

## North hands

then MSS

<b>Board: 1</b>	♠ AQT3	RHO is dealer. You bid second.
Dealer: West	♥ KJ85	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AJ5	
HCP: 15	♣ T2	

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<b>Board: 2</b>	♠ T3	LHO is dealer.
Dealer: East	♥ 73	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ T653	
HCP: 10+1	♣ AKQJT	

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<b>Board: 3</b>	♠ KQ3	RHO is dealer. You bid second.
Dealer: West	♥ K62	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ QT4	
HCP: 15	♣ AJ84	

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<b>Board: 4</b>	♠ J92	LHO is dealer.
Dealer: East	♥ T	East (LHO) opens 1♣ if possible.
Vul: Both	♦ AJT87	
HCP: 10+1	♣ A974	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ AQT3	♠ 82	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ KJ85	♥ 32	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 15	♦ AJ5	♦ K843				
South HCP: 8+1	♣ T2	♣ KQ943	1. 1N-2S Minor Suit Stayman			
Contract: 2NT North			2. artificial			

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ A765		1 ♦	1NT	
Vul: N-S	♥ 73	♥ KJ92	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ T653	♦ AQJ	All Pass			
South HCP: 15	♣ AKQJT	♣ 63	1. 1N-2S Minor Suit Stayman			
Contract: 2NT South			2. artificial			

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ 8	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ K62	♥ J94	Pass	3 ♣ <sup>2</sup>	All Pass	
North HCP: 15	♦ QT4	♦ KJ865	1. 1N-2S Minor Suit Stayman			
South HCP: 8+1	♣ AJ84	♣ K932	2. artificial			
Contract: 3 ♣ North						

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ J92	♠ AK7		1 ♣	1NT	
Vul: Both	♥ T	♥ A83	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 10+1	♦ AJT87	♦ 952	Pass	3 ♥ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ A974	♣ KJ83	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

**South hands****then MSS**

<b>Board: 1</b>	♠ 82	LHO is dealer.
Dealer: West	♥ 32	West (LHO) opens 1♦ if possible.
Vul: Both	♦ K843	
HCP: 8+1	♣ KQ943	

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<b>Board: 2</b>	♠ A765	RHO is dealer. You bid second.
Dealer: East	♥ KJ92	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AQJ	
HCP: 15	♣ 63	

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<b>Board: 3</b>	♠ 8	LHO is dealer.
Dealer: West	♥ J94	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ KJ865	
HCP: 8+1	♣ K932	

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<b>Board: 4</b>	♠ AK7	RHO is dealer. You bid second.
Dealer: East	♥ A83	East (RHO) opens 1♣ if possible.
Vul: Both	♦ 952	
HCP: 15	♣ KJ83	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ AQT3	♠ 82	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ KJ85	♥ 32	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 15	♦ AJ5	♦ K843				
South HCP: 8+1	♣ T2	♣ KQ943	1. 1N-2S Minor Suit Stayman			
Contract: 2NT North			2. artificial			

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ A765		1 ♦	1NT	
Vul: N-S	♥ 73	♥ KJ92	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ T653	♦ AQJ	All Pass			
South HCP: 15	♣ AKQJT	♣ 63	1. 1N-2S Minor Suit Stayman			
Contract: 2NT South			2. artificial			

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ 8	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ K62	♥ J94	Pass	3 ♣ <sup>2</sup>	All Pass	
North HCP: 15	♦ QT4	♦ KJ865	1. 1N-2S Minor Suit Stayman			
South HCP: 8+1	♣ AJ84	♣ K932	2. artificial			
Contract: 3 ♣ North						

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ J92	♠ AK7		1 ♣	1NT	
Vul: Both	♥ T	♥ A83	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 10+1	♦ AJT87	♦ 952	Pass	3 ♥ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ A974	♣ KJ83	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

## North hands

then MSS

<b>Board: 5</b>	♠ K84	RHO is dealer. You bid second.
Dealer: West	♥ A875	West (RHO) opens 1♦ if possible.
Vul: None	♦ A932	
HCP: 15	♣ A8	

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<b>Board: 6</b>	♠ 954	LHO is dealer.
Dealer: East	♥ K	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ AT95	
HCP: 8+1	♣ J8762	

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<b>Board: 7</b>	♠ 4	LHO is dealer.
Dealer: East	♥ 9	East (LHO) opens 1♥ if possible.
Vul: Both	♦ AQ874	
HCP: 7+3	♣ J98765	

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<b>Board: 8</b>	♠ -	LHO is dealer.
Dealer: East	♥ T32	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ AJT87	
HCP: 10+2	♣ KQ832	

## Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ K84	♠ 3	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ A875	♥ KQ	Pass	3 ♦ <sup>2</sup>	All Pass	
North HCP: 15	♦ A932	♦ QJT64				
South HCP: 8+2	♣ A8	♣ T9732	1. 1N-2S Minor Suit Stayman			
Contract: 3♦ North			2. artificial			

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ 954	♠ AJ8		1 ♦	1NT	
Vul: E-W	♥ K	♥ QJT9	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 8+1	♦ AT95	♦ KJ6	All Pass			
South HCP: 16	♣ J8762	♣ A93	1. 1N-2S Minor Suit Stayman			
Contract: 2NT South			2. artificial			

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ KQ87		1 ♥	1NT	
Vul: Both	♥ 9	♥ A854	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 7+3	♦ AQ874	♦ K2	Pass	3 ♣	All Pass	
South HCP: 15	♣ J98765	♣ K43	1. 1N-2S Minor Suit Stayman			
Contract: 3♣ North			2. artificial			

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KJ7		1 ♠	1NT	
Vul: E-W	♥ T32	♥ K875	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+2	♦ AJT87	♦ K54	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ KQ832	♣ AJ7	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

**South hands****then MSS****Board: 5**      ♠ 3      LHO is dealer.

Dealer: West      ♥ KQ      West (LHO) opens 1♦ if possible.

Vul: None      ♦ QJT64

HCP: 8+2      ♣ T9732

**Board: 6**      ♠ AJ8      RHO is dealer. You bid second.

Dealer: East      ♥ QJT9      East (RHO) opens 1♦ if possible.

Vul: E-W      ♦ KJ6

HCP: 16      ♣ A93

**Board: 7**      ♠ KQ87      RHO is dealer. You bid second.

Dealer: East      ♥ A854      East (RHO) opens 1♥ if possible.

Vul: Both      ♦ K2

HCP: 15      ♣ K43

**Board: 8**      ♠ KJ7      RHO is dealer. You bid second.

Dealer: East      ♥ K875      East (RHO) opens 1♠ if possible.

Vul: E-W      ♦ K54

HCP: 15      ♣ AJ7

## Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ K84	♠ 3	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ A875	♥ KQ	Pass	3 ♦ <sup>2</sup>	All Pass	
North HCP: 15	♦ A932	♦ QJT64				
South HCP: 8+2	♣ A8	♣ T9732	1. 1N-2S Minor Suit Stayman			
Contract: 3♦ North			2. artificial			

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ 954	♠ AJ8		1 ♦	1NT	
Vul: E-W	♥ K	♥ QJT9	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 8+1	♦ AT95	♦ KJ6	All Pass			
South HCP: 16	♣ J8762	♣ A93	1. 1N-2S Minor Suit Stayman			
Contract: 2NT South			2. artificial			

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ KQ87		1 ♥	1NT	
Vul: Both	♥ 9	♥ A854	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 7+3	♦ AQ874	♦ K2	Pass	3 ♣	All Pass	
South HCP: 15	♣ J98765	♣ K43	1. 1N-2S Minor Suit Stayman			
Contract: 3♣ North			2. artificial			

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KJ7		1 ♠	1NT	
Vul: E-W	♥ T32	♥ K875	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+2	♦ AJT87	♦ K54	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ KQ832	♣ AJ7	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

## North hands

then MSS

<b>Board: 9</b>	♠ KJT9	RHO is dealer. You bid second.
Dealer: West	♥ KJ53	West (RHO) opens 1♠ if possible.
Vul: None	♦ KJ	
HCP: 16	♣ KJ5	

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<b>Board: 10</b>	♠ KT7	LHO is dealer.
Dealer: East	♥ Q	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ A9852	
HCP: 9+1	♣ T982	

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<b>Board: 11</b>	♠ K65	RHO is dealer. You bid second.
Dealer: West	♥ J64	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ KJ97	
HCP: 17	♣ AKQ	

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<b>Board: 12</b>	♠ 73	LHO is dealer.
Dealer: East	♥ 95	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ AKJT3	
HCP: 8+1	♣ 5432	

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<b>Board: 13</b>	♠ KJ53	RHO is dealer. You bid second.
Dealer: West	♥ AQT4	West (RHO) opens 1♥ if possible.
Vul: Both	♦ J84	
HCP: 15	♣ A8	

## Both hands (Answers Page)

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJT9	♠ Q	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ KJ53	♥ A6	Pass	2NT <sup>2</sup>	Pass	3NT
North HCP: 16	♦ KJ	♦ A7654	All Pass			
South HCP: 12+2	♣ KJ5	♣ QT843				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT7	♠ QJ8			1 ♣	1NT
Vul: E-W	♥ Q	♥ AJ92	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 9+1	♦ A9852	♦ Q63	All Pass			
South HCP: 15	♣ T982	♣ AJ7				
Contract: 2NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K65	♠ 2	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ J64	♥ K	Pass	4 ♦ <sup>2</sup>	All Pass	
North HCP: 17	♦ KJ97	♦ AT652				
South HCP: 7+3	♣ AKQ	♣ T97543	1. 1N-2S Minor Suit Stayman			
Contract: 4 ♦ North			2. artificial			

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 73	♠ T954			1 ♣	1NT
Vul: E-W	♥ 95	♥ AKQ7	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 8+1	♦ AKJT3	♦ 82	All Pass			
South HCP: 16	♣ 5432	♣ AKT				
Contract: 2NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJ53	♠ Q7	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ AQT4	♥ 85	Pass	2NT <sup>2</sup>	Pass	3NT
North HCP: 15	♦ J84	♦ AK63	All Pass			
South HCP: 10+1	♣ A8	♣ J9763				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

**South hands****then MSS**

<b>Board: 9</b>	♠ Q	LHO is dealer.
Dealer: West	♥ A6	West (LHO) opens 1♠ if possible.
Vul: None	♦ A7654	
HCP: 12+2	♣ QT843	
 <b>Board: 10</b>	 ♠ QJ8	 RHO is dealer. You bid second.
Dealer: East	♥ AJ92	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ Q63	
HCP: 15	♣ AJ7	
 <b>Board: 11</b>	 ♠ 2	 LHO is dealer.
Dealer: West	♥ K	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ AT652	
HCP: 7+3	♣ T97543	
 <b>Board: 12</b>	 ♠ T954	 RHO is dealer. You bid second.
Dealer: East	♥ AKQ7	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ 82	
HCP: 16	♣ AKT	
 <b>Board: 13</b>	 ♠ Q7	 LHO is dealer.
Dealer: West	♥ 85	West (LHO) opens 1♥ if possible.
Vul: Both	♦ AK63	
HCP: 10+1	♣ J9763	

## Both hands (Answers Page)

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJT9	♠ Q	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ KJ53	♥ A6	Pass	2NT <sup>2</sup>	Pass	3NT
North HCP: 16	♦ KJ	♦ A7654	All Pass			
South HCP: 12+2	♣ KJ5	♣ QT843				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT7	♠ QJ8			1 ♣	1NT
Vul: E-W	♥ Q	♥ AJ92	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 9+1	♦ A9852	♦ Q63	All Pass			
South HCP: 15	♣ T982	♣ AJ7				
Contract: 2NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K65	♠ 2	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ J64	♥ K	Pass	4 ♦ <sup>2</sup>	All Pass	
North HCP: 17	♦ KJ97	♦ AT652				
South HCP: 7+3	♣ AKQ	♣ T97543	1. 1N-2S Minor Suit Stayman			
Contract: 4 ♦ North			2. artificial			

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 73	♠ T954			1 ♣	1NT
Vul: E-W	♥ 95	♥ AKQ7	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 8+1	♦ AKJT3	♦ 82	All Pass			
South HCP: 16	♣ 5432	♣ AKT				
Contract: 2NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJ53	♠ Q7	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ AQT4	♥ 85	Pass	2NT <sup>2</sup>	Pass	3NT
North HCP: 15	♦ J84	♦ AK63	All Pass			
South HCP: 10+1	♣ A8	♣ J9763				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

## North hands

then MSS

<b>Board: 14</b>	♠ Q3	LHO is dealer.
Dealer: East	♥ KJ	East (LHO) opens 1♦ if possible.
Vul: None	♦ Q975	
HCP: 11+1	♣ KT632	

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<b>Board: 15</b>	♠ KQ2	RHO is dealer. You bid second.
Dealer: West	♥ KJ2	West (RHO) opens 1♥ if possible.
Vul: Both	♦ J43	
HCP: 15	♣ AJ96	

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<b>Board: 16</b>	♠ 8	LHO is dealer.
Dealer: East	♥ A96	East (LHO) opens 1♠ if possible.
Vul: None	♦ JT74	East (LHO) Doubles 2♠ if possible.
HCP: 10+1	♣ AJ754	

## Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ Q3	♠ KJT9			1♦	1NT
Vul: None	♥ KJ	♥ A862	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 11+1	♦ Q975	♦ K42	Pass	3NT	All Pass	
South HCP: 15	♣ KT632	♣ A9				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ KQ2	♠ 95	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ KJ2	♥ 83	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ J43	♦ KQT92	All Pass			
South HCP: 10+1	♣ AJ96	♣ KQT8				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ AQ4			1♠	1NT
Vul: None	♥ A96	♥ KT4	Pass	2♠ <sup>1</sup>	X	3♦ <sup>2</sup>
North HCP: 10+1	♦ JT74	♦ A986	Pass	3♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ AJ754	♣ Q96	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

**South hands****then MSS**

<b>Board: 14</b>	♠ KJT9	RHO is dealer. You bid second.
Dealer: East	♥ A862	East (RHO) opens 1♦ if possible.
Vul: None	♦ K42	
HCP: 15	♣ A9	

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<b>Board: 15</b>	♠ 95	LHO is dealer.
Dealer: West	♥ 83	West (LHO) opens 1♥ if possible.
Vul: Both	♦ KQT92	
HCP: 10+1	♣ KQT8	

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<b>Board: 16</b>	♠ AQ4	RHO is dealer. You bid second.
Dealer: East	♥ KT4	East (RHO) opens 1♠ if possible.
Vul: None	♦ A986	East (RHO) Doubles 2♠ if possible.
HCP: 15	♣ Q96	

## Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ Q3	♠ KJT9			1♦	1NT
Vul: None	♥ KJ	♥ A862	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 11+1	♦ Q975	♦ K42	Pass	3NT	All Pass	
South HCP: 15	♣ KT632	♣ A9				
Contract: 3NT North			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ KQ2	♠ 95	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ KJ2	♥ 83	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ J43	♦ KQT92	All Pass			
South HCP: 10+1	♣ AJ96	♣ KQT8				
Contract: 3NT South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ AQ4			1♠	1NT
Vul: None	♥ A96	♥ KT4	Pass	2♠ <sup>1</sup>	X	3♦ <sup>2</sup>
North HCP: 10+1	♦ JT74	♦ A986	Pass	3♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ AJ754	♣ Q96	All Pass			
Contract: 3NT South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		
			3.	artificial		

## North hands

then MSS

<b>Board: 17</b>	♠ AK4	RHO is dealer. You bid second.
Dealer: West	♥ K743	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ Q9	
HCP: 15	♣ QJ92	

---

<b>Board: 18</b>	♠ 3	LHO is dealer.
Dealer: East	♥ JT5	East (LHO) opens 1♣ if possible.
Vul: None	♦ AJ653	
HCP: 10+1	♣ A972	

---

<b>Board: 19</b>	♠ A4	RHO is dealer. You bid second.
Dealer: West	♥ AK87	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ 842	
HCP: 15	♣ A987	

## Both hands (Answers Page)

### Board: 17

	North:	South:	W	N	E	S
Dealer: West	♠ AK4	♠ 2	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ K743	♥ 985	Pass	3 ♣ <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
North HCP: 15	♦ Q9	♦ AK86	Pass	3NT	Pass	4 ♣
South HCP: 10+1	♣ QJ92	♣ K8743	Pass	4 ♥ <sup>4</sup>	Pass	4 ♠ <sup>5</sup>
Contract: 6 ♣ South			Pass	5 ♣	Pass	6 ♣
			All Pass			

1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial
4. Cue bid, a !H stopper
5. Cue bid, a !D stopper

### Board: 18

	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ AKQ4			1 ♣	1NT
Vul: None	♥ JT5	♥ Q98	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 10+1	♦ AJ653	♦ 82	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ A972	♣ KJ84	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

### Board: 19

	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ K63	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ AK87	♥ 3	Pass	3 ♣ <sup>2</sup>	Pass	3 ♥ <sup>3</sup>
North HCP: 15	♦ 842	♦ AJ953	Pass	3NT	All Pass	
South HCP: 10+1	♣ A987	♣ Q643	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

## South hands

then MSS

**Board: 17**      ♠ 2      LHO is dealer.

Dealer: West      ♥ 985      West (LHO) opens 1♥ if possible.

Vul: N-S      ♦ AK86

HCP: 10+1      ♣ K8743

**Board: 18**      ♠ AKQ4      RHO is dealer. You bid second.

Dealer: East      ♥ Q98      East (RHO) opens 1♣ if possible.

Vul: None      ♦ 82

HCP: 15      ♣ KJ84

**Board: 19**      ♠ K63      LHO is dealer.

Dealer: West      ♥ 3      West (LHO) opens 1♣ if possible.

Vul: N-S      ♦ AJ953

HCP: 10+1      ♣ Q643

## Both hands (Answers Page)

### Board: 17

Dealer: West  
Vul: N-S  
North HCP: 15  
South HCP: 10+1  
Contract: 6♣ South

### North:

♠ AK4  
♥ K743  
♦ Q9  
♣ QJ92

### South:

♠ 2  
♥ 985  
♦ AK86  
♣ K8743

### W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>  
Pass 3 ♣<sup>2</sup> Pass 3 ♠<sup>3</sup>  
Pass 3NT Pass 4 ♣  
Pass 4 ♥<sup>4</sup> Pass 4 ♠<sup>5</sup>  
Pass 5 ♣ Pass 6 ♣  
All Pass

1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial
4. Cue bid, a !H stopper
5. Cue bid, a !D stopper

### Board: 18

Dealer: East  
Vul: None  
North HCP: 10+1  
South HCP: 15  
Contract: 3NT South

### North:

♠ 3  
♥ JT5  
♦ AJ653  
♣ A972

### South:

♠ AKQ4  
♥ Q98  
♦ 82  
♣ KJ84

### W N E S

1 ♣ 1NT  
Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>  
Pass 3 ♠<sup>3</sup> Pass 3NT  
All Pass

1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial

### Board: 19

Dealer: West  
Vul: N-S  
North HCP: 15  
South HCP: 10+1  
Contract: 3NT North

### North:

♠ A4  
♥ AK87  
♦ 842  
♣ A987

### South:

♠ K63  
♥ 3  
♦ AJ953  
♣ Q643

### W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>  
Pass 3 ♣<sup>2</sup> Pass 3 ♥<sup>3</sup>  
Pass 3NT All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial  
3. artificial

**Board: 20**      ♠ J      LHO is dealer.

Dealer: East      ♥ A      East (LHO) opens 1♣ if possible.

Vul: E-W      ♦ AQJ976

HCP: 12+3      ♣ T9753

---

**Board: 21**      ♠ A73      RHO is dealer. You bid second.

Dealer: West      ♥ KQ4      West (RHO) opens 1♠ if possible.

Vul: Both      ♦ AK542      West (RHO) Doubles 2♠ if possible.

HCP: 16+1      ♣ 84

---

**Board: 22**      ♠ A      LHO is dealer.

Dealer: East      ♥ 642      East (LHO) opens 1♦ if possible.

Vul: Both      ♦ 9653

HCP: 10+1      ♣ KQJT6

---

**Board: 23**      ♠ AK5      RHO is dealer. You bid second.

Dealer: West      ♥ QT6      West (RHO) opens 1♠ if possible.

Vul: E-W      ♦ QJ82

HCP: 15      ♣ KT2

## Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ AK94			1♣	1NT
Vul: E-W	♥ A	♥ QT	Pass	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 12+3	♦ AQJ976	♦ KT53	Pass	3♠ <sup>3</sup>	Pass	5♦
South HCP: 16	♣ T9753	♣ A62	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ A73	♠ Q	1♠	1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ KQ4	♥ A75	X	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16+1	♦ AK542	♦ QJ87	All Pass			
South HCP: 11+1	♣ 84	♣ QT763	1. 1N-2S Minor Suit Stayman			
Contract: 3NT South			2. artificial			

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ J965			1♦	1NT
Vul: Both	♥ 642	♥ A75	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ 9653	♦ AQ2	Pass	3NT	All Pass	
South HCP: 15	♣ KQJT6	♣ A97	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ AK5	♠ 6	1♠	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ QT6	♥ J72	Pass	3♦ <sup>2</sup>	Pass	3♠ <sup>3</sup>
North HCP: 15	♦ QJ82	♦ AKT93	Pass	3NT	Pass	4♦
South HCP: 13+1	♣ KT2	♣ AJ97	Pass	4♠ <sup>4</sup>	Pass	5♦
Contract: 5♦ South			All Pass			
			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			
			4. Cue bid, a !S stopper			

**South hands****then MSS**

<b>Board: 20</b>	♠ AK94	RHO is dealer. You bid second.
Dealer: East	♥ QT	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ KT53	
HCP: 16	♣ A62	

---

<b>Board: 21</b>	♠ Q	LHO is dealer.
Dealer: West	♥ A75	West (LHO) opens 1♠ if possible.
Vul: Both	♦ QJ87	West (LHO) Doubles 2♠ if possible.
HCP: 11+1	♣ QT763	

---

<b>Board: 22</b>	♠ J965	RHO is dealer. You bid second.
Dealer: East	♥ A75	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AQ2	
HCP: 15	♣ A97	

---

<b>Board: 23</b>	♠ 6	LHO is dealer.
Dealer: West	♥ J72	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ AKT93	
HCP: 13+1	♣ AJ97	

## Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ AK94			1♣	1NT
Vul: E-W	♥ A	♥ QT	Pass	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 12+3	♦ AQJ976	♦ KT53	Pass	3♠ <sup>3</sup>	Pass	5♦
South HCP: 16	♣ T9753	♣ A62	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ A73	♠ Q	1♠	1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ KQ4	♥ A75	X	3♦ <sup>2</sup>	Pass	3NT
North HCP: 16+1	♦ AK542	♦ QJ87	All Pass			
South HCP: 11+1	♣ 84	♣ QT763	1. 1N-2S Minor Suit Stayman			
Contract: 3NT South			2. artificial			

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ J965			1♦	1NT
Vul: Both	♥ 642	♥ A75	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ 9653	♦ AQ2	Pass	3NT	All Pass	
South HCP: 15	♣ KQJT6	♣ A97	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ AK5	♠ 6	1♠	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ QT6	♥ J72	Pass	3♦ <sup>2</sup>	Pass	3♠ <sup>3</sup>
North HCP: 15	♦ QJ82	♦ AKT93	Pass	3NT	Pass	4♦
South HCP: 13+1	♣ KT2	♣ AJ97	Pass	4♠ <sup>4</sup>	Pass	5♦
Contract: 5♦ South			All Pass			
			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			
			4. Cue bid, a !S stopper			

<b>Board: 24</b>	♠ J86	LHO is dealer.
Dealer: East	♥ Q	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ KQ987	
HCP: 10+1	♣ Q984	
<b>Board: 25</b>	♠ A762	RHO is dealer. You bid second.
Dealer: West	♥ KQ3	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ 96	West (RHO) Doubles 3♥ if possible.
HCP: 15	♣ AQT5	
<b>Board: 26</b>	♠ A5	LHO is dealer.
Dealer: East	♥ T4	East (LHO) opens 1♥ if possible.
Vul: Both	♦ QJ92	
HCP: 10+1	♣ K9742	
<b>Board: 27</b>	♠ AK5	RHO is dealer. You bid second.
Dealer: West	♥ 974	West (RHO) opens 1♦ if possible.
Vul: None	♦ AJ5	
HCP: 16	♣ A965	

## Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ J86	♠ AQ3			1♦	1NT
Vul: E-W	♥ Q	♥ K965	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ KQ987	♦ A32	Pass	3NT	All Pass	
South HCP: 16	♣ Q984	♣ KT7				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ A762	♠ Q54	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ KQ3	♥ T	Pass	3♣ <sup>2</sup>	Pass	3♥ <sup>3</sup>
North HCP: 15	♦ 96	♦ AKT72	X	3NT	All Pass	
South HCP: 10+1	♣ AQT5	♣ J973				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ A5	♠ QT94			1♥	1NT
Vul: Both	♥ T4	♥ KJ2	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ QJ92	♦ A83	Pass	3NT	All Pass	
South HCP: 15	♣ K9742	♣ AJ5				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ AK5	♠ T	1♦	1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ 974	♥ Q65	Pass	3♣ <sup>2</sup>	All Pass	
North HCP: 16	♦ AJ5	♦ QT964				
South HCP: 9+1	♣ A965	♣ KQT4				
Contract: 3♣ North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

**South hands****then MSS****Board: 24**      ♠ AQ3      RHO is dealer. You bid second.

Dealer: East      ♥ K965      East (RHO) opens 1♦ if possible.

Vul: E-W      ♦ A32

HCP: 16      ♣ KT7

**Board: 25**      ♠ Q54      LHO is dealer.

Dealer: West      ♥ T      West (LHO) opens 1♥ if possible.

Vul: E-W      ♦ AKT72      West (LHO) Doubles 3♥ if possible.

HCP: 10+1      ♣ J973

**Board: 26**      ♠ QT94      RHO is dealer. You bid second.

Dealer: East      ♥ KJ2      East (RHO) opens 1♥ if possible.

Vul: Both      ♦ A83

HCP: 15      ♣ AJ5

**Board: 27**      ♠ T      LHO is dealer.

Dealer: West      ♥ Q65      West (LHO) opens 1♦ if possible.

Vul: None      ♦ QT964

HCP: 9+1      ♣ KQT4

## Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ J86	♠ AQ3			1♦	1NT
Vul: E-W	♥ Q	♥ K965	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ KQ987	♦ A32	Pass	3NT	All Pass	
South HCP: 16	♣ Q984	♣ KT7				
Contract: 3NT North					1. 1N-2S Minor Suit Stayman	
					2. artificial	

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ A762	♠ Q54	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ KQ3	♥ T	Pass	3♣ <sup>2</sup>	Pass	3♥ <sup>3</sup>
North HCP: 15	♦ 96	♦ AKT72	X	3NT	All Pass	
South HCP: 10+1	♣ AQT5	♣ J973			1. 1N-2S Minor Suit Stayman	
Contract: 3NT North					2. artificial	
					3. artificial	

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ A5	♠ QT94			1♥	1NT
Vul: Both	♥ T4	♥ KJ2	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ QJ92	♦ A83	Pass	3NT	All Pass	
South HCP: 15	♣ K9742	♣ AJ5			1. 1N-2S Minor Suit Stayman	
Contract: 3NT North					2. artificial	

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ AK5	♠ T	1♦	1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ 974	♥ Q65	Pass	3♣ <sup>2</sup>	All Pass	
North HCP: 16	♦ AJ5	♦ QT964			1. 1N-2S Minor Suit Stayman	
South HCP: 9+1	♣ A965	♣ KQT4			2. artificial	
Contract: 3♣ North						

<b>Board: 28</b>	♠ 32	LHO is dealer.
Dealer: East	♥ 98	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ QJ62	
HCP: 8+1	♣ KQ982	

---

<b>Board: 29</b>	♠ AK7	RHO is dealer. You bid second.
Dealer: West	♥ J85	West (RHO) opens 1♠ if possible.
Vul: None	♦ Q32	
HCP: 15	♣ AJT3	

---

<b>Board: 30</b>	♠ A73	LHO is dealer.
Dealer: East	♥ K	East (LHO) opens 1♦ if possible.
Vul: Both	♦ K954	
HCP: 10+1	♣ 98654	

---

<b>Board: 31</b>	♠ K42	RHO is dealer. You bid second.
Dealer: West	♥ AK64	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ QJ6	West (RHO) Doubles 2♠ if possible.
HCP: 15	♣ Q82	

## Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ K986			1♦	1NT
Vul: N-S	♥ 98	♥ A76	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 8+1	♦ QJ62	♦ AT9	All Pass			
South HCP: 15	♣ KQ982	♣ A43	1. 1N-2S Minor Suit Stayman 2. artificial			
Contract: 2NT South						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK7	♠ T2	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ J85	♥ K6	Pass	3 ♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ Q32	♦ KJT86	All Pass			
South HCP: 10+1	♣ AJT3	♣ K654	1. 1N-2S Minor Suit Stayman 2. artificial			
Contract: 3NT South						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A73	♠ KJT2			1♦	1NT
Vul: Both	♥ K	♥ AJ3	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ K954	♦ AQ8	All Pass			
South HCP: 15	♣ 98654	♣ T72				
Contract: 2NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K42	♠ 8	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ AK64	♥ 732	X	2NT <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
North HCP: 15	♦ QJ6	♦ AK543	Pass	3NT	All Pass	
South HCP: 10+1	♣ Q82	♣ KT63				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

**South hands****then MSS**

<b>Board: 28</b>	♠ K986	RHO is dealer. You bid second.
Dealer: East	♥ A76	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AT9	
HCP: 15	♣ A43	

---

<b>Board: 29</b>	♠ T2	LHO is dealer.
Dealer: West	♥ K6	West (LHO) opens 1♠ if possible.
Vul: None	♦ KJT86	
HCP: 10+1	♣ K654	

---

<b>Board: 30</b>	♠ KJT2	RHO is dealer. You bid second.
Dealer: East	♥ AJ3	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AQ8	
HCP: 15	♣ T72	

---

<b>Board: 31</b>	♠ 8	LHO is dealer.
Dealer: West	♥ 732	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ AK543	West (LHO) Doubles 2♠ if possible.
HCP: 10+1	♣ KT63	

## Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ K986			1♦	1NT
Vul: N-S	♥ 98	♥ A76	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 8+1	♦ QJ62	♦ AT9	All Pass			
South HCP: 15	♣ KQ982	♣ A43	1. 1N-2S Minor Suit Stayman 2. artificial			
Contract: 2NT South						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK7	♠ T2	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ J85	♥ K6	Pass	3 ♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ Q32	♦ KJT86	All Pass			
South HCP: 10+1	♣ AJT3	♣ K654	1. 1N-2S Minor Suit Stayman 2. artificial			
Contract: 3NT South						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A73	♠ KJT2			1♦	1NT
Vul: Both	♥ K	♥ AJ3	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ K954	♦ AQ8	All Pass			
South HCP: 15	♣ 98654	♣ T72				
Contract: 2NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K42	♠ 8	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ AK64	♥ 732	X	2NT <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
North HCP: 15	♦ QJ6	♦ AK543	Pass	3NT	All Pass	
South HCP: 10+1	♣ Q82	♣ KT63				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

<b>Board: 32</b>	♠ 7	LHO is dealer.
Dealer: East	♥ K97	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ J985	
HCP: 10+1	♣ KQJ62	
<b>Board: 33</b>	♠ KQ98	RHO is dealer. You bid second.
Dealer: West	♥ KJ7	West (RHO) opens 1♣ if possible.
Vul: Both	♦ A98	
HCP: 16	♣ K53	
<b>Board: 34</b>	♠ 87632	Partner is dealer.
Dealer: South	♥ 5	West (RHO) bids 1NT if possible.
Vul: None	♦ K765	East (LHO) bids 2♠ if possible.
HCP: 3+1	♣ 986	West (RHO) Doubles 3♥ if possible.
<b>Board: 35</b>	♠ AK65	RHO is dealer. You bid second.
Dealer: West	♥ K75	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ A92	
HCP: 15	♣ J43	

## Both hands (Answers Page)

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AJ9			1 ♠	1NT
Vul: N-S	♥ K97	♥ A86	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 10+1	♦ J985	♦ AQT32	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15+1	♣ KQJ62	♣ T3	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ KQ98	♠ J2	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ KJ7	♥ Q6	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 16	♦ A98	♦ KQ53		1. 1N-2S Minor Suit Stayman		
South HCP: 10+1	♣ K53	♣ QT974	2. artificial			
Contract: 2NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 87632	♠ K4				1 ♥
Vul: None	♥ 5	♥ JT98732	1NT	Pass	2 ♠ <sup>1</sup>	3 ♥
North HCP: 3+1	♦ K765	♦ A3	X	All Pass		
South HCP: 12+3	♣ 986	♣ A2		1. 1N-2S Minor Suit Stayman		
Contract: 3 ♥ X South						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ AK65	♠ 82	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ K75	♥ J3	Pass	2NT <sup>2</sup>	Pass	3NT
North HCP: 15	♦ A92	♦ KJ874	All Pass			
South HCP: 11+1	♣ J43	♣ AQ87	1. 1N-2S Minor Suit Stayman			
Contract: 3NT South			2. artificial			

**South hands****then MSS**

<b>Board: 32</b>	♠ AJ9	RHO is dealer. You bid second.
Dealer: East	♥ A86	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ AQT32	
HCP: 15+1	♣ T3	

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<b>Board: 33</b>	♠ J2	LHO is dealer.
Dealer: West	♥ Q6	West (LHO) opens 1♣ if possible.
Vul: Both	♦ KQ53	
HCP: 10+1	♣ QT974	

---

<b>Board: 34</b>	♠ K4	You are dealer.
Dealer: South	♥ JT98732	West (LHO) bids 1NT if possible.
Vul: None	♦ A3	East (RHO) bids 2♠ if possible.
HCP: 12+3	♣ A2	West (LHO) Doubles 3♥ if possible.

---

<b>Board: 35</b>	♠ 82	LHO is dealer.
Dealer: West	♥ J3	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ KJ874	
HCP: 11+1	♣ AQ87	

## Both hands (Answers Page)

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AJ9			1 ♠	1NT
Vul: N-S	♥ K97	♥ A86	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 10+1	♦ J985	♦ AQT32	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15+1	♣ KQJ62	♣ T3	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ KQ98	♠ J2	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ KJ7	♥ Q6	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 16	♦ A98	♦ KQ53		1. 1N-2S Minor Suit Stayman		
South HCP: 10+1	♣ K53	♣ QT974	2. artificial			
Contract: 2NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 87632	♠ K4				1 ♥
Vul: None	♥ 5	♥ JT98732	1NT	Pass	2 ♠ <sup>1</sup>	3 ♥
North HCP: 3+1	♦ K765	♦ A3	X	All Pass		
South HCP: 12+3	♣ 986	♣ A2		1. 1N-2S Minor Suit Stayman		
Contract: 3 ♥ X South						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ AK65	♠ 82	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ K75	♥ J3	Pass	2NT <sup>2</sup>	Pass	3NT
North HCP: 15	♦ A92	♦ KJ874	All Pass			
South HCP: 11+1	♣ J43	♣ AQ87	1. 1N-2S Minor Suit Stayman			
Contract: 3NT South			2. artificial			

<b>Board: 36</b>	♠ Q9	LHO is dealer.
Dealer: East	♥ K9	East (LHO) opens 1♣ if possible.
Vul: Both	♦ J7643	
HCP: 11+1	♣ KQ54	

---

<b>Board: 37</b>	♠ AQJ9	RHO is dealer. You bid second.
Dealer: West	♥ AQ9	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ 952	
HCP: 16	♣ K94	

---

<b>Board: 38</b>	♠ KQ	LHO is dealer.
Dealer: East	♥ 95	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ K842	
HCP: 12+1	♣ AT653	

---

<b>Board: 39</b>	♠ AKJ2	RHO is dealer. You bid second.
Dealer: West	♥ AT5	West (RHO) opens 1♣ if possible.
Vul: Both	♦ 92	
HCP: 16	♣ AT87	

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q9	♠ AT32			1♣	1NT
Vul: Both	♥ K9	♥ AT2	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 11+1	♦ J7643	♦ KT5		All Pass		
South HCP: 16	♣ KQ54	♣ AJT				1. 1N-2S Minor Suit Stayman
Contract: 2NT South						2. artificial

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQJ9	♠ KT	1♣	1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ AQ9	♥ T7	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 16	♦ 952	♦ AJ743				1. 1N-2S Minor Suit Stayman
South HCP: 8+1	♣ K94	♣ T876				2. artificial
Contract: 2NT North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQ	♠ T54			1♦	1NT
Vul: E-W	♥ 95	♥ AJ82	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 12+1	♦ K842	♦ AQJ	Pass	3NT	All Pass	
South HCP: 15	♣ AT653	♣ QJ8				1. 1N-2S Minor Suit Stayman
Contract: 3NT North						2. artificial

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKJ2	♠ 954	1♣	1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ AT5	♥ K	Pass	3♣ <sup>2</sup>	All Pass	
North HCP: 16	♦ 92	♦ Q7654				1. 1N-2S Minor Suit Stayman
South HCP: 8+1	♣ AT87	♣ K942				2. artificial
Contract: 3♣ North						

**South hands****then MSS**

<b>Board: 36</b>	♠ AT32	RHO is dealer. You bid second.
Dealer: East	♥ AT2	East (RHO) opens 1♣ if possible.
Vul: Both	♦ KT5	
HCP: 16	♣ AJT	

---

<b>Board: 37</b>	♠ KT	LHO is dealer.
Dealer: West	♥ T7	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ AJ743	
HCP: 8+1	♣ T876	

---

<b>Board: 38</b>	♠ T54	RHO is dealer. You bid second.
Dealer: East	♥ AJ82	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AQJ	
HCP: 15	♣ QJ8	

---

<b>Board: 39</b>	♠ 954	LHO is dealer.
Dealer: West	♥ K	West (LHO) opens 1♣ if possible.
Vul: Both	♦ Q7654	
HCP: 8+1	♣ K942	

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q9	♠ AT32			1♣	1NT
Vul: Both	♥ K9	♥ AT2	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 11+1	♦ J7643	♦ KT5		All Pass		
South HCP: 16	♣ KQ54	♣ AJT				1. 1N-2S Minor Suit Stayman
Contract: 2NT South						2. artificial

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQJ9	♠ KT	1♣	1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ AQ9	♥ T7	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 16	♦ 952	♦ AJ743				1. 1N-2S Minor Suit Stayman
South HCP: 8+1	♣ K94	♣ T876				2. artificial
Contract: 2NT North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQ	♠ T54			1♦	1NT
Vul: E-W	♥ 95	♥ AJ82	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 12+1	♦ K842	♦ AQJ	Pass	3NT	All Pass	
South HCP: 15	♣ AT653	♣ QJ8				1. 1N-2S Minor Suit Stayman
Contract: 3NT North						2. artificial

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKJ2	♠ 954	1♣	1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ AT5	♥ K	Pass	3♣ <sup>2</sup>	All Pass	
North HCP: 16	♦ 92	♦ Q7654				1. 1N-2S Minor Suit Stayman
South HCP: 8+1	♣ AT87	♣ K942				2. artificial
Contract: 3♣ North						

<b>Board: 40</b>	♠ 965
Dealer: East	♥ T
Vul: N-S	♦ QJ94
HCP: 10+1	♣ AK843

LHO is dealer.

East (LHO) opens 1♣ if possible.

<b>Board: 41</b>	♠ QJ6
Dealer: West	♥ A84
Vul: E-W	♦ J92
HCP: 15	♣ AK64

RHO is dealer. You bid second.

West (RHO) opens 1♥ if possible.

<b>Board: 42</b>	♠ 2
Dealer: East	♥ Q63
Vul: None	♦ QJT7
HCP: 10+1	♣ KQT98

LHO is dealer.

East (LHO) opens 1♠ if possible.

<b>Board: 43</b>	♠ AQ94
Dealer: West	♥ AKQ
Vul: E-W	♦ T832
HCP: 15	♣ 43

RHO is dealer. You bid second.

West (RHO) opens 1♥ if possible.

## Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ 965	♠ K732			1♣	1NT
Vul: N-S	♥ T	♥ KQ6	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10+1	♦ QJ94	♦ A5	Pass	3♥ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ AK843	♣ QJ96	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ QJ6	♠ T2	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ A84	♥ J7	Pass	3♣ <sup>2</sup>	Pass	5♣
North HCP: 15	♦ J92	♦ AQ85	All Pass			
South HCP: 10+1	♣ AK64	♣ QJT32	1. 1N-2S Minor Suit Stayman			
Contract: 5♣ South			2. artificial			

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ K98			1♠	1NT
Vul: None	♥ Q63	♥ AJ54	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ QJT7	♦ K53	Pass	3♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ KQT98	♣ A76	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ AQ94	♠ J7	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ AKQ	♥ 5	Pass	3♦ <sup>2</sup>	Pass	3♥ <sup>3</sup>
North HCP: 15	♦ T832	♦ AKJ74	Pass	3NT	All Pass	
South HCP: 10+2	♣ 43	♣ J8752	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

**South hands****then MSS**

<b>Board: 40</b>	♠ K732	RHO is dealer. You bid second.
Dealer: East	♥ KQ6	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ A5	
HCP: 15	♣ QJ96	

---

<b>Board: 41</b>	♠ T2	LHO is dealer.
Dealer: West	♥ J7	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ AQ85	
HCP: 10+1	♣ QJT32	

---

<b>Board: 42</b>	♠ K98	RHO is dealer. You bid second.
Dealer: East	♥ AJ54	East (RHO) opens 1♠ if possible.
Vul: None	♦ K53	
HCP: 15	♣ A76	

---

<b>Board: 43</b>	♠ J7	LHO is dealer.
Dealer: West	♥ 5	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ AKJ74	
HCP: 10+2	♣ J8752	

## Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ 965	♠ K732			1♣	1NT
Vul: N-S	♥ T	♥ KQ6	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10+1	♦ QJ94	♦ A5	Pass	3♥ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ AK843	♣ QJ96	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ QJ6	♠ T2	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ A84	♥ J7	Pass	3♣ <sup>2</sup>	Pass	5♣
North HCP: 15	♦ J92	♦ AQ85	All Pass			
South HCP: 10+1	♣ AK64	♣ QJT32	1. 1N-2S Minor Suit Stayman			
Contract: 5♣ South			2. artificial			

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ K98			1♠	1NT
Vul: None	♥ Q63	♥ AJ54	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ QJT7	♦ K53	Pass	3♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ KQT98	♣ A76	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ AQ94	♠ J7	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ AKQ	♥ 5	Pass	3♦ <sup>2</sup>	Pass	3♥ <sup>3</sup>
North HCP: 15	♦ T832	♦ AKJ74	Pass	3NT	All Pass	
South HCP: 10+2	♣ 43	♣ J8752	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

<b>Board: 44</b>	♠ J	LHO is dealer.
Dealer: East	♥ AQ9	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ AT43	
HCP: 11+1	♣ 97643	

---

<b>Board: 45</b>	♠ AK9	RHO is dealer. You bid second.
Dealer: West	♥ 876	West (RHO) opens 1♣ if possible.
Vul: Both	♦ JT94	
HCP: 15	♣ AK6	

---

<b>Board: 46</b>	♠ 6	LHO is dealer.
Dealer: East	♥ AT8	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ AJ764	
HCP: 11+1	♣ QT43	

---

<b>Board: 47</b>	♠ K986	RHO is dealer. You bid second.
Dealer: West	♥ AK9	West (RHO) opens 1♣ if possible.
Vul: None	♦ J43	
HCP: 15	♣ AT9	

## Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ A754			1 ♠	1NT
Vul: E-W	♥ AQ9	♥ K85	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 11+1	♦ AT43	♦ KQ52	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ 97643	♣ QJ	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AK9	♠ 62	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ 876	♥ K9	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ JT94	♦ A863	All Pass			
South HCP: 10+1	♣ AK6	♣ QJ743	1. 1N-2S Minor Suit Stayman			
Contract: 3NT South			2. artificial			

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ KQ98			1 ♦	1NT
Vul: E-W	♥ AT8	♥ KJ5	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 11+1	♦ AJ764	♦ K93	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ QT43	♣ K85	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ K986	♠ J	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ AK9	♥ JT5	Pass	2NT <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
North HCP: 15	♦ J43	♦ KQ52	Pass	3NT	All Pass	
South HCP: 13+1	♣ AT9	♣ KQJ63	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

**South hands****then MSS**

<b>Board: 44</b>	♠ A754	RHO is dealer. You bid second.
Dealer: East	♥ K85	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ KQ52	
HCP: 15	♣ QJ	

---

<b>Board: 45</b>	♠ 62	LHO is dealer.
Dealer: West	♥ K9	West (LHO) opens 1♣ if possible.
Vul: Both	♦ A863	
HCP: 10+1	♣ QJ743	

---

<b>Board: 46</b>	♠ KQ98	RHO is dealer. You bid second.
Dealer: East	♥ KJ5	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ K93	
HCP: 15	♣ K85	

---

<b>Board: 47</b>	♠ J	LHO is dealer.
Dealer: West	♥ JT5	West (LHO) opens 1♣ if possible.
Vul: None	♦ KQ52	
HCP: 13+1	♣ KQJ63	

## Both hands (Answers Page)

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J	♠ A754			1 ♠	1NT
Vul: E-W	♥ AQ9	♥ K85	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 11+1	♦ AT43	♦ KQ52	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ 97643	♣ QJ	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK9	♠ 62	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ 876	♥ K9	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ JT94	♦ A863	All Pass			
South HCP: 10+1	♣ AK6	♣ QJ743	1. 1N-2S Minor Suit Stayman			
Contract: 3NT South			2. artificial			

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 6	♠ KQ98			1 ♦	1NT
Vul: E-W	♥ AT8	♥ KJ5	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 11+1	♦ AJ764	♦ K93	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ QT43	♣ K85	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K986	♠ J	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ AK9	♥ JT5	Pass	2NT <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
North HCP: 15	♦ J43	♦ KQ52	Pass	3NT	All Pass	
South HCP: 13+1	♣ AT9	♣ KQJ63	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

**Board: 48**      ♠ J      LHO is dealer.

Dealer: East      ♥ QT8      East (LHO) opens 1♦ if possible.

Vul: E-W      ♦ T754

HCP: 12+1      ♣ AKQ65

---

**Board: 49**      ♠ KT      RHO is dealer. You bid second.

Dealer: West      ♥ K752      West (RHO) opens 1♣ if possible.

Vul: None      ♦ KQ6

HCP: 16      ♣ KQ84

---

**Board: 50**      ♠ A8      LHO is dealer.

Dealer: East      ♥ 97      East (LHO) opens 1♦ if possible.

Vul: Both      ♦ 7432

HCP: 8+1      ♣ A8762

---

**Board: 51**      ♠ A852      RHO is dealer. You bid second.

Dealer: West      ♥ KJ4      West (RHO) opens 1♠ if possible.

Vul: E-W      ♦ AT4

HCP: 15      ♣ K82

## Both hands (Answers Page)

### Board: 48

Dealer: East  
Vul: E-W  
North HCP: 12+1  
South HCP: 16+1  
Contract: 6♣ North

### North:

♠ J  
♥ QT8  
♦ T754  
♣ AKQ65

### South:

♠ Q3  
♥ A75  
♦ AKQ  
♣ J9872

### W N E S

1♦ 1NT  
Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>  
Pass 3♠<sup>3</sup> Pass 5♣  
Pass 6♣ All Pass

1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial

### Board: 49

Dealer: West  
Vul: None  
North HCP: 16  
South HCP: 9+1  
Contract: 3♣ North

### North:

♠ KT  
♥ K752  
♦ KQ6  
♣ KQ84

### South:

♠ A64  
♥ 4  
♦ AJ752  
♣ 9765

### W N E S

1♣ 1NT Pass 2♠<sup>1</sup>  
Pass 3♣<sup>2</sup> All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

### Board: 50

Dealer: East  
Vul: Both  
North HCP: 8+1  
South HCP: 17  
Contract: 4♦ South

### North:

♠ A8  
♥ 97  
♦ 7432  
♣ A8762

### South:

♠ KQ2  
♥ KJ2  
♦ QJ85  
♣ KQT

### W N E S

1♦ 1NT  
Pass 2♠<sup>1</sup> Pass 4♦<sup>2</sup>  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

### Board: 51

Dealer: West  
Vul: E-W  
North HCP: 15  
South HCP: 10+1  
Contract: 3NT South

### North:

♠ A852  
♥ KJ4  
♦ AT4  
♣ K82

### South:

♠ QT  
♥ 85  
♦ K9862  
♣ AJ75

### W N E S

1♠ 1NT Pass 2♠<sup>1</sup>  
Pass 2NT<sup>2</sup> Pass 3NT  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

## South hands

then MSS

<b>Board: 48</b>	♠ Q3	RHO is dealer. You bid second.
Dealer: East	♥ A75	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AKQ	
HCP: 16+1	♣ J9872	

---

<b>Board: 49</b>	♠ A64	LHO is dealer.
Dealer: West	♥ 4	West (LHO) opens 1♣ if possible.
Vul: None	♦ AJ752	
HCP: 9+1	♣ 9765	

---

<b>Board: 50</b>	♠ KQ2	RHO is dealer. You bid second.
Dealer: East	♥ KJ2	East (RHO) opens 1♦ if possible.
Vul: Both	♦ QJ85	
HCP: 17	♣ KQT	

---

<b>Board: 51</b>	♠ QT	LHO is dealer.
Dealer: West	♥ 85	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ K9862	
HCP: 10+1	♣ AJ75	

## Both hands (Answers Page)

### Board: 48

Dealer: East  
Vul: E-W  
North HCP: 12+1  
South HCP: 16+1  
Contract: 6♣ North

### North:

♠ J  
♥ QT8  
♦ T754  
♣ AKQ65

### South:

♠ Q3  
♥ A75  
♦ AKQ  
♣ J9872

### W N E S

1♦ 1NT  
Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>  
Pass 3♠<sup>3</sup> Pass 5♣  
Pass 6♣ All Pass

1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial

### Board: 49

Dealer: West  
Vul: None  
North HCP: 16  
South HCP: 9+1  
Contract: 3♣ North

### North:

♠ KT  
♥ K752  
♦ KQ6  
♣ KQ84

### South:

♠ A64  
♥ 4  
♦ AJ752  
♣ 9765

### W N E S

1♣ 1NT Pass 2♠<sup>1</sup>  
Pass 3♣<sup>2</sup> All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

### Board: 50

Dealer: East  
Vul: Both  
North HCP: 8+1  
South HCP: 17  
Contract: 4♦ South

### North:

♠ A8  
♥ 97  
♦ 7432  
♣ A8762

### South:

♠ KQ2  
♥ KJ2  
♦ QJ85  
♣ KQT

### W N E S

1♦ 1NT  
Pass 2♠<sup>1</sup> Pass 4♦<sup>2</sup>  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

### Board: 51

Dealer: West  
Vul: E-W  
North HCP: 15  
South HCP: 10+1  
Contract: 3NT South

### North:

♠ A852  
♥ KJ4  
♦ AT4  
♣ K82

### South:

♠ QT  
♥ 85  
♦ K9862  
♣ AJ75

### W N E S

1♠ 1NT Pass 2♠<sup>1</sup>  
Pass 2NT<sup>2</sup> Pass 3NT  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

**Board: 52**      ♠ T      LHO is dealer.

Dealer: East      ♥ 85      East (LHO) opens 1♠ if possible.

Vul: Both      ♦ QJ865

HCP: 12+2      ♣ AKQ64

---

**Board: 53**      ♠ Q87      RHO is dealer. You bid second.

Dealer: West      ♥ AT94      West (RHO) opens 1♥ if possible.

Vul: None      ♦ AKQ5

HCP: 15      ♣ 73

---

**Board: 54**      ♠ Q      LHO is dealer.

Dealer: East      ♥ 5      East (LHO) opens 1♣ if possible.

Vul: N-S      ♦ KJT865

HCP: 9+3      ♣ KT976

---

**Board: 55**      ♠ J843      RHO is dealer. You bid second.

Dealer: West      ♥ AQ      West (RHO) opens 1♣ if possible.

Vul: Both      ♦ JT3

HCP: 15      ♣ AK42

## Both hands (Answers Page)

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ A954		1 ♠	1NT	
Vul: Both	♥ 85	♥ AK32	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 12+2	♦ QJ865	♦ KT	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ AKQ64	♣ J98	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ Q87	♠ J	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ AT94	♥ J52	Pass	3 ♦ <sup>2</sup>	Pass	5 ♦
North HCP: 15	♦ AKQ5	♦ J9763	All Pass			
South HCP: 10+1	♣ 73	♣ AK52	1. 1N-2S Minor Suit Stayman			
Contract: 5 ♦ South			2. artificial			

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ 94		1 ♣	1NT	
Vul: N-S	♥ 5	♥ AK8	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 9+3	♦ KJT865	♦ Q743	All Pass			
South HCP: 15	♣ KT976	♣ AQ83	1. 1N-2S Minor Suit Stayman			
Contract: 3 ♣ South			2. artificial			

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ J843	♠ K2	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ AQ	♥ 85	Pass	3 ♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ JT3	♦ KQ852	All Pass			
South HCP: 10+1	♣ AK42	♣ Q976	1. 1N-2S Minor Suit Stayman			
Contract: 3NT South			2. artificial			

**South hands****then MSS**

<b>Board: 52</b>	♠ A954	RHO is dealer. You bid second.
Dealer: East	♥ AK32	East (RHO) opens 1♠ if possible.
Vul: Both	♦ KT	
HCP: 15	♣ J98	

---

<b>Board: 53</b>	♠ J	LHO is dealer.
Dealer: West	♥ J52	West (LHO) opens 1♥ if possible.
Vul: None	♦ J9763	
HCP: 10+1	♣ AK52	

---

<b>Board: 54</b>	♠ 94	RHO is dealer. You bid second.
Dealer: East	♥ AK8	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ Q743	
HCP: 15	♣ AQ83	

---

<b>Board: 55</b>	♠ K2	LHO is dealer.
Dealer: West	♥ 85	West (LHO) opens 1♣ if possible.
Vul: Both	♦ KQ852	
HCP: 10+1	♣ Q976	

## Both hands (Answers Page)

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ A954		1 ♠	1NT	
Vul: Both	♥ 85	♥ AK32	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 12+2	♦ QJ865	♦ KT	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ AKQ64	♣ J98	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ Q87	♠ J	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ AT94	♥ J52	Pass	3 ♦ <sup>2</sup>	Pass	5 ♦
North HCP: 15	♦ AKQ5	♦ J9763	All Pass			
South HCP: 10+1	♣ 73	♣ AK52	1. 1N-2S Minor Suit Stayman			
Contract: 5 ♦ South			2. artificial			

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ 94		1 ♣	1NT	
Vul: N-S	♥ 5	♥ AK8	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 9+3	♦ KJT865	♦ Q743	All Pass			
South HCP: 15	♣ KT976	♣ AQ83	1. 1N-2S Minor Suit Stayman			
Contract: 3 ♣ South			2. artificial			

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ J843	♠ K2	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ AQ	♥ 85	Pass	3 ♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ JT3	♦ KQ852	All Pass			
South HCP: 10+1	♣ AK42	♣ Q976	1. 1N-2S Minor Suit Stayman			
Contract: 3NT South			2. artificial			

<b>Board: 56</b>	♠ J85
Dealer: East	♥ A
Vul: N-S	♦ QT74
HCP: 10+1	♣ QJ983

LHO is dealer.

East (LHO) opens 1♦ if possible.

<b>Board: 57</b>	♠ Q94
Dealer: West	♥ AQT
Vul: N-S	♦ KJ84
HCP: 15	♣ K84

RHO is dealer. You bid second.

West (RHO) opens 1♣ if possible.

<b>Board: 58</b>	♠ AQ6
Dealer: East	♥ 6
Vul: N-S	♦ Q8764
HCP: 10+1	♣ Q962

LHO is dealer.

East (LHO) opens 1♥ if possible.

<b>Board: 59</b>	♠ AJ9
Dealer: West	♥ A9
Vul: E-W	♦ KJ52
HCP: 15	♣ QT75

RHO is dealer. You bid second.

West (RHO) opens 1♠ if possible.

## Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ J85	♠ KT2			1♦	1NT
Vul: N-S	♥ A	♥ KQ8	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10+1	♦ QT74	♦ K62	Pass	3NT	All Pass	
South HCP: 15	♣ QJ983	♣ AT72				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ Q94	♠ A	1♣	1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ AQT	♥ 432	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ KJ84	♦ AQT2	All Pass			
South HCP: 10+1	♣ K84	♣ 97653				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ AQ6	♠ KJ9			1♥	1NT
Vul: N-S	♥ 6	♥ A974	Pass	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 10+1	♦ Q8764	♦ AK92	Pass	3♥ <sup>3</sup>	Pass	4♥ <sup>4</sup>
South HCP: 16	♣ Q962	♣ J8	Pass	4♠ <sup>5</sup>	Pass	5♦
Contract: 5♦ South			All Pass			
			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			
			4. Cue bid, a !H stopper			
			5. Cue bid, a !S stopper			

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ AJ9	♠ 6	1♠	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ A9	♥ 865	Pass	3♣ <sup>2</sup>	Pass	3♠ <sup>3</sup>
North HCP: 15	♦ KJ52	♦ AQT83	Pass	3NT	All Pass	
South HCP: 10+1	♣ QT75	♣ A863				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

## South hands

then MSS

<b>Board: 56</b>	♠ KT2	RHO is dealer. You bid second.
Dealer: East	♥ KQ8	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ K62	
HCP: 15	♣ AT72	

---

<b>Board: 57</b>	♠ A	LHO is dealer.
Dealer: West	♥ 432	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ AQT2	
HCP: 10+1	♣ 97653	

---

<b>Board: 58</b>	♠ KJ9	RHO is dealer. You bid second.
Dealer: East	♥ A974	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ AK92	
HCP: 16	♣ J8	

---

<b>Board: 59</b>	♠ 6	LHO is dealer.
Dealer: West	♥ 865	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ AQT83	
HCP: 10+1	♣ A863	

## Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ J85	♠ KT2			1♦	1NT
Vul: N-S	♥ A	♥ KQ8	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10+1	♦ QT74	♦ K62	Pass	3NT	All Pass	
South HCP: 15	♣ QJ983	♣ AT72				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ Q94	♠ A	1♣	1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ AQT	♥ 432	Pass	3♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ KJ84	♦ AQT2	All Pass			
South HCP: 10+1	♣ K84	♣ 97653				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ AQ6	♠ KJ9			1♥	1NT
Vul: N-S	♥ 6	♥ A974	Pass	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 10+1	♦ Q8764	♦ AK92	Pass	3♥ <sup>3</sup>	Pass	4♥ <sup>4</sup>
South HCP: 16	♣ Q962	♣ J8	Pass	4♠ <sup>5</sup>	Pass	5♦
Contract: 5♦ South			All Pass			
			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			
			4. Cue bid, a !H stopper			
			5. Cue bid, a !S stopper			

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ AJ9	♠ 6	1♠	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ A9	♥ 865	Pass	3♣ <sup>2</sup>	Pass	3♠ <sup>3</sup>
North HCP: 15	♦ KJ52	♦ AQT83	Pass	3NT	All Pass	
South HCP: 10+1	♣ QT75	♣ A863				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

**Board: 60**      ♠ 3      LHO is dealer.

Dealer: East      ♥ KJ2      East (LHO) opens 1♣ if possible.

Vul: None      ♦ AK875

HCP: 11+1      ♣ 9732

---

**Board: 61**      ♠ KQ73      RHO is dealer. You bid second.

Dealer: West      ♥ KT      West (RHO) opens 1♣ if possible.

Vul: Both      ♦ QJ3

HCP: 17      ♣ AQT6

---

**Board: 62**      ♠ T9      LHO is dealer.

Dealer: East      ♥ Q8      East (LHO) opens 1♦ if possible.

Vul: None      ♦ QJT5

HCP: 8+1      ♣ QJ632

---

**Board: 63**      ♠ KJ6      RHO is dealer. You bid second.

Dealer: West      ♥ QJ83      West (RHO) opens 1♥ if possible.

Vul: N-S      ♦ AT6

HCP: 15      ♣ A72

## Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ AJ97			1♣	1NT
Vul: None	♥ KJ2	♥ A63	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 11+1	♦ AK875	♦ QT9	Pass	3♠ <sup>3</sup>	Pass	3NT
South HCP: 16	♣ 9732	♣ AJ5	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ KQ73	♠ J96	1♣	1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ KT	♥ Q	Pass	4♣ <sup>2</sup>	All Pass	
North HCP: 17	♦ QJ3	♦ K8652	1. 1N-2S Minor Suit Stayman			
South HCP: 9+1	♣ AQT6	♣ K754	2. artificial			
Contract: 4♣ North						

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ T9	♠ J52			1♦	1NT
Vul: None	♥ Q8	♥ KJT4	Pass	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+1	♦ QJT5	♦ K973	All Pass			
South HCP: 15	♣ QJ632	♣ AK	1. 1N-2S Minor Suit Stayman			
Contract: 3♦ South			2. artificial			

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ KJ6	♠ Q3	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ QJ83	♥ K4	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 15	♦ AT6	♦ Q8542	1. 1N-2S Minor Suit Stayman			
South HCP: 10+1	♣ A72	♣ KT95	2. artificial			
Contract: 2NT North						

## South hands

then MSS

<b>Board: 60</b>	♠ AJ97	RHO is dealer. You bid second.
Dealer: East	♥ A63	East (RHO) opens 1♣ if possible.
Vul: None	♦ QT9	
HCP: 16	♣ AJ5	

---

<b>Board: 61</b>	♠ J96	LHO is dealer.
Dealer: West	♥ Q	West (LHO) opens 1♣ if possible.
Vul: Both	♦ K8652	
HCP: 9+1	♣ K754	

---

<b>Board: 62</b>	♠ J52	RHO is dealer. You bid second.
Dealer: East	♥ KJT4	East (RHO) opens 1♦ if possible.
Vul: None	♦ K973	
HCP: 15	♣ AK	

---

<b>Board: 63</b>	♠ Q3	LHO is dealer.
Dealer: West	♥ K4	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ Q8542	
HCP: 10+1	♣ KT95	

## Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ AJ97			1♣	1NT
Vul: None	♥ KJ2	♥ A63	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 11+1	♦ AK875	♦ QT9	Pass	3♠ <sup>3</sup>	Pass	3NT
South HCP: 16	♣ 9732	♣ AJ5	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ KQ73	♠ J96	1♣	1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ KT	♥ Q	Pass	4♣ <sup>2</sup>	All Pass	
North HCP: 17	♦ QJ3	♦ K8652	1. 1N-2S Minor Suit Stayman			
South HCP: 9+1	♣ AQT6	♣ K754	2. artificial			
Contract: 4♣ North						

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ T9	♠ J52			1♦	1NT
Vul: None	♥ Q8	♥ KJT4	Pass	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+1	♦ QJT5	♦ K973	All Pass			
South HCP: 15	♣ QJ632	♣ AK	1. 1N-2S Minor Suit Stayman			
Contract: 3♦ South			2. artificial			

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ KJ6	♠ Q3	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ QJ83	♥ K4	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 15	♦ AT6	♦ Q8542	1. 1N-2S Minor Suit Stayman			
South HCP: 10+1	♣ A72	♣ KT95	2. artificial			
Contract: 2NT North						

<b>Board: 64</b>	♠ T73
Dealer: East	♥ 8
Vul: Both	♦ QJ875
HCP: 10+1	♣ AKT5

LHO is dealer.

East (LHO) opens 1♥ if possible.

<b>Board: 65</b>	♠ A86
Dealer: West	♥ AQ72
Vul: E-W	♦ J75
HCP: 15	♣ A74

RHO is dealer. You bid second.

West (RHO) opens 1♣ if possible.

<b>Board: 66</b>	♠ KQ6
Dealer: East	♥ 7
Vul: N-S	♦ KT97
HCP: 10+1	♣ QT964

LHO is dealer.

East (LHO) opens 1♥ if possible.

<b>Board: 67</b>	♠ AT82
Dealer: West	♥ AQ
Vul: N-S	♦ KQ95
HCP: 15	♣ 832

RHO is dealer. You bid second.

West (RHO) opens 1♦ if possible.

## Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ T73	♠ AKQ			1 ♥	1NT
Vul: Both	♥ 8	♥ AT65	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 10+1	♦ QJ875	♦ T6	Pass	3 ♥ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ AKT5	♣ Q873	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ A86	♠ Q	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ AQ72	♥ T96	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 15	♦ J75	♦ KQ94		1. 1N-2S Minor Suit Stayman		
South HCP: 12+1	♣ A74	♣ KQ932	2. artificial			
Contract: 2NT North						

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ KQ6	♠ AJ2			1 ♥	1NT
Vul: N-S	♥ 7	♥ AJ83	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 10+1	♦ KT97	♦ A832	Pass	3 ♥ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ QT964	♣ J7	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ AT82	♠ J5	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ AQ	♥ T6	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ KQ95	♦ J632	All Pass			
South HCP: 10+1	♣ 832	♣ AKJT4	1. 1N-2S Minor Suit Stayman			
Contract: 3NT South			2. artificial			

**South hands****then MSS**

<b>Board: 64</b>	♠ AKQ	RHO is dealer. You bid second.
Dealer: East	♥ AT65	East (RHO) opens 1♥ if possible.
Vul: Both	♦ T6	
HCP: 15	♣ Q873	

---

<b>Board: 65</b>	♠ Q	LHO is dealer.
Dealer: West	♥ T96	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ KQ94	
HCP: 12+1	♣ KQ932	

---

<b>Board: 66</b>	♠ AJ2	RHO is dealer. You bid second.
Dealer: East	♥ AJ83	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ A832	
HCP: 15	♣ J7	

---

<b>Board: 67</b>	♠ J5	LHO is dealer.
Dealer: West	♥ T6	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ J632	
HCP: 10+1	♣ AKJT4	

## Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ T73	♠ AKQ			1 ♥	1NT
Vul: Both	♥ 8	♥ AT65	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 10+1	♦ QJ875	♦ T6	Pass	3 ♥ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ AKT5	♣ Q873	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ A86	♠ Q	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ AQ72	♥ T96	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 15	♦ J75	♦ KQ94		1. 1N-2S Minor Suit Stayman		
South HCP: 12+1	♣ A74	♣ KQ932	2. artificial			
Contract: 2NT North						

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ KQ6	♠ AJ2			1 ♥	1NT
Vul: N-S	♥ 7	♥ AJ83	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 10+1	♦ KT97	♦ A832	Pass	3 ♥ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ QT964	♣ J7	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ AT82	♠ J5	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ AQ	♥ T6	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ KQ95	♦ J632	All Pass			
South HCP: 10+1	♣ 832	♣ AKJT4	1. 1N-2S Minor Suit Stayman			
Contract: 3NT South			2. artificial			

**Board: 68**      ♠ T      LHO is dealer.

Dealer: East      ♥ 986      East (LHO) opens 1 ♥ if possible.

Vul: E-W      ♦ KJ654

HCP: 10+1      ♣ KQJ4

---

**Board: 69**      ♠ AK8      RHO is dealer. You bid second.

Dealer: West      ♥ T872      West (RHO) opens 1 ♦ if possible.

Vul: None      ♦ K53

HCP: 16      ♣ AQT

---

**Board: 70**      ♠ Q      LHO is dealer.

Dealer: East      ♥ Q42      East (LHO) opens 1 ♠ if possible.

Vul: E-W      ♦ A8752

HCP: 11+1      ♣ K842

---

**Board: 71**      ♠ AJT      RHO is dealer. You bid second.

Dealer: West      ♥ AQJ7      West (RHO) opens 1 ♠ if possible.

Vul: Both      ♦ 9654

HCP: 15      ♣ K9

## Both hands (Answers Page)

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ Q2			1 ♥	1NT
Vul: E-W	♥ 986	♥ AQJ7	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 10+1	♦ KJ654	♦ AQ8	Pass	3 ♠ <sup>3</sup>	Pass	4 ♦
South HCP: 15	♣ KQJ4	♣ T863	Pass	5 ♣	All Pass	
Contract: 5 ♣ North			1. 1N-2S Minor Suit Stayman 2. artificial 3. artificial			

Board: 69	North:	South:	W	N	E	S		
Dealer: West	♠ AK8	♠ T62	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>		
Vul: None	♥ T872	♥ K	Pass	2NT <sup>2</sup>	All Pass			
North HCP: 16	♦ K53	♦ AQ72	1. 1N-2S Minor Suit Stayman 2. artificial					
South HCP: 9+1	♣ AQT	♣ 87532						
Contract: 2NT North								

Board: 70	North:	South:	W	N	E	S		
Dealer: East	♠ Q	♠ A874			1 ♠	1NT		
Vul: E-W	♥ Q42	♥ J93	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>		
North HCP: 11+1	♦ A8752	♦ KQ4	Pass	3NT	All Pass			
South HCP: 15	♣ K842	♣ AJ9	1. 1N-2S Minor Suit Stayman 2. artificial					
Contract: 3NT North								

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ AJT	♠ 864	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ AQJ7	♥ 8	Pass	3 ♦ <sup>2</sup>	Pass	3 ♥ <sup>3</sup>
North HCP: 15	♦ 9654	♦ AT832	Pass	3NT	Pass	4 ♦
South HCP: 10+1	♣ K9	♣ AQT2	Pass	5 ♦	Pass	6 ♦
Contract: 6 ♦ South			All Pass 1. 1N-2S Minor Suit Stayman 2. artificial 3. artificial			

**South hands****then MSS**

<b>Board: 68</b>	♠ Q2	RHO is dealer. You bid second.
Dealer: East	♥ AQJ7	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ AQ8	
HCP: 15	♣ T863	

---

<b>Board: 69</b>	♠ T62	LHO is dealer.
Dealer: West	♥ K	West (LHO) opens 1♦ if possible.
Vul: None	♦ AQ72	
HCP: 9+1	♣ 87532	

---

<b>Board: 70</b>	♠ A874	RHO is dealer. You bid second.
Dealer: East	♥ J93	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ KQ4	
HCP: 15	♣ AJ9	

---

<b>Board: 71</b>	♠ 864	LHO is dealer.
Dealer: West	♥ 8	West (LHO) opens 1♠ if possible.
Vul: Both	♦ AT832	
HCP: 10+1	♣ AQT2	

## Both hands (Answers Page)

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ Q2			1 ♥	1NT
Vul: E-W	♥ 986	♥ AQJ7	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 10+1	♦ KJ654	♦ AQ8	Pass	3 ♠ <sup>3</sup>	Pass	4 ♦
South HCP: 15	♣ KQJ4	♣ T863	Pass	5 ♣	All Pass	
Contract: 5 ♣ North			1. 1N-2S Minor Suit Stayman 2. artificial 3. artificial			

Board: 69	North:	South:	W	N	E	S		
Dealer: West	♠ AK8	♠ T62	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>		
Vul: None	♥ T872	♥ K	Pass	2NT <sup>2</sup>	All Pass			
North HCP: 16	♦ K53	♦ AQ72	1. 1N-2S Minor Suit Stayman 2. artificial					
South HCP: 9+1	♣ AQT	♣ 87532						
Contract: 2NT North								

Board: 70	North:	South:	W	N	E	S		
Dealer: East	♠ Q	♠ A874			1 ♠	1NT		
Vul: E-W	♥ Q42	♥ J93	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>		
North HCP: 11+1	♦ A8752	♦ KQ4	Pass	3NT	All Pass			
South HCP: 15	♣ K842	♣ AJ9	1. 1N-2S Minor Suit Stayman 2. artificial					
Contract: 3NT North								

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ AJT	♠ 864	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ AQJ7	♥ 8	Pass	3 ♦ <sup>2</sup>	Pass	3 ♥ <sup>3</sup>
North HCP: 15	♦ 9654	♦ AT832	Pass	3NT	Pass	4 ♦
South HCP: 10+1	♣ K9	♣ AQT2	Pass	5 ♦	Pass	6 ♦
Contract: 6 ♦ South			All Pass 1. 1N-2S Minor Suit Stayman 2. artificial 3. artificial			

## North hands

then MSS

<b>Board: 72</b>	♠ Q6	LHO is dealer.
Dealer: East	♥ 53	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ A8762	
HCP: 10+1	♣ KJ92	

---

<b>Board: 73</b>	♠ KQT8	RHO is dealer. You bid second.
Dealer: West	♥ AKT6	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ K6	
HCP: 15	♣ T95	

---

<b>Board: 74</b>	♠ 954	LHO is dealer.
Dealer: East	♥ T	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ AQT73	
HCP: 9+1	♣ K976	

---

<b>Board: 75</b>	♠ Q97	RHO is dealer. You bid second.
Dealer: West	♥ AJ98	West (RHO) opens 1♣ if possible.
Vul: None	♦ K8	
HCP: 15	♣ KQ98	

---

<b>Board: 76</b>	♠ K	LHO is dealer.
Dealer: East	♥ Q9	East (LHO) opens 1♥ if possible.
Vul: None	♦ QJ973	East (LHO) bids 3♥ if possible.
HCP: 9+2	♣ JT832	

## Both hands (Answers Page)

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ Q6	♠ AK9			1 ♥	1NT
Vul: E-W	♥ 53	♥ KT4	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 10+1	♦ A8762	♦ KQ9	Pass	3NT	All Pass	
South HCP: 15	♣ KJ92	♣ 8763				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ KQT8	♠ 3	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ AKT6	♥ 752	Pass	2NT <sup>2</sup>	Pass	3 ♣ <sup>3</sup>
North HCP: 15	♦ K6	♦ A9543	Pass	3NT	All Pass	
South HCP: 11+1	♣ T95	♣ AK74				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ 954	♠ AK72			1 ♣	1NT
Vul: N-S	♥ T	♥ KQ3	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 9+1	♦ AQT73	♦ J42	All Pass			
South HCP: 16	♣ K976	♣ QJ4				
Contract: 2NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ Q97	♠ K5	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ AJ98	♥ T4	Pass	3 ♣ <sup>2</sup>	All Pass	
North HCP: 15	♦ K8	♦ AT743				
South HCP: 8+1	♣ KQ98	♣ J654				
Contract: 3 ♣ North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ AQJ			1 ♥	1NT
Vul: None	♥ Q9	♥ A84	Pass	2 ♠ <sup>1</sup>	3 ♥	4 ♦
North HCP: 9+2	♦ QJ973	♦ 86542	All Pass			
South HCP: 17+1	♣ JT832	♣ AQ				
Contract: 4 ♦ South			1. 1N-2S Minor Suit Stayman			

**South hands****then MSS**

<b>Board: 72</b>	♠ AK9	RHO is dealer. You bid second.
Dealer: East	♥ KT4	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ KQ9	
HCP: 15	♣ 8763	
 <b>Board: 73</b>	 ♠ 3	 LHO is dealer.
Dealer: West	♥ 752	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ A9543	
HCP: 11+1	♣ AK74	
 <b>Board: 74</b>	 ♠ AK72	 RHO is dealer. You bid second.
Dealer: East	♥ KQ3	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ J42	
HCP: 16	♣ QJ4	
 <b>Board: 75</b>	 ♠ K5	 LHO is dealer.
Dealer: West	♥ T4	West (LHO) opens 1♣ if possible.
Vul: None	♦ AT743	
HCP: 8+1	♣ J654	
 <b>Board: 76</b>	 ♠ AQJ	 RHO is dealer. You bid second.
Dealer: East	♥ A84	East (RHO) opens 1♥ if possible.
Vul: None	♦ 86542	East (RHO) bids 3♥ if possible.
HCP: 17+1	♣ AQ	

## Both hands (Answers Page)

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ Q6	♠ AK9			1 ♥	1NT
Vul: E-W	♥ 53	♥ KT4	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 10+1	♦ A8762	♦ KQ9	Pass	3NT	All Pass	
South HCP: 15	♣ KJ92	♣ 8763				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ KQT8	♠ 3	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ AKT6	♥ 752	Pass	2NT <sup>2</sup>	Pass	3 ♣ <sup>3</sup>
North HCP: 15	♦ K6	♦ A9543	Pass	3NT	All Pass	
South HCP: 11+1	♣ T95	♣ AK74				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ 954	♠ AK72			1 ♣	1NT
Vul: N-S	♥ T	♥ KQ3	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 9+1	♦ AQT73	♦ J42	All Pass			
South HCP: 16	♣ K976	♣ QJ4				
Contract: 2NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ Q97	♠ K5	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ AJ98	♥ T4	Pass	3 ♣ <sup>2</sup>	All Pass	
North HCP: 15	♦ K8	♦ AT743				
South HCP: 8+1	♣ KQ98	♣ J654				
Contract: 3 ♣ North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ AQJ			1 ♥	1NT
Vul: None	♥ Q9	♥ A84	Pass	2 ♠ <sup>1</sup>	3 ♥	4 ♦
North HCP: 9+2	♦ QJ973	♦ 86542	All Pass			
South HCP: 17+1	♣ JT832	♣ AQ				
Contract: 4 ♦ South			1. 1N-2S Minor Suit Stayman			

## North hands

then MSS

<b>Board:</b> 77	♠ AJ95	RHO is dealer. You bid second.
Dealer: West	♥ 9642	West (RHO) opens 1♦ if possible.
Vul: None	♦ A94	
HCP: 16	♣ AK	

---

<b>Board:</b> 78	♠ 632	LHO is dealer.
Dealer: East	♥ 8	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ AKQ32	
HCP: 10+1	♣ J652	

---

<b>Board:</b> 79	♠ KQ84	RHO is dealer. You bid second.
Dealer: West	♥ AKQ	West (RHO) opens 1♠ if possible.
Vul: Both	♦ J9	
HCP: 16	♣ JT75	

---

<b>Board:</b> 80	♠ 7	LHO is dealer.
Dealer: East	♥ J53	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ K962	
HCP: 9+1	♣ KQT82	

## Both hands (Answers Page)

**Board: 77**

Dealer: West  
Vul: None  
North HCP: 16  
South HCP: 8+1  
Contract: 2NT North

**North:**

♠ AJ95  
♥ 9642  
♦ A94  
♣ AK

**South:**

♠ T63  
♥ 8  
♦ KQJ3  
♣ Q6543

**W N E S**

1♦ 1NT Pass 2♠<sup>1</sup>  
Pass 2NT<sup>2</sup> All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

**Board: 78**

Dealer: East  
Vul: E-W  
North HCP: 10+1  
South HCP: 15  
Contract: 3NT South

**North:**

♠ 632  
♥ 8  
♦ AKQ32  
♣ J652

**South:**

♠ KQ  
♥ AT73  
♦ 964  
♣ AQT7

**W N E S**

1♥ 1NT  
Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>  
Pass 3♥<sup>3</sup> Pass 3NT  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial  
3. artificial

**Board: 79**

Dealer: West  
Vul: Both  
North HCP: 16  
South HCP: 11+1  
Contract: 3NT North

**North:**

♠ KQ84  
♥ AKQ  
♦ J9  
♣ JT75

**South:**

♠ 6  
♥ J65  
♦ AT52  
♣ AQ843

**W N E S**

1♠ 1NT Pass 2♠<sup>1</sup>  
Pass 3♣<sup>2</sup> Pass 3♠<sup>3</sup>  
Pass 3NT All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial  
3. artificial

**Board: 80**

Dealer: East  
Vul: E-W  
North HCP: 9+1  
South HCP: 15  
Contract: 2NT South

**North:**

♠ 7  
♥ J53  
♦ K962  
♣ KQT82

**South:**

♠ AKJ5  
♥ K97  
♦ A85  
♣ 974

**W N E S**

1♥ 1NT  
Pass 2♠<sup>1</sup> Pass 2NT<sup>2</sup>  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

**South hands****then MSS**

<b>Board: 77</b>	♠ T63	LHO is dealer.
Dealer: West	♥ 8	West (LHO) opens 1♦ if possible.
Vul: None	♦ KQJ3	
HCP: 8+1	♣ Q6543	

---

<b>Board: 78</b>	♠ KQ	RHO is dealer. You bid second.
Dealer: East	♥ AT73	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ 964	
HCP: 15	♣ AQT7	

---

<b>Board: 79</b>	♠ 6	LHO is dealer.
Dealer: West	♥ J65	West (LHO) opens 1♠ if possible.
Vul: Both	♦ AT52	
HCP: 11+1	♣ AQ843	

---

<b>Board: 80</b>	♠ AKJ5	RHO is dealer. You bid second.
Dealer: East	♥ K97	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ A85	
HCP: 15	♣ 974	

## Both hands (Answers Page)

**Board: 77**

Dealer: West  
Vul: None  
North HCP: 16  
South HCP: 8+1  
Contract: 2NT North

**North:**

♠ AJ95  
♥ 9642  
♦ A94  
♣ AK

**South:**

♠ T63  
♥ 8  
♦ KQJ3  
♣ Q6543

**W N E S**

1♦ 1NT Pass 2♠<sup>1</sup>  
Pass 2NT<sup>2</sup> All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

**Board: 78**

Dealer: East  
Vul: E-W  
North HCP: 10+1  
South HCP: 15  
Contract: 3NT South

**North:**

♠ 632  
♥ 8  
♦ AKQ32  
♣ J652

**South:**

♠ KQ  
♥ AT73  
♦ 964  
♣ AQT7

**W N E S**

1♥ 1NT  
Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>  
Pass 3♥<sup>3</sup> Pass 3NT  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial  
3. artificial

**Board: 79**

Dealer: West  
Vul: Both  
North HCP: 16  
South HCP: 11+1  
Contract: 3NT North

**North:**

♠ KQ84  
♥ AKQ  
♦ J9  
♣ JT75

**South:**

♠ 6  
♥ J65  
♦ AT52  
♣ AQ843

**W N E S**

1♠ 1NT Pass 2♠<sup>1</sup>  
Pass 3♣<sup>2</sup> Pass 3♠<sup>3</sup>  
Pass 3NT All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial  
3. artificial

**Board: 80**

Dealer: East  
Vul: E-W  
North HCP: 9+1  
South HCP: 15  
Contract: 2NT South

**North:**

♠ 7  
♥ J53  
♦ K962  
♣ KQT82

**South:**

♠ AKJ5  
♥ K97  
♦ A85  
♣ 974

**W N E S**

1♥ 1NT  
Pass 2♠<sup>1</sup> Pass 2NT<sup>2</sup>  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

## North hands

then MSS

<b>Board: 81</b>	♠ AKT	RHO is dealer. You bid second.
Dealer: West	♥ T643	West (RHO) opens 1♦ if possible.
Vul: None	♦ A86	
HCP: 15	♣ KJT	

---

<b>Board: 82</b>	♠ T	LHO is dealer.
Dealer: East	♥ K65	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ QT72	
HCP: 13+1	♣ AKJT9	

---

<b>Board: 83</b>	♠ KQ3	RHO is dealer. You bid second.
Dealer: West	♥ Q3	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ AT742	
HCP: 16+1	♣ KQ7	

---

<b>Board: 84</b>	♠ 82	LHO is dealer.
Dealer: East	♥ 62	East (LHO) opens 1♦ if possible.
Vul: None	♦ Q963	
HCP: 8+1	♣ KQJ53	

## Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ AKT	♠ 2	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ T643	♥ AJ5	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 15	♦ A86	♦ QJ732				
South HCP: 8+1	♣ KJT	♣ 7642				
Contract: 2NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ KQ62		1 ♠	1NT	
Vul: N-S	♥ K65	♥ J98	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 13+1	♦ QT72	♦ AK5	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ AKJT9	♣ Q53	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ 6	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ Q3	♥ A98	Pass	3 ♦ <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
North HCP: 16+1	♦ AT742	♦ Q986	Pass	3NT	All Pass	
South HCP: 10+1	♣ KQ7	♣ AT842				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ QJ7		1 ♦	1NT	
Vul: None	♥ 62	♥ A5	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 8+1	♦ Q963	♦ A84	All Pass			
South HCP: 15+1	♣ KQJ53	♣ A9762				
Contract: 3 ♣ South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

**South hands****then MSS****Board: 81**      ♠ 2      LHO is dealer.

Dealer: West      ♥ AJ5      West (LHO) opens 1♦ if possible.

Vul: None      ♦ QJ732

HCP: 8+1      ♣ 7642

**Board: 82**      ♠ KQ62      RHO is dealer. You bid second.

Dealer: East      ♥ J98      East (RHO) opens 1♠ if possible.

Vul: N-S      ♦ AK5

HCP: 15      ♣ Q53

**Board: 83**      ♠ 6      LHO is dealer.

Dealer: West      ♥ A98      West (LHO) opens 1♠ if possible.

Vul: E-W      ♦ Q986

HCP: 10+1      ♣ AT842

**Board: 84**      ♠ QJ7      RHO is dealer. You bid second.

Dealer: East      ♥ A5      East (RHO) opens 1♦ if possible.

Vul: None      ♦ A84

HCP: 15+1      ♣ A9762

## Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ AKT	♠ 2	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ T643	♥ AJ5	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 15	♦ A86	♦ QJ732				
South HCP: 8+1	♣ KJT	♣ 7642	1. 1N-2S Minor Suit Stayman			
Contract: 2NT North			2. artificial			

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ KQ62		1 ♠	1NT	
Vul: N-S	♥ K65	♥ J98	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 13+1	♦ QT72	♦ AK5	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ AKJT9	♣ Q53	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ 6	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ Q3	♥ A98	Pass	3 ♦ <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
North HCP: 16+1	♦ AT742	♦ Q986	Pass	3NT	All Pass	
South HCP: 10+1	♣ KQ7	♣ AT842	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ QJ7		1 ♦	1NT	
Vul: None	♥ 62	♥ A5	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 8+1	♦ Q963	♦ A84	All Pass			
South HCP: 15+1	♣ KQJ53	♣ A9762	1. 1N-2S Minor Suit Stayman			
Contract: 3 ♣ South			2. artificial			

## North hands

then MSS

<b>Board: 85</b>	♠ A75	RHO is dealer. You bid second.
Dealer: West	♥ AKT8	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AT87	
HCP: 15	♣ 82	

---

<b>Board: 86</b>	♠ 6	LHO is dealer.
Dealer: East	♥ Q6	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ AJ976	
HCP: 8+2	♣ JT742	

---

<b>Board: 87</b>	♠ AT3	RHO is dealer. You bid second.
Dealer: West	♥ A643	West (RHO) opens 1♥ if possible.
Vul: Both	♦ Q932	West (RHO) Doubles 3♥ if possible.
HCP: 15	♣ AJ	

---

<b>Board: 88</b>	♠ Q2	LHO is dealer.
Dealer: East	♥ 52	East (LHO) opens 1♣ if possible.
Vul: Both	♦ KJ952	
HCP: 9+1	♣ KT65	

---

<b>Board: 89</b>	♠ KQ32	RHO is dealer. You bid second.
Dealer: West	♥ KQ5	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ KJ92	
HCP: 17	♣ KT	

## Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ A75	♠ 82	1♦	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ AKT8	♥ 54	Pass	3♦ <sup>2</sup>	All Pass	
North HCP: 15	♦ AT87	♦ K543				
South HCP: 9+1	♣ 82	♣ KQJ43	1. 1N-2S Minor Suit Stayman			
Contract: 3♦ North			2. artificial			

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ A32			1♥	1NT
Vul: N-S	♥ Q6	♥ K53	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8+2	♦ AJ976	♦ Q42	Pass	5♣	All Pass	
South HCP: 16	♣ JT742	♣ AK65	1. 1N-2S Minor Suit Stayman			
Contract: 5♣ North			2. artificial			

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ AT3	♠ K98	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ A643	♥ T	Pass	3♦ <sup>2</sup>	Pass	3♥ <sup>3</sup>
North HCP: 15	♦ Q932	♦ A864	X	3NT	All Pass	
South HCP: 10+1	♣ AJ	♣ K9743	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ Q2	♠ KJ43			1♣	1NT
Vul: Both	♥ 52	♥ J9	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 9+1	♦ KJ952	♦ AQT	All Pass			
South HCP: 15	♣ KT65	♣ A987	1. 1N-2S Minor Suit Stayman			
Contract: 3♣ South			2. artificial			

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ KQ32	♠ T	1♠	1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ KQ5	♥ JT2	Pass	4♦	Pass	5♦
North HCP: 17	♦ KJ92	♦ AQT8	All Pass			
South HCP: 10+1	♣ KT	♣ QJ942	1. 1N-2S Minor Suit Stayman			
Contract: 5♦ South						

**South hands****then MSS**

<b>Board: 85</b>	♠ 82	LHO is dealer.
Dealer: West	♥ 54	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ K543	
HCP: 9+1	♣ KQJ43	
<b>Board: 86</b>	♠ A32	RHO is dealer. You bid second.
Dealer: East	♥ K53	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ Q42	
HCP: 16	♣ AK65	
<b>Board: 87</b>	♠ K98	LHO is dealer.
Dealer: West	♥ T	West (LHO) opens 1♥ if possible.
Vul: Both	♦ A864	West (LHO) Doubles 3♥ if possible.
HCP: 10+1	♣ K9743	
<b>Board: 88</b>	♠ KJ43	RHO is dealer. You bid second.
Dealer: East	♥ J9	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AQT	
HCP: 15	♣ A987	
<b>Board: 89</b>	♠ T	LHO is dealer.
Dealer: West	♥ JT2	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ AQT8	
HCP: 10+1	♣ QJ942	

## Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ A75	♠ 82	1♦	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ AKT8	♥ 54	Pass	3♦ <sup>2</sup>	All Pass	
North HCP: 15	♦ AT87	♦ K543				
South HCP: 9+1	♣ 82	♣ KQJ43	1. 1N-2S Minor Suit Stayman			
Contract: 3♦ North			2. artificial			

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ A32		1♥	1NT	
Vul: N-S	♥ Q6	♥ K53	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8+2	♦ AJ976	♦ Q42	Pass	5♣	All Pass	
South HCP: 16	♣ JT742	♣ AK65	1. 1N-2S Minor Suit Stayman			
Contract: 5♣ North			2. artificial			

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ AT3	♠ K98	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ A643	♥ T	Pass	3♦ <sup>2</sup>	Pass	3♥ <sup>3</sup>
North HCP: 15	♦ Q932	♦ A864	X	3NT	All Pass	
South HCP: 10+1	♣ AJ	♣ K9743	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ Q2	♠ KJ43		1♣	1NT	
Vul: Both	♥ 52	♥ J9	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 9+1	♦ KJ952	♦ AQT	All Pass			
South HCP: 15	♣ KT65	♣ A987	1. 1N-2S Minor Suit Stayman			
Contract: 3♣ South			2. artificial			

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ KQ32	♠ T	1♠	1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ KQ5	♥ JT2	Pass	4♦	Pass	5♦
North HCP: 17	♦ KJ92	♦ AQT8	All Pass			
South HCP: 10+1	♣ KT	♣ QJ942	1. 1N-2S Minor Suit Stayman			
Contract: 5♦ South						

## North hands

then MSS

<b>Board: 90</b>	♠ KQ9
Dealer: East	♥ T
Vul: E-W	♦ A7532
HCP: 10+1	♣ J865

LHO is dealer.

East (LHO) opens 1♥ if possible.

<b>Board: 91</b>	♠ KT9
Dealer: West	♥ AT
Vul: E-W	♦ KQ942
HCP: 15+1	♣ K62

RHO is dealer. You bid second.

West (RHO) opens 1♠ if possible.

<b>Board: 92</b>	♠ 7
Dealer: East	♥ T7
Vul: E-W	♦ KT984
HCP: 10+2	♣ AKT94

LHO is dealer.

East (LHO) opens 1♥ if possible.

## Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ KQ9	♠ T62			1 ♥	1NT
Vul: E-W	♥ T	♥ KQ3	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 10+1	♦ A7532	♦ K84	Pass	3 ♥ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ J865	♣ AK93	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ KT9	♠ 42	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ AT	♥ Q4	Pass	3 ♦ <sup>2</sup>	All Pass	
North HCP: 15+1	♦ KQ942	♦ A7653	1. 1N-2S Minor Suit Stayman			
South HCP: 10+1	♣ K62	♣ AT74	2. artificial			
Contract: 3 ♦ North						

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ KQ9			1 ♥	1NT
Vul: E-W	♥ T7	♥ AQ8	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 10+2	♦ KT984	♦ Q652	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ AKT94	♣ Q65	Pass	4 ♦	Pass	4 ♥ <sup>4</sup>
Contract: 5 ♦ South			Pass	4NT <sup>5</sup>	Pass	5 ♦ <sup>6</sup>
			All Pass			
			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			
			4. Cue bid, a !H stopper			
			5. Blackwood 0314, for !D			
			6. A=1/5 or 4/5			

## South hands

then MSS

<b>Board: 90</b>	♠ T62	RHO is dealer. You bid second.
Dealer: East	♥ KQ3	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ K84	
HCP: 15	♣ AK93	

---

<b>Board: 91</b>	♠ 42	LHO is dealer.
Dealer: West	♥ Q4	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ A7653	
HCP: 10+1	♣ AT74	

---

<b>Board: 92</b>	♠ KQ9	RHO is dealer. You bid second.
Dealer: East	♥ AQ8	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ Q652	
HCP: 15	♣ Q65	

## Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ KQ9	♠ T62			1 ♥	1NT
Vul: E-W	♥ T	♥ KQ3	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 10+1	♦ A7532	♦ K84	Pass	3 ♥ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ J865	♣ AK93	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ KT9	♠ 42	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ AT	♥ Q4	Pass	3 ♦ <sup>2</sup>	All Pass	
North HCP: 15+1	♦ KQ942	♦ A7653	1. 1N-2S Minor Suit Stayman			
South HCP: 10+1	♣ K62	♣ AT74	2. artificial			
Contract: 3 ♦ North						

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ KQ9			1 ♥	1NT
Vul: E-W	♥ T7	♥ AQ8	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 10+2	♦ KT984	♦ Q652	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ AKT94	♣ Q65	Pass	4 ♦	Pass	4 ♥ <sup>4</sup>
Contract: 5 ♦ South			Pass	4NT <sup>5</sup>	Pass	5 ♦ <sup>6</sup>
			All Pass			
			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			
			4. Cue bid, a !H stopper			
			5. Blackwood 0314, for !D			
			6. A=1/5 or 4/5			

## North hands

then MSS

<b>Board: 93</b>	♠ KJ4	RHO is dealer. You bid second.
Dealer: West	♥ AKJ2	West (RHO) opens 1♠ if possible.
Vul: None	♦ Q82	
HCP: 16	♣ Q97	

---

<b>Board: 94</b>	♠ Q5	LHO is dealer.
Dealer: East	♥ Q4	East (LHO) opens 1♣ if possible.
Vul: None	♦ AJ643	
HCP: 11+1	♣ QT87	

---

<b>Board: 95</b>	♠ A986	RHO is dealer. You bid second.
Dealer: West	♥ A54	West (RHO) opens 1♣ if possible.
Vul: Both	♦ A6	
HCP: 15	♣ K952	

---

<b>Board: 96</b>	♠ Q86	LHO is dealer.
Dealer: East	♥ 6	East (LHO) opens 1♥ if possible.
Vul: None	♦ A984	
HCP: 10+1	♣ AT875	

## Both hands (Answers Page)

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ KJ4	♠ 63	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ AKJ2	♥ T	Pass	2NT <sup>2</sup>	Pass	3 ♥ <sup>3</sup>
North HCP: 16	♦ Q82	♦ AKT43	Pass	3NT	All Pass	
South HCP: 11+2	♣ Q97	♣ KJ642				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q5	♠ K96			1♣	1NT
Vul: None	♥ Q4	♥ AJT2	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 11+1	♦ AJ643	♦ K95	All Pass			
South HCP: 15	♣ QT87	♣ KJ3	1. 1N-2S Minor Suit Stayman 2. artificial			
Contract: 2NT South						

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A986	♠ KT5	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ A54	♥ 3	Pass	3 ♣ <sup>2</sup>	Pass	3 ♥ <sup>3</sup>
North HCP: 15	♦ A6	♦ KQ973	Pass	4NT <sup>4</sup>	Pass	5 ♣ <sup>5</sup>
South HCP: 10+1	♣ K952	♣ QT83	All Pass			
Contract: 5 ♣ South	1. 1N-2S Minor Suit Stayman 2. artificial 3. artificial 4. Blackwood 0314, for !C 5. A=0/5 or 3/5					

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q86	♠ AJ43			1♥	1NT
Vul: None	♥ 6	♥ K42	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10+1	♦ A984	♦ KQ	Pass	3♥ <sup>3</sup>	Pass	3NT
South HCP: 16	♣ AT875	♣ K932	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

**South hands****then MSS**

<b>Board: 93</b>	♠ 63	LHO is dealer.
Dealer: West	♥ T	West (LHO) opens 1♠ if possible.
Vul: None	♦ AKT43	
HCP: 11+2	♣ KJ642	

---

<b>Board: 94</b>	♠ K96	RHO is dealer. You bid second.
Dealer: East	♥ AJT2	East (RHO) opens 1♣ if possible.
Vul: None	♦ K95	
HCP: 15	♣ KJ3	

---

<b>Board: 95</b>	♠ KT5	LHO is dealer.
Dealer: West	♥ 3	West (LHO) opens 1♣ if possible.
Vul: Both	♦ KQ973	
HCP: 10+1	♣ QT83	

---

<b>Board: 96</b>	♠ AJ43	RHO is dealer. You bid second.
Dealer: East	♥ K42	East (RHO) opens 1♥ if possible.
Vul: None	♦ KQ	
HCP: 16	♣ K932	

## Both hands (Answers Page)

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ KJ4	♠ 63	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ AKJ2	♥ T	Pass	2NT <sup>2</sup>	Pass	3 ♥ <sup>3</sup>
North HCP: 16	♦ Q82	♦ AKT43	Pass	3NT	All Pass	
South HCP: 11+2	♣ Q97	♣ KJ642				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q5	♠ K96			1♣	1NT
Vul: None	♥ Q4	♥ AJT2	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 11+1	♦ AJ643	♦ K95	All Pass			
South HCP: 15	♣ QT87	♣ KJ3	1. 1N-2S Minor Suit Stayman 2. artificial			
Contract: 2NT South						

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A986	♠ KT5	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ A54	♥ 3	Pass	3 ♣ <sup>2</sup>	Pass	3 ♥ <sup>3</sup>
North HCP: 15	♦ A6	♦ KQ973	Pass	4NT <sup>4</sup>	Pass	5 ♣ <sup>5</sup>
South HCP: 10+1	♣ K952	♣ QT83	All Pass			
Contract: 5 ♣ South	1. 1N-2S Minor Suit Stayman 2. artificial 3. artificial 4. Blackwood 0314, for !C 5. A=0/5 or 3/5					

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q86	♠ AJ43			1♥	1NT
Vul: None	♥ 6	♥ K42	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10+1	♦ A984	♦ KQ	Pass	3♥ <sup>3</sup>	Pass	3NT
South HCP: 16	♣ AT875	♣ K932	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

## North hands

then MSS

<b>Board: 97</b>	♠ JT2	RHO is dealer. You bid second.
Dealer: West	♥ KJ	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ KQ864	
HCP: 16+1	♣ AQ6	

---

<b>Board: 98</b>	♠ K98	LHO is dealer.
Dealer: East	♥ T	East (LHO) opens 1♣ if possible.
Vul: Both	♦ K972	
HCP: 10+1	♣ A6543	

---

<b>Board: 99</b>	♠ A82	RHO is dealer. You bid second.
Dealer: West	♥ QJ7	West (RHO) opens 1♣ if possible.
Vul: None	♦ KQT6	
HCP: 16	♣ A76	

---

<b>Board: 100</b>	♠ QT	LHO is dealer.
Dealer: East	♥ Q3	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ T9742	
HCP: 9+1	♣ KQT4	

## Both hands (Answers Page)

### Board: 97

Dealer: West  
Vul: N-S  
North HCP: 16+1  
South HCP: 10+1  
Contract: 5♦ South

### North:

♠ JT2  
♥ KJ  
♦ KQ864  
♣ AQ6

### South:

♠ 6  
♥ Q64  
♦ A9732  
♣ KJ87

### W N E S

1♣ 1NT Pass 2♠<sup>1</sup>  
Pass 3♦<sup>2</sup> Pass 3♠<sup>3</sup>  
Pass 4♦ Pass 5♦  
All Pass

1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial

### Board: 98

Dealer: East  
Vul: Both  
North HCP: 10+1  
South HCP: 16  
Contract: 3NT South

### North:

♠ K98  
♥ T  
♦ K972  
♣ A6543

### South:

♠ A6  
♥ KQ6  
♦ Q863  
♣ KQT2

### W N E S

1♣ 1NT  
Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>  
Pass 3♥<sup>3</sup> Pass 3NT  
All Pass

1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial

### Board: 99

Dealer: West  
Vul: None  
North HCP: 16  
South HCP: 8+1  
Contract: 3♦ North

### North:

♠ A82  
♥ QJ7  
♦ KQT6  
♣ A76

### South:

♠ Q4  
♥ K4  
♦ J952  
♣ QT983

### W N E S

1♣ 1NT Pass 2♠<sup>1</sup>  
Pass 3♦<sup>2</sup> All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

### Board: 100

Dealer: East  
Vul: N-S  
North HCP: 9+1  
South HCP: 15  
Contract: 3♣ South

### North:

♠ QT  
♥ Q3  
♦ T9742  
♣ KQT4

### South:

♠ A742  
♥ K9  
♦ A85  
♣ A986

### W N E S

1♣ 1NT  
Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

## South hands

then MSS

**Board: 97**      ♠ 6      LHO is dealer.

Dealer: West      ♥ Q64      West (LHO) opens 1♣ if possible.

Vul: N-S      ♦ A9732

HCP: 10+1      ♣ KJ87

---

**Board: 98**      ♠ A6      RHO is dealer. You bid second.

Dealer: East      ♥ KQ6      East (RHO) opens 1♣ if possible.

Vul: Both      ♦ Q863

HCP: 16      ♣ KQT2

---

**Board: 99**      ♠ Q4      LHO is dealer.

Dealer: West      ♥ K4      West (LHO) opens 1♣ if possible.

Vul: None      ♦ J952

HCP: 8+1      ♣ QT983

---

**Board: 100**      ♠ A742      RHO is dealer. You bid second.

Dealer: East      ♥ K9      East (RHO) opens 1♣ if possible.

Vul: N-S      ♦ A85

HCP: 15      ♣ A986

## Both hands (Answers Page)

### Board: 97

Dealer: West  
Vul: N-S  
North HCP: 16+1  
South HCP: 10+1  
Contract: 5♦ South

### North:

♠ JT2  
♥ KJ  
♦ KQ864  
♣ AQ6

### South:

♠ 6  
♥ Q64  
♦ A9732  
♣ KJ87

### W N E S

1♣ 1NT Pass 2♠<sup>1</sup>  
Pass 3♦<sup>2</sup> Pass 3♠<sup>3</sup>  
Pass 4♦ Pass 5♦  
All Pass

1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial

### Board: 98

Dealer: East  
Vul: Both  
North HCP: 10+1  
South HCP: 16  
Contract: 3NT South

### North:

♠ K98  
♥ T  
♦ K972  
♣ A6543

### South:

♠ A6  
♥ KQ6  
♦ Q863  
♣ KQT2

### W N E S

1♣ 1NT  
Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>  
Pass 3♥<sup>3</sup> Pass 3NT  
All Pass

1. 1N-2S Minor Suit Stayman
2. artificial
3. artificial

### Board: 99

Dealer: West  
Vul: None  
North HCP: 16  
South HCP: 8+1  
Contract: 3♦ North

### North:

♠ A82  
♥ QJ7  
♦ KQT6  
♣ A76

### South:

♠ Q4  
♥ K4  
♦ J952  
♣ QT983

### W N E S

1♣ 1NT Pass 2♠<sup>1</sup>  
Pass 3♦<sup>2</sup> All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

### Board: 100

Dealer: East  
Vul: N-S  
North HCP: 9+1  
South HCP: 15  
Contract: 3♣ South

### North:

♠ QT  
♥ Q3  
♦ T9742  
♣ KQT4

### South:

♠ A742  
♥ K9  
♦ A85  
♣ A986

### W N E S

1♣ 1NT  
Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

## North hands

then MSS

<b>Board: 101</b>	♠ A972	RHO is dealer. You bid second.
Dealer: West	♥ K93	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AJ3	
HCP: 15	♣ KT4	
<b>Board: 102</b>	♠ J86	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 1♥ if possible.
Vul: None	♦ AKQ7	East (LHO) Doubles 3♥ if possible.
HCP: 13+1	♣ QJ832	
<b>Board: 103</b>	♠ KJ93	RHO is dealer. You bid second.
Dealer: West	♥ AQ2	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ KQ6	West (RHO) Doubles 3♥ if possible.
HCP: 15	♣ T73	
<b>Board: 104</b>	♠ 62	LHO is dealer.
Dealer: East	♥ A7	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ QT74	
HCP: 12+1	♣ AQ754	

## Both hands (Answers Page)

### Board: 101

Dealer: West  
Vul: E-W  
North HCP: 15  
South HCP: 8+1  
Contract: 2NT North

### North:

♠ A972  
♥ K93  
♦ AJ3  
♣ KT4

### South:

♠ K  
♥ JT8  
♦ K9542  
♣ J972

### W N E S

1♣ 1NT Pass 2♠<sup>1</sup>  
Pass 2NT<sup>2</sup> All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

### Board: 102

Dealer: East  
Vul: None  
North HCP: 13+1  
South HCP: 15+1  
Contract: 3NT South

### North:

♠ J86  
♥ 3  
♦ AKQ7  
♣ QJ832

### South:

♠ AK2  
♥ AT9  
♦ JT964  
♣ KT

### W N E S

1♥ 1NT  
Pass 2♠<sup>1</sup> Pass 3♦<sup>2</sup>  
Pass 3♥<sup>3</sup> X 3NT  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial  
3. artificial

### Board: 103

Dealer: West  
Vul: N-S  
North HCP: 15  
South HCP: 11+1  
Contract: 3NT North

### North:

♠ KJ93  
♥ AQ2  
♦ KQ6  
♣ T73

### South:

♠ 754  
♥ 8  
♦ AJ987  
♣ AQ64

### W N E S

1♥ 1NT Pass 2♠<sup>1</sup>  
Pass 2NT<sup>2</sup> Pass 3♥<sup>3</sup>  
X 3NT All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial  
3. artificial

### Board: 104

Dealer: East  
Vul: N-S  
North HCP: 12+1  
South HCP: 15  
Contract: 3NT North

### North:

♠ 62  
♥ A7  
♦ QT74  
♣ AQ754

### South:

♠ A954  
♥ J93  
♦ AK62  
♣ K6

### W N E S

1♠ 1NT  
Pass 2♠<sup>1</sup> Pass 3♦<sup>2</sup>  
Pass 3NT All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

## South hands

then MSS

<b>Board: 101</b>	♠ K	LHO is dealer.
Dealer: West	♥ JT8	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ K9542	
HCP: 8+1	♣ J972	
<b>Board: 102</b>	♠ AK2	RHO is dealer. You bid second.
Dealer: East	♥ AT9	East (RHO) opens 1♥ if possible.
Vul: None	♦ JT964	East (RHO) Doubles 3♥ if possible.
HCP: 15+1	♣ KT	
<b>Board: 103</b>	♠ 754	LHO is dealer.
Dealer: West	♥ 8	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ AJ987	West (LHO) Doubles 3♥ if possible.
HCP: 11+1	♣ AQ64	
<b>Board: 104</b>	♠ A954	RHO is dealer. You bid second.
Dealer: East	♥ J93	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ AK62	
HCP: 15	♣ K6	

## Both hands (Answers Page)

**Board: 101**

Dealer: West  
Vul: E-W  
North HCP: 15  
South HCP: 8+1  
Contract: 2NT North

**North:**

♠ A972  
♥ K93  
♦ AJ3  
♣ KT4

**South:**

♠ K  
♥ JT8  
♦ K9542  
♣ J972

**W N E S**

1♣ 1NT Pass 2♠<sup>1</sup>  
Pass 2NT<sup>2</sup> All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

**Board: 102**

Dealer: East  
Vul: None  
North HCP: 13+1  
South HCP: 15+1  
Contract: 3NT South

**North:**

♠ J86  
♥ 3  
♦ AKQ7  
♣ QJ832

**South:**

♠ AK2  
♥ AT9  
♦ JT964  
♣ KT

**W N E S**

1♥ 1NT  
Pass 2♠<sup>1</sup> Pass 3♦<sup>2</sup>  
Pass 3♥<sup>3</sup> X 3NT  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial  
3. artificial

**Board: 103**

Dealer: West  
Vul: N-S  
North HCP: 15  
South HCP: 11+1  
Contract: 3NT North

**North:**

♠ KJ93  
♥ AQ2  
♦ KQ6  
♣ T73

**South:**

♠ 754  
♥ 8  
♦ AJ987  
♣ AQ64

**W N E S**

1♥ 1NT Pass 2♠<sup>1</sup>  
Pass 2NT<sup>2</sup> Pass 3♥<sup>3</sup>  
X 3NT All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial  
3. artificial

**Board: 104**

Dealer: East  
Vul: N-S  
North HCP: 12+1  
South HCP: 15  
Contract: 3NT North

**North:**

♠ 62  
♥ A7  
♦ QT74  
♣ AQ754

**South:**

♠ A954  
♥ J93  
♦ AK62  
♣ K6

**W N E S**

1♠ 1NT  
Pass 2♠<sup>1</sup> Pass 3♦<sup>2</sup>  
Pass 3NT All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

<b>Board: 105</b>	♠ AK76	RHO is dealer. You bid second.
Dealer: West	♥ JT5	West (RHO) opens 1♣ if possible.
Vul: Both	♦ 763	
HCP: 15	♣ AK3	

---

<b>Board: 106</b>	♠ A9	LHO is dealer.
Dealer: East	♥ J7	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ KJ954	
HCP: 10+1	♣ J943	

---

<b>Board: 107</b>	♠ K63	RHO is dealer. You bid second.
Dealer: West	♥ A872	West (RHO) opens 1♥ if possible.
Vul: None	♦ A72	West (RHO) Doubles 3♥ if possible.
HCP: 15	♣ A64	

---

<b>Board: 108</b>	♠ 85	LHO is dealer.
Dealer: East	♥ 65	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ AK72	
HCP: 10+1	♣ K9863	

## Both hands (Answers Page)

**Board: 105**

Dealer: West  
Vul: Both  
North HCP: 15  
South HCP: 13+1  
Contract: 2NT North

**North:**

♠ AK76  
♥ JT5  
♦ 763  
♣ AK3

**South:**

♠ Q2  
♥ Q2  
♦ KQJ84  
♣ QJ94

**W N E S**

1♣ 1NT Pass 2♠<sup>1</sup>  
Pass 2NT<sup>2</sup> All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

**Board: 106**

Dealer: East  
Vul: N-S  
North HCP: 10+1  
South HCP: 15  
Contract: 3♦ South

**North:**

♠ A9  
♥ J7  
♦ KJ954  
♣ J943

**South:**

♠ J54  
♥ AT6  
♦ AQ72  
♣ AT6

**W N E S**

1♣ 1NT  
Pass 2♠<sup>1</sup> Pass 3♦<sup>2</sup>  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

**Board: 107**

Dealer: West  
Vul: None  
North HCP: 15  
South HCP: 11+1  
Contract: 3NT North

**North:**

♠ K63  
♥ A872  
♦ A72  
♣ A64

**South:**

♠ QJ8  
♥ T  
♦ K854  
♣ KQ983

**W N E S**

1♥ 1NT Pass 2♠<sup>1</sup>  
Pass 2NT<sup>2</sup> Pass 3♥<sup>3</sup>  
X 3NT All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial  
3. artificial

**Board: 108**

Dealer: East  
Vul: N-S  
North HCP: 10+1  
South HCP: 16  
Contract: 3NT North

**North:**

♠ 85  
♥ 65  
♦ AK72  
♣ K9863

**South:**

♠ AKJ9  
♥ KQJ4  
♦ 84  
♣ QT7

**W N E S**

1♥ 1NT  
Pass 2♠<sup>1</sup> Pass 2NT<sup>2</sup>  
Pass 3NT All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

**South hands****then MSS**

<b>Board: 105</b>	♠ Q2	LHO is dealer.
Dealer: West	♥ Q2	West (LHO) opens 1♣ if possible.
Vul: Both	♦ KQJ84	
HCP: 13+1	♣ QJ94	

---

<b>Board: 106</b>	♠ J54	RHO is dealer. You bid second.
Dealer: East	♥ AT6	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQ72	
HCP: 15	♣ AT6	

---

<b>Board: 107</b>	♠ QJ8	LHO is dealer.
Dealer: West	♥ T	West (LHO) opens 1♥ if possible.
Vul: None	♦ K854	West (LHO) Doubles 3♥ if possible.
HCP: 11+1	♣ KQ983	

---

<b>Board: 108</b>	♠ AKJ9	RHO is dealer. You bid second.
Dealer: East	♥ KQJ4	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ 84	
HCP: 16	♣ QT7	

## Both hands (Answers Page)

**Board: 105**

Dealer: West  
Vul: Both  
North HCP: 15  
South HCP: 13+1  
Contract: 2NT North

**North:**

♠ AK76  
♥ JT5  
♦ 763  
♣ AK3

**South:**

♠ Q2  
♥ Q2  
♦ KQJ84  
♣ QJ94

**W N E S**

1♣ 1NT Pass 2♠<sup>1</sup>  
Pass 2NT<sup>2</sup> All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

**Board: 106**

Dealer: East  
Vul: N-S  
North HCP: 10+1  
South HCP: 15  
Contract: 3♦ South

**North:**

♠ A9  
♥ J7  
♦ KJ954  
♣ J943

**South:**

♠ J54  
♥ AT6  
♦ AQ72  
♣ AT6

**W N E S**

1♣ 1NT  
Pass 2♠<sup>1</sup> Pass 3♦<sup>2</sup>  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

**Board: 107**

Dealer: West  
Vul: None  
North HCP: 15  
South HCP: 11+1  
Contract: 3NT North

**North:**

♠ K63  
♥ A872  
♦ A72  
♣ A64

**South:**

♠ QJ8  
♥ T  
♦ K854  
♣ KQ983

**W N E S**

1♥ 1NT Pass 2♠<sup>1</sup>  
Pass 2NT<sup>2</sup> Pass 3♥<sup>3</sup>  
X 3NT All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial  
3. artificial

**Board: 108**

Dealer: East  
Vul: N-S  
North HCP: 10+1  
South HCP: 16  
Contract: 3NT North

**North:**

♠ 85  
♥ 65  
♦ AK72  
♣ K9863

**South:**

♠ AKJ9  
♥ KQJ4  
♦ 84  
♣ QT7

**W N E S**

1♥ 1NT  
Pass 2♠<sup>1</sup> Pass 2NT<sup>2</sup>  
Pass 3NT All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

<b>Board: 109</b>	♠ AK	RHO is dealer. You bid second.
Dealer: West	♥ A97	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ J42	West (RHO) bids 3♦ if possible.
HCP: 15+1	♣ QJT87	

---

<b>Board: 110</b>	♠ QJ	LHO is dealer.
Dealer: East	♥ QJ	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ KQT64	
HCP: 11+1	♣ 9875	

---

<b>Board: 111</b>	♠ AQ65	RHO is dealer. You bid second.
Dealer: West	♥ 76	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AQT9	
HCP: 15	♣ K63	

---

<b>Board: 112</b>	♠ 6	LHO is dealer.
Dealer: East	♥ Q85	East (LHO) opens 1♦ if possible.
Vul: None	♦ Q9653	
HCP: 8+1	♣ KJ76	

## Both hands (Answers Page)

### Board: 109

Dealer: West  
Vul: E-W  
North HCP: 15+1  
South HCP: 9+1  
Contract: 4♣ North

### North:

♠ AK  
♥ A97  
♦ J42  
♣ QJT87

### South:

♠ 5  
♥ J62  
♦ KQT85  
♣ K542

### W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♣<sup>2</sup> Pass Pass

3 ♥ 4 ♣ All Pass

1. 1N-2S Minor Suit Stayman  
2. artificial

### Board: 110

Dealer: East  
Vul: E-W  
North HCP: 11+1  
South HCP: 15  
Contract: 3NT North

### North:

♠ QJ  
♥ QJ  
♦ KQT64  
♣ 9875

### South:

♠ A7  
♥ 8643  
♦ A73  
♣ AK63

### W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

Pass 3NT All Pass

1. 1N-2S Minor Suit Stayman  
2. artificial

### Board: 111

Dealer: West  
Vul: Both  
North HCP: 15  
South HCP: 8+1  
Contract: 3♦ North

### North:

♠ AQ65  
♥ 76  
♦ AQT9  
♣ K63

### South:

♠ J7  
♥ JT  
♦ KJ873  
♣ Q874

### W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-2S Minor Suit Stayman  
2. artificial

### Board: 112

Dealer: East  
Vul: None  
North HCP: 8+1  
South HCP: 15  
Contract: 3♣ South

### North:

♠ 6  
♥ Q85  
♦ Q9653  
♣ KJ76

### South:

♠ KQJT  
♥ K2  
♦ KJ8  
♣ QT92

### W N E S

1 ♦ 1NT

Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>

All Pass

1. 1N-2S Minor Suit Stayman  
2. artificial

**South hands****then MSS**

<b>Board: 109</b>	♠ 5	LHO is dealer.
Dealer: West	♥ J62	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ KQT85	West (LHO) bids 3♦ if possible.
HCP: 9+1	♣ K542	

---

<b>Board: 110</b>	♠ A7	RHO is dealer. You bid second.
Dealer: East	♥ 8643	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ A73	
HCP: 15	♣ AK63	

---

<b>Board: 111</b>	♠ J7	LHO is dealer.
Dealer: West	♥ JT	West (LHO) opens 1♣ if possible.
Vul: Both	♦ KJ873	
HCP: 8+1	♣ Q874	

---

<b>Board: 112</b>	♠ KQJT	RHO is dealer. You bid second.
Dealer: East	♥ K2	East (RHO) opens 1♦ if possible.
Vul: None	♦ KJ8	
HCP: 15	♣ QT92	

## Both hands (Answers Page)

### Board: 109

Dealer: West  
Vul: E-W  
North HCP: 15+1  
South HCP: 9+1  
Contract: 4♣ North

### North:

♠ AK  
♥ A97  
♦ J42  
♣ QJT87

### South:

♠ 5  
♥ J62  
♦ KQT85  
♣ K542

### W N E S

1 ♥ 1NT Pass 2 ♠<sup>1</sup>  
Pass 3 ♣<sup>2</sup> Pass Pass  
3 ♥ 4 ♣ All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

### Board: 110

Dealer: East  
Vul: E-W  
North HCP: 11+1  
South HCP: 15  
Contract: 3NT North

### North:

♠ QJ  
♥ QJ  
♦ KQT64  
♣ 9875

### South:

♠ A7  
♥ 8643  
♦ A73  
♣ AK63

### W N E S

1 ♦ 1NT  
Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>  
Pass 3NT All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

### Board: 111

Dealer: West  
Vul: Both  
North HCP: 15  
South HCP: 8+1  
Contract: 3♦ North

### North:

♠ AQ65  
♥ 76  
♦ AQT9  
♣ K63

### South:

♠ J7  
♥ JT  
♦ KJ873  
♣ Q874

### W N E S

1 ♣ 1NT Pass 2 ♠<sup>1</sup>  
Pass 3 ♦<sup>2</sup> All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

### Board: 112

Dealer: East  
Vul: None  
North HCP: 8+1  
South HCP: 15  
Contract: 3♣ South

### North:

♠ 6  
♥ Q85  
♦ Q9653  
♣ KJ76

### South:

♠ KQJT  
♥ K2  
♦ KJ8  
♣ QT92

### W N E S

1 ♦ 1NT  
Pass 2 ♠<sup>1</sup> Pass 3 ♣<sup>2</sup>  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

## North hands

then MSS

**Board: 113**      ♠ K7      RHO is dealer. You bid second.

Dealer: West      ♥ K642      West (RHO) opens 1♥ if possible.

Vul: N-S      ♦ Q76      West (RHO) Doubles 3♥ if possible.

HCP: 15      ♣ AK54

---

**Board: 114**      ♠ AJ4      LHO is dealer.

Dealer: East      ♥ J      East (LHO) opens 1♣ if possible.

Vul: E-W      ♦ Q9654

HCP: 10+1      ♣ QT52

---

**Board: 115**      ♠ KQT      RHO is dealer. You bid second.

Dealer: West      ♥ AQ2      West (RHO) opens 1♣ if possible.

Vul: E-W      ♦ T954

HCP: 15      ♣ AT7

---

**Board: 116**      ♠ K      LHO is dealer.

Dealer: East      ♥ T86      East (LHO) opens 1♣ if possible.

Vul: None      ♦ QT54

HCP: 9+1      ♣ KJ752

## Both hands (Answers Page)

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ 986	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ K642	♥ 8	Pass	3 ♣ <sup>2</sup>	Pass	3 ♥ <sup>3</sup>
North HCP: 15	♦ Q76	♦ AKJT4	X	3NT	All Pass	
South HCP: 10+1	♣ AK54	♣ Q982				1. 1N-2S Minor Suit Stayman
Contract: 3NT North						2. artificial
						3. artificial

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ AJ4	♠ Q975			1 ♣	1NT
Vul: E-W	♥ J	♥ KQ94	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ Q9654	♦ J3	All Pass			
South HCP: 15	♣ QT52	♣ AK4				1. 1N-2S Minor Suit Stayman
Contract: 2NT South						2. artificial

Board: 115	North:	South:	W	N	E	S
Dealer: West	♠ KQT	♠ A7	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ AQ2	♥ 97	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ T954	♦ J832	All Pass			
South HCP: 10+1	♣ AT7	♣ KQ932				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						2. artificial

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ A82			1 ♣	1NT
Vul: None	♥ T86	♥ AK97	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 9+1	♦ QT54	♦ J93	All Pass			
South HCP: 16	♣ KJ752	♣ A63				1. 1N-2S Minor Suit Stayman
Contract: 2NT South						2. artificial

**South hands****then MSS**

<b>Board: 113</b>	♠ 986	LHO is dealer.
Dealer: West	♥ 8	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ AKJT4	West (LHO) Doubles 3♥ if possible.
HCP: 10+1	♣ Q982	

---

<b>Board: 114</b>	♠ Q975	RHO is dealer. You bid second.
Dealer: East	♥ KQ94	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ J3	
HCP: 15	♣ AK4	

---

<b>Board: 115</b>	♠ A7	LHO is dealer.
Dealer: West	♥ 97	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ J832	
HCP: 10+1	♣ KQ932	

---

<b>Board: 116</b>	♠ A82	RHO is dealer. You bid second.
Dealer: East	♥ AK97	East (RHO) opens 1♣ if possible.
Vul: None	♦ J93	
HCP: 16	♣ A63	

## Both hands (Answers Page)

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ K7	♠ 986	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ K642	♥ 8	Pass	3 ♣ <sup>2</sup>	Pass	3 ♥ <sup>3</sup>
North HCP: 15	♦ Q76	♦ AKJT4	X	3NT	All Pass	
South HCP: 10+1	♣ AK54	♣ Q982				1. 1N-2S Minor Suit Stayman
Contract: 3NT North						2. artificial
						3. artificial

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ AJ4	♠ Q975			1 ♣	1NT
Vul: E-W	♥ J	♥ KQ94	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ Q9654	♦ J3	All Pass			
South HCP: 15	♣ QT52	♣ AK4				1. 1N-2S Minor Suit Stayman
Contract: 2NT South						2. artificial

Board: 115	North:	South:	W	N	E	S
Dealer: West	♠ KQT	♠ A7	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ AQ2	♥ 97	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ T954	♦ J832	All Pass			
South HCP: 10+1	♣ AT7	♣ KQ932				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						2. artificial

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ A82			1 ♣	1NT
Vul: None	♥ T86	♥ AK97	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 9+1	♦ QT54	♦ J93	All Pass			
South HCP: 16	♣ KJ752	♣ A63				1. 1N-2S Minor Suit Stayman
Contract: 2NT South						2. artificial

<b>Board: 117</b>	♠ K953	RHO is dealer. You bid second.
Dealer: West	♥ AKQ4	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ K97	
HCP: 15	♣ 53	

<b>Board: 118</b>	♠ 532	LHO is dealer.
Dealer: East	♥ J	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ Q982	
HCP: 8+1	♣ KQT64	

<b>Board: 119</b>	♠ A65	RHO is dealer. You bid second.
Dealer: West	♥ K95	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ KQ732	West (RHO) bids 3♥ if possible.
HCP: 15+1	♣ K8	

<b>Board: 120</b>	♠ 863	LHO is dealer.
Dealer: East	♥ Q	East (LHO) opens 1♣ if possible.
Vul: None	♦ QT743	
HCP: 8+1	♣ KJ63	

<b>Board: 121</b>	♠ QJ84	RHO is dealer. You bid second.
Dealer: West	♥ T764	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ KQJ	
HCP: 16	♣ AK	

## Both hands (Answers Page)

Board: 117	North:	South:	W	N	E	S
Dealer: West	♠ K953	♠ 76	1♦	1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ AKQ4	♥ 53	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 15	♦ K97	♦ J542				
South HCP: 11+1	♣ 53	♣ AKQJ8	1. 1N-2S Minor Suit Stayman			
Contract: 2NT North			2. artificial			

Board: 118	North:	South:	W	N	E	S
Dealer: East	♠ 532	♠ K87		1♣	1NT	
Vul: E-W	♥ J	♥ KQ3	Pass	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+1	♦ Q982	♦ A654	All Pass			
South HCP: 16	♣ KQT64	♣ A93	1. 1N-2S Minor Suit Stayman			
Contract: 3♦ South			2. artificial			

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ A65	♠ 87	1♠	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ K95	♥ 2	3♥	4♦	Pass	5♦
North HCP: 15+1	♦ KQ732	♦ AJT54	All Pass			
South HCP: 10+2	♣ K8	♣ AJ432	1. 1N-2S Minor Suit Stayman			
Contract: 5♦ South						

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ 863	♠ AK75		1♣	1NT	
Vul: None	♥ Q	♥ KJT2	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 8+1	♦ QT743	♦ J2	All Pass			
South HCP: 16	♣ KJ63	♣ A95	1. 1N-2S Minor Suit Stayman			
Contract: 2NT South			2. artificial			

Board: 121	North:	South:	W	N	E	S
Dealer: West	♠ QJ84	♠ 9	1♠	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ T764	♥ AJ9	Pass	2NT <sup>2</sup>	Pass	3♠ <sup>3</sup>
North HCP: 16	♦ KQJ	♦ AT42	Pass	3NT	All Pass	
South HCP: 10+1	♣ AK	♣ J9742	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

**South hands****then MSS**

<b>Board: 117</b>	♠ 76	LHO is dealer.
Dealer: West	♥ 53	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ J542	
HCP: 11+1	♣ AKQJ8	

---

<b>Board: 118</b>	♠ K87	RHO is dealer. You bid second.
Dealer: East	♥ KQ3	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ A654	
HCP: 16	♣ A93	

---

<b>Board: 119</b>	♠ 87	LHO is dealer.
Dealer: West	♥ 2	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ AJT54	West (LHO) bids 3♥ if possible.
HCP: 10+2	♣ AJ432	

---

<b>Board: 120</b>	♠ AK75	RHO is dealer. You bid second.
Dealer: East	♥ KJT2	East (RHO) opens 1♣ if possible.
Vul: None	♦ J2	
HCP: 16	♣ A95	

---

<b>Board: 121</b>	♠ 9	LHO is dealer.
Dealer: West	♥ AJ9	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ AT42	
HCP: 10+1	♣ J9742	

## Both hands (Answers Page)

Board: 117	North:	South:	W	N	E	S
Dealer: West	♠ K953	♠ 76	1♦	1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ AKQ4	♥ 53	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 15	♦ K97	♦ J542				
South HCP: 11+1	♣ 53	♣ AKQJ8	1. 1N-2S Minor Suit Stayman			
Contract: 2NT North			2. artificial			

Board: 118	North:	South:	W	N	E	S
Dealer: East	♠ 532	♠ K87		1♣	1NT	
Vul: E-W	♥ J	♥ KQ3	Pass	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 8+1	♦ Q982	♦ A654	All Pass			
South HCP: 16	♣ KQT64	♣ A93	1. 1N-2S Minor Suit Stayman			
Contract: 3♦ South			2. artificial			

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ A65	♠ 87	1♠	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ K95	♥ 2	3♥	4♦	Pass	5♦
North HCP: 15+1	♦ KQ732	♦ AJT54	All Pass			
South HCP: 10+2	♣ K8	♣ AJ432	1. 1N-2S Minor Suit Stayman			
Contract: 5♦ South						

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ 863	♠ AK75		1♣	1NT	
Vul: None	♥ Q	♥ KJT2	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 8+1	♦ QT743	♦ J2	All Pass			
South HCP: 16	♣ KJ63	♣ A95	1. 1N-2S Minor Suit Stayman			
Contract: 2NT South			2. artificial			

Board: 121	North:	South:	W	N	E	S
Dealer: West	♠ QJ84	♠ 9	1♠	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ T764	♥ AJ9	Pass	2NT <sup>2</sup>	Pass	3♠ <sup>3</sup>
North HCP: 16	♦ KQJ	♦ AT42	Pass	3NT	All Pass	
South HCP: 10+1	♣ AK	♣ J9742	1. 1N-2S Minor Suit Stayman			
Contract: 3NT North			2. artificial			
			3. artificial			

**Board: 122**      ♠ K      LHO is dealer.

Dealer: East      ♥ J93      East (LHO) opens 1♦ if possible.

Vul: N-S      ♦ JT543

HCP: 8+1      ♣ KT82

---

**Board: 123**      ♠ A8      RHO is dealer. You bid second.

Dealer: West      ♥ K732      West (RHO) opens 1♥ if possible.

Vul: E-W      ♦ A652

HCP: 15      ♣ A42

---

**Board: 124**      ♠ J73      LHO is dealer.

Dealer: East      ♥ J      East (LHO) opens 1♠ if possible.

Vul: None      ♦ KQJT5

HCP: 9+1      ♣ J982

---

**Board: 125**      ♠ QT83      RHO is dealer. You bid second.

Dealer: West      ♥ K85      West (RHO) opens 1♣ if possible.

Vul: N-S      ♦ K2

HCP: 16      ♣ AKJ6

---

**Board: 126**      ♠ 32      LHO is dealer.

Dealer: East      ♥ J7      East (LHO) opens 1♦ if possible.

Vul: N-S      ♦ KJ65

HCP: 9+1      ♣ KJ432

## Both hands (Answers Page)

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ 9762			1♦	1NT
Vul: N-S	♥ J93	♥ KQ	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8+1	♦ JT543	♦ KQ2			All Pass	
South HCP: 16	♣ KT82	♣ AQ74				
Contract: 3♣ South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ 2	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ K732	♥ T65	Pass	3♦ <sup>2</sup>	All Pass	
North HCP: 15	♦ A652	♦ QT874				
South HCP: 8+1	♣ A42	♣ KQJ3	1.	1N-2S Minor Suit Stayman		
Contract: 3♦ North			2.	artificial		

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ J73	♠ A85			1♠	1NT
Vul: None	♥ J	♥ AK72	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 9+1	♦ KQJT5	♦ 92			All Pass	
South HCP: 15	♣ J982	♣ A654	1.	1N-2S Minor Suit Stayman		
Contract: 3♣ South			2.	artificial		

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ QT83	♠ A4	1♣	1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ K85	♥ Q7	Pass	3♣ <sup>2</sup>	All Pass	
North HCP: 16	♦ K2	♦ 97643				
South HCP: 8+1	♣ AKJ6	♣ QT43	1.	1N-2S Minor Suit Stayman		
Contract: 3♣ North			2.	artificial		

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ KQJ5			1♦	1NT
Vul: N-S	♥ J7	♥ Q86	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 9+1	♦ KJ65	♦ A92			All Pass	
South HCP: 16	♣ KJ432	♣ A76	1.	1N-2S Minor Suit Stayman		
Contract: 2NT South			2.	artificial		

**South hands****then MSS**

<b>Board: 122</b>	♠ 9762	RHO is dealer. You bid second.
Dealer: East	♥ KQ	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ KQ2	
HCP: 16	♣ AQ74	

---

<b>Board: 123</b>	♠ 2	LHO is dealer.
Dealer: West	♥ T65	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ QT874	
HCP: 8+1	♣ KQJ3	

---

<b>Board: 124</b>	♠ A85	RHO is dealer. You bid second.
Dealer: East	♥ AK72	East (RHO) opens 1♠ if possible.
Vul: None	♦ 92	
HCP: 15	♣ A654	

---

<b>Board: 125</b>	♠ A4	LHO is dealer.
Dealer: West	♥ Q7	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ 97643	
HCP: 8+1	♣ QT43	

---

<b>Board: 126</b>	♠ KQJ5	RHO is dealer. You bid second.
Dealer: East	♥ Q86	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ A92	
HCP: 16	♣ A76	

## Both hands (Answers Page)

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ 9762			1♦	1NT
Vul: N-S	♥ J93	♥ KQ	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8+1	♦ JT543	♦ KQ2			All Pass	
South HCP: 16	♣ KT82	♣ AQ74				
Contract: 3♣ South			1.	1N-2S Minor Suit Stayman		
			2.	artificial		

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ 2	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ K732	♥ T65	Pass	3♦ <sup>2</sup>	All Pass	
North HCP: 15	♦ A652	♦ QT874				
South HCP: 8+1	♣ A42	♣ KQJ3	1.	1N-2S Minor Suit Stayman		
Contract: 3♦ North			2.	artificial		

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ J73	♠ A85			1♠	1NT
Vul: None	♥ J	♥ AK72	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 9+1	♦ KQJT5	♦ 92			All Pass	
South HCP: 15	♣ J982	♣ A654	1.	1N-2S Minor Suit Stayman		
Contract: 3♣ South			2.	artificial		

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ QT83	♠ A4	1♣	1NT	Pass	2♠ <sup>1</sup>
Vul: N-S	♥ K85	♥ Q7	Pass	3♣ <sup>2</sup>	All Pass	
North HCP: 16	♦ K2	♦ 97643				
South HCP: 8+1	♣ AKJ6	♣ QT43	1.	1N-2S Minor Suit Stayman		
Contract: 3♣ North			2.	artificial		

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ KQJ5			1♦	1NT
Vul: N-S	♥ J7	♥ Q86	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 9+1	♦ KJ65	♦ A92			All Pass	
South HCP: 16	♣ KJ432	♣ A76	1.	1N-2S Minor Suit Stayman		
Contract: 2NT South			2.	artificial		

<b>Board: 127</b>	♠ AQ9	RHO is dealer. You bid second.
Dealer: West	♥ AT98	West (RHO) opens 1♣ if possible.
Vul: None	♦ K86	
HCP: 16	♣ K65	

---

<b>Board: 128</b>	♠ 6	LHO is dealer.
Dealer: East	♥ KQJ	East (LHO) opens 1♠ if possible.
Vul: Both	♦ J9732	
HCP: 10+1	♣ K653	

---

<b>Board: 129</b>	♠ AQT4	RHO is dealer. You bid second.
Dealer: West	♥ 876	West (RHO) opens 1♦ if possible.
Vul: None	♦ AK7	
HCP: 15	♣ Q82	

---

<b>Board: 130</b>	♠ K	LHO is dealer.
Dealer: East	♥ KJ3	East (LHO) opens 1♣ if possible.
Vul: Both	♦ JT764	
HCP: 8+1	♣ T643	

## Both hands (Answers Page)

Board: 127	North:	South:	W	N	E	S
Dealer: West	♠ AQ9	♠ 32	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ AT98	♥ KJ	Pass	2NT <sup>2</sup>	Pass	3NT
North HCP: 16	♦ K86	♦ QJ975	All Pass			
South HCP: 11+1	♣ K65	♣ A974				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 128	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ AK2		1 ♠	1NT	
Vul: Both	♥ KQJ	♥ 8652	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ J9732	♦ AKT	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 16	♣ K653	♣ Q92	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 129	North:	South:	W	N	E	S
Dealer: West	♠ AQT4	♠ J	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ 876	♥ 943	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 15	♦ AK7	♦ QT542				
South HCP: 8+1	♣ Q82	♣ AJ95	1. 1N-2S Minor Suit Stayman			
Contract: 2NT North			2. artificial			

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ JT		1 ♣	1NT	
Vul: Both	♥ KJ3	♥ Q65	Pass	2 ♠ <sup>1</sup>	Pass	4 ♦
North HCP: 8+1	♦ JT764	♦ AK832	Pass	4 ♥ <sup>2</sup>	Pass	5 ♦
South HCP: 17+1	♣ T643	♣ AK7	All Pass			
Contract: 5 ♦ South			1. 1N-2S Minor Suit Stayman			
			2. Cue bid, a !H stopper			

**South hands****then MSS**

<b>Board: 127</b>	♠ 32	LHO is dealer.
Dealer: West	♥ KJ	West (LHO) opens 1♣ if possible.
Vul: None	♦ QJ975	
HCP: 11+1	♣ A974	

---

<b>Board: 128</b>	♠ AK2	RHO is dealer. You bid second.
Dealer: East	♥ 8652	East (RHO) opens 1♠ if possible.
Vul: Both	♦ AKT	
HCP: 16	♣ Q92	

---

<b>Board: 129</b>	♠ J	LHO is dealer.
Dealer: West	♥ 943	West (LHO) opens 1♦ if possible.
Vul: None	♦ QT542	
HCP: 8+1	♣ AJ95	

---

<b>Board: 130</b>	♠ JT	RHO is dealer. You bid second.
Dealer: East	♥ Q65	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AK832	
HCP: 17+1	♣ AK7	

## Both hands (Answers Page)

Board: 127	North:	South:	W	N	E	S
Dealer: West	♠ AQ9	♠ 32	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ AT98	♥ KJ	Pass	2NT <sup>2</sup>	Pass	3NT
North HCP: 16	♦ K86	♦ QJ975	All Pass			
South HCP: 11+1	♣ K65	♣ A974				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 128	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ AK2		1 ♠	1NT	
Vul: Both	♥ KQJ	♥ 8652	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ J9732	♦ AKT	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 16	♣ K653	♣ Q92	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 129	North:	South:	W	N	E	S
Dealer: West	♠ AQT4	♠ J	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ 876	♥ 943	Pass	2NT <sup>2</sup>	All Pass	
North HCP: 15	♦ AK7	♦ QT542				
South HCP: 8+1	♣ Q82	♣ AJ95	1. 1N-2S Minor Suit Stayman			
Contract: 2NT North			2. artificial			

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ JT		1 ♣	1NT	
Vul: Both	♥ KJ3	♥ Q65	Pass	2 ♠ <sup>1</sup>	Pass	4 ♦
North HCP: 8+1	♦ JT764	♦ AK832	Pass	4 ♥ <sup>2</sup>	Pass	5 ♦
South HCP: 17+1	♣ T643	♣ AK7	All Pass			
Contract: 5 ♦ South			1. 1N-2S Minor Suit Stayman			
			2. Cue bid, a !H stopper			

<b>Board: 131</b>	♠ J42	RHO is dealer. You bid second.
Dealer: West	♥ KJ2	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ KQJ4	
HCP: 15	♣ A96	

---

<b>Board: 132</b>	♠ 65	LHO is dealer.
Dealer: East	♥ QT	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 9742	
HCP: 8+1	♣ KQJ42	

---

<b>Board: 133</b>	♠ KQ65	RHO is dealer. You bid second.
Dealer: West	♥ A96	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ QT98	
HCP: 15	♣ A6	

---

<b>Board: 134</b>	♠ AJ97	RHO is dealer. You bid second.
Dealer: West	♥ AKJT	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ Q53	
HCP: 15	♣ 52	

## Both hands (Answers Page)

Board: 131	North:	South:	W	N	E	S
Dealer: West	♠ J42	♠ AT9	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ KJ2	♥ 7	Pass	3 ♦ <sup>2</sup>	All Pass	
North HCP: 15	♦ KQJ4	♦ A7653				1. 1N-2S Minor Suit Stayman
South HCP: 8+1	♣ A96	♣ 8754				2. artificial
Contract: 3♦ North						

Board: 132	North:	South:	W	N	E	S
Dealer: East	♠ 65	♠ A92		1 ♦	1NT	
Vul: E-W	♥ QT	♥ A642	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 8+1	♦ 9742	♦ A83		All Pass		
South HCP: 16	♣ KQJ42	♣ A98				1. 1N-2S Minor Suit Stayman
Contract: 2NT South						2. artificial

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ KQ65	♠ J72	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ A96	♥ Q	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ QT98	♦ KJ64		All Pass		
South HCP: 12+1	♣ A6	♣ KQT92				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						2. artificial

Board: 134	North:	South:	W	N	E	S
Dealer: West	♠ AJ97	♠ -	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ AKJT	♥ Q9	Pass	2NT <sup>2</sup>	Pass	3 ♣
North HCP: 15	♦ Q53	♦ AT987		All Pass		
South HCP: 8+3	♣ 52	♣ QT8763				1. 1N-2S Minor Suit Stayman
Contract: 3♣ South						2. artificial

**South hands****then MSS****Board: 131**      ♠ AT9      LHO is dealer.

Dealer: West      ♥ 7      West (LHO) opens 1♣ if possible.

Vul: N-S      ♦ A7653

HCP: 8+1      ♣ 8754

**Board: 132**      ♠ A92      RHO is dealer. You bid second.

Dealer: East      ♥ A642      East (RHO) opens 1♦ if possible.

Vul: E-W      ♦ A83

HCP: 16      ♣ A98

**Board: 133**      ♠ J72      LHO is dealer.

Dealer: West      ♥ Q      West (LHO) opens 1♥ if possible.

Vul: N-S      ♦ KJ64

HCP: 12+1      ♣ KQT92

**Board: 134**      ♠ -      LHO is dealer.

Dealer: West      ♥ Q9      West (LHO) opens 1♠ if possible.

Vul: E-W      ♦ AT987

HCP: 8+3      ♣ QT8763

## Both hands (Answers Page)

<b>Board: 131</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J42	♠ AT9	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ KJ2	♥ 7	Pass	3 ♦ <sup>2</sup>	All Pass	
North HCP: 15	♦ KQJ4	♦ A7653				1. 1N-2S Minor Suit Stayman
South HCP: 8+1	♣ A96	♣ 8754				2. artificial
Contract: 3♦ North						

<b>Board: 132</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 65	♠ A92			1 ♦	1NT
Vul: E-W	♥ QT	♥ A642	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 8+1	♦ 9742	♦ A83			All Pass	
South HCP: 16	♣ KQJ42	♣ A98				1. 1N-2S Minor Suit Stayman
Contract: 2NT South						2. artificial

<b>Board: 133</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ65	♠ J72	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ A96	♥ Q	Pass	3 ♦ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ QT98	♦ KJ64			All Pass	
South HCP: 12+1	♣ A6	♣ KQT92				1. 1N-2S Minor Suit Stayman
Contract: 3NT South						2. artificial

<b>Board: 134</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ97	♠ -	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ AKJT	♥ Q9	Pass	2NT <sup>2</sup>	Pass	3 ♣
North HCP: 15	♦ Q53	♦ AT987			All Pass	
South HCP: 8+3	♣ 52	♣ QT8763				1. 1N-2S Minor Suit Stayman
Contract: 3♣ South						2. artificial

## North hands

then MSS

<b>Board: 135</b>	♠ AQ75	RHO is dealer. You bid second.
Dealer: West	♥ AKQ	West (RHO) opens 1♠ if possible.
Vul: Both	♦ 54	
HCP: 16	♣ J732	

---

<b>Board: 136</b>	♠ 9	LHO is dealer.
Dealer: East	♥ QT9	East (LHO) opens 1♣ if possible.
Vul: Both	♦ A974	
HCP: 8+1	♣ QT952	

---

<b>Board: 137</b>	♠ JT7	RHO is dealer. You bid second.
Dealer: West	♥ AQ82	West (RHO) opens 1♦ if possible.
Vul: None	♦ AKJ4	
HCP: 15	♣ T7	

---

<b>Board: 138</b>	♠ 653	LHO is dealer.
Dealer: East	♥ 7	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ AJT76	East (LHO) Doubles 3♥ if possible.
HCP: 11+1	♣ KQJ2	

## Both hands (Answers Page)

Board: 135	North:	South:	W	N	E	S
Dealer: West	♠ AQ75	♠ 8	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ AKQ	♥ 764	Pass	3 ♣ <sup>2</sup>	Pass	3 ♣ <sup>3</sup>
North HCP: 16	♦ 54	♦ AT86	Pass	3NT	All Pass	
South HCP: 10+1	♣ J732	♣ AQT98				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 136	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ AKQ6		1 ♣	1NT	
Vul: Both	♥ QT9	♥ J543	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 8+1	♦ A974	♦ T5	All Pass			
South HCP: 15	♣ QT952	♣ AJ7		1. 1N-2S Minor Suit Stayman		
Contract: 2NT South			2. artificial			

Board: 137	North:	South:	W	N	E	S
Dealer: West	♠ JT7	♠ Q4	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ AQ82	♥ J4	Pass	3 ♦ <sup>2</sup>	All Pass	
North HCP: 15	♦ AKJ4	♦ T652		1. 1N-2S Minor Suit Stayman		
South HCP: 9+1	♣ T7	♣ KQJ95	2. artificial			
Contract: 3♦ North						

Board: 138	North:	South:	W	N	E	S
Dealer: East	♠ 653	♠ AK84		1 ♥	1NT	
Vul: N-S	♥ 7	♥ K43	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 11+1	♦ AJT76	♦ KQ42	Pass	3 ♥ <sup>3</sup>	X	3NT
South HCP: 15	♣ KQJ2	♣ 73	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

## South hands

then MSS

<b>Board: 135</b>	♠ 8	LHO is dealer.
Dealer: West	♥ 764	West (LHO) opens 1♠ if possible.
Vul: Both	♦ AT86	
HCP: 10+1	♣ AQT98	

---

<b>Board: 136</b>	♠ AKQ6	RHO is dealer. You bid second.
Dealer: East	♥ J543	East (RHO) opens 1♣ if possible.
Vul: Both	♦ T5	
HCP: 15	♣ AJ7	

---

<b>Board: 137</b>	♠ Q4	LHO is dealer.
Dealer: West	♥ J4	West (LHO) opens 1♦ if possible.
Vul: None	♦ T652	
HCP: 9+1	♣ KQJ95	

---

<b>Board: 138</b>	♠ AK84	RHO is dealer. You bid second.
Dealer: East	♥ K43	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ KQ42	East (RHO) Doubles 3♥ if possible.
HCP: 15	♣ 73	

## Both hands (Answers Page)

Board: 135	North:	South:	W	N	E	S
Dealer: West	♠ AQ75	♠ 8	1 ♠	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ AKQ	♥ 764	Pass	3 ♣ <sup>2</sup>	Pass	3 ♣ <sup>3</sup>
North HCP: 16	♦ 54	♦ AT86	Pass	3NT	All Pass	
South HCP: 10+1	♣ J732	♣ AQT98				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 136	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ AKQ6		1 ♣	1NT	
Vul: Both	♥ QT9	♥ J543	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 8+1	♦ A974	♦ T5	All Pass			
South HCP: 15	♣ QT952	♣ AJ7		1. 1N-2S Minor Suit Stayman		
Contract: 2NT South			2. artificial			

Board: 137	North:	South:	W	N	E	S
Dealer: West	♠ JT7	♠ Q4	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ AQ82	♥ J4	Pass	3 ♦ <sup>2</sup>	All Pass	
North HCP: 15	♦ AKJ4	♦ T652		1. 1N-2S Minor Suit Stayman		
South HCP: 9+1	♣ T7	♣ KQJ95	2. artificial			
Contract: 3♦ North						

Board: 138	North:	South:	W	N	E	S
Dealer: East	♠ 653	♠ AK84		1 ♥	1NT	
Vul: N-S	♥ 7	♥ K43	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 11+1	♦ AJT76	♦ KQ42	Pass	3 ♥ <sup>3</sup>	X	3NT
South HCP: 15	♣ KQJ2	♣ 73	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

## North hands

then MSS

<b>Board: 139</b>	♠ AT87	RHO is dealer. You bid second.
Dealer: West	♥ A97	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ AK2	
HCP: 16	♣ J53	

<b>Board: 140</b>	♠ Q	LHO is dealer.
Dealer: East	♥ QJ5	East (LHO) opens 1♦ if possible.
Vul: None	♦ T7532	
HCP: 10+1	♣ KQT9	

<b>Board: 141</b>	♠ 832	RHO is dealer. You bid second.
Dealer: West	♥ AQT	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ AJ975	
HCP: 15+1	♣ A6	

<b>Board: 142</b>	♠ 62	LHO is dealer.
Dealer: East	♥ 85	East (LHO) opens 1♠ if possible.
Vul: Both	♦ AK532	
HCP: 10+1	♣ K864	

<b>Board: 143</b>	♠ AK43	RHO is dealer. You bid second.
Dealer: West	♥ JT4	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ QJ54	
HCP: 15	♣ A5	

## Both hands (Answers Page)

**Board: 139**

Dealer: West  
Vul: N-S  
North HCP: 16  
South HCP: 10+2  
Contract: 3NT North

**North:**

♠ AT87  
♥ A97  
♦ AK2  
♣ J53

**South:**

♠ 5  
♥ K2  
♦ Q8654  
♣ KQ742

**W    N    E    S**

1 ♥    1NT    Pass    2 ♠<sup>1</sup>  
Pass    2NT<sup>2</sup>    Pass    3 ♠<sup>3</sup>  
Pass    3NT    All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial  
3. artificial

**Board: 140**

Dealer: East  
Vul: None  
North HCP: 10+1  
South HCP: 16  
Contract: 3♦ South

**North:**

♠ Q  
♥ QJ5  
♦ T7532  
♣ KQT9

**South:**

♠ A987  
♥ K8  
♦ AKQ9  
♣ 875

**W    N    E    S**

1 ♦    1NT  
Pass    2 ♠<sup>1</sup>    Pass    3 ♦<sup>2</sup>  
All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

**Board: 141**

Dealer: West  
Vul: N-S  
North HCP: 15+1  
South HCP: 9+1  
Contract: 3♦ North

**North:**

♠ 832  
♥ AQT  
♦ AJ975  
♣ A6

**South:**

♠ 7  
♥ J95  
♦ KQT2  
♣ QJT53

**W    N    E    S**

1 ♥    1NT    Pass    2 ♠<sup>1</sup>  
Pass    3 ♦<sup>2</sup>    All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

**Board: 142**

Dealer: East  
Vul: Both  
North HCP: 10+1  
South HCP: 16  
Contract: 5♦ North

**North:**

♠ 62  
♥ 85  
♦ AK532  
♣ K864

**South:**

♠ AQJ8  
♥ A42  
♦ QJT7  
♣ QT

**W    N    E    S**

1 ♠    1NT  
Pass    2 ♠<sup>1</sup>    Pass    3 ♦<sup>2</sup>  
Pass    5 ♦    All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

**Board: 143**

Dealer: West  
Vul: E-W  
North HCP: 15  
South HCP: 9+1  
Contract: 3♦ North

**North:**

♠ AK43  
♥ JT4  
♦ QJ54  
♣ A5

**South:**

♠ J  
♥ 963  
♦ KT72  
♣ KQT42

**W    N    E    S**

1 ♦    1NT    Pass    2 ♠<sup>1</sup>  
Pass    3 ♦<sup>2</sup>    All Pass  
1. 1N-2S Minor Suit Stayman  
2. artificial

**South hands****then MSS**

<b>Board: 139</b>	♠ 5	LHO is dealer.
Dealer: West	♥ K2	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ Q8654	
HCP: 10+2	♣ KQ742	

---

<b>Board: 140</b>	♠ A987	RHO is dealer. You bid second.
Dealer: East	♥ K8	East (RHO) opens 1♦ if possible.
Vul: None	♦ AKQ9	
HCP: 16	♣ 875	

---

<b>Board: 141</b>	♠ 7	LHO is dealer.
Dealer: West	♥ J95	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ KQT2	
HCP: 9+1	♣ QJT53	

---

<b>Board: 142</b>	♠ AQJ8	RHO is dealer. You bid second.
Dealer: East	♥ A42	East (RHO) opens 1♠ if possible.
Vul: Both	♦ QJT7	
HCP: 16	♣ QT	

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<b>Board: 143</b>	♠ J	LHO is dealer.
Dealer: West	♥ 963	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ KT72	
HCP: 9+1	♣ KQT42	

## Both hands (Answers Page)

Board: 139	North:	South:	W	N	E	S
Dealer: West	♠ AT87	♠ 5	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ A97	♥ K2	Pass	2NT <sup>2</sup>	Pass	3 ♠ <sup>3</sup>
North HCP: 16	♦ AK2	♦ Q8654	Pass	3NT	All Pass	
South HCP: 10+2	♣ J53	♣ KQ742				1. 1N-2S Minor Suit Stayman
Contract: 3NT North						2. artificial
						3. artificial

Board: 140	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ A987			1 ♦	1NT
Vul: None	♥ QJ5	♥ K8	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 10+1	♦ T7532	♦ AKQ9	All Pass			
South HCP: 16	♣ KQT9	♣ 875				1. 1N-2S Minor Suit Stayman
Contract: 3♦ South						2. artificial

Board: 141	North:	South:	W	N	E	S
Dealer: West	♠ 832	♠ 7	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ AQT	♥ J95	Pass	3 ♦ <sup>2</sup>	All Pass	
North HCP: 15+1	♦ AJ975	♦ KQT2				1. 1N-2S Minor Suit Stayman
South HCP: 9+1	♣ A6	♣ QJT53				2. artificial
Contract: 3♦ North						

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ AQJ8			1 ♠	1NT
Vul: Both	♥ 85	♥ A42	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 10+1	♦ AK532	♦ QJT7	Pass	5 ♦	All Pass	
South HCP: 16	♣ K864	♣ QT				1. 1N-2S Minor Suit Stayman
Contract: 5♦ North						2. artificial

Board: 143	North:	South:	W	N	E	S
Dealer: West	♠ AK43	♠ J	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: E-W	♥ JT4	♥ 963	Pass	3 ♦ <sup>2</sup>	All Pass	
North HCP: 15	♦ QJ54	♦ KT72				1. 1N-2S Minor Suit Stayman
South HCP: 9+1	♣ A5	♣ KQT42				2. artificial
Contract: 3♦ North						

<b>Board: 144</b>	♠ 62	LHO is dealer.
Dealer: East	♥ 76	East (LHO) opens 1♣ if possible.
Vul: None	♦ KQT7	
HCP: 10+1	♣ AJ952	

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<b>Board: 145</b>	♠ Q9	You are dealer.
Dealer: North	♥ KQT953	East (LHO) bids 1NT if possible.
Vul: None	♦ 4	West (RHO) bids 2♠ if possible.
HCP: 12+2	♣ AJ97	East (LHO) bids 3♦ if possible. West (RHO) bids 3♥ if possible. East (LHO) bids 3NT if possible. East (LHO) Doubles 4♥ if possible.

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<b>Board: 146</b>	♠ 5	LHO is dealer.
Dealer: East	♥ QJ4	East (LHO) opens 1♥ if possible.
Vul: None	♦ J9643	
HCP: 8+1	♣ A984	

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<b>Board: 147</b>	♠ A97	RHO is dealer. You bid second.
Dealer: West	♥ AQ53	West (RHO) opens 1♥ if possible.
Vul: None	♦ J97	
HCP: 15	♣ KJT	

## Both hands (Answers Page)

<b>Board: 144</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 62	♠ AQ95			1 ♣	1NT
Vul: None	♥ 76	♥ AQ54	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ KQT7	♦ 62	Pass	3NT	All Pass	
South HCP: 15	♣ AJ952	♣ K76				
Contract: 3NT North					1. 1N-2S Minor Suit Stayman	
					2. artificial	

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ JT87543		1 ♥	1NT	Pass
Vul: None	♥ KQT953	♥ 8642	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>	Pass
North HCP: 12+2	♦ 4	♦ 9	3 ♥ <sup>3</sup>	X	3NT	4 ♥
South HCP: 3+3	♣ AJ97	♣ Q	Pass	Pass	X	All Pass
Contract: 4 ♥ X South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 146	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ AQJ6			1 ♥	1 NT
Vul: None	♥ QJ4	♥ KT7	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 8+1	♦ J9643	♦ K2	All Pass			
South HCP: 15	♣ A984	♣ QT72	1. 1N-2S Minor Suit Stayman			
Contract: 3 ♣ South			2. artificial			

<b>Board: 147</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A97	♠ KT3	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: None	♥ AQ53	♥ -	Pass	2NT <sup>2</sup>	Pass	3 ♥ <sup>3</sup>
North HCP: 15	♦ J97	♦ KQ532	Pass	3NT	All Pass	
South HCP: 10+2	♣ KJT	♣ Q7543				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

**South hands****then MSS**

<b>Board: 144</b>	♠ AQ95	RHO is dealer. You bid second.
Dealer: East	♥ AQ54	East (RHO) opens 1♣ if possible.
Vul: None	♦ 62	
HCP: 15	♣ K76	

<b>Board: 145</b>	♠ JT87543	Partner is dealer.
Dealer: North	♥ 8642	East (RHO) bids 1NT if possible.
Vul: None	♦ 9	West (LHO) bids 2♠ if possible.
HCP: 3+3	♣ Q	East (RHO) bids 3♦ if possible. West (LHO) bids 3♥ if possible. East (RHO) bids 3NT if possible. East (RHO) Doubles 4♥ if possible.

<b>Board: 146</b>	♠ AQJ6	RHO is dealer. You bid second.
Dealer: East	♥ KT7	East (RHO) opens 1♥ if possible.
Vul: None	♦ K2	
HCP: 15	♣ QT72	

<b>Board: 147</b>	♠ KT3	LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 1♥ if possible.
Vul: None	♦ KQ532	
HCP: 10+2	♣ Q7543	

## Both hands (Answers Page)

Board: 144	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ AQ95			1♣	1NT
Vul: None	♥ 76	♥ AQ54	Pass	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 10+1	♦ KQT7	♦ 62	Pass	3NT	All Pass	
South HCP: 15	♣ AJ952	♣ K76				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ JT87543		1♥	1NT	Pass
Vul: None	♥ KQT953	♥ 8642	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>	Pass
North HCP: 12+2	♦ 4	♦ 9	3♥ <sup>3</sup>	X	3NT	4♥
South HCP: 3+3	♣ AJ97	♣ Q	Pass	Pass	X	All Pass
Contract: 4♥X South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

Board: 146	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ AQJ6			1♥	1NT
Vul: None	♥ QJ4	♥ KT7	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8+1	♦ J9643	♦ K2	All Pass			
South HCP: 15	♣ A984	♣ QT72				
Contract: 3♣ South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 147	North:	South:	W	N	E	S
Dealer: West	♠ A97	♠ KT3	1♥	1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ AQ53	♥ -	Pass	2NT <sup>2</sup>	Pass	3♥ <sup>3</sup>
North HCP: 15	♦ J97	♦ KQ532	Pass	3NT	All Pass	
South HCP: 10+2	♣ KJT	♣ Q7543				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

<b>Board: 148</b>	♠ K2
Dealer: East	♥ T5
Vul: N-S	♦ Q864
HCP: 10+1	♣ AJ876

LHO is dealer.

East (LHO) opens 1♥ if possible.

<b>Board: 149</b>	♠ AQ7
Dealer: West	♥ AJ74
Vul: Both	♦ J63
HCP: 16	♣ KJ5

RHO is dealer. You bid second.

West (RHO) opens 1♣ if possible.

<b>Board: 150</b>	♠ 3
Dealer: East	♥ QJ8
Vul: E-W	♦ K654
HCP: 13+1	♣ AQJ53

LHO is dealer.

East (LHO) opens 1♠ if possible.

<b>Board: 151</b>	♠ AKT
Dealer: West	♥ 98
Vul: Both	♦ AJ3
HCP: 16+1	♣ AT952

RHO is dealer. You bid second.

West (RHO) opens 1♦ if possible.

## Both hands (Answers Page)

**Board: 148**

	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ AJ3			1 ♥	1NT
Vul: N-S	♥ T5	♥ A32	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 10+1	♦ Q864	♦ AJT93	Pass	3NT	All Pass	
South HCP: 16+1	♣ AJ876	♣ Q5				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

**Board: 149**

	North:	South:	W	N	E	S
Dealer: West	♠ AQ7	♠ KJ8	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ AJ74	♥ -	Pass	2NT <sup>2</sup>	Pass	3 ♥ <sup>3</sup>
North HCP: 16	♦ J63	♦ AQ852	Pass	3NT	All Pass	
South HCP: 12+2	♣ KJ5	♣ QT863				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

**Board: 150**

	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ AQ65			1 ♠	1NT
Vul: E-W	♥ QJ8	♥ A753	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 13+1	♦ K654	♦ Q7	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ AQJ53	♣ KT7	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

**Board: 151**

	North:	South:	W	N	E	S
Dealer: West	♠ AKT	♠ Q	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ 98	♥ Q75	Pass	3 ♣ <sup>2</sup>	Pass	5 ♣
North HCP: 16+1	♦ AJ3	♦ 9742	All Pass			
South HCP: 10+1	♣ AT952	♣ KQJ84				
Contract: 5 ♣ South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

**South hands****then MSS**

<b>Board: 148</b>	♠ AJ3	RHO is dealer. You bid second.
Dealer: East	♥ A32	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ AJT93	
HCP: 16+1	♣ Q5	

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<b>Board: 149</b>	♠ KJ8	LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 1♣ if possible.
Vul: Both	♦ AQ852	
HCP: 12+2	♣ QT863	

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<b>Board: 150</b>	♠ AQ65	RHO is dealer. You bid second.
Dealer: East	♥ A753	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ Q7	
HCP: 15	♣ KT7	

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<b>Board: 151</b>	♠ Q	LHO is dealer.
Dealer: West	♥ Q75	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 9742	
HCP: 10+1	♣ KQJ84	

## Both hands (Answers Page)

**Board: 148**

	North:	South:	W	N	E	S
Dealer: East	♠ K2	♠ AJ3			1 ♥	1NT
Vul: N-S	♥ T5	♥ A32	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 10+1	♦ Q864	♦ AJT93	Pass	3NT	All Pass	
South HCP: 16+1	♣ AJ876	♣ Q5				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

**Board: 149**

	North:	South:	W	N	E	S
Dealer: West	♠ AQ7	♠ KJ8	1 ♣	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ AJ74	♥ -	Pass	2NT <sup>2</sup>	Pass	3 ♥ <sup>3</sup>
North HCP: 16	♦ J63	♦ AQ852	Pass	3NT	All Pass	
South HCP: 12+2	♣ KJ5	♣ QT863				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

**Board: 150**

	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ AQ65			1 ♠	1NT
Vul: E-W	♥ QJ8	♥ A753	Pass	2 ♠ <sup>1</sup>	Pass	2NT <sup>2</sup>
North HCP: 13+1	♦ K654	♦ Q7	Pass	3 ♠ <sup>3</sup>	Pass	3NT
South HCP: 15	♣ AQJ53	♣ KT7	All Pass			
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			
			3. artificial			

**Board: 151**

	North:	South:	W	N	E	S
Dealer: West	♠ AKT	♠ Q	1 ♦	1NT	Pass	2 ♠ <sup>1</sup>
Vul: Both	♥ 98	♥ Q75	Pass	3 ♣ <sup>2</sup>	Pass	5 ♣
North HCP: 16+1	♦ AJ3	♦ 9742	All Pass			
South HCP: 10+1	♣ AT952	♣ KQJ84				
Contract: 5 ♣ South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

<b>Board: 152</b>	♠ K4
Dealer: East	♥ 64
Vul: None	♦ J874
HCP: 10+1	♣ AQT92

LHO is dealer.

East (LHO) opens 1♥ if possible.

<b>Board: 153</b>	♠ T32
Dealer: West	♥ A97
Vul: N-S	♦ A43
HCP: 15	♣ AK64

RHO is dealer. You bid second.

West (RHO) opens 1♥ if possible.

<b>Board: 154</b>	♠ 94
Dealer: East	♥ K3
Vul: N-S	♦ AT82
HCP: 10+1	♣ KT965

LHO is dealer.

East (LHO) opens 1♠ if possible.

## Both hands (Answers Page)

Board: 152	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ J98			1 ♥	1NT
Vul: None	♥ 64	♥ AJ7	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 10+1	♦ J874	♦ AQ93	Pass	3NT	All Pass	
South HCP: 15	♣ AQT92	♣ K74				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 153	North:	South:	W	N	E	S
Dealer: West	♠ T32	♠ K4	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ A97	♥ Q	Pass	3 ♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ A43	♦ QT962	All Pass			
South HCP: 10+2	♣ AK64	♣ QJ975				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 154	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ A75		1 ♠	1NT	
Vul: N-S	♥ K3	♥ QJ8	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 10+1	♦ AT82	♦ KQ4	Pass	3NT	All Pass	
South HCP: 16	♣ KT965	♣ A832				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

## South hands

then MSS

<b>Board: 152</b>	♠ J98	RHO is dealer. You bid second.
Dealer: East	♥ AJ7	East (RHO) opens 1♥ if possible.
Vul: None	♦ AQ93	
HCP: 15	♣ K74	

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<b>Board: 153</b>	♠ K4	LHO is dealer.
Dealer: West	♥ Q	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ QT962	
HCP: 10+2	♣ QJ975	

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<b>Board: 154</b>	♠ A75	RHO is dealer. You bid second.
Dealer: East	♥ QJ8	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ KQ4	
HCP: 16	♣ A832	

## Both hands (Answers Page)

Board: 152	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ J98			1 ♥	1NT
Vul: None	♥ 64	♥ AJ7	Pass	2 ♠ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
North HCP: 10+1	♦ J874	♦ AQ93	Pass	3NT	All Pass	
South HCP: 15	♣ AQT92	♣ K74				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 153	North:	South:	W	N	E	S
Dealer: West	♠ T32	♠ K4	1 ♥	1NT	Pass	2 ♠ <sup>1</sup>
Vul: N-S	♥ A97	♥ Q	Pass	3 ♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ A43	♦ QT962	All Pass			
South HCP: 10+2	♣ AK64	♣ QJ975				
Contract: 3NT South			1. 1N-2S Minor Suit Stayman			
			2. artificial			

Board: 154	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ A75			1 ♠	1NT
Vul: N-S	♥ K3	♥ QJ8	Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
North HCP: 10+1	♦ AT82	♦ KQ4	Pass	3NT	All Pass	
South HCP: 16	♣ KT965	♣ A832				
Contract: 3NT North			1. 1N-2S Minor Suit Stayman			
			2. artificial			