP: 20+1	♣ AK97	

Board: 183	♠ 76	Partner is dealer.
Dealer: North	♥ KQ7654	The opponents are silent.
Vul: N-S	♦ 875	
HCP: 5+2	♣ 87	

Both hands (Answers Page)

Board: 179

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 20+1

Contract: 4♥ North

North:

♠ Q854

♥ AT8732

♦ 94

♣ 5

South:

♠ AKJT

♥ J9

♦ AKJT7

♣ QJ

W	N	E	S
			2NT

3♣	4♥	All Pass	
----	----	----------	--

Board: 180

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 21+1

Contract: 3NT North

North:

♠ A652

♥ KT98

♦ Q8

♣ 853

South:

♠ K8

♥ A4

♦ KJ97

♣ AKQJ4

W	N	E	S
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

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

1. Stayman

Board: 181

Dealer: North

Vul: Both

North HCP: 20

South HCP: 9+2

Contract: 6♥ South

North:

♠ KT4

♥ KJ

♦ AQJ5

♣ AQT6

South:

♠ 9752

♥ AQ8532

♦ 7

♣ K7

W	N	E	S
	2NT	Pass	4♦ ¹

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♣ ²	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

Board: 182

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 20+1

Contract: 3NT North

North:

♠ 98742

♥ KJ6

♦ KQJ9

♣ 4

South:

♠ K3

♥ AQT92

♦ A4

♣ AK97

W	N	E	S
			2NT

Pass	3♥	Pass	3♠
------	----	------	----

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

Board: 183

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 5+2

Contract: 4♥ South

North:

♠ AKQ8

♥ 83

♦ A93

♣ AKJ9

South:

♠ 76

♥ KQ7654

♦ 875

♣ 87

W	N	E	S
	2NT	Pass	3♦

Pass	3♥	Pass	4♥
------	----	------	----

All Pass

Board: 184	♠ QT97	Partner is dealer.
Dealer: South	♥ Q82	The opponents are silent.
Vul: E-W	♦ 943	
HCP: 7	♣ K98	

Board: 185	♠ AQT	You are dealer.
Dealer: North	♥ AKQ2	The opponents are silent.
Vul: None	♦ K95	
HCP: 20	♣ QT7	

Board: 186	♠ J53	Partner is dealer.
Dealer: South	♥ KQJ95	The opponents are silent.
Vul: N-S	♦ A87	
HCP: 11+1	♣ 86	

Board: 187	♠ Q95	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 20+1	♣ AKQJ4	

Board: 188	♠ AKJ7	You are dealer.
Dealer: North	♥ K953	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 20	♣ 84	

Both hands (Answers Page)

Board: 184

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 20+1

Contract: 3NT North

North:

♠ QT97

♥ Q82

♦ 943

♣ K98

South:

♠ A3

♥ AK543

♦ KJT

♣ AJ7

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♥
------	------------------	------	-----

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

1. Stayman

Board: 185

Dealer: North

Vul: None

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ AQT

♥ AKQ2

♦ K95

♣ QT7

South:

♠ J843

♥ J84

♦ T8

♣ AK65

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♥	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 186

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 21

Contract: 6NT North

North:

♠ J53

♥ KQJ95

♦ A87

♣ 86

South:

♠ KQ64

♥ A43

♦ K63

♣ AKQ

W	N	E	S
			2NT

Pass	3 ♦	Pass	3 ♥
------	-----	------	-----

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

Board: 187

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 6+2

Contract: 4 ♥ South

North:

♠ Q95

♥ A6

♦ A83

♣ AKQJ4

South:

♠ T62

♥ KJT732

♦ Q2

♣ 75

W	N	E	S
	2NT	Pass	3 ♦

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

Board: 188

Dealer: North

Vul: Both

North HCP: 20

South HCP: 6+1

Contract: 4 ♥ South

North:

♠ AKJ7

♥ K953

♦ AKQ

♣ 84

South:

♠ 942

♥ AJ876

♦ 84

♣ J73

W	N	E	S
	2NT	Pass	3 ♦

Pass	3NT ¹	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Extended acceptance after NT

Board: 184	♠ A3	You are dealer.
Dealer: South	♥ AK543	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 20+1	♣ AJ7	

Board: 185	♠ J843	Partner is dealer.
Dealer: North	♥ J84	The opponents are silent.
Vul: None	♦ T8	
HCP: 9	♣ AK65	

Board: 186	♠ KQ64	You are dealer.
Dealer: South	♥ A43	The opponents are silent.
Vul: N-S	♦ K63	
HCP: 21	♣ AKQ	

Board: 187	♠ T62	Partner is dealer.
Dealer: North	♥ KJT732	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 6+2	♣ 75	

Board: 188	♠ 942	Partner is dealer.
Dealer: North	♥ AJ876	The opponents are silent.
Vul: Both	♦ 84	
HCP: 6+1	♣ J73	

Both hands (Answers Page)

Board: 184

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 20+1

Contract: 3NT North

North:

♠ QT97

♥ Q82

♦ 943

♣ K98

South:

♠ A3

♥ AK543

♦ KJT

♣ AJ7

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♥
------	------------------	------	-----

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

1. Stayman

Board: 185

Dealer: North

Vul: None

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ AQT

♥ AKQ2

♦ K95

♣ QT7

South:

♠ J843

♥ J84

♦ T8

♣ AK65

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♥	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

Board: 186

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 21

Contract: 6NT North

North:

♠ J53

♥ KQJ95

♦ A87

♣ 86

South:

♠ KQ64

♥ A43

♦ K63

♣ AKQ

W	N	E	S
			2NT

Pass	3 ♦	Pass	3 ♥
------	-----	------	-----

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

Board: 187

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 6+2

Contract: 4 ♥ South

North:

♠ Q95

♥ A6

♦ A83

♣ AKQJ4

South:

♠ T62

♥ KJT732

♦ Q2

♣ 75

W	N	E	S
	2NT	Pass	3 ♦

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

Board: 188

Dealer: North

Vul: Both

North HCP: 20

South HCP: 6+1

Contract: 4 ♥ South

North:

♠ AKJ7

♥ K953

♦ AKQ

♣ 84

South:

♠ 942

♥ AJ876

♦ 84

♣ J73

W	N	E	S
	2NT	Pass	3 ♦

Pass	3NT ¹	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Extended acceptance after NT

Board: 189	♠ AK83	You are dealer.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: Both	♦ AKQ4	
HCP: 21	♣ 84	

Board: 190	♠ T76	Partner is dealer.
Dealer: South	♥ K96	The opponents are silent.
Vul: None	♦ KJ87	
HCP: 11	♣ AT6	

Board: 191	♠ AJ54	You are dealer.
Dealer: North	♥ AT96	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 21	♣ AQ8	

Board: 192	♠ QT865	Partner is dealer.
Dealer: South	♥ K	West (RHO) bids 3♥ if possible.
Vul: None	♦ KJT9	
HCP: 9+1	♣ 754	

Board: 193	♠ KJT43	Partner is dealer.
Dealer: South	♥ Q854	The opponents are silent.
Vul: Both	♦ A83	
HCP: 10+1	♣ 8	

Both hands (Answers Page)

Board: 189

Dealer: North

Vul: Both

North HCP: 21

South HCP: 11

Contract: 4NT North

North:

♠ AK83

♥ AJ8

♦ AKQ4

♣ 84

South:

♠ 976

♥ K3

♦ J875

♣ AK63

W N E S

2NT Pass 4♣

Pass 4NT¹ All Pass

1. A=3 out of 4

Board: 190

Dealer: South

Vul: None

North HCP: 11

South HCP: 21

Contract: 4NT South

North:

♠ T76

♥ K96

♦ KJ87

♣ AT6

South:

♠ AK5

♥ AQT8

♦ AQ9

♣ Q43

W N E S

2NT

Pass 4♣ Pass 4NT¹

All Pass

1. A=3 out of 4

Board: 191

Dealer: North

Vul: Both

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ AJ54

♥ AT96

♦ AQ

♣ AQ8

South:

♠ 96

♥ J43

♦ K652

♣ KT76

W N E S

2NT Pass 3NT

All Pass

Board: 192

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 20+1

Contract: 3NT North

North:

♠ QT865

♥ K

♦ KJT9

♣ 754

South:

♠ K7

♥ A5

♦ A8653

♣ AKQ9

W N E S

2NT

3♥ 3NT All Pass

Board: 193

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 20

Contract: 4♠ North

North:

♠ KJT43

♥ Q854

♦ A83

♣ 8

South:

♠ Q5

♥ AJ3

♦ KJ97

♣ AKQ6

W N E S

2NT

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 3NT

Pass 4♠ All Pass

1. Stayman

2. SMOLEN

Board: 189	♠ 976	Partner is dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: Both	♦ J875	
HCP: 11	♣ AK63	

Board: 190	♠ AK5	You are dealer.
Dealer: South	♥ AQT8	The opponents are silent.
Vul: None	♦ AQ9	
HCP: 21	♣ Q43	

Board: 191	♠ 96	Partner is dealer.
Dealer: North	♥ J43	The opponents are silent.
Vul: Both	♦ K652	
HCP: 7	♣ KT76	

Board: 192	♠ K7	You are dealer.
Dealer: South	♥ A5	West (LHO) bids 3♥ if possible.
Vul: None	♦ A8653	
HCP: 20+1	♣ AKQ9	

Board: 193	♠ Q5	You are dealer.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: Both	♦ KJ97	
HCP: 20	♣ AKQ6	

Both hands (Answers Page)

Board: 189

Dealer: North

Vul: Both

North HCP: 21

South HCP: 11

Contract: 4NT North

North:

♠ AK83

♥ AJ8

♦ AKQ4

♣ 84

South:

♠ 976

♥ K3

♦ J875

♣ AK63

W N E S

2NT Pass 4♣

Pass 4NT¹ All Pass

1. A=3 out of 4

Board: 190

Dealer: South

Vul: None

North HCP: 11

South HCP: 21

Contract: 4NT South

North:

♠ T76

♥ K96

♦ KJ87

♣ AT6

South:

♠ AK5

♥ AQT8

♦ AQ9

♣ Q43

W N E S

2NT

Pass 4♣ Pass 4NT¹

All Pass

1. A=3 out of 4

Board: 191

Dealer: North

Vul: Both

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ AJ54

♥ AT96

♦ AQ

♣ AQ8

South:

♠ 96

♥ J43

♦ K652

♣ KT76

W N E S

2NT Pass 3NT

All Pass

Board: 192

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 20+1

Contract: 3NT North

North:

♠ QT865

♥ K

♦ KJT9

♣ 754

South:

♠ K7

♥ A5

♦ A8653

♣ AKQ9

W N E S

2NT

3♥ 3NT All Pass

Board: 193

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 20

Contract: 4♠ North

North:

♠ KJT43

♥ Q854

♦ A83

♣ 8

South:

♠ Q5

♥ AJ3

♦ KJ97

♣ AKQ6

W N E S

2NT

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 3NT

Pass 4♠ All Pass

1. Stayman

2. SMOLEN

Board: 194	♠ J654	Partner is dealer.
Dealer: South	♥ AJ974	The opponents are silent.
Vul: None	♦ T3	
HCP: 6+1	♣ 94	

Board: 195	♠ K5	You are dealer.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 20+1	♣ AKJT4	

Board: 196	♠ T42	Partner is dealer.
Dealer: South	♥ KT97653	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 4+3	♣ J5	

Board: 197	♠ KJ75	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ AQ6	
HCP: 20	♣ AQJ5	

Board: 198	♠ KT3	Partner is dealer.
Dealer: South	♥ J9	The opponents are silent.
Vul: N-S	♦ J95	
HCP: 9+1	♣ A9743	

Both hands (Answers Page)

Board: 194

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 20

Contract: 4♥ South

North:

♠ J654

♥ AJ974

♦ T3

♣ 94

South:

♠ AT8

♥ KT2

♦ A764

♣ AKQ

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

1. Stayman
2. SMOLEN

Board: 195

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 9+1

Contract: 3NT North

North:

♠ K5

♥ AJ6

♦ A65

♣ AKJT4

South:

♠ Q9864

♥ QT95

♦ KT

♣ Q5

W	N	E	S
	2NT	Pass	3♣ ¹
Pass	3♦	Pass	3♥ ²
Pass	3NT	All Pass	

1. Stayman
2. SMOLEN

Board: 196

Dealer: South

Vul: E-W

North HCP: 4+3

South HCP: 20

Contract: 4♥ South

North:

♠ T42

♥ KT97653

♦ 4

♣ J5

South:

♠ AQ7

♥ Q82

♦ KT65

♣ AKQ

W	N	E	S
			2NT
Pass	4♦ ¹	Pass	4♥
All Pass			

1. Texas

Board: 197

Dealer: North

Vul: None

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ KJ75

♥ K5

♦ AQ6

♣ AQJ5

South:

♠ A9

♥ AJ63

♦ J873

♣ K73

W	N	E	S
	2NT	Pass	3♣ ¹
Pass	3♠	Pass	6NT
All Pass			

1. Stayman

Board: 198

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 21+1

Contract: 3NT North

North:

♠ KT3

♥ J9

♦ J95

♣ A9743

South:

♠ A872

♥ K4

♦ AKQ62

♣ KQ

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 194	♠ AT8	You are dealer.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ A764	
HCP: 20	♣ AKQ	

Board: 195	♠ Q9864	Partner is dealer.
Dealer: North	♥ QT95	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 9+1	♣ Q5	

Board: 196	♠ AQ7	You are dealer.
Dealer: South	♥ Q82	The opponents are silent.
Vul: E-W	♦ KT65	
HCP: 20	♣ AKQ	

Board: 197	♠ A9	Partner is dealer.
Dealer: North	♥ AJ63	The opponents are silent.
Vul: None	♦ J873	
HCP: 13	♣ K73	

Board: 198	♠ A872	You are dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: N-S	♦ AKQ62	
HCP: 21+1	♣ KQ	

Both hands (Answers Page)

Board: 194

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 20

Contract: 4♥ South

North:

♠ J654

♥ AJ974

♦ T3

♣ 94

South:

♠ AT8

♥ KT2

♦ A764

♣ AKQ

W	N	E	S
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	3♠ ²	Pass	4♥
------	-----------------	------	----

All Pass

1. Stayman

2. SMOLEN

Board: 195

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 9+1

Contract: 3NT North

North:

♠ K5

♥ AJ6

♦ A65

♣ AKJT4

South:

♠ Q9864

♥ QT95

♦ KT

♣ Q5

W	N	E	S
	2NT	Pass	3♣ ¹

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

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

1. Stayman

2. SMOLEN

Board: 196

Dealer: South

Vul: E-W

North HCP: 4+3

South HCP: 20

Contract: 4♥ South

North:

♠ T42

♥ KT97653

♦ 4

♣ J5

South:

♠ AQ7

♥ Q82

♦ KT65

♣ AKQ

W	N	E	S
			2NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

Board: 197

Dealer: North

Vul: None

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ KJ75

♥ K5

♦ AQ6

♣ AQJ5

South:

♠ A9

♥ AJ63

♦ J873

♣ K73

W	N	E	S
	2NT	Pass	3♣ ¹

Pass	3♠	Pass	6NT
------	----	------	-----

All Pass

1. Stayman

Board: 198

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 21+1

Contract: 3NT North

North:

♠ KT3

♥ J9

♦ J95

♣ A9743

South:

♠ A872

♥ K4

♦ AKQ62

♣ KQ

W	N	E	S
			2NT

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

Board: 199 ♠ AQJ97 You are dealer.
Dealer: North ♥ AK5 The opponents are silent.
Vul: E-W ♦ AT8
HCP: 20+1 ♣ Q7

Board: 200 ♠ A85 You are dealer.
Dealer: North ♥ A8 East (LHO) bids 3♣ if possible.
Vul: Both ♦ AKQ97
HCP: 20+1 ♣ QJ9

Board: 201 ♠ AJ32 You are dealer.
Dealer: North ♥ KQ3 The opponents are silent.
Vul: N-S ♦ KQ6
HCP: 21 ♣ AQ8

Board: 202 ♠ 8 Partner is dealer.
Dealer: South ♥ K3 The opponents are silent.
Vul: E-W ♦ K987
HCP: 9+2 ♣ KT9652

Board: 203 ♠ AK You are dealer.
Dealer: North ♥ AJ72 The opponents are silent.
Vul: Both ♦ K864
HCP: 20 ♣ KQ3

Both hands (Answers Page)

Board: 199

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 5+2

Contract: 3NT South

North:

♠ AQJ97

♥ AK5

♦ AT8

♣ Q7

South:

♠ T4

♥ 42

♦ 764

♣ AJT653

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 200

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 8+2

Contract: 6♥ South

North:

♠ A85

♥ A8

♦ AKQ97

♣ QJ9

South:

♠ KJ64

♥ K65432

♦ J6

♣ 3

W	N	E	S
	2NT	3♣	6♥

All Pass

Board: 201

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 4+1

Contract: 3NT South

North:

♠ AJ32

♥ KQ3

♦ KQ6

♣ AQ8

South:

♠ T4

♥ J762

♦ 74

♣ KT654

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 202

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 20+1

Contract: 6♣ North

North:

♠ 8

♥ K3

♦ K987

♣ KT9652

South:

♠ AK765

♥ AJ7

♦ A53

♣ A4

W	N	E	S
			2NT
Pass	3♠ ¹	Pass	4♣ ²
Pass	6♣	All Pass	

1. Minor Suit Transfers after 2NT

2. automat

Board: 203

Dealer: North

Vul: Both

North HCP: 20

South HCP: 12+1

Contract: 6NT South

North:

♠ AK

♥ AJ72

♦ K864

♣ KQ3

South:

♠ J6

♥ Q98

♦ A52

♣ AJT94

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ ¹	Pass	6NT
All Pass			

1. A=2 out of 4

Board: 199	♠ T4	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: E-W	♦ 764	
HCP: 5+2	♣ AJT653	

Board: 200	♠ KJ64	Partner is dealer.
Dealer: North	♥ K65432	East (RHO) bids 3♣ if possible.
Vul: Both	♦ J6	
HCP: 8+2	♣ 3	

Board: 201	♠ T4	Partner is dealer.
Dealer: North	♥ J762	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 4+1	♣ KT654	

Board: 202	♠ AK765	You are dealer.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: E-W	♦ A53	
HCP: 20+1	♣ A4	

Board: 203	♠ J6	Partner is dealer.
Dealer: North	♥ Q98	The opponents are silent.
Vul: Both	♦ A52	
HCP: 12+1	♣ AJT94	

Both hands (Answers Page)

Board: 199

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 5+2

Contract: 3NT South

North:

♠ AQJ97

♥ AK5

♦ AT8

♣ Q7

South:

♠ T4

♥ 42

♦ 764

♣ AJT653

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 200

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 8+2

Contract: 6♥ South

North:

♠ A85

♥ A8

♦ AKQ97

♣ QJ9

South:

♠ KJ64

♥ K65432

♦ J6

♣ 3

W	N	E	S
	2NT	3♣	6♥

All Pass

Board: 201

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 4+1

Contract: 3NT South

North:

♠ AJ32

♥ KQ3

♦ KQ6

♣ AQ8

South:

♠ T4

♥ J762

♦ 74

♣ KT654

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 202

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 20+1

Contract: 6♣ North

North:

♠ 8

♥ K3

♦ K987

♣ KT9652

South:

♠ AK765

♥ AJ7

♦ A53

♣ A4

W	N	E	S
			2NT
Pass	3♠ ¹	Pass	4♣ ²
Pass	6♣	All Pass	

1. Minor Suit Transfers after 2NT

2. automat

Board: 203

Dealer: North

Vul: Both

North HCP: 20

South HCP: 12+1

Contract: 6NT South

North:

♠ AK

♥ AJ72

♦ K864

♣ KQ3

South:

♠ J6

♥ Q98

♦ A52

♣ AJT94

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ ¹	Pass	6NT
All Pass			

1. A=2 out of 4

Board: 204	♠ AQ	You are dealer.
Dealer: North	♥ K972	The opponents are silent.
Vul: None	♦ A873	
HCP: 20	♣ AK4	

Board: 205	♠ K7	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: Both	♦ AQ96	
HCP: 20	♣ Q874	

Board: 206	♠ T2	Partner is dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: None	♦ AQT93	
HCP: 10+1	♣ J64	

Board: 207	♠ KJ84	You are dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 20	♣ AK97	

Board: 208	♠ KJ8653	Partner is dealer.
Dealer: South	♥ J3	The opponents are silent.
Vul: Both	♦ QT8	
HCP: 7+2	♣ 74	

Both hands (Answers Page)

Board: 204

Dealer: North

Vul: None

North HCP: 20

South HCP: 6+3

Contract: 4♥ South

North:

♠ AQ

♥ K972

♦ A873

♣ AK4

South:

♠ KJ53

♥ QT86543

♦ -

♣ 95

W N E S

2NT Pass 3♦

Pass 3NT¹ Pass 4♥

All Pass

1. Extended acceptance after NT

Board: 205

Dealer: North

Vul: Both

North HCP: 20

South HCP: 4+2

Contract: 4♥ North

North:

♠ K7

♥ AKQ

♦ AQ96

♣ Q874

South:

♠ QT86

♥ J98643

♦ 7

♣ J9

W N E S

2NT Pass 4♦¹

Pass 4♥ All Pass

1. Texas

Board: 206

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 21

Contract: 3NT North

North:

♠ T2

♥ QJT

♦ AQT93

♣ J64

South:

♠ AK5

♥ A62

♦ J742

♣ AKQ

W N E S

2NT

Pass 3NT All Pass

Board: 207

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12+1

Contract: 6NT South

North:

♠ KJ84

♥ Q9

♦ AK2

♣ AK97

South:

♠ A63

♥ A5

♦ QJ5

♣ J8543

W N E S

2NT Pass 4♣

Pass 4♠¹ Pass 6NT

All Pass

1. A=2 out of 4

Board: 208

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 20

Contract: 4♠ North

North:

♠ KJ8653

♥ J3

♦ QT8

♣ 74

South:

♠ Q7

♥ AK92

♦ KJ92

♣ AKT

W N E S

2NT

Pass 3♥ Pass 3♠

Pass 4♠ All Pass

Board: 204	♠ KJ53	Partner is dealer.
Dealer: North	♥ QT86543	The opponents are silent.
Vul: None	♦ -	
HCP: 6+3	♣ 95	

Board: 205	♠ QT86	Partner is dealer.
Dealer: North	♥ J98643	The opponents are silent.
Vul: Both	♦ 7	
HCP: 4+2	♣ J9	

Board: 206	♠ AK5	You are dealer.
Dealer: South	♥ A62	The opponents are silent.
Vul: None	♦ J742	
HCP: 21	♣ AKQ	

Board: 207	♠ A63	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 12+1	♣ J8543	

Board: 208	♠ Q7	You are dealer.
Dealer: South	♥ AK92	The opponents are silent.
Vul: Both	♦ KJ92	
HCP: 20	♣ AKT	

Both hands (Answers Page)

Board: 204

Dealer: North

Vul: None

North HCP: 20

South HCP: 6+3

Contract: 4♥ South

North:

♠ AQ

♥ K972

♦ A873

♣ AK4

South:

♠ KJ53

♥ QT86543

♦ -

♣ 95

W N E S

2NT Pass 3♦

Pass 3NT¹ Pass 4♥

All Pass

1. Extended acceptance after NT

Board: 205

Dealer: North

Vul: Both

North HCP: 20

South HCP: 4+2

Contract: 4♥ North

North:

♠ K7

♥ AKQ

♦ AQ96

♣ Q874

South:

♠ QT86

♥ J98643

♦ 7

♣ J9

W N E S

2NT Pass 4♦¹

Pass 4♥ All Pass

1. Texas

Board: 206

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 21

Contract: 3NT North

North:

♠ T2

♥ QJT

♦ AQT93

♣ J64

South:

♠ AK5

♥ A62

♦ J742

♣ AKQ

W N E S

2NT

Pass 3NT All Pass

Board: 207

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12+1

Contract: 6NT South

North:

♠ KJ84

♥ Q9

♦ AK2

♣ AK97

South:

♠ A63

♥ A5

♦ QJ5

♣ J8543

W N E S

2NT Pass 4♣

Pass 4♠¹ Pass 6NT

All Pass

1. A=2 out of 4

Board: 208

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 20

Contract: 4♠ North

North:

♠ KJ8653

♥ J3

♦ QT8

♣ 74

South:

♠ Q7

♥ AK92

♦ KJ92

♣ AKT

W N E S

2NT

Pass 3♥ Pass 3♠

Pass 4♠ All Pass

Board: 209	♠ K5	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: None	♦ KT984	
HCP: 20+1	♣ AK4	

Board: 210	♠ Q93	Partner is dealer.
Dealer: South	♥ A84	The opponents are silent.
Vul: N-S	♦ Q852	
HCP: 11	♣ K53	

Board: 211	♠ AQ4	You are dealer.
Dealer: North	♥ KQ52	The opponents are silent.
Vul: E-W	♦ KQ8	
HCP: 20	♣ A93	

Board: 212	♠ T6432	Partner is dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ 9753	
HCP: 10+1	♣ AJ	

Board: 213	♠ AK	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: N-S	♦ 986	
HCP: 20+1	♣ AQT64	

Both hands (Answers Page)

Board: 209

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 6+2

Contract: 4♥ North

North:

♠ K5

♥ AK7

♦ KT984

♣ AK4

South:

♠ AT

♥ J9863

♦ 6

♣ JT765

W N E S

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ All Pass

Board: 210

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 20+1

Contract: 4NT South

North:

♠ Q93

♥ A84

♦ Q852

♣ K53

South:

♠ AT

♥ K75

♦ AK4

♣ AQT76

W N E S

2NT

Pass 4♣ Pass 4NT¹

All Pass

1. A=3 out of 4

Board: 211

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 10+1

Contract: 3NT South

North:

♠ AQ4

♥ KQ52

♦ KQ8

♣ A93

South:

♠ 6

♥ 876

♦ AT64

♣ KQJ87

W N E S

2NT Pass 3NT

All Pass

Board: 212

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 20

Contract: 6♠ North

North:

♠ T6432

♥ KQ

♦ 9753

♣ AJ

South:

♠ AKQ

♥ A632

♦ AT64

♣ K8

W N E S

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

Pass 4NT Pass 5♦¹

Pass 6♠ All Pass

1. A=1/5 or 4/5

Board: 213

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 11

Contract: 6NT South

North:

♠ AK

♥ AKT

♦ 986

♣ AQT64

South:

♠ T76

♥ 643

♦ AKT

♣ KJ97

W N E S

2NT Pass 4♣

Pass 4NT¹ Pass 6NT

All Pass

1. A=3 out of 4

Board: 209	♠ AT	Partner is dealer.
Dealer: North	♥ J9863	The opponents are silent.
Vul: None	♦ 6	
HCP: 6+2	♣ JT765	

Board: 210	♠ AT	You are dealer.
Dealer: South	♥ K75	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 20+1	♣ AQT76	

Board: 211	♠ 6	Partner is dealer.
Dealer: North	♥ 876	The opponents are silent.
Vul: E-W	♦ AT64	
HCP: 10+1	♣ KQJ87	

Board: 212	♠ AKQ	You are dealer.
Dealer: South	♥ A632	The opponents are silent.
Vul: None	♦ AT64	
HCP: 20	♣ K8	

Board: 213	♠ T76	Partner is dealer.
Dealer: North	♥ 643	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 11	♣ KJ97	

Both hands (Answers Page)

Board: 209

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 6+2

Contract: 4♥ North

North:

♠ K5

♥ AK7

♦ KT984

♣ AK4

South:

♠ AT

♥ J9863

♦ 6

♣ JT765

W N E S

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ All Pass

Board: 210

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 20+1

Contract: 4NT South

North:

♠ Q93

♥ A84

♦ Q852

♣ K53

South:

♠ AT

♥ K75

♦ AK4

♣ AQT76

W N E S

2NT

Pass 4♣ Pass 4NT¹

All Pass

1. A=3 out of 4

Board: 211

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 10+1

Contract: 3NT South

North:

♠ AQ4

♥ KQ52

♦ KQ8

♣ A93

South:

♠ 6

♥ 876

♦ AT64

♣ KQJ87

W N E S

2NT Pass 3NT

All Pass

Board: 212

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 20

Contract: 6♠ North

North:

♠ T6432

♥ KQ

♦ 9753

♣ AJ

South:

♠ AKQ

♥ A632

♦ AT64

♣ K8

W N E S

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

Pass 4NT Pass 5♦¹

Pass 6♠ All Pass

1. A=1/5 or 4/5

Board: 213

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 11

Contract: 6NT South

North:

♠ AK

♥ AKT

♦ 986

♣ AQT64

South:

♠ T76

♥ 643

♦ AKT

♣ KJ97

W N E S

2NT Pass 4♣

Pass 4NT¹ Pass 6NT

All Pass

1. A=3 out of 4

Board: 214	♠ T	Partner is dealer.
Dealer: South	♥ KT874	The opponents are silent.
Vul: E-W	♦ AKT43	
HCP: 12+2	♣ Q5	

Board: 215	♠ 6	Partner is dealer.
Dealer: South	♥ K43	The opponents are silent.
Vul: Both	♦ KQT8765	
HCP: 8+3	♣ 74	

Board: 216	♠ K72	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ AQ83	
HCP: 11+1	♣ QT987	

Board: 217	♠ AJT52	You are dealer.
Dealer: North	♥ AK4	The opponents are silent.
Vul: E-W	♦ AJ8	
HCP: 21+1	♣ A9	

Board: 218	♠ KQ64	Partner is dealer.
Dealer: South	♥ T9543	The opponents are silent.
Vul: Both	♦ K	
HCP: 8+1	♣ 865	

Both hands (Answers Page)

Board: 214

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 20

Contract: 6NT North

North:

♠ T

♥ KT874

♦ AKT43

♣ Q5

South:

♠ AKJ4

♥ AJ

♦ QJ85

♣ A98

W N E S

Pass 3♦ Pass 3♥

Pass 6NT All Pass

Board: 215

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 21+1

Contract: 6♦ North

North:

♠ 6

♥ K43

♦ KQT8765

♣ 74

South:

♠ AKT32

♥ AT

♦ A92

♣ AQ8

W N E S

Pass 6♦ All Pass

Board: 216

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 21+1

Contract: 6NT North

North:

♠ K72

♥ 8

♦ AQ83

♣ QT987

South:

♠ AJ

♥ AJ963

♦ K65

♣ AKJ

W N E S

Pass 4♣ Pass 4NT¹

Pass 6NT All Pass

1. A=3 out of 4

Board: 217

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 6+1

Contract: 4♥ North

North:

♠ AJT52

♥ AK4

♦ AJ8

♣ A9

South:

♠ 87

♥ QJ865

♦ T65

♣ K75

W N E S

Pass 2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ All Pass

Board: 218

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 20

Contract: 4♥ South

North:

♠ KQ64

♥ T9543

♦ K

♣ 865

South:

♠ AT3

♥ K86

♦ AT7

♣ AKQ3

W N E S

Pass 3♣¹ Pass 3♦

Pass 3♠² Pass 4♥

All Pass

1. Stayman

2. SMOLEN

Board: 214	♠ AKJ4	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: E-W	♦ QJ85	
HCP: 20	♣ A98	

Board: 215	♠ AKT32	You are dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ A92	
HCP: 21+1	♣ AQ8	

Board: 216	♠ AJ	You are dealer.
Dealer: South	♥ AJ963	The opponents are silent.
Vul: N-S	♦ K65	
HCP: 21+1	♣ AKJ	

Board: 217	♠ 87	Partner is dealer.
Dealer: North	♥ QJ865	The opponents are silent.
Vul: E-W	♦ T65	
HCP: 6+1	♣ K75	

Board: 218	♠ AT3	You are dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: Both	♦ AT7	
HCP: 20	♣ AKQ3	

Both hands (Answers Page)

Board: 214

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 20

Contract: 6NT North

North:

♠ T

♥ KT874

♦ AKT43

♣ Q5

South:

♠ AKJ4

♥ AJ

♦ QJ85

♣ A98

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

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

Board: 215

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 21+1

Contract: 6♦ North

North:

♠ 6

♥ K43

♦ KQT8765

♣ 74

South:

♠ AKT32

♥ AT

♦ A92

♣ AQ8

W	N	E	S
			2NT

Pass	6♦	All Pass	
------	----	----------	--

Board: 216

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 21+1

Contract: 6NT North

North:

♠ K72

♥ 8

♦ AQ83

♣ QT987

South:

♠ AJ

♥ AJ963

♦ K65

♣ AKJ

W	N	E	S
			2NT

Pass	4♣	Pass	4NT ¹
------	----	------	------------------

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

1. A=3 out of 4

Board: 217

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 6+1

Contract: 4♥ North

North:

♠ AJT52

♥ AK4

♦ AJ8

♣ A9

South:

♠ 87

♥ QJ865

♦ T65

♣ K75

W	N	E	S
	2NT	Pass	3♦

Pass	3♥	Pass	3NT
------	----	------	-----

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

Board: 218

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 20

Contract: 4♥ South

North:

♠ KQ64

♥ T9543

♦ K

♣ 865

South:

♠ AT3

♥ K86

♦ AT7

♣ AKQ3

W	N	E	S
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	3♠ ²	Pass	4♥
------	-----------------	------	----

All Pass			
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1. Stayman

2. SMOLEN

Board: 219	♠ KQ94	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ AK92	
HCP: 21	♣ AT7	

Board: 220	♠ A5	You are dealer.
Dealer: North	♥ A753	The opponents are silent.
Vul: E-W	♦ AKQ9	
HCP: 20	♣ K76	

Board: 221	♠ AQJ54	You are dealer.
Dealer: North	♥ J3	The opponents are silent.
Vul: Both	♦ AKQT	
HCP: 20+1	♣ K9	

Board: 222	♠ AT8642	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: None	♦ QJT	
HCP: 7+2	♣ T3	

Both hands (Answers Page)

Board: 219

Dealer: North

Vul: None

North HCP: 21

South HCP: 11+2

Contract: 6♥ South

North:

♠ KQ94

♥ KQ

♦ AK92

♣ AT7

South:

♠ A852

♥ AT9764

♦ T

♣ K8

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

1. Texas

2. A=0/5 or 3/5

3. !H queen and !S king

Board: 220

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6♣ South

North:

♠ A5

♥ A753

♦ AKQ9

♣ K76

South:

♠ QT4

♥ KT

♦ J83

♣ AJT83

W	N	E	S
	2NT	Pass	4♣
Pass	4NT ¹	Pass	6♣
All Pass			

1. A=3 out of 4

Board: 221

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 8+2

Contract: 3NT South

North:

♠ AQJ54

♥ J3

♦ AKQT

♣ K9

South:

♠ K3

♥ 6

♦ 96532

♣ AJ875

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 222

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 20+1

Contract: 4♠ South

North:

♠ AT8642

♥ 82

♦ QJT

♣ T3

South:

♠ QJ

♥ AKT96

♦ K92

♣ AK5

W	N	E	S
			2NT
Pass	4♥ ¹	Pass	4♠
All Pass			

1. Texas

Board: 219	♠ A852	Partner is dealer.
Dealer: North	♥ AT9764	The opponents are silent.
Vul: None	♦ T	
HCP: 11+2	♣ K8	

Board: 220	♠ QT4	Partner is dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: E-W	♦ J83	
HCP: 11+1	♣ AJT83	

Board: 221	♠ K3	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ 96532	
HCP: 8+2	♣ AJ875	

Board: 222	♠ QJ	You are dealer.
Dealer: South	♥ AKT96	The opponents are silent.
Vul: None	♦ K92	
HCP: 20+1	♣ AK5	

Both hands (Answers Page)

Board: 219

Dealer: North

Vul: None

North HCP: 21

South HCP: 11+2

Contract: 6♥ South

North:

♠ KQ94

♥ KQ

♦ AK92

♣ AT7

South:

♠ A852

♥ AT9764

♦ T

♣ K8

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

1. Texas

2. A=0/5 or 3/5

3. !H queen and !S king

Board: 220

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6♣ South

North:

♠ A5

♥ A753

♦ AKQ9

♣ K76

South:

♠ QT4

♥ KT

♦ J83

♣ AJT83

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

Board: 221

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 8+2

Contract: 3NT South

North:

♠ AQJ54

♥ J3

♦ AKQT

♣ K9

South:

♠ K3

♥ 6

♦ 96532

♣ AJ875

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 222

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 20+1

Contract: 4♠ South

North:

♠ AT8642

♥ 82

♦ QJT

♣ T3

South:

♠ QJ

♥ AKT96

♦ K92

♣ AK5

W	N	E	S
			2NT
Pass	4♥ ¹	Pass	4♠
All Pass			
1. Texas			

Board: 223	♠ AKQT	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ AQ95	
HCP: 21	♣ Q75	

Board: 224	♠ AJ9853	Partner is dealer.
Dealer: South	♥ 85	The opponents are silent.
Vul: Both	♦ 64	
HCP: 8+2	♣ KT9	

Board: 225	♠ AK76	You are dealer.
Dealer: North	♥ AKT8	The opponents are silent.
Vul: None	♦ A83	
HCP: 21	♣ K9	

Board: 226	♠ QT43	Partner is dealer.
Dealer: South	♥ KJT93	The opponents are silent.
Vul: E-W	♦ 62	
HCP: 7+1	♣ J6	

Both hands (Answers Page)

Board: 223

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 7+1

Contract: 3NT South

North:

♠ AKQT

♥ A8

♦ AQ95

♣ Q75

South:

♠ J96

♥ J2

♦ J63

♣ KJT94

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 224

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 20

Contract: 5♠ South

North:

♠ AJ9853

♥ 85

♦ 64

♣ KT9

South:

♠ Q4

♥ AKQ

♦ AQT7

♣ QJ86

W	N	E	S
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT	Pass	5♠ ²
All Pass			

1. Texas

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

Board: 225

Dealer: North

Vul: None

North HCP: 21

South HCP: 9

Contract: 4♠ North

North:

♠ AK76

♥ AKT8

♦ A83

♣ K9

South:

♠ J982

♥ 96

♦ KJ75

♣ A85

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

1. Stayman

Board: 226

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 20

Contract: 3NT South

North:

♠ QT43

♥ KJT93

♦ 62

♣ J6

South:

♠ A82

♥ A4

♦ KQ75

♣ AKT9

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

1. Stayman

2. SMOLEN

Board: 223	♠ J96	Partner is dealer.
Dealer: North	♥ J2	The opponents are silent.
Vul: N-S	♦ J63	
HCP: 7+1	♣ KJT94	

Board: 224	♠ Q4	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ AQT7	
HCP: 20	♣ QJ86	

Board: 225	♠ J982	Partner is dealer.
Dealer: North	♥ 96	The opponents are silent.
Vul: None	♦ KJ75	
HCP: 9	♣ A85	

Board: 226	♠ A82	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ KQ75	
HCP: 20	♣ AKT9	

Both hands (Answers Page)

Board: 223

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 7+1

Contract: 3NT South

North:

♠ AKQT

♥ A8

♦ AQ95

♣ Q75

South:

♠ J96

♥ J2

♦ J63

♣ KJT94

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 224

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 20

Contract: 5♠ South

North:

♠ AJ9853

♥ 85

♦ 64

♣ KT9

South:

♠ Q4

♥ AKQ

♦ AQT7

♣ QJ86

W	N	E	S
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT	Pass	5♠ ²
All Pass			

1. Texas

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

Board: 225

Dealer: North

Vul: None

North HCP: 21

South HCP: 9

Contract: 4♠ North

North:

♠ AK76

♥ AKT8

♦ A83

♣ K9

South:

♠ J982

♥ 96

♦ KJ75

♣ A85

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

1. Stayman

Board: 226

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 20

Contract: 3NT South

North:

♠ QT43

♥ KJT93

♦ 62

♣ J6

South:

♠ A82

♥ A4

♦ KQ75

♣ AKT9

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

1. Stayman

2. SMOLEN

Board: 227	♠ AKT96	You are dealer.
Dealer: North	♥ K4	The opponents are silent.
Vul: None	♦ K75	
HCP: 20+1	♣ AK8	

Board: 228	♠ AQT742	Partner is dealer.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 13+2	♣ J65	

Board: 229	♠ AKQ4	You are dealer.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ KQT84	
HCP: 20+1	♣ K5	

Board: 230	♠ AT97	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: N-S	♦ KT7	
HCP: 20	♣ AKQ3	

Board: 231	♠ KQ84	You are dealer.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 21	♣ A75	

Both hands (Answers Page)

Board: 227

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 10+2

Contract: 6NT South

North:

♠ AKT96

♥ K4

♦ K75

♣ AK8

South:

♠ 84

♥ AT

♦ QJ9862

♣ QJT

W N E S

2NT Pass 4♣

Pass 4♠¹ Pass 6NT

All Pass

1. A=2 out of 4

Board: 228

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 21+1

Contract: 6♠ North

North:

♠ AQT742

♥ AQ8

♦ 5

♣ J65

South:

♠ 98

♥ K6

♦ AKQ62

♣ AKQ4

W N E S

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT Pass 5♥²

Pass 6♠ All Pass

1. Texas

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

Board: 229

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 6+2

Contract: 3NT South

North:

♠ AKQ4

♥ K4

♦ KQT84

♣ K5

South:

♠ J3

♥ QJ985

♦ 5

♣ QT864

W N E S

2NT Pass 3♦

Pass 3♥ Pass 3NT

All Pass

Board: 230

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 6+3

Contract: 6♠ South

North:

♠ AT97

♥ A7

♦ KT7

♣ AKQ3

South:

♠ QJ85432

♥ QJ2

♦ 4

♣ T4

W N E S

2NT Pass 3♥

Pass 3NT¹ Pass 4♦

Pass 4♥ Pass 6♠

All Pass

1. Extended acceptance after NT

Board: 231

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 6+4

Contract: 4♥ North

North:

♠ KQ84

♥ KQ6

♦ AK4

♣ A75

South:

♠ J

♥ AT987543

♦ J985

♣ -

W N E S

2NT Pass 4♦¹

Pass 4♥ All Pass

1. Texas

Board: 227	♠ 84	Partner is dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ QJ9862	
HCP: 10+2	♣ QJT	

Board: 228	♠ 98	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ AKQ62	
HCP: 21+1	♣ AKQ4	

Board: 229	♠ J3	Partner is dealer.
Dealer: North	♥ QJ985	The opponents are silent.
Vul: Both	♦ 5	
HCP: 6+2	♣ QT864	

Board: 230	♠ QJ85432	Partner is dealer.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 6+3	♣ T4	

Board: 231	♠ J	Partner is dealer.
Dealer: North	♥ AT987543	The opponents are silent.
Vul: E-W	♦ J985	
HCP: 6+4	♣ -	

Both hands (Answers Page)

Board: 227

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 10+2

Contract: 6NT South

North:

♠ AKT96

♥ K4

♦ K75

♣ AK8

South:

♠ 84

♥ AT

♦ QJ9862

♣ QJT

W N E S

2NT Pass 4♣

Pass 4♠¹ Pass 6NT

All Pass

1. A=2 out of 4

Board: 228

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 21+1

Contract: 6♠ North

North:

♠ AQT742

♥ AQ8

♦ 5

♣ J65

South:

♠ 98

♥ K6

♦ AKQ62

♣ AKQ4

W N E S

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT Pass 5♥²

Pass 6♠ All Pass

1. Texas

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

Board: 229

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 6+2

Contract: 3NT South

North:

♠ AKQ4

♥ K4

♦ KQT84

♣ K5

South:

♠ J3

♥ QJ985

♦ 5

♣ QT864

W N E S

2NT Pass 3♦

Pass 3♥ Pass 3NT

All Pass

Board: 230

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 6+3

Contract: 6♠ South

North:

♠ AT97

♥ A7

♦ KT7

♣ AKQ3

South:

♠ QJ85432

♥ QJ2

♦ 4

♣ T4

W N E S

2NT Pass 3♥

Pass 3NT¹ Pass 4♦

Pass 4♥ Pass 6♠

All Pass

1. Extended acceptance after NT

Board: 231

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 6+4

Contract: 4♥ North

North:

♠ KQ84

♥ KQ6

♦ AK4

♣ A75

South:

♠ J

♥ AT987543

♦ J985

♣ -

W N E S

2NT Pass 4♦¹

Pass 4♥ All Pass

1. Texas

Board: 232	♠ 75	Partner is dealer.
Dealer: South	♥ J74	The opponents are silent.
Vul: Both	♦ JT942	
HCP: 4+1	♣ Q83	

Board: 233	♠ AK7	You are dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: None	♦ KJ8	
HCP: 21	♣ AKJ9	

Board: 234	♠ KQ74	Partner is dealer.
Dealer: South	♥ KT53	West (RHO) bids 3♣ if possible.
Vul: Both	♦ Q8764	
HCP: 10+1	♣ -	

Board: 235	♠ KJ7653	Partner is dealer.
Dealer: South	♥ QT9872	West (RHO) bids 3♣ if possible.
Vul: None	♦ J	
HCP: 7+4	♣ -	

Both hands (Answers Page)

Board: 232

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 20

Contract: 2NT South

North:

♠ 75

♥ J74

♦ JT942

♣ Q83

South:

♠ AK8

♥ K85

♦ AK6

♣ KT65

W	N	E	S
			2NT

All Pass

Board: 233

Dealer: North

Vul: None

North HCP: 21

South HCP: 8

Contract: 3NT South

North:

♠ AK7

♥ Q75

♦ KJ8

♣ AKJ9

South:

♠ T432

♥ AT62

♦ A

♣ 8763

W	N	E	S
	2NT	Pass	3♣ ¹

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

All Pass

1. Stayman

Board: 234

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 21+1

Contract: 3NT North

North:

♠ KQ74

♥ KT53

♦ Q8764

♣ -

South:

♠ AT32

♥ AQ

♦ KJT93

♣ AK

W	N	E	S
			2NT

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

Board: 235

Dealer: South

Vul: None

North HCP: 7+4

South HCP: 20+1

Contract: 6♥ North

North:

♠ KJ7653

♥ QT9872

♦ J

♣ -

South:

♠ AQ

♥ AK4

♦ QT842

♣ AJ4

W	N	E	S
			2NT

3♣	6♥	All Pass	
----	----	----------	--

Board: 232	♠ AK8	You are dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: Both	♦ AK6	
HCP: 20	♣ KT65	

Board: 233	♠ T432	Partner is dealer.
Dealer: North	♥ AT62	The opponents are silent.
Vul: None	♦ A	
HCP: 8	♣ 8763	

Board: 234	♠ AT32	You are dealer.
Dealer: South	♥ AQ	West (LHO) bids 3♣ if possible.
Vul: Both	♦ KJT93	
HCP: 21+1	♣ AK	

Board: 235	♠ AQ	You are dealer.
Dealer: South	♥ AK4	West (LHO) bids 3♣ if possible.
Vul: None	♦ QT842	
HCP: 20+1	♣ AJ4	

Both hands (Answers Page)

Board: 232

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 20

Contract: 2NT South

North:

♠ 75

♥ J74

♦ JT942

♣ Q83

South:

♠ AK8

♥ K85

♦ AK6

♣ KT65

W	N	E	S
			2NT

All Pass

Board: 233

Dealer: North

Vul: None

North HCP: 21

South HCP: 8

Contract: 3NT South

North:

♠ AK7

♥ Q75

♦ KJ8

♣ AKJ9

South:

♠ T432

♥ AT62

♦ A

♣ 8763

W	N	E	S
	2NT	Pass	3♣ ¹

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

All Pass

1. Stayman

Board: 234

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 21+1

Contract: 3NT North

North:

♠ KQ74

♥ KT53

♦ Q8764

♣ -

South:

♠ AT32

♥ AQ

♦ KJT93

♣ AK

W	N	E	S
			2NT

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

Board: 235

Dealer: South

Vul: None

North HCP: 7+4

South HCP: 20+1

Contract: 6♥ North

North:

♠ KJ7653

♥ QT9872

♦ J

♣ -

South:

♠ AQ

♥ AK4

♦ QT842

♣ AJ4

W	N	E	S
			2NT

3♣	6♥	All Pass	
----	----	----------	--

Board: 236	♠ KJ42	Partner is dealer.
Dealer: South	♥ A9873	The opponents are silent.
Vul: Both	♦ 53	
HCP: 12+1	♣ A6	

Board: 237	♠ A92	You are dealer.
Dealer: North	♥ KT6	The opponents are silent.
Vul: None	♦ AK984	
HCP: 20+1	♣ AQ	

Board: 238	♠ A96	Partner is dealer.
Dealer: South	♥ 975	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 6+1	♣ T8753	

Board: 239	♠ AKJ	You are dealer.
Dealer: North	♥ A52	The opponents are silent.
Vul: None	♦ AJ4	
HCP: 21	♣ A875	

Both hands (Answers Page)

Board: 236

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 20+1

Contract: 6♥ North

North:

♠ KJ42

♥ A9873

♦ 53

♣ A6

South:

♠ AQ

♥ K42

♦ AQJ87

♣ KJT

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

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

4. no !H queen

Board: 237

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 3+1

Contract: 3♠ North

North:

♠ A92

♥ KT6

♦ AK984

♣ AQ

South:

♠ QJ873

♥ 43

♦ T75

♣ 865

W	N	E	S
	2NT	Pass	3♥
Pass	3♠	All Pass	

Board: 238

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 21+1

Contract: 3NT North

North:

♠ A96

♥ 975

♦ Q7

♣ T8753

South:

♠ Q53

♥ K3

♦ AKJT4

♣ AKJ

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 239

Dealer: North

Vul: None

North HCP: 21

South HCP: 3+3

Contract: 4♠ North

North:

♠ AKJ

♥ A52

♦ AJ4

♣ A875

South:

♠ Q65432

♥ JT964

♦ 9

♣ 4

W	N	E	S
	2NT	Pass	4♥ ¹
Pass	4♠	All Pass	

1. Texas

Board: 236	♠ AQ	You are dealer.
Dealer: South	♥ K42	The opponents are silent.
Vul: Both	♦ AQJ87	
HCP: 20+1	♣ KJT	

Board: 237	♠ QJ873	Partner is dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: None	♦ T75	
HCP: 3+1	♣ 865	

Board: 238	♠ Q53	You are dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: E-W	♦ AKJT4	
HCP: 21+1	♣ AKJ	

Board: 239	♠ Q65432	Partner is dealer.
Dealer: North	♥ JT964	The opponents are silent.
Vul: None	♦ 9	
HCP: 3+3	♣ 4	

Both hands (Answers Page)

Board: 236

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 20+1

Contract: 6♥ North

North:

♠ KJ42

♥ A9873

♦ 53

♣ A6

South:

♠ AQ

♥ K42

♦ AQJ87

♣ KJT

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

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

4. no !H queen

Board: 237

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 3+1

Contract: 3♠ North

North:

♠ A92

♥ KT6

♦ AK984

♣ AQ

South:

♠ QJ873

♥ 43

♦ T75

♣ 865

W	N	E	S
	2NT	Pass	3♥
Pass	3♠	All Pass	

Board: 238

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 21+1

Contract: 3NT North

North:

♠ A96

♥ 975

♦ Q7

♣ T8753

South:

♠ Q53

♥ K3

♦ AKJT4

♣ AKJ

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 239

Dealer: North

Vul: None

North HCP: 21

South HCP: 3+3

Contract: 4♠ North

North:

♠ AKJ

♥ A52

♦ AJ4

♣ A875

South:

♠ Q65432

♥ JT964

♦ 9

♣ 4

W	N	E	S
	2NT	Pass	4♥ ¹
Pass	4♠	All Pass	

1. Texas

Board: 240	♠ 862	Partner is dealer.
Dealer: South	♥ KJ96	The opponents are silent.
Vul: N-S	♦ AQT43	
HCP: 10+1	♣ 7	

Board: 241	♠ AJ84	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: E-W	♦ A75	
HCP: 20	♣ AT4	

Board: 242	♠ AJ8654	Partner is dealer.
Dealer: South	♥ 42	The opponents are silent.
Vul: Both	♦ K973	
HCP: 8+2	♣ 4	

Board: 243	♠ AJ	Partner is dealer.
Dealer: South	♥ J96	The opponents are silent.
Vul: N-S	♦ QJ7632	
HCP: 9+2	♣ 95	

Both hands (Answers Page)

Board: 240

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 20+1

Contract: 3NT North

North:

♠ 862

♥ KJ96

♦ AQT43

♣ 7

South:

♠ AJ

♥ A2

♦ KJ86

♣ AKT98

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♦
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Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

Board: 241

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ AJ84

♥ AK7

♦ A75

♣ AT4

South:

♠ 976

♥ Q982

♦ KJ

♣ K987

W	N	E	S
	2NT	Pass	3 ♣ ¹

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

All Pass

1. Stayman

Board: 242

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 21

Contract: 6 ♠ North

North:

♠ AJ8654

♥ 42

♦ K973

♣ 4

South:

♠ T93

♥ AKJ

♦ AQT2

♣ AK6

W	N	E	S
			2NT

Pass	4 ♥ ¹	Pass	4 ♠
------	------------------	------	-----

Pass	4NT	Pass	5 ♣ ²
------	-----	------	------------------

Pass	5 ♦	Pass	5 ♠ ³
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 243

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 20+1

Contract: 6 ♦ North

North:

♠ AJ

♥ J96

♦ QJ7632

♣ 95

South:

♠ Q5

♥ AKT74

♦ A5

♣ AKT7

W	N	E	S
			2NT

Pass	4 ♣	Pass	4NT ¹
------	-----	------	------------------

Pass	6 ♦	All Pass	
------	-----	----------	--

1. A=3 out of 4

Board: 240	♠ AJ	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ KJ86	
HCP: 20+1	♣ AKT98	

Board: 241	♠ 976	Partner is dealer.
Dealer: North	♥ Q982	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 9	♣ K987	

Board: 242	♠ T93	You are dealer.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: Both	♦ AQT2	
HCP: 21	♣ AK6	

Board: 243	♠ Q5	You are dealer.
Dealer: South	♥ AKT74	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 20+1	♣ AKT7	

Both hands (Answers Page)

Board: 240

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 20+1

Contract: 3NT North

North:

♠ 862

♥ KJ96

♦ AQT43

♣ 7

South:

♠ AJ

♥ A2

♦ KJ86

♣ AKT98

W	N	E	S
			2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

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

1. Stayman

Board: 241

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ AJ84

♥ AK7

♦ A75

♣ AT4

South:

♠ 976

♥ Q982

♦ KJ

♣ K987

W	N	E	S
	2NT	Pass	3♣ ¹

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

All Pass

1. Stayman

Board: 242

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 21

Contract: 6♠ North

North:

♠ AJ8654

♥ 42

♦ K973

♣ 4

South:

♠ T93

♥ AKJ

♦ AQT2

♣ AK6

W	N	E	S
			2NT

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♣ ²
------	-----	------	-----------------

Pass	5♦	Pass	5♠ ³
------	----	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 243

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 20+1

Contract: 6♦ North

North:

♠ AJ

♥ J96

♦ QJ7632

♣ 95

South:

♠ Q5

♥ AKT74

♦ A5

♣ AKT7

W	N	E	S
			2NT

Pass	4♣	Pass	4NT ¹
------	----	------	------------------

Pass	6♦	All Pass	
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1. A=3 out of 4

Board: 244 ♠ KQ9543 Partner is dealer.
Dealer: South ♥ 9874 The opponents are silent.
Vul: E-W ♦ -
HCP: 5+2 ♣ 976

Board: 245 ♠ AT73 You are dealer.
Dealer: North ♥ AT8 The opponents are silent.
Vul: Both ♦ KQT5
HCP: 20 ♣ AK

Board: 246 ♠ JT94 Partner is dealer.
Dealer: South ♥ 98642 The opponents are silent.
Vul: None ♦ 5
HCP: 4+1 ♣ K96

Board: 247 ♠ KT You are dealer.
Dealer: North ♥ AK62 The opponents are silent.
Vul: Both ♦ JT63
HCP: 20 ♣ AKQ

Board: 248 ♠ AK You are dealer.
Dealer: North ♥ QJ83 East (LHO) bids 3♣ if possible.
Vul: N-S ♦ AQ62
HCP: 20 ♣ KJ6

Both hands (Answers Page)

Board: 244

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 20+1

Contract: 4 ♠ North

North:

♠ KQ9543

♥ 9874

♦ -

♣ 976

South:

♠ AT8

♥ KQJT3

♦ AK6

♣ QJ

W	N	E	S
			2NT

Pass	3 ♥	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

Board: 245

Dealer: North

Vul: Both

North HCP: 20

South HCP: 2+1

Contract: 3 ♥ North

North:

♠ AT73

♥ AT8

♦ KQT5

♣ AK

South:

♠ 86

♥ J6543

♦ J84

♣ 865

W	N	E	S
	2NT	Pass	3 ♦

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

Board: 246

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 20

Contract: 3 ♥ South

North:

♠ JT94

♥ 98642

♦ 5

♣ K96

South:

♠ Q85

♥ AQ5

♦ AQ86

♣ AQ7

W	N	E	S
			2NT

Pass	3 ♦	Pass	3 ♥
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All Pass			
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Board: 247

Dealer: North

Vul: Both

North HCP: 20

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ KT

♥ AK62

♦ JT63

♣ AKQ

South:

♠ AQ9653

♥ T7

♦ 87

♣ JT6

W	N	E	S
	2NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 248

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 7+2

Contract: 4 ♠ South

North:

♠ AK

♥ QJ83

♦ AQ62

♣ KJ6

South:

♠ 876432

♥ K97

♦ KJT5

♣ -

W	N	E	S
	2NT	3 ♣	4 ♠

All Pass			
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Board: 244	♠ AT8	You are dealer.
Dealer: South	♥ KQJT3	The opponents are silent.
Vul: E-W	♦ AK6	
HCP: 20+1	♣ QJ	

Board: 245	♠ 86	Partner is dealer.
Dealer: North	♥ J6543	The opponents are silent.
Vul: Both	♦ J84	
HCP: 2+1	♣ 865	

Board: 246	♠ Q85	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: None	♦ AQ86	
HCP: 20	♣ AQ7	

Board: 247	♠ AQ9653	Partner is dealer.
Dealer: North	♥ T7	The opponents are silent.
Vul: Both	♦ 87	
HCP: 7+2	♣ JT6	

Board: 248	♠ 876432	Partner is dealer.
Dealer: North	♥ K97	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ KJT5	
HCP: 7+2	♣ -	

Both hands (Answers Page)

Board: 244

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 20+1

Contract: 4 ♠ North

North:

♠ KQ9543

♥ 9874

♦ -

♣ 976

South:

♠ AT8

♥ KQJT3

♦ AK6

♣ QJ

W	N	E	S
			2NT

Pass	3 ♥	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

Board: 245

Dealer: North

Vul: Both

North HCP: 20

South HCP: 2+1

Contract: 3 ♥ North

North:

♠ AT73

♥ AT8

♦ KQT5

♣ AK

South:

♠ 86

♥ J6543

♦ J84

♣ 865

W	N	E	S
	2NT	Pass	3 ♦

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

Board: 246

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 20

Contract: 3 ♥ South

North:

♠ JT94

♥ 98642

♦ 5

♣ K96

South:

♠ Q85

♥ AQ5

♦ AQ86

♣ AQ7

W	N	E	S
			2NT

Pass	3 ♦	Pass	3 ♥
------	-----	------	-----

All Pass			
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Board: 247

Dealer: North

Vul: Both

North HCP: 20

South HCP: 7+2

Contract: 4 ♠ North

North:

♠ KT

♥ AK62

♦ JT63

♣ AKQ

South:

♠ AQ9653

♥ T7

♦ 87

♣ JT6

W	N	E	S
	2NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 248

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 7+2

Contract: 4 ♠ South

North:

♠ AK

♥ QJ83

♦ AQ62

♣ KJ6

South:

♠ 876432

♥ K97

♦ KJT5

♣ -

W	N	E	S
	2NT	3 ♣	4 ♠

All Pass			
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Board: 249	♠ QJ76	Partner is dealer.
Dealer: South	♥ 974	East (LHO) Doubles 3♣ if possible.
Vul: Both	♦ KQJT98	
HCP: 9+2	♣ -	

Board: 250	♠ J7	Partner is dealer.
Dealer: South	♥ 832	The opponents are silent.
Vul: None	♦ AJT52	
HCP: 7+1	♣ J97	

Board: 251	♠ AKT96	You are dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 20+1	♣ A96	

Board: 252	♠ AQJ8	You are dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: None	♦ KQ	
HCP: 20	♣ KJ83	

Both hands (Answers Page)

Board: 249

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 20

Contract: 5 ♦ North

North:

♠ QJ76

♥ 974

♦ KQJT98

♣ -

South:

♠ A9

♥ AKJ8

♦ A53

♣ KJT4

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

1. Stayman

2. A=0/5 or 3/5

Board: 250

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ J7

♥ 832

♦ AJT52

♣ J97

South:

♠ A542

♥ AQ5

♦ K74

♣ AK8

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 251

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 4+1

Contract: 2NT North

North:

♠ AKT96

♥ AQ3

♦ K6

♣ A96

South:

♠ 873

♥ J75

♦ QT

♣ J8753

W	N	E	S
	2NT	All Pass	

Board: 252

Dealer: North

Vul: None

North HCP: 20

South HCP: 12+3

Contract: 6 ♦ South

North:

♠ AQJ8

♥ AT2

♦ KQ

♣ KJ83

South:

♠ 6

♥ QJ984

♦ AJ9764

♣ A

W	N	E	S
	2NT	Pass	3 ♦
Pass	3 ♥	Pass	6 ♦
All Pass			

Board: 249	♠ A9	You are dealer.
Dealer: South	♥ AKJ8	East (RHO) Doubles 3♣ if possible.
Vul: Both	♦ A53	
HCP: 20	♣ KJT4	

Board: 250	♠ A542	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: None	♦ K74	
HCP: 20	♣ AK8	

Board: 251	♠ 873	Partner is dealer.
Dealer: North	♥ J75	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 4+1	♣ J8753	

Board: 252	♠ 6	Partner is dealer.
Dealer: North	♥ QJ984	The opponents are silent.
Vul: None	♦ AJ9764	
HCP: 12+3	♣ A	

Both hands (Answers Page)

Board: 249

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 20

Contract: 5 ♦ North

North:

♠ QJ76

♥ 974

♦ KQJT98

♣ -

South:

♠ A9

♥ AKJ8

♦ A53

♣ KJT4

W N E S

2NT

Pass 3 ♣¹ X 3 ♥

Pass 4 ♦ Pass 4 ♥

Pass 4NT Pass 5 ♣²

Pass 5 ♦ All Pass

1. Stayman

2. A=0/5 or 3/5

Board: 250

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ J7

♥ 832

♦ AJT52

♣ J97

South:

♠ A542

♥ AQ5

♦ K74

♣ AK8

W N E S

2NT

Pass 3NT All Pass

Board: 251

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 4+1

Contract: 2NT North

North:

♠ AKT96

♥ AQ3

♦ K6

♣ A96

South:

♠ 873

♥ J75

♦ QT

♣ J8753

W N E S

2NT All Pass

Board: 252

Dealer: North

Vul: None

North HCP: 20

South HCP: 12+3

Contract: 6 ♦ South

North:

♠ AQJ8

♥ AT2

♦ KQ

♣ KJ83

South:

♠ 6

♥ QJ984

♦ AJ9764

♣ A

W N E S

2NT Pass 3 ♦

Pass 3 ♥ Pass 6 ♦

All Pass

Board: 253	♠ K543	You are dealer.
Dealer: North	♥ A65	The opponents are silent.
Vul: N-S	♦ A32	
HCP: 20	♣ AKQ	
<hr/>		
Board: 254	♠ 82	Partner is dealer.
Dealer: South	♥ K74	West (RHO) Doubles 4 ♠ if possible.
Vul: E-W	♦ QT	
HCP: 12+2	♣ AKT743	
<hr/>		
Board: 255	♠ AQ975	You are dealer.
Dealer: North	♥ KT6	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 20+1	♣ AQT	
<hr/>		
Board: 256	♠ Q83	Partner is dealer.
Dealer: South	♥ J865	The opponents are silent.
Vul: N-S	♦ J654	
HCP: 10	♣ AQ	
<hr/>		
Board: 257	♠ A7	You are dealer.
Dealer: North	♥ AQ972	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 20+1	♣ K873	

Both hands (Answers Page)

Board: 253

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 9+2

Contract: 3NT South

North:

♠ K543

♥ A65

♦ A32

♣ AKQ

South:

♠ -

♥ KQ73

♦ KJ9874

♣ T93

W	N	E	S
	2NT	Pass	3♣ ¹

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

All Pass

1. Stayman

Board: 254

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 20+1

Contract: 6NT North

North:

♠ 82

♥ K74

♦ QT

♣ AKT743

South:

♠ KJ

♥ AQJ

♦ AK876

♣ Q65

W	N	E	S
			2NT

Pass	4♣	Pass	4♠ ¹
------	----	------	-----------------

X	XX	Pass	5♦
---	----	------	----

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

1. A=2 out of 4

Board: 255

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 4+1

Contract: 2NT North

North:

♠ AQ975

♥ KT6

♦ KQ

♣ AQT

South:

♠ 42

♥ QJ74

♦ JT987

♣ 76

W	N	E	S
	2NT	All Pass	

Board: 256

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 20+1

Contract: 3NT North

North:

♠ Q83

♥ J865

♦ J654

♣ AQ

South:

♠ KT762

♥ AQ4

♦ AK

♣ KJ7

W	N	E	S
			2NT

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

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

1. Stayman

Board: 257

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 6+1

Contract: 3NT South

North:

♠ A7

♥ AQ972

♦ AK

♣ K873

South:

♠ Q6

♥ JT4

♦ Q74

♣ JT954

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 253 ♠ - Partner is dealer.
 Dealer: North ♥ KQ73 The opponents are silent.
 Vul: N-S ♦ KJ9874
 HCP: 9+2 ♣ T93

Board: 254 ♠ KJ You are dealer.
 Dealer: South ♥ AQJ West (LHO) Doubles 4 ♠ if possible.
 Vul: E-W ♦ AK876
 HCP: 20+1 ♣ Q65

Board: 255 ♠ 42 Partner is dealer.
 Dealer: North ♥ QJ74 The opponents are silent.
 Vul: Both ♦ JT987
 HCP: 4+1 ♣ 76

Board: 256 ♠ KT762 You are dealer.
 Dealer: South ♥ AQ4 The opponents are silent.
 Vul: N-S ♦ AK
 HCP: 20+1 ♣ KJ7

Board: 257 ♠ Q6 Partner is dealer.
 Dealer: North ♥ JT4 The opponents are silent.
 Vul: E-W ♦ Q74
 HCP: 6+1 ♣ JT954

Both hands (Answers Page)

Board: 253

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 9+2

Contract: 3NT South

North:

♠ K543

♥ A65

♦ A32

♣ AKQ

South:

♠ -

♥ KQ73

♦ KJ9874

♣ T93

W N E S

2NT Pass 3♣¹

Pass 3♠ Pass 3NT

All Pass

1. Stayman

Board: 254

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 20+1

Contract: 6NT North

North:

♠ 82

♥ K74

♦ QT

♣ AKT743

South:

♠ KJ

♥ AQJ

♦ AK876

♣ Q65

W N E S

2NT

Pass 4♣ Pass 4♠¹

X XX Pass 5♦

Pass 6NT All Pass

1. A=2 out of 4

Board: 255

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 4+1

Contract: 2NT North

North:

♠ AQ975

♥ KT6

♦ KQ

♣ AQT

South:

♠ 42

♥ QJ74

♦ JT987

♣ 76

W N E S

2NT All Pass

Board: 256

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 20+1

Contract: 3NT North

North:

♠ Q83

♥ J865

♦ J654

♣ AQ

South:

♠ KT762

♥ AQ4

♦ AK

♣ KJ7

W N E S

2NT

Pass 3♣¹ Pass 3♠

Pass 3NT All Pass

1. Stayman

Board: 257

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 6+1

Contract: 3NT South

North:

♠ A7

♥ AQ972

♦ AK

♣ K873

South:

♠ Q6

♥ JT4

♦ Q74

♣ JT954

W N E S

2NT Pass 3NT

All Pass

Board: 258	♠ T943	Partner is dealer.
Dealer: South	♥ T9862	The opponents are silent.
Vul: Both	♦ 76	
HCP: 4+1	♣ A7	

Board: 259	♠ AQ98	You are dealer.
Dealer: North	♥ A73	The opponents are silent.
Vul: None	♦ AKQ7	
HCP: 21	♣ Q4	

Board: 260	♠ A853	You are dealer.
Dealer: North	♥ T7	The opponents are silent.
Vul: E-W	♦ AQ4	
HCP: 20	♣ AKQJ	

Board: 261	♠ A8	You are dealer.
Dealer: North	♥ AKT8	The opponents are silent.
Vul: Both	♦ AQ64	
HCP: 21	♣ KJ7	

Both hands (Answers Page)

Board: 258

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 20+1

Contract: 3♥ South

North:

♠ T943

♥ T9862

♦ 76

♣ A7

South:

♠ AQJ

♥ A4

♦ AJ8

♣ KJT95

W	N	E	S
			2NT
Pass	3♦	Pass	3♥
All Pass			

Board: 259

Dealer: North

Vul: None

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ AQ98

♥ A73

♦ AKQ7

♣ Q4

South:

♠ T73

♥ KQT

♦ T842

♣ T65

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 260

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 9+3

Contract: 6♦ South

North:

♠ A853

♥ T7

♦ AQ4

♣ AKQJ

South:

♠ K4

♥ Q

♦ KJT9532

♣ 543

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

Board: 261

Dealer: North

Vul: Both

North HCP: 21

South HCP: 10+1

Contract: 6♥ North

North:

♠ A8

♥ AKT8

♦ AQ64

♣ KJ7

South:

♠ Q74

♥ J7543

♦ K7

♣ A53

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

1. Extended acceptance after NT

2. A=1/5 or 4/5

Board: 258	♠ AQJ	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 20+1	♣ KJT95	

Board: 259	♠ T73	Partner is dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: None	♦ T842	
HCP: 5	♣ T65	

Board: 260	♠ K4	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ KJT9532	
HCP: 9+3	♣ 543	

Board: 261	♠ Q74	Partner is dealer.
Dealer: North	♥ J7543	The opponents are silent.
Vul: Both	♦ K7	
HCP: 10+1	♣ A53	

Both hands (Answers Page)

Board: 258

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 20+1

Contract: 3♥ South

North:

♠ T943

♥ T9862

♦ 76

♣ A7

South:

♠ AQJ

♥ A4

♦ AJ8

♣ KJT95

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

All Pass

Board: 259

Dealer: North

Vul: None

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ AQ98

♥ A73

♦ AKQ7

♣ Q4

South:

♠ T73

♥ KQT

♦ T842

♣ T65

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 260

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 9+3

Contract: 6♦ South

North:

♠ A853

♥ T7

♦ AQ4

♣ AKQJ

South:

♠ K4

♥ Q

♦ KJT9532

♣ 543

W	N	E	S
	2NT	Pass	4♣

Pass	4NT ¹	Pass	6♦
------	------------------	------	----

All Pass

1. A=3 out of 4

Board: 261

Dealer: North

Vul: Both

North HCP: 21

South HCP: 10+1

Contract: 6♥ North

North:

♠ A8

♥ AKT8

♦ AQ64

♣ KJ7

South:

♠ Q74

♥ J7543

♦ K7

♣ A53

W	N	E	S
	2NT	Pass	3♦

Pass	3♠ ¹	Pass	3NT
------	-----------------	------	-----

Pass	4♣	Pass	4♦
------	----	------	----

Pass	4NT	Pass	5♦ ²
------	-----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Extended acceptance after NT

2. A=1/5 or 4/5

Board: 262	♠ Q95	Partner is dealer.
Dealer: South	♥ 97	The opponents are silent.
Vul: None	♦ AJ743	
HCP: 11+1	♣ A95	

Board: 263	♠ AKQ	You are dealer.
Dealer: North	♥ AJ652	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 21+1	♣ AK8	

Board: 264	♠ KJ8	Partner is dealer.
Dealer: South	♥ JT754	The opponents are silent.
Vul: Both	♦ T	
HCP: 8+1	♣ K863	

Board: 265	♠ QT6	You are dealer.
Dealer: North	♥ AK63	The opponents are silent.
Vul: None	♦ KJ5	
HCP: 20	♣ AK5	

Board: 266	♠ Q962	Partner is dealer.
Dealer: South	♥ JT8542	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 3+2	♣ 98	

Both hands (Answers Page)

Board: 262

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 20

Contract: 6NT North

North:

♠ Q95

♥ 97

♦ AJ743

♣ A95

South:

♠ AKJ7

♥ AKJ6

♦ K62

♣ J4

W N E S

2NT

Pass 4♣ Pass 4♠¹

Pass 6NT All Pass

1. A=2 out of 4

Board: 263

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 6+3

Contract: 6♣ South

North:

♠ AKQ

♥ AJ652

♦ 62

♣ AK8

South:

♠ 3

♥ 4

♦ QJ875

♣ QJ7654

W N E S

2NT Pass 3♠¹

Pass 4♣² Pass 6♣

All Pass

1. Minor Suit Transfers after 2NT

2. automat

Board: 264

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 21+1

Contract: 4♥ North

North:

♠ KJ8

♥ JT754

♦ T

♣ K863

South:

♠ AT63

♥ K3

♦ AKJ95

♣ AQ

W N E S

2NT

Pass 3♦ Pass 3♥

Pass 4♥ All Pass

Board: 265

Dealer: North

Vul: None

North HCP: 20

South HCP: 11+2

Contract: 6♠ South

North:

♠ QT6

♥ AK63

♦ KJ5

♣ AK5

South:

♠ AKJ987

♥ J

♦ 82

♣ Q973

W N E S

2NT Pass 4♥¹

Pass 4♠ Pass 4NT

Pass 5♠² Pass 6♠

All Pass

1. Texas

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

Board: 266

Dealer: South

Vul: N-S

North HCP: 3+2

South HCP: 20

Contract: 4♥ South

North:

♠ Q962

♥ JT8542

♦ 5

♣ 98

South:

♠ KJ8

♥ AQ97

♦ KT4

♣ AK7

W N E S

2NT

Pass 4♦¹ Pass 4♥

All Pass

1. Texas

Board: 262	♠ AKJ7	You are dealer.
Dealer: South	♥ AKJ6	The opponents are silent.
Vul: None	♦ K62	
HCP: 20	♣ J4	

Board: 263	♠ 3	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: N-S	♦ QJ875	
HCP: 6+3	♣ QJ7654	

Board: 264	♠ AT63	You are dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: Both	♦ AKJ95	
HCP: 21+1	♣ AQ	

Board: 265	♠ AKJ987	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ 82	
HCP: 11+2	♣ Q973	

Board: 266	♠ KJ8	You are dealer.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: N-S	♦ KT4	
HCP: 20	♣ AK7	

Both hands (Answers Page)

Board: 262

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 20

Contract: 6NT North

North:

♠ Q95

♥ 97

♦ AJ743

♣ A95

South:

♠ AKJ7

♥ AKJ6

♦ K62

♣ J4

W N E S

2NT

Pass 4♣ Pass 4♠¹

Pass 6NT All Pass

1. A=2 out of 4

Board: 263

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 6+3

Contract: 6♣ South

North:

♠ AKQ

♥ AJ652

♦ 62

♣ AK8

South:

♠ 3

♥ 4

♦ QJ875

♣ QJ7654

W N E S

2NT Pass 3♠¹

Pass 4♣² Pass 6♣

All Pass

1. Minor Suit Transfers after 2NT

2. automat

Board: 264

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 21+1

Contract: 4♥ North

North:

♠ KJ8

♥ JT754

♦ T

♣ K863

South:

♠ AT63

♥ K3

♦ AKJ95

♣ AQ

W N E S

2NT

Pass 3♦ Pass 3♥

Pass 4♥ All Pass

Board: 265

Dealer: North

Vul: None

North HCP: 20

South HCP: 11+2

Contract: 6♠ South

North:

♠ QT6

♥ AK63

♦ KJ5

♣ AK5

South:

♠ AKJ987

♥ J

♦ 82

♣ Q973

W N E S

2NT Pass 4♥¹

Pass 4♠ Pass 4NT

Pass 5♠² Pass 6♠

All Pass

1. Texas

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

Board: 266

Dealer: South

Vul: N-S

North HCP: 3+2

South HCP: 20

Contract: 4♥ South

North:

♠ Q962

♥ JT8542

♦ 5

♣ 98

South:

♠ KJ8

♥ AQ97

♦ KT4

♣ AK7

W N E S

2NT

Pass 4♦¹ Pass 4♥

All Pass

1. Texas

Board: 267	♠ KQ	You are dealer.
Dealer: North	♥ QT952	The opponents are silent.
Vul: E-W	♦ AQJ	
HCP: 20+1	♣ AQT	

Board: 268	♠ 974	Partner is dealer.
Dealer: South	♥ 96	The opponents are silent.
Vul: None	♦ Q	
HCP: 5+3	♣ QJT9743	

Board: 269	♠ AQ92	You are dealer.
Dealer: North	♥ AK92	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 21	♣ A63	

Board: 270	♠ KQ	Partner is dealer.
Dealer: South	♥ 763	The opponents are silent.
Vul: E-W	♦ K763	
HCP: 14	♣ AQT5	

Board: 271	♠ AJ	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: Both	♦ Q8763	
HCP: 20+1	♣ AKQT	

Both hands (Answers Page)

Board: 267

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 15+3

Contract: 7♥ South

North:

♠ KQ

♥ QT952

♦ AQJ

♣ AQT

South:

♠ A9762

♥ AKJ864

♦ K9

♣ -

W N E S

2NT Pass 4♦¹

Pass 4♥ Pass 4NT

Pass 5♠² Pass 7♥

All Pass

1. Texas

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

Board: 268

Dealer: South

Vul: None

North HCP: 5+3

South HCP: 21+1

Contract: 4♣ South

North:

♠ 974

♥ 96

♦ Q

♣ QJT9743

South:

♠ A8

♥ KQJ54

♦ KJ62

♣ AK

W N E S

2NT

Pass 3♠¹ Pass 4♣²

All Pass

1. Minor Suit Transfers after 2NT

2. automat

Board: 269

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ AQ92

♥ AK92

♦ A7

♣ A63

South:

♠ 873

♥ 765

♦ KJ2

♣ J987

W N E S

2NT Pass 3NT

All Pass

Board: 270

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20

Contract: 7NT North

North:

♠ KQ

♥ 763

♦ K763

♣ AQT5

South:

♠ A84

♥ AQ5

♦ AQ42

♣ KJ9

W N E S

2NT

Pass 4♣ Pass 4NT¹

Pass 7NT All Pass

1. A=3 out of 4

Board: 271

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 12+1

Contract: 6NT South

North:

♠ AJ

♥ KJ

♦ Q8763

♣ AKQT

South:

♠ K9832

♥ 53

♦ AKJ

♣ J86

W N E S

2NT Pass 3♥

Pass 3♠ Pass 6NT

All Pass

Board: 267	♠ A9762	Partner is dealer.
Dealer: North	♥ AKJ864	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 15+3	♣ -	

Board: 268	♠ A8	You are dealer.
Dealer: South	♥ KQJ54	The opponents are silent.
Vul: None	♦ KJ62	
HCP: 21+1	♣ AK	

Board: 269	♠ 873	Partner is dealer.
Dealer: North	♥ 765	The opponents are silent.
Vul: N-S	♦ KJ2	
HCP: 5	♣ J987	

Board: 270	♠ A84	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: E-W	♦ AQ42	
HCP: 20	♣ KJ9	

Board: 271	♠ K9832	Partner is dealer.
Dealer: North	♥ 53	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 12+1	♣ J86	

Both hands (Answers Page)

Board: 267

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 15+3

Contract: 7♥ South

North:

♠ KQ

♥ QT952

♦ AQJ

♣ AQT

South:

♠ A9762

♥ AKJ864

♦ K9

♣ -

W N E S

2NT Pass 4♦¹

Pass 4♥ Pass 4NT

Pass 5♠² Pass 7♥

All Pass

1. Texas

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

Board: 268

Dealer: South

Vul: None

North HCP: 5+3

South HCP: 21+1

Contract: 4♣ South

North:

♠ 974

♥ 96

♦ Q

♣ QJT9743

South:

♠ A8

♥ KQJ54

♦ KJ62

♣ AK

W N E S

2NT

Pass 3♠¹ Pass 4♣²

All Pass

1. Minor Suit Transfers after 2NT

2. automat

Board: 269

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ AQ92

♥ AK92

♦ A7

♣ A63

South:

♠ 873

♥ 765

♦ KJ2

♣ J987

W N E S

2NT Pass 3NT

All Pass

Board: 270

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20

Contract: 7NT North

North:

♠ KQ

♥ 763

♦ K763

♣ AQT5

South:

♠ A84

♥ AQ5

♦ AQ42

♣ KJ9

W N E S

2NT

Pass 4♣ Pass 4NT¹

Pass 7NT All Pass

1. A=3 out of 4

Board: 271

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 12+1

Contract: 6NT South

North:

♠ AJ

♥ KJ

♦ Q8763

♣ AKQT

South:

♠ K9832

♥ 53

♦ AKJ

♣ J86

W N E S

2NT Pass 3♥

Pass 3♠ Pass 6NT

All Pass

Board: 272	♠ J98	Partner is dealer.
Dealer: South	♥ K63	The opponents are silent.
Vul: N-S	♦ KQ65	
HCP: 12	♣ QJ7	

Board: 273	♠ AQ64	You are dealer.
Dealer: North	♥ AT6	The opponents are silent.
Vul: E-W	♦ KQ2	
HCP: 20	♣ AJ4	

Board: 274	♠ KJ	Partner is dealer.
Dealer: South	♥ T53	The opponents are silent.
Vul: Both	♦ A96	
HCP: 10+1	♣ QT763	

Board: 275	♠ AJ7	You are dealer.
Dealer: North	♥ AK53	The opponents are silent.
Vul: None	♦ A4	
HCP: 21	♣ KQ86	

Both hands (Answers Page)

Board: 272

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 20+1

Contract: 4NT South

North:

♠ J98

♥ K63

♦ KQ65

♣ QJ7

South:

♠ AKQ4

♥ Q5

♦ AJT73

♣ A8

W N E S

2NT

Pass 4♣ Pass 4NT¹

All Pass

1. A=3 out of 4

Board: 273

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ AQ64

♥ AT6

♦ KQ2

♣ AJ4

South:

♠ J83

♥ K9

♦ AT7

♣ KT653

W N E S

2NT Pass 4♣

Pass 4NT¹ Pass 6NT

All Pass

1. A=3 out of 4

Board: 274

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 20+1

Contract: 6NT North

North:

♠ KJ

♥ T53

♦ A96

♣ QT763

South:

♠ A42

♥ AKQ

♦ T8543

♣ AK

W N E S

2NT

Pass 4♣ Pass 4NT¹

Pass 6NT All Pass

1. A=3 out of 4

Board: 275

Dealer: North

Vul: None

North HCP: 21

South HCP: 6

Contract: 3NT South

North:

♠ AJ7

♥ AK53

♦ A4

♣ KQ86

South:

♠ Q65

♥ QJ7

♦ J752

♣ 543

W N E S

2NT Pass 3NT

All Pass

Board: 272	♠ AKQ4	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ AJT73	
HCP: 20+1	♣ A8	

Board: 273	♠ J83	Partner is dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 11+1	♣ KT653	

Board: 274	♠ A42	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ T8543	
HCP: 20+1	♣ AK	

Board: 275	♠ Q65	Partner is dealer.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: None	♦ J752	
HCP: 6	♣ 543	

Both hands (Answers Page)

Board: 272

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 20+1

Contract: 4NT South

North:

♠ J98

♥ K63

♦ KQ65

♣ QJ7

South:

♠ AKQ4

♥ Q5

♦ AJT73

♣ A8

W N E S

2NT

Pass 4♣ Pass 4NT¹

All Pass

1. A=3 out of 4

Board: 273

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ AQ64

♥ AT6

♦ KQ2

♣ AJ4

South:

♠ J83

♥ K9

♦ AT7

♣ KT653

W N E S

2NT Pass 4♣

Pass 4NT¹ Pass 6NT

All Pass

1. A=3 out of 4

Board: 274

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 20+1

Contract: 6NT North

North:

♠ KJ

♥ T53

♦ A96

♣ QT763

South:

♠ A42

♥ AKQ

♦ T8543

♣ AK

W N E S

2NT

Pass 4♣ Pass 4NT¹

Pass 6NT All Pass

1. A=3 out of 4

Board: 275

Dealer: North

Vul: None

North HCP: 21

South HCP: 6

Contract: 3NT South

North:

♠ AJ7

♥ AK53

♦ A4

♣ KQ86

South:

♠ Q65

♥ QJ7

♦ J752

♣ 543

W N E S

2NT Pass 3NT

All Pass

Board: 276	♠ T654	Partner is dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 13+2	♣ AK7543	

Board: 277	♠ AKJ	You are dealer.
Dealer: North	♥ K4	East (LHO) bids 3♥ if possible.
Vul: None	♦ QJ3	
HCP: 20+1	♣ AQ875	

Board: 278	♠ AQ9	Partner is dealer.
Dealer: South	♥ KT973	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 10+1	♣ J743	

Board: 279	♠ KJ	You are dealer.
Dealer: North	♥ KJT54	The opponents are silent.
Vul: Both	♦ AJT9	
HCP: 20+1	♣ AK	

Both hands (Answers Page)

Board: 276

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 21

Contract: 6♠ South

North:

♠ T654

♥ AQ

♦ 5

♣ AK7543

South:

♠ AQ82

♥ K92

♦ AKQ9

♣ QJ

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

1. Stayman

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

Board: 277

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 10+2

Contract: 3NT South

North:

♠ AKJ

♥ K4

♦ QJ3

♣ AQ875

South:

♠ Q7

♥ T9

♦ AKT642

♣ JT9

W	N	E	S
	2NT	3♥	3NT
All Pass			

Board: 278

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 20+1

Contract: 4♥ South

North:

♠ AQ9

♥ KT973

♦ 5

♣ J743

South:

♠ K6

♥ QJ84

♦ AK

♣ AKT96

W	N	E	S
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
All Pass			

Board: 279

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 7+2

Contract: 3NT South

North:

♠ KJ

♥ KJT54

♦ AJT9

♣ AK

South:

♠ 764

♥ A7

♦ K65432

♣ 75

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 276	♠ AQ82	You are dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: E-W	♦ AKQ9	
HCP: 21	♣ QJ	

Board: 277	♠ Q7	Partner is dealer.
Dealer: North	♥ T9	East (RHO) bids 3♥ if possible.
Vul: None	♦ AKT642	
HCP: 10+2	♣ JT9	

Board: 278	♠ K6	You are dealer.
Dealer: South	♥ QJ84	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 20+1	♣ AKT96	

Board: 279	♠ 764	Partner is dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ K65432	
HCP: 7+2	♣ 75	

Both hands (Answers Page)

Board: 276

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 21

Contract: 6 ♠ South

North:

♠ T654

♥ AQ

♦ 5

♣ AK7543

South:

♠ AQ82

♥ K92

♦ AKQ9

♣ QJ

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

1. Stayman

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

Board: 277

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 10+2

Contract: 3NT South

North:

♠ AKJ

♥ K4

♦ QJ3

♣ AQ875

South:

♠ Q7

♥ T9

♦ AKT642

♣ JT9

W	N	E	S
	2NT	3 ♥	3NT
All Pass			

Board: 278

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 20+1

Contract: 4 ♥ South

North:

♠ AQ9

♥ KT973

♦ 5

♣ J743

South:

♠ K6

♥ QJ84

♦ AK

♣ AKT96

W	N	E	S
			2NT
Pass	3 ♦	Pass	3 ♥
Pass	3NT	Pass	4 ♥
All Pass			

Board: 279

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 7+2

Contract: 3NT South

North:

♠ KJ

♥ KJT54

♦ AJT9

♣ AK

South:

♠ 764

♥ A7

♦ K65432

♣ 75

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 280	♠ KJ7	Partner is dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ AQ9643	
HCP: 14+2	♣ 74	

Board: 281	♠ AQ2	You are dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ KQ65	
HCP: 20	♣ AQ98	

Board: 282	♠ Q42	Partner is dealer.
Dealer: South	♥ KJ873	The opponents are silent.
Vul: E-W	♦ Q95	
HCP: 8+1	♣ 86	

Board: 283	♠ A53	You are dealer.
Dealer: North	♥ AK732	The opponents are silent.
Vul: None	♦ AJ	
HCP: 20+1	♣ KJ8	

Board: 284	♠ QT9	Partner is dealer.
Dealer: South	♥ 9632	The opponents are silent.
Vul: N-S	♦ KQ75	
HCP: 10	♣ KT	

Both hands (Answers Page)

Board: 280

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 20

Contract: 7NT North

North:

♠ KJ7

♥ A5

♦ AQ9643

♣ 74

South:

♠ AQ64

♥ KT9

♦ K8

♣ AKJ8

W N E S

2NT

Pass 4♣ Pass 4♠¹

Pass 7NT All Pass

1. A=2 out of 4

Board: 281

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ AQ2

♥ QJ

♦ KQ65

♣ AQ98

South:

♠ J43

♥ K73

♦ JT72

♣ JT7

W N E S

2NT Pass 3NT

All Pass

Board: 282

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 21

Contract: 4♥ South

North:

♠ Q42

♥ KJ873

♦ Q95

♣ 86

South:

♠ AK63

♥ 952

♦ AK6

♣ AK9

W N E S

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

All Pass

Board: 283

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 5+2

Contract: 4♠ South

North:

♠ A53

♥ AK732

♦ AJ

♣ KJ8

South:

♠ QJT762

♥ Q9

♦ T543

♣ 7

W N E S

2NT Pass 3♥

Pass 3♠ Pass 4♠

All Pass

Board: 284

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 20

Contract: 4♠ North

North:

♠ QT9

♥ 9632

♦ KQ75

♣ KT

South:

♠ AJ62

♥ KQ4

♦ A6

♣ AQ64

W N E S

2NT

Pass 3♣¹ Pass 3♠

Pass 4♠ All Pass

1. Stayman

Board: 280	♠ AQ64	You are dealer.
Dealer: South	♥ KT9	The opponents are silent.
Vul: None	♦ K8	
HCP: 20	♣ AKJ8	

Board: 281	♠ J43	Partner is dealer.
Dealer: North	♥ K73	The opponents are silent.
Vul: N-S	♦ JT72	
HCP: 6	♣ JT7	

Board: 282	♠ AK63	You are dealer.
Dealer: South	♥ 952	The opponents are silent.
Vul: E-W	♦ AK6	
HCP: 21	♣ AK9	

Board: 283	♠ QJT762	Partner is dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ T543	
HCP: 5+2	♣ 7	

Board: 284	♠ AJ62	You are dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 20	♣ AQ64	

Both hands (Answers Page)

Board: 280

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 20

Contract: 7NT North

North:

♠ KJ7

♥ A5

♦ AQ9643

♣ 74

South:

♠ AQ64

♥ KT9

♦ K8

♣ AKJ8

W N E S

2NT

Pass 4♣ Pass 4♠¹

Pass 7NT All Pass

1. A=2 out of 4

Board: 281

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ AQ2

♥ QJ

♦ KQ65

♣ AQ98

South:

♠ J43

♥ K73

♦ JT72

♣ JT7

W N E S

2NT Pass 3NT

All Pass

Board: 282

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 21

Contract: 4♥ South

North:

♠ Q42

♥ KJ873

♦ Q95

♣ 86

South:

♠ AK63

♥ 952

♦ AK6

♣ AK9

W N E S

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

All Pass

Board: 283

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 5+2

Contract: 4♠ South

North:

♠ A53

♥ AK732

♦ AJ

♣ KJ8

South:

♠ QJT762

♥ Q9

♦ T543

♣ 7

W N E S

2NT Pass 3♥

Pass 3♠ Pass 4♠

All Pass

Board: 284

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 20

Contract: 4♠ North

North:

♠ QT9

♥ 9632

♦ KQ75

♣ KT

South:

♠ AJ62

♥ KQ4

♦ A6

♣ AQ64

W N E S

2NT

Pass 3♣¹ Pass 3♠

Pass 4♠ All Pass

1. Stayman

Board: 285	♠ AKT6	You are dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 21+1	♣ AKQJ5	

Board: 286	♠ AT2	You are dealer.
Dealer: North	♥ KQJ8	The opponents are silent.
Vul: Both	♦ AQ52	
HCP: 21	♣ KQ	

Board: 287	♠ K54	You are dealer.
Dealer: North	♥ KQ862	The opponents are silent.
Vul: N-S	♦ AKQ	
HCP: 20+1	♣ K5	

Board: 288	♠ 732	Partner is dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: E-W	♦ J76	
HCP: 6+1	♣ AJ964	

Board: 289	♠ KJ7	You are dealer.
Dealer: North	♥ AK4	The opponents are silent.
Vul: Both	♦ K842	
HCP: 21	♣ AK6	

Both hands (Answers Page)

Board: 285

	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ J7		2NT	Pass	3♦
Vul: E-W	♥ 43	♥ KQ986	Pass	3♥	Pass	4♦
North HCP: 21+1	♦ A3	♦ JT974	Pass	4♥	All Pass	
South HCP: 7+2	♣ AKQJ5	♣ 9				
Contract: 4♥ North						

Board: 286

	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ -		2NT	Pass	6♣
Vul: Both	♥ KQJ8	♥ 73	All Pass			
North HCP: 21	♦ AQ52	♦ KJT4				
South HCP: 8+3	♣ KQ	♣ AT98653				
Contract: 6♣ South						

Board: 287

	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ J63		2NT	Pass	3NT
Vul: N-S	♥ KQ862	♥ A5	All Pass			
North HCP: 20+1	♦ AKQ	♦ T732				
South HCP: 7	♣ K5	♣ Q764				
Contract: 3NT South						

Board: 288

	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ AK9				2NT
Vul: E-W	♥ 74	♥ AK8	Pass	3NT	All Pass	
North HCP: 6+1	♦ J76	♦ AKT42				
South HCP: 21+1	♣ AJ964	♣ 53				
Contract: 3NT North						

Board: 289

	North:	South:	W	N	E	S
Dealer: North	♠ KJ7	♠ 32		2NT	Pass	3NT
Vul: Both	♥ AK4	♥ J92	All Pass			
North HCP: 21	♦ K842	♦ AQ976				
South HCP: 7+1	♣ AK6	♣ 983				
Contract: 3NT South						

Board: 285	♠ J7	Partner is dealer.
Dealer: North	♥ KQ986	The opponents are silent.
Vul: E-W	♦ JT974	
HCP: 7+2	♣ 9	

Board: 286	♠ -	Partner is dealer.
Dealer: North	♥ 73	The opponents are silent.
Vul: Both	♦ KJT4	
HCP: 8+3	♣ AT98653	

Board: 287	♠ J63	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ T732	
HCP: 7	♣ Q764	

Board: 288	♠ AK9	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: E-W	♦ AKT42	
HCP: 21+1	♣ 53	

Board: 289	♠ 32	Partner is dealer.
Dealer: North	♥ J92	The opponents are silent.
Vul: Both	♦ AQ976	
HCP: 7+1	♣ 983	

Both hands (Answers Page)

Board: 285

	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ J7		2NT	Pass	3♦
Vul: E-W	♥ 43	♥ KQ986	Pass	3♥	Pass	4♦
North HCP: 21+1	♦ A3	♦ JT974	Pass	4♥	All Pass	
South HCP: 7+2	♣ AKQJ5	♣ 9				
Contract: 4♥ North						

Board: 286

	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ -		2NT	Pass	6♣
Vul: Both	♥ KQJ8	♥ 73	All Pass			
North HCP: 21	♦ AQ52	♦ KJT4				
South HCP: 8+3	♣ KQ	♣ AT98653				
Contract: 6♣ South						

Board: 287

	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ J63		2NT	Pass	3NT
Vul: N-S	♥ KQ862	♥ A5	All Pass			
North HCP: 20+1	♦ AKQ	♦ T732				
South HCP: 7	♣ K5	♣ Q764				
Contract: 3NT South						

Board: 288

	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ AK9				2NT
Vul: E-W	♥ 74	♥ AK8	Pass	3NT	All Pass	
North HCP: 6+1	♦ J76	♦ AKT42				
South HCP: 21+1	♣ AJ964	♣ 53				
Contract: 3NT North						

Board: 289

	North:	South:	W	N	E	S
Dealer: North	♠ KJ7	♠ 32		2NT	Pass	3NT
Vul: Both	♥ AK4	♥ J92	All Pass			
North HCP: 21	♦ K842	♦ AQ976				
South HCP: 7+1	♣ AK6	♣ 983				
Contract: 3NT South						

Board: 290 ♠ QJT8532 Partner is dealer.
Dealer: South ♥ AQ The opponents are silent.
Vul: E-W ♦ JT2
HCP: 10+3 ♣ 4

Board: 291 ♠ A984 You are dealer.
Dealer: North ♥ AKQ The opponents are silent.
Vul: Both ♦ A754
HCP: 20 ♣ K6

Board: 292 ♠ J9872 Partner is dealer.
Dealer: South ♥ 652 The opponents are silent.
Vul: None ♦ 875
HCP: 1+1 ♣ 87

Board: 293 ♠ Q852 You are dealer.
Dealer: North ♥ A742 The opponents are silent.
Vul: N-S ♦ AK6
HCP: 20 ♣ AK

Board: 294 ♠ QJT Partner is dealer.
Dealer: South ♥ 965 The opponents are silent.
Vul: Both ♦ AT86
HCP: 8 ♣ JT5

Both hands (Answers Page)

Board: 290

Dealer: South

Vul: E-W

North HCP: 10+3

South HCP: 20+1

Contract: 6 ♠ North

North:

♠ QJT8532

♥ AQ

♦ JT2

♣ 4

South:

♠ AK9

♥ K4

♦ A84

♣ AQ876

W	N	E	S
			2NT
Pass	4 ♥ ¹	Pass	4 ♠
Pass	4NT	Pass	5 ♦ ²
Pass	6 ♠	All Pass	

1. Texas

2. A=1/5 or 4/5

Board: 291

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5+2

Contract: 3 ♥ North

North:

♠ A984

♥ AKQ

♦ A754

♣ K6

South:

♠ Q2

♥ 98542

♦ T

♣ QJ743

W	N	E	S
	2NT	Pass	3 ♦
Pass	3 ♥	All Pass	

Board: 292

Dealer: South

Vul: None

North HCP: 1+1

South HCP: 20+1

Contract: 3 ♠ South

North:

♠ J9872

♥ 652

♦ 875

♣ 87

South:

♠ Q6

♥ AQ7

♦ AJ4

♣ AQJ93

W	N	E	S
			2NT
Pass	3 ♥	Pass	3 ♠
All Pass			

Board: 293

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 15

Contract: 6NT South

North:

♠ Q852

♥ A742

♦ AK6

♣ AK

South:

♠ AKJ7

♥ QJ

♦ QT43

♣ Q73

W	N	E	S
	2NT	Pass	3 ♣ ¹
Pass	3 ♥	Pass	6NT
All Pass			

1. Stayman

Board: 294

Dealer: South

Vul: Both

North HCP: 8

South HCP: 20+1

Contract: 3NT North

North:

♠ QJT

♥ 965

♦ AT86

♣ JT5

South:

♠ AK6

♥ JT

♦ KQ942

♣ AK9

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 290	♠ AK9	You are dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ A84	
HCP: 20+1	♣ AQ876	

Board: 291	♠ Q2	Partner is dealer.
Dealer: North	♥ 98542	The opponents are silent.
Vul: Both	♦ T	
HCP: 5+2	♣ QJ743	

Board: 292	♠ Q6	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: None	♦ AJ4	
HCP: 20+1	♣ AQJ93	

Board: 293	♠ AKJ7	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ QT43	
HCP: 15	♣ Q73	

Board: 294	♠ AK6	You are dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: Both	♦ KQ942	
HCP: 20+1	♣ AK9	

Both hands (Answers Page)

Board: 290

Dealer: South

Vul: E-W

North HCP: 10+3

South HCP: 20+1

Contract: 6 ♠ North

North:

♠ QJT8532

♥ AQ

♦ JT2

♣ 4

South:

♠ AK9

♥ K4

♦ A84

♣ AQ876

W	N	E	S
			2NT
Pass	4 ♥ ¹	Pass	4 ♠
Pass	4NT	Pass	5 ♦ ²
Pass	6 ♠	All Pass	

1. Texas

2. A=1/5 or 4/5

Board: 291

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5+2

Contract: 3 ♥ North

North:

♠ A984

♥ AKQ

♦ A754

♣ K6

South:

♠ Q2

♥ 98542

♦ T

♣ QJ743

W	N	E	S
	2NT	Pass	3 ♦
Pass	3 ♥	All Pass	

Board: 292

Dealer: South

Vul: None

North HCP: 1+1

South HCP: 20+1

Contract: 3 ♠ South

North:

♠ J9872

♥ 652

♦ 875

♣ 87

South:

♠ Q6

♥ AQ7

♦ AJ4

♣ AQJ93

W	N	E	S
			2NT
Pass	3 ♥	Pass	3 ♠
All Pass			

Board: 293

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 15

Contract: 6NT South

North:

♠ Q852

♥ A742

♦ AK6

♣ AK

South:

♠ AKJ7

♥ QJ

♦ QT43

♣ Q73

W	N	E	S
	2NT	Pass	3 ♣ ¹
Pass	3 ♥	Pass	6NT
All Pass			

1. Stayman

Board: 294

Dealer: South

Vul: Both

North HCP: 8

South HCP: 20+1

Contract: 3NT North

North:

♠ QJT

♥ 965

♦ AT86

♣ JT5

South:

♠ AK6

♥ JT

♦ KQ942

♣ AK9

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 295	♠ A3	You are dealer.
Dealer: North	♥ AJT43	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 21+1	♣ AKT	

Board: 296	♠ J53	Partner is dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ AJT84	
HCP: 10+1	♣ Q53	

Board: 297	♠ AKQJ	You are dealer.
Dealer: North	♥ K964	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 20	♣ K65	

Board: 298	♠ K2	Partner is dealer.
Dealer: South	♥ KQT965	The opponents are silent.
Vul: None	♦ -	
HCP: 12+3	♣ AT865	

Board: 299	♠ A862	You are dealer.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 20	♣ AQJ4	

Both hands (Answers Page)

Board: 295

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 10+2

Contract: 6♠ South

North:

♠ A3

♥ AJT43

♦ AJ6

♣ AKT

South:

♠ QJ8765

♥ KQ52

♦ 4

♣ Q4

W	N	E	S
	2NT	Pass	3♥
Pass	3♠	Pass	6♠
All Pass			

Board: 296

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 21

Contract: 3NT North

North:

♠ J53

♥ Q5

♦ AJT84

♣ Q53

South:

♠ KQ42

♥ AKT3

♦ KQ2

♣ AT

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 297

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13+1

Contract: 7NT South

North:

♠ AKQJ

♥ K964

♦ KJ

♣ K65

South:

♠ 876

♥ AJ

♦ A9843

♣ A93

W	N	E	S
	2NT	Pass	4♣
Pass	4♥ ¹	Pass	7NT
All Pass			

1. A=1/4

Board: 298

Dealer: South

Vul: None

North HCP: 12+3

South HCP: 20+1

Contract: 7♥ North

North:

♠ K2

♥ KQT965

♦ -

♣ AT865

South:

♠ AQJ97

♥ J8

♦ AK2

♣ KQ7

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

1. Texas

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

Board: 299

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 7+1

Contract: 3NT South

North:

♠ A862

♥ AJ5

♦ A4

♣ AQJ4

South:

♠ Q5

♥ 743

♦ QT873

♣ K65

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 295	♠ QJ8765	Partner is dealer.
Dealer: North	♥ KQ52	The opponents are silent.
Vul: None	♦ 4	
HCP: 10+2	♣ Q4	

Board: 296	♠ KQ42	You are dealer.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: N-S	♦ KQ2	
HCP: 21	♣ AT	

Board: 297	♠ 876	Partner is dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: E-W	♦ A9843	
HCP: 13+1	♣ A93	

Board: 298	♠ AQJ97	You are dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: None	♦ AK2	
HCP: 20+1	♣ KQ7	

Board: 299	♠ Q5	Partner is dealer.
Dealer: North	♥ 743	The opponents are silent.
Vul: E-W	♦ QT873	
HCP: 7+1	♣ K65	

Both hands (Answers Page)

Board: 295

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 10+2

Contract: 6♠ South

North:

♠ A3

♥ AJT43

♦ AJ6

♣ AKT

South:

♠ QJ8765

♥ KQ52

♦ 4

♣ Q4

W	N	E	S
	2NT	Pass	3♥
Pass	3♠	Pass	6♠
All Pass			

Board: 296

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 21

Contract: 3NT North

North:

♠ J53

♥ Q5

♦ AJT84

♣ Q53

South:

♠ KQ42

♥ AKT3

♦ KQ2

♣ AT

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 297

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13+1

Contract: 7NT South

North:

♠ AKQJ

♥ K964

♦ KJ

♣ K65

South:

♠ 876

♥ AJ

♦ A9843

♣ A93

W	N	E	S
	2NT	Pass	4♣
Pass	4♥ ¹	Pass	7NT
All Pass			

1. A=1/4

Board: 298

Dealer: South

Vul: None

North HCP: 12+3

South HCP: 20+1

Contract: 7♥ North

North:

♠ K2

♥ KQT965

♦ -

♣ AT865

South:

♠ AQJ97

♥ J8

♦ AK2

♣ KQ7

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

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

Board: 299

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 7+1

Contract: 3NT South

North:

♠ A862

♥ AJ5

♦ A4

♣ AQJ4

South:

♠ Q5

♥ 743

♦ QT873

♣ K65

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 300	♠ 976	Partner is dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: Both	♦ 962	
HCP: 4+1	♣ AT876	
<hr/>		
Board: 301	♠ AJ6	You are dealer.
Dealer: North	♥ KQ6	West (RHO) Doubles 3 ♣ if possible.
Vul: N-S	♦ KQ8	
HCP: 20	♣ KQT8	
<hr/>		
Board: 302	♠ J653	Partner is dealer.
Dealer: South	♥ Q986	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 11	♣ KQ4	
<hr/>		
Board: 303	♠ QJ7	You are dealer.
Dealer: North	♥ AK2	East (LHO) Doubles 3 ♦ if possible.
Vul: Both	♦ KQ	
HCP: 21+1	♣ AQT73	
<hr/>		
Board: 304	♠ 762	Partner is dealer.
Dealer: South	♥ K32	The opponents are silent.
Vul: None	♦ A752	
HCP: 7	♣ 964	

Both hands (Answers Page)

Board: 300

	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ AQ4				2NT
Vul: Both	♥ 84	♥ KQ6	All Pass			
North HCP: 4+1	♦ 962	♦ AKQJ7				
South HCP: 21+1	♣ AT876	♣ 94				
Contract: 2NT South						

Board: 301

	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ K952		2NT	Pass	3♣ ¹
Vul: N-S	♥ KQ6	♥ J9732	X	Pass	Pass	3♥
North HCP: 20	♦ KQ8	♦ A92	Pass	3NT	All Pass	
South HCP: 8+1	♣ KQT8	♣ 4				
Contract: 3NT North						

1. Stayman

Board: 302

	North:	South:	W	N	E	S
Dealer: South	♠ J653	♠ AKT				2NT
Vul: E-W	♥ Q986	♥ AK7	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ QJ	♦ AK97	Pass	4NT	Pass	6NT
South HCP: 21	♣ KQ4	♣ 987	All Pass			
Contract: 6NT South						

1. Stayman

Board: 303

	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ AK6		2NT	Pass	3♣ ¹
Vul: Both	♥ AK2	♥ J543	Pass	3♦	X	XX
North HCP: 21+1	♦ KQ	♦ 876	Pass	3NT	Pass	4NT
South HCP: 11	♣ AQT73	♣ K54	Pass	6NT	All Pass	
Contract: 6NT North						

1. Stayman

Board: 304

	North:	South:	W	N	E	S
Dealer: South	♠ 762	♠ AKT83				2NT
Vul: None	♥ K32	♥ QJ	Pass	3NT	All Pass	
North HCP: 7	♦ A752	♦ KQJ9				
South HCP: 20+1	♣ 964	♣ A8				
Contract: 3NT North						

Board: 300	♠ AQ4	You are dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: Both	♦ AKQJ7	
HCP: 21+1	♣ 94	

Board: 301	♠ K952	Partner is dealer.
Dealer: North	♥ J9732	West (LHO) Doubles 3♣ if possible.
Vul: N-S	♦ A92	
HCP: 8+1	♣ 4	

Board: 302	♠ AKT	You are dealer.
Dealer: South	♥ AK7	The opponents are silent.
Vul: E-W	♦ AK97	
HCP: 21	♣ 987	

Board: 303	♠ AK6	Partner is dealer.
Dealer: North	♥ J543	East (RHO) Doubles 3♦ if possible.
Vul: Both	♦ 876	
HCP: 11	♣ K54	

Board: 304	♠ AKT83	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ KQJ9	
HCP: 20+1	♣ A8	

Both hands (Answers Page)

Board: 300

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 21+1

Contract: 2NT South

North:

♠ 976

♥ 84

♦ 962

♣ AT876

South:

♠ AQ4

♥ KQ6

♦ AKQJ7

♣ 94

W	N	E	S
			2NT

All Pass

Board: 301

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 8+1

Contract: 3NT North

North:

♠ AJ6

♥ KQ6

♦ KQ8

♣ KQT8

South:

♠ K952

♥ J9732

♦ A92

♣ 4

W	N	E	S
	2NT	Pass	3♣ ¹
X	Pass	Pass	3♥
Pass	3NT	All Pass	

1. Stayman

Board: 302

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 21

Contract: 6NT South

North:

♠ J653

♥ Q986

♦ QJ

♣ KQ4

South:

♠ AKT

♥ AK7

♦ AK97

♣ 987

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

1. Stayman

Board: 303

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 11

Contract: 6NT North

North:

♠ QJ7

♥ AK2

♦ KQ

♣ AQT73

South:

♠ AK6

♥ J543

♦ 876

♣ K54

W	N	E	S
	2NT	Pass	3♣ ¹
Pass	3♦	X	XX
Pass	3NT	Pass	4NT
Pass	6NT	All Pass	

1. Stayman

Board: 304

Dealer: South

Vul: None

North HCP: 7

South HCP: 20+1

Contract: 3NT North

North:

♠ 762

♥ K32

♦ A752

♣ 964

South:

♠ AKT83

♥ QJ

♦ KQJ9

♣ A8

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 305	♠ KQT3	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ AK87	
HCP: 20	♣ J65	

Board: 306	♠ Q83	Partner is dealer.
Dealer: South	♥ 52	The opponents are silent.
Vul: Both	♦ KJT96	
HCP: 7+1	♣ J87	

Board: 307	♠ AQ	You are dealer.
Dealer: North	♥ KJT5	The opponents are silent.
Vul: None	♦ AQJ5	
HCP: 20	♣ K76	

Board: 308	♠ Q3	Partner is dealer.
Dealer: South	♥ AQJ7	East (LHO) Doubles 3♣ if possible.
Vul: N-S	♦ KJ874	
HCP: 13+1	♣ 43	

Board: 309	♠ AK74	You are dealer.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: Both	♦ KT2	
HCP: 20	♣ A86	

Both hands (Answers Page)

Board: 305

	North:	South:	W	N	E	S
Dealer: North	♠ KQT3	♠ 8654		2NT	All Pass	
Vul: E-W	♥ AK	♥ 542				
North HCP: 20	♦ AK87	♦ J				
South HCP: 4+1	♣ J65	♣ KT843				
Contract: 2NT North						

Board: 306

	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ A94				2NT
Vul: Both	♥ 52	♥ AJ8	Pass	3NT	All Pass	
North HCP: 7+1	♦ KJT96	♦ Q752				
South HCP: 20	♣ J87	♣ AKQ				
Contract: 3NT North						

Board: 307

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJT753		2NT	Pass	3♥
Vul: None	♥ KJT5	♥ -	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQJ5	♦ T64	All Pass			
South HCP: 5+2	♣ K76	♣ JT54				
Contract: 4♠ South						

Board: 308

	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AK82				2NT
Vul: N-S	♥ AQJ7	♥ KT9	Pass	3♣ ¹	X	3♠
North HCP: 13+1	♦ KJ874	♦ AQ65	Pass	6NT	All Pass	
South HCP: 21	♣ 43	♣ AJ				
Contract: 6NT North						

1. Stayman

Board: 309

	North:	South:	W	N	E	S
Dealer: North	♠ AK74	♠ QJ9862		2NT	Pass	3♥
Vul: Both	♥ AQ9	♥ 863	Pass	3♠	Pass	4♠
North HCP: 20	♦ KT2	♦ Q97	All Pass			
South HCP: 5+2	♣ A86	♣ 5				
Contract: 4♠ South						

Board: 305	♠ 8654	Partner is dealer.
Dealer: North	♥ 542	The opponents are silent.
Vul: E-W	♦ J	
HCP: 4+1	♣ KT843	

Board: 306	♠ A94	You are dealer.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: Both	♦ Q752	
HCP: 20	♣ AKQ	

Board: 307	♠ KJT753	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ T64	
HCP: 5+2	♣ JT54	

Board: 308	♠ AK82	You are dealer.
Dealer: South	♥ KT9	East (RHO) Doubles 3♣ if possible.
Vul: N-S	♦ AQ65	
HCP: 21	♣ AJ	

Board: 309	♠ QJ9862	Partner is dealer.
Dealer: North	♥ 863	The opponents are silent.
Vul: Both	♦ Q97	
HCP: 5+2	♣ 5	

Both hands (Answers Page)

Board: 305

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 4+1

Contract: 2NT North

North:

♠ KQT3

♥ AK

♦ AK87

♣ J65

South:

♠ 8654

♥ 542

♦ J

♣ KT843

W N E S

2NT All Pass

Board: 306

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ Q83

♥ 52

♦ KJT96

♣ J87

South:

♠ A94

♥ AJ8

♦ Q752

♣ AKQ

W N E S

Pass 3NT All Pass

Board: 307

Dealer: North

Vul: None

North HCP: 20

South HCP: 5+2

Contract: 4♠ South

North:

♠ AQ

♥ KJT5

♦ AQJ5

♣ K76

South:

♠ KJT753

♥ -

♦ T64

♣ JT54

W N E S

2NT Pass 3♥

Pass 3♠ Pass 4♠

All Pass

Board: 308

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 21

Contract: 6NT North

North:

♠ Q3

♥ AQJ7

♦ KJ874

♣ 43

South:

♠ AK82

♥ KT9

♦ AQ65

♣ AJ

W N E S

Pass 3♣¹ X 3♠

Pass 6NT All Pass

1. Stayman

Board: 309

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5+2

Contract: 4♠ South

North:

♠ AK74

♥ AQ9

♦ KT2

♣ A86

South:

♠ QJ9862

♥ 863

♦ Q97

♣ 5

W N E S

2NT Pass 3♥

Pass 3♠ Pass 4♠

All Pass

Board: 310	♠ K832	Partner is dealer.
Dealer: South	♥ AT84	The opponents are silent.
Vul: None	♦ J6	
HCP: 11	♣ K95	

Board: 311	♠ AQ2	You are dealer.
Dealer: North	♥ AQ65	The opponents are silent.
Vul: N-S	♦ AJ8	
HCP: 20	♣ QJ5	

Board: 312	♠ K97	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ JT86432	
HCP: 7+3	♣ 98	

Board: 313	♠ 9865	You are dealer.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: None	♦ AK2	
HCP: 20	♣ AK9	

Both hands (Answers Page)

Board: 310

Dealer: South

Vul: None

North HCP: 11

South HCP: 20

Contract: 6 ♠ South

North:

♠ K832

♥ AT84

♦ J6

♣ K95

South:

♠ AQ97

♥ QJ

♦ AKT4

♣ AT3

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

1. Stayman

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

Board: 311

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 5

Contract: 4 ♥ South

North:

♠ AQ2

♥ AQ65

♦ AJ8

♣ QJ5

South:

♠ T

♥ JT93

♦ T943

♣ AT74

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

Board: 312

Dealer: South

Vul: E-W

North HCP: 7+3

South HCP: 20+1

Contract: 3NT North

North:

♠ K97

♥ K

♦ JT86432

♣ 98

South:

♠ A4

♥ AJT96

♦ A9

♣ AKT5

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 313

Dealer: North

Vul: None

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ 9865

♥ AQ2

♦ AK2

♣ AK9

South:

♠ A73

♥ KT3

♦ JT5

♣ J874

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 310	♠ AQ97	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ AKT4	
HCP: 20	♣ AT3	

Board: 311	♠ T	Partner is dealer.
Dealer: North	♥ JT93	The opponents are silent.
Vul: N-S	♦ T943	
HCP: 5	♣ AT74	

Board: 312	♠ A4	You are dealer.
Dealer: South	♥ AJT96	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 20+1	♣ AKT5	

Board: 313	♠ A73	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ JT5	
HCP: 9	♣ J874	

Both hands (Answers Page)

Board: 310

Dealer: South

Vul: None

North HCP: 11

South HCP: 20

Contract: 6 ♠ South

North:

♠ K832

♥ AT84

♦ J6

♣ K95

South:

♠ AQ97

♥ QJ

♦ AKT4

♣ AT3

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

1. Stayman

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

Board: 311

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 5

Contract: 4 ♥ South

North:

♠ AQ2

♥ AQ65

♦ AJ8

♣ QJ5

South:

♠ T

♥ JT93

♦ T943

♣ AT74

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

Board: 312

Dealer: South

Vul: E-W

North HCP: 7+3

South HCP: 20+1

Contract: 3NT North

North:

♠ K97

♥ K

♦ JT86432

♣ 98

South:

♠ A4

♥ AJT96

♦ A9

♣ AKT5

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 313

Dealer: North

Vul: None

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ 9865

♥ AQ2

♦ AK2

♣ AK9

South:

♠ A73

♥ KT3

♦ JT5

♣ J874

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 314	♠ KQ4	Partner is dealer.
Dealer: South	♥ T85	The opponents are silent.
Vul: N-S	♦ KJT2	
HCP: 11	♣ Q74	
<hr/>		
Board: 315	♠ AK74	You are dealer.
Dealer: North	♥ A732	West (RHO) Doubles 3♣ if possible.
Vul: E-W	♦ AJ3	
HCP: 20	♣ A4	
<hr/>		
Board: 316	♠ 8	Partner is dealer.
Dealer: South	♥ K875	The opponents are silent.
Vul: Both	♦ QJ3	
HCP: 11+1	♣ KQ743	
<hr/>		
Board: 317	♠ AT7	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ KQ987	
HCP: 21+1	♣ AKQ	

Both hands (Answers Page)

Board: 314

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 21

Contract: 4NT South

North:

♠ KQ4

♥ T85

♦ KJT2

♣ Q74

South:

♠ AT76

♥ K9

♦ AQ4

♣ AKJ5

W N E S

2NT

Pass 4♣ Pass 4NT¹

All Pass

1. A=3 out of 4

Board: 315

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 5+1

Contract: 4♠ North

North:

♠ AK74

♥ A732

♦ AJ3

♣ A4

South:

♠ Q932

♥ K5

♦ T9765

♣ 98

W N E S

2NT Pass 3♣¹

X 3♥ Pass 3NT

Pass 4♠ All Pass

1. Stayman

Board: 316

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 20

Contract: 6♥ North

North:

♠ 8

♥ K875

♦ QJ3

♣ KQ743

South:

♠ AQJ2

♥ AQ94

♦ K76

♣ A5

W N E S

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠ Pass 4♥

Pass 4NT Pass 5♣²

Pass 5♦ Pass 6♦³

Pass 6♥ All Pass

1. Stayman

2. A=0/5 or 3/5

3. !H queen and !D king

Board: 317

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 6+2

Contract: 4♥ South

North:

♠ AT7

♥ K7

♦ KQ987

♣ AKQ

South:

♠ 53

♥ AJT965

♦ 4

♣ J543

W N E S

2NT Pass 3♦

Pass 3♥ Pass 4♥

All Pass

Board: 314	♠ AT76	You are dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: N-S	♦ AQ4	
HCP: 21	♣ AKJ5	
<hr/>		
Board: 315	♠ Q932	Partner is dealer.
Dealer: North	♥ K5	West (LHO) Doubles 3♣ if possible.
Vul: E-W	♦ T9765	
HCP: 5+1	♣ 98	
<hr/>		
Board: 316	♠ AQJ2	You are dealer.
Dealer: South	♥ AQ94	The opponents are silent.
Vul: Both	♦ K76	
HCP: 20	♣ A5	
<hr/>		
Board: 317	♠ 53	Partner is dealer.
Dealer: North	♥ AJT965	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 6+2	♣ J543	

Both hands (Answers Page)

Board: 314

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 21

Contract: 4NT South

North:

♠ KQ4

♥ T85

♦ KJT2

♣ Q74

South:

♠ AT76

♥ K9

♦ AQ4

♣ AKJ5

W N E S

2NT

Pass 4♣ Pass 4NT¹

All Pass

1. A=3 out of 4

Board: 315

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 5+1

Contract: 4♠ North

North:

♠ AK74

♥ A732

♦ AJ3

♣ A4

South:

♠ Q932

♥ K5

♦ T9765

♣ 98

W N E S

2NT Pass 3♣¹

X 3♥ Pass 3NT

Pass 4♠ All Pass

1. Stayman

Board: 316

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 20

Contract: 6♥ North

North:

♠ 8

♥ K875

♦ QJ3

♣ KQ743

South:

♠ AQJ2

♥ AQ94

♦ K76

♣ A5

W N E S

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠ Pass 4♥

Pass 4NT Pass 5♣²

Pass 5♦ Pass 6♦³

Pass 6♥ All Pass

1. Stayman

2. A=0/5 or 3/5

3. !H queen and !D king

Board: 317

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 6+2

Contract: 4♥ South

North:

♠ AT7

♥ K7

♦ KQ987

♣ AKQ

South:

♠ 53

♥ AJT965

♦ 4

♣ J543

W N E S

2NT Pass 3♦

Pass 3♥ Pass 4♥

All Pass

Board: 318	♠ JT87	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ KQT64	
HCP: 8+1	♣ Q86	

Board: 319	♠ A3	You are dealer.
Dealer: North	♥ AQ96	The opponents are silent.
Vul: None	♦ K7	
HCP: 20+1	♣ AQJ94	

Board: 320	♠ J9	Partner is dealer.
Dealer: South	♥ JT97653	The opponents are silent.
Vul: E-W	♦ -	
HCP: 5+3	♣ QJT9	

Board: 321	♠ K742	You are dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 21	♣ AKQ6	

Board: 322	♠ KT	Partner is dealer.
Dealer: South	♥ 72	The opponents are silent.
Vul: N-S	♦ J742	
HCP: 7+1	♣ KT863	

Both hands (Answers Page)

Board: 318

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 21+1

Contract: 4 ♠ North

North:

♠ JT87

♥ 3

♦ KQT64

♣ Q86

South:

♠ AQ543

♥ AKJ

♦ 85

♣ AK4

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♠
------	------------------	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

Board: 319

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 8

Contract: 4 ♥ South

North:

♠ A3

♥ AQ96

♦ K7

♣ AQJ94

South:

♠ KT84

♥ KT82

♦ Q54

♣ 75

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

Board: 320

Dealer: South

Vul: E-W

North HCP: 5+3

South HCP: 21+1

Contract: 6 ♥ North

North:

♠ J9

♥ JT97653

♦ -

♣ QJT9

South:

♠ K6

♥ AQ

♦ AJ52

♣ AK876

W	N	E	S
			2NT

Pass	3 ♦	Pass	3 ♥
------	-----	------	-----

Pass	6 ♥	All Pass	
------	-----	----------	--

Board: 321

Dealer: North

Vul: Both

North HCP: 21

South HCP: 4+2

Contract: 4 ♠ North

North:

♠ K742

♥ A3

♦ KQ8

♣ AKQ6

South:

♠ QJ9863

♥ 5

♦ 76

♣ J985

W	N	E	S
	2NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 322

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ KT

♥ 72

♦ J742

♣ KT863

South:

♠ AQ94

♥ AK98

♦ AQ

♣ J97

W	N	E	S
			2NT

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

Board: 318	♠ AQ543	You are dealer.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: Both	♦ 85	
HCP: 21+1	♣ AK4	

Board: 319	♠ KT84	Partner is dealer.
Dealer: North	♥ KT82	The opponents are silent.
Vul: None	♦ Q54	
HCP: 8	♣ 75	

Board: 320	♠ K6	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ AJ52	
HCP: 21+1	♣ AK876	

Board: 321	♠ QJ9863	Partner is dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ 76	
HCP: 4+2	♣ J985	

Board: 322	♠ AQ94	You are dealer.
Dealer: South	♥ AK98	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 20	♣ J97	

Both hands (Answers Page)

Board: 318

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 21+1

Contract: 4 ♠ North

North:

♠ JT87

♥ 3

♦ KQT64

♣ Q86

South:

♠ AQ543

♥ AKJ

♦ 85

♣ AK4

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♠
------	------------------	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

Board: 319

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 8

Contract: 4 ♥ South

North:

♠ A3

♥ AQ96

♦ K7

♣ AQJ94

South:

♠ KT84

♥ KT82

♦ Q54

♣ 75

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

Board: 320

Dealer: South

Vul: E-W

North HCP: 5+3

South HCP: 21+1

Contract: 6 ♥ North

North:

♠ J9

♥ JT97653

♦ -

♣ QJT9

South:

♠ K6

♥ AQ

♦ AJ52

♣ AK876

W	N	E	S
			2NT

Pass	3 ♦	Pass	3 ♥
------	-----	------	-----

Pass	6 ♥	All Pass	
------	-----	----------	--

Board: 321

Dealer: North

Vul: Both

North HCP: 21

South HCP: 4+2

Contract: 4 ♠ North

North:

♠ K742

♥ A3

♦ KQ8

♣ AKQ6

South:

♠ QJ9863

♥ 5

♦ 76

♣ J985

W	N	E	S
	2NT	Pass	4 ♥ ¹

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Texas

Board: 322

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ KT

♥ 72

♦ J742

♣ KT863

South:

♠ AQ94

♥ AK98

♦ AQ

♣ J97

W	N	E	S
			2NT

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

Board: 323	♠ AQ93	You are dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 21	♣ AK9	

Board: 324	♠ AQ8	Partner is dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: None	♦ KQ982	
HCP: 11+1	♣ 986	

Board: 325	♠ A75	You are dealer.
Dealer: North	♥ KQT2	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 21	♣ AJ8	

Board: 326	♠ AK87532	Partner is dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: N-S	♦ KQJT	
HCP: 13+3	♣ -	

Both hands (Answers Page)

Board: 323

	North:	South:
Dealer: North	♠ AQ93	♠ J875
Vul: Both	♥ Q95	♥ AJ43
North HCP: 21	♦ AQ5	♦ 9
South HCP: 8	♣ AK9	♣ QT64
Contract: 4 ♠ South		

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

Board: 324

	North:	South:
Dealer: South	♠ AQ8	♠ 643
Vul: None	♥ 74	♥ AK92
North HCP: 11+1	♦ KQ982	♦ A3
South HCP: 20	♣ 986	♣ AKQT
Contract: 6NT North		

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

Board: 325

	North:	South:
Dealer: North	♠ A75	♠ KQ
Vul: E-W	♥ KQT2	♥ 98
North HCP: 21	♦ AK9	♦ J763
South HCP: 11+1	♣ AJ8	♣ KQ762
Contract: 6NT North		

W	N	E	S
	2NT	Pass	4NT
Pass	6NT	All Pass	

Board: 326

	North:	South:
Dealer: South	♠ AK87532	♠ QJ
Vul: N-S	♥ 83	♥ AK42
North HCP: 13+3	♦ KQJT	♦ A7
South HCP: 20+1	♣ -	♣ AQ976
Contract: 7 ♠ North		

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

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

Board: 323	♠ J875	Partner is dealer.
Dealer: North	♥ AJ43	The opponents are silent.
Vul: Both	♦ 9	
HCP: 8	♣ QT64	

Board: 324	♠ 643	You are dealer.
Dealer: South	♥ AK92	The opponents are silent.
Vul: None	♦ A3	
HCP: 20	♣ AKQT	

Board: 325	♠ KQ	Partner is dealer.
Dealer: North	♥ 98	The opponents are silent.
Vul: E-W	♦ J763	
HCP: 11+1	♣ KQ762	

Board: 326	♠ QJ	You are dealer.
Dealer: South	♥ AK42	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 20+1	♣ AQ976	

Both hands (Answers Page)

Board: 323

Dealer: North

Vul: Both

North HCP: 21

South HCP: 8

Contract: 4 ♠ South

North:

♠ AQ93

♥ Q95

♦ AQ5

♣ AK9

South:

♠ J875

♥ AJ43

♦ 9

♣ QT64

W N E S

2NT Pass 3 ♣¹

Pass 3 ♠ Pass 4 ♠

All Pass

1. Stayman

Board: 324

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 20

Contract: 6NT North

North:

♠ AQ8

♥ 74

♦ KQ982

♣ 986

South:

♠ 643

♥ AK92

♦ A3

♣ AKQT

W N E S

2NT

Pass 4 ♣ Pass 4NT¹

Pass 6NT All Pass

1. A=3 out of 4

Board: 325

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 11+1

Contract: 6NT North

North:

♠ A75

♥ KQT2

♦ AK9

♣ AJ8

South:

♠ KQ

♥ 98

♦ J763

♣ KQ762

W N E S

2NT Pass 4NT

Pass 6NT All Pass

Board: 326

Dealer: South

Vul: N-S

North HCP: 13+3

South HCP: 20+1

Contract: 7 ♠ North

North:

♠ AK87532

♥ 83

♦ KQJT

♣ -

South:

♠ QJ

♥ AK42

♦ A7

♣ AQ976

W N E S

2NT

Pass 4 ♥¹ Pass 4 ♠

Pass 4NT Pass 5 ♣²

Pass 5 ♦ Pass 5 ♥³

Pass 7 ♠ All Pass

1. Texas

2. A=0/5 or 3/5

3. !S queen and !H king

Board: 327	♠ AKT93	You are dealer.
Dealer: North	♥ K2	The opponents are silent.
Vul: E-W	♦ AK32	
HCP: 20+1	♣ K7	

Board: 328	♠ T8	Partner is dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 9+1	♣ JT754	

Board: 329	♠ KT	You are dealer.
Dealer: North	♥ Q983	The opponents are silent.
Vul: N-S	♦ AKJ53	
HCP: 20+1	♣ AK	

Board: 330	♠ AQT64	Partner is dealer.
Dealer: South	♥ K953	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 10+1	♣ J7	

Both hands (Answers Page)

Board: 327

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 11+3

Contract: 6♥ South

North:

♠ AKT93

♥ K2

♦ AK32

♣ K7

South:

♠ Q75

♥ AQJ9863

♦ J

♣ J6

W	N	E	S
---	---	---	---

	2NT	Pass	4♦ ¹
--	-----	------	-----------------

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♣ ²	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

Board: 328

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 21+1

Contract: 3NT North

North:

♠ T8

♥ KQ4

♦ QJ9

♣ JT754

South:

♠ AJ754

♥ A62

♦ AK

♣ KQ3

W	N	E	S
---	---	---	---

2NT

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

Board: 329

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 4+2

Contract: 4♠ North

North:

♠ KT

♥ Q983

♦ AKJ53

♣ AK

South:

♠ Q87652

♥ 52

♦ 8764

♣ Q

W	N	E	S
---	---	---	---

	2NT	Pass	4♥ ¹
--	-----	------	-----------------

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 330

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 20

Contract: 6♠ North

North:

♠ AQT64

♥ K953

♦ 95

♣ J7

South:

♠ J92

♥ AQT

♦ AKQ7

♣ A96

W	N	E	S
---	---	---	---

2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	3♥ ²	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♣ ³
------	-----	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

Board: 327	♠ Q75	Partner is dealer.
Dealer: North	♥ AQJ9863	The opponents are silent.
Vul: E-W	♦ J	
HCP: 11+3	♣ J6	

Board: 328	♠ AJ754	You are dealer.
Dealer: South	♥ A62	The opponents are silent.
Vul: Both	♦ AK	
HCP: 21+1	♣ KQ3	

Board: 329	♠ Q87652	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: N-S	♦ 8764	
HCP: 4+2	♣ Q	

Board: 330	♠ J92	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: E-W	♦ AKQ7	
HCP: 20	♣ A96	

Both hands (Answers Page)

Board: 327

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 11+3

Contract: 6♥ South

North:

♠ AKT93

♥ K2

♦ AK32

♣ K7

South:

♠ Q75

♥ AQJ9863

♦ J

♣ J6

W	N	E	S
---	---	---	---

	2NT	Pass	4♦ ¹
--	-----	------	-----------------

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♣ ²	Pass	6♥
------	-----------------	------	----

All Pass

1. Texas

2. A=0/5 or 3/5

Board: 328

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 21+1

Contract: 3NT North

North:

♠ T8

♥ KQ4

♦ QJ9

♣ JT754

South:

♠ AJ754

♥ A62

♦ AK

♣ KQ3

W	N	E	S
---	---	---	---

2NT

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

Board: 329

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 4+2

Contract: 4♠ North

North:

♠ KT

♥ Q983

♦ AKJ53

♣ AK

South:

♠ Q87652

♥ 52

♦ 8764

♣ Q

W	N	E	S
---	---	---	---

	2NT	Pass	4♥ ¹
--	-----	------	-----------------

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 330

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 20

Contract: 6♠ North

North:

♠ AQT64

♥ K953

♦ 95

♣ J7

South:

♠ J92

♥ AQT

♦ AKQ7

♣ A96

W	N	E	S
---	---	---	---

2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	3♥ ²	Pass	4♠
------	-----------------	------	----

Pass	4NT	Pass	5♣ ³
------	-----	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

Board: 331	♠ KQJ4	You are dealer.
Dealer: North	♥ AQ6	East (LHO) bids 3♣ if possible.
Vul: Both	♦ AJ52	
HCP: 20	♣ K3	

Board: 332	♠ JT98	Partner is dealer.
Dealer: South	♥ KQ974	The opponents are silent.
Vul: None	♦ A5	
HCP: 12+1	♣ Q5	

Board: 333	♠ AQ6	You are dealer.
Dealer: North	♥ AKQ4	The opponents are silent.
Vul: Both	♦ JT7	
HCP: 21	♣ AJT	

Board: 334	♠ J654	Partner is dealer.
Dealer: South	♥ AKQ753	The opponents are silent.
Vul: None	♦ 2	
HCP: 10+2	♣ T5	

Both hands (Answers Page)

Board: 331

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5+1

Contract: 3NT South

North:

♠ KQJ4

♥ AQ6

♦ AJ52

♣ K3

South:

♠ T95

♥ 985

♦ KQT97

♣ 97

W	N	E	S
	2NT	3♣	3NT

All Pass

Board: 332

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 21

Contract: 6♥ North

North:

♠ JT98

♥ KQ974

♦ A5

♣ Q5

South:

♠ AK5

♥ A82

♦ KQ63

♣ AJ7

W	N	E	S
			2NT

Pass 3♣¹ Pass 3♦

Pass 3♠² Pass 4♥

Pass 4NT Pass 5♣³

Pass 6♥ All Pass

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

Board: 333

Dealer: North

Vul: Both

North HCP: 21

South HCP: 6+2

Contract: 4♠ South

North:

♠ AQ6

♥ AKQ4

♦ JT7

♣ AJT

South:

♠ JT9875

♥ 93

♦ Q94

♣ K7

W	N	E	S
	2NT	Pass	3♥

Pass 3♠ Pass 4♠

All Pass

Board: 334

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 20

Contract: 6♥ North

North:

♠ J654

♥ AKQ753

♦ 2

♣ T5

South:

♠ KQ

♥ J92

♦ AJT8

♣ AKQ9

W	N	E	S
			2NT

Pass 4♦¹ Pass 4♥

Pass 4NT Pass 5♥²

Pass 6♥ All Pass

1. Texas

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

Board: 331	♠ T95	Partner is dealer.
Dealer: North	♥ 985	East (RHO) bids 3♣ if possible.
Vul: Both	♦ KQT97	
HCP: 5+1	♣ 97	

Board: 332	♠ AK5	You are dealer.
Dealer: South	♥ A82	The opponents are silent.
Vul: None	♦ KQ63	
HCP: 21	♣ AJ7	

Board: 333	♠ JT9875	Partner is dealer.
Dealer: North	♥ 93	The opponents are silent.
Vul: Both	♦ Q94	
HCP: 6+2	♣ K7	

Board: 334	♠ KQ	You are dealer.
Dealer: South	♥ J92	The opponents are silent.
Vul: None	♦ AJT8	
HCP: 20	♣ AKQ9	

Both hands (Answers Page)

Board: 331

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5+1

Contract: 3NT South

North:

♠ KQJ4

♥ AQ6

♦ AJ52

♣ K3

South:

♠ T95

♥ 985

♦ KQT97

♣ 97

W	N	E	S
	2NT	3♣	3NT

All Pass

Board: 332

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 21

Contract: 6♥ North

North:

♠ JT98

♥ KQ974

♦ A5

♣ Q5

South:

♠ AK5

♥ A82

♦ KQ63

♣ AJ7

W	N	E	S
			2NT

Pass 3♣¹ Pass 3♦

Pass 3♠² Pass 4♥

Pass 4NT Pass 5♣³

Pass 6♥ All Pass

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

Board: 333

Dealer: North

Vul: Both

North HCP: 21

South HCP: 6+2

Contract: 4♠ South

North:

♠ AQ6

♥ AKQ4

♦ JT7

♣ AJT

South:

♠ JT9875

♥ 93

♦ Q94

♣ K7

W	N	E	S
	2NT	Pass	3♥

Pass 3♠ Pass 4♠

All Pass

Board: 334

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 20

Contract: 6♥ North

North:

♠ J654

♥ AKQ753

♦ 2

♣ T5

South:

♠ KQ

♥ J92

♦ AJT8

♣ AKQ9

W	N	E	S
			2NT

Pass 4♦¹ Pass 4♥

Pass 4NT Pass 5♥²

Pass 6♥ All Pass

1. Texas

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

Board: 335	♠ AJ97	You are dealer.
Dealer: North	♥ AK8	The opponents are silent.
Vul: N-S	♦ AJ6	
HCP: 21	♣ A63	
<hr/>		
Board: 336	♠ AQ8	Partner is dealer.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: Both	♦ 974	
HCP: 11	♣ 7654	
<hr/>		
Board: 337	♠ QT	You are dealer.
Dealer: North	♥ AKQ2	The opponents are silent.
Vul: None	♦ KT654	
HCP: 21+1	♣ AK	
<hr/>		
Board: 338	♠ Q74	Partner is dealer.
Dealer: South	♥ QJ985	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 8+1	♣ J973	
<hr/>		
Board: 339	♠ AKT2	You are dealer.
Dealer: North	♥ K6	West (RHO) Doubles 3♣ if possible.
Vul: E-W	♦ AKQ5	
HCP: 21	♣ Q87	

Both hands (Answers Page)

Board: 335

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 10+2

Contract: 3NT South

North:

♠ AJ97

♥ AK8

♦ AJ6

♣ A63

South:

♠ K86

♥ Q4

♦ K98754

♣ Q5

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 336

Dealer: South

Vul: Both

North HCP: 11

South HCP: 20

Contract: 4NT South

North:

♠ AQ8

♥ KQ9

♦ 974

♣ 7654

South:

♠ KJ65

♥ A74

♦ AJ86

♣ AK

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

Board: 337

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 10+2

Contract: 4♥ North

North:

♠ QT

♥ AKQ2

♦ KT654

♣ AK

South:

♠ A82

♥ T98754

♦ AQ

♣ T5

W	N	E	S
	2NT	Pass	4♦ ¹
Pass	4♥	All Pass	
1. Texas			

Board: 338

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 20

Contract: 4♥ South

North:

♠ Q74

♥ QJ985

♦ Q

♣ J973

South:

♠ AKJ5

♥ AKT2

♦ K64

♣ Q4

W	N	E	S
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
All Pass			

Board: 339

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 11+1

Contract: 6NT South

North:

♠ AKT2

♥ K6

♦ AKQ5

♣ Q87

South:

♠ 3

♥ AQJ5

♦ J8764

♣ KT4

W	N	E	S
	2NT	Pass	3♣ ¹
X	3♠	Pass	6NT
All Pass			
1. Stayman			

Board: 335 ♠ K86 Partner is dealer.
 Dealer: North ♥ Q4 The opponents are silent.
 Vul: N-S ♦ K98754
 HCP: 10+2 ♣ Q5

Board: 336 ♠ KJ65 You are dealer.
 Dealer: South ♥ A74 The opponents are silent.
 Vul: Both ♦ AJ86
 HCP: 20 ♣ AK

Board: 337 ♠ A82 Partner is dealer.
 Dealer: North ♥ T98754 The opponents are silent.
 Vul: None ♦ AQ
 HCP: 10+2 ♣ T5

Board: 338 ♠ AKJ5 You are dealer.
 Dealer: South ♥ AKT2 The opponents are silent.
 Vul: N-S ♦ K64
 HCP: 20 ♣ Q4

Board: 339 ♠ 3 Partner is dealer.
 Dealer: North ♥ AQJ5 West (LHO) Doubles 3♣ if possible.
 Vul: E-W ♦ J8764
 HCP: 11+1 ♣ KT4

Both hands (Answers Page)

Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ AJ97	♠ K86		2NT	Pass	3NT
Vul: N-S	♥ AK8	♥ Q4	All Pass			
North HCP: 21	♦ AJ6	♦ K98754				
South HCP: 10+2	♣ A63	♣ Q5				
Contract: 3NT South						

Board: 336

	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ KJ65				2NT
Vul: Both	♥ KQ9	♥ A74	Pass	4♣	Pass	4NT ¹
North HCP: 11	♦ 974	♦ AJ86	All Pass			
South HCP: 20	♣ 7654	♣ AK				
Contract: 4NT South						

1. A=3 out of 4

Board: 337

	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ A82		2NT	Pass	4♦ ¹
Vul: None	♥ AKQ2	♥ T98754	Pass	4♥	All Pass	
North HCP: 21+1	♦ KT654	♦ AQ				
South HCP: 10+2	♣ AK	♣ T5				
Contract: 4♥ North						

1. Texas

Board: 338

	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ AKJ5				2NT
Vul: N-S	♥ QJ985	♥ AKT2	Pass	3♦	Pass	3♥
North HCP: 8+1	♦ Q	♦ K64	Pass	3NT	Pass	4♥
South HCP: 20	♣ J973	♣ Q4	All Pass			
Contract: 4♥ South						

Board: 339

	North:	South:	W	N	E	S
Dealer: North	♠ AKT2	♠ 3		2NT	Pass	3♣ ¹
Vul: E-W	♥ K6	♥ AQJ5	X	3♠	Pass	6NT
North HCP: 21	♦ AKQ5	♦ J8764	All Pass			
South HCP: 11+1	♣ Q87	♣ KT4				
Contract: 6NT South						

1. Stayman

Board: 340	♠ K	Partner is dealer.
Dealer: South	♥ J42	The opponents are silent.
Vul: N-S	♦ QT872	
HCP: 13+1	♣ AKT8	

Board: 341	♠ A63	You are dealer.
Dealer: North	♥ AK73	The opponents are silent.
Vul: E-W	♦ AQ7	
HCP: 20	♣ KT3	

Board: 342	♠ JT65	Partner is dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: Both	♦ QT7	
HCP: 6	♣ J984	

Board: 343	♠ AKT84	You are dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: N-S	♦ AT7	
HCP: 21+1	♣ AK	

Board: 344	♠ AJ73	Partner is dealer.
Dealer: South	♥ T3	The opponents are silent.
Vul: E-W	♦ J743	
HCP: 7	♣ J86	

Both hands (Answers Page)

Board: 340

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 20

Contract: 6NT North

North:

♠ K

♥ J42

♦ QT872

♣ AKT8

South:

♠ AQJ4

♥ K6

♦ AK93

♣ QJ5

W N E S

2NT

Pass 4♣ Pass 4♠¹

Pass 6NT All Pass

1. A=2 out of 4

Board: 341

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 17+1

Contract: 7♥ South

North:

♠ A63

♥ AK73

♦ AQ7

♣ KT3

South:

♠ KJ

♥ QJ542

♦ KJ93

♣ AQ

W N E S

2NT Pass 3♦

Pass 3♥ Pass 4♦

Pass 6♥ Pass 7♥

All Pass

Board: 342

Dealer: South

Vul: Both

North HCP: 6

South HCP: 21+1

Contract: 3NT North

North:

♠ JT65

♥ Q5

♦ QT7

♣ J984

South:

♠ A7

♥ AK984

♦ K6

♣ AK65

W N E S

2NT

Pass 3♣¹ Pass 3♥

Pass 3NT All Pass

1. Stayman

Board: 343

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 5

Contract: 3NT South

North:

♠ AKT84

♥ KT4

♦ AT7

♣ AK

South:

♠ J97

♥ QJ

♦ 5432

♣ JT95

W N E S

2NT Pass 3NT

All Pass

Board: 344

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 21+1

Contract: 3NT North

North:

♠ AJ73

♥ T3

♦ J743

♣ J86

South:

♠ Q95

♥ KQ

♦ KQ8

♣ AKQ97

W N E S

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT All Pass

1. Stayman

Board: 340	♠ AQJ4	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ AK93	
HCP: 20	♣ QJ5	

Board: 341	♠ KJ	Partner is dealer.
Dealer: North	♥ QJ542	The opponents are silent.
Vul: E-W	♦ KJ93	
HCP: 17+1	♣ AQ	

Board: 342	♠ A7	You are dealer.
Dealer: South	♥ AK984	The opponents are silent.
Vul: Both	♦ K6	
HCP: 21+1	♣ AK65	

Board: 343	♠ J97	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ 5432	
HCP: 5	♣ JT95	

Board: 344	♠ Q95	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ KQ8	
HCP: 21+1	♣ AKQ97	

Both hands (Answers Page)

Board: 340

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 20

Contract: 6NT North

North:

♠ K

♥ J42

♦ QT872

♣ AKT8

South:

♠ AQJ4

♥ K6

♦ AK93

♣ QJ5

W N E S

2NT

Pass 4♣ Pass 4♠¹

Pass 6NT All Pass

1. A=2 out of 4

Board: 341

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 17+1

Contract: 7♥ South

North:

♠ A63

♥ AK73

♦ AQ7

♣ KT3

South:

♠ KJ

♥ QJ542

♦ KJ93

♣ AQ

W N E S

2NT Pass 3♦

Pass 3♥ Pass 4♦

Pass 6♥ Pass 7♥

All Pass

Board: 342

Dealer: South

Vul: Both

North HCP: 6

South HCP: 21+1

Contract: 3NT North

North:

♠ JT65

♥ Q5

♦ QT7

♣ J984

South:

♠ A7

♥ AK984

♦ K6

♣ AK65

W N E S

2NT

Pass 3♣¹ Pass 3♥

Pass 3NT All Pass

1. Stayman

Board: 343

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 5

Contract: 3NT South

North:

♠ AKT84

♥ KT4

♦ AT7

♣ AK

South:

♠ J97

♥ QJ

♦ 5432

♣ JT95

W N E S

2NT Pass 3NT

All Pass

Board: 344

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 21+1

Contract: 3NT North

North:

♠ AJ73

♥ T3

♦ J743

♣ J86

South:

♠ Q95

♥ KQ

♦ KQ8

♣ AKQ97

W N E S

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT All Pass

1. Stayman

Board: 345	♠ KQ9	You are dealer.
Dealer: North	♥ AK64	The opponents are silent.
Vul: Both	♦ QT4	
HCP: 21	♣ AK5	

Board: 346	♠ QJT873	Partner is dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ AK2	
HCP: 13+2	♣ 64	

Board: 347	♠ AK6	You are dealer.
Dealer: North	♥ AQJ7	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 21	♣ AQJ6	

Board: 348	♠ KQ62	You are dealer.
Dealer: North	♥ K62	The opponents are silent.
Vul: Both	♦ A5	
HCP: 20	♣ AKJ7	

Board: 349	♠ AQ2	You are dealer.
Dealer: North	♥ AJT6	The opponents are silent.
Vul: None	♦ Q8	
HCP: 20	♣ AK54	

Both hands (Answers Page)

Board: 345

Dealer: North

Vul: Both

North HCP: 21

South HCP: 6

Contract: 3NT South

North:

♠ KQ9

♥ AK64

♦ QT4

♣ AK5

South:

♠ 82

♥ T98

♦ A732

♣ Q764

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 346

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 20

Contract: 6♠ North

North:

♠ QJT873

♥ K6

♦ AK2

♣ 64

South:

♠ AK95

♥ QJ2

♦ 87

♣ AKQJ

W	N	E	S
			2NT

Pass 4♥¹ Pass 4♠

Pass 4NT Pass 5♣²

Pass 6♠ All Pass

1. Texas

2. A=0/5 or 3/5

Board: 347

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ AK6

♥ AQJ7

♦ 54

♣ AQJ6

South:

♠ T985

♥ 863

♦ AJT8

♣ 43

W	N	E	S
	2NT	Pass	3♣ ¹

Pass 3♥ Pass 3NT

All Pass

1. Stayman

Board: 348

Dealer: North

Vul: Both

North HCP: 20

South HCP: 3+3

Contract: 5♦ South

North:

♠ KQ62

♥ K62

♦ A5

♣ AKJ7

South:

♠ 9873

♥ Q

♦ JT98643

♣ 9

W	N	E	S
	2NT	Pass	3♠ ¹

Pass 4♣² Pass 5♦

All Pass

1. Minor Suit Transfers after 2NT

2. automat

Board: 349

Dealer: North

Vul: None

North HCP: 20

South HCP: 10+2

Contract: 3NT South

North:

♠ AQ2

♥ AJT6

♦ Q8

♣ AK54

South:

♠ J54

♥ K5

♦ KJT542

♣ Q9

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 345	♠ 82	Partner is dealer.
Dealer: North	♥ T98	The opponents are silent.
Vul: Both	♦ A732	
HCP: 6	♣ Q764	

Board: 346	♠ AK95	You are dealer.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: None	♦ 87	
HCP: 20	♣ AKQJ	

Board: 347	♠ T985	Partner is dealer.
Dealer: North	♥ 863	The opponents are silent.
Vul: E-W	♦ AJT8	
HCP: 5	♣ 43	

Board: 348	♠ 9873	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ JT98643	
HCP: 3+3	♣ 9	

Board: 349	♠ J54	Partner is dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ KJT542	
HCP: 10+2	♣ Q9	

Both hands (Answers Page)

Board: 345

Dealer: North

Vul: Both

North HCP: 21

South HCP: 6

Contract: 3NT South

North:

♠ KQ9

♥ AK64

♦ QT4

♣ AK5

South:

♠ 82

♥ T98

♦ A732

♣ Q764

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 346

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 20

Contract: 6♠ North

North:

♠ QJT873

♥ K6

♦ AK2

♣ 64

South:

♠ AK95

♥ QJ2

♦ 87

♣ AKQJ

W	N	E	S
			2NT

Pass 4♥¹ Pass 4♠

Pass 4NT Pass 5♣²

Pass 6♠ All Pass

1. Texas

2. A=0/5 or 3/5

Board: 347

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ AK6

♥ AQJ7

♦ 54

♣ AQJ6

South:

♠ T985

♥ 863

♦ AJT8

♣ 43

W	N	E	S
	2NT	Pass	3♣ ¹

Pass 3♥ Pass 3NT

All Pass

1. Stayman

Board: 348

Dealer: North

Vul: Both

North HCP: 20

South HCP: 3+3

Contract: 5♦ South

North:

♠ KQ62

♥ K62

♦ A5

♣ AKJ7

South:

♠ 9873

♥ Q

♦ JT98643

♣ 9

W	N	E	S
	2NT	Pass	3♠ ¹

Pass 4♣² Pass 5♦

All Pass

1. Minor Suit Transfers after 2NT

2. automat

Board: 349

Dealer: North

Vul: None

North HCP: 20

South HCP: 10+2

Contract: 3NT South

North:

♠ AQ2

♥ AJT6

♦ Q8

♣ AK54

South:

♠ J54

♥ K5

♦ KJT542

♣ Q9

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 350 ♠ KQJ9432 Partner is dealer.
Dealer: South ♥ - The opponents are silent.
Vul: N-S ♦ AK94
HCP: 15+3 ♣ Q6

Board: 351 ♠ QJ5 You are dealer.
Dealer: North ♥ KQ The opponents are silent.
Vul: Both ♦ AKQ83
HCP: 21+1 ♣ A87

Board: 352 ♠ 9542 Partner is dealer.
Dealer: South ♥ K986 The opponents are silent.
Vul: None ♦ K9
HCP: 6 ♣ 765

Board: 353 ♠ KQJT8 You are dealer.
Dealer: North ♥ KQ The opponents are silent.
Vul: N-S ♦ 76
HCP: 20+1 ♣ AKQ5

Board: 354 ♠ K98 Partner is dealer.
Dealer: South ♥ 32 The opponents are silent.
Vul: E-W ♦ AT652
HCP: 8+1 ♣ JT4

Both hands (Answers Page)

Board: 350

Dealer: South

Vul: N-S

North HCP: 15+3

South HCP: 20

Contract: 7 ♠ North

North:

♠ KQJ9432

♥ -

♦ AK94

♣ Q6

South:

♠ A76

♥ AQ87

♦ QT6

♣ AKJ

W	N	E	S
			2NT
Pass	4 ♥ ¹	Pass	4 ♠
Pass	4NT	Pass	5 ♣ ²
Pass	7 ♠	All Pass	

1. Texas

2. A=0/5 or 3/5

Board: 351

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 11

Contract: 6NT North

North:

♠ QJ5

♥ KQ

♦ AKQ83

♣ A87

South:

♠ AK97

♥ J95

♦ 954

♣ QJ6

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

1. Stayman

Board: 352

Dealer: South

Vul: None

North HCP: 6

South HCP: 20

Contract: 4 ♠ North

North:

♠ 9542

♥ K986

♦ K9

♣ 765

South:

♠ AQJ6

♥ Q4

♦ A75

♣ AKT8

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

1. Stayman

Board: 353

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 9

Contract: 3NT South

North:

♠ KQJT8

♥ KQ

♦ 76

♣ AKQ5

South:

♠ 432

♥ J63

♦ AQJ2

♣ J93

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 354

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 21+1

Contract: 3NT North

North:

♠ K98

♥ 32

♦ AT652

♣ JT4

South:

♠ AT763

♥ AK7

♦ KJ

♣ AQ6

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 350	♠ A76	You are dealer.
Dealer: South	♥ AQ87	The opponents are silent.
Vul: N-S	♦ QT6	
HCP: 20	♣ AKJ	

Board: 351	♠ AK97	Partner is dealer.
Dealer: North	♥ J95	The opponents are silent.
Vul: Both	♦ 954	
HCP: 11	♣ QJ6	

Board: 352	♠ AQJ6	You are dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: None	♦ A75	
HCP: 20	♣ AKT8	

Board: 353	♠ 432	Partner is dealer.
Dealer: North	♥ J63	The opponents are silent.
Vul: N-S	♦ AQJ2	
HCP: 9	♣ J93	

Board: 354	♠ AT763	You are dealer.
Dealer: South	♥ AK7	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 21+1	♣ AQ6	

Both hands (Answers Page)

Board: 350

Dealer: South

Vul: N-S

North HCP: 15+3

South HCP: 20

Contract: 7 ♠ North

North:

♠ KQJ9432

♥ -

♦ AK94

♣ Q6

South:

♠ A76

♥ AQ87

♦ QT6

♣ AKJ

W	N	E	S
			2NT
Pass	4 ♥ ¹	Pass	4 ♠
Pass	4NT	Pass	5 ♣ ²
Pass	7 ♠	All Pass	

1. Texas

2. A=0/5 or 3/5

Board: 351

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 11

Contract: 6NT North

North:

♠ QJ5

♥ KQ

♦ AKQ83

♣ A87

South:

♠ AK97

♥ J95

♦ 954

♣ QJ6

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

1. Stayman

Board: 352

Dealer: South

Vul: None

North HCP: 6

South HCP: 20

Contract: 4 ♠ North

North:

♠ 9542

♥ K986

♦ K9

♣ 765

South:

♠ AQJ6

♥ Q4

♦ A75

♣ AKT8

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

1. Stayman

Board: 353

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 9

Contract: 3NT South

North:

♠ KQJT8

♥ KQ

♦ 76

♣ AKQ5

South:

♠ 432

♥ J63

♦ AQJ2

♣ J93

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 354

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 21+1

Contract: 3NT North

North:

♠ K98

♥ 32

♦ AT652

♣ JT4

South:

♠ AT763

♥ AK7

♦ KJ

♣ AQ6

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 355

♠ AKJ5

You are dealer.

Dealer: North

♥ A76

The opponents are silent.

Vul: None

♦ AKQ9

HCP: 21

♣ 65

Board: 356

♠ 76

Partner is dealer.

Dealer: South

♥ KJ3

The opponents are silent.

Vul: N-S

♦ JT754

HCP: 6+1

♣ J96

Board: 357

♠ Q54

Partner is dealer.

Dealer: South

♥ 62

West (RHO) Doubles 4♠ if possible.

Vul: E-W

♦ 86

HCP: 10+2

♣ AKJT53

Board: 358

♠ Q7

Partner is dealer.

Dealer: South

♥ AK8643

The opponents are silent.

Vul: Both

♦ AJ7

HCP: 14+2

♣ 94

Board: 359

♠ Q2

You are dealer.

Dealer: North

♥ AKQ9

The opponents are silent.

Vul: N-S

♦ AK865

HCP: 20+1

♣ Q5

Both hands (Answers Page)

Board: 355

Dealer: North

Vul: None

North HCP: 21

South HCP: 12+2

Contract: 6NT South

North:

♠ AKJ5

♥ A76

♦ AKQ9

♣ 65

South:

♠ 7

♥ KT

♦ J8632

♣ AKJ87

W	N	E	S
	2NT	Pass	4♠ ¹
Pass	5♦	Pass	6NT
All Pass			
1. Texas			

Board: 356

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 20

Contract: 3NT North

North:

♠ 76

♥ KJ3

♦ JT754

♣ J96

South:

♠ AT94

♥ AQ

♦ AQ2

♣ A753

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 357

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 20

Contract: 6♣ North

North:

♠ Q54

♥ 62

♦ 86

♣ AKJT53

South:

♠ K82

♥ AKQ

♦ AQ52

♣ Q94

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

Board: 358

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 20

Contract: 7♥ North

North:

♠ Q7

♥ AK8643

♦ AJ7

♣ 94

South:

♠ AK92

♥ QJT

♦ K65

♣ AK6

W	N	E	S
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT	Pass	5♠ ²
Pass	7♥	All Pass	
1. Texas			
2. A=2/5 or 5/5, Q(H)=1			

Board: 359

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 4+1

Contract: 2NT North

North:

♠ Q2

♥ AKQ9

♦ AK865

♣ Q5

South:

♠ T6

♥ 542

♦ 974

♣ AT974

W	N	E	S
	2NT	All Pass	

Board: 355	♠ 7	Partner is dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: None	♦ J8632	
HCP: 12+2	♣ AKJ87	

Board: 356	♠ AT94	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ AQ2	
HCP: 20	♣ A753	

Board: 357	♠ K82	You are dealer.
Dealer: South	♥ AKQ	West (LHO) Doubles 4 ♠ if possible.
Vul: E-W	♦ AQ52	
HCP: 20	♣ Q94	

Board: 358	♠ AK92	You are dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: Both	♦ K65	
HCP: 20	♣ AK6	

Board: 359	♠ T6	Partner is dealer.
Dealer: North	♥ 542	The opponents are silent.
Vul: N-S	♦ 974	
HCP: 4+1	♣ AT974	

Both hands (Answers Page)

Board: 355

Dealer: North

Vul: None

North HCP: 21

South HCP: 12+2

Contract: 6NT South

North:

♠ AKJ5

♥ A76

♦ AKQ9

♣ 65

South:

♠ 7

♥ KT

♦ J8632

♣ AKJ87

W	N	E	S
	2NT	Pass	4♠ ¹
Pass	5♦	Pass	6NT
All Pass			
1. Texas			

Board: 356

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 20

Contract: 3NT North

North:

♠ 76

♥ KJ3

♦ JT754

♣ J96

South:

♠ AT94

♥ AQ

♦ AQ2

♣ A753

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 357

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 20

Contract: 6♣ North

North:

♠ Q54

♥ 62

♦ 86

♣ AKJT53

South:

♠ K82

♥ AKQ

♦ AQ52

♣ Q94

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

Board: 358

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 20

Contract: 7♥ North

North:

♠ Q7

♥ AK8643

♦ AJ7

♣ 94

South:

♠ AK92

♥ QJT

♦ K65

♣ AK6

W	N	E	S
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT	Pass	5♠ ²
Pass	7♥	All Pass	
1. Texas			
2. A=2/5 or 5/5, Q(H)=1			

Board: 359

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 4+1

Contract: 2NT North

North:

♠ Q2

♥ AKQ9

♦ AK865

♣ Q5

South:

♠ T6

♥ 542

♦ 974

♣ AT974

W	N	E	S
	2NT	All Pass	

Board: 360	♠ A943	Partner is dealer.
Dealer: South	♥ J96	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 5+1	♣ 97654	

Board: 361	♠ K5	You are dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: Both	♦ AKT2	
HCP: 20	♣ AKJ4	

Board: 362	♠ JT	Partner is dealer.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: None	♦ AQ8732	
HCP: 14+2	♣ Q6	

Board: 363	♠ AKT86	You are dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: E-W	♦ K94	
HCP: 21+1	♣ AKQ	

Board: 364	♠ T6	Partner is dealer.
Dealer: South	♥ T764	East (LHO) bids 3♠ if possible.
Vul: Both	♦ Q97	
HCP: 5	♣ K654	

Both hands (Answers Page)

Board: 360

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 21

Contract: 4 ♠ North

North:

♠ A943

♥ J96

♦ 7

♣ 97654

South:

♠ KQ76

♥ 84

♦ AKQ

♣ AKT3

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♠
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Pass	4 ♠	All Pass	
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1. Stayman

Board: 361

Dealer: North

Vul: Both

North HCP: 20

South HCP: 11+2

Contract: 6 ♠ South

North:

♠ K5

♥ Q43

♦ AKT2

♣ AKJ4

South:

♠ AQ9643

♥ 6

♦ QJ73

♣ Q6

W	N	E	S
	2NT	Pass	4 ♥ ¹

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♣ ²	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=0/5 or 3/5

Board: 362

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 20+1

Contract: 7NT North

North:

♠ JT

♥ KQ5

♦ AQ8732

♣ Q6

South:

♠ A6

♥ AJ92

♦ KJ964

♣ AK

W	N	E	S
			2NT

Pass	4 ♣	Pass	4NT ¹
------	-----	------	------------------

Pass	7NT	All Pass	
------	-----	----------	--

1. A=3 out of 4

Board: 363

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 9

Contract: 3NT South

North:

♠ AKT86

♥ Q8

♦ K94

♣ AKQ

South:

♠ QJ7

♥ A73

♦ J82

♣ J964

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 364

Dealer: South

Vul: Both

North HCP: 5

South HCP: 20+1

Contract: 3NT South

North:

♠ T6

♥ T764

♦ Q97

♣ K654

South:

♠ KQ

♥ AK85

♦ AKJ64

♣ 87

W	N	E	S
			2NT

Pass	3 ♣ ¹	3 ♠	3NT
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All Pass

1. Stayman

Board: 360	♠ KQ76	You are dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 21	♣ AKT3	

Board: 361	♠ AQ9643	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ QJ73	
HCP: 11+2	♣ Q6	

Board: 362	♠ A6	You are dealer.
Dealer: South	♥ AJ92	The opponents are silent.
Vul: None	♦ KJ964	
HCP: 20+1	♣ AK	

Board: 363	♠ QJ7	Partner is dealer.
Dealer: North	♥ A73	The opponents are silent.
Vul: E-W	♦ J82	
HCP: 9	♣ J964	

Board: 364	♠ KQ	You are dealer.
Dealer: South	♥ AK85	East (RHO) bids 3 ♠ if possible.
Vul: Both	♦ AKJ64	
HCP: 20+1	♣ 87	

Both hands (Answers Page)

Board: 360

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 21

Contract: 4 ♠ North

North:

♠ A943

♥ J96

♦ 7

♣ 97654

South:

♠ KQ76

♥ 84

♦ AKQ

♣ AKT3

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♠
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Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

Board: 361

Dealer: North

Vul: Both

North HCP: 20

South HCP: 11+2

Contract: 6 ♠ South

North:

♠ K5

♥ Q43

♦ AKT2

♣ AKJ4

South:

♠ AQ9643

♥ 6

♦ QJ73

♣ Q6

W	N	E	S
	2NT	Pass	4 ♥ ¹

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♣ ²	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Texas

2. A=0/5 or 3/5

Board: 362

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 20+1

Contract: 7NT North

North:

♠ JT

♥ KQ5

♦ AQ8732

♣ Q6

South:

♠ A6

♥ AJ92

♦ KJ964

♣ AK

W	N	E	S
			2NT

Pass	4 ♣	Pass	4NT ¹
------	-----	------	------------------

Pass	7NT	All Pass	
------	-----	----------	--

1. A=3 out of 4

Board: 363

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 9

Contract: 3NT South

North:

♠ AKT86

♥ Q8

♦ K94

♣ AKQ

South:

♠ QJ7

♥ A73

♦ J82

♣ J964

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 364

Dealer: South

Vul: Both

North HCP: 5

South HCP: 20+1

Contract: 3NT South

North:

♠ T6

♥ T764

♦ Q97

♣ K654

South:

♠ KQ

♥ AK85

♦ AKJ64

♣ 87

W	N	E	S
			2NT

Pass	3 ♣ ¹	3 ♠	3NT
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All Pass

1. Stayman

Board: 365	♠ AQ7	You are dealer.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: None	♦ A76	
HCP: 20	♣ KJ74	

Board: 366	♠ T98	Partner is dealer.
Dealer: South	♥ AQT963	The opponents are silent.
Vul: N-S	♦ T54	
HCP: 6+2	♣ T	

Board: 367	♠ AK632	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 21+1	♣ A74	

Board: 368	♠ QT9843	Partner is dealer.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: None	♦ 2	
HCP: 9+2	♣ A84	

Board: 369	♠ A85	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ K92	
HCP: 21+1	♣ AKT98	

Both hands (Answers Page)

Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ K5432		2NT	Pass	3♦
Vul: None	♥ AQ9	♥ KJ8742	Pass	3♥	Pass	6♥
North HCP: 20	♦ A76	♦ JT	All Pass			
South HCP: 8+3	♣ KJ74	♣ -				
Contract: 6♥ South						

Board: 366

	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ AKJ				2NT
Vul: N-S	♥ AQT963	♥ J52	Pass	4♦ ¹	Pass	4♥
North HCP: 6+2	♦ T54	♦ Q3	All Pass			
South HCP: 21+1	♣ T	♣ AKQJ4				
Contract: 4♥ South			1. Texas			

Board: 367

	North:	South:	W	N	E	S
Dealer: North	♠ AK632	♠ Q94		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ	♥ T653	Pass	3♠	Pass	3NT
North HCP: 21+1	♦ AJ7	♦ KT4	All Pass			
South HCP: 7	♣ A74	♣ QT6				
Contract: 3NT South			1. Stayman			

Board: 368

	North:	South:	W	N	E	S
Dealer: South	♠ QT9843	♠ AKJ				2NT
Vul: None	♥ QJ4	♥ 83	Pass	4♥ ¹	Pass	4♠
North HCP: 9+2	♦ 2	♦ AK6	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ A84	♣ KQT76	Pass	6♠	All Pass	
Contract: 6♠ North			1. Texas			
			2. A=0/5 or 3/5			

Board: 369

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ T2		2NT	Pass	3NT
Vul: N-S	♥ AK	♥ J83	All Pass			
North HCP: 21+1	♦ K92	♦ A63				
South HCP: 8+1	♣ AKT98	♣ QJ764				
Contract: 3NT South						

Board: 365	♠ K5432	Partner is dealer.
Dealer: North	♥ KJ8742	The opponents are silent.
Vul: None	♦ JT	
HCP: 8+3	♣ -	

Board: 366	♠ AKJ	You are dealer.
Dealer: South	♥ J52	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 21+1	♣ AKQJ4	

Board: 367	♠ Q94	Partner is dealer.
Dealer: North	♥ T653	The opponents are silent.
Vul: Both	♦ KT4	
HCP: 7	♣ QT6	

Board: 368	♠ AKJ	You are dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: None	♦ AK6	
HCP: 20+1	♣ KQT76	

Board: 369	♠ T2	Partner is dealer.
Dealer: North	♥ J83	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 8+1	♣ QJ764	

Both hands (Answers Page)

Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ K5432		2NT	Pass	3♦
Vul: None	♥ AQ9	♥ KJ8742	Pass	3♥	Pass	6♥
North HCP: 20	♦ A76	♦ JT	All Pass			
South HCP: 8+3	♣ KJ74	♣ -				
Contract: 6♥ South						

Board: 366

	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ AKJ				2NT
Vul: N-S	♥ AQT963	♥ J52	Pass	4♦ ¹	Pass	4♥
North HCP: 6+2	♦ T54	♦ Q3	All Pass			
South HCP: 21+1	♣ T	♣ AKQJ4				
Contract: 4♥ South						1. Texas

Board: 367

	North:	South:	W	N	E	S
Dealer: North	♠ AK632	♠ Q94		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ	♥ T653	Pass	3♠	Pass	3NT
North HCP: 21+1	♦ AJ7	♦ KT4	All Pass			
South HCP: 7	♣ A74	♣ QT6				
Contract: 3NT South						1. Stayman

Board: 368

	North:	South:	W	N	E	S
Dealer: South	♠ QT9843	♠ AKJ				2NT
Vul: None	♥ QJ4	♥ 83	Pass	4♥ ¹	Pass	4♠
North HCP: 9+2	♦ 2	♦ AK6	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ A84	♣ KQT76	Pass	6♠	All Pass	
Contract: 6♠ North						1. Texas
						2. A=0/5 or 3/5

Board: 369

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ T2		2NT	Pass	3NT
Vul: N-S	♥ AK	♥ J83	All Pass			
North HCP: 21+1	♦ K92	♦ A63				
South HCP: 8+1	♣ AKT98	♣ QJ764				
Contract: 3NT South						

Board: 370	♠ J985	LHO is dealer.
Dealer: East	♥ A987	East (LHO) opens 2NT if possible.
Vul: N-S	♦ J82	
HCP: 9	♣ K7	

Board: 371	♠ KQ73	You are dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: None	♦ AK76	
HCP: 21	♣ K9	

Board: 372	♠ K93	You are dealer.
Dealer: North	♥ AQ62	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ AK74	
HCP: 20	♣ A4	

Board: 373	♠ Q8	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: E-W	♦ AKQ54	
HCP: 21+1	♣ QT	

Board: 374	♠ QJ65	Partner is dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: Both	♦ AKT6	
HCP: 11	♣ T75	

Both hands (Answers Page)

Board: 370

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 4+4

Contract: 3♣ South

North:

♠ J985

♥ A987

♦ J82

♣ K7

South:

♠ K76

♥ -

♦ T7

♣ JT965432

W N E S

2NT 3♣

All Pass

Board: 371

Dealer: North

Vul: None

North HCP: 21

South HCP: 6

Contract: 3NT South

North:

♠ KQ73

♥ AQ3

♦ AK76

♣ K9

South:

♠ A4

♥ J852

♦ T95

♣ J654

W N E S

2NT Pass 3♣¹

Pass 3♠ Pass 3NT

All Pass

1. Stayman

Board: 372

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 9+2

Contract: 4♠ South

North:

♠ K93

♥ AQ62

♦ AK74

♣ A4

South:

♠ AQT854

♥ 543

♦ T2

♣ K7

W N E S

2NT 3♣ 4♠

All Pass

Board: 373

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 6

Contract: 4♥ South

North:

♠ Q8

♥ AKJ6

♦ AKQ54

♣ QT

South:

♠ AT93

♥ QT53

♦ T976

♣ 4

W N E S

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

All Pass

1. Stayman

Board: 374

Dealer: South

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6NT North

North:

♠ QJ65

♥ J6

♦ AKT6

♣ T75

South:

♠ AK8

♥ K8

♦ QJ75

♣ AQJ4

W N E S

2NT

Pass 3♣¹ Pass 3♦

Pass 6NT All Pass

1. Stayman

Board: 370	♠ K76	RHO is dealer. You bid second.
Dealer: East	♥ -	East (RHO) opens 2NT if possible.
Vul: N-S	♦ T7	
HCP: 4+4	♣ JT965432	

Board: 371	♠ A4	Partner is dealer.
Dealer: North	♥ J852	The opponents are silent.
Vul: None	♦ T95	
HCP: 6	♣ J654	

Board: 372	♠ AQT854	Partner is dealer.
Dealer: North	♥ 543	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ T2	
HCP: 9+2	♣ K7	

Board: 373	♠ AT93	Partner is dealer.
Dealer: North	♥ QT53	The opponents are silent.
Vul: E-W	♦ T976	
HCP: 6	♣ 4	

Board: 374	♠ AK8	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ QJ75	
HCP: 20	♣ AQJ4	

Both hands (Answers Page)

Board: 370

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 4+4

Contract: 3♣ South

North:

♠ J985

♥ A987

♦ J82

♣ K7

South:

♠ K76

♥ -

♦ T7

♣ JT965432

W N E S

2NT 3♣

All Pass

Board: 371

Dealer: North

Vul: None

North HCP: 21

South HCP: 6

Contract: 3NT South

North:

♠ KQ73

♥ AQ3

♦ AK76

♣ K9

South:

♠ A4

♥ J852

♦ T95

♣ J654

W N E S

2NT Pass 3♣¹

Pass 3♠ Pass 3NT

All Pass

1. Stayman

Board: 372

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 9+2

Contract: 4♠ South

North:

♠ K93

♥ AQ62

♦ AK74

♣ A4

South:

♠ AQT854

♥ 543

♦ T2

♣ K7

W N E S

2NT 3♣ 4♠

All Pass

Board: 373

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 6

Contract: 4♥ South

North:

♠ Q8

♥ AKJ6

♦ AKQ54

♣ QT

South:

♠ AT93

♥ QT53

♦ T976

♣ 4

W N E S

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

All Pass

1. Stayman

Board: 374

Dealer: South

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6NT North

North:

♠ QJ65

♥ J6

♦ AKT6

♣ T75

South:

♠ AK8

♥ K8

♦ QJ75

♣ AQJ4

W N E S

2NT

Pass 3♣¹ Pass 3♦

Pass 6NT All Pass

1. Stayman

Board: 375	♠ AJT	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: N-S	♦ KJ2	
HCP: 20+1	♣ AQ653	

Board: 376	♠ K864	Partner is dealer.
Dealer: South	♥ KQT93	The opponents are silent.
Vul: E-W	♦ 98	
HCP: 10+1	♣ Q7	

Board: 377	♠ K8	You are dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ AKQ86	
HCP: 20+1	♣ KQT7	

Board: 378	♠ K53	Partner is dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ T843	
HCP: 6	♣ JT75	

Both hands (Answers Page)

Board: 375

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 6+3

Contract: 4♥ South

North:

♠ AJT

♥ KQ

♦ KJ2

♣ AQ653

South:

♠ KQ54

♥ JT65432

♦ 9

♣ 7

W N E S

2NT Pass 3♦

Pass 3♥ Pass 4♥

All Pass

Board: 376

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 20

Contract: 6♥ North

North:

♠ K864

♥ KQT93

♦ 98

♣ Q7

South:

♠ AQ7

♥ A42

♦ AQJ7

♣ K64

W N E S

2NT

Pass 3♣¹ Pass 3♦

Pass 3♠² Pass 4♥

Pass 4NT Pass 5♣³

Pass 6♥ All Pass

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

Board: 377

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 7+2

Contract: 4♠ North

North:

♠ K8

♥ KT

♦ AKQ86

♣ KQT7

South:

♠ 965432

♥ AJ9

♦ J3

♣ J6

W N E S

2NT Pass 4♥¹

Pass 4♠ All Pass

1. Texas

Board: 378

Dealer: South

Vul: None

North HCP: 6

South HCP: 20

Contract: 3NT North

North:

♠ K53

♥ Q3

♦ T843

♣ JT75

South:

♠ A8

♥ KJ62

♦ AKQ7

♣ K64

W N E S

2NT

Pass 3NT All Pass

Board: 375	♠ KQ54	Partner is dealer.
Dealer: North	♥ JT65432	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 6+3	♣ 7	

Board: 376	♠ AQ7	You are dealer.
Dealer: South	♥ A42	The opponents are silent.
Vul: E-W	♦ AQJ7	
HCP: 20	♣ K64	

Board: 377	♠ 965432	Partner is dealer.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: Both	♦ J3	
HCP: 7+2	♣ J6	

Board: 378	♠ A8	You are dealer.
Dealer: South	♥ KJ62	The opponents are silent.
Vul: None	♦ AKQ7	
HCP: 20	♣ K64	

Both hands (Answers Page)

Board: 375

	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ KQ54		2NT	Pass	3♦
Vul: N-S	♥ KQ	♥ JT65432	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ KJ2	♦ 9	All Pass			
South HCP: 6+3	♣ AQ653	♣ 7				
Contract: 4♥ South						

Board: 376

	North:	South:	W	N	E	S
Dealer: South	♠ K864	♠ AQ7				2NT
Vul: E-W	♥ KQT93	♥ A42	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ 98	♦ AQJ7	Pass	3♠ ²	Pass	4♥
South HCP: 20	♣ Q7	♣ K64	Pass	4NT	Pass	5♣ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

Board: 377

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ 965432		2NT	Pass	4♥ ¹
Vul: Both	♥ KT	♥ AJ9	Pass	4♠	All Pass	
North HCP: 20+1	♦ AKQ86	♦ J3				
South HCP: 7+2	♣ KQT7	♣ J6				
Contract: 4♠ North						

1. Texas

Board: 378

	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ A8				2NT
Vul: None	♥ Q3	♥ KJ62	Pass	3NT	All Pass	
North HCP: 6	♦ T843	♦ AKQ7				
South HCP: 20	♣ JT75	♣ K64				
Contract: 3NT North						

Board: 379	♠ A82	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: Both	♦ AKQ43	
HCP: 21+1	♣ J4	

Board: 380	♠ AK7	Partner is dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: None	♦ K52	
HCP: 14	♣ JT43	

Board: 381	♠ AKJ	You are dealer.
Dealer: North	♥ 6543	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 20	♣ AJ7	

Board: 382	♠ 54	Partner is dealer.
Dealer: South	♥ QJT754	The opponents are silent.
Vul: Both	♦ A85	
HCP: 8+2	♣ J7	

Board: 383	♠ AT642	You are dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: None	♦ AK5	
HCP: 20+1	♣ AKQ	

Both hands (Answers Page)

Board: 379

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ KQJ97643		2NT	Pass	3♥
Vul: Both	♥ AK7	♥ -	Pass	3♠	Pass	6♠
North HCP: 21+1	♦ AKQ43	♦ JT62	All Pass			
South HCP: 7+4	♣ J4	♣ 5				
Contract: 6♠ South						

Board: 380

Board: 380	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ 942				2NT
Vul: None	♥ K72	♥ AJT9	Pass	4♣	Pass	4NT ¹
North HCP: 14	♦ K52	♦ AQ4	Pass	6NT	All Pass	
South HCP: 20	♣ JT43	♣ AKQ	1. A=3 out of 4			
Contract: 6NT North						

1. A=3 out of 4

Board: 381

Board: 381	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ T9		2NT	Pass	3 ♦
Vul: N-S	♥ 6543	♥ AKT97	Pass	3 ♥	Pass	3NT
North HCP: 20	♦ AK9	♦ T8	Pass	4 ♥	All Pass	
South HCP: 7+1	♣ AJ7	♣ T643				
Contract: 4 ♥ North						

Board: 382

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ AK7				2NT
Vul: Both	♥ QJT754	♥ AK63	Pass	4♦ ¹	Pass	4♥
North HCP: 8+2	♦ A85	♦ KT	All Pass			
South HCP: 21	♣ J7	♣ AT94	1. Texas			
Contract: 4♥ South						

1. Texas

Board: 383

Board: 383	North:	South:	W	N	E	S
Dealer: North	♠ AT642	♠ 95		2NT	Pass	4♦ ¹
Vul: None	♥ 97	♥ AQ86543	Pass	4♥	All Pass	
North HCP: 20+1	♦ AK5	♦ 82	1. Texas			
South HCP: 6+3	♣ AKQ	♣ 95				
Contract: 4♥ North						

1. Texas

Board: 379 ♠ KQJ97643 Partner is dealer.
 Dealer: North ♥ - The opponents are silent.
 Vul: Both ♦ JT62
 HCP: 7+4 ♣ 5

Board: 380 ♠ 942 You are dealer.
 Dealer: South ♥ AJT9 The opponents are silent.
 Vul: None ♦ AQ4
 HCP: 20 ♣ AKQ

Board: 381 ♠ T9 Partner is dealer.
 Dealer: North ♥ AKT97 The opponents are silent.
 Vul: N-S ♦ T8
 HCP: 7+1 ♣ T643

Board: 382 ♠ AK7 You are dealer.
 Dealer: South ♥ AK63 The opponents are silent.
 Vul: Both ♦ KT
 HCP: 21 ♣ AT94

Board: 383 ♠ 95 Partner is dealer.
 Dealer: North ♥ AQ86543 The opponents are silent.
 Vul: None ♦ 82
 HCP: 6+3 ♣ 95

Both hands (Answers Page)

Board: 379

	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ KQJ97643		2NT	Pass	3♥
Vul: Both	♥ AK7	♥ -	Pass	3♠	Pass	6♠
North HCP: 21+1	♦ AKQ43	♦ JT62	All Pass			
South HCP: 7+4	♣ J4	♣ 5				
Contract: 6♠ South						

Board: 380

	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ 942				2NT
Vul: None	♥ K72	♥ AJT9	Pass	4♣	Pass	4NT ¹
North HCP: 14	♦ K52	♦ AQ4	Pass	6NT	All Pass	
South HCP: 20	♣ JT43	♣ AKQ				
Contract: 6NT North			1. A=3 out of 4			

Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ T9		2NT	Pass	3♦
Vul: N-S	♥ 6543	♥ AKT97	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK9	♦ T8	Pass	4♥	All Pass	
South HCP: 7+1	♣ AJ7	♣ T643				
Contract: 4♥ North						

Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ AK7				2NT
Vul: Both	♥ QJT754	♥ AK63	Pass	4♦ ¹	Pass	4♥
North HCP: 8+2	♦ A85	♦ KT	All Pass			
South HCP: 21	♣ J7	♣ AT94				
Contract: 4♥ South			1. Texas			

Board: 383

Board: 383	North:	South:	W	N	E	S
Dealer: North	♠ AT642	♠ 95		2NT	Pass	4 ♦ ¹
Vul: None	♥ 97	♥ AQ86543	Pass	4 ♥	All Pass	
North HCP: 20+1	♦ AK5	♦ 82	1. Texas			
South HCP: 6+3	♣ AKQ	♣ 95				
Contract: 4 ♥ North						

Board: 384	♠ J6	Partner is dealer.
Dealer: South	♥ J986	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 6	♣ T975	

Board: 385	♠ KJ6	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: E-W	♦ AQ94	
HCP: 20	♣ J76	

Board: 386	♠ AQ3	You are dealer.
Dealer: North	♥ A642	The opponents are silent.
Vul: None	♦ AK	
HCP: 21	♣ AT76	

Board: 387	♠ AQ9	You are dealer.
Dealer: North	♥ AQT62	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 20+1	♣ A86	

Board: 388	♠ 42	Partner is dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: E-W	♦ T9765	
HCP: 6+1	♣ KT3	

Both hands (Answers Page)

Board: 384

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 20

Contract: 4♥ North

North:

♠ J6

♥ J986

♦ A65

♣ T975

South:

♠ A43

♥ AKQ4

♦ Q7

♣ KQ83

W	N	E	S
			2NT

Pass	3♣ ¹	Pass	3♥
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Pass	4♥	All Pass	
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1. Stayman

Board: 385

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 4+2

Contract: 4♥ North

North:

♠ KJ6

♥ AKQ

♦ AQ94

♣ J76

South:

♠ 84

♥ T98642

♦ KJT6

♣ 8

W	N	E	S
	2NT	Pass	4♦ ¹

Pass	4♥	All Pass	
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1. Texas

Board: 386

Dealer: North

Vul: None

North HCP: 21

South HCP: 5+1

Contract: 4♥ South

North:

♠ AQ3

♥ A642

♦ AK

♣ AT76

South:

♠ 854

♥ KJ753

♦ 73

♣ J84

W	N	E	S
	2NT	Pass	3♦

Pass	3NT ¹	Pass	4♥
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All Pass

1. Extended acceptance after NT

Board: 387

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 5

Contract: 4♥ South

North:

♠ AQ9

♥ AQT62

♦ A4

♣ A86

South:

♠ T743

♥ J543

♦ Q8

♣ QT3

W	N	E	S
	2NT	Pass	3♣ ¹

Pass	3♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

Board: 388

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 21

Contract: 3NT North

North:

♠ 42

♥ K52

♦ T9765

♣ KT3

South:

♠ AK95

♥ AJ9

♦ AK8

♣ Q54

W	N	E	S
			2NT

Pass	3NT	All Pass	
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Board: 384	♠ A43	You are dealer.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 20	♣ KQ83	

Board: 385	♠ 84	Partner is dealer.
Dealer: North	♥ T98642	The opponents are silent.
Vul: E-W	♦ KJT6	
HCP: 4+2	♣ 8	

Board: 386	♠ 854	Partner is dealer.
Dealer: North	♥ KJ753	The opponents are silent.
Vul: None	♦ 73	
HCP: 5+1	♣ J84	

Board: 387	♠ T743	Partner is dealer.
Dealer: North	♥ J543	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 5	♣ QT3	

Board: 388	♠ AK95	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 21	♣ Q54	

Both hands (Answers Page)

Board: 384

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 20

Contract: 4♥ North

North:

♠ J6

♥ J986

♦ A65

♣ T975

South:

♠ A43

♥ AKQ4

♦ Q7

♣ KQ83

W N E S

2NT

Pass 3♣¹ Pass 3♥

Pass 4♥ All Pass

1. Stayman

Board: 385

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 4+2

Contract: 4♥ North

North:

♠ KJ6

♥ AKQ

♦ AQ94

♣ J76

South:

♠ 84

♥ T98642

♦ KJT6

♣ 8

W N E S

2NT Pass 4♦¹

Pass 4♥ All Pass

1. Texas

Board: 386

Dealer: North

Vul: None

North HCP: 21

South HCP: 5+1

Contract: 4♥ South

North:

♠ AQ3

♥ A642

♦ AK

♣ AT76

South:

♠ 854

♥ KJ753

♦ 73

♣ J84

W N E S

2NT Pass 3♦

Pass 3NT¹ Pass 4♥

All Pass

1. Extended acceptance after NT

Board: 387

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 5

Contract: 4♥ South

North:

♠ AQ9

♥ AQT62

♦ A4

♣ A86

South:

♠ T743

♥ J543

♦ Q8

♣ QT3

W N E S

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

All Pass

1. Stayman

Board: 388

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 21

Contract: 3NT North

North:

♠ 42

♥ K52

♦ T9765

♣ KT3

South:

♠ AK95

♥ AJ9

♦ AK8

♣ Q54

W N E S

2NT

Pass 3NT All Pass

Board: 389	♠ AKJ	You are dealer.
Dealer: North	♥ AQ93	The opponents are silent.
Vul: Both	♦ J4	
HCP: 20	♣ AJ83	

Board: 390	♠ KQ652	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ K9654	
HCP: 10+2	♣ J4	

Board: 391	♠ J63	You are dealer.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: E-W	♦ AJT3	
HCP: 20	♣ AKQ	

Board: 392	♠ 82	Partner is dealer.
Dealer: South	♥ 43	The opponents are silent.
Vul: Both	♦ 985	
HCP: 5+2	♣ AJT986	

Both hands (Answers Page)

Board: 389

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q5		2NT	Pass	3NT
Vul: Both	♥ AQ93	♥ K8	All Pass			
North HCP: 20	♦ J4	♦ 98732				
South HCP: 10+1	♣ AJ83	♣ KQ65				
Contract: 3NT South						

Board: 390

	North:	South:	W	N	E	S
Dealer: South	♠ KQ652	♠ T4				2NT
Vul: N-S	♥ J	♥ AKT2	Pass	3♥	Pass	3♠
North HCP: 10+2	♦ K9654	♦ AQT	Pass	3NT	All Pass	
South HCP: 20	♣ J4	♣ AKT9				
Contract: 3NT North						

Board: 391

	North:	South:	W	N	E	S
Dealer: North	♠ J63	♠ A985		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ3	♥ AT985	Pass	3♦	Pass	3♠ ²
North HCP: 20	♦ AJT3	♦ KQ84	Pass	4♥	Pass	4NT
South HCP: 13+1	♣ AKQ	♣ -	Pass	5♣ ³	Pass	5♦
Contract: 6♥ South			Pass	6♣ ⁴	Pass	6♥
			All Pass			

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

Board: 392

	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ K3				2NT
Vul: Both	♥ 43	♥ KJ9	Pass	3NT	All Pass	
North HCP: 5+2	♦ 985	♦ AKQJT				
South HCP: 20+1	♣ AJT986	♣ K54				
Contract: 3NT North						

Board: 389	♠ Q5	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ 98732	
HCP: 10+1	♣ KQ65	

Board: 390	♠ T4	You are dealer.
Dealer: South	♥ AKT2	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 20	♣ AKT9	

Board: 391	♠ A985	Partner is dealer.
Dealer: North	♥ AT985	The opponents are silent.
Vul: E-W	♦ KQ84	
HCP: 13+1	♣ -	

Board: 392	♠ K3	You are dealer.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: Both	♦ AKQJT	
HCP: 20+1	♣ K54	

Both hands (Answers Page)

Board: 389

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q5		2NT	Pass	3NT
Vul: Both	♥ AQ93	♥ K8	All Pass			
North HCP: 20	♦ J4	♦ 98732				
South HCP: 10+1	♣ AJ83	♣ KQ65				
Contract: 3NT South						

Board: 390

	North:	South:	W	N	E	S
Dealer: South	♠ KQ652	♠ T4				2NT
Vul: N-S	♥ J	♥ AKT2	Pass	3♥	Pass	3♠
North HCP: 10+2	♦ K9654	♦ AQT	Pass	3NT	All Pass	
South HCP: 20	♣ J4	♣ AKT9				
Contract: 3NT North						

Board: 391

	North:	South:	W	N	E	S
Dealer: North	♠ J63	♠ A985		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ3	♥ AT985	Pass	3♦	Pass	3♠ ²
North HCP: 20	♦ AJT3	♦ KQ84	Pass	4♥	Pass	4NT
South HCP: 13+1	♣ AKQ	♣ -	Pass	5♣ ³	Pass	5♦
Contract: 6♥ South			Pass	6♣ ⁴	Pass	6♥
			All Pass			

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

Board: 392

	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ K3				2NT
Vul: Both	♥ 43	♥ KJ9	Pass	3NT	All Pass	
North HCP: 5+2	♦ 985	♦ AKQJT				
South HCP: 20+1	♣ AJT986	♣ K54				
Contract: 3NT North						

Board: 393	♠ AKQ3	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ KQT4	
HCP: 21	♣ K83	

Board: 394	♠ 6	Partner is dealer.
Dealer: South	♥ K62	The opponents are silent.
Vul: E-W	♦ KT654	
HCP: 9+1	♣ KT83	

Board: 395	♠ KJ65	You are dealer.
Dealer: North	♥ AK4	The opponents are silent.
Vul: None	♦ Q97	
HCP: 20	♣ AK6	

Board: 396	♠ T8	Partner is dealer.
Dealer: South	♥ 7542	The opponents are silent.
Vul: N-S	♦ JT3	
HCP: 8	♣ AK76	

Both hands (Answers Page)

Board: 393

Dealer: North

Vul: None

North HCP: 21

South HCP: 9+2

Contract: 6♠ South

North:

♠ AKQ3

♥ A9

♦ KQT4

♣ K83

South:

♠ JT9765

♥ 62

♦ A87

♣ A4

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

1. Texas

2. A=0/5 or 3/5

3. !S queen and !C king

Board: 394

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 20

Contract: 3NT North

North:

♠ 6

♥ K62

♦ KT654

♣ KT83

South:

♠ K8

♥ AQ85

♦ AJ9

♣ AQ65

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 395

Dealer: North

Vul: None

North HCP: 20

South HCP: 2+1

Contract: 3♥ North

North:

♠ KJ65

♥ AK4

♦ Q97

♣ AK6

South:

♠ T72

♥ JT953

♦ J63

♣ 85

W	N	E	S
	2NT	Pass	3♦
Pass	3♥	All Pass	

Board: 396

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 21

Contract: 3NT North

North:

♠ T8

♥ 7542

♦ JT3

♣ AK76

South:

♠ AQJ7

♥ A9

♦ AK8

♣ QJT9

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

1. Stayman

Board: 393	♠ JT9765	Partner is dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: None	♦ A87	
HCP: 9+2	♣ A4	

Board: 394	♠ K8	You are dealer.
Dealer: South	♥ AQ85	The opponents are silent.
Vul: E-W	♦ AJ9	
HCP: 20	♣ AQ65	

Board: 395	♠ T72	Partner is dealer.
Dealer: North	♥ JT953	The opponents are silent.
Vul: None	♦ J63	
HCP: 2+1	♣ 85	

Board: 396	♠ AQJ7	You are dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ AK8	
HCP: 21	♣ QJT9	

Both hands (Answers Page)

Board: 393

Dealer: North

Vul: None

North HCP: 21

South HCP: 9+2

Contract: 6♠ South

North:

♠ AKQ3

♥ A9

♦ KQT4

♣ K83

South:

♠ JT9765

♥ 62

♦ A87

♣ A4

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

1. Texas

2. A=0/5 or 3/5

3. !S queen and !C king

Board: 394

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 20

Contract: 3NT North

North:

♠ 6

♥ K62

♦ KT654

♣ KT83

South:

♠ K8

♥ AQ85

♦ AJ9

♣ AQ65

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 395

Dealer: North

Vul: None

North HCP: 20

South HCP: 2+1

Contract: 3♥ North

North:

♠ KJ65

♥ AK4

♦ Q97

♣ AK6

South:

♠ T72

♥ JT953

♦ J63

♣ 85

W	N	E	S
	2NT	Pass	3♦
Pass	3♥	All Pass	

Board: 396

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 21

Contract: 3NT North

North:

♠ T8

♥ 7542

♦ JT3

♣ AK76

South:

♠ AQJ7

♥ A9

♦ AK8

♣ QJT9

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

1. Stayman

Board: 397	♠ AKQ	You are dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ AK643	
HCP: 20+1	♣ J84	
<hr/>		
Board: 398	♠ 72	Partner is dealer.
Dealer: South	♥ Q986	The opponents are silent.
Vul: None	♦ 96	
HCP: 5+1	♣ K9864	
<hr/>		
Board: 399	♠ AK87	You are dealer.
Dealer: North	♥ A75	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 21	♣ AT3	
<hr/>		
Board: 400	♠ 65	Partner is dealer.
Dealer: South	♥ 98742	The opponents are silent.
Vul: None	♦ JT6	
HCP: 3+1	♣ Q73	
<hr/>		
Board: 401	♠ KQ75	You are dealer.
Dealer: North	♥ AKQ5	East (LHO) Doubles 4 ♠ if possible.
Vul: N-S	♦ K76	
HCP: 21	♣ A9	

Both hands (Answers Page)

Board: 397

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 10+1

Contract: 3NT North

North:

♠ AKQ

♥ KT

♦ AK643

♣ J84

South:

♠ JT72

♥ AQ643

♦ 2

♣ K63

W	N	E	S
---	---	---	---

	2NT	Pass	3♣ ¹
--	-----	------	-----------------

Pass	3♦	Pass	3♠ ²
------	----	------	-----------------

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

1. Stayman

2. SMOLEN

Board: 398

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 20

Contract: 3NT North

North:

♠ 72

♥ Q986

♦ 96

♣ K9864

South:

♠ AK5

♥ A54

♦ K543

♣ AQ7

W	N	E	S
---	---	---	---

2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

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

1. Stayman

Board: 399

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 7+1

Contract: 4♠ South

North:

♠ AK87

♥ A75

♦ KQJ

♣ AT3

South:

♠ JT953

♥ 862

♦ A7

♣ Q98

W	N	E	S
---	---	---	---

	2NT	Pass	3♥
--	-----	------	----

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

All Pass

Board: 400

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 20

Contract: 3♥ South

North:

♠ 65

♥ 98742

♦ JT6

♣ Q73

South:

♠ Q874

♥ A65

♦ AK9

♣ AK4

W	N	E	S
---	---	---	---

2NT

Pass	3♦	Pass	3♥
------	----	------	----

All Pass

Board: 401

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 10+2

Contract: 6NT South

North:

♠ KQ75

♥ AKQ5

♦ K76

♣ A9

South:

♠ 92

♥ T2

♦ AQ3

♣ KJT654

W	N	E	S
---	---	---	---

	2NT	Pass	4♣
--	-----	------	----

Pass	4♠ ¹	X	6NT
------	-----------------	---	-----

All Pass

1. A=2 out of 4

Board: 397 ♠ JT72 Partner is dealer.
 Dealer: North ♥ AQ643 The opponents are silent.
 Vul: Both ♦ 2
 HCP: 10+1 ♣ K63

Board: 398 ♠ AK5 You are dealer.
 Dealer: South ♥ A54 The opponents are silent.
 Vul: None ♦ K543
 HCP: 20 ♣ AQ7

Board: 399 ♠ JT953 Partner is dealer.
 Dealer: North ♥ 862 The opponents are silent.
 Vul: E-W ♦ A7
 HCP: 7+1 ♣ Q98

Board: 400 ♠ Q874 You are dealer.
 Dealer: South ♥ A65 The opponents are silent.
 Vul: None ♦ AK9
 HCP: 20 ♣ AK4

Board: 401 ♠ 92 Partner is dealer.
 Dealer: North ♥ T2 East (RHO) Doubles 4 ♠ if possible.
 Vul: N-S ♦ AQ3
 HCP: 10+2 ♣ KJT654

Both hands (Answers Page)

Board: 397

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 10+1

Contract: 3NT North

North:

♠ AKQ

♥ KT

♦ AK643

♣ J84

South:

♠ JT72

♥ AQ643

♦ 2

♣ K63

W	N	E	S
---	---	---	---

	2NT	Pass	3♣ ¹
--	-----	------	-----------------

Pass	3♦	Pass	3♠ ²
------	----	------	-----------------

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

1. Stayman

2. SMOLEN

Board: 398

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 20

Contract: 3NT North

North:

♠ 72

♥ Q986

♦ 96

♣ K9864

South:

♠ AK5

♥ A54

♦ K543

♣ AQ7

W	N	E	S
---	---	---	---

2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

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

1. Stayman

Board: 399

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 7+1

Contract: 4♠ South

North:

♠ AK87

♥ A75

♦ KQJ

♣ AT3

South:

♠ JT953

♥ 862

♦ A7

♣ Q98

W	N	E	S
---	---	---	---

	2NT	Pass	3♥
--	-----	------	----

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

All Pass

Board: 400

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 20

Contract: 3♥ South

North:

♠ 65

♥ 98742

♦ JT6

♣ Q73

South:

♠ Q874

♥ A65

♦ AK9

♣ AK4

W	N	E	S
---	---	---	---

2NT

Pass	3♦	Pass	3♥
------	----	------	----

All Pass

Board: 401

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 10+2

Contract: 6NT South

North:

♠ KQ75

♥ AKQ5

♦ K76

♣ A9

South:

♠ 92

♥ T2

♦ AQ3

♣ KJT654

W	N	E	S
---	---	---	---

	2NT	Pass	4♣
--	-----	------	----

Pass	4♠ ¹	X	6NT
------	-----------------	---	-----

All Pass

1. A=2 out of 4

Board: 402	♠ QJT43	Partner is dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 6+2	♣ QT543	

Board: 403	♠ AK	You are dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: Both	♦ Q32	
HCP: 21+1	♣ AK865	

Board: 404	♠ 94	Partner is dealer.
Dealer: South	♥ 982	The opponents are silent.
Vul: N-S	♦ 76	
HCP: 3+2	♣ QJ9865	

Board: 405	♠ AJT	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ AQ98	
HCP: 21	♣ AQ73	

Both hands (Answers Page)

Board: 402

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 21

Contract: 3NT North

North:

♠ QJT43

♥ J6

♦ 7

♣ QT543

South:

♠ K8

♥ AK92

♦ AQ6

♣ AJ86

W	N	E	S
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	All Pass	

Board: 403

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 14+1

Contract: 6♥ South

North:

♠ AK

♥ KQ7

♦ Q32

♣ AK865

South:

♠ Q987

♥ AJ642

♦ AK8

♣ 2

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

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

Board: 404

Dealer: South

Vul: N-S

North HCP: 3+2

South HCP: 21

Contract: 3NT North

North:

♠ 94

♥ 982

♦ 76

♣ QJ9865

South:

♠ KQJ5

♥ AQJ

♦ J98

♣ AKT

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 405

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 5+1

Contract: 3NT South

North:

♠ AJT

♥ A6

♦ AQ98

♣ AQ73

South:

♠ Q83

♥ Q8543

♦ J65

♣ 98

W	N	E	S
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
All Pass			

Board: 402	♠ K8	You are dealer.
Dealer: South	♥ AK92	The opponents are silent.
Vul: E-W	♦ AQ6	
HCP: 21	♣ AJ86	

Board: 403	♠ Q987	Partner is dealer.
Dealer: North	♥ AJ642	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 14+1	♣ 2	

Board: 404	♠ KQJ5	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: N-S	♦ J98	
HCP: 21	♣ AKT	

Board: 405	♠ Q83	Partner is dealer.
Dealer: North	♥ Q8543	The opponents are silent.
Vul: E-W	♦ J65	
HCP: 5+1	♣ 98	

Both hands (Answers Page)

Board: 402

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 21

Contract: 3NT North

North:

♠ QJT43

♥ J6

♦ 7

♣ QT543

South:

♠ K8

♥ AK92

♦ AQ6

♣ AJ86

W	N	E	S
			2NT
Pass	3♥	Pass	3♠
Pass	3NT	All Pass	

Board: 403

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 14+1

Contract: 6♥ South

North:

♠ AK

♥ KQ7

♦ Q32

♣ AK865

South:

♠ Q987

♥ AJ642

♦ AK8

♣ 2

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

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

4. !H queen and !S king

Board: 404

Dealer: South

Vul: N-S

North HCP: 3+2

South HCP: 21

Contract: 3NT North

North:

♠ 94

♥ 982

♦ 76

♣ QJ9865

South:

♠ KQJ5

♥ AQJ

♦ J98

♣ AKT

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 405

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 5+1

Contract: 3NT South

North:

♠ AJT

♥ A6

♦ AQ98

♣ AQ73

South:

♠ Q83

♥ Q8543

♦ J65

♣ 98

W	N	E	S
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
All Pass			

Board: 406

♠ AJ93

You are dealer.

Dealer: North

♥ KQJ5

The opponents are silent.

Vul: Both

♦ QJ4

HCP: 21

♣ AK

Board: 407

♠ AKJ6

You are dealer.

Dealer: North

♥ AJ5

East (LHO) Doubles 4♣ if possible.

Vul: None

♦ A82

HCP: 20

♣ K54

Board: 408

♠ JT75

Partner is dealer.

Dealer: South

♥ AQ653

West (RHO) Doubles 3♦ if possible.

Vul: E-W

♦ 4

HCP: 12+1

♣ KQ4

Both hands (Answers Page)

Board: 406

Dealer: North

Vul: Both

North HCP: 21

South HCP: 0+2

Contract: 4♥ South

North:

♠ AJ93

♥ KQJ5

♦ QJ4

♣ AK

South:

♠ T6

♥ T8432

♦ T9876

♣ 7

W	N	E	S
---	---	---	---

	2NT	Pass	3♦
--	-----	------	----

Pass	3NT ¹	Pass	4♥
------	------------------	------	----

All Pass

1. Extended acceptance after NT

Board: 407

Dealer: North

Vul: None

North HCP: 20

South HCP: 7+3

Contract: 6♦ South

North:

♠ AKJ6

♥ AJ5

♦ A82

♣ K54

South:

♠ 4

♥ KT8

♦ KJT7643

♣ 86

W	N	E	S
---	---	---	---

	2NT	Pass	3♠ ¹
--	-----	------	-----------------

Pass	4♣ ²	X	XX
------	-----------------	---	----

Pass	4♦	Pass	6♦
------	----	------	----

All Pass

1. Minor Suit Transfers after 2NT

2. automat

Board: 408

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 20

Contract: 6NT North

North:

♠ JT75

♥ AQ653

♦ 4

♣ KQ4

South:

♠ AKQ

♥ K7

♦ KJ82

♣ AT96

W	N	E	S
---	---	---	---

			2NT
--	--	--	-----

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

X	3♠ ²	Pass	3NT
---	-----------------	------	-----

Pass	4NT	Pass	5♠
------	-----	------	----

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

1. Stayman

2. SMOLEN

Board: 406

♠ T6

Partner is dealer.

Dealer: North

♥ T8432

The opponents are silent.

Vul: Both

♦ T9876

HCP: 0+2

♣ 7

Board: 407

♠ 4

Partner is dealer.

Dealer: North

♥ KT8

East (RHO) Doubles 4 ♣ if possible.

Vul: None

♦ KJT7643

HCP: 7+3

♣ 86

Board: 408

♠ AKQ

You are dealer.

Dealer: South

♥ K7

West (LHO) Doubles 3 ♦ if possible.

Vul: E-W

♦ KJ82

HCP: 20

♣ AT96

Both hands (Answers Page)

Board: 406

Dealer: North

Vul: Both

North HCP: 21

South HCP: 0+2

Contract: 4♥ South

North:

♠ AJ93

♥ KQJ5

♦ QJ4

♣ AK

South:

♠ T6

♥ T8432

♦ T9876

♣ 7

W	N	E	S
---	---	---	---

	2NT	Pass	3♦
--	-----	------	----

Pass	3NT ¹	Pass	4♥
------	------------------	------	----

All Pass

1. Extended acceptance after NT

Board: 407

Dealer: North

Vul: None

North HCP: 20

South HCP: 7+3

Contract: 6♦ South

North:

♠ AKJ6

♥ AJ5

♦ A82

♣ K54

South:

♠ 4

♥ KT8

♦ KJT7643

♣ 86

W	N	E	S
---	---	---	---

	2NT	Pass	3♠ ¹
--	-----	------	-----------------

Pass	4♣ ²	X	XX
------	-----------------	---	----

Pass	4♦	Pass	6♦
------	----	------	----

All Pass

1. Minor Suit Transfers after 2NT

2. automat

Board: 408

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 20

Contract: 6NT North

North:

♠ JT75

♥ AQ653

♦ 4

♣ KQ4

South:

♠ AKQ

♥ K7

♦ KJ82

♣ AT96

W	N	E	S
---	---	---	---

			2NT
--	--	--	-----

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

X	3♠ ²	Pass	3NT
---	-----------------	------	-----

Pass	4NT	Pass	5♠
------	-----	------	----

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

1. Stayman

2. SMOLEN

Board: 409	♠ 87	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: Both	♦ K87	
HCP: 20+1	♣ AKJ32	

Board: 410	♠ K5	Partner is dealer.
Dealer: South	♥ QJ986	The opponents are silent.
Vul: None	♦ 9654	
HCP: 6+1	♣ 76	

Board: 411	♠ AT9	You are dealer.
Dealer: North	♥ AQT4	The opponents are silent.
Vul: N-S	♦ AK76	
HCP: 20	♣ K7	

Board: 412	♠ KQ6	You are dealer.
Dealer: North	♥ K652	The opponents are silent.
Vul: Both	♦ KQJ8	
HCP: 20	♣ AQ	

Both hands (Answers Page)

Board: 409

Dealer: North
 Vul: Both
 North HCP: 20+1
 South HCP: 11+1
 Contract: 6♥ South

North:

♠ 87
 ♥ AKQ
 ♦ K87
 ♣ AKJ32

South:

♠ AKQJ
 ♥ JT843
 ♦ 93
 ♣ 95

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

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

Board: 410

Dealer: South
 Vul: None
 North HCP: 6+1
 South HCP: 21
 Contract: 4♥ South

North:

♠ K5
 ♥ QJ986
 ♦ 9654
 ♣ 76

South:

♠ AQ2
 ♥ KT2
 ♦ KJT7
 ♣ AKJ

W	N	E	S
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
All Pass			

Board: 411

Dealer: North
 Vul: N-S
 North HCP: 20
 South HCP: 7
 Contract: 4♥ South

North:

♠ AT9
 ♥ AQT4
 ♦ AK76
 ♣ K7

South:

♠ Q542
 ♥ KJ82
 ♦ 9853
 ♣ J

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

Board: 412

Dealer: North
 Vul: Both
 North HCP: 20
 South HCP: 11+1
 Contract: 6♥ South

North:

♠ KQ6
 ♥ K652
 ♦ KQJ8
 ♣ AQ

South:

♠ AJ8
 ♥ AQ843
 ♦ 653
 ♣ 95

W	N	E	S
	2NT	Pass	3♦
Pass	3NT ¹	Pass	6♥
All Pass			

1. Extended acceptance after NT

Board: 409	♠ AKQJ	Partner is dealer.
Dealer: North	♥ JT843	The opponents are silent.
Vul: Both	♦ 93	
HCP: 11+1	♣ 95	

Board: 410	♠ AQ2	You are dealer.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ KJT7	
HCP: 21	♣ AKJ	

Board: 411	♠ Q542	Partner is dealer.
Dealer: North	♥ KJ82	The opponents are silent.
Vul: N-S	♦ 9853	
HCP: 7	♣ J	

Board: 412	♠ AJ8	Partner is dealer.
Dealer: North	♥ AQ843	The opponents are silent.
Vul: Both	♦ 653	
HCP: 11+1	♣ 95	

Both hands (Answers Page)

Board: 409

Dealer: North
 Vul: Both
 North HCP: 20+1
 South HCP: 11+1
 Contract: 6♥ South

North:

♠ 87
 ♥ AKQ
 ♦ K87
 ♣ AKJ32

South:

♠ AKQJ
 ♥ JT843
 ♦ 93
 ♣ 95

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

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

Board: 410

Dealer: South
 Vul: None
 North HCP: 6+1
 South HCP: 21
 Contract: 4♥ South

North:

♠ K5
 ♥ QJ986
 ♦ 9654
 ♣ 76

South:

♠ AQ2
 ♥ KT2
 ♦ KJT7
 ♣ AKJ

W	N	E	S
			2NT
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
All Pass			

Board: 411

Dealer: North
 Vul: N-S
 North HCP: 20
 South HCP: 7
 Contract: 4♥ South

North:

♠ AT9
 ♥ AQT4
 ♦ AK76
 ♣ K7

South:

♠ Q542
 ♥ KJ82
 ♦ 9853
 ♣ J

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

Board: 412

Dealer: North
 Vul: Both
 North HCP: 20
 South HCP: 11+1
 Contract: 6♥ South

North:

♠ KQ6
 ♥ K652
 ♦ KQJ8
 ♣ AQ

South:

♠ AJ8
 ♥ AQ843
 ♦ 653
 ♣ 95

W	N	E	S
	2NT	Pass	3♦
Pass	3NT ¹	Pass	6♥
All Pass			

1. Extended acceptance after NT

Board: 413	♠ AJ85	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 21	♣ AKT8	

Board: 414	♠ T76	Partner is dealer.
Dealer: South	♥ A76	The opponents are silent.
Vul: N-S	♦ T942	
HCP: 8	♣ A54	

Board: 415	♠ AKT	You are dealer.
Dealer: North	♥ AKQ3	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 21	♣ AT54	

Board: 416	♠ K9842	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 13+1	♣ KQJ5	

Both hands (Answers Page)

Board: 413

Dealer: North

Vul: None

North HCP: 21

South HCP: 5+2

Contract: 4♥ South

North:

♠ AJ85

♥ KJ

♦ KQ8

♣ AKT8

South:

♠ QT42

♥ T97653

♦ 2

♣ QJ

W N E S

2NT Pass 3♦

Pass 3♥ Pass 4♥

All Pass

Board: 414

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 20+1

Contract: 3NT North

North:

♠ T76

♥ A76

♦ T942

♣ A54

South:

♠ AK4

♥ KQ432

♦ AKJ

♣ 98

W N E S

2NT

Pass 3NT All Pass

Board: 415

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 5+2

Contract: 4♠ South

North:

♠ AKT

♥ AKQ3

♦ J6

♣ AT54

South:

♠ QJ8762

♥ JT5

♦ 83

♣ J6

W N E S

2NT Pass 3♥

Pass 3♠ Pass 4♠

All Pass

Board: 416

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 20+1

Contract: 7♠ North

North:

♠ K9842

♥ 8

♦ A94

♣ KQJ5

South:

♠ AQ

♥ AKT53

♦ K87

♣ AT8

W N E S

2NT

Pass 3♥ Pass 3♠

Pass 4♣ Pass 4♠

Pass 4NT Pass 5♣¹

Pass 5♦ Pass 5♥²

Pass 7♠ All Pass

1. A=0/5 or 3/5

2. !S queen and !H king

Board: 413	♠ QT42	Partner is dealer.
Dealer: North	♥ T97653	The opponents are silent.
Vul: None	♦ 2	
HCP: 5+2	♣ QJ	

Board: 414	♠ AK4	You are dealer.
Dealer: South	♥ KQ432	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 20+1	♣ 98	

Board: 415	♠ QJ8762	Partner is dealer.
Dealer: North	♥ JT5	The opponents are silent.
Vul: E-W	♦ 83	
HCP: 5+2	♣ J6	

Board: 416	♠ AQ	You are dealer.
Dealer: South	♥ AKT53	The opponents are silent.
Vul: N-S	♦ K87	
HCP: 20+1	♣ AT8	

Both hands (Answers Page)

Board: 413

Dealer: North

Vul: None

North HCP: 21

South HCP: 5+2

Contract: 4♥ South

North:

♠ AJ85

♥ KJ

♦ KQ8

♣ AKT8

South:

♠ QT42

♥ T97653

♦ 2

♣ QJ

W N E S

2NT Pass 3♦

Pass 3♥ Pass 4♥

All Pass

Board: 414

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 20+1

Contract: 3NT North

North:

♠ T76

♥ A76

♦ T942

♣ A54

South:

♠ AK4

♥ KQ432

♦ AKJ

♣ 98

W N E S

2NT

Pass 3NT All Pass

Board: 415

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 5+2

Contract: 4♠ South

North:

♠ AKT

♥ AKQ3

♦ J6

♣ AT54

South:

♠ QJ8762

♥ JT5

♦ 83

♣ J6

W N E S

2NT Pass 3♥

Pass 3♠ Pass 4♠

All Pass

Board: 416

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 20+1

Contract: 7♠ North

North:

♠ K9842

♥ 8

♦ A94

♣ KQJ5

South:

♠ AQ

♥ AKT53

♦ K87

♣ AT8

W N E S

2NT

Pass 3♥ Pass 3♠

Pass 4♣ Pass 4♠

Pass 4NT Pass 5♣¹

Pass 5♦ Pass 5♥²

Pass 7♠ All Pass

1. A=0/5 or 3/5

2. !S queen and !H king

Board: 417	♠ AQJ	You are dealer.
Dealer: North	♥ AJT	The opponents are silent.
Vul: E-W	♦ AQJT9	
HCP: 20+1	♣ J5	

Board: 418	♠ 86	Partner is dealer.
Dealer: South	♥ Q986	The opponents are silent.
Vul: Both	♦ AQT7	
HCP: 9	♣ JT5	

Board: 419	♠ AQJ3	You are dealer.
Dealer: North	♥ Q6	The opponents are silent.
Vul: N-S	♦ AQT7	
HCP: 21	♣ AQT	

Board: 420	♠ T732	Partner is dealer.
Dealer: South	♥ J87	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 6	♣ QT8	

Board: 421	♠ AQJ5	You are dealer.
Dealer: North	♥ AQ9	East (LHO) bids 3♣ if possible.
Vul: Both	♦ AQ96	
HCP: 21	♣ Q3	

Both hands (Answers Page)

Board: 417

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ AQJ

♥ AJT

♦ AQJT9

♣ J5

South:

♠ 976542

♥ K62

♦ -

♣ AQT8

W	N	E	S
	2NT	Pass	4 ♥ ¹
Pass	4 ♠	All Pass	

1. Texas

Board: 418

Dealer: South

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3NT North

North:

♠ 86

♥ Q986

♦ AQT7

♣ JT5

South:

♠ AKQ3

♥ AKT

♦ 643

♣ A94

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

1. Stayman

Board: 419

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 9

Contract: 3NT South

North:

♠ AQJ3

♥ Q6

♦ AQT7

♣ AQT

South:

♠ T62

♥ AJ74

♦ KJ85

♣ 73

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

1. Stayman

Board: 420

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 20

Contract: 3NT North

North:

♠ T732

♥ J87

♦ K65

♣ QT8

South:

♠ AQ4

♥ KT2

♦ AQ9

♣ AJ65

W	N	E	S
			2NT
Pass	3 ♣ ¹	Pass	3 ♦
Pass	3NT	All Pass	

1. Stayman

Board: 421

Dealer: North

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ AQJ5

♥ AQ9

♦ AQ96

♣ Q3

South:

♠ T863

♥ JT7

♦ JT5

♣ KT5

W	N	E	S
	2NT	3 ♣	3NT
All Pass			

Board: 417 ♠ 976542 Partner is dealer.
 Dealer: North ♥ K62 The opponents are silent.
 Vul: E-W ♦ -
 HCP: 9+2 ♣ AQT8

Board: 418 ♠ AKQ3 You are dealer.
 Dealer: South ♥ AKT The opponents are silent.
 Vul: Both ♦ 643
 HCP: 20 ♣ A94

Board: 419 ♠ T62 Partner is dealer.
 Dealer: North ♥ AJ74 The opponents are silent.
 Vul: N-S ♦ KJ85
 HCP: 9 ♣ 73

Board: 420 ♠ AQ4 You are dealer.
 Dealer: South ♥ KT2 The opponents are silent.
 Vul: E-W ♦ AQ9
 HCP: 20 ♣ AJ65

Board: 421 ♠ T863 Partner is dealer.
 Dealer: North ♥ JT7 East (RHO) bids 3♣ if possible.
 Vul: Both ♦ JT5
 HCP: 5 ♣ KT5

Both hands (Answers Page)

Board: 417

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ AQJ

♥ AJT

♦ AQJT9

♣ J5

South:

♠ 976542

♥ K62

♦ -

♣ AQT8

W	N	E	S
	2NT	Pass	4 ♥ ¹
Pass	4 ♠	All Pass	

1. Texas

Board: 418

Dealer: South

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3NT North

North:

♠ 86

♥ Q986

♦ AQT7

♣ JT5

South:

♠ AKQ3

♥ AKT

♦ 643

♣ A94

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

1. Stayman

Board: 419

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 9

Contract: 3NT South

North:

♠ AQJ3

♥ Q6

♦ AQT7

♣ AQT

South:

♠ T62

♥ AJ74

♦ KJ85

♣ 73

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

1. Stayman

Board: 420

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 20

Contract: 3NT North

North:

♠ T732

♥ J87

♦ K65

♣ QT8

South:

♠ AQ4

♥ KT2

♦ AQ9

♣ AJ65

W	N	E	S
			2NT
Pass	3 ♣ ¹	Pass	3 ♦
Pass	3NT	All Pass	

1. Stayman

Board: 421

Dealer: North

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ AQJ5

♥ AQ9

♦ AQ96

♣ Q3

South:

♠ T863

♥ JT7

♦ JT5

♣ KT5

W	N	E	S
	2NT	3 ♣	3NT
All Pass			

Board: 422	♠ KJ98	You are dealer.
Dealer: North	♥ AK9	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 20	♣ K53	

Board: 423	♠ AJT62	You are dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: E-W	♦ AKQT	
HCP: 20+1	♣ QT	

Board: 424	♠ A3	Partner is dealer.
Dealer: South	♥ QJ975	The opponents are silent.
Vul: Both	♦ K7	
HCP: 12+1	♣ Q954	

Board: 425	♠ A8	You are dealer.
Dealer: North	♥ AKQT	The opponents are silent.
Vul: None	♦ KQT75	
HCP: 21+1	♣ K4	

Both hands (Answers Page)

Board: 422

Dealer: North

Vul: None

North HCP: 20

South HCP: 9+2

Contract: 6♣ South

North:

♠ KJ98

♥ AK9

♦ AQ3

♣ K53

South:

♠ A73

♥ Q7

♦ 52

♣ QJT874

W	N	E	S
---	---	---	---

	2NT	Pass	4♣
--	-----	------	----

Pass	4♠ ¹	Pass	6♣
------	-----------------	------	----

All Pass

1. A=2 out of 4

Board: 423

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 14

Contract: 6♠ North

North:

♠ AJT62

♥ AT

♦ AKQT

♣ QT

South:

♠ KQ73

♥ J4

♦ J76

♣ AK75

W	N	E	S
---	---	---	---

	2NT	Pass	3♣ ¹
--	-----	------	-----------------

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

Pass	4NT	Pass	5♠ ²
------	-----	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Stayman

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

Board: 424

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 20

Contract: 6♥ North

North:

♠ A3

♥ QJ975

♦ K7

♣ Q954

South:

♠ K8

♥ AKT3

♦ AQ43

♣ KJ6

W	N	E	S
---	---	---	---

			2NT
--	--	--	-----

Pass	3♦	Pass	3♠ ¹
------	----	------	-----------------

Pass	3NT	Pass	4♥
------	-----	------	----

Pass	4NT	Pass	5♣ ²
------	-----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Extended acceptance after NT

2. A=0/5 or 3/5

Board: 425

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 3+3

Contract: 4♠ North

North:

♠ A8

♥ AKQT

♦ KQT75

♣ K4

South:

♠ QT7543

♥ J7652

♦ 2

♣ 6

W	N	E	S
---	---	---	---

	2NT	Pass	4♥ ¹
--	-----	------	-----------------

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 422	♠ A73	Partner is dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: None	♦ 52	
HCP: 9+2	♣ QJT874	

Board: 423	♠ KQ73	Partner is dealer.
Dealer: North	♥ J4	The opponents are silent.
Vul: E-W	♦ J76	
HCP: 14	♣ AK75	

Board: 424	♠ K8	You are dealer.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: Both	♦ AQ43	
HCP: 20	♣ KJ6	

Board: 425	♠ QT7543	Partner is dealer.
Dealer: North	♥ J7652	The opponents are silent.
Vul: None	♦ 2	
HCP: 3+3	♣ 6	

Both hands (Answers Page)

Board: 422

Dealer: North

Vul: None

North HCP: 20

South HCP: 9+2

Contract: 6♣ South

North:

♠ KJ98

♥ AK9

♦ AQ3

♣ K53

South:

♠ A73

♥ Q7

♦ 52

♣ QJT874

W	N	E	S
---	---	---	---

	2NT	Pass	4♣
--	-----	------	----

Pass	4♠ ¹	Pass	6♣
------	-----------------	------	----

All Pass

1. A=2 out of 4

Board: 423

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 14

Contract: 6♠ North

North:

♠ AJT62

♥ AT

♦ AKQT

♣ QT

South:

♠ KQ73

♥ J4

♦ J76

♣ AK75

W	N	E	S
---	---	---	---

	2NT	Pass	3♣ ¹
--	-----	------	-----------------

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

Pass	4NT	Pass	5♠ ²
------	-----	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Stayman

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

Board: 424

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 20

Contract: 6♥ North

North:

♠ A3

♥ QJ975

♦ K7

♣ Q954

South:

♠ K8

♥ AKT3

♦ AQ43

♣ KJ6

W	N	E	S
---	---	---	---

			2NT
--	--	--	-----

Pass	3♦	Pass	3♠ ¹
------	----	------	-----------------

Pass	3NT	Pass	4♥
------	-----	------	----

Pass	4NT	Pass	5♣ ²
------	-----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Extended acceptance after NT

2. A=0/5 or 3/5

Board: 425

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 3+3

Contract: 4♠ North

North:

♠ A8

♥ AKQT

♦ KQT75

♣ K4

South:

♠ QT7543

♥ J7652

♦ 2

♣ 6

W	N	E	S
---	---	---	---

	2NT	Pass	4♥ ¹
--	-----	------	-----------------

Pass	4♠	All Pass	
------	----	----------	--

1. Texas

Board: 426	♠ Q3	Partner is dealer.
Dealer: South	♥ Q9753	The opponents are silent.
Vul: N-S	♦ AJ753	
HCP: 9+2	♣ 6	

Board: 427	♠ A4	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: Both	♦ JT86	
HCP: 20	♣ AQJ8	

Board: 428	♠ Q2	Partner is dealer.
Dealer: South	♥ 975	The opponents are silent.
Vul: None	♦ K84	
HCP: 8+1	♣ QJT86	

Board: 429	♠ AJ872	You are dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 20+1	♣ AJ5	

Board: 430	♠ AQ	You are dealer.
Dealer: North	♥ AQ74	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 20+1	♣ AKJ86	

Both hands (Answers Page)

Board: 426

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 20

Contract: 4♥ North

North:

♠ Q3

♥ Q9753

♦ AJ753

♣ 6

South:

♠ KJ8

♥ AK4

♦ KQ96

♣ AT7

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

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

Board: 427

Dealer: North

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ A4

♥ AKJ

♦ JT86

♣ AQJ8

South:

♠ T853

♥ QT63

♦ AQ7

♣ 65

W	N	E	S
	2NT	Pass	3♣ ¹

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

All Pass

1. Stayman

Board: 428

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 21

Contract: 3NT North

North:

♠ Q2

♥ 975

♦ K84

♣ QJT86

South:

♠ AK3

♥ AQJ3

♦ 762

♣ AK5

W	N	E	S
			2NT

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

Board: 429

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 8

Contract: 4♠ South

North:

♠ AJ872

♥ AQJ

♦ K5

♣ AJ5

South:

♠ K964

♥ 985

♦ Q73

♣ K64

W	N	E	S
	2NT	Pass	3♣ ¹

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

All Pass

1. Stayman

Board: 430

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 10+2

Contract: 6♦ South

North:

♠ AQ

♥ AQ74

♦ T4

♣ AKJ86

South:

♠ K75

♥ 92

♦ AQJ965

♣ 54

W	N	E	S
	2NT	Pass	4♣

Pass	4NT ¹	Pass	6♦
------	------------------	------	----

All Pass

1. A=3 out of 4

Board: 426	♠ KJ8	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: N-S	♦ KQ96	
HCP: 20	♣ AT7	

Board: 427	♠ T853	Partner is dealer.
Dealer: North	♥ QT63	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 8	♣ 65	

Board: 428	♠ AK3	You are dealer.
Dealer: South	♥ AQJ3	The opponents are silent.
Vul: None	♦ 762	
HCP: 21	♣ AK5	

Board: 429	♠ K964	Partner is dealer.
Dealer: North	♥ 985	The opponents are silent.
Vul: N-S	♦ Q73	
HCP: 8	♣ K64	

Board: 430	♠ K75	Partner is dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: E-W	♦ AQJ965	
HCP: 10+2	♣ 54	

Both hands (Answers Page)

Board: 426

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 20

Contract: 4♥ North

North:

♠ Q3

♥ Q9753

♦ AJ753

♣ 6

South:

♠ KJ8

♥ AK4

♦ KQ96

♣ AT7

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

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

Board: 427

Dealer: North

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ A4

♥ AKJ

♦ JT86

♣ AQJ8

South:

♠ T853

♥ QT63

♦ AQ7

♣ 65

W	N	E	S
	2NT	Pass	3♣ ¹

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

All Pass

1. Stayman

Board: 428

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 21

Contract: 3NT North

North:

♠ Q2

♥ 975

♦ K84

♣ QJT86

South:

♠ AK3

♥ AQJ3

♦ 762

♣ AK5

W	N	E	S
			2NT

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

Board: 429

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 8

Contract: 4♠ South

North:

♠ AJ872

♥ AQJ

♦ K5

♣ AJ5

South:

♠ K964

♥ 985

♦ Q73

♣ K64

W	N	E	S
	2NT	Pass	3♣ ¹

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

All Pass

1. Stayman

Board: 430

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 10+2

Contract: 6♦ South

North:

♠ AQ

♥ AQ74

♦ T4

♣ AKJ86

South:

♠ K75

♥ 92

♦ AQJ965

♣ 54

W	N	E	S
	2NT	Pass	4♣

Pass	4NT ¹	Pass	6♦
------	------------------	------	----

All Pass

1. A=3 out of 4

Board: 431	♠ AQJ54	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ A84	
HCP: 21+1	♣ AQ6	

Board: 432	♠ QJ753	Partner is dealer.
Dealer: South	♥ 62	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 8+1	♣ AJ87	

Board: 433	♠ AKJ	You are dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: Both	♦ KJ54	
HCP: 21	♣ KQJ3	

Board: 434	♠ AKT72	Partner is dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: N-S	♦ T9875	
HCP: 10+2	♣ 4	

Both hands (Answers Page)

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ AQJ54	♠ K62		2NT	Pass	3♦
Vul: None	♥ A2	♥ JT8753	Pass	3♥	Pass	4♥
North HCP: 21+1	♦ A84	♦ KJ5	All Pass			
South HCP: 8+2	♣ AQ6	♣ 5				
Contract: 4♥ South						

Board: 432	North:	South:	W	N	E	S
Dealer: South	♠ QJ753	♠ A42				2NT
Vul: E-W	♥ 62	♥ AK5	Pass	3 ♥	Pass	3 ♠
North HCP: 8+1	♦ T8	♦ AKQ54	Pass	4 ♠	All Pass	
South HCP: 20+1	♣ AJ87	♣ 54				
Contract: 4 ♠ North						

Board: 433	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 9765		2NT	Pass	3♣ ¹
Vul: Both	♥ K3	♥ AJ654	Pass	3♦	Pass	3♠ ²
North HCP: 21	♦ KJ54	♦ A6	Pass	3NT	Pass	6NT
South HCP: 13+1	♣ KQJ3	♣ A2	All Pass			
Contract: 6NT South			1. Stayman			
			2. SMOLEN			

Board: 434	North:	South:	W	N	E	S
Dealer: South	♠ AKT72	♠ Q65				2NT
Vul: N-S	♥ K9	♥ AQJ	Pass	3 ♥	Pass	3 ♠
North HCP: 10+2	♦ T9875	♦ KQ64	Pass	6NT	All Pass	
South HCP: 20	♣ 4	♣ AQ5				
Contract: 6NT North						

Board: 431	♠ K62	Partner is dealer.
Dealer: North	♥ JT8753	The opponents are silent.
Vul: None	♦ KJ5	
HCP: 8+2	♣ 5	

Board: 432	♠ A42	You are dealer.
Dealer: South	♥ AK5	The opponents are silent.
Vul: E-W	♦ AKQ54	
HCP: 20+1	♣ 54	

Board: 433	♠ 9765	Partner is dealer.
Dealer: North	♥ AJ654	The opponents are silent.
Vul: Both	♦ A6	
HCP: 13+1	♣ A2	

Board: 434	♠ Q65	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: N-S	♦ KQ64	
HCP: 20	♣ AQ5	

Both hands (Answers Page)

Board: 431

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 8+2

Contract: 4♥ South

North:

♠ AQJ54

♥ A2

♦ A84

♣ AQ6

South:

♠ K62

♥ JT8753

♦ KJ5

♣ 5

W	N	E	S
	2NT	Pass	3♦
Pass	3♥	Pass	4♥
All Pass			

Board: 432

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 20+1

Contract: 4♠ North

North:

♠ QJ753

♥ 62

♦ T8

♣ AJ87

South:

♠ A42

♥ AK5

♦ AKQ54

♣ 54

W	N	E	S
			2NT
Pass	3♥	Pass	3♠
Pass	4♠	All Pass	

Board: 433

Dealer: North

Vul: Both

North HCP: 21

South HCP: 13+1

Contract: 6NT South

North:

♠ AKJ

♥ K3

♦ KJ54

♣ KQJ3

South:

♠ 9765

♥ AJ654

♦ A6

♣ A2

W	N	E	S
	2NT	Pass	3♣ ¹
Pass	3♦	Pass	3♠ ²
Pass	3NT	Pass	6NT
All Pass			

1. Stayman
2. SMOLEN

Board: 434

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 20

Contract: 6NT North

North:

♠ AKT72

♥ K9

♦ T9875

♣ 4

South:

♠ Q65

♥ AQJ

♦ KQ64

♣ AQ5

W	N	E	S
			2NT
Pass	3♥	Pass	3♠
Pass	6NT	All Pass	

Board: 435	♠ A876	Partner is dealer.
Dealer: South	♥ T4	The opponents are silent.
Vul: E-W	♦ KQJ976	
HCP: 10+2	♣ 3	

Board: 436	♠ KQ52	Partner is dealer.
Dealer: South	♥ T872	The opponents are silent.
Vul: Both	♦ K975	
HCP: 8	♣ T	

Board: 437	♠ 754	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ AKQ86	
HCP: 20+1	♣ KJ3	

Board: 438	♠ 7632	Partner is dealer.
Dealer: South	♥ AJT32	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 5+1	♣ 54	

Both hands (Answers Page)

Board: 435

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 20

Contract: 6 ♦ North

North:

♠ A876

♥ T4

♦ KQJ976

♣ 3

South:

♠ QT3

♥ AKQ9

♦ 852

♣ AKQ

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

1. Stayman

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

Board: 436

Dealer: South

Vul: Both

North HCP: 8

South HCP: 20+1

Contract: 4 ♥ North

North:

♠ KQ52

♥ T872

♦ K975

♣ T

South:

♠ A7

♥ KQ653

♦ A86

♣ AK6

W	N	E	S
			2NT
Pass	3 ♣ ¹	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Stayman

Board: 437

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 4+2

Contract: 4 ♥ North

North:

♠ 754

♥ AK

♦ AKQ86

♣ KJ3

South:

♠ QJ32

♥ J87653

♦ -

♣ T65

W	N	E	S
	2NT	Pass	4 ♦ ¹
Pass	4 ♥	All Pass	

1. Texas

Board: 438

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 20

Contract: 3NT South

North:

♠ 7632

♥ AJT32

♦ 84

♣ 54

South:

♠ AT8

♥ KQ

♦ AQ75

♣ AJT8

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

1. Stayman

2. SMOLEN

Board: 435	♠ QT3	You are dealer.
Dealer: South	♥ AKQ9	The opponents are silent.
Vul: E-W	♦ 852	
HCP: 20	♣ AKQ	

Board: 436	♠ A7	You are dealer.
Dealer: South	♥ KQ653	The opponents are silent.
Vul: Both	♦ A86	
HCP: 20+1	♣ AK6	

Board: 437	♠ QJ32	Partner is dealer.
Dealer: North	♥ J87653	The opponents are silent.
Vul: None	♦ -	
HCP: 4+2	♣ T65	

Board: 438	♠ AT8	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ AQ75	
HCP: 20	♣ AJT8	

Both hands (Answers Page)

Board: 435

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 20

Contract: 6 ♦ North

North:

♠ A876

♥ T4

♦ KQJ976

♣ 3

South:

♠ QT3

♥ AKQ9

♦ 852

♣ AKQ

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

1. Stayman

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

Board: 436

Dealer: South

Vul: Both

North HCP: 8

South HCP: 20+1

Contract: 4 ♥ North

North:

♠ KQ52

♥ T872

♦ K975

♣ T

South:

♠ A7

♥ KQ653

♦ A86

♣ AK6

W	N	E	S
			2NT
Pass	3 ♣ ¹	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Stayman

Board: 437

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 4+2

Contract: 4 ♥ North

North:

♠ 754

♥ AK

♦ AKQ86

♣ KJ3

South:

♠ QJ32

♥ J87653

♦ -

♣ T65

W	N	E	S
	2NT	Pass	4 ♦ ¹
Pass	4 ♥	All Pass	

1. Texas

Board: 438

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 20

Contract: 3NT South

North:

♠ 7632

♥ AJT32

♦ 84

♣ 54

South:

♠ AT8

♥ KQ

♦ AQ75

♣ AJT8

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

1. Stayman

2. SMOLEN

Board: 439	♠ 54	You are dealer.
Dealer: North	♥ AKT5	West (RHO) Doubles 3 ♠ if possible.
Vul: Both	♦ AK76	
HCP: 20	♣ AQ4	

Board: 440	♠ J72	Partner is dealer.
Dealer: South	♥ AQT742	The opponents are silent.
Vul: None	♦ 97	
HCP: 7+2	♣ 75	

Board: 441	♠ KJ75	Partner is dealer.
Dealer: South	♥ KJ872	The opponents are silent.
Vul: N-S	♦ QT6	
HCP: 10+1	♣ T	

Board: 442	♠ T8	Partner is dealer.
Dealer: South	♥ Q32	The opponents are silent.
Vul: Both	♦ QJ532	
HCP: 5+1	♣ T94	

Board: 443	♠ J5	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: None	♦ AT872	
HCP: 20+1	♣ AK	

Both hands (Answers Page)

Board: 439

Dealer: North

Vul: Both

North HCP: 20

South HCP: 11

Contract: 4♥ North

North:

♠ 54

♥ AKT5

♦ AK76

♣ AQ4

South:

♠ KQ2

♥ J872

♦ Q83

♣ KT6

W	N	E	S
	2NT	Pass	3♣ ¹
Pass	3♥	Pass	3♠
X	Pass	Pass	3NT
Pass	4♥	All Pass	

1. Stayman

Board: 440

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 20

Contract: 4♥ South

North:

♠ J72

♥ AQT742

♦ 97

♣ 75

South:

♠ AKT3

♥ KJ8

♦ AT

♣ AJ86

W	N	E	S
			2NT
Pass	4♦ ¹	Pass	4♥
All Pass			

1. Texas

Board: 441

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 20

Contract: 4♥ North

North:

♠ KJ75

♥ KJ872

♦ QT6

♣ T

South:

♠ AQ3

♥ A5

♦ AK53

♣ K843

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

1. Stayman

2. SMOLEN

Board: 442

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 20+1

Contract: 3NT North

North:

♠ T8

♥ Q32

♦ QJ532

♣ T94

South:

♠ AQ2

♥ AKT87

♦ K8

♣ A87

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 443

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 4+2

Contract: 4♠ North

North:

♠ J5

♥ AKJ6

♦ AT872

♣ AK

South:

♠ A97432

♥ 3

♦ 9654

♣ 95

W	N	E	S
	2NT	Pass	4♥ ¹
Pass	4♠	All Pass	

1. Texas

Board: 439	♠ KQ2	Partner is dealer.
Dealer: North	♥ J872	West (LHO) Doubles 3♠ if possible.
Vul: Both	♦ Q83	
HCP: 11	♣ KT6	

Board: 440	♠ AKT3	You are dealer.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: None	♦ AT	
HCP: 20	♣ AJ86	

Board: 441	♠ AQ3	You are dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ AK53	
HCP: 20	♣ K843	

Board: 442	♠ AQ2	You are dealer.
Dealer: South	♥ AKT87	The opponents are silent.
Vul: Both	♦ K8	
HCP: 20+1	♣ A87	

Board: 443	♠ A97432	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ 9654	
HCP: 4+2	♣ 95	

Both hands (Answers Page)

Board: 439

Dealer: North

Vul: Both

North HCP: 20

South HCP: 11

Contract: 4♥ North

North:

♠ 54

♥ AKT5

♦ AK76

♣ AQ4

South:

♠ KQ2

♥ J872

♦ Q83

♣ KT6

W	N	E	S
	2NT	Pass	3♣ ¹
Pass	3♥	Pass	3♠
X	Pass	Pass	3NT
Pass	4♥	All Pass	

1. Stayman

Board: 440

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 20

Contract: 4♥ South

North:

♠ J72

♥ AQT742

♦ 97

♣ 75

South:

♠ AKT3

♥ KJ8

♦ AT

♣ AJ86

W	N	E	S
			2NT
Pass	4♦ ¹	Pass	4♥
All Pass			

1. Texas

Board: 441

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 20

Contract: 4♥ North

North:

♠ KJ75

♥ KJ872

♦ QT6

♣ T

South:

♠ AQ3

♥ A5

♦ AK53

♣ K843

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

1. Stayman

2. SMOLEN

Board: 442

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 20+1

Contract: 3NT North

North:

♠ T8

♥ Q32

♦ QJ532

♣ T94

South:

♠ AQ2

♥ AKT87

♦ K8

♣ A87

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 443

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 4+2

Contract: 4♠ North

North:

♠ J5

♥ AKJ6

♦ AT872

♣ AK

South:

♠ A97432

♥ 3

♦ 9654

♣ 95

W	N	E	S
	2NT	Pass	4♥ ¹
Pass	4♠	All Pass	

1. Texas

Board: 444	♠ J63	You are dealer.
Dealer: North	♥ AKQ3	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 20	♣ KQJ9	

Board: 445	♠ AKQ6	You are dealer.
Dealer: North	♥ A65	The opponents are silent.
Vul: E-W	♦ 98	
HCP: 21	♣ AKJ3	

Board: 446	♠ AK	You are dealer.
Dealer: North	♥ AQT52	The opponents are silent.
Vul: None	♦ J8	
HCP: 21+1	♣ AK74	

Board: 447	♠ QJ72	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 11+2	♣ AJ9863	

Both hands (Answers Page)

Board: 444

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11+2

Contract: 6♦ South

North:

♠ J63

♥ AKQ3

♦ KJ

♣ KQJ9

South:

♠ AT95

♥ J7

♦ AQT653

♣ T

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

1. Stayman

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

Board: 445

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ AKQ6

♥ A65

♦ 98

♣ AKJ3

South:

♠ J73

♥ T4

♦ KJ62

♣ 8754

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 446

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 11+1

Contract: 6♣ South

North:

♠ AK

♥ AQT52

♦ J8

♣ AK74

South:

♠ 53

♥ K7

♦ KQ97

♣ QJT83

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

Board: 447

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 20

Contract: 6♣ North

North:

♠ QJ72

♥ 3

♦ QJ

♣ AJ9863

South:

♠ AK

♥ KJ84

♦ A97

♣ KQ75

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

1. Stayman

2. A=0/5 or 3/5

3. !C queen and !H king

Board: 444	♠ AT95	Partner is dealer.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ AQT653	
HCP: 11+2	♣ T	

Board: 445	♠ J73	Partner is dealer.
Dealer: North	♥ T4	The opponents are silent.
Vul: E-W	♦ KJ62	
HCP: 5	♣ 8754	

Board: 446	♠ 53	Partner is dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ KQ97	
HCP: 11+1	♣ QJT83	

Board: 447	♠ AK	You are dealer.
Dealer: South	♥ KJ84	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 20	♣ KQ75	

Both hands (Answers Page)

Board: 444

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11+2

Contract: 6♦ South

North:

♠ J63

♥ AKQ3

♦ KJ

♣ KQJ9

South:

♠ AT95

♥ J7

♦ AQT653

♣ T

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

1. Stayman

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

Board: 445

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ AKQ6

♥ A65

♦ 98

♣ AKJ3

South:

♠ J73

♥ T4

♦ KJ62

♣ 8754

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 446

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 11+1

Contract: 6♣ South

North:

♠ AK

♥ AQT52

♦ J8

♣ AK74

South:

♠ 53

♥ K7

♦ KQ97

♣ QJT83

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

Board: 447

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 20

Contract: 6♣ North

North:

♠ QJ72

♥ 3

♦ QJ

♣ AJ9863

South:

♠ AK

♥ KJ84

♦ A97

♣ KQ75

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

1. Stayman

2. A=0/5 or 3/5

3. !C queen and !H king

Board: 448	♠ 84	Partner is dealer.
Dealer: South	♥ J54	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 7+1	♣ K8643	

Board: 449	♠ A5	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: Both	♦ KQ54	
HCP: 21	♣ AJ76	

Both hands (Answers Page)

Board: 448

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ 84

♥ J54

♦ K98

♣ K8643

South:

♠ AK76

♥ AK97

♦ AJT

♣ J7

W	N	E	S
			2NT

Pass	3NT	All Pass	
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Board: 449

Dealer: North

Vul: Both

North HCP: 21

South HCP: 5+1

Contract: 3NT North

North:

♠ A5

♥ AK6

♦ KQ54

♣ AJ76

South:

♠ KT972

♥ Q432

♦ 862

♣ 5

W	N	E	S
	2NT	Pass	3♣ ¹

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

Pass	3NT	All Pass	
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1. Stayman

2. SMOLEN

Board: 448

♠ AK76

You are dealer.

Dealer: South

♥ AK97

The opponents are silent.

Vul: E-W

♦ AJT

HCP: 20

♣ J7

Board: 449

♠ KT972

Partner is dealer.

Dealer: North

♥ Q432

The opponents are silent.

Vul: Both

♦ 862

HCP: 5+1

♣ 5

Both hands (Answers Page)

Board: 448

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ 84

♥ J54

♦ K98

♣ K8643

South:

♠ AK76

♥ AK97

♦ AJT

♣ J7

W	N	E	S
			2NT

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

Board: 449

Dealer: North

Vul: Both

North HCP: 21

South HCP: 5+1

Contract: 3NT North

North:

♠ A5

♥ AK6

♦ KQ54

♣ AJ76

South:

♠ KT972

♥ Q432

♦ 862

♣ 5

W	N	E	S
	2NT	Pass	3♣ ¹

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

Pass	3NT	All Pass	
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1. Stayman

2. SMOLEN