

Board: 1	♠ Q5	You are dealer.
Dealer: North	♥ A93	The opponents are silent.
Vul: None	♦ KQ42	
HCP: 15	♣ KJT5	

Board: 2	♠ KT76	Partner is dealer.
Dealer: South	♥ QT8	The opponents are silent.
Vul: N-S	♦ 842	
HCP: 8	♣ K84	

Board: 3	♠ A73	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ AQ653	
HCP: 15+1	♣ K52	

Board: 4	♠ QJ3	Partner is dealer.
Dealer: South	♥ J853	The opponents are silent.
Vul: Both	♦ A852	
HCP: 9	♣ J4	

Board: 5	♠ A93	You are dealer.
Dealer: North	♥ T43	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 15	♣ KJT3	

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

Board: 6	♠ KJT	You are dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: E-W	♦ AT74	
HCP: 15	♣ AK82	
Board: 7	♠ Q87	Partner is dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: Both	♦ A865	
HCP: 9	♣ T74	
Board: 8	♠ AT6	You are dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ KJ65	
HCP: 15	♣ QJT8	
Board: 9	♠ T7632	RHO is dealer. You bid second.
Dealer: East	♥ Q972	East (RHO) opens 1NT if possible.
Vul: N-S	♦ T52	West (LHO) bids 2♣ if possible.
HCP: 5+1	♣ K	West (LHO) Doubles 3♣ if possible.
Board: 10	♠ K765	You are dealer.
Dealer: South	♥ J92	The opponents are silent.
Vul: Both	♦ KQJ	
HCP: 15	♣ AJ8	

Both hands (Answers Page)

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

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

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

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

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

Board: 11	♠ AQ6	You are dealer.
Dealer: North	♥ 984	The opponents are silent.
Vul: None	♦ QJ95	
HCP: 15	♣ AQ2	

Board: 12	♠ KQ8	Partner is dealer.
Dealer: South	♥ T42	The opponents are silent.
Vul: N-S	♦ A9832	
HCP: 9+1	♣ 64	

Board: 13	♠ J9	You are dealer.
Dealer: North	♥ K953	The opponents are silent.
Vul: Both	♦ AK5	
HCP: 15	♣ A976	

Board: 14	♠ T832	Partner is dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: None	♦ 43	
HCP: 8+1	♣ QJT94	

Board: 15	♠ A985	You are dealer.
Dealer: North	♥ KQ86	The opponents are silent.
Vul: N-S	♦ K62	
HCP: 15	♣ QJ	

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

Board: 16 ♠ J7 You are dealer.

Dealer: South ♥ A964 The opponents are silent.

Vul: E-W ♦ AJ86

HCP: 15 ♣ KQ7

Board: 17 ♠ AJ87 Partner is dealer.

Dealer: North ♥ T964 The opponents are silent.

Vul: None ♦ A83

HCP: 9 ♣ 74

Board: 18 ♠ A942 You are dealer.

Dealer: South ♥ AK8 The opponents are silent.

Vul: N-S ♦ T86

HCP: 15 ♣ A85

Board: 19 ♠ QT95 Partner is dealer.

Dealer: North ♥ AJ6 The opponents are silent.

Vul: E-W ♦ 65

HCP: 8 ♣ J984

Board: 20 ♠ Q42 You are dealer.

Dealer: South ♥ K95 The opponents are silent.

Vul: Both ♦ AQ742

HCP: 15+1 ♣ A9

Both hands (Answers Page)

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

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

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

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

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

Board: 21	♠ AQJ	You are dealer.
Dealer: North	♥ T73	The opponents are silent.
Vul: N-S	♦ AQ52	
HCP: 15	♣ Q53	
Board: 22	♠ A742	RHO is dealer. You bid second.
Dealer: West	♥ 9432	West (RHO) opens 1NT if possible.
Vul: N-S	♦ 2	East (LHO) bids 2NT if possible.
HCP: 4	♣ 7632	East (LHO) Doubles 3♦ if possible.
Board: 23	♠ AT2	You are dealer.
Dealer: North	♥ K2	The opponents are silent.
Vul: Both	♦ J973	
HCP: 15	♣ AKT8	
Board: 24	♠ K73	Partner is dealer.
Dealer: South	♥ AT84	The opponents are silent.
Vul: None	♦ JT8	
HCP: 8	♣ 964	
Board: 25	♠ KT2	You are dealer.
Dealer: North	♥ AQ32	The opponents are silent.
Vul: E-W	♦ A92	
HCP: 15	♣ QT6	

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

Board: 26	♠ KT4	You are dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: Both	♦ A42	
HCP: 15+1	♣ AQT96	

Board: 27	♠ Q7	Partner is dealer.
Dealer: North	♥ T3	The opponents are silent.
Vul: None	♦ AQJ9	
HCP: 9+1	♣ 87432	

Board: 28	♠ T4	You are dealer.
Dealer: South	♥ KQ87	The opponents are silent.
Vul: N-S	♦ AQ84	
HCP: 15	♣ A62	

Board: 29	♠ J53	Partner is dealer.
Dealer: North	♥ AQT3	The opponents are silent.
Vul: Both	♦ QT82	
HCP: 9	♣ 43	

Board: 30	♠ 63	You are dealer.
Dealer: South	♥ AK52	The opponents are silent.
Vul: None	♦ A653	
HCP: 15	♣ KJ6	

Both hands (Answers Page)

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

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

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

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

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

Board: 31	♠ 953	You are dealer.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 15+1	♣ AK876	

Board: 32	♠ 9873	Partner is dealer.
Dealer: South	♥ T7	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 8	♣ AK54	

Board: 33	♠ KQ76	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: None	♦ 76	
HCP: 15	♣ K982	

Board: 34	♠ T984	Partner is dealer.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: N-S	♦ 94	
HCP: 8	♣ A643	

Board: 35	♠ A87	You are dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: E-W	♦ KQ73	
HCP: 15	♣ AT9	

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

Board: 36 ♠ A86 You are dealer.

Dealer: South ♥ K764 The opponents are silent.

Vul: Both ♦ KJ

HCP: 15 ♣ KJT6

Board: 37 ♠ K54 Partner is dealer.

Dealer: North ♥ Q87 The opponents are silent.

Vul: N-S ♦ K75

HCP: 9 ♣ JT84

Board: 38 ♠ AT93 You are dealer.

Dealer: South ♥ QT4 The opponents are silent.

Vul: E-W ♦ AQ

HCP: 15 ♣ K763

Board: 39 ♠ K8 Partner is dealer.

Dealer: North ♥ T32 The opponents are silent.

Vul: Both ♦ J97

HCP: 8+1 ♣ KJT54

Board: 40 ♠ J92 You are dealer.

Dealer: South ♥ KJ74 The opponents are silent.

Vul: None ♦ A76

HCP: 15 ♣ AQT

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

Board: 46	♠ 954	You are dealer.
Dealer: South	♥ A85	The opponents are silent.
Vul: None	♦ A43	
HCP: 15	♣ AK63	

Board: 47	♠ T4	Partner is dealer.
Dealer: North	♥ A983	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 8+1	♣ Q9742	

Board: 48	♠ Q943	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 15	♣ KQT5	

Board: 49	♠ AJ83	Partner is dealer.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ J743	
HCP: 9	♣ Q4	

Board: 50	♠ A3	You are dealer.
Dealer: South	♥ A852	The opponents are silent.
Vul: N-S	♦ 532	
HCP: 15	♣ AK75	

Both hands (Answers Page)

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

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

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

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

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

Board: 51	♠ QT7	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ KJ65	
HCP: 15	♣ KQ65	

Board: 52	♠ Q964	Partner is dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: Both	♦ A8	
HCP: 9+1	♣ T8764	

Board: 53	♠ KJ	You are dealer.
Dealer: North	♥ 852	The opponents are silent.
Vul: N-S	♦ AJ62	
HCP: 15	♣ AQT2	

Board: 54	♠ KJ7	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: E-W	♦ JT92	
HCP: 8	♣ QJ74	

Board: 55	♠ QJ6	You are dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: Both	♦ QJ874	
HCP: 15+1	♣ AKJ	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ 82		1NT	All Pass	
Vul: E-W	♥ A6	♥ J3				
North HCP: 15	♦ KJ65	♦ Q832				
South HCP: 8+1	♣ KQ65	♣ AJT94				
Contract: 1NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ Q964	♠ AK2				1NT
Vul: Both	♥ K6	♥ Q9	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ A8	♦ Q7632	Pass	3NT	All Pass	
South HCP: 15+1	♣ T8764	♣ A32				
Contract: 3NT North			1. Stayman			

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ T875		1NT	Pass	2♣ ¹
Vul: N-S	♥ 852	♥ KJ9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ62	♦ K84		All Pass		
South HCP: 8	♣ AQT2	♣ J64				
Contract: 2NT South			1. Stayman			

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ AQ82				1NT
Vul: E-W	♥ 82	♥ KQJ7	Pass	2NT	All Pass	
North HCP: 8	♦ JT92	♦ 87				
South HCP: 15	♣ QJ74	♣ K95				
Contract: 2NT North						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ KT95		1NT	Pass	2♣ ¹
Vul: Both	♥ JT	♥ A5	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ QJ874	♦ T63		All Pass		
South HCP: 9	♣ AKJ	♣ QT64				
Contract: 3NT South			1. Stayman			

Board: 51	♠ 82	Partner is dealer.
Dealer: North	♥ J3	The opponents are silent.
Vul: E-W	♦ Q832	
HCP: 8+1	♣ AJT94	

Board: 52	♠ AK2	You are dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: Both	♦ Q7632	
HCP: 15+1	♣ A32	

Board: 53	♠ T875	Partner is dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 8	♣ J64	

Board: 54	♠ AQ82	You are dealer.
Dealer: South	♥ KQJ7	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 15	♣ K95	

Board: 55	♠ KT95	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ T63	
HCP: 9	♣ QT64	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ 82		1NT	All Pass	
Vul: E-W	♥ A6	♥ J3				
North HCP: 15	♦ KJ65	♦ Q832				
South HCP: 8+1	♣ KQ65	♣ AJT94				
Contract: 1NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ Q964	♠ AK2				1NT
Vul: Both	♥ K6	♥ Q9	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ A8	♦ Q7632	Pass	3NT	All Pass	
South HCP: 15+1	♣ T8764	♣ A32				
Contract: 3NT North			1. Stayman			

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ T875		1NT	Pass	2♣ ¹
Vul: N-S	♥ 852	♥ KJ9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ62	♦ K84		All Pass		
South HCP: 8	♣ AQT2	♣ J64				
Contract: 2NT South			1. Stayman			

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ AQ82				1NT
Vul: E-W	♥ 82	♥ KQJ7	Pass	2NT	All Pass	
North HCP: 8	♦ JT92	♦ 87				
South HCP: 15	♣ QJ74	♣ K95				
Contract: 2NT North						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ KT95		1NT	Pass	2♣ ¹
Vul: Both	♥ JT	♥ A5	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ QJ874	♦ T63		All Pass		
South HCP: 9	♣ AKJ	♣ QT64				
Contract: 3NT South			1. Stayman			

Board: 56	♠ AK97	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: None	♦ JT96	
HCP: 8	♣ T94	

Board: 57	♠ K87	You are dealer.
Dealer: North	♥ QJ53	The opponents are silent.
Vul: E-W	♦ Q54	
HCP: 15	♣ AK2	

Board: 58	♠ AKT4	Partner is dealer.
Dealer: South	♥ Q73	The opponents are silent.
Vul: Both	♦ T7	
HCP: 9	♣ 9854	

Board: 59	♠ AT	You are dealer.
Dealer: North	♥ A874	The opponents are silent.
Vul: None	♦ K84	
HCP: 15	♣ AT65	

Board: 60	♠ JT9	Partner is dealer.
Dealer: South	♥ AT6	The opponents are silent.
Vul: N-S	♦ A964	
HCP: 9	♣ 643	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ AK97	♠ 542				1NT
Vul: None	♥ 73	♥ KJ64	Pass	2♦ ¹	Pass	2♥
North HCP: 8	♦ JT96	♦ AK7	Pass	2NT	All Pass	
South HCP: 15	♣ T94	♣ A82				
Contract: 2NT North			1. Stayman			

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ AJT3		1NT	Pass	2♣ ¹
Vul: E-W	♥ QJ53	♥ K92	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q54	♦ 63	All Pass			
South HCP: 9	♣ AK2	♣ J954				
Contract: 2NT South			1. Stayman			

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ AKT4	♠ J653				1NT
Vul: Both	♥ Q73	♥ AKT9	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T7	♦ A62	Pass	2NT	Pass	3♠
South HCP: 15	♣ 9854	♣ KT	Pass	4♠	All Pass	
Contract: 4♠ North			1. Stayman			

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQ98		1NT	Pass	2♣ ¹
Vul: None	♥ A874	♥ Q62	Pass	2♥	Pass	3NT
North HCP: 15	♦ K84	♦ Q73	All Pass			
South HCP: 9	♣ AT65	♣ 974				
Contract: 3NT South			1. Stayman			

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ JT9	♠ K42				1NT
Vul: N-S	♥ AT6	♥ 872	Pass	3NT	All Pass	
North HCP: 9	♦ A964	♦ KQ82				
South HCP: 15	♣ 643	♣ AK2				
Contract: 3NT North						

Board: 56 ♠ 542 You are dealer.

Dealer: South ♥ KJ64 The opponents are silent.

Vul: None ♦ AK7

HCP: 15 ♣ A82

Board: 57 ♠ AJT3 Partner is dealer.

Dealer: North ♥ K92 The opponents are silent.

Vul: E-W ♦ 63

HCP: 9 ♣ J954

Board: 58 ♠ J653 You are dealer.

Dealer: South ♥ AKT9 The opponents are silent.

Vul: Both ♦ A62

HCP: 15 ♣ KT

Board: 59 ♠ KQ98 Partner is dealer.

Dealer: North ♥ Q62 The opponents are silent.

Vul: None ♦ Q73

HCP: 9 ♣ 974

Board: 60 ♠ K42 You are dealer.

Dealer: South ♥ 872 The opponents are silent.

Vul: N-S ♦ KQ82

HCP: 15 ♣ AK2

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ AK97	♠ 542				1NT
Vul: None	♥ 73	♥ KJ64	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ JT96	♦ AK7	Pass	2NT	All Pass	
South HCP: 15	♣ T94	♣ A82				
Contract: 2NT North			1. Stayman			

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ AJT3		1NT	Pass	2♣ ¹
Vul: E-W	♥ QJ53	♥ K92	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q54	♦ 63	All Pass			
South HCP: 9	♣ AK2	♣ J954				
Contract: 2NT South			1. Stayman			

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ AKT4	♠ J653				1NT
Vul: Both	♥ Q73	♥ AKT9	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T7	♦ A62	Pass	2NT	Pass	3♠
South HCP: 15	♣ 9854	♣ KT	Pass	4♠	All Pass	
Contract: 4♠ North			1. Stayman			

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQ98		1NT	Pass	2♣ ¹
Vul: None	♥ A874	♥ Q62	Pass	2♥	Pass	3NT
North HCP: 15	♦ K84	♦ Q73	All Pass			
South HCP: 9	♣ AT65	♣ 974				
Contract: 3NT South			1. Stayman			

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ JT9	♠ K42				1NT
Vul: N-S	♥ AT6	♥ 872	Pass	3NT	All Pass	
North HCP: 9	♦ A964	♦ KQ82				
South HCP: 15	♣ 643	♣ AK2				
Contract: 3NT North						

Board: 61 ♠ K52 You are dealer.

Dealer: North ♥ KT63 The opponents are silent.

Vul: Both ♦ Q65

HCP: 15 ♣ AKT

Board: 62 ♠ KQ5 Partner is dealer.

Dealer: South ♥ T5 The opponents are silent.

Vul: None ♦ Q854

HCP: 9 ♣ QT43

Board: 63 ♠ AQ86 You are dealer.

Dealer: North ♥ A7 The opponents are silent.

Vul: N-S ♦ KJT8

HCP: 15 ♣ J52

Board: 64 ♠ T5 Partner is dealer.

Dealer: South ♥ AJ95 The opponents are silent.

Vul: E-W ♦ QJ92

HCP: 8 ♣ 943

Board: 65 ♠ K983 You are dealer.

Dealer: North ♥ A6 The opponents are silent.

Vul: None ♦ AQ53

HCP: 15 ♣ Q76

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ K52	♠ AJ84		1NT	Pass	2♣ ¹
Vul: Both	♥ KT63	♥ J8	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q65	♦ 9873	All Pass			
South HCP: 8	♣ AKT	♣ Q74				
Contract: 2NT South			1. Stayman			

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ KQ5	♠ T874				1NT
Vul: None	♥ T5	♥ AK8	Pass	3NT	All Pass	
North HCP: 9	♦ Q854	♦ KT				
South HCP: 15	♣ QT43	♣ AJ52				
Contract: 3NT North						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ AQ86	♠ 92		1NT	Pass	2♣ ¹
Vul: N-S	♥ A7	♥ KQ94	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJT8	♦ 76	All Pass			
South HCP: 9+1	♣ J52	♣ A9874				
Contract: 3NT South			1. Stayman			

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AJ6				1NT
Vul: E-W	♥ AJ95	♥ 64	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QJ92	♦ 864	Pass	2NT	All Pass	
South HCP: 15+1	♣ 943	♣ AKQJ8				
Contract: 2NT North			1. Stayman			

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ K983	♠ Q7		1NT	Pass	2♣ ¹
Vul: None	♥ A6	♥ K874	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ53	♦ 94	All Pass			
South HCP: 9+1	♣ Q76	♣ AT854				
Contract: 3NT South			1. Stayman			

Board: 61	♠ AJ84	Partner is dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: Both	♦ 9873	
HCP: 8	♣ Q74	

Board: 62	♠ T874	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: None	♦ KT	
HCP: 15	♣ AJ52	

Board: 63	♠ 92	Partner is dealer.
Dealer: North	♥ KQ94	The opponents are silent.
Vul: N-S	♦ 76	
HCP: 9+1	♣ A9874	

Board: 64	♠ AJ6	You are dealer.
Dealer: South	♥ 64	The opponents are silent.
Vul: E-W	♦ 864	
HCP: 15+1	♣ AKQJ8	

Board: 65	♠ Q7	Partner is dealer.
Dealer: North	♥ K874	The opponents are silent.
Vul: None	♦ 94	
HCP: 9+1	♣ AT854	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ K52	♠ AJ84		1NT	Pass	2♣ ¹
Vul: Both	♥ KT63	♥ J8	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q65	♦ 9873	All Pass			
South HCP: 8	♣ AKT	♣ Q74				
Contract: 2NT South			1. Stayman			

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ KQ5	♠ T874				1NT
Vul: None	♥ T5	♥ AK8	Pass	3NT	All Pass	
North HCP: 9	♦ Q854	♦ KT				
South HCP: 15	♣ QT43	♣ AJ52				
Contract: 3NT North						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ AQ86	♠ 92		1NT	Pass	2♣ ¹
Vul: N-S	♥ A7	♥ KQ94	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJT8	♦ 76	All Pass			
South HCP: 9+1	♣ J52	♣ A9874				
Contract: 3NT South			1. Stayman			

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AJ6				1NT
Vul: E-W	♥ AJ95	♥ 64	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QJ92	♦ 864	Pass	2NT	All Pass	
South HCP: 15+1	♣ 943	♣ AKQJ8				
Contract: 2NT North			1. Stayman			

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ K983	♠ Q7		1NT	Pass	2♣ ¹
Vul: None	♥ A6	♥ K874	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ53	♦ 94	All Pass			
South HCP: 9+1	♣ Q76	♣ AT854				
Contract: 3NT South			1. Stayman			

Board: 66	♠ QT2	Partner is dealer.
Dealer: South	♥ Q64	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 9+1	♣ QJT42	

Board: 67	♠ A5	You are dealer.
Dealer: North	♥ 543	The opponents are silent.
Vul: E-W	♦ AKJ93	
HCP: 15+1	♣ K86	

Board: 68	♠ JT64	Partner is dealer.
Dealer: South	♥ 43	The opponents are silent.
Vul: Both	♦ AKJ82	
HCP: 9+1	♣ 84	

Board: 69	♠ QJ73	You are dealer.
Dealer: North	♥ AK63	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 15	♣ KJ8	

Board: 70	♠ AJ9	Partner is dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: E-W	♦ T9873	
HCP: 9+1	♣ 643	

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ K65				1NT
Vul: N-S	♥ Q64	♥ A5	Pass	3NT	All Pass	
North HCP: 9+1	♦ Q2	♦ AKJT3				
South HCP: 15+1	♣ QJT42	♣ 853				
Contract: 3NT North						

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KJ6		1NT	Pass	2♣ ¹
Vul: E-W	♥ 543	♥ KT96	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AKJ93	♦ Q85	All Pass			
South HCP: 9	♣ K86	♣ 432				
Contract: 3NT South			1. Stayman			

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ JT64	♠ AK2				1NT
Vul: Both	♥ 43	♥ QJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ AKJ82	♦ T6	Pass	3NT	All Pass	
South HCP: 15+1	♣ 84	♣ AJT76				
Contract: 3NT North			1. Stayman			

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ QJ73	♠ AKT		1NT	Pass	3NT
Vul: N-S	♥ AK63	♥ QT9	All Pass			
North HCP: 15	♦ J6	♦ T753				
South HCP: 9	♣ KJ8	♣ 754				
Contract: 3NT South						

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ Q84				1NT
Vul: E-W	♥ A5	♥ KQ63	Pass	3NT	All Pass	
North HCP: 9+1	♦ T9873	♦ 542				
South HCP: 15	♣ 643	♣ AKJ				
Contract: 3NT North						

Board: 66 ♠ K65 You are dealer.

Dealer: South ♥ A5 The opponents are silent.

Vul: N-S ♦ AKJT3

HCP: 15+1 ♣ 853

Board: 67 ♠ KJ6 Partner is dealer.

Dealer: North ♥ KT96 The opponents are silent.

Vul: E-W ♦ Q85

HCP: 9 ♣ 432

Board: 68 ♠ AK2 You are dealer.

Dealer: South ♥ QJ2 The opponents are silent.

Vul: Both ♦ T6

HCP: 15+1 ♣ AJT76

Board: 69 ♠ AKT Partner is dealer.

Dealer: North ♥ QT9 The opponents are silent.

Vul: N-S ♦ T753

HCP: 9 ♣ 754

Board: 70 ♠ Q84 You are dealer.

Dealer: South ♥ KQ63 The opponents are silent.

Vul: E-W ♦ 542

HCP: 15 ♣ AKJ

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ K65				1NT
Vul: N-S	♥ Q64	♥ A5	Pass	3NT	All Pass	
North HCP: 9+1	♦ Q2	♦ AKJT3				
South HCP: 15+1	♣ QJT42	♣ 853				
Contract: 3NT North						

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KJ6		1NT	Pass	2♣ ¹
Vul: E-W	♥ 543	♥ KT96	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AKJ93	♦ Q85	All Pass			
South HCP: 9	♣ K86	♣ 432				
Contract: 3NT South			1. Stayman			

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ JT64	♠ AK2				1NT
Vul: Both	♥ 43	♥ QJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ AKJ82	♦ T6	Pass	3NT	All Pass	
South HCP: 15+1	♣ 84	♣ AJT76				
Contract: 3NT North			1. Stayman			

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ QJ73	♠ AKT		1NT	Pass	3NT
Vul: N-S	♥ AK63	♥ QT9	All Pass			
North HCP: 15	♦ J6	♦ T753				
South HCP: 9	♣ KJ8	♣ 754				
Contract: 3NT South						

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ Q84				1NT
Vul: E-W	♥ A5	♥ KQ63	Pass	3NT	All Pass	
North HCP: 9+1	♦ T9873	♦ 542				
South HCP: 15	♣ 643	♣ AKJ				
Contract: 3NT North						

Board: 71	♠ K54	You are dealer.
Dealer: North	♥ JT8	The opponents are silent.
Vul: Both	♦ A9	
HCP: 15+1	♣ AQJT8	

Board: 72	♠ KT84	Partner is dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ 96	
HCP: 9+1	♣ K7543	

Board: 73	♠ AQ3	You are dealer.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: E-W	♦ 742	
HCP: 15	♣ A653	

Board: 74	♠ Q6	Partner is dealer.
Dealer: South	♥ AJT4	The opponents are silent.
Vul: Both	♦ T9	
HCP: 8+1	♣ J9642	

Board: 75	♠ KQ62	You are dealer.
Dealer: North	♥ Q875	The opponents are silent.
Vul: None	♦ A76	
HCP: 15	♣ A8	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ AQ8		1NT	Pass	3NT
Vul: Both	♥ JT8	♥ 952		All Pass		
North HCP: 15+1	♦ A9	♦ QJT3				
South HCP: 9	♣ AQJT8	♣ 542				
Contract: 3NT South						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ KT84	♠ J96			1NT	
Vul: None	♥ KT	♥ AQ32	Pass	2♣ ¹	Pass	2♥
North HCP: 9+1	♦ 96	♦ KQJ4	Pass	3NT	All Pass	
South HCP: 15	♣ K7543	♣ QT				
Contract: 3NT North			1. Stayman			

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ K2		1NT	Pass	3NT
Vul: E-W	♥ AJ7	♥ T54		All Pass		
North HCP: 15	♦ 742	♦ QJT6				
South HCP: 9	♣ A653	♣ KT42				
Contract: 3NT South						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ A82			1NT	
Vul: Both	♥ AJT4	♥ KQ86	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ T9	♦ J75	Pass	3♥	All Pass	
South HCP: 15	♣ J9642	♣ KQ7				
Contract: 3♥ North			1. Stayman			

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ KQ62	♠ A87		1NT	Pass	2NT
Vul: None	♥ Q875	♥ T3		All Pass		
North HCP: 15	♦ A76	♦ KT95				
South HCP: 8	♣ A8	♣ J964				
Contract: 2NT South						

Board: 71	♠ AQ8	Partner is dealer.
Dealer: North	♥ 952	The opponents are silent.
Vul: Both	♦ QJT3	
HCP: 9	♣ 542	

Board: 72	♠ J96	You are dealer.
Dealer: South	♥ AQ32	The opponents are silent.
Vul: None	♦ KQJ4	
HCP: 15	♣ QT	

Board: 73	♠ K2	Partner is dealer.
Dealer: North	♥ T54	The opponents are silent.
Vul: E-W	♦ QJT6	
HCP: 9	♣ KT42	

Board: 74	♠ A82	You are dealer.
Dealer: South	♥ KQ86	The opponents are silent.
Vul: Both	♦ J75	
HCP: 15	♣ KQ7	

Board: 75	♠ A87	Partner is dealer.
Dealer: North	♥ T3	The opponents are silent.
Vul: None	♦ KT95	
HCP: 8	♣ J964	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ AQ8		1NT	Pass	3NT
Vul: Both	♥ JT8	♥ 952		All Pass		
North HCP: 15+1	♦ A9	♦ QJT3				
South HCP: 9	♣ AQJT8	♣ 542				
Contract: 3NT South						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ KT84	♠ J96			1NT	
Vul: None	♥ KT	♥ AQ32	Pass	2♣ ¹	Pass	2♥
North HCP: 9+1	♦ 96	♦ KQJ4	Pass	3NT	All Pass	
South HCP: 15	♣ K7543	♣ QT				
Contract: 3NT North			1. Stayman			

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ K2		1NT	Pass	3NT
Vul: E-W	♥ AJ7	♥ T54		All Pass		
North HCP: 15	♦ 742	♦ QJT6				
South HCP: 9	♣ A653	♣ KT42				
Contract: 3NT South						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ A82			1NT	
Vul: Both	♥ AJT4	♥ KQ86	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ T9	♦ J75	Pass	3♥	All Pass	
South HCP: 15	♣ J9642	♣ KQ7				
Contract: 3♥ North			1. Stayman			

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ KQ62	♠ A87		1NT	Pass	2NT
Vul: None	♥ Q875	♥ T3		All Pass		
North HCP: 15	♦ A76	♦ KT95				
South HCP: 8	♣ A8	♣ J964				
Contract: 2NT South						

Board: 76	♠ Q95	Partner is dealer.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: N-S	♦ JT4	
HCP: 9	♣ 6543	

Board: 77	♠ A76	You are dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ KQ83	
HCP: 15	♣ KQJ3	

Board: 78	♠ QJ5	Partner is dealer.
Dealer: South	♥ J87	The opponents are silent.
Vul: None	♦ Q84	
HCP: 9	♣ K432	

Board: 79	♠ K653	You are dealer.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 15	♣ AK98	

Board: 80	♠ AJ97	Partner is dealer.
Dealer: South	♥ Q64	The opponents are silent.
Vul: E-W	♦ 954	
HCP: 9	♣ QT4	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ AT7				1NT
Vul: N-S	♥ KQJ	♥ AT2	Pass	3NT	All Pass	
North HCP: 9	♦ JT4	♦ K652				
South HCP: 15	♣ 6543	♣ AT2				
Contract: 3NT North						

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ 85		1NT	Pass	3NT
Vul: Both	♥ 72	♥ A84	All Pass			
North HCP: 15	♦ KQ83	♦ J92				
South HCP: 9+1	♣ KQJ3	♣ A9754				
Contract: 3NT South						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ K96				1NT
Vul: None	♥ J87	♥ AK52	Pass	2NT	All Pass	
North HCP: 9	♦ Q84	♦ AJ2				
South HCP: 15	♣ K432	♣ T96				
Contract: 2NT North						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ K653	♠ QJT		1NT	Pass	2NT
Vul: N-S	♥ AJ9	♥ T4	All Pass			
North HCP: 15	♦ T4	♦ A832				
South HCP: 9	♣ AK98	♣ Q742				
Contract: 2NT South						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ AJ97	♠ 865				1NT
Vul: E-W	♥ Q64	♥ KJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 954	♦ AK3	Pass	3NT	All Pass	
South HCP: 15	♣ QT4	♣ A732				
Contract: 3NT North			1. Stayman			

Board: 76 ♠ AT7 You are dealer.

Dealer: South ♥ AT2 The opponents are silent.

Vul: N-S ♦ K652

HCP: 15 ♣ AT2

Board: 77 ♠ 85 Partner is dealer.

Dealer: North ♥ A84 The opponents are silent.

Vul: Both ♦ J92

HCP: 9+1 ♣ A9754

Board: 78 ♠ K96 You are dealer.

Dealer: South ♥ AK52 The opponents are silent.

Vul: None ♦ AJ2

HCP: 15 ♣ T96

Board: 79 ♠ QJT Partner is dealer.

Dealer: North ♥ T4 The opponents are silent.

Vul: N-S ♦ A832

HCP: 9 ♣ Q742

Board: 80 ♠ 865 You are dealer.

Dealer: South ♥ KJ8 The opponents are silent.

Vul: E-W ♦ AK3

HCP: 15 ♣ A732

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ AT7				1NT
Vul: N-S	♥ KQJ	♥ AT2	Pass	3NT	All Pass	
North HCP: 9	♦ JT4	♦ K652				
South HCP: 15	♣ 6543	♣ AT2				
Contract: 3NT North						

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ 85		1NT	Pass	3NT
Vul: Both	♥ 72	♥ A84	All Pass			
North HCP: 15	♦ KQ83	♦ J92				
South HCP: 9+1	♣ KQJ3	♣ A9754				
Contract: 3NT South						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ K96				1NT
Vul: None	♥ J87	♥ AK52	Pass	2NT	All Pass	
North HCP: 9	♦ Q84	♦ AJ2				
South HCP: 15	♣ K432	♣ T96				
Contract: 2NT North						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ K653	♠ QJT		1NT	Pass	2NT
Vul: N-S	♥ AJ9	♥ T4	All Pass			
North HCP: 15	♦ T4	♦ A832				
South HCP: 9	♣ AK98	♣ Q742				
Contract: 2NT South						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ AJ97	♠ 865				1NT
Vul: E-W	♥ Q64	♥ KJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 954	♦ AK3	Pass	3NT	All Pass	
South HCP: 15	♣ QT4	♣ A732				
Contract: 3NT North			1. Stayman			

Board: 81	♠ QJ5	You are dealer.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: None	♦ AJ652	
HCP: 15+1	♣ Q6	

Board: 82	♠ J54	Partner is dealer.
Dealer: South	♥ K98	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 9+1	♣ KQ432	

Board: 83	♠ AQ2	You are dealer.
Dealer: North	♥ 9643	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 15	♣ Q972	

Board: 84	♠ AQ95	Partner is dealer.
Dealer: South	♥ 8543	The opponents are silent.
Vul: Both	♦ T3	
HCP: 9	♣ QJ4	

Board: 85	♠ KQ96	You are dealer.
Dealer: North	♥ T86	The opponents are silent.
Vul: N-S	♦ AQ72	
HCP: 15	♣ A6	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ KT3		1NT	Pass	2♣ ¹
Vul: None	♥ AJ4	♥ T852	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AJ652	♦ Q3	All Pass			
South HCP: 9	♣ Q6	♣ AT74				
Contract: 3NT South			1. Stayman			

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ J54	♠ KQ62				1NT
Vul: N-S	♥ K98	♥ JT3	Pass	3NT	All Pass	
North HCP: 9+1	♦ T2	♦ A987				
South HCP: 15	♣ KQ432	♣ AJ				
Contract: 3NT North						

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ KT7		1NT	Pass	2♣ ¹
Vul: E-W	♥ 9643	♥ KQ87	Pass	2♥	Pass	3♥
North HCP: 15	♦ AK	♦ 873	All Pass			
South HCP: 9	♣ Q972	♣ J43				
Contract: 3♥ South			1. Stayman			

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ AQ95	♠ K832				1NT
Vul: Both	♥ 8543	♥ 72	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ T3	♦ AJ7	Pass	4♠	All Pass	
South HCP: 15	♣ QJ4	♣ AK93				
Contract: 4♠ North			1. Stayman			

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ KQ96	♠ 87		1NT	Pass	2NT
Vul: N-S	♥ T86	♥ J2	All Pass			
North HCP: 15	♦ AQ72	♦ K953				
South HCP: 9+1	♣ A6	♣ KQ943				
Contract: 2NT South						

Board: 81	♠ KT3	Partner is dealer.
Dealer: North	♥ T852	The opponents are silent.
Vul: None	♦ Q3	
HCP: 9	♣ AT74	

Board: 82	♠ KQ62	You are dealer.
Dealer: South	♥ JT3	The opponents are silent.
Vul: N-S	♦ A987	
HCP: 15	♣ AJ	

Board: 83	♠ KT7	Partner is dealer.
Dealer: North	♥ KQ87	The opponents are silent.
Vul: E-W	♦ 873	
HCP: 9	♣ J43	

Board: 84	♠ K832	You are dealer.
Dealer: South	♥ 72	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 15	♣ AK93	

Board: 85	♠ 87	Partner is dealer.
Dealer: North	♥ J2	The opponents are silent.
Vul: N-S	♦ K953	
HCP: 9+1	♣ KQ943	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ KT3		1NT	Pass	2♣ ¹
Vul: None	♥ AJ4	♥ T852	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AJ652	♦ Q3	All Pass			
South HCP: 9	♣ Q6	♣ AT74				
Contract: 3NT South			1. Stayman			

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ J54	♠ KQ62				1NT
Vul: N-S	♥ K98	♥ JT3	Pass	3NT	All Pass	
North HCP: 9+1	♦ T2	♦ A987				
South HCP: 15	♣ KQ432	♣ AJ				
Contract: 3NT North						

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ KT7		1NT	Pass	2♣ ¹
Vul: E-W	♥ 9643	♥ KQ87	Pass	2♥	Pass	3♥
North HCP: 15	♦ AK	♦ 873	All Pass			
South HCP: 9	♣ Q972	♣ J43				
Contract: 3♥ South			1. Stayman			

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ AQ95	♠ K832				1NT
Vul: Both	♥ 8543	♥ 72	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ T3	♦ AJ7	Pass	4♠	All Pass	
South HCP: 15	♣ QJ4	♣ AK93				
Contract: 4♠ North			1. Stayman			

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ KQ96	♠ 87		1NT	Pass	2NT
Vul: N-S	♥ T86	♥ J2	All Pass			
North HCP: 15	♦ AQ72	♦ K953				
South HCP: 9+1	♣ A6	♣ KQ943				
Contract: 2NT South						

Board: 86	♠ K42	Partner is dealer.
Dealer: South	♥ JT52	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 9	♣ JT4	

Board: 87	♠ AK43	You are dealer.
Dealer: North	♥ J76	The opponents are silent.
Vul: Both	♦ AT53	
HCP: 15	♣ K7	

Board: 88	♠ Q643	Partner is dealer.
Dealer: South	♥ AKT2	East (LHO) Doubles 2♣ if possible.
Vul: None	♦ T84	
HCP: 9	♣ T4	

Board: 89	♠ KJ73	You are dealer.
Dealer: North	♥ A987	The opponents are silent.
Vul: E-W	♦ K73	
HCP: 15	♣ A6	

Board: 90	♠ T98	Partner is dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ 987	
HCP: 8+1	♣ AJ654	

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ AT3				1NT
Vul: E-W	♥ JT52	♥ A8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ3	♦ 862	Pass	3NT	All Pass	
South HCP: 15+1	♣ JT4	♣ AK752				
Contract: 3NT North			1. Stayman			

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ AK43	♠ 972		1NT	Pass	2♣ ¹
Vul: Both	♥ J76	♥ AK92	Pass	2♠	Pass	3NT
North HCP: 15	♦ AT53	♦ Q84		All Pass		
South HCP: 9	♣ K7	♣ 942				
Contract: 3NT South			1. Stayman			

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ Q643	♠ AKJ5				1NT
Vul: None	♥ AKT2	♥ Q54	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ T84	♦ K65	Pass	4♠	All Pass	
South HCP: 15	♣ T4	♣ Q72				
Contract: 4♠ North			1. Stayman			

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ KJ73	♠ Q8		1NT	All Pass	
Vul: E-W	♥ A987	♥ QT5				
North HCP: 15	♦ K73	♦ AT85				
South HCP: 8	♣ A6	♣ T543				
Contract: 1NT North						

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ Q63				1NT
Vul: Both	♥ K4	♥ AT85	Pass	2NT	All Pass	
North HCP: 8+1	♦ 987	♦ AQ6				
South HCP: 15	♣ AJ654	♣ K83				
Contract: 2NT North						

Board: 86	♠ AT3	You are dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ 862	
HCP: 15+1	♣ AK752	
Board: 87	♠ 972	Partner is dealer.
Dealer: North	♥ AK92	The opponents are silent.
Vul: Both	♦ Q84	
HCP: 9	♣ 942	
Board: 88	♠ AKJ5	You are dealer.
Dealer: South	♥ Q54	East (RHO) Doubles 2♣ if possible.
Vul: None	♦ K65	
HCP: 15	♣ Q72	
Board: 89	♠ Q8	Partner is dealer.
Dealer: North	♥ QT5	The opponents are silent.
Vul: E-W	♦ AT85	
HCP: 8	♣ T543	
Board: 90	♠ Q63	You are dealer.
Dealer: South	♥ AT85	The opponents are silent.
Vul: Both	♦ AQ6	
HCP: 15	♣ K83	

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ AT3				1NT
Vul: E-W	♥ JT52	♥ A8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ3	♦ 862	Pass	3NT	All Pass	
South HCP: 15+1	♣ JT4	♣ AK752				
Contract: 3NT North			1. Stayman			

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ AK43	♠ 972		1NT	Pass	2♣ ¹
Vul: Both	♥ J76	♥ AK92	Pass	2♠	Pass	3NT
North HCP: 15	♦ AT53	♦ Q84		All Pass		
South HCP: 9	♣ K7	♣ 942				
Contract: 3NT South			1. Stayman			

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ Q643	♠ AKJ5				1NT
Vul: None	♥ AKT2	♥ Q54	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ T84	♦ K65	Pass	4♠	All Pass	
South HCP: 15	♣ T4	♣ Q72				
Contract: 4♠ North			1. Stayman			

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ KJ73	♠ Q8		1NT	All Pass	
Vul: E-W	♥ A987	♥ QT5				
North HCP: 15	♦ K73	♦ AT85				
South HCP: 8	♣ A6	♣ T543				
Contract: 1NT North						

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ Q63				1NT
Vul: Both	♥ K4	♥ AT85	Pass	2NT	All Pass	
North HCP: 8+1	♦ 987	♦ AQ6				
South HCP: 15	♣ AJ654	♣ K83				
Contract: 2NT North						

Board: 91	♠ KQ73	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1NT if possible.
Vul: None	♦ KQJT63	West (RHO) bids 2♣ if possible.
HCP: 11+2	♣ 652	

Board: 92	♠ T4	Partner is dealer.
Dealer: South	♥ QT74	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 8	♣ KJ84	

Board: 93	♠ AKQJ52	LHO is dealer.
Dealer: East	♥ K62	East (LHO) opens 1NT if possible.
Vul: Both	♦ 32	West (RHO) bids 2NT if possible.
HCP: 15+2	♣ Q5	West (RHO) Doubles 3♠ if possible.

Board: 94	♠ J82	Partner is dealer.
Dealer: South	♥ JT94	The opponents are silent.
Vul: None	♦ K6	
HCP: 8	♣ QJ54	

Board: 95	♠ AJ52	You are dealer.
Dealer: North	♥ AT98	The opponents are silent.
Vul: N-S	♦ AJT	
HCP: 15	♣ J3	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: East	♠ KQ73	♠ 965			1NT	Pass
Vul: None	♥ -	♥ KT953	2♣ ¹	2♦	All Pass	
North HCP: 11+2	♦ KQJT63	♦ 72				
South HCP: 6+1	♣ 652	♣ KT7		1. Stayman		
Contract: 2♦ North						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ AKQ			1NT	
Vul: N-S	♥ QT74	♥ 832	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q95	♦ 8643	Pass	2NT	All Pass	
South HCP: 15	♣ KJ84	♣ AQ3		1. Stayman		
Contract: 2NT North						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ52	♠ 983			1NT	Pass
Vul: Both	♥ K62	♥ T754	2NT	3♠	Pass	Pass
North HCP: 15+2	♦ 32	♦ J98	X	All Pass		
South HCP: 1	♣ Q5	♣ T76				
Contract: 3♠ X North						

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ J82	♠ Q63			1NT	
Vul: None	♥ JT94	♥ K2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K6	♦ AQJ43	Pass	2NT	All Pass	
South HCP: 15+1	♣ QJ54	♣ K72		1. Stayman		
Contract: 2NT North						

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ AJ52	♠ T63		1NT	Pass	3NT
Vul: N-S	♥ AT98	♥ KJ3	All Pass			
North HCP: 15	♦ AJT	♦ KQ8				
South HCP: 9	♣ J3	♣ 8642				
Contract: 3NT South						

Board: 91	♠ 965	RHO is dealer. You bid second.
Dealer: East	♥ KT953	East (RHO) opens 1NT if possible.
Vul: None	♦ 72	West (LHO) bids 2♣ if possible.
HCP: 6+1	♣ KT7	

Board: 92	♠ AKQ	You are dealer.
Dealer: South	♥ 832	The opponents are silent.
Vul: N-S	♦ 8643	
HCP: 15	♣ AQ3	

Board: 93	♠ 983	RHO is dealer. You bid second.
Dealer: East	♥ T754	East (RHO) opens 1NT if possible.
Vul: Both	♦ J98	West (LHO) bids 2NT if possible.
HCP: 1	♣ T76	West (LHO) Doubles 3♠ if possible.

Board: 94	♠ Q63	You are dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: None	♦ AQJ43	
HCP: 15+1	♣ K72	

Board: 95	♠ T63	Partner is dealer.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 9	♣ 8642	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: East	♠ KQ73	♠ 965			1NT	Pass
Vul: None	♥ -	♥ KT953	2♣ ¹	2♦	All Pass	
North HCP: 11+2	♦ KQJT63	♦ 72				
South HCP: 6+1	♣ 652	♣ KT7			1. Stayman	
Contract: 2♦ North						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ AKQ			1NT	
Vul: N-S	♥ QT74	♥ 832	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q95	♦ 8643	Pass	2NT	All Pass	
South HCP: 15	♣ KJ84	♣ AQ3			1. Stayman	
Contract: 2NT North						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ52	♠ 983			1NT	Pass
Vul: Both	♥ K62	♥ T754	2NT	3♠	Pass	Pass
North HCP: 15+2	♦ 32	♦ J98	X		All Pass	
South HCP: 1	♣ Q5	♣ T76				
Contract: 3♠ X North						

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ J82	♠ Q63			1NT	
Vul: None	♥ JT94	♥ K2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K6	♦ AQJ43	Pass	2NT	All Pass	
South HCP: 15+1	♣ QJ54	♣ K72			1. Stayman	
Contract: 2NT North						

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ AJ52	♠ T63		1NT	Pass	3NT
Vul: N-S	♥ AT98	♥ KJ3		All Pass		
North HCP: 15	♦ AJT	♦ KQ8				
South HCP: 9	♣ J3	♣ 8642				
Contract: 3NT South						

Board: 96	♠ T3	Partner is dealer.
Dealer: South	♥ Q872	The opponents are silent.
Vul: E-W	♦ AQ7	
HCP: 9	♣ J943	

Board: 97	♠ AKQ8	You are dealer.
Dealer: North	♥ J43	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 15	♣ 985	

Board: 98	♠ KJT8	Partner is dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: N-S	♦ K87	
HCP: 8	♣ 7542	

Board: 99	♠ A982	You are dealer.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: E-W	♦ 852	
HCP: 15	♣ AJ3	

Board: 100	♠ QJ53	Partner is dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: Both	♦ KT72	
HCP: 9	♣ Q43	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ AJ65				1NT
Vul: E-W	♥ Q872	♥ J643	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ7	♦ KJ3	Pass	4♥	All Pass	
South HCP: 15	♣ J943	♣ KQ				
Contract: 4♥ North			1. Stayman			

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ AKQ8	♠ 92		1NT	Pass	2♣ ¹
Vul: None	♥ J43	♥ KT86	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ8	♦ K5	All Pass			
South HCP: 9+1	♣ 985	♣ QJ642				
Contract: 3NT South			1. Stayman			

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ KJT8	♠ Q54				1NT
Vul: N-S	♥ JT	♥ K943	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K87	♦ QJ	Pass	2NT	All Pass	
South HCP: 15	♣ 7542	♣ AQJ3				
Contract: 2NT North			1. Stayman			

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ A982	♠ T43		1NT	Pass	3NT
Vul: E-W	♥ AQ7	♥ K84	All Pass			
North HCP: 15	♦ 852	♦ KQT9				
South HCP: 8	♣ AJ3	♣ 974				
Contract: 3NT South						

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ QJ53	♠ A872				1NT
Vul: Both	♥ J8	♥ AT53	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KT72	♦ A95	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q43	♣ KT	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 96	♠ AJ65	You are dealer.
Dealer: South	♥ J643	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 15	♣ KQ	

Board: 97	♠ 92	Partner is dealer.
Dealer: North	♥ KT86	The opponents are silent.
Vul: None	♦ K5	
HCP: 9+1	♣ QJ642	

Board: 98	♠ Q54	You are dealer.
Dealer: South	♥ K943	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 15	♣ AQJ3	

Board: 99	♠ T43	Partner is dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: E-W	♦ KQT9	
HCP: 8	♣ 974	

Board: 100	♠ A872	You are dealer.
Dealer: South	♥ AT53	The opponents are silent.
Vul: Both	♦ A95	
HCP: 15	♣ KT	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ AJ65				1NT
Vul: E-W	♥ Q872	♥ J643	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ7	♦ KJ3	Pass	4♥	All Pass	
South HCP: 15	♣ J943	♣ KQ				
Contract: 4♥ North			1. Stayman			

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ AKQ8	♠ 92		1NT	Pass	2♣ ¹
Vul: None	♥ J43	♥ KT86	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ8	♦ K5	All Pass			
South HCP: 9+1	♣ 985	♣ QJ642				
Contract: 3NT South			1. Stayman			

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ KJT8	♠ Q54				1NT
Vul: N-S	♥ JT	♥ K943	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K87	♦ QJ	Pass	2NT	All Pass	
South HCP: 15	♣ 7542	♣ AQJ3				
Contract: 2NT North			1. Stayman			

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ A982	♠ T43		1NT	Pass	3NT
Vul: E-W	♥ AQ7	♥ K84	All Pass			
North HCP: 15	♦ 852	♦ KQT9				
South HCP: 8	♣ AJ3	♣ 974				
Contract: 3NT South						

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ QJ53	♠ A872				1NT
Vul: Both	♥ J8	♥ AT53	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KT72	♦ A95	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q43	♣ KT	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 101 ♠ J64 You are dealer.

Dealer: North ♥ AKQ The opponents are silent.

Vul: N-S ♦ JT3

HCP: 15 ♣ AT98

Board: 102 ♠ A98 Partner is dealer.

Dealer: South ♥ KT3 The opponents are silent.

Vul: E-W ♦ JT96

HCP: 8 ♣ 742

Board: 103 ♠ K42 LHO is dealer.

Dealer: East ♥ AK9653 East (LHO) opens 1NT if possible.

Vul: Both ♦ 54 West (RHO) bids 2NT if possible.

HCP: 12+2 ♣ Q5 West (RHO) Doubles 3♥ if possible.

Board: 104 ♠ 932 Partner is dealer.

Dealer: South ♥ Q43 The opponents are silent.

Vul: None ♦ JT9

HCP: 8 ♣ AJ84

Board: 105 ♠ 642 You are dealer.

Dealer: North ♥ AQ96 The opponents are silent.

Vul: E-W ♦ QT6

HCP: 15 ♣ AK8

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ J64	♠ T97		1NT	Pass	2♣ ¹
Vul: N-S	♥ AKQ	♥ JT94	Pass	2♦	Pass	2NT
North HCP: 15	♦ JT3	♦ AK9	All Pass			
South HCP: 8	♣ AT98	♣ 642				
Contract: 2NT South			1. Stayman			

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ KQ64				1NT
Vul: E-W	♥ KT3	♥ AJ5	Pass	3NT	All Pass	
North HCP: 8	♦ JT96	♦ A532				
South HCP: 15	♣ 742	♣ JT				
Contract: 3NT North						

Board: 103	North:	South:	W	N	E	S
Dealer: East	♠ K42	♠ QJT6			1NT	Pass
Vul: Both	♥ AK9653	♥ 72	2NT	3♥	Pass	Pass
North HCP: 12+2	♦ 54	♦ JT97	X	All Pass		
South HCP: 4	♣ Q5	♣ 872				
Contract: 3♥X North						

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ 932	♠ 865				1NT
Vul: None	♥ Q43	♥ AJT6	Pass	3NT	All Pass	
North HCP: 8	♦ JT9	♦ AK				
South HCP: 15	♣ AJ84	♣ K532				
Contract: 3NT North						

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ 642	♠ AQT9		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ96	♥ 85	Pass	2♥	Pass	3NT
North HCP: 15	♦ QT6	♦ K874	All Pass			
South HCP: 9	♣ AK8	♣ 764				
Contract: 3NT South			1. Stayman			

Board: 101	♠ T97	Partner is dealer.
Dealer: North	♥ JT94	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 8	♣ 642	
Board: 102	♠ KQ64	You are dealer.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: E-W	♦ A532	
HCP: 15	♣ JT	
Board: 103	♠ QJT6	RHO is dealer. You bid second.
Dealer: East	♥ 72	East (RHO) opens 1NT if possible.
Vul: Both	♦ JT97	West (LHO) bids 2NT if possible.
HCP: 4	♣ 872	West (LHO) Doubles 3♥ if possible.
Board: 104	♠ 865	You are dealer.
Dealer: South	♥ AJT6	The opponents are silent.
Vul: None	♦ AK	
HCP: 15	♣ K532	
Board: 105	♠ AQT9	Partner is dealer.
Dealer: North	♥ 85	The opponents are silent.
Vul: E-W	♦ K874	
HCP: 9	♣ 764	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ J64	♠ T97		1NT	Pass	2♣ ¹
Vul: N-S	♥ AKQ	♥ JT94	Pass	2♦	Pass	2NT
North HCP: 15	♦ JT3	♦ AK9	All Pass			
South HCP: 8	♣ AT98	♣ 642				
Contract: 2NT South			1. Stayman			

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ KQ64				1NT
Vul: E-W	♥ KT3	♥ AJ5	Pass	3NT	All Pass	
North HCP: 8	♦ JT96	♦ A532				
South HCP: 15	♣ 742	♣ JT				
Contract: 3NT North						

Board: 103	North:	South:	W	N	E	S
Dealer: East	♠ K42	♠ QJT6			1NT	Pass
Vul: Both	♥ AK9653	♥ 72	2NT	3♥	Pass	Pass
North HCP: 12+2	♦ 54	♦ JT97	X	All Pass		
South HCP: 4	♣ Q5	♣ 872				
Contract: 3♥X North						

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ 932	♠ 865				1NT
Vul: None	♥ Q43	♥ AJT6	Pass	3NT	All Pass	
North HCP: 8	♦ JT9	♦ AK				
South HCP: 15	♣ AJ84	♣ K532				
Contract: 3NT North						

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ 642	♠ AQT9		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ96	♥ 85	Pass	2♥	Pass	3NT
North HCP: 15	♦ QT6	♦ K874	All Pass			
South HCP: 9	♣ AK8	♣ 764				
Contract: 3NT South			1. Stayman			

Board: 106	♠ Q95	Partner is dealer.
Dealer: South	♥ 8542	The opponents are silent.
Vul: Both	♦ AK96	
HCP: 9	♣ T4	

Board: 107	♠ A98	You are dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: None	♦ AJ74	
HCP: 15	♣ AQ93	

Board: 108	♠ KJT2	Partner is dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ 43	
HCP: 9+1	♣ JT764	

Board: 109	♠ J8	You are dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: Both	♦ K932	
HCP: 15	♣ AKJ2	

Board: 110	♠ T93	Partner is dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: None	♦ K9832	
HCP: 8+1	♣ J4	

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ J7				1NT
Vul: Both	♥ 8542	♥ QJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AK96	♦ Q43	Pass	3NT	All Pass	
South HCP: 15+1	♣ T4	♣ AKQ87				
Contract: 3NT North			1. Stayman			

Board: 107	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ KQ52		1NT	Pass	2♣ ¹
Vul: None	♥ 43	♥ Q982	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ74	♦ 98	All Pass			
South HCP: 8	♣ AQ93	♣ J74				
Contract: 2NT South			1. Stayman			

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ KJT2	♠ A876				1NT
Vul: N-S	♥ A9	♥ K74	Pass	2♣ ¹	Pass	2♠
North HCP: 9+1	♦ 43	♦ AT98	Pass	4♠	All Pass	
South HCP: 15	♣ JT764	♣ A5				
Contract: 4♠ North			1. Stayman			

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ Q93		1NT	Pass	2NT
Vul: Both	♥ K86	♥ J2	All Pass			
North HCP: 15	♦ K932	♦ AQ865				
South HCP: 9+1	♣ AKJ2	♣ T64				
Contract: 2NT South						

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ A72				1NT
Vul: None	♥ KJ5	♥ A74	Pass	3NT	All Pass	
North HCP: 8+1	♦ K9832	♦ JT4				
South HCP: 15	♣ J4	♣ AQ93				
Contract: 3NT North						

Board: 106	♠ J7	You are dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: Both	♦ Q43	
HCP: 15+1	♣ AKQ87	

Board: 107	♠ KQ52	Partner is dealer.
Dealer: North	♥ Q982	The opponents are silent.
Vul: None	♦ 98	
HCP: 8	♣ J74	

Board: 108	♠ A876	You are dealer.
Dealer: South	♥ K74	The opponents are silent.
Vul: N-S	♦ AT98	
HCP: 15	♣ A5	

Board: 109	♠ Q93	Partner is dealer.
Dealer: North	♥ J2	The opponents are silent.
Vul: Both	♦ AQ865	
HCP: 9+1	♣ T64	

Board: 110	♠ A72	You are dealer.
Dealer: South	♥ A74	The opponents are silent.
Vul: None	♦ JT4	
HCP: 15	♣ AQ93	

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ J7				1NT
Vul: Both	♥ 8542	♥ QJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AK96	♦ Q43	Pass	3NT	All Pass	
South HCP: 15+1	♣ T4	♣ AKQ87				
Contract: 3NT North			1. Stayman			

Board: 107	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ KQ52		1NT	Pass	2♣ ¹
Vul: None	♥ 43	♥ Q982	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ74	♦ 98	All Pass			
South HCP: 8	♣ AQ93	♣ J74				
Contract: 2NT South			1. Stayman			

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ KJT2	♠ A876				1NT
Vul: N-S	♥ A9	♥ K74	Pass	2♣ ¹	Pass	2♠
North HCP: 9+1	♦ 43	♦ AT98	Pass	4♠	All Pass	
South HCP: 15	♣ JT764	♣ A5				
Contract: 4♠ North			1. Stayman			

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ Q93		1NT	Pass	2NT
Vul: Both	♥ K86	♥ J2	All Pass			
North HCP: 15	♦ K932	♦ AQ865				
South HCP: 9+1	♣ AKJ2	♣ T64				
Contract: 2NT South						

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ A72				1NT
Vul: None	♥ KJ5	♥ A74	Pass	3NT	All Pass	
North HCP: 8+1	♦ K9832	♦ JT4				
South HCP: 15	♣ J4	♣ AQ93				
Contract: 3NT North						

Board: 111	♠ 76	You are dealer.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: N-S	♦ J876	
HCP: 15	♣ AKQ6	

Board: 112	♠ Q82	Partner is dealer.
Dealer: South	♥ QT5	The opponents are silent.
Vul: E-W	♦ A86	
HCP: 9	♣ J643	

Board: 113	♠ AQ82	You are dealer.
Dealer: North	♥ AK8	The opponents are silent.
Vul: None	♦ T5	
HCP: 15	♣ Q852	

Board: 114	♠ 842	Partner is dealer.
Dealer: South	♥ QT64	The opponents are silent.
Vul: N-S	♦ Q98	
HCP: 8	♣ A84	

Board: 115	♠ 9542	You are dealer.
Dealer: North	♥ AK4	The opponents are silent.
Vul: E-W	♦ KJ8	
HCP: 15	♣ KJ9	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ AJ3		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ2	♥ Q865	Pass	2♦	Pass	3NT
North HCP: 15	♦ J876	♦ Q5	All Pass			
South HCP: 9	♣ AKQ6	♣ T843				
Contract: 3NT South			1. Stayman			

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ AJ3				1NT
Vul: E-W	♥ QT5	♥ K832	Pass	3NT	All Pass	
North HCP: 9	♦ A86	♦ KT32				
South HCP: 15	♣ J643	♣ A8				
Contract: 3NT North						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ AQ82	♠ KT53		1NT	Pass	2♣ ¹
Vul: None	♥ AK8	♥ JT9	Pass	2♠	Pass	3♠
North HCP: 15	♦ T5	♦ J43	All Pass			
South HCP: 9	♣ Q852	♣ A64				
Contract: 3♠ South			1. Stayman			

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AQT7				1NT
Vul: N-S	♥ QT64	♥ 52	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q98	♦ AK7	Pass	2NT	All Pass	
South HCP: 15	♣ A84	♣ Q762				
Contract: 2NT North			1. Stayman			

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ 9542	♠ K86		1NT	Pass	3NT
Vul: E-W	♥ AK4	♥ Q82	All Pass			
North HCP: 15	♦ KJ8	♦ Q7				
South HCP: 9+1	♣ KJ9	♣ QT543				
Contract: 3NT South						

Board: 111	♠ AJ3	Partner is dealer.
Dealer: North	♥ Q865	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 9	♣ T843	

Board: 112	♠ AJ3	You are dealer.
Dealer: South	♥ K832	The opponents are silent.
Vul: E-W	♦ KT32	
HCP: 15	♣ A8	

Board: 113	♠ KT53	Partner is dealer.
Dealer: North	♥ JT9	The opponents are silent.
Vul: None	♦ J43	
HCP: 9	♣ A64	

Board: 114	♠ AQT7	You are dealer.
Dealer: South	♥ 52	The opponents are silent.
Vul: N-S	♦ AK7	
HCP: 15	♣ Q762	

Board: 115	♠ K86	Partner is dealer.
Dealer: North	♥ Q82	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 9+1	♣ QT543	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ AJ3		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ2	♥ Q865	Pass	2♦	Pass	3NT
North HCP: 15	♦ J876	♦ Q5	All Pass			
South HCP: 9	♣ AKQ6	♣ T843				
Contract: 3NT South			1. Stayman			

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ AJ3				1NT
Vul: E-W	♥ QT5	♥ K832	Pass	3NT	All Pass	
North HCP: 9	♦ A86	♦ KT32				
South HCP: 15	♣ J643	♣ A8				
Contract: 3NT North						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ AQ82	♠ KT53		1NT	Pass	2♣ ¹
Vul: None	♥ AK8	♥ JT9	Pass	2♠	Pass	3♠
North HCP: 15	♦ T5	♦ J43	All Pass			
South HCP: 9	♣ Q852	♣ A64				
Contract: 3♠ South			1. Stayman			

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AQT7				1NT
Vul: N-S	♥ QT64	♥ 52	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q98	♦ AK7	Pass	2NT	All Pass	
South HCP: 15	♣ A84	♣ Q762				
Contract: 2NT North			1. Stayman			

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ 9542	♠ K86		1NT	Pass	3NT
Vul: E-W	♥ AK4	♥ Q82	All Pass			
North HCP: 15	♦ KJ8	♦ Q7				
South HCP: 9+1	♣ KJ9	♣ QT543				
Contract: 3NT South						

Board: 116 ♠ Q9 Partner is dealer.

Dealer: South ♥ J98 East (LHO) bids 2♠ if possible.

Vul: Both ♦ J743

HCP: 8 ♣ A943

Board: 117 ♠ KQ93 You are dealer.

Dealer: North ♥ A62 The opponents are silent.

Vul: N-S ♦ KQT7

HCP: 15 ♣ J5

Board: 118 ♠ KT94 Partner is dealer.

Dealer: South ♥ J5 The opponents are silent.

Vul: E-W ♦ J87

HCP: 9 ♣ A754

Board: 119 ♠ AJ8 You are dealer.

Dealer: North ♥ K4 The opponents are silent.

Vul: Both ♦ AQ973

HCP: 15+1 ♣ J75

Board: 120 ♠ Q8 Partner is dealer.

Dealer: South ♥ KJ53 The opponents are silent.

Vul: None ♦ JT86

HCP: 8 ♣ J74

Both hands (Answers Page)

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ A875				1NT
Vul: Both	♥ J98	♥ KQ52	Pass	Pass	2 ♠ ¹	Pass
North HCP: 8	♦ J743	♦ K52	Pass	X	Pass	3 ♥
South HCP: 15	♣ A943	♣ K6	All Pass			
Contract: 3 ♥ South			1. Cappelletti, 5M-4m			

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ KQ93	♠ AT2		1NT	Pass	3NT
Vul: N-S	♥ A62	♥ JT3	All Pass			
North HCP: 15	♦ KQT7	♦ A863				
South HCP: 9	♣ J5	♣ T42				
Contract: 3NT South						

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ KT94	♠ A82				1NT
Vul: E-W	♥ J5	♥ K7	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9	♦ J87	♦ AK63	Pass	3NT	All Pass	
South HCP: 15	♣ A754	♣ JT92				
Contract: 3NT North			1. Stayman			

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ KT63		1NT	Pass	2 ♣ ¹
Vul: Both	♥ K4	♥ Q3	Pass	2 ♦	Pass	2NT
North HCP: 15+1	♦ AQ973	♦ J85	All Pass			
South HCP: 9	♣ J75	♣ K843				
Contract: 2NT South			1. Stayman			

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ 732				1NT
Vul: None	♥ KJ53	♥ AQ6	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ JT86	♦ KQ5	Pass	2NT	All Pass	
South HCP: 15	♣ J74	♣ A953				
Contract: 2NT North			1. Stayman			

Board: 116	♠ A875	You are dealer.
Dealer: South	♥ KQ52	East (RHO) bids 2♠ if possible.
Vul: Both	♦ K52	
HCP: 15	♣ K6	
Board: 117	♠ AT2	Partner is dealer.
Dealer: North	♥ JT3	The opponents are silent.
Vul: N-S	♦ A863	
HCP: 9	♣ T42	
Board: 118	♠ A82	You are dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: E-W	♦ AK63	
HCP: 15	♣ JT92	
Board: 119	♠ KT63	Partner is dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: Both	♦ J85	
HCP: 9	♣ K843	
Board: 120	♠ 732	You are dealer.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: None	♦ KQ5	
HCP: 15	♣ A953	

Both hands (Answers Page)

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ A875				1NT
Vul: Both	♥ J98	♥ KQ52	Pass	Pass	2 ♠ ¹	Pass
North HCP: 8	♦ J743	♦ K52	Pass	X	Pass	3 ♥
South HCP: 15	♣ A943	♣ K6	All Pass			
Contract: 3 ♥ South			1. Cappelletti, 5M-4m			

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ KQ93	♠ AT2		1NT	Pass	3NT
Vul: N-S	♥ A62	♥ JT3	All Pass			
North HCP: 15	♦ KQT7	♦ A863				
South HCP: 9	♣ J5	♣ T42				
Contract: 3NT South						

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ KT94	♠ A82				1NT
Vul: E-W	♥ J5	♥ K7	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 9	♦ J87	♦ AK63	Pass	3NT	All Pass	
South HCP: 15	♣ A754	♣ JT92				
Contract: 3NT North			1. Stayman			

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ KT63		1NT	Pass	2 ♣ ¹
Vul: Both	♥ K4	♥ Q3	Pass	2 ♦	Pass	2NT
North HCP: 15+1	♦ AQ973	♦ J85	All Pass			
South HCP: 9	♣ J75	♣ K843				
Contract: 2NT South			1. Stayman			

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ 732				1NT
Vul: None	♥ KJ53	♥ AQ6	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ JT86	♦ KQ5	Pass	2NT	All Pass	
South HCP: 15	♣ J74	♣ A953				
Contract: 2NT North			1. Stayman			

Board: 121	♠ KT2	You are dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: E-W	♦ A94	
HCP: 15+1	♣ AQT86	

Board: 122	♠ J762	Partner is dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: Both	♦ KJ4	
HCP: 9	♣ Q984	

Board: 123	♠ K95	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ AKJ9	
HCP: 15	♣ J985	

Board: 124	♠ QJT8	Partner is dealer.
Dealer: South	♥ 853	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 8	♣ KT42	

Board: 125	♠ KT	You are dealer.
Dealer: North	♥ K53	The opponents are silent.
Vul: Both	♦ AQ972	
HCP: 15+1	♣ K87	

Both hands (Answers Page)

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ QJ		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q4	♥ K875	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ A94	♦ QJ63	All Pass			
South HCP: 9	♣ AQT86	♣ 974				
Contract: 2NT South			1. Stayman			

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ J762	♠ K4				1NT
Vul: Both	♥ Q4	♥ AKJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ4	♦ 972	Pass	3NT	All Pass	
South HCP: 15	♣ Q984	♣ KJT2				
Contract: 3NT North			1. Stayman			

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ JT7		1NT	Pass	2♣ ¹
Vul: None	♥ K7	♥ JT83	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ9	♦ QT6	All Pass			
South HCP: 8	♣ J985	♣ A43				
Contract: 2NT South			1. Stayman			

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ QJT8	♠ K6				1NT
Vul: N-S	♥ 853	♥ JT7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q5	♦ AK742	Pass	2NT	All Pass	
South HCP: 15+1	♣ KT42	♣ A75				
Contract: 2NT North			1. Stayman			

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ Q95		1NT	Pass	2♣ ¹
Vul: Both	♥ K53	♥ AQT4	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AQ972	♦ 84	All Pass			
South HCP: 9	♣ K87	♣ J642				
Contract: 3NT South			1. Stayman			

Board: 121	♠ QJ	Partner is dealer.
Dealer: North	♥ K875	The opponents are silent.
Vul: E-W	♦ QJ63	
HCP: 9	♣ 974	

Board: 122	♠ K4	You are dealer.
Dealer: South	♥ AKJ2	The opponents are silent.
Vul: Both	♦ 972	
HCP: 15	♣ KJT2	

Board: 123	♠ JT7	Partner is dealer.
Dealer: North	♥ JT83	The opponents are silent.
Vul: None	♦ QT6	
HCP: 8	♣ A43	

Board: 124	♠ K6	You are dealer.
Dealer: South	♥ JT7	The opponents are silent.
Vul: N-S	♦ AK742	
HCP: 15+1	♣ A75	

Board: 125	♠ Q95	Partner is dealer.
Dealer: North	♥ AQT4	The opponents are silent.
Vul: Both	♦ 84	
HCP: 9	♣ J642	

Both hands (Answers Page)

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ QJ		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q4	♥ K875	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ A94	♦ QJ63	All Pass			
South HCP: 9	♣ AQT86	♣ 974				
Contract: 2NT South			1. Stayman			

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ J762	♠ K4				1NT
Vul: Both	♥ Q4	♥ AKJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ4	♦ 972	Pass	3NT	All Pass	
South HCP: 15	♣ Q984	♣ KJT2				
Contract: 3NT North			1. Stayman			

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ JT7		1NT	Pass	2♣ ¹
Vul: None	♥ K7	♥ JT83	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ9	♦ QT6	All Pass			
South HCP: 8	♣ J985	♣ A43				
Contract: 2NT South			1. Stayman			

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ QJT8	♠ K6				1NT
Vul: N-S	♥ 853	♥ JT7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q5	♦ AK742	Pass	2NT	All Pass	
South HCP: 15+1	♣ KT42	♣ A75				
Contract: 2NT North			1. Stayman			

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ Q95		1NT	Pass	2♣ ¹
Vul: Both	♥ K53	♥ AQT4	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AQ972	♦ 84	All Pass			
South HCP: 9	♣ K87	♣ J642				
Contract: 3NT South			1. Stayman			

Board: 126	♠ A95	Partner is dealer.
Dealer: South	♥ T85	The opponents are silent.
Vul: None	♦ 874	
HCP: 9	♣ KQ42	

Board: 127	♠ A843	You are dealer.
Dealer: North	♥ J2	The opponents are silent.
Vul: N-S	♦ AQJT	
HCP: 15	♣ QJ3	

Board: 128	♠ T52	Partner is dealer.
Dealer: South	♥ QT3	The opponents are silent.
Vul: E-W	♦ AQJ83	
HCP: 9+1	♣ 74	

Board: 129	♠ KQT2	You are dealer.
Dealer: North	♥ AT6	The opponents are silent.
Vul: None	♦ 62	
HCP: 15	♣ KQJ2	

Board: 130	♠ 75	Partner is dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: N-S	♦ QT87	
HCP: 9+1	♣ AKT54	

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ K3				1NT
Vul: None	♥ T85	♥ AQ7	Pass	2NT	All Pass	
North HCP: 9	♦ 874	♦ Q9653				
South HCP: 15+1	♣ KQ42	♣ AT9				
Contract: 2NT North						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ A843	♠ Q5		1NT	All Pass	
Vul: N-S	♥ J2	♥ T3				
North HCP: 15	♦ AQJT	♦ K984				
South HCP: 8+1	♣ QJ3	♣ KT974				
Contract: 1NT North						

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ T52	♠ KQJ3				1NT
Vul: E-W	♥ QT3	♥ KJ74	Pass	3NT	All Pass	
North HCP: 9+1	♦ AQJ83	♦ K5				
South HCP: 15	♣ 74	♣ Q65				
Contract: 3NT North						

Board: 129	North:	South:	W	N	E	S
Dealer: North	♠ KQT2	♠ A985		1NT	Pass	2♣ ¹
Vul: None	♥ AT6	♥ J5	Pass	2♠	Pass	3♠
North HCP: 15	♦ 62	♦ K985	All Pass			
South HCP: 8	♣ KQJ2	♣ 964				
Contract: 3♠ South			1. Stayman			

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ KQ84				1NT
Vul: N-S	♥ T6	♥ Q8	Pass	2NT	All Pass	
North HCP: 9+1	♦ QT87	♦ AJ3				
South HCP: 15	♣ AKT54	♣ QJ72				
Contract: 2NT North						

Board: 126	♠ K3	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: None	♦ Q9653	
HCP: 15+1	♣ AT9	

Board: 127	♠ Q5	Partner is dealer.
Dealer: North	♥ T3	The opponents are silent.
Vul: N-S	♦ K984	
HCP: 8+1	♣ KT974	

Board: 128	♠ KQJ3	You are dealer.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 15	♣ Q65	

Board: 129	♠ A985	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ K985	
HCP: 8	♣ 964	

Board: 130	♠ KQ84	You are dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: N-S	♦ AJ3	
HCP: 15	♣ QJ72	

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ K3				1NT
Vul: None	♥ T85	♥ AQ7	Pass	2NT	All Pass	
North HCP: 9	♦ 874	♦ Q9653				
South HCP: 15+1	♣ KQ42	♣ AT9				
Contract: 2NT North						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ A843	♠ Q5		1NT	All Pass	
Vul: N-S	♥ J2	♥ T3				
North HCP: 15	♦ AQJT	♦ K984				
South HCP: 8+1	♣ QJ3	♣ KT974				
Contract: 1NT North						

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ T52	♠ KQJ3				1NT
Vul: E-W	♥ QT3	♥ KJ74	Pass	3NT	All Pass	
North HCP: 9+1	♦ AQJ83	♦ K5				
South HCP: 15	♣ 74	♣ Q65				
Contract: 3NT North						

Board: 129	North:	South:	W	N	E	S
Dealer: North	♠ KQT2	♠ A985		1NT	Pass	2♣ ¹
Vul: None	♥ AT6	♥ J5	Pass	2♠	Pass	3♠
North HCP: 15	♦ 62	♦ K985	All Pass			
South HCP: 8	♣ KQJ2	♣ 964				
Contract: 3♠ South			1. Stayman			

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ KQ84				1NT
Vul: N-S	♥ T6	♥ Q8	Pass	2NT	All Pass	
North HCP: 9+1	♦ QT87	♦ AJ3				
South HCP: 15	♣ AKT54	♣ QJ72				
Contract: 2NT North						

Board: 131 ♠ K73 You are dealer.

Dealer: North ♥ KQ5 The opponents are silent.

Vul: E-W ♦ Q653

HCP: 15 ♣ AJ6

Board: 132 ♠ T85 Partner is dealer.

Dealer: South ♥ K5 The opponents are silent.

Vul: Both ♦ K82

HCP: 9+1 ♣ K9643

Board: 133 ♠ AJT5 You are dealer.

Dealer: North ♥ K76 The opponents are silent.

Vul: N-S ♦ KQ98

HCP: 15 ♣ Q3

Board: 134 ♠ K7 Partner is dealer.

Dealer: South ♥ QT63 The opponents are silent.

Vul: E-W ♦ KJ952

HCP: 9+1 ♣ 84

Board: 135 ♠ 7643 You are dealer.

Dealer: North ♥ AQT4 The opponents are silent.

Vul: Both ♦ AQ3

HCP: 15 ♣ KT

Both hands (Answers Page)

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ T65		1NT	Pass	3NT
Vul: E-W	♥ KQ5	♥ A43		All Pass		
North HCP: 15	♦ Q653	♦ KT				
South HCP: 9+1	♣ AJ6	♣ QT843				
Contract: 3NT South						

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ T85	♠ AJ7				1NT
Vul: Both	♥ K5	♥ 76		Pass	3NT	All Pass
North HCP: 9+1	♦ K82	♦ AJT74				
South HCP: 15+1	♣ K9643	♣ AJ5				
Contract: 3NT North						

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ AJT5	♠ K84		1NT	Pass	2NT
Vul: N-S	♥ K76	♥ J85		All Pass		
North HCP: 15	♦ KQ98	♦ T5				
South HCP: 8+1	♣ Q3	♣ AT854				
Contract: 2NT South						

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ QT8				1NT
Vul: E-W	♥ QT63	♥ AK		Pass	2♣ ¹	Pass 2♦
North HCP: 9+1	♦ KJ952	♦ QT87		Pass	3NT	All Pass
South HCP: 15	♣ 84	♣ A962				
Contract: 3NT North				1. Stayman		

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ 7643	♠ K982		1NT	Pass	2♣ ¹
Vul: Both	♥ AQT4	♥ 965		Pass	2♥	Pass 2NT
North HCP: 15	♦ AQ3	♦ JT4		Pass	3♠	All Pass
South HCP: 8	♣ KT	♣ A84				
Contract: 3♠ North				1. Stayman		

Board: 131	♠ T65	Partner is dealer.
Dealer: North	♥ A43	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 9+1	♣ QT843	

Board: 132	♠ AJ7	You are dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: Both	♦ AJT74	
HCP: 15+1	♣ AJ5	

Board: 133	♠ K84	Partner is dealer.
Dealer: North	♥ J85	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 8+1	♣ AT854	

Board: 134	♠ QT8	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ QT87	
HCP: 15	♣ A962	

Board: 135	♠ K982	Partner is dealer.
Dealer: North	♥ 965	The opponents are silent.
Vul: Both	♦ JT4	
HCP: 8	♣ A84	

Both hands (Answers Page)

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ T65		1NT	Pass	3NT
Vul: E-W	♥ KQ5	♥ A43		All Pass		
North HCP: 15	♦ Q653	♦ KT				
South HCP: 9+1	♣ AJ6	♣ QT843				
Contract: 3NT South						

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ T85	♠ AJ7			1NT	
Vul: Both	♥ K5	♥ 76	Pass	3NT	All Pass	
North HCP: 9+1	♦ K82	♦ AJT74				
South HCP: 15+1	♣ K9643	♣ AJ5				
Contract: 3NT North						

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ AJT5	♠ K84		1NT	Pass	2NT
Vul: N-S	♥ K76	♥ J85		All Pass		
North HCP: 15	♦ KQ98	♦ T5				
South HCP: 8+1	♣ Q3	♣ AT854				
Contract: 2NT South						

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ QT8			1NT	
Vul: E-W	♥ QT63	♥ AK	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ KJ952	♦ QT87	Pass	3NT	All Pass	
South HCP: 15	♣ 84	♣ A962				
Contract: 3NT North			1. Stayman			

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ 7643	♠ K982		1NT	Pass	2♣ ¹
Vul: Both	♥ AQT4	♥ 965	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ3	♦ JT4	Pass	3♠	All Pass	
South HCP: 8	♣ KT	♣ A84				
Contract: 3♠ North			1. Stayman			

Board: 136	♠ Q763	Partner is dealer.
Dealer: South	♥ Q82	The opponents are silent.
Vul: None	♦ Q95	
HCP: 9	♣ QJ4	

Board: 137	♠ KT	You are dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: E-W	♦ KQT5	
HCP: 15	♣ K852	

Board: 138	♠ KQ42	Partner is dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: Both	♦ 983	
HCP: 9	♣ T942	

Board: 139	♠ Q874	You are dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: None	♦ AJ2	
HCP: 15	♣ KJ9	

Board: 140	♠ T842	Partner is dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 9	♣ T754	

Both hands (Answers Page)

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ Q763	♠ AJT4				1NT
Vul: None	♥ Q82	♥ AK3	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q95	♦ 73	Pass	3♠	All Pass	
South HCP: 15	♣ QJ4	♣ K986				
Contract: 3♠ North			1. Stayman			

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ6		1NT	Pass	3NT
Vul: E-W	♥ AT2	♥ 765	All Pass			
North HCP: 15	♦ KQT5	♦ 94				
South HCP: 9+1	♣ K852	♣ AQT94				
Contract: 3NT South						

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ KQ42	♠ A6				1NT
Vul: Both	♥ A3	♥ KJ64	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 983	♦ AKT4	Pass	2NT	All Pass	
South HCP: 15	♣ T942	♣ 863				
Contract: 2NT North			1. Stayman			

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ Q874	♠ AJ6		1NT	Pass	2♣ ¹
Vul: None	♥ KJ9	♥ A843	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ2	♦ 9876	All Pass			
South HCP: 9	♣ KJ9	♣ T4				
Contract: 3NT South			1. Stayman			

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ T842	♠ A653				1NT
Vul: N-S	♥ KQ	♥ A973	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A94	♦ Q2	Pass	3NT	Pass	4♠
South HCP: 15	♣ T754	♣ AJ6	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 136	♠ AJT4	You are dealer.
Dealer: South	♥ AK3	The opponents are silent.
Vul: None	♦ 73	
HCP: 15	♣ K986	

Board: 137	♠ QJ6	Partner is dealer.
Dealer: North	♥ 765	The opponents are silent.
Vul: E-W	♦ 94	
HCP: 9+1	♣ AQT94	

Board: 138	♠ A6	You are dealer.
Dealer: South	♥ KJ64	The opponents are silent.
Vul: Both	♦ AKT4	
HCP: 15	♣ 863	

Board: 139	♠ AJ6	Partner is dealer.
Dealer: North	♥ A843	The opponents are silent.
Vul: None	♦ 9876	
HCP: 9	♣ T4	

Board: 140	♠ A653	You are dealer.
Dealer: South	♥ A973	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 15	♣ AJ6	

Both hands (Answers Page)

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ Q763	♠ AJT4				1NT
Vul: None	♥ Q82	♥ AK3	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q95	♦ 73	Pass	3♠	All Pass	
South HCP: 15	♣ QJ4	♣ K986				
Contract: 3♠ North			1. Stayman			

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ6		1NT	Pass	3NT
Vul: E-W	♥ AT2	♥ 765	All Pass			
North HCP: 15	♦ KQT5	♦ 94				
South HCP: 9+1	♣ K852	♣ AQT94				
Contract: 3NT South						

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ KQ42	♠ A6				1NT
Vul: Both	♥ A3	♥ KJ64	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 983	♦ AKT4	Pass	2NT	All Pass	
South HCP: 15	♣ T942	♣ 863				
Contract: 2NT North			1. Stayman			

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ Q874	♠ AJ6		1NT	Pass	2♣ ¹
Vul: None	♥ KJ9	♥ A843	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ2	♦ 9876	All Pass			
South HCP: 9	♣ KJ9	♣ T4				
Contract: 3NT South			1. Stayman			

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ T842	♠ A653				1NT
Vul: N-S	♥ KQ	♥ A973	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A94	♦ Q2	Pass	3NT	Pass	4♠
South HCP: 15	♣ T754	♣ AJ6	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 141 ♠ KJ75 You are dealer.

Dealer: North ♥ K962 The opponents are silent.

Vul: Both ♦ K9

HCP: 15 ♣ AJ2

Board: 142 ♠ JT Partner is dealer.

Dealer: South ♥ Q83 The opponents are silent.

Vul: None ♦ T75

HCP: 8+1 ♣ KQ974

Board: 143 ♠ K94 You are dealer.

Dealer: North ♥ T7 The opponents are silent.

Vul: N-S ♦ KT97

HCP: 15 ♣ AKQ5

Board: 144 ♠ K84 Partner is dealer.

Dealer: South ♥ AQ84 The opponents are silent.

Vul: E-W ♦ 9873

HCP: 9 ♣ 42

Board: 145 ♠ Q965 You are dealer.

Dealer: North ♥ A74 The opponents are silent.

Vul: None ♦ AQJT

HCP: 15 ♣ Q6

Both hands (Answers Page)

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ KJ75	♠ T642		1NT	Pass	2♣ ¹
Vul: Both	♥ K962	♥ T8	Pass	2♥	Pass	3NT
North HCP: 15	♦ K9	♦ AQ85	Pass	4♠	All Pass	
South HCP: 9	♣ AJ2	♣ K43				
Contract: 4♠ North			1. Stayman			

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK74				1NT
Vul: None	♥ Q83	♥ KT5	Pass	2NT	All Pass	
North HCP: 8+1	♦ T75	♦ KJ63				
South HCP: 15	♣ KQ974	♣ J6				
Contract: 2NT North						

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ K94	♠ T6		1NT	Pass	2NT
Vul: N-S	♥ T7	♥ K92		All Pass		
North HCP: 15	♦ KT97	♦ AJ54				
South HCP: 9	♣ AKQ5	♣ J874				
Contract: 2NT South						

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ T653				1NT
Vul: E-W	♥ AQ84	♥ J97	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 9873	♦ AKQJ	Pass	3NT	All Pass	
South HCP: 15	♣ 42	♣ AT				
Contract: 3NT North			1. Stayman			

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ Q965	♠ KT		1NT	Pass	2♣ ¹
Vul: None	♥ A74	♥ KT32	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQJT	♦ 987		All Pass		
South HCP: 9	♣ Q6	♣ K743				
Contract: 3NT South			1. Stayman			

Board: 141	♠ T642	Partner is dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: Both	♦ AQ85	
HCP: 9	♣ K43	

Board: 142	♠ AK74	You are dealer.
Dealer: South	♥ KT5	The opponents are silent.
Vul: None	♦ KJ63	
HCP: 15	♣ J6	

Board: 143	♠ T6	Partner is dealer.
Dealer: North	♥ K92	The opponents are silent.
Vul: N-S	♦ AJ54	
HCP: 9	♣ J874	

Board: 144	♠ T653	You are dealer.
Dealer: South	♥ J97	The opponents are silent.
Vul: E-W	♦ AKQJ	
HCP: 15	♣ AT	

Board: 145	♠ KT	Partner is dealer.
Dealer: North	♥ KT32	The opponents are silent.
Vul: None	♦ 987	
HCP: 9	♣ K743	

Both hands (Answers Page)

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ KJ75	♠ T642		1NT	Pass	2♣ ¹
Vul: Both	♥ K962	♥ T8	Pass	2♥	Pass	3NT
North HCP: 15	♦ K9	♦ AQ85	Pass	4♠	All Pass	
South HCP: 9	♣ AJ2	♣ K43				
Contract: 4♠ North			1. Stayman			

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK74				1NT
Vul: None	♥ Q83	♥ KT5	Pass	2NT	All Pass	
North HCP: 8+1	♦ T75	♦ KJ63				
South HCP: 15	♣ KQ974	♣ J6				
Contract: 2NT North						

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ K94	♠ T6		1NT	Pass	2NT
Vul: N-S	♥ T7	♥ K92		All Pass		
North HCP: 15	♦ KT97	♦ AJ54				
South HCP: 9	♣ AKQ5	♣ J874				
Contract: 2NT South						

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ T653				1NT
Vul: E-W	♥ AQ84	♥ J97	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 9873	♦ AKQJ	Pass	3NT	All Pass	
South HCP: 15	♣ 42	♣ AT				
Contract: 3NT North			1. Stayman			

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ Q965	♠ KT		1NT	Pass	2♣ ¹
Vul: None	♥ A74	♥ KT32	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQJT	♦ 987		All Pass		
South HCP: 9	♣ Q6	♣ K743				
Contract: 3NT South			1. Stayman			

Board: 146	♠ AT5	Partner is dealer.
Dealer: South	♥ K94	The opponents are silent.
Vul: N-S	♦ JT872	
HCP: 8+1	♣ T4	

Board: 147	♠ K84	You are dealer.
Dealer: North	♥ J95	The opponents are silent.
Vul: E-W	♦ KT63	
HCP: 15	♣ AKJ	

Board: 148	♠ QT7	Partner is dealer.
Dealer: South	♥ 32	The opponents are silent.
Vul: Both	♦ Q954	
HCP: 9	♣ KQ94	

Board: 149	♠ K93	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ 864	
HCP: 15+1	♣ AJ975	

Board: 150	♠ T93	Partner is dealer.
Dealer: South	♥ T32	The opponents are silent.
Vul: E-W	♦ Q65	
HCP: 9	♣ AKT4	

Both hands (Answers Page)

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ K982				1NT
Vul: N-S	♥ K94	♥ Q753	Pass	3NT	All Pass	
North HCP: 8+1	♦ JT872	♦ AK4				
South HCP: 15	♣ T4	♣ K9				
Contract: 3NT North						

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ T5		1NT	Pass	2♣ ¹
Vul: E-W	♥ J95	♥ AK82	Pass	2♦	Pass	2NT
North HCP: 15	♦ KT63	♦ Q92	All Pass			
South HCP: 9	♣ AKJ	♣ 8542				
Contract: 2NT South			1. Stayman			

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ A54				1NT
Vul: Both	♥ 32	♥ A975	Pass	3NT	All Pass	
North HCP: 9	♦ Q954	♦ K82				
South HCP: 15	♣ KQ94	♣ A63				
Contract: 3NT North						

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ K93	♠ JT5		1NT	Pass	3NT
Vul: N-S	♥ AK	♥ QJ7	All Pass			
North HCP: 15+1	♦ 864	♦ T2				
South HCP: 9+1	♣ AJ975	♣ KQ643				
Contract: 3NT South						

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ Q82				1NT
Vul: E-W	♥ T32	♥ AK	Pass	3NT	All Pass	
North HCP: 9	♦ Q65	♦ A93				
South HCP: 15+1	♣ AKT4	♣ Q8765				
Contract: 3NT North						

Board: 146

♠ K982

You are dealer.

Dealer: South

♥ Q753

The opponents are silent.

Vul: N-S

♦ AK4

HCP: 15

♣ K9

Board: 147

♠ T5

Partner is dealer.

Dealer: North

♥ AK82

The opponents are silent.

Vul: E-W

♦ Q92

HCP: 9

♣ 8542

Board: 148

♠ A54

You are dealer.

Dealer: South

♥ A975

The opponents are silent.

Vul: Both

♦ K82

HCP: 15

♣ A63

Board: 149

♠ JT5

Partner is dealer.

Dealer: North

♥ QJ7

The opponents are silent.

Vul: N-S

♦ T2

HCP: 9+1

♣ KQ643

Board: 150

♠ Q82

You are dealer.

Dealer: South

♥ AK

The opponents are silent.

Vul: E-W

♦ A93

HCP: 15+1

♣ Q8765

Both hands (Answers Page)

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ K982				1NT
Vul: N-S	♥ K94	♥ Q753	Pass	3NT	All Pass	
North HCP: 8+1	♦ JT872	♦ AK4				
South HCP: 15	♣ T4	♣ K9				
Contract: 3NT North						

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ T5		1NT	Pass	2♣ ¹
Vul: E-W	♥ J95	♥ AK82	Pass	2♦	Pass	2NT
North HCP: 15	♦ KT63	♦ Q92	All Pass			
South HCP: 9	♣ AKJ	♣ 8542				
Contract: 2NT South			1. Stayman			

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ A54				1NT
Vul: Both	♥ 32	♥ A975	Pass	3NT	All Pass	
North HCP: 9	♦ Q954	♦ K82				
South HCP: 15	♣ KQ94	♣ A63				
Contract: 3NT North						

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ K93	♠ JT5		1NT	Pass	3NT
Vul: N-S	♥ AK	♥ QJ7	All Pass			
North HCP: 15+1	♦ 864	♦ T2				
South HCP: 9+1	♣ AJ975	♣ KQ643				
Contract: 3NT South						

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ Q82				1NT
Vul: E-W	♥ T32	♥ AK	Pass	3NT	All Pass	
North HCP: 9	♦ Q65	♦ A93				
South HCP: 15+1	♣ AKT4	♣ Q8765				
Contract: 3NT North						

Board: 151 ♠ Q6 You are dealer.

Dealer: North ♥ Q63 The opponents are silent.

Vul: Both ♦ A72

HCP: 15+1 ♣ AK872

Board: 152 ♠ Q4 Partner is dealer.

Dealer: South ♥ 8732 The opponents are silent.

Vul: None ♦ AJ8

HCP: 8 ♣ JT84

Board: 153 ♠ AKJ You are dealer.

Dealer: North ♥ QJ53 West (RHO) Doubles 2♣ if possible.

Vul: E-W ♦ T632

HCP: 15 ♣ A6

Board: 154 ♠ KQ6 Partner is dealer.

Dealer: South ♥ 92 The opponents are silent.

Vul: Both ♦ KJ92

HCP: 9 ♣ 8643

Board: 155 ♠ A975 You are dealer.

Dealer: North ♥ 9874 The opponents are silent.

Vul: None ♦ A4

HCP: 15 ♣ AQJ

Both hands (Answers Page)

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ A932		1NT	Pass	2♣ ¹
Vul: Both	♥ Q63	♥ 874	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ A72	♦ KQT5	All Pass			
South HCP: 9	♣ AK872	♣ 94				
Contract: 2NT South			1. Stayman			

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ T8				1NT
Vul: None	♥ 8732	♥ AQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AJ8	♦ K964	Pass	2NT	All Pass	
South HCP: 15	♣ JT84	♣ KQ62				
Contract: 2NT North			1. Stayman			

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q874		1NT	Pass	2♣ ¹
Vul: E-W	♥ QJ53	♥ AT6	X	2♥	Pass	3NT
North HCP: 15	♦ T632	♦ K54	All Pass			
South HCP: 9	♣ A6	♣ 984				
Contract: 3NT South			1. Stayman			

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ KQ6	♠ AJ				1NT
Vul: Both	♥ 92	♥ 876	Pass	2NT	All Pass	
North HCP: 9	♦ KJ92	♦ Q85				
South HCP: 15+1	♣ 8643	♣ AKJ75				
Contract: 2NT North						

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ A975	♠ QJ		1NT	All Pass	
Vul: None	♥ 9874	♥ J2				
North HCP: 15	♦ A4	♦ J876				
South HCP: 8+1	♣ AQJ	♣ KT942				
Contract: 1NT North						

Board: 151	♠ A932	Partner is dealer.
Dealer: North	♥ 874	The opponents are silent.
Vul: Both	♦ KQT5	
HCP: 9	♣ 94	

Board: 152	♠ T8	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: None	♦ K964	
HCP: 15	♣ KQ62	

Board: 153	♠ Q874	Partner is dealer.
Dealer: North	♥ AT6	West (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ K54	
HCP: 9	♣ 984	

Board: 154	♠ AJ	You are dealer.
Dealer: South	♥ 876	The opponents are silent.
Vul: Both	♦ Q85	
HCP: 15+1	♣ AKJ75	

Board: 155	♠ QJ	Partner is dealer.
Dealer: North	♥ J2	The opponents are silent.
Vul: None	♦ J876	
HCP: 8+1	♣ KT942	

Both hands (Answers Page)

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ A932		1NT	Pass	2♣ ¹
Vul: Both	♥ Q63	♥ 874	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ A72	♦ KQT5	All Pass			
South HCP: 9	♣ AK872	♣ 94				
Contract: 2NT South			1. Stayman			

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ T8				1NT
Vul: None	♥ 8732	♥ AQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AJ8	♦ K964	Pass	2NT	All Pass	
South HCP: 15	♣ JT84	♣ KQ62				
Contract: 2NT North			1. Stayman			

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q874		1NT	Pass	2♣ ¹
Vul: E-W	♥ QJ53	♥ AT6	X	2♥	Pass	3NT
North HCP: 15	♦ T632	♦ K54	All Pass			
South HCP: 9	♣ A6	♣ 984				
Contract: 3NT South			1. Stayman			

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ KQ6	♠ AJ				1NT
Vul: Both	♥ 92	♥ 876	Pass	2NT	All Pass	
North HCP: 9	♦ KJ92	♦ Q85				
South HCP: 15+1	♣ 8643	♣ AKJ75				
Contract: 2NT North						

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ A975	♠ QJ		1NT	All Pass	
Vul: None	♥ 9874	♥ J2				
North HCP: 15	♦ A4	♦ J876				
South HCP: 8+1	♣ AQJ	♣ KT942				
Contract: 1NT North						

Board: 156	♠ 96	Partner is dealer.
Dealer: South	♥ QJ97	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 9+1	♣ J6432	

Board: 157	♠ AKT3	You are dealer.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: Both	♦ QJ72	
HCP: 15	♣ 86	

Board: 158	♠ J9	Partner is dealer.
Dealer: South	♥ QT4	The opponents are silent.
Vul: None	♦ QJ8	
HCP: 8+1	♣ Q7654	

Board: 159	♠ K72	You are dealer.
Dealer: North	♥ AJ86	West (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ AQJT	
HCP: 15	♣ 95	

Board: 160	♠ AQT8	Partner is dealer.
Dealer: South	♥ 654	The opponents are silent.
Vul: E-W	♦ T965	
HCP: 9	♣ K4	

Both hands (Answers Page)

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ A8				1NT
Vul: N-S	♥ QJ97	♥ A85	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ AJ	♦ T753	Pass	2NT	All Pass	
South HCP: 15	♣ J6432	♣ AKT7				
Contract: 2NT North			1. Stayman			

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ AKT3	♠ 852		1NT	Pass	2NT
Vul: Both	♥ KQ3	♥ 97		All Pass		
North HCP: 15	♦ QJ72	♦ T854				
South HCP: 9	♣ 86	♣ AKQ4				
Contract: 2NT South						

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ A4				1NT
Vul: None	♥ QT4	♥ A72		All Pass		
North HCP: 8+1	♦ QJ8	♦ K53				
South HCP: 15+1	♣ Q7654	♣ KJT98				
Contract: 1NT South						

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ K72	♠ QJT4		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ86	♥ T93	X	2♥	Pass	3NT
North HCP: 15	♦ AQJT	♦ K7		All Pass		
South HCP: 8	♣ 95	♣ QT43				
Contract: 3NT South			1. Stayman			

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ AQT8	♠ 62				1NT
Vul: E-W	♥ 654	♥ AQ97	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T965	♦ KQ42	Pass	3NT	All Pass	
South HCP: 15	♣ K4	♣ A62				
Contract: 3NT North			1. Stayman			

Board: 156 ♠ A8 You are dealer.

Dealer: South ♥ A85 The opponents are silent.

Vul: N-S ♦ T753

HCP: 15 ♣ AKT7

Board: 157 ♠ 852 Partner is dealer.

Dealer: North ♥ 97 The opponents are silent.

Vul: Both ♦ T854

HCP: 9 ♣ AKQ4

Board: 158 ♠ A4 You are dealer.

Dealer: South ♥ A72 The opponents are silent.

Vul: None ♦ K53

HCP: 15+1 ♣ KJT98

Board: 159 ♠ QJT4 Partner is dealer.

Dealer: North ♥ T93 West (LHO) Doubles 2♣ if possible.

Vul: N-S ♦ K7

HCP: 8 ♣ QT43

Board: 160 ♠ 62 You are dealer.

Dealer: South ♥ AQ97 The opponents are silent.

Vul: E-W ♦ KQ42

HCP: 15 ♣ A62

Both hands (Answers Page)

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ A8				1NT
Vul: N-S	♥ QJ97	♥ A85	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ AJ	♦ T753	Pass	2NT	All Pass	
South HCP: 15	♣ J6432	♣ AKT7				
Contract: 2NT North			1. Stayman			

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ AKT3	♠ 852		1NT	Pass	2NT
Vul: Both	♥ KQ3	♥ 97		All Pass		
North HCP: 15	♦ QJ72	♦ T854				
South HCP: 9	♣ 86	♣ AKQ4				
Contract: 2NT South						

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ A4				1NT
Vul: None	♥ QT4	♥ A72		All Pass		
North HCP: 8+1	♦ QJ8	♦ K53				
South HCP: 15+1	♣ Q7654	♣ KJT98				
Contract: 1NT South						

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ K72	♠ QJT4		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ86	♥ T93	X	2♥	Pass	3NT
North HCP: 15	♦ AQJT	♦ K7		All Pass		
South HCP: 8	♣ 95	♣ QT43				
Contract: 3NT South			1. Stayman			

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ AQT8	♠ 62				1NT
Vul: E-W	♥ 654	♥ AQ97	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T965	♦ KQ42	Pass	3NT	All Pass	
South HCP: 15	♣ K4	♣ A62				
Contract: 3NT North			1. Stayman			

Board: 161 ♠ K8 You are dealer.

Dealer: North ♥ AQ83 The opponents are silent.

Vul: None ♦ A653

HCP: 15 ♣ Q87

Board: 162 ♠ Q86 Partner is dealer.

Dealer: South ♥ KT6 The opponents are silent.

Vul: N-S ♦ K86

HCP: 9 ♣ J643

Board: 163 ♠ 53 You are dealer.

Dealer: North ♥ KJT5 The opponents are silent.

Vul: E-W ♦ AKJ

HCP: 15 ♣ KT92

Board: 164 ♠ AKQ Partner is dealer.

Dealer: South ♥ 942 The opponents are silent.

Vul: Both ♦ 92

HCP: 9+1 ♣ 98754

Board: 165 ♠ A653 You are dealer.

Dealer: North ♥ K987 The opponents are silent.

Vul: N-S ♦ K6

HCP: 15 ♣ AJ3

Both hands (Answers Page)

Board: 161

Dealer: North

North:

♠ K8

South:

♠ QT6

W N E S

 1NT Pass 2♣¹

Vul: None

♥ AQ83

♥ KJ96

Pass 2♥ All Pass

North HCP: 15

♦ A653

♦ QT9

1. Stayman

South HCP: 8

♣ Q87

♣ 642

Contract: 2♥ North

Board: 162

Dealer: South

North:

♠ Q86

South:

♠ T732

W N E S

1NT

Vul: N-S

♥ KT6

♥ AJ94

Pass 3NT All Pass

North HCP: 9

♦ K86

♦ AQ

South HCP: 15

♣ J643

♣ AT9

Contract: 3NT North

Board: 163

Dealer: North

North:

♠ 53

South:

♠ QJ4

W N E S

1NT Pass 3NT

Vul: E-W

♥ KJT5

♥ Q87

All Pass

North HCP: 15

♦ AKJ

♦ T873

South HCP: 9

♣ KT92

♣ A54

Contract: 3NT South

Board: 164

Dealer: South

North:

♠ AKQ

South:

♠ 932

W N E S

1NT

Vul: Both

♥ 942

♥ QJ

Pass 3NT All Pass

North HCP: 9+1

♦ 92

♦ KT54

South HCP: 15

♣ 98754

♣ AKQ2

Contract: 3NT North

Board: 165

Dealer: North

North:

♠ A653

South:

♠ 974

W N E S

1NT Pass 3NT

Vul: N-S

♥ K987

♥ QJ4

All Pass

North HCP: 15

♦ K6

♦ T5

South HCP: 8+1

♣ AJ3

♣ KQ984

Contract: 3NT South

Board: 161	♠ QT6	Partner is dealer.
Dealer: North	♥ KJ96	The opponents are silent.
Vul: None	♦ QT9	
HCP: 8	♣ 642	

Board: 162	♠ T732	You are dealer.
Dealer: South	♥ AJ94	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 15	♣ AT9	

Board: 163	♠ QJ4	Partner is dealer.
Dealer: North	♥ Q87	The opponents are silent.
Vul: E-W	♦ T873	
HCP: 9	♣ A54	

Board: 164	♠ 932	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ KT54	
HCP: 15	♣ AKQ2	

Board: 165	♠ 974	Partner is dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 8+1	♣ KQ984	

Both hands (Answers Page)

Board: 161

Dealer: North

North:

♠ K8

South:

♠ QT6

W N E S

 1NT Pass 2♣¹

Vul: None

♥ AQ83

♥ KJ96

Pass 2♥ All Pass

North HCP: 15

♦ A653

♦ QT9

1. Stayman

South HCP: 8

♣ Q87

♣ 642

Contract: 2♥ North

Board: 162

Dealer: South

North:

♠ Q86

South:

♠ T732

W N E S

1NT

Vul: N-S

♥ KT6

♥ AJ94

Pass 3NT All Pass

North HCP: 9

♦ K86

♦ AQ

South HCP: 15

♣ J643

♣ AT9

Contract: 3NT North

Board: 163

Dealer: North

North:

♠ 53

South:

♠ QJ4

W N E S

1NT Pass 3NT

Vul: E-W

♥ KJT5

♥ Q87

All Pass

North HCP: 15

♦ AKJ

♦ T873

South HCP: 9

♣ KT92

♣ A54

Contract: 3NT South

Board: 164

Dealer: South

North:

♠ AKQ

South:

♠ 932

W N E S

1NT

Vul: Both

♥ 942

♥ QJ

Pass 3NT All Pass

North HCP: 9+1

♦ 92

♦ KT54

South HCP: 15

♣ 98754

♣ AKQ2

Contract: 3NT North

Board: 165

Dealer: North

North:

♠ A653

South:

♠ 974

W N E S

1NT Pass 3NT

Vul: N-S

♥ K987

♥ QJ4

All Pass

North HCP: 15

♦ K6

♦ T5

South HCP: 8+1

♣ AJ3

♣ KQ984

Contract: 3NT South

Board: 166 ♠ K92 Partner is dealer.

Dealer: South ♥ 53 The opponents are silent.

Vul: E-W ♦ KQJ8

HCP: 9 ♣ 8432

Board: 167 ♠ 6 LHO is dealer.

Dealer: East ♥ A84 East (LHO) opens 1NT if possible.

Vul: Both ♦ Q54 West (RHO) bids 2♣ if possible.

HCP: 12+2 ♣ AQ9873

Board: 168 ♠ Q742 Partner is dealer.

Dealer: South ♥ QT8 The opponents are silent.

Vul: None ♦ J5

HCP: 9 ♣ A942

Board: 169 ♠ KJ54 You are dealer.

Dealer: North ♥ AK4 The opponents are silent.

Vul: E-W ♦ 843

HCP: 15 ♣ A73

Board: 170 ♠ QT92 Partner is dealer.

Dealer: South ♥ T964 The opponents are silent.

Vul: Both ♦ K84

HCP: 8 ♣ K4

Both hands (Answers Page)

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ 765				1NT
Vul: E-W	♥ 53	♥ K8	Pass	2NT	All Pass	
North HCP: 9	♦ KQJ8	♦ A93				
South HCP: 15+1	♣ 8432	♣ AKJT7				
Contract: 2NT North						

Board: 167	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ J542			1NT	Pass
Vul: Both	♥ A84	♥ T96	2♣ ¹	3♣	All Pass	
North HCP: 12+2	♦ Q54	♦ A86				
South HCP: 5	♣ AQ9873	♣ T62		1. Stayman		
Contract: 3♣ North						

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ Q742	♠ AT9				1NT
Vul: None	♥ QT8	♥ K4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J5	♦ KT83	Pass	3NT	All Pass	
South HCP: 15	♣ A942	♣ KQT3		1. Stayman		
Contract: 3NT North						

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ KJ54	♠ T87		1NT	Pass	3NT
Vul: E-W	♥ AK4	♥ 97	All Pass			
North HCP: 15	♦ 843	♦ AQ65				
South HCP: 9	♣ A73	♣ K864				
Contract: 3NT South						

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ QT92	♠ K75				1NT
Vul: Both	♥ T964	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K84	♦ Q63	Pass	2NT	All Pass	
South HCP: 15	♣ K4	♣ AT62		1. Stayman		
Contract: 2NT North						

Board: 166	♠ 765	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 15+1	♣ AKJT7	

Board: 167	♠ J542	RHO is dealer. You bid second.
Dealer: East	♥ T96	East (RHO) opens 1NT if possible.
Vul: Both	♦ A86	West (LHO) bids 2♣ if possible.
HCP: 5	♣ T62	

Board: 168	♠ AT9	You are dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: None	♦ KT83	
HCP: 15	♣ KQT3	

Board: 169	♠ T87	Partner is dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: E-W	♦ AQ65	
HCP: 9	♣ K864	

Board: 170	♠ K75	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: Both	♦ Q63	
HCP: 15	♣ AT62	

Both hands (Answers Page)

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ 765				1NT
Vul: E-W	♥ 53	♥ K8	Pass	2NT	All Pass	
North HCP: 9	♦ KQJ8	♦ A93				
South HCP: 15+1	♣ 8432	♣ AKJT7				
Contract: 2NT North						

Board: 167	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ J542			1NT	Pass
Vul: Both	♥ A84	♥ T96	2♣ ¹	3♣	All Pass	
North HCP: 12+2	♦ Q54	♦ A86				
South HCP: 5	♣ AQ9873	♣ T62		1. Stayman		
Contract: 3♣ North						

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ Q742	♠ AT9				1NT
Vul: None	♥ QT8	♥ K4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J5	♦ KT83	Pass	3NT	All Pass	
South HCP: 15	♣ A942	♣ KQT3		1. Stayman		
Contract: 3NT North						

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ KJ54	♠ T87		1NT	Pass	3NT
Vul: E-W	♥ AK4	♥ 97	All Pass			
North HCP: 15	♦ 843	♦ AQ65				
South HCP: 9	♣ A73	♣ K864				
Contract: 3NT South						

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ QT92	♠ K75				1NT
Vul: Both	♥ T964	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K84	♦ Q63	Pass	2NT	All Pass	
South HCP: 15	♣ K4	♣ AT62		1. Stayman		
Contract: 2NT North						

Board: 171	♠ A643	You are dealer.
Dealer: North	♥ AQ76	The opponents are silent.
Vul: None	♦ J8	
HCP: 15	♣ A53	

Board: 172	♠ J8	Partner is dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ A753	
HCP: 9+1	♣ J9743	

Board: 173	♠ A864	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: Both	♦ 876	
HCP: 15	♣ A93	

Board: 174	♠ QJ	Partner is dealer.
Dealer: South	♥ J932	The opponents are silent.
Vul: None	♦ QT76	
HCP: 9	♣ K43	

Board: 175	♠ T85	You are dealer.
Dealer: North	♥ AK64	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 15	♣ KQ95	

Both hands (Answers Page)

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ A643	♠ K75		1NT	Pass	3NT
Vul: None	♥ AQ76	♥ T95		All Pass		
North HCP: 15	♦ J8	♦ Q92				
South HCP: 9	♣ A53	♣ KJ64				
Contract: 3NT South						

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ Q92				1NT
Vul: N-S	♥ K8	♥ A4	Pass	3NT	All Pass	
North HCP: 9+1	♦ A753	♦ KQJ2				
South HCP: 15	♣ J9743	♣ KT52				
Contract: 3NT North						

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ A864	♠ KQ		1NT	Pass	2NT
Vul: Both	♥ AK7	♥ T92		All Pass		
North HCP: 15	♦ 876	♦ J942				
South HCP: 8	♣ A93	♣ Q874				
Contract: 2NT South						

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ K742				1NT
Vul: None	♥ J932	♥ AK6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QT76	♦ K83	Pass	3NT	All Pass	
South HCP: 15	♣ K43	♣ QT5				
Contract: 3NT North			1. Stayman			

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ T85	♠ J72		1NT	Pass	3NT
Vul: N-S	♥ AK64	♥ QJT		All Pass		
North HCP: 15	♦ K3	♦ A874				
South HCP: 8	♣ KQ95	♣ T84				
Contract: 3NT South						

Board: 171	♠ K75	Partner is dealer.
Dealer: North	♥ T95	The opponents are silent.
Vul: None	♦ Q92	
HCP: 9	♣ KJ64	

Board: 172	♠ Q92	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ KQJ2	
HCP: 15	♣ KT52	

Board: 173	♠ KQ	Partner is dealer.
Dealer: North	♥ T92	The opponents are silent.
Vul: Both	♦ J942	
HCP: 8	♣ Q874	

Board: 174	♠ K742	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: None	♦ K83	
HCP: 15	♣ QT5	

Board: 175	♠ J72	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ A874	
HCP: 8	♣ T84	

Both hands (Answers Page)

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ A643	♠ K75		1NT	Pass	3NT
Vul: None	♥ AQ76	♥ T95		All Pass		
North HCP: 15	♦ J8	♦ Q92				
South HCP: 9	♣ A53	♣ KJ64				
Contract: 3NT South						

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ Q92				1NT
Vul: N-S	♥ K8	♥ A4	Pass	3NT	All Pass	
North HCP: 9+1	♦ A753	♦ KQJ2				
South HCP: 15	♣ J9743	♣ KT52				
Contract: 3NT North						

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ A864	♠ KQ		1NT	Pass	2NT
Vul: Both	♥ AK7	♥ T92		All Pass		
North HCP: 15	♦ 876	♦ J942				
South HCP: 8	♣ A93	♣ Q874				
Contract: 2NT South						

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ K742				1NT
Vul: None	♥ J932	♥ AK6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QT76	♦ K83	Pass	3NT	All Pass	
South HCP: 15	♣ K43	♣ QT5				
Contract: 3NT North			1. Stayman			

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ T85	♠ J72		1NT	Pass	3NT
Vul: N-S	♥ AK64	♥ QJT		All Pass		
North HCP: 15	♦ K3	♦ A874				
South HCP: 8	♣ KQ95	♣ T84				
Contract: 3NT South						

Board: 176	♠ AJ7	Partner is dealer.
Dealer: South	♥ K943	The opponents are silent.
Vul: E-W	♦ J53	
HCP: 9	♣ T94	

Board: 177	♠ AQJ6	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ Q76	
HCP: 15	♣ QT75	

Board: 178	♠ T875	Partner is dealer.
Dealer: South	♥ 92	The opponents are silent.
Vul: N-S	♦ AKT84	
HCP: 8+1	♣ J4	

Board: 179	♠ J863	You are dealer.
Dealer: North	♥ Q32	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 15	♣ KQ6	

Board: 180	♠ AT62	Partner is dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ 74	
HCP: 8+1	♣ JT984	

Both hands (Answers Page)

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ AJ7	♠ Q94				1NT
Vul: E-W	♥ K943	♥ QJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J53	♦ KQ62	Pass	3NT	All Pass	
South HCP: 15	♣ T94	♣ AJ6				
Contract: 3NT North			1. Stayman			

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ AQJ6	♠ 872		1NT	Pass	2NT
Vul: None	♥ A7	♥ T3		All Pass		
North HCP: 15	♦ Q76	♦ KT9				
South HCP: 8+1	♣ QT75	♣ AJ942				
Contract: 2NT South						

Board: 178	North:	South:	W	N	E	S
Dealer: South	♠ T875	♠ A96				1NT
Vul: N-S	♥ 92	♥ AQ8	Pass	2♣ ¹	Pass	2♦
North HCP: 8+1	♦ AKT84	♦ QJ53	Pass	2NT	All Pass	
South HCP: 15	♣ J4	♣ QT7				
Contract: 2NT North			1. Stayman			

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ J863	♠ AT94		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q32	♥ K86	Pass	2♠	All Pass	
North HCP: 15	♦ AK4	♦ JT6				
South HCP: 8	♣ KQ6	♣ T43		1. Stayman		
Contract: 2♠ North						

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ AT62	♠ K3				1NT
Vul: Both	♥ K8	♥ QJ72	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ 74	♦ K863	Pass	2NT	All Pass	
South HCP: 15	♣ JT984	♣ AQ7				
Contract: 2NT North			1. Stayman			

Board: 176	♠ Q94	You are dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: E-W	♦ KQ62	
HCP: 15	♣ AJ6	

Board: 177	♠ 872	Partner is dealer.
Dealer: North	♥ T3	The opponents are silent.
Vul: None	♦ KT9	
HCP: 8+1	♣ AJ942	

Board: 178	♠ A96	You are dealer.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ QJ53	
HCP: 15	♣ QT7	

Board: 179	♠ AT94	Partner is dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: E-W	♦ JT6	
HCP: 8	♣ T43	

Board: 180	♠ K3	You are dealer.
Dealer: South	♥ QJ72	The opponents are silent.
Vul: Both	♦ K863	
HCP: 15	♣ AQ7	

Both hands (Answers Page)

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ AJ7	♠ Q94				1NT
Vul: E-W	♥ K943	♥ QJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J53	♦ KQ62	Pass	3NT	All Pass	
South HCP: 15	♣ T94	♣ AJ6				
Contract: 3NT North			1. Stayman			

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ AQJ6	♠ 872		1NT	Pass	2NT
Vul: None	♥ A7	♥ T3		All Pass		
North HCP: 15	♦ Q76	♦ KT9				
South HCP: 8+1	♣ QT75	♣ AJ942				
Contract: 2NT South						

Board: 178	North:	South:	W	N	E	S
Dealer: South	♠ T875	♠ A96				1NT
Vul: N-S	♥ 92	♥ AQ8	Pass	2♣ ¹	Pass	2♦
North HCP: 8+1	♦ AKT84	♦ QJ53	Pass	2NT	All Pass	
South HCP: 15	♣ J4	♣ QT7				
Contract: 2NT North			1. Stayman			

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ J863	♠ AT94		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q32	♥ K86	Pass	2♠	All Pass	
North HCP: 15	♦ AK4	♦ JT6				
South HCP: 8	♣ KQ6	♣ T43		1. Stayman		
Contract: 2♠ North						

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ AT62	♠ K3				1NT
Vul: Both	♥ K8	♥ QJ72	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ 74	♦ K863	Pass	2NT	All Pass	
South HCP: 15	♣ JT984	♣ AQ7				
Contract: 2NT North			1. Stayman			

Board: 181 ♠ K52 You are dealer.

Dealer: North ♥ AQ53 The opponents are silent.

Vul: N-S ♦ AT52

HCP: 15 ♣ Q3

Board: 182 ♠ AJT5 Partner is dealer.

Dealer: South ♥ T863 The opponents are silent.

Vul: E-W ♦ K4

HCP: 9 ♣ J74

Board: 183 ♠ Q5 You are dealer.

Dealer: North ♥ K76 The opponents are silent.

Vul: Both ♦ AT983

HCP: 15+1 ♣ AQ5

Board: 184 ♠ KJT Partner is dealer.

Dealer: South ♥ 93 The opponents are silent.

Vul: None ♦ 753

HCP: 9+1 ♣ AJ864

Board: 185 ♠ J6 You are dealer.

Dealer: North ♥ AQT4 The opponents are silent.

Vul: E-W ♦ QJ7

HCP: 15 ♣ KQ63

Both hands (Answers Page)

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ K52	♠ AJ3		1NT	Pass	3NT
Vul: N-S	♥ AQ53	♥ K74		All Pass		
North HCP: 15	♦ AT52	♦ J6				
South HCP: 9+1	♣ Q3	♣ T9854				
Contract: 3NT South						

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ AJT5	♠ K743				1NT
Vul: E-W	♥ T863	♥ QJ4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K4	♦ AJ8	Pass	4♠	All Pass	
South HCP: 15	♣ J74	♣ A85				
Contract: 4♠ North			1. Stayman			

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ T764		1NT	Pass	2♣ ¹
Vul: Both	♥ K76	♥ Q9	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AT983	♦ KJ42		All Pass		
South HCP: 9	♣ AQ5	♣ K94				
Contract: 2NT South			1. Stayman			

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ KJT	♠ A95				1NT
Vul: None	♥ 93	♥ QJ87	Pass	2NT	All Pass	
North HCP: 9+1	♦ 753	♦ AJ2				
South HCP: 15	♣ AJ864	♣ K53				
Contract: 2NT North						

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ KQ		1NT	Pass	2NT
Vul: E-W	♥ AQT4	♥ K83		All Pass		
North HCP: 15	♦ QJ7	♦ T843				
South HCP: 8	♣ KQ63	♣ T874				
Contract: 2NT South						

Board: 181	♠ AJ3	Partner is dealer.
Dealer: North	♥ K74	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 9+1	♣ T9854	

Board: 182	♠ K743	You are dealer.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: E-W	♦ AJ8	
HCP: 15	♣ A85	

Board: 183	♠ T764	Partner is dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ KJ42	
HCP: 9	♣ K94	

Board: 184	♠ A95	You are dealer.
Dealer: South	♥ QJ87	The opponents are silent.
Vul: None	♦ AJ2	
HCP: 15	♣ K53	

Board: 185	♠ KQ	Partner is dealer.
Dealer: North	♥ K83	The opponents are silent.
Vul: E-W	♦ T843	
HCP: 8	♣ T874	

Both hands (Answers Page)

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ K52	♠ AJ3		1NT	Pass	3NT
Vul: N-S	♥ AQ53	♥ K74		All Pass		
North HCP: 15	♦ AT52	♦ J6				
South HCP: 9+1	♣ Q3	♣ T9854				
Contract: 3NT South						

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ AJT5	♠ K743				1NT
Vul: E-W	♥ T863	♥ QJ4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K4	♦ AJ8	Pass	4♠	All Pass	
South HCP: 15	♣ J74	♣ A85				
Contract: 4♠ North			1. Stayman			

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ T764		1NT	Pass	2♣ ¹
Vul: Both	♥ K76	♥ Q9	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AT983	♦ KJ42		All Pass		
South HCP: 9	♣ AQ5	♣ K94				
Contract: 2NT South			1. Stayman			

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ KJT	♠ A95				1NT
Vul: None	♥ 93	♥ QJ87	Pass	2NT	All Pass	
North HCP: 9+1	♦ 753	♦ AJ2				
South HCP: 15	♣ AJ864	♣ K53				
Contract: 2NT North						

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ KQ		1NT	Pass	2NT
Vul: E-W	♥ AQT4	♥ K83		All Pass		
North HCP: 15	♦ QJ7	♦ T843				
South HCP: 8	♣ KQ63	♣ T874				
Contract: 2NT South						

Board: 186	♠ J7	Partner is dealer.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: Both	♦ J864	
HCP: 9	♣ A943	

Board: 187	♠ J84	You are dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: None	♦ AKQ6	
HCP: 15	♣ AJ32	

Board: 188	♠ J96	Partner is dealer.
Dealer: South	♥ AQT4	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 8	♣ J874	

Board: 189	♠ K8	You are dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: Both	♦ JT63	
HCP: 15	♣ AK86	

Board: 190	♠ A72	Partner is dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: None	♦ 984	
HCP: 9	♣ QJT4	

Both hands (Answers Page)

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ K98				1NT
Vul: Both	♥ QJ5	♥ A3	Pass	2NT	All Pass	
North HCP: 9	♦ J864	♦ AQ7				
South HCP: 15+1	♣ A943	♣ QT765				
Contract: 2NT North						

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ J84	♠ QT9		1NT	Pass	3NT
Vul: None	♥ 84	♥ QJ	All Pass			
North HCP: 15	♦ AKQ6	♦ J743				
South HCP: 8	♣ AJ32	♣ Q854				
Contract: 3NT South						

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ J96	♠ Q82				1NT
Vul: N-S	♥ AQT4	♥ K98	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 84	♦ AK32	Pass	2NT	All Pass	
South HCP: 15	♣ J874	♣ K62				
Contract: 2NT North			1. Stayman			

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ T94		1NT	Pass	2♣ ¹
Vul: Both	♥ AT5	♥ 9843	Pass	2♦	Pass	2NT
North HCP: 15	♦ JT63	♦ AK92	All Pass			
South HCP: 8	♣ AK86	♣ J4				
Contract: 2NT South			1. Stayman			

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ J96				1NT
Vul: None	♥ Q65	♥ AJ2	Pass	3NT	All Pass	
North HCP: 9	♦ 984	♦ Q53				
South HCP: 15	♣ QJT4	♣ AK85				
Contract: 3NT North						

Board: 186	♠ K98	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 15+1	♣ QT765	

Board: 187	♠ QT9	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ J743	
HCP: 8	♣ Q854	

Board: 188	♠ Q82	You are dealer.
Dealer: South	♥ K98	The opponents are silent.
Vul: N-S	♦ AK32	
HCP: 15	♣ K62	

Board: 189	♠ T94	Partner is dealer.
Dealer: North	♥ 9843	The opponents are silent.
Vul: Both	♦ AK92	
HCP: 8	♣ J4	

Board: 190	♠ J96	You are dealer.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: None	♦ Q53	
HCP: 15	♣ AK85	

Both hands (Answers Page)

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ K98				1NT
Vul: Both	♥ QJ5	♥ A3	Pass	2NT	All Pass	
North HCP: 9	♦ J864	♦ AQ7				
South HCP: 15+1	♣ A943	♣ QT765				
Contract: 2NT North						

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ J84	♠ QT9		1NT	Pass	3NT
Vul: None	♥ 84	♥ QJ	All Pass			
North HCP: 15	♦ AKQ6	♦ J743				
South HCP: 8	♣ AJ32	♣ Q854				
Contract: 3NT South						

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ J96	♠ Q82				1NT
Vul: N-S	♥ AQT4	♥ K98	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 84	♦ AK32	Pass	2NT	All Pass	
South HCP: 15	♣ J874	♣ K62				
Contract: 2NT North			1. Stayman			

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ T94		1NT	Pass	2♣ ¹
Vul: Both	♥ AT5	♥ 9843	Pass	2♦	Pass	2NT
North HCP: 15	♦ JT63	♦ AK92	All Pass			
South HCP: 8	♣ AK86	♣ J4				
Contract: 2NT South			1. Stayman			

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ J96				1NT
Vul: None	♥ Q65	♥ AJ2	Pass	3NT	All Pass	
North HCP: 9	♦ 984	♦ Q53				
South HCP: 15	♣ QJT4	♣ AK85				
Contract: 3NT North						

Board: 191	♠ AJT	You are dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: N-S	♦ QJT65	
HCP: 15+1	♣ KQ2	

Board: 192	♠ 84	Partner is dealer.
Dealer: South	♥ AJT6	The opponents are silent.
Vul: E-W	♦ 853	
HCP: 9	♣ A842	

Board: 193	♠ AJ94	You are dealer.
Dealer: North	♥ A83	The opponents are silent.
Vul: None	♦ Q9	
HCP: 15	♣ KJ53	

Board: 194	♠ A8	Partner is dealer.
Dealer: South	♥ 8764	The opponents are silent.
Vul: N-S	♦ J86	
HCP: 9	♣ KJ42	

Board: 195	♠ A85	You are dealer.
Dealer: North	♥ AKQ2	The opponents are silent.
Vul: E-W	♦ QT93	
HCP: 15	♣ T6	

Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ Q5		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q2	♥ KT43	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ QJT65	♦ K8	All Pass			
South HCP: 9+1	♣ KQ2	♣ J8754				
Contract: 3NT South			1. Stayman			

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ K72				1NT
Vul: E-W	♥ AJT6	♥ Q9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 853	♦ AJ962	Pass	2NT	All Pass	
South HCP: 15+1	♣ A842	♣ KQT				
Contract: 2NT North			1. Stayman			

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ AJ94	♠ 73		1NT	All Pass	
Vul: None	♥ A83	♥ QJ9				
North HCP: 15	♦ Q9	♦ JT865				
South HCP: 8+1	♣ KJ53	♣ A94				
Contract: 1NT North						

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ Q943				1NT
Vul: N-S	♥ 8764	♥ AT	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J86	♦ AK3	Pass	3NT	All Pass	
South HCP: 15	♣ KJ42	♣ Q865				
Contract: 3NT North			1. Stayman			

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ JT9		1NT	Pass	2NT
Vul: E-W	♥ AKQ2	♥ T95	All Pass			
North HCP: 15	♦ QT93	♦ 75				
South HCP: 8+1	♣ T6	♣ AK843				
Contract: 2NT South						

Board: 191	♠ Q5	Partner is dealer.
Dealer: North	♥ KT43	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 9+1	♣ J8754	

Board: 192	♠ K72	You are dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: E-W	♦ AJ962	
HCP: 15+1	♣ KQT	

Board: 193	♠ 73	Partner is dealer.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: None	♦ JT865	
HCP: 8+1	♣ A94	

Board: 194	♠ Q943	You are dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 15	♣ Q865	

Board: 195	♠ JT9	Partner is dealer.
Dealer: North	♥ T95	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 8+1	♣ AK843	

Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ Q5		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q2	♥ KT43	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ QJT65	♦ K8	All Pass			
South HCP: 9+1	♣ KQ2	♣ J8754				
Contract: 3NT South			1. Stayman			

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ K72				1NT
Vul: E-W	♥ AJT6	♥ Q9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 853	♦ AJ962	Pass	2NT	All Pass	
South HCP: 15+1	♣ A842	♣ KQT				
Contract: 2NT North			1. Stayman			

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ AJ94	♠ 73		1NT	All Pass	
Vul: None	♥ A83	♥ QJ9				
North HCP: 15	♦ Q9	♦ JT865				
South HCP: 8+1	♣ KJ53	♣ A94				
Contract: 1NT North						

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ Q943				1NT
Vul: N-S	♥ 8764	♥ AT	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J86	♦ AK3	Pass	3NT	All Pass	
South HCP: 15	♣ KJ42	♣ Q865				
Contract: 3NT North			1. Stayman			

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ JT9		1NT	Pass	2NT
Vul: E-W	♥ AKQ2	♥ T95	All Pass			
North HCP: 15	♦ QT93	♦ 75				
South HCP: 8+1	♣ T6	♣ AK843				
Contract: 2NT South						

Board: 196	♠ QT4	Partner is dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: Both	♦ AJ92	
HCP: 9	♣ Q764	

Board: 197	♠ A63	You are dealer.
Dealer: North	♥ AK42	The opponents are silent.
Vul: N-S	♦ 642	
HCP: 15	♣ AT7	

Board: 198	♠ K72	Partner is dealer.
Dealer: South	♥ T76	The opponents are silent.
Vul: E-W	♦ JT	
HCP: 9+1	♣ AJT42	

Board: 199	♠ T63	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ AQ86	
HCP: 15	♣ AQT2	

Board: 200	♠ K5	Partner is dealer.
Dealer: South	♥ 873	The opponents are silent.
Vul: None	♦ KJT85	
HCP: 8+1	♣ J84	

Both hands (Answers Page)

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ AJ65				1NT
Vul: Both	♥ 83	♥ AQ9	Pass	2NT	All Pass	
North HCP: 9	♦ AJ92	♦ 64				
South HCP: 15	♣ Q764	♣ A985				
Contract: 2NT North						

Board: 197	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ 74		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK42	♥ Q986	Pass	2♥	Pass	4♥
North HCP: 15	♦ 642	♦ AJ85	All Pass			
South HCP: 9	♣ AT7	♣ Q42				
Contract: 4♥ South			1. Stayman			

Board: 198	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ A94				1NT
Vul: E-W	♥ T76	♥ Q854	Pass	2NT	All Pass	
North HCP: 9+1	♦ JT	♦ AK7				
South HCP: 15	♣ AJT42	♣ Q95				
Contract: 2NT North						

Board: 199	North:	South:	W	N	E	S
Dealer: North	♠ T63	♠ KJ82		1NT	Pass	2♣ ¹
Vul: Both	♥ K7	♥ J92	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ86	♦ T3	All Pass			
South HCP: 8	♣ AQT2	♣ K843				
Contract: 2NT South			1. Stayman			

Board: 200	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ 743				1NT
Vul: None	♥ 873	♥ AQ62	Pass	2NT	All Pass	
North HCP: 8+1	♦ KJT85	♦ AQ76				
South HCP: 15	♣ J84	♣ K6				
Contract: 2NT North						

Board: 196	♠ AJ65	You are dealer.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: Both	♦ 64	
HCP: 15	♣ A985	

Board: 197	♠ 74	Partner is dealer.
Dealer: North	♥ Q986	The opponents are silent.
Vul: N-S	♦ AJ85	
HCP: 9	♣ Q42	

Board: 198	♠ A94	You are dealer.
Dealer: South	♥ Q854	The opponents are silent.
Vul: E-W	♦ AK7	
HCP: 15	♣ Q95	

Board: 199	♠ KJ82	Partner is dealer.
Dealer: North	♥ J92	The opponents are silent.
Vul: Both	♦ T3	
HCP: 8	♣ K843	

Board: 200	♠ 743	You are dealer.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: None	♦ AQ76	
HCP: 15	♣ K6	

Both hands (Answers Page)

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ AJ65				1NT
Vul: Both	♥ 83	♥ AQ9	Pass	2NT	All Pass	
North HCP: 9	♦ AJ92	♦ 64				
South HCP: 15	♣ Q764	♣ A985				
Contract: 2NT North						

Board: 197	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ 74		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK42	♥ Q986	Pass	2♥	Pass	4♥
North HCP: 15	♦ 642	♦ AJ85	All Pass			
South HCP: 9	♣ AT7	♣ Q42				
Contract: 4♥ South			1. Stayman			

Board: 198	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ A94				1NT
Vul: E-W	♥ T76	♥ Q854	Pass	2NT	All Pass	
North HCP: 9+1	♦ JT	♦ AK7				
South HCP: 15	♣ AJT42	♣ Q95				
Contract: 2NT North						

Board: 199	North:	South:	W	N	E	S
Dealer: North	♠ T63	♠ KJ82		1NT	Pass	2♣ ¹
Vul: Both	♥ K7	♥ J92	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ86	♦ T3	All Pass			
South HCP: 8	♣ AQT2	♣ K843				
Contract: 2NT South			1. Stayman			

Board: 200	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ 743				1NT
Vul: None	♥ 873	♥ AQ62	Pass	2NT	All Pass	
North HCP: 8+1	♦ KJT85	♦ AQ76				
South HCP: 15	♣ J84	♣ K6				
Contract: 2NT North						

Board: 201	♠ AQ32	You are dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: E-W	♦ J54	
HCP: 15	♣ AKJ7	

Board: 202	♠ 83	Partner is dealer.
Dealer: South	♥ AJT9	The opponents are silent.
Vul: Both	♦ 94	
HCP: 9+1	♣ A7543	

Board: 203	♠ T52	You are dealer.
Dealer: North	♥ A72	The opponents are silent.
Vul: None	♦ KT6	
HCP: 15	♣ AKJ2	

Board: 204	♠ T742	Partner is dealer.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: N-S	♦ QJ8	
HCP: 8	♣ 984	

Board: 205	♠ Q53	You are dealer.
Dealer: North	♥ AQ52	The opponents are silent.
Vul: Both	♦ AT7	
HCP: 15	♣ K32	

Both hands (Answers Page)

Board: 201	North:	South:	W	N	E	S
Dealer: North	♠ AQ32	♠ KJ9		1NT	All Pass	
Vul: E-W	♥ 62	♥ T4				
North HCP: 15	♦ J54	♦ Q98				
South HCP: 8+1	♣ AKJ7	♣ Q6432				
Contract: 1NT North						

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ KT64				1NT
Vul: Both	♥ AJT9	♥ Q83	Pass	2♣ ¹	Pass	2♠
North HCP: 9+1	♦ 94	♦ AKJT	Pass	3NT	All Pass	
South HCP: 15	♣ A7543	♣ Q2				
Contract: 3NT North			1. Stayman			

Board: 203	North:	South:	W	N	E	S
Dealer: North	♠ T52	♠ K976		1NT	Pass	2♣ ¹
Vul: None	♥ A72	♥ Q5	Pass	2♦	Pass	2NT
North HCP: 15	♦ KT6	♦ A9832	All Pass			
South HCP: 9+1	♣ AKJ2	♣ 94				
Contract: 2NT South			1. Stayman			

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ T742	♠ K8				1NT
Vul: N-S	♥ AJ5	♥ QT7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QJ8	♦ K75	Pass	2NT	All Pass	
South HCP: 15+1	♣ 984	♣ AKT63				
Contract: 2NT North			1. Stayman			

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ AJT2		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ52	♥ K974	Pass	2♥	Pass	3♥
North HCP: 15	♦ AT7	♦ 94	All Pass			
South HCP: 9	♣ K32	♣ J54				
Contract: 3♥ South			1. Stayman			

Board: 201	♠ KJ9	Partner is dealer.
Dealer: North	♥ T4	The opponents are silent.
Vul: E-W	♦ Q98	
HCP: 8+1	♣ Q6432	

Board: 202	♠ KT64	You are dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: Both	♦ AKJT	
HCP: 15	♣ Q2	

Board: 203	♠ K976	Partner is dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: None	♦ A9832	
HCP: 9+1	♣ 94	

Board: 204	♠ K8	You are dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: N-S	♦ K75	
HCP: 15+1	♣ AKT63	

Board: 205	♠ AJT2	Partner is dealer.
Dealer: North	♥ K974	The opponents are silent.
Vul: Both	♦ 94	
HCP: 9	♣ J54	

Both hands (Answers Page)

Board: 201	North:	South:	W	N	E	S
Dealer: North	♠ AQ32	♠ KJ9		1NT	All Pass	
Vul: E-W	♥ 62	♥ T4				
North HCP: 15	♦ J54	♦ Q98				
South HCP: 8+1	♣ AKJ7	♣ Q6432				
Contract: 1NT North						

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ KT64				1NT
Vul: Both	♥ AJT9	♥ Q83	Pass	2♣ ¹	Pass	2♠
North HCP: 9+1	♦ 94	♦ AKJT	Pass	3NT	All Pass	
South HCP: 15	♣ A7543	♣ Q2				
Contract: 3NT North			1. Stayman			

Board: 203	North:	South:	W	N	E	S
Dealer: North	♠ T52	♠ K976		1NT	Pass	2♣ ¹
Vul: None	♥ A72	♥ Q5	Pass	2♦	Pass	2NT
North HCP: 15	♦ KT6	♦ A9832	All Pass			
South HCP: 9+1	♣ AKJ2	♣ 94				
Contract: 2NT South			1. Stayman			

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ T742	♠ K8				1NT
Vul: N-S	♥ AJ5	♥ QT7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QJ8	♦ K75	Pass	2NT	All Pass	
South HCP: 15+1	♣ 984	♣ AKT63				
Contract: 2NT North			1. Stayman			

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ AJT2		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ52	♥ K974	Pass	2♥	Pass	3♥
North HCP: 15	♦ AT7	♦ 94	All Pass			
South HCP: 9	♣ K32	♣ J54				
Contract: 3♥ South			1. Stayman			

Board: 206	♠ K98	Partner is dealer.
Dealer: South	♥ Q872	The opponents are silent.
Vul: None	♦ T63	
HCP: 9	♣ A64	

Board: 207	♠ Q975	You are dealer.
Dealer: North	♥ AK74	The opponents are silent.
Vul: N-S	♦ A95	
HCP: 15	♣ Q6	

Board: 208	♠ K83	Partner is dealer.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: E-W	♦ Q95	
HCP: 9	♣ T43	

Board: 209	♠ AQJ8	You are dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ 975	
HCP: 15	♣ KQ87	

Board: 210	♠ Q53	Partner is dealer.
Dealer: South	♥ 985	The opponents are silent.
Vul: N-S	♦ A942	
HCP: 9	♣ K94	

Both hands (Answers Page)

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ 42				1NT
Vul: None	♥ Q872	♥ AKT3	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T63	♦ KQ4	Pass	3♥	All Pass	
South HCP: 15	♣ A64	♣ QJ73				
Contract: 3♥ North			1. Stayman			

Board: 207	North:	South:	W	N	E	S
Dealer: North	♠ Q975	♠ J82		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK74	♥ J952	Pass	2♥	Pass	3♥
North HCP: 15	♦ A95	♦ Q4	All Pass			
South HCP: 9	♣ Q6	♣ AJ42				
Contract: 3♥ South			1. Stayman			

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ A976				1NT
Vul: E-W	♥ KJ74	♥ A6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q95	♦ J82	Pass	3NT	All Pass	
South HCP: 15	♣ T43	♣ AQ65				
Contract: 3NT North			1. Stayman			

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ AQJ8	♠ KT42		1NT	Pass	2♣ ¹
Vul: None	♥ QJ	♥ T2	Pass	2♠	Pass	4♠
North HCP: 15	♦ 975	♦ AQ	All Pass			
South HCP: 9+1	♣ KQ87	♣ T9542				
Contract: 4♠ South			1. Stayman			

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ J876				1NT
Vul: N-S	♥ 985	♥ AQ64	Pass	2NT	All Pass	
North HCP: 9	♦ A942	♦ QT				
South HCP: 15	♣ K94	♣ AQ7				
Contract: 2NT North						

Board: 206	♠ 42	You are dealer.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: None	♦ KQ4	
HCP: 15	♣ QJ73	

Board: 207	♠ J82	Partner is dealer.
Dealer: North	♥ J952	The opponents are silent.
Vul: N-S	♦ Q4	
HCP: 9	♣ AJ42	

Board: 208	♠ A976	You are dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ J82	
HCP: 15	♣ AQ65	

Board: 209	♠ KT42	Partner is dealer.
Dealer: North	♥ T2	The opponents are silent.
Vul: None	♦ AQ	
HCP: 9+1	♣ T9542	

Board: 210	♠ J876	You are dealer.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 15	♣ AQ7	

Both hands (Answers Page)

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ 42				1NT
Vul: None	♥ Q872	♥ AKT3	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T63	♦ KQ4	Pass	3♥	All Pass	
South HCP: 15	♣ A64	♣ QJ73				
Contract: 3♥ North			1. Stayman			

Board: 207	North:	South:	W	N	E	S
Dealer: North	♠ Q975	♠ J82		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK74	♥ J952	Pass	2♥	Pass	3♥
North HCP: 15	♦ A95	♦ Q4	All Pass			
South HCP: 9	♣ Q6	♣ AJ42		1. Stayman		
Contract: 3♥ South						

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ A976				1NT
Vul: E-W	♥ KJ74	♥ A6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q95	♦ J82	Pass	3NT	All Pass	
South HCP: 15	♣ T43	♣ AQ65		1. Stayman		
Contract: 3NT North						

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ AQJ8	♠ KT42		1NT	Pass	2♣ ¹
Vul: None	♥ QJ	♥ T2	Pass	2♠	Pass	4♠
North HCP: 15	♦ 975	♦ AQ	All Pass			
South HCP: 9+1	♣ KQ87	♣ T9542		1. Stayman		
Contract: 4♠ South						

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ J876				1NT
Vul: N-S	♥ 985	♥ AQ64	Pass	2NT	All Pass	
North HCP: 9	♦ A942	♦ QT				
South HCP: 15	♣ K94	♣ AQ7				
Contract: 2NT North						

Board: 211 ♠ AT5 You are dealer.

Dealer: North ♥ AT5 The opponents are silent.

Vul: E-W ♦ AQJ98

HCP: 15+1 ♣ 82

Board: 212 ♠ J4 Partner is dealer.

Dealer: South ♥ Q7 The opponents are silent.

Vul: Both ♦ QJ74

HCP: 9+1 ♣ KT974

Board: 213 ♠ KJ8 You are dealer.

Dealer: North ♥ QJ5 The opponents are silent.

Vul: N-S ♦ A8

HCP: 15+1 ♣ KJ653

Board: 214 ♠ A84 You are dealer.

Dealer: North ♥ AQ4 West (RHO) bids 2♥ if possible.

Vul: E-W ♦ A85

HCP: 15 ♣ J652

Board: 215 ♠ A92 You are dealer.

Dealer: North ♥ J54 The opponents are silent.

Vul: Both ♦ AQT8

HCP: 15 ♣ A85

Both hands (Answers Page)

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ J972		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT5	♥ K98	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AQJ98	♦ KT6	All Pass			
South HCP: 8	♣ 82	♣ J64				
Contract: 2NT South			1. Stayman			

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ QT				1NT
Vul: Both	♥ Q7	♥ K982	Pass	2NT	All Pass	
North HCP: 9+1	♦ QJ74	♦ AK63				
South HCP: 15	♣ KT974	♣ QJ3				
Contract: 2NT North						

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ QT9		1NT	Pass	2♣ ¹
Vul: N-S	♥ QJ5	♥ K632	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ A8	♦ 97	All Pass			
South HCP: 9	♣ KJ653	♣ AT42				
Contract: 3NT South			1. Stayman			

Board: 214	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ T6		1NT	Pass	Pass
Vul: E-W	♥ AQ4	♥ 98	2♥ ¹	Pass	Pass	3♣
North HCP: 15	♦ A85	♦ KQ64	All Pass			
South HCP: 8+1	♣ J652	♣ K9874				
Contract: 3♣ South			1. Cappelletti, 5M-4m			

Board: 215	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ T865		1NT	Pass	2♣ ¹
Vul: Both	♥ J54	♥ A9	Pass	2♦	Pass	3♣
North HCP: 15	♦ AQT8	♦ J6	Pass	3♦	Pass	3NT
South HCP: 9+1	♣ A85	♣ KJ642	All Pass			
Contract: 3NT South			1. Stayman			

Board: 211	♠ J972	Partner is dealer.
Dealer: North	♥ K98	The opponents are silent.
Vul: E-W	♦ KT6	
HCP: 8	♣ J64	

Board: 212	♠ QT	You are dealer.
Dealer: South	♥ K982	The opponents are silent.
Vul: Both	♦ AK63	
HCP: 15	♣ QJ3	

Board: 213	♠ QT9	Partner is dealer.
Dealer: North	♥ K632	The opponents are silent.
Vul: N-S	♦ 97	
HCP: 9	♣ AT42	

Board: 214	♠ T6	Partner is dealer.
Dealer: North	♥ 98	West (LHO) bids 2♥ if possible.
Vul: E-W	♦ KQ64	
HCP: 8+1	♣ K9874	

Board: 215	♠ T865	Partner is dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: Both	♦ J6	
HCP: 9+1	♣ KJ642	

Both hands (Answers Page)

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ J972		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT5	♥ K98	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AQJ98	♦ KT6	All Pass			
South HCP: 8	♣ 82	♣ J64				
Contract: 2NT South			1. Stayman			

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ QT				1NT
Vul: Both	♥ Q7	♥ K982	Pass	2NT	All Pass	
North HCP: 9+1	♦ QJ74	♦ AK63				
South HCP: 15	♣ KT974	♣ QJ3				
Contract: 2NT North						

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ QT9		1NT	Pass	2♣ ¹
Vul: N-S	♥ QJ5	♥ K632	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ A8	♦ 97	All Pass			
South HCP: 9	♣ KJ653	♣ AT42				
Contract: 3NT South			1. Stayman			

Board: 214	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ T6		1NT	Pass	Pass
Vul: E-W	♥ AQ4	♥ 98	2♥ ¹	Pass	Pass	3♣
North HCP: 15	♦ A85	♦ KQ64	All Pass			
South HCP: 8+1	♣ J652	♣ K9874				
Contract: 3♣ South			1. Cappelletti, 5M-4m			

Board: 215	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ T865		1NT	Pass	2♣ ¹
Vul: Both	♥ J54	♥ A9	Pass	2♦	Pass	3♣
North HCP: 15	♦ AQT8	♦ J6	Pass	3♦	Pass	3NT
South HCP: 9+1	♣ A85	♣ KJ642	All Pass			
Contract: 3NT South			1. Stayman			

Board: 216	♠ Q82	Partner is dealer.
Dealer: South	♥ Q95	The opponents are silent.
Vul: None	♦ KQ42	
HCP: 9	♣ T64	

Board: 217	♠ K85	You are dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: E-W	♦ A9875	
HCP: 15+1	♣ Q3	

Board: 218	♠ J95	Partner is dealer.
Dealer: South	♥ T764	The opponents are silent.
Vul: Both	♦ AJ83	
HCP: 9	♣ K4	

Board: 219	♠ AK2	You are dealer.
Dealer: North	♥ A743	The opponents are silent.
Vul: None	♦ Q952	
HCP: 15	♣ Q8	

Board: 220	♠ 72	Partner is dealer.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: N-S	♦ Q742	
HCP: 9	♣ QT94	

Both hands (Answers Page)

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ J763				1NT
Vul: None	♥ Q95	♥ AJ6	Pass	3NT	All Pass	
North HCP: 9	♦ KQ42	♦ AT6				
South HCP: 15	♣ T64	♣ AJ9				
Contract: 3NT North						

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ K85	♠ QJ4		1NT	Pass	2NT
Vul: E-W	♥ AQ3	♥ T5	All Pass			
North HCP: 15+1	♦ A9875	♦ Q64				
South HCP: 9+1	♣ Q3	♣ KJT64				
Contract: 2NT South						

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ J95	♠ QT8				1NT
Vul: Both	♥ T764	♥ A53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ83	♦ K42	Pass	3NT	All Pass	
South HCP: 15	♣ K4	♣ AQ87				
Contract: 3NT North			1. Stayman			

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ 986		1NT	Pass	3NT
Vul: None	♥ A743	♥ KQJ	All Pass			
North HCP: 15	♦ Q952	♦ KT63				
South HCP: 9	♣ Q8	♣ 742				
Contract: 3NT South						

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ QJ4				1NT
Vul: N-S	♥ KQ9	♥ J865	Pass	3NT	All Pass	
North HCP: 9	♦ Q742	♦ KJ6				
South HCP: 15	♣ QT94	♣ AK6				
Contract: 3NT North						

Board: 216	♠ J763	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: None	♦ AT6	
HCP: 15	♣ AJ9	

Board: 217	♠ QJ4	Partner is dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: E-W	♦ Q64	
HCP: 9+1	♣ KJT64	

Board: 218	♠ QT8	You are dealer.
Dealer: South	♥ A53	The opponents are silent.
Vul: Both	♦ K42	
HCP: 15	♣ AQ87	

Board: 219	♠ 986	Partner is dealer.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: None	♦ KT63	
HCP: 9	♣ 742	

Board: 220	♠ QJ4	You are dealer.
Dealer: South	♥ J865	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 15	♣ AK6	

Both hands (Answers Page)

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ J763				1NT
Vul: None	♥ Q95	♥ AJ6	Pass	3NT	All Pass	
North HCP: 9	♦ KQ42	♦ AT6				
South HCP: 15	♣ T64	♣ AJ9				
Contract: 3NT North						

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ K85	♠ QJ4		1NT	Pass	2NT
Vul: E-W	♥ AQ3	♥ T5	All Pass			
North HCP: 15+1	♦ A9875	♦ Q64				
South HCP: 9+1	♣ Q3	♣ KJT64				
Contract: 2NT South						

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ J95	♠ QT8				1NT
Vul: Both	♥ T764	♥ A53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ83	♦ K42	Pass	3NT	All Pass	
South HCP: 15	♣ K4	♣ AQ87	1. Stayman			
Contract: 3NT North						

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ 986		1NT	Pass	3NT
Vul: None	♥ A743	♥ KQJ	All Pass			
North HCP: 15	♦ Q952	♦ KT63				
South HCP: 9	♣ Q8	♣ 742				
Contract: 3NT South						

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ QJ4				1NT
Vul: N-S	♥ KQ9	♥ J865	Pass	3NT	All Pass	
North HCP: 9	♦ Q742	♦ KJ6				
South HCP: 15	♣ QT94	♣ AK6				
Contract: 3NT North						

Board: 221 ♠ JT Partner is dealer.

Dealer: South ♥ T7 East (LHO) bids 3♥ if possible.

Vul: Both ♦ A9742

HCP: 9+1 ♣ A842

Board: 222 ♠ KJT3 Partner is dealer.

Dealer: South ♥ J65 The opponents are silent.

Vul: None ♦ KT

HCP: 9 ♣ J654

Board: 223 ♠ K84 You are dealer.

Dealer: North ♥ AJ7 The opponents are silent.

Vul: N-S ♦ AK93

HCP: 15 ♣ 952

Board: 224 ♠ Q53 Partner is dealer.

Dealer: South ♥ KT8 The opponents are silent.

Vul: E-W ♦ KJ4

HCP: 9 ♣ 9742

Board: 225 ♠ K873 You are dealer.

Dealer: North ♥ A5 The opponents are silent.

Vul: None ♦ Q975

HCP: 15 ♣ AQ8

Both hands (Answers Page)

Board: 221	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK64				1NT
Vul: Both	♥ T7	♥ QJ	Pass	2NT	3♥	Pass
North HCP: 9+1	♦ A9742	♦ QT6	Pass	4♦	All Pass	
South HCP: 15	♣ A842	♣ QJT9				
Contract:	4♦ North					

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ KJT3	♠ 982				1NT
Vul: None	♥ J65	♥ KQT3	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KT	♦ A3	Pass	3NT	All Pass	
South HCP: 15	♣ J654	♣ AQT9				
Contract:	3NT North		1. Stayman			

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ 962		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ7	♥ KQ95	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK93	♦ T82	All Pass			
South HCP: 9	♣ 952	♣ A64		1. Stayman		
Contract:	2NT South					

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ KT				1NT
Vul: E-W	♥ KT8	♥ Q932	Pass	3NT	All Pass	
North HCP: 9	♦ KJ4	♦ A83				
South HCP: 15	♣ 9742	♣ KQJT				
Contract:	3NT North					

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ K873	♠ 52		1NT	Pass	2♣ ¹
Vul: None	♥ A5	♥ J987	Pass	2♠	Pass	3NT
North HCP: 15	♦ Q975	♦ A3	All Pass			
South HCP: 9+1	♣ AQ8	♣ KJT74		1. Stayman		
Contract:	3NT South					

Board: 221	♠ AK64	You are dealer.
Dealer: South	♥ QJ	East (RHO) bids 3♥ if possible.
Vul: Both	♦ QT6	
HCP: 15	♣ QJT9	
Board: 222	♠ 982	You are dealer.
Dealer: South	♥ KQT3	The opponents are silent.
Vul: None	♦ A3	
HCP: 15	♣ AQT9	
Board: 223	♠ 962	Partner is dealer.
Dealer: North	♥ KQ95	The opponents are silent.
Vul: N-S	♦ T82	
HCP: 9	♣ A64	
Board: 224	♠ KT	You are dealer.
Dealer: South	♥ Q932	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 15	♣ KQJT	
Board: 225	♠ 52	Partner is dealer.
Dealer: North	♥ J987	The opponents are silent.
Vul: None	♦ A3	
HCP: 9+1	♣ KJT74	

Both hands (Answers Page)

Board: 221	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK64				1NT
Vul: Both	♥ T7	♥ QJ	Pass	2NT	3♥	Pass
North HCP: 9+1	♦ A9742	♦ QT6	Pass	4♦	All Pass	
South HCP: 15	♣ A842	♣ QJT9				
Contract:	4♦ North					

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ KJT3	♠ 982				1NT
Vul: None	♥ J65	♥ KQT3	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KT	♦ A3	Pass	3NT	All Pass	
South HCP: 15	♣ J654	♣ AQT9				
Contract:	3NT North		1. Stayman			

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ 962		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ7	♥ KQ95	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK93	♦ T82	All Pass			
South HCP: 9	♣ 952	♣ A64		1. Stayman		
Contract:	2NT South					

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ KT				1NT
Vul: E-W	♥ KT8	♥ Q932	Pass	3NT	All Pass	
North HCP: 9	♦ KJ4	♦ A83				
South HCP: 15	♣ 9742	♣ KQJT				
Contract:	3NT North					

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ K873	♠ 52		1NT	Pass	2♣ ¹
Vul: None	♥ A5	♥ J987	Pass	2♠	Pass	3NT
North HCP: 15	♦ Q975	♦ A3	All Pass			
South HCP: 9+1	♣ AQ8	♣ KJT74		1. Stayman		
Contract:	3NT South					

Board: 226	♠ KJ	Partner is dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: N-S	♦ 7654	
HCP: 9+1	♣ KQ974	

Board: 227	♠ A7	You are dealer.
Dealer: North	♥ K83	The opponents are silent.
Vul: E-W	♦ AT943	
HCP: 15+1	♣ KJ9	

Board: 228	♠ QT93	Partner is dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ T872	
HCP: 8	♣ Q64	

Board: 229	♠ AT9	You are dealer.
Dealer: North	♥ Q864	The opponents are silent.
Vul: N-S	♦ AQ82	
HCP: 15	♣ K5	

Board: 230	♠ 87	Partner is dealer.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: E-W	♦ K853	
HCP: 9	♣ K854	

Both hands (Answers Page)

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ Q87				1NT
Vul: N-S	♥ 98	♥ AQ63	Pass	3NT	All Pass	
North HCP: 9+1	♦ 7654	♦ Q3				
South HCP: 15	♣ KQ974	♣ AJ82				
Contract: 3NT North						

Board: 227	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ T632		1NT	Pass	2♣ ¹
Vul: E-W	♥ K83	♥ T2	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AT943	♦ KJ8	All Pass			
South HCP: 8	♣ KJ9	♣ AT84				
Contract: 2NT South			1. Stayman			

Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ QT93	♠ KJ				1NT
Vul: Both	♥ AT	♥ KJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T872	♦ AQJ63	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q64	♣ 872				
Contract: 3NT North			1. Stayman			

Board: 229	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ J83		1NT	Pass	3NT
Vul: N-S	♥ Q864	♥ KT	All Pass			
North HCP: 15	♦ AQ82	♦ 763				
South HCP: 9+1	♣ K5	♣ AJ874				
Contract: 3NT South						

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ T5				1NT
Vul: E-W	♥ QJ4	♥ K82	Pass	2NT	All Pass	
North HCP: 9	♦ K853	♦ AJ62				
South HCP: 15	♣ K854	♣ AQJ9				
Contract: 2NT North						

Board: 226 ♠ Q87 You are dealer.

Dealer: South ♥ AQ63 The opponents are silent.

Vul: N-S ♦ Q3

HCP: 15 ♣ AJ82

Board: 227 ♠ T632 Partner is dealer.

Dealer: North ♥ T2 The opponents are silent.

Vul: E-W ♦ KJ8

HCP: 8 ♣ AT84

Board: 228 ♠ KJ You are dealer.

Dealer: South ♥ KJ6 The opponents are silent.

Vul: Both ♦ AQJ63

HCP: 15+1 ♣ 872

Board: 229 ♠ J83 Partner is dealer.

Dealer: North ♥ KT The opponents are silent.

Vul: N-S ♦ 763

HCP: 9+1 ♣ AJ874

Board: 230 ♠ T5 You are dealer.

Dealer: South ♥ K82 The opponents are silent.

Vul: E-W ♦ AJ62

HCP: 15 ♣ AQJ9

Both hands (Answers Page)

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ Q87				1NT
Vul: N-S	♥ 98	♥ AQ63	Pass	3NT	All Pass	
North HCP: 9+1	♦ 7654	♦ Q3				
South HCP: 15	♣ KQ974	♣ AJ82				
Contract: 3NT North						

Board: 227	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ T632		1NT	Pass	2♣ ¹
Vul: E-W	♥ K83	♥ T2	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AT943	♦ KJ8	All Pass			
South HCP: 8	♣ KJ9	♣ AT84				
Contract: 2NT South			1. Stayman			

Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ QT93	♠ KJ				1NT
Vul: Both	♥ AT	♥ KJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T872	♦ AQJ63	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q64	♣ 872				
Contract: 3NT North			1. Stayman			

Board: 229	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ J83		1NT	Pass	3NT
Vul: N-S	♥ Q864	♥ KT	All Pass			
North HCP: 15	♦ AQ82	♦ 763				
South HCP: 9+1	♣ K5	♣ AJ874				
Contract: 3NT South						

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ T5				1NT
Vul: E-W	♥ QJ4	♥ K82	Pass	2NT	All Pass	
North HCP: 9	♦ K853	♦ AJ62				
South HCP: 15	♣ K854	♣ AQJ9				
Contract: 2NT North						

Board: 231	♠ AQ4	You are dealer.
Dealer: North	♥ KT64	The opponents are silent.
Vul: Both	♦ QT84	
HCP: 15	♣ A6	

Board: 232	♠ 93	Partner is dealer.
Dealer: South	♥ KQT9	The opponents are silent.
Vul: None	♦ T73	
HCP: 8	♣ K954	

Board: 233	♠ K7	You are dealer.
Dealer: North	♥ K72	The opponents are silent.
Vul: E-W	♦ AK852	
HCP: 15+1	♣ Q65	

Board: 234	♠ KJ3	Partner is dealer.
Dealer: South	♥ Q98	The opponents are silent.
Vul: Both	♦ Q8642	
HCP: 8+1	♣ 84	

Board: 235	♠ A854	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ KJT4	
HCP: 15	♣ QJ5	

Both hands (Answers Page)

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ K7		1NT	Pass	2♣ ¹
Vul: Both	♥ KT64	♥ J953	Pass	2♥	Pass	3♥
North HCP: 15	♦ QT84	♦ AJ63	All Pass			
South HCP: 9	♣ A6	♣ 984				
Contract: 3♥ South			1. Stayman			

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AK5				1NT
Vul: None	♥ KQT9	♥ A42	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T73	♦ QJ4	Pass	2NT	All Pass	
South HCP: 15	♣ K954	♣ J873				
Contract: 2NT North			1. Stayman			

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ J2		1NT	Pass	3NT
Vul: E-W	♥ K72	♥ QJ	All Pass			
North HCP: 15+1	♦ AK852	♦ Q974				
South HCP: 9+1	♣ Q65	♣ K9743				
Contract: 3NT South						

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ KJ3	♠ A96				1NT
Vul: Both	♥ Q98	♥ KJ3	Pass	2NT	All Pass	
North HCP: 8+1	♦ Q8642	♦ T95				
South HCP: 15	♣ 84	♣ AK52				
Contract: 2NT North						

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ A854	♠ QT3		1NT	Pass	2♣ ¹
Vul: None	♥ A8	♥ KT64	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJT4	♦ A96	All Pass			
South HCP: 9	♣ QJ5	♣ 842				
Contract: 3NT South			1. Stayman			

Board: 231	♠ K7	Partner is dealer.
Dealer: North	♥ J953	The opponents are silent.
Vul: Both	♦ AJ63	
HCP: 9	♣ 984	

Board: 232	♠ AK5	You are dealer.
Dealer: South	♥ A42	The opponents are silent.
Vul: None	♦ QJ4	
HCP: 15	♣ J873	

Board: 233	♠ J2	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: E-W	♦ Q974	
HCP: 9+1	♣ K9743	

Board: 234	♠ A96	You are dealer.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: Both	♦ T95	
HCP: 15	♣ AK52	

Board: 235	♠ QT3	Partner is dealer.
Dealer: North	♥ KT64	The opponents are silent.
Vul: None	♦ A96	
HCP: 9	♣ 842	

Both hands (Answers Page)

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ K7		1NT	Pass	2♣ ¹
Vul: Both	♥ KT64	♥ J953	Pass	2♥	Pass	3♥
North HCP: 15	♦ QT84	♦ AJ63	All Pass			
South HCP: 9	♣ A6	♣ 984				
Contract: 3♥ South			1. Stayman			

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AK5				1NT
Vul: None	♥ KQT9	♥ A42	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T73	♦ QJ4	Pass	2NT	All Pass	
South HCP: 15	♣ K954	♣ J873				
Contract: 2NT North			1. Stayman			

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ J2		1NT	Pass	3NT
Vul: E-W	♥ K72	♥ QJ	All Pass			
North HCP: 15+1	♦ AK852	♦ Q974				
South HCP: 9+1	♣ Q65	♣ K9743				
Contract: 3NT South						

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ KJ3	♠ A96				1NT
Vul: Both	♥ Q98	♥ KJ3	Pass	2NT	All Pass	
North HCP: 8+1	♦ Q8642	♦ T95				
South HCP: 15	♣ 84	♣ AK52				
Contract: 2NT North						

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ A854	♠ QT3		1NT	Pass	2♣ ¹
Vul: None	♥ A8	♥ KT64	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJT4	♦ A96	All Pass			
South HCP: 9	♣ QJ5	♣ 842				
Contract: 3NT South			1. Stayman			

Board: 236	♠ J965	Partner is dealer.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: N-S	♦ J97	
HCP: 8	♣ T54	

Board: 237	♠ A9	You are dealer.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ AK932	
HCP: 15+1	♣ J62	

Board: 238	♠ A75	Partner is dealer.
Dealer: South	♥ QT97	The opponents are silent.
Vul: None	♦ 93	
HCP: 9	♣ KT43	

Board: 239	♠ Q5	LHO is dealer.
Dealer: East	♥ T83	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AQ	West (RHO) bids 2♣ if possible.
HCP: 13+2	♣ AJT652	West (RHO) Doubles 3♣ if possible.

Board: 240	♠ J97	Partner is dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: E-W	♦ AT974	
HCP: 9+1	♣ K42	

Both hands (Answers Page)

Board: 236	North:	South:	W	N	E	S
Dealer: South	♠ J965	♠ AQ43				1NT
Vul: N-S	♥ KQJ	♥ T43	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J97	♦ QT4	All Pass			
South HCP: 15	♣ T54	♣ AK3				
Contract: 2♠ South			1. Stayman			

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ T7		1NT	Pass	2NT
Vul: Both	♥ K97	♥ A65	All Pass			
North HCP: 15+1	♦ AK932	♦ JT65				
South HCP: 9	♣ J62	♣ A984				
Contract: 2NT South						

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ A75	♠ J42				1NT
Vul: None	♥ QT97	♥ K5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 93	♦ AQJT6	Pass	3NT	All Pass	
South HCP: 15+1	♣ KT43	♣ A86				
Contract: 3NT North			1. Stayman			

Board: 239	North:	South:	W	N	E	S
Dealer: East	♠ Q5	♠ KT742			1NT	Pass
Vul: E-W	♥ T83	♥ 9764	2♣ ¹	3♣	Pass	Pass
North HCP: 13+2	♦ AQ	♦ 986	X	All Pass		
South HCP: 3+1	♣ AJT652	♣ 7				
Contract: 3♣X North			1. Stayman			

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ J97	♠ KQ62				1NT
Vul: E-W	♥ J6	♥ KT84	Pass	3NT	All Pass	
North HCP: 9+1	♦ AT974	♦ K3				
South HCP: 15	♣ K42	♣ A97				
Contract: 3NT North						

Board: 236	♠ AQ43	You are dealer.
Dealer: South	♥ T43	The opponents are silent.
Vul: N-S	♦ QT4	
HCP: 15	♣ AK3	
Board: 237	♠ T7	Partner is dealer.
Dealer: North	♥ A65	The opponents are silent.
Vul: Both	♦ JT65	
HCP: 9	♣ A984	
Board: 238	♠ J42	You are dealer.
Dealer: South	♥ K5	The opponents are silent.
Vul: None	♦ AQJT6	
HCP: 15+1	♣ A86	
Board: 239	♠ KT742	RHO is dealer. You bid second.
Dealer: East	♥ 9764	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 986	West (LHO) bids 2♣ if possible.
HCP: 3+1	♣ 7	West (LHO) Doubles 3♣ if possible.
Board: 240	♠ KQ62	You are dealer.
Dealer: South	♥ KT84	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 15	♣ A97	

Both hands (Answers Page)

Board: 236	North:	South:	W	N	E	S
Dealer: South	♠ J965	♠ AQ43				1NT
Vul: N-S	♥ KQJ	♥ T43	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J97	♦ QT4	All Pass			
South HCP: 15	♣ T54	♣ AK3				
Contract: 2♠ South			1. Stayman			

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ T7		1NT	Pass	2NT
Vul: Both	♥ K97	♥ A65	All Pass			
North HCP: 15+1	♦ AK932	♦ JT65				
South HCP: 9	♣ J62	♣ A984				
Contract: 2NT South						

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ A75	♠ J42				1NT
Vul: None	♥ QT97	♥ K5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 93	♦ AQJT6	Pass	3NT	All Pass	
South HCP: 15+1	♣ KT43	♣ A86				
Contract: 3NT North			1. Stayman			

Board: 239	North:	South:	W	N	E	S
Dealer: East	♠ Q5	♠ KT742			1NT	Pass
Vul: E-W	♥ T83	♥ 9764	2♣ ¹	3♣	Pass	Pass
North HCP: 13+2	♦ AQ	♦ 986	X	All Pass		
South HCP: 3+1	♣ AJT652	♣ 7				
Contract: 3♣X North			1. Stayman			

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ J97	♠ KQ62				1NT
Vul: E-W	♥ J6	♥ KT84	Pass	3NT	All Pass	
North HCP: 9+1	♦ AT974	♦ K3				
South HCP: 15	♣ K42	♣ A97				
Contract: 3NT North						

Board: 241	♠ AQ5	You are dealer.
Dealer: North	♥ J973	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 15	♣ KT9	

Board: 242	♠ T6	Partner is dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: N-S	♦ AJ975	
HCP: 9+1	♣ J42	

Board: 243	♠ KQ	You are dealer.
Dealer: North	♥ AQ63	The opponents are silent.
Vul: E-W	♦ K87	
HCP: 15	♣ J853	

Board: 244	♠ A7	Partner is dealer.
Dealer: South	♥ QT4	The opponents are silent.
Vul: Both	♦ JT32	
HCP: 9	♣ Q864	

Board: 245	♠ KJ9	You are dealer.
Dealer: North	♥ 952	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 15+1	♣ AK732	

Both hands (Answers Page)

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ T9		1NT	All Pass	
Vul: None	♥ J973	♥ AT8				
North HCP: 15	♦ KQ2	♦ AT73				
South HCP: 8	♣ KT9	♣ 8764				
Contract: 1NT North						

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ A97			1NT	
Vul: N-S	♥ K85	♥ Q97	Pass	2NT	All Pass	
North HCP: 9+1	♦ AJ975	♦ Q32				
South HCP: 15	♣ J42	♣ AK93				
Contract: 2NT North						

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ 9864		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ63	♥ KT95	Pass	2♥	Pass	4♥
North HCP: 15	♦ K87	♦ Q62		All Pass		
South HCP: 9	♣ J853	♣ A4				
Contract: 4♥ South			1. Stayman			

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ KQ5			1NT	
Vul: Both	♥ QT4	♥ 65	Pass	3NT	All Pass	
North HCP: 9	♦ JT32	♦ AKQ94				
South HCP: 15+1	♣ Q864	♣ J75				
Contract: 3NT North						

Board: 245	North:	South:	W	N	E	S
Dealer: North	♠ KJ9	♠ A52		1NT	Pass	3NT
Vul: N-S	♥ 952	♥ JT		All Pass		
North HCP: 15+1	♦ A5	♦ QJT72				
South HCP: 8+1	♣ AK732	♣ 984				
Contract: 3NT South						

Board: 241	♠ T9	Partner is dealer.
Dealer: North	♥ AT8	The opponents are silent.
Vul: None	♦ AT73	
HCP: 8	♣ 8764	

Board: 242	♠ A97	You are dealer.
Dealer: South	♥ Q97	The opponents are silent.
Vul: N-S	♦ Q32	
HCP: 15	♣ AK93	

Board: 243	♠ 9864	Partner is dealer.
Dealer: North	♥ KT95	The opponents are silent.
Vul: E-W	♦ Q62	
HCP: 9	♣ A4	

Board: 244	♠ KQ5	You are dealer.
Dealer: South	♥ 65	The opponents are silent.
Vul: Both	♦ AKQ94	
HCP: 15+1	♣ J75	

Board: 245	♠ A52	Partner is dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: N-S	♦ QJT72	
HCP: 8+1	♣ 984	

Both hands (Answers Page)

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ T9		1NT	All Pass	
Vul: None	♥ J973	♥ AT8				
North HCP: 15	♦ KQ2	♦ AT73				
South HCP: 8	♣ KT9	♣ 8764				
Contract: 1NT North						

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ A97				1NT
Vul: N-S	♥ K85	♥ Q97	Pass	2NT	All Pass	
North HCP: 9+1	♦ AJ975	♦ Q32				
South HCP: 15	♣ J42	♣ AK93				
Contract: 2NT North						

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ 9864		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ63	♥ KT95	Pass	2♥	Pass	4♥
North HCP: 15	♦ K87	♦ Q62		All Pass		
South HCP: 9	♣ J853	♣ A4				1. Stayman
Contract: 4♥ South						

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ KQ5				1NT
Vul: Both	♥ QT4	♥ 65	Pass	3NT	All Pass	
North HCP: 9	♦ JT32	♦ AKQ94				
South HCP: 15+1	♣ Q864	♣ J75				
Contract: 3NT North						

Board: 245	North:	South:	W	N	E	S
Dealer: North	♠ KJ9	♠ A52		1NT	Pass	3NT
Vul: N-S	♥ 952	♥ JT		All Pass		
North HCP: 15+1	♦ A5	♦ QJT72				
South HCP: 8+1	♣ AK732	♣ 984				
Contract: 3NT South						

Board: 246	♠ K52	Partner is dealer.
Dealer: South	♥ QT82	The opponents are silent.
Vul: E-W	♦ J95	
HCP: 9	♣ K64	

Board: 247	♠ 95	You are dealer.
Dealer: North	♥ AK52	The opponents are silent.
Vul: Both	♦ AK96	
HCP: 15	♣ J98	

Board: 248	♠ 832	Partner is dealer.
Dealer: South	♥ Q93	The opponents are silent.
Vul: None	♦ Q3	
HCP: 9+1	♣ KQ954	

Board: 249	♠ KQ	You are dealer.
Dealer: North	♥ AT62	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 15	♣ QT72	

Board: 250	♠ K73	Partner is dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: Both	♦ AJ96	
HCP: 9	♣ T754	

Both hands (Answers Page)

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ Q64				1NT
Vul: E-W	♥ QT82	♥ KJ75	Pass	2♦ ¹	Pass	2♥
North HCP: 9	♦ J95	♦ KQ7	Pass	3♥	All Pass	
South HCP: 15	♣ K64	♣ A53				
Contract: 3♥ North			1. Stayman			

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ 8742		1NT	Pass	2♣ ¹
Vul: Both	♥ AK52	♥ QJ87	Pass	2♥	Pass	4♥
North HCP: 15	♦ AK96	♦ QJ7	All Pass			
South HCP: 9	♣ J98	♣ K4				
Contract: 4♥ South			1. Stayman			

Board: 248	North:	South:	W	N	E	S
Dealer: South	♠ 832	♠ QJ6				1NT
Vul: None	♥ Q93	♥ JT6	Pass	3NT	All Pass	
North HCP: 9+1	♦ Q3	♦ AK76				
South HCP: 15	♣ KQ954	♣ A63				
Contract: 3NT North						

Board: 249	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ A97		1NT	Pass	2NT
Vul: E-W	♥ AT62	♥ 875	All Pass			
North HCP: 15	♦ AT5	♦ J974				
South HCP: 9	♣ QT72	♣ KJ4				
Contract: 2NT South						

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ Q86				1NT
Vul: Both	♥ JT	♥ AQ73	Pass	3NT	All Pass	
North HCP: 9	♦ AJ96	♦ K7				
South HCP: 15	♣ T754	♣ A962				
Contract: 3NT North						

Board: 246 ♠ Q64 You are dealer.

Dealer: South ♥ KJ75 The opponents are silent.

Vul: E-W ♦ KQ7

HCP: 15 ♣ A53

Board: 247 ♠ 8742 Partner is dealer.

Dealer: North ♥ QJ87 The opponents are silent.

Vul: Both ♦ QJ7

HCP: 9 ♣ K4

Board: 248 ♠ QJ6 You are dealer.

Dealer: South ♥ JT6 The opponents are silent.

Vul: None ♦ AK76

HCP: 15 ♣ A63

Board: 249 ♠ A97 Partner is dealer.

Dealer: North ♥ 875 The opponents are silent.

Vul: E-W ♦ J974

HCP: 9 ♣ KJ4

Board: 250 ♠ Q86 You are dealer.

Dealer: South ♥ AQ73 The opponents are silent.

Vul: Both ♦ K7

HCP: 15 ♣ A962

Both hands (Answers Page)

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ Q64				1NT
Vul: E-W	♥ QT82	♥ KJ75	Pass	2♦ ¹	Pass	2♥
North HCP: 9	♦ J95	♦ KQ7	Pass	3♥	All Pass	
South HCP: 15	♣ K64	♣ A53				
Contract: 3♥ North			1. Stayman			

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ 8742		1NT	Pass	2♣ ¹
Vul: Both	♥ AK52	♥ QJ87	Pass	2♥	Pass	4♥
North HCP: 15	♦ AK96	♦ QJ7	All Pass			
South HCP: 9	♣ J98	♣ K4				
Contract: 4♥ South			1. Stayman			

Board: 248	North:	South:	W	N	E	S
Dealer: South	♠ 832	♠ QJ6				1NT
Vul: None	♥ Q93	♥ JT6	Pass	3NT	All Pass	
North HCP: 9+1	♦ Q3	♦ AK76				
South HCP: 15	♣ KQ954	♣ A63				
Contract: 3NT North						

Board: 249	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ A97		1NT	Pass	2NT
Vul: E-W	♥ AT62	♥ 875	All Pass			
North HCP: 15	♦ AT5	♦ J974				
South HCP: 9	♣ QT72	♣ KJ4				
Contract: 2NT South						

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ Q86				1NT
Vul: Both	♥ JT	♥ AQ73	Pass	3NT	All Pass	
North HCP: 9	♦ AJ96	♦ K7				
South HCP: 15	♣ T754	♣ A962				
Contract: 3NT North						

Board: 251 ♠ AT2 You are dealer.

Dealer: North ♥ QJ32 The opponents are silent.

Vul: None ♦ KQ2

HCP: 15 ♣ KT6

Board: 252 ♠ J7 Partner is dealer.

Dealer: South ♥ Q9 The opponents are silent.

Vul: N-S ♦ KT93

HCP: 8+1 ♣ Q8432

Board: 253 ♠ KT You are dealer.

Dealer: North ♥ K92 The opponents are silent.

Vul: Both ♦ AQ932

HCP: 15+1 ♣ K82

Board: 254 ♠ 954 Partner is dealer.

Dealer: South ♥ AJ92 The opponents are silent.

Vul: None ♦ QJT8

HCP: 8 ♣ 54

Board: 255 ♠ AJ8 You are dealer.

Dealer: North ♥ 97 The opponents are silent.

Vul: N-S ♦ AKQT3

HCP: 15+1 ♣ J32

Both hands (Answers Page)

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ Q9		1NT	Pass	2♣ ¹
Vul: None	♥ QJ32	♥ T976	Pass	2♥	Pass	3♥
North HCP: 15	♦ KQ2	♦ J94	All Pass			
South HCP: 8	♣ KT6	♣ AJ43				
Contract: 3♥ South			1. Stayman			

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ Q985				1NT
Vul: N-S	♥ Q9	♥ AK76	All Pass			
North HCP: 8+1	♦ KT93	♦ AQ6				
South HCP: 15	♣ Q8432	♣ 95				
Contract: 1NT South						

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ J94		1NT	Pass	2NT
Vul: Both	♥ K92	♥ AJ	All Pass			
North HCP: 15+1	♦ AQ932	♦ T764				
South HCP: 9	♣ K82	♣ QJ64				
Contract: 2NT South						

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ 954	♠ AKQ				1NT
Vul: None	♥ AJ92	♥ Q874	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJT8	♦ K42	Pass	3♥	All Pass	
South HCP: 15	♣ 54	♣ JT9				
Contract: 3♥ North			1. Stayman			

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ K74		1NT	Pass	2♣ ¹
Vul: N-S	♥ 97	♥ JT83	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AKQT3	♦ 42	All Pass			
South HCP: 9	♣ J32	♣ KQ84				
Contract: 3NT South			1. Stayman			

Board: 251	♠ Q9	Partner is dealer.
Dealer: North	♥ T976	The opponents are silent.
Vul: None	♦ J94	
HCP: 8	♣ AJ43	

Board: 252	♠ Q985	You are dealer.
Dealer: South	♥ AK76	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 15	♣ 95	

Board: 253	♠ J94	Partner is dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ T764	
HCP: 9	♣ QJ64	

Board: 254	♠ AKQ	You are dealer.
Dealer: South	♥ Q874	The opponents are silent.
Vul: None	♦ K42	
HCP: 15	♣ JT9	

Board: 255	♠ K74	Partner is dealer.
Dealer: North	♥ JT83	The opponents are silent.
Vul: N-S	♦ 42	
HCP: 9	♣ KQ84	

Both hands (Answers Page)

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ Q9		1NT	Pass	2♣ ¹
Vul: None	♥ QJ32	♥ T976	Pass	2♥	Pass	3♥
North HCP: 15	♦ KQ2	♦ J94	All Pass			
South HCP: 8	♣ KT6	♣ AJ43				
Contract: 3♥ South			1. Stayman			

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ Q985				1NT
Vul: N-S	♥ Q9	♥ AK76	All Pass			
North HCP: 8+1	♦ KT93	♦ AQ6				
South HCP: 15	♣ Q8432	♣ 95				
Contract: 1NT South						

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ J94		1NT	Pass	2NT
Vul: Both	♥ K92	♥ AJ	All Pass			
North HCP: 15+1	♦ AQ932	♦ T764				
South HCP: 9	♣ K82	♣ QJ64				
Contract: 2NT South						

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ 954	♠ AKQ				1NT
Vul: None	♥ AJ92	♥ Q874	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJT8	♦ K42	Pass	3♥	All Pass	
South HCP: 15	♣ 54	♣ JT9				
Contract: 3♥ North			1. Stayman			

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ K74		1NT	Pass	2♣ ¹
Vul: N-S	♥ 97	♥ JT83	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AKQT3	♦ 42	All Pass			
South HCP: 9	♣ J32	♣ KQ84				
Contract: 3NT South			1. Stayman			

Board: 256	♠ QJ95	Partner is dealer.
Dealer: South	♥ T42	The opponents are silent.
Vul: E-W	♦ T5	
HCP: 9	♣ AQ43	

Board: 257	♠ AQT	You are dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: None	♦ 843	
HCP: 15+1	♣ AKQT2	

Board: 258	♠ QJ7	Partner is dealer.
Dealer: South	♥ AQ95	The opponents are silent.
Vul: N-S	♦ 954	
HCP: 9	♣ 854	

Board: 259	♠ AKJ8	You are dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: E-W	♦ 953	
HCP: 15	♣ AT9	

Board: 260	♠ 53	Partner is dealer.
Dealer: South	♥ KQT2	The opponents are silent.
Vul: Both	♦ K982	
HCP: 8	♣ 984	

Both hands (Answers Page)

Board: 256	North:	South:	W	N	E	S
Dealer: South	♠ QJ95	♠ T632				1NT
Vul: E-W	♥ T42	♥ AQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T5	♦ KQ	Pass	3NT	Pass	4♠
South HCP: 15	♣ AQ43	♣ K65	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ K84		1NT	Pass	2♣ ¹
Vul: None	♥ 92	♥ KT74	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ 843	♦ QT95	All Pass			
South HCP: 8	♣ AKQT2	♣ 94	1. Stayman			
Contract: 2NT South						

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ A6				1NT
Vul: N-S	♥ AQ95	♥ KT84	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 954	♦ A73	Pass	3♥	All Pass	
South HCP: 15	♣ 854	♣ A963	1. Stayman			
Contract: 3♥ North						

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ AKJ8	♠ T92		1NT	Pass	3NT
Vul: E-W	♥ QJ5	♥ K92	All Pass			
North HCP: 15	♦ 953	♦ J72				
South HCP: 9	♣ AT9	♣ KQ42				
Contract: 3NT South						

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ T82				1NT
Vul: Both	♥ KQT2	♥ A94	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K982	♦ J3	Pass	2NT	All Pass	
South HCP: 15+1	♣ 984	♣ AKQJ6	1. Stayman			
Contract: 2NT North						

Board: 256 ♠ T632 You are dealer.

Dealer: South ♥ AQJ5 The opponents are silent.

Vul: E-W ♦ KQ

HCP: 15 ♣ K65

Board: 257 ♠ K84 Partner is dealer.

Dealer: North ♥ KT74 The opponents are silent.

Vul: None ♦ QT95

HCP: 8 ♣ 94

Board: 258 ♠ A6 You are dealer.

Dealer: South ♥ KT84 The opponents are silent.

Vul: N-S ♦ A73

HCP: 15 ♣ A963

Board: 259 ♠ T92 Partner is dealer.

Dealer: North ♥ K92 The opponents are silent.

Vul: E-W ♦ J72

HCP: 9 ♣ KQ42

Board: 260 ♠ T82 You are dealer.

Dealer: South ♥ A94 The opponents are silent.

Vul: Both ♦ J3

HCP: 15+1 ♣ AKQJ6

Both hands (Answers Page)

Board: 256	North:	South:	W	N	E	S
Dealer: South	♠ QJ95	♠ T632				1NT
Vul: E-W	♥ T42	♥ AQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T5	♦ KQ	Pass	3NT	Pass	4♠
South HCP: 15	♣ AQ43	♣ K65	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ K84		1NT	Pass	2♣ ¹
Vul: None	♥ 92	♥ KT74	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ 843	♦ QT95	All Pass			
South HCP: 8	♣ AKQT2	♣ 94	1. Stayman			
Contract: 2NT South						

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ A6				1NT
Vul: N-S	♥ AQ95	♥ KT84	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 954	♦ A73	Pass	3♥	All Pass	
South HCP: 15	♣ 854	♣ A963	1. Stayman			
Contract: 3♥ North						

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ AKJ8	♠ T92		1NT	Pass	3NT
Vul: E-W	♥ QJ5	♥ K92	All Pass			
North HCP: 15	♦ 953	♦ J72				
South HCP: 9	♣ AT9	♣ KQ42				
Contract: 3NT South						

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ T82				1NT
Vul: Both	♥ KQT2	♥ A94	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K982	♦ J3	Pass	2NT	All Pass	
South HCP: 15+1	♣ 984	♣ AKQJ6	1. Stayman			
Contract: 2NT North						

Board: 261	♠ A983	You are dealer.
Dealer: North	♥ K94	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 15	♣ K952	

Board: 262	♠ AK72	You are dealer.
Dealer: North	♥ J62	West (RHO) bids 3♥ if possible.
Vul: E-W	♦ J63	
HCP: 15	♣ AQ5	

Board: 263	♠ QJ83	You are dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: Both	♦ A532	
HCP: 15	♣ AJT	

Board: 264	♠ 852	Partner is dealer.
Dealer: South	♥ T84	The opponents are silent.
Vul: None	♦ AK6	
HCP: 9	♣ Q864	

Board: 265	♠ A963	You are dealer.
Dealer: North	♥ QT93	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 15	♣ 83	

Both hands (Answers Page)

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ A983	♠ JT4		1NT	Pass	2♣ ¹
Vul: N-S	♥ K94	♥ QJ65	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQ	♦ 62	All Pass			
South HCP: 9	♣ K952	♣ AJ84				
Contract: 3NT South			1. Stayman			

Board: 262	North:	South:	W	N	E	S
Dealer: North	♠ AK72	♠ J6		1NT	Pass	2NT
Vul: E-W	♥ J62	♥ 53	3♥	Pass	Pass	4♣
North HCP: 15	♦ J63	♦ KQ97	All Pass			
South HCP: 9+1	♣ AQ5	♣ K9864				
Contract: 4♣ South						

Board: 263	North:	South:	W	N	E	S
Dealer: North	♠ QJ83	♠ 76		1NT	Pass	3♦
Vul: Both	♥ K6	♥ 92	Pass	3NT	All Pass	
North HCP: 15	♦ A532	♦ KQJT9				
South HCP: 9+1	♣ AJT	♣ K432				
Contract: 3NT North						

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ AJ7				1NT
Vul: None	♥ T84	♥ KQ9	Pass	2NT	All Pass	
North HCP: 9	♦ AK6	♦ J54				
South HCP: 15	♣ Q864	♣ A972				
Contract: 2NT North						

Board: 265	North:	South:	W	N	E	S
Dealer: North	♠ A963	♠ KJT2		1NT	Pass	2♣ ¹
Vul: E-W	♥ QT93	♥ 8754	Pass	2♥	Pass	3♥
North HCP: 15	♦ AKQ	♦ 94	All Pass			
South HCP: 9	♣ 83	♣ KQ4				
Contract: 3♥ South			1. Stayman			

Board: 261	♠ JT4	Partner is dealer.
Dealer: North	♥ QJ65	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 9	♣ AJ84	

Board: 262	♠ J6	Partner is dealer.
Dealer: North	♥ 53	West (LHO) bids 3♥ if possible.
Vul: E-W	♦ KQ97	
HCP: 9+1	♣ K9864	

Board: 263	♠ 76	Partner is dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: Both	♦ KQJT9	
HCP: 9+1	♣ K432	

Board: 264	♠ AJ7	You are dealer.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: None	♦ J54	
HCP: 15	♣ A972	

Board: 265	♠ KJT2	Partner is dealer.
Dealer: North	♥ 8754	The opponents are silent.
Vul: E-W	♦ 94	
HCP: 9	♣ KQ4	

Both hands (Answers Page)

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ A983	♠ JT4		1NT	Pass	2♣ ¹
Vul: N-S	♥ K94	♥ QJ65	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQ	♦ 62	All Pass			
South HCP: 9	♣ K952	♣ AJ84				
Contract: 3NT South			1. Stayman			

Board: 262	North:	South:	W	N	E	S
Dealer: North	♠ AK72	♠ J6		1NT	Pass	2NT
Vul: E-W	♥ J62	♥ 53	3♥	Pass	Pass	4♣
North HCP: 15	♦ J63	♦ KQ97	All Pass			
South HCP: 9+1	♣ AQ5	♣ K9864				
Contract: 4♣ South						

Board: 263	North:	South:	W	N	E	S
Dealer: North	♠ QJ83	♠ 76		1NT	Pass	3♦
Vul: Both	♥ K6	♥ 92	Pass	3NT	All Pass	
North HCP: 15	♦ A532	♦ KQJT9				
South HCP: 9+1	♣ AJT	♣ K432				
Contract: 3NT North						

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ AJ7				1NT
Vul: None	♥ T84	♥ KQ9	Pass	2NT	All Pass	
North HCP: 9	♦ AK6	♦ J54				
South HCP: 15	♣ Q864	♣ A972				
Contract: 2NT North						

Board: 265	North:	South:	W	N	E	S
Dealer: North	♠ A963	♠ KJT2		1NT	Pass	2♣ ¹
Vul: E-W	♥ QT93	♥ 8754	Pass	2♥	Pass	3♥
North HCP: 15	♦ AKQ	♦ 94	All Pass			
South HCP: 9	♣ 83	♣ KQ4				
Contract: 3♥ South			1. Stayman			

Board: 266	♠ K98	Partner is dealer.
Dealer: South	♥ J92	The opponents are silent.
Vul: Both	♦ Q94	
HCP: 8	♣ Q764	

Board: 267	♠ A976	You are dealer.
Dealer: North	♥ T2	The opponents are silent.
Vul: None	♦ AKJ	
HCP: 15	♣ K732	

Board: 268	♠ KQ8	Partner is dealer.
Dealer: South	♥ T94	The opponents are silent.
Vul: N-S	♦ A854	
HCP: 9	♣ 432	

Board: 269	♠ A54	You are dealer.
Dealer: North	♥ J85	The opponents are silent.
Vul: Both	♦ A843	
HCP: 15	♣ AQ2	

Board: 270	♠ K3	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: None	♦ KQT2	
HCP: 9+1	♣ J8743	

Both hands (Answers Page)

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ JT64				1NT
Vul: Both	♥ J92	♥ 874	Pass	2NT	All Pass	
North HCP: 8	♦ Q94	♦ AK				
South HCP: 15	♣ Q764	♣ AK85				
Contract: 2NT North						

Board: 267	North:	South:	W	N	E	S
Dealer: North	♠ A976	♠ KQ2		1NT	Pass	2♣ ¹
Vul: None	♥ T2	♥ Q854	Pass	2♠	Pass	3NT
North HCP: 15	♦ AKJ	♦ 954	All Pass			
South HCP: 9	♣ K732	♣ QT4				
Contract: 3NT South			1. Stayman			

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ KQ8	♠ A42				1NT
Vul: N-S	♥ T94	♥ K53	Pass	2NT	All Pass	
North HCP: 9	♦ A854	♦ KQ2				
South HCP: 15	♣ 432	♣ QJ75				
Contract: 2NT North						

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ K3		1NT	Pass	3NT
Vul: Both	♥ J85	♥ QT4	All Pass			
North HCP: 15	♦ A843	♦ JT76				
South HCP: 9	♣ AQ2	♣ K864				
Contract: 3NT South						

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ A842				1NT
Vul: None	♥ 82	♥ AQ7	Pass	3NT	All Pass	
North HCP: 9+1	♦ KQT2	♦ AJ65				
South HCP: 15	♣ J8743	♣ T9				
Contract: 3NT North						

Board: 266	♠ JT64	You are dealer.
Dealer: South	♥ 874	The opponents are silent.
Vul: Both	♦ AK	
HCP: 15	♣ AK85	

Board: 267	♠ KQ2	Partner is dealer.
Dealer: North	♥ Q854	The opponents are silent.
Vul: None	♦ 954	
HCP: 9	♣ QT4	

Board: 268	♠ A42	You are dealer.
Dealer: South	♥ K53	The opponents are silent.
Vul: N-S	♦ KQ2	
HCP: 15	♣ QJ75	

Board: 269	♠ K3	Partner is dealer.
Dealer: North	♥ QT4	The opponents are silent.
Vul: Both	♦ JT76	
HCP: 9	♣ K864	

Board: 270	♠ A842	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: None	♦ AJ65	
HCP: 15	♣ T9	

Both hands (Answers Page)

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ JT64				1NT
Vul: Both	♥ J92	♥ 874	Pass	2NT	All Pass	
North HCP: 8	♦ Q94	♦ AK				
South HCP: 15	♣ Q764	♣ AK85				
Contract: 2NT North						

Board: 267	North:	South:	W	N	E	S
Dealer: North	♠ A976	♠ KQ2		1NT	Pass	2♣ ¹
Vul: None	♥ T2	♥ Q854	Pass	2♠	Pass	3NT
North HCP: 15	♦ AKJ	♦ 954	All Pass			
South HCP: 9	♣ K732	♣ QT4				
Contract: 3NT South			1. Stayman			

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ KQ8	♠ A42				1NT
Vul: N-S	♥ T94	♥ K53	Pass	2NT	All Pass	
North HCP: 9	♦ A854	♦ KQ2				
South HCP: 15	♣ 432	♣ QJ75				
Contract: 2NT North						

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ K3		1NT	Pass	3NT
Vul: Both	♥ J85	♥ QT4	All Pass			
North HCP: 15	♦ A843	♦ JT76				
South HCP: 9	♣ AQ2	♣ K864				
Contract: 3NT South						

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ A842				1NT
Vul: None	♥ 82	♥ AQ7	Pass	3NT	All Pass	
North HCP: 9+1	♦ KQT2	♦ AJ65				
South HCP: 15	♣ J8743	♣ T9				
Contract: 3NT North						

Board: 271	♠ AQ54	You are dealer.
Dealer: North	♥ AK5	The opponents are silent.
Vul: N-S	♦ Q83	
HCP: 15	♣ T75	

Board: 272	♠ QT2	Partner is dealer.
Dealer: South	♥ 985	The opponents are silent.
Vul: E-W	♦ 64	
HCP: 9+1	♣ AK874	

Board: 273	♠ AJ5	You are dealer.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: None	♦ AJ5	
HCP: 15	♣ Q653	

Board: 274	♠ K876	Partner is dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: N-S	♦ QJ9	
HCP: 9	♣ 8432	

Board: 275	♠ A5	You are dealer.
Dealer: North	♥ Q73	The opponents are silent.
Vul: E-W	♦ Q53	
HCP: 15+1	♣ AQJ87	

Both hands (Answers Page)

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ KT86		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK5	♥ 982	Pass	2♦	Pass	4♦
North HCP: 15	♦ Q83	♦ 72	All Pass			
South HCP: 8	♣ T75	♣ KQ94				
Contract: 4♦ South			1. Stayman			

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ 94				1NT
Vul: E-W	♥ 985	♥ A72	Pass	2NT	All Pass	
North HCP: 9+1	♦ 64	♦ AKQ2				
South HCP: 15	♣ AK874	♣ Q963				
Contract: 2NT North						

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ 64		1NT	Pass	2♣ ¹
Vul: None	♥ QJ2	♥ A865	Pass	2♦	Pass	3♣
North HCP: 15	♦ AJ5	♦ 93	Pass	3NT	All Pass	
South HCP: 9+1	♣ Q653	♣ AJT84				
Contract: 3NT North			1. Stayman			

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ K876	♠ AJ4				1NT
Vul: N-S	♥ K2	♥ AQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ9	♦ AT6	Pass	3NT	All Pass	
South HCP: 15	♣ 8432	♣ T76				
Contract: 3NT North			1. Stayman			

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KT3		1NT	Pass	3NT
Vul: E-W	♥ Q73	♥ AJ9	All Pass			
North HCP: 15+1	♦ Q53	♦ 9864				
South HCP: 8	♣ AQJ87	♣ T64				
Contract: 3NT South						

Board: 271	♠ KT86	Partner is dealer.
Dealer: North	♥ 982	The opponents are silent.
Vul: N-S	♦ 72	
HCP: 8	♣ KQ94	

Board: 272	♠ 94	You are dealer.
Dealer: South	♥ A72	The opponents are silent.
Vul: E-W	♦ AKQ2	
HCP: 15	♣ Q963	

Board: 273	♠ 64	Partner is dealer.
Dealer: North	♥ A865	The opponents are silent.
Vul: None	♦ 93	
HCP: 9+1	♣ AJT84	

Board: 274	♠ AJ4	You are dealer.
Dealer: South	♥ AQ65	The opponents are silent.
Vul: N-S	♦ AT6	
HCP: 15	♣ T76	

Board: 275	♠ KT3	Partner is dealer.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: E-W	♦ 9864	
HCP: 8	♣ T64	

Both hands (Answers Page)

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ KT86		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK5	♥ 982	Pass	2♦	Pass	4♦
North HCP: 15	♦ Q83	♦ 72	All Pass			
South HCP: 8	♣ T75	♣ KQ94				
Contract: 4♦ South			1. Stayman			

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ 94				1NT
Vul: E-W	♥ 985	♥ A72	Pass	2NT	All Pass	
North HCP: 9+1	♦ 64	♦ AKQ2				
South HCP: 15	♣ AK874	♣ Q963				
Contract: 2NT North						

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ 64		1NT	Pass	2♣ ¹
Vul: None	♥ QJ2	♥ A865	Pass	2♦	Pass	3♣
North HCP: 15	♦ AJ5	♦ 93	Pass	3NT	All Pass	
South HCP: 9+1	♣ Q653	♣ AJT84				
Contract: 3NT North			1. Stayman			

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ K876	♠ AJ4				1NT
Vul: N-S	♥ K2	♥ AQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ9	♦ AT6	Pass	3NT	All Pass	
South HCP: 15	♣ 8432	♣ T76				
Contract: 3NT North			1. Stayman			

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KT3		1NT	Pass	3NT
Vul: E-W	♥ Q73	♥ AJ9	All Pass			
North HCP: 15+1	♦ Q53	♦ 9864				
South HCP: 8	♣ AQJ87	♣ T64				
Contract: 3NT South						

Board: 276	♠ KJ8	Partner is dealer.
Dealer: South	♥ T54	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 8+1	♣ Q8432	

Board: 277	♠ KT6	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 15+1	♣ KQ753	

Board: 278	♠ T5	Partner is dealer.
Dealer: South	♥ 875	The opponents are silent.
Vul: E-W	♦ AKJ5	
HCP: 9	♣ J864	

Board: 279	♠ K762	You are dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: Both	♦ AKJ9	
HCP: 15	♣ 87	

Board: 280	♠ J63	Partner is dealer.
Dealer: South	♥ KQT9	The opponents are silent.
Vul: None	♦ Q62	
HCP: 9	♣ J54	

Both hands (Answers Page)

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ A953				1NT
Vul: Both	♥ T54	♥ AK83	Pass	2NT	All Pass	
North HCP: 8+1	♦ Q8	♦ T2				
South HCP: 15	♣ Q8432	♣ KJT				
Contract: 2NT North						

Board: 277	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ J84		1NT	All Pass	
Vul: N-S	♥ AK6	♥ J32				
North HCP: 15+1	♦ T5	♦ AJ				
South HCP: 8+1	♣ KQ753	♣ J9864				
Contract: 1NT North						

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AQ3				1NT
Vul: E-W	♥ 875	♥ AT6	Pass	2NT	All Pass	
North HCP: 9	♦ AKJ5	♦ Q6				
South HCP: 15+1	♣ J864	♣ KT952				
Contract: 2NT North						

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ K762	♠ Q94		1NT	Pass	3NT
Vul: Both	♥ AT5	♥ QJ4		All Pass		
North HCP: 15	♦ AKJ9	♦ QT4				
South HCP: 9	♣ 87	♣ Q432				
Contract: 3NT South						

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ J63	♠ KQ9				1NT
Vul: None	♥ KQT9	♥ 53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q62	♦ AKJT7	Pass	2NT	All Pass	
South HCP: 15+1	♣ J54	♣ Q92				
Contract: 2NT North			1. Stayman			

Board: 276	♠ A953	You are dealer.
Dealer: South	♥ AK83	The opponents are silent.
Vul: Both	♦ T2	
HCP: 15	♣ KJT	

Board: 277	♠ J84	Partner is dealer.
Dealer: North	♥ J32	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 8+1	♣ J9864	

Board: 278	♠ AQ3	You are dealer.
Dealer: South	♥ AT6	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 15+1	♣ KT952	

Board: 279	♠ Q94	Partner is dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: Both	♦ QT4	
HCP: 9	♣ Q432	

Board: 280	♠ KQ9	You are dealer.
Dealer: South	♥ 53	The opponents are silent.
Vul: None	♦ AKJT7	
HCP: 15+1	♣ Q92	

Both hands (Answers Page)

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ A953				1NT
Vul: Both	♥ T54	♥ AK83	Pass	2NT	All Pass	
North HCP: 8+1	♦ Q8	♦ T2				
South HCP: 15	♣ Q8432	♣ KJT				
Contract: 2NT North						

Board: 277	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ J84		1NT	All Pass	
Vul: N-S	♥ AK6	♥ J32				
North HCP: 15+1	♦ T5	♦ AJ				
South HCP: 8+1	♣ KQ753	♣ J9864				
Contract: 1NT North						

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AQ3				1NT
Vul: E-W	♥ 875	♥ AT6	Pass	2NT	All Pass	
North HCP: 9	♦ AKJ5	♦ Q6				
South HCP: 15+1	♣ J864	♣ KT952				
Contract: 2NT North						

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ K762	♠ Q94		1NT	Pass	3NT
Vul: Both	♥ AT5	♥ QJ4		All Pass		
North HCP: 15	♦ AKJ9	♦ QT4				
South HCP: 9	♣ 87	♣ Q432				
Contract: 3NT South						

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ J63	♠ KQ9				1NT
Vul: None	♥ KQT9	♥ 53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q62	♦ AKJT7	Pass	2NT	All Pass	
South HCP: 15+1	♣ J54	♣ Q92				
Contract: 2NT North			1. Stayman			

Board: 281	♠ Q52	You are dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: E-W	♦ AJ97	
HCP: 15	♣ AQ32	
Board: 282	♠ 98762	RHO is dealer. You bid second.
Dealer: West	♥ 942	West (RHO) opens 1NT if possible.
Vul: Both	♦ AT3	East (LHO) bids 2NT if possible.
HCP: 4+1	♣ 85	East (LHO) Doubles 3♥ if possible.
Board: 283	♠ KJT4	You are dealer.
Dealer: North	♥ KQ65	The opponents are silent.
Vul: None	♦ A3	
HCP: 15	♣ Q63	
Board: 284	♠ A82	Partner is dealer.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 9+1	♣ T7542	
Board: 285	♠ AT5	You are dealer.
Dealer: North	♥ AT84	The opponents are silent.
Vul: Both	♦ Q43	
HCP: 15	♣ KQT	

Both hands (Answers Page)

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ Q52	♠ 973		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q3	♥ AK82	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ97	♦ Q3		All Pass		
South HCP: 9	♣ AQ32	♣ T854				
Contract: 2NT South			1. Stayman			

Board: 282	North:	South:	W	N	E	S
Dealer: West	♠ 98762	♠ J5	1NT	Pass	2NT	3♥
Vul: Both	♥ 942	♥ QJT763	Pass	Pass	X	All Pass
North HCP: 4+1	♦ AT3	♦ K2				
South HCP: 12+2	♣ 85	♣ KQ2				
Contract: 3♥X South						

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ KJT4	♠ 85	1NT	Pass	2NT	
Vul: None	♥ KQ65	♥ 972		All Pass		
North HCP: 15	♦ A3	♦ JT94				
South HCP: 8	♣ Q63	♣ AK84				
Contract: 2NT South						

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ A82	♠ 653			1NT	
Vul: N-S	♥ KQ9	♥ AT54	Pass	3NT	All Pass	
North HCP: 9+1	♦ 82	♦ AKJ9				
South HCP: 15	♣ T7542	♣ QJ				
Contract: 3NT North						

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ K742	1NT	Pass	2♣ ¹	
Vul: Both	♥ AT84	♥ K97	Pass	2♥	Pass	3NT
North HCP: 15	♦ Q43	♦ K98		All Pass		
South HCP: 9	♣ KQT	♣ 854				
Contract: 3NT South			1. Stayman			

Board: 281	♠ 973	Partner is dealer.
Dealer: North	♥ AK82	The opponents are silent.
Vul: E-W	♦ Q3	
HCP: 9	♣ T854	

Board: 282	♠ J5	LHO is dealer.
Dealer: West	♥ QJT763	West (LHO) opens 1NT if possible.
Vul: Both	♦ K2	East (RHO) bids 2NT if possible.
HCP: 12+2	♣ KQ2	East (RHO) Doubles 3♥ if possible.

Board: 283	♠ 85	Partner is dealer.
Dealer: North	♥ 972	The opponents are silent.
Vul: None	♦ JT94	
HCP: 8	♣ AK84	

Board: 284	♠ 653	You are dealer.
Dealer: South	♥ AT54	The opponents are silent.
Vul: N-S	♦ AKJ9	
HCP: 15	♣ QJ	

Board: 285	♠ K742	Partner is dealer.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ K98	
HCP: 9	♣ 854	

Both hands (Answers Page)

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ Q52	♠ 973		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q3	♥ AK82	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ97	♦ Q3		All Pass		
South HCP: 9	♣ AQ32	♣ T854				
Contract: 2NT South			1. Stayman			

Board: 282	North:	South:	W	N	E	S
Dealer: West	♠ 98762	♠ J5	1NT	Pass	2NT	3♥
Vul: Both	♥ 942	♥ QJT763	Pass	Pass	X	All Pass
North HCP: 4+1	♦ AT3	♦ K2				
South HCP: 12+2	♣ 85	♣ KQ2				
Contract: 3♥X South						

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ KJT4	♠ 85	1NT	Pass	2NT	
Vul: None	♥ KQ65	♥ 972		All Pass		
North HCP: 15	♦ A3	♦ JT94				
South HCP: 8	♣ Q63	♣ AK84				
Contract: 2NT South						

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ A82	♠ 653			1NT	
Vul: N-S	♥ KQ9	♥ AT54	Pass	3NT	All Pass	
North HCP: 9+1	♦ 82	♦ AKJ9				
South HCP: 15	♣ T7542	♣ QJ				
Contract: 3NT North						

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ K742	1NT	Pass	2♣ ¹	
Vul: Both	♥ AT84	♥ K97	Pass	2♥	Pass	3NT
North HCP: 15	♦ Q43	♦ K98		All Pass		
South HCP: 9	♣ KQT	♣ 854				
Contract: 3NT South			1. Stayman			

Board: 286	♠ K95	Partner is dealer.
Dealer: South	♥ K964	The opponents are silent.
Vul: None	♦ J9	
HCP: 9	♣ Q432	

Board: 287	♠ A62	You are dealer.
Dealer: North	♥ Q84	The opponents are silent.
Vul: N-S	♦ KQ92	
HCP: 15	♣ KJ7	

Board: 288	♠ 75	Partner is dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: E-W	♦ KT876	
HCP: 8+1	♣ Q984	

Board: 289	♠ K96	You are dealer.
Dealer: North	♥ A42	The opponents are silent.
Vul: None	♦ K43	
HCP: 15	♣ AJT7	

Board: 290	♠ Q653	Partner is dealer.
Dealer: South	♥ Q86	The opponents are silent.
Vul: N-S	♦ KQ4	
HCP: 9	♣ T94	

Both hands (Answers Page)

Board: 286	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ QT7				1NT
Vul: None	♥ K964	♥ Q7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J9	♦ AK62	Pass	3NT	All Pass	
South HCP: 15	♣ Q432	♣ KJ75				
Contract: 3NT North			1. Stayman			

Board: 287	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ 984		1NT	Pass	3NT
Vul: N-S	♥ Q84	♥ KT2		All Pass		
North HCP: 15	♦ KQ92	♦ 75				
South HCP: 9+1	♣ KJ7	♣ AQ864				
Contract: 3NT South						

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQT4				1NT
Vul: E-W	♥ KT	♥ A65	Pass	2NT	All Pass	
North HCP: 8+1	♦ KT876	♦ J4				
South HCP: 15	♣ Q984	♣ A653				
Contract: 2NT North						

Board: 289	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ J87		1NT	Pass	2♣ ¹
Vul: None	♥ A42	♥ KJ97	Pass	2♦	Pass	2NT
North HCP: 15	♦ K43	♦ J2		All Pass		
South HCP: 8	♣ AJT7	♣ Q943				
Contract: 2NT South			1. Stayman			

Board: 290	North:	South:	W	N	E	S
Dealer: South	♠ Q653	♠ JT				1NT
Vul: N-S	♥ Q86	♥ K93	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ4	♦ A865	Pass	3NT	All Pass	
South HCP: 15	♣ T94	♣ AK76				
Contract: 3NT North			1. Stayman			

Board: 286	♠ QT7	You are dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: None	♦ AK62	
HCP: 15	♣ KJ75	

Board: 287	♠ 984	Partner is dealer.
Dealer: North	♥ KT2	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 9+1	♣ AQ864	

Board: 288	♠ AQT4	You are dealer.
Dealer: South	♥ A65	The opponents are silent.
Vul: E-W	♦ J4	
HCP: 15	♣ A653	

Board: 289	♠ J87	Partner is dealer.
Dealer: North	♥ KJ97	The opponents are silent.
Vul: None	♦ J2	
HCP: 8	♣ Q943	

Board: 290	♠ JT	You are dealer.
Dealer: South	♥ K93	The opponents are silent.
Vul: N-S	♦ A865	
HCP: 15	♣ AK76	

Both hands (Answers Page)

Board: 286	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ QT7				1NT
Vul: None	♥ K964	♥ Q7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J9	♦ AK62	Pass	3NT	All Pass	
South HCP: 15	♣ Q432	♣ KJ75				
Contract: 3NT North			1. Stayman			

Board: 287	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ 984		1NT	Pass	3NT
Vul: N-S	♥ Q84	♥ KT2		All Pass		
North HCP: 15	♦ KQ92	♦ 75				
South HCP: 9+1	♣ KJ7	♣ AQ864				
Contract: 3NT South						

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQT4				1NT
Vul: E-W	♥ KT	♥ A65	Pass	2NT	All Pass	
North HCP: 8+1	♦ KT876	♦ J4				
South HCP: 15	♣ Q984	♣ A653				
Contract: 2NT North						

Board: 289	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ J87		1NT	Pass	2♣ ¹
Vul: None	♥ A42	♥ KJ97	Pass	2♦	Pass	2NT
North HCP: 15	♦ K43	♦ J2		All Pass		
South HCP: 8	♣ AJT7	♣ Q943				
Contract: 2NT South			1. Stayman			

Board: 290	North:	South:	W	N	E	S
Dealer: South	♠ Q653	♠ JT				1NT
Vul: N-S	♥ Q86	♥ K93	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ4	♦ A865	Pass	3NT	All Pass	
South HCP: 15	♣ T94	♣ AK76				
Contract: 3NT North			1. Stayman			

Board: 291	♠ A942	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: E-W	♦ KT82	
HCP: 15	♣ KT6	

Board: 292	♠ Q94	Partner is dealer.
Dealer: South	♥ Q63	The opponents are silent.
Vul: Both	♦ KQ94	
HCP: 9	♣ 843	

Board: 293	♠ KQ82	You are dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: N-S	♦ AQ5	
HCP: 15	♣ KJ96	

Board: 294	♠ KT5	Partner is dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: E-W	♦ KT92	
HCP: 9	♣ 543	

Board: 295	♠ J52	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ AKJ83	
HCP: 15+1	♣ 32	

Both hands (Answers Page)

Board: 291	North:	South:	W	N	E	S
Dealer: North	♠ A942	♠ KJ		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ	♥ K854	Pass	2♦	Pass	3NT
North HCP: 15	♦ KT82	♦ 943	All Pass			
South HCP: 9	♣ KT6	♣ Q874				
Contract: 3NT South			1. Stayman			

Board: 292	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ 62				1NT
Vul: Both	♥ Q63	♥ AJ54	Pass	3NT	All Pass	
North HCP: 9	♦ KQ94	♦ AT52				
South HCP: 15	♣ 843	♣ AQ2				
Contract: 3NT North						

Board: 293	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ J96		1NT	Pass	2♣ ¹
Vul: N-S	♥ T8	♥ QJ93	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ5	♦ 83	All Pass			
South HCP: 8	♣ KJ96	♣ AT74				
Contract: 2NT South			1. Stayman			

Board: 294	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ 9643				1NT
Vul: E-W	♥ QJ6	♥ AK5	Pass	3NT	All Pass	
North HCP: 9	♦ KT92	♦ Q87				
South HCP: 15	♣ 543	♣ AQT				
Contract: 3NT North						

Board: 295	North:	South:	W	N	E	S
Dealer: North	♠ J52	♠ KQ8		1NT	Pass	2NT
Vul: Both	♥ AQT	♥ J84	All Pass			
North HCP: 15+1	♦ AKJ83	♦ 74				
South HCP: 8+1	♣ 32	♣ QT874				
Contract: 2NT South						

Board: 291	♠ KJ	Partner is dealer.
Dealer: North	♥ K854	The opponents are silent.
Vul: E-W	♦ 943	
HCP: 9	♣ Q874	

Board: 292	♠ 62	You are dealer.
Dealer: South	♥ AJ54	The opponents are silent.
Vul: Both	♦ AT52	
HCP: 15	♣ AQ2	

Board: 293	♠ J96	Partner is dealer.
Dealer: North	♥ QJ93	The opponents are silent.
Vul: N-S	♦ 83	
HCP: 8	♣ AT74	

Board: 294	♠ 9643	You are dealer.
Dealer: South	♥ AK5	The opponents are silent.
Vul: E-W	♦ Q87	
HCP: 15	♣ AQT	

Board: 295	♠ KQ8	Partner is dealer.
Dealer: North	♥ J84	The opponents are silent.
Vul: Both	♦ 74	
HCP: 8+1	♣ QT874	

Both hands (Answers Page)

Board: 291	North:	South:	W	N	E	S
Dealer: North	♠ A942	♠ KJ		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ	♥ K854	Pass	2♦	Pass	3NT
North HCP: 15	♦ KT82	♦ 943	All Pass			
South HCP: 9	♣ KT6	♣ Q874				
Contract: 3NT South			1. Stayman			

Board: 292	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ 62				1NT
Vul: Both	♥ Q63	♥ AJ54	Pass	3NT	All Pass	
North HCP: 9	♦ KQ94	♦ AT52				
South HCP: 15	♣ 843	♣ AQ2				
Contract: 3NT North						

Board: 293	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ J96		1NT	Pass	2♣ ¹
Vul: N-S	♥ T8	♥ QJ93	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ5	♦ 83	All Pass			
South HCP: 8	♣ KJ96	♣ AT74				
Contract: 2NT South			1. Stayman			

Board: 294	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ 9643				1NT
Vul: E-W	♥ QJ6	♥ AK5	Pass	3NT	All Pass	
North HCP: 9	♦ KT92	♦ Q87				
South HCP: 15	♣ 543	♣ AQT				
Contract: 3NT North						

Board: 295	North:	South:	W	N	E	S
Dealer: North	♠ J52	♠ KQ8		1NT	Pass	2NT
Vul: Both	♥ AQT	♥ J84	All Pass			
North HCP: 15+1	♦ AKJ83	♦ 74				
South HCP: 8+1	♣ 32	♣ QT874				
Contract: 2NT South						

Board: 296	♠ 98	Partner is dealer.
Dealer: South	♥ T87	The opponents are silent.
Vul: None	♦ A874	
HCP: 8	♣ AT42	

Board: 297	♠ AQ6	You are dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: E-W	♦ 764	
HCP: 15	♣ AQ52	

Board: 298	♠ AT75	Partner is dealer.
Dealer: South	♥ 63	The opponents are silent.
Vul: Both	♦ Q94	
HCP: 9	♣ KT84	

Board: 299	♠ KT86	You are dealer.
Dealer: North	♥ K32	The opponents are silent.
Vul: None	♦ KQ4	
HCP: 15	♣ A92	

Board: 300	♠ AT2	Partner is dealer.
Dealer: South	♥ J43	The opponents are silent.
Vul: N-S	♦ 9862	
HCP: 9	♣ AT4	

Both hands (Answers Page)

Board: 296	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ KQT5				1NT
Vul: None	♥ T87	♥ Q642		All Pass		
North HCP: 8	♦ A874	♦ KQ5				
South HCP: 15	♣ AT42	♣ QJ				
Contract: 1NT South						

Board: 297	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ 73		1NT	Pass	3NT
Vul: E-W	♥ K87	♥ QT2		All Pass		
North HCP: 15	♦ 764	♦ KT5				
South HCP: 9+1	♣ AQ52	♣ KJT43				
Contract: 3NT South						

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ AT75	♠ KQ62				1NT
Vul: Both	♥ 63	♥ KT	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q94	♦ A87	Pass	4♠	All Pass	
South HCP: 15	♣ KT84	♣ QJ32				
Contract: 4♠ North			1. Stayman			

Board: 299	North:	South:	W	N	E	S
Dealer: North	♠ KT86	♠ A2		1NT	Pass	3NT
Vul: None	♥ K32	♥ Q76		All Pass		
North HCP: 15	♦ KQ4	♦ 9865				
South HCP: 9	♣ A92	♣ KT84				
Contract: 3NT South						

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ AT2	♠ 974				1NT
Vul: N-S	♥ J43	♥ K6	Pass	2NT	All Pass	
North HCP: 9	♦ 9862	♦ KQJ5				
South HCP: 15	♣ AT4	♣ KQJ6				
Contract: 2NT North						

Board: 296	♠ KQT5	You are dealer.
Dealer: South	♥ Q642	The opponents are silent.
Vul: None	♦ KQ5	
HCP: 15	♣ QJ	

Board: 297	♠ 73	Partner is dealer.
Dealer: North	♥ QT2	The opponents are silent.
Vul: E-W	♦ KT5	
HCP: 9+1	♣ KJT43	

Board: 298	♠ KQ62	You are dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: Both	♦ A87	
HCP: 15	♣ QJ32	

Board: 299	♠ A2	Partner is dealer.
Dealer: North	♥ Q76	The opponents are silent.
Vul: None	♦ 9865	
HCP: 9	♣ KT84	

Board: 300	♠ 974	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ KQJ5	
HCP: 15	♣ KQJ6	

Both hands (Answers Page)

Board: 296	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ KQT5				1NT
Vul: None	♥ T87	♥ Q642		All Pass		
North HCP: 8	♦ A874	♦ KQ5				
South HCP: 15	♣ AT42	♣ QJ				
Contract: 1NT South						

Board: 297	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ 73		1NT	Pass	3NT
Vul: E-W	♥ K87	♥ QT2		All Pass		
North HCP: 15	♦ 764	♦ KT5				
South HCP: 9+1	♣ AQ52	♣ KJT43				
Contract: 3NT South						

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ AT75	♠ KQ62				1NT
Vul: Both	♥ 63	♥ KT	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q94	♦ A87	Pass	4♠	All Pass	
South HCP: 15	♣ KT84	♣ QJ32				
Contract: 4♠ North			1. Stayman			

Board: 299	North:	South:	W	N	E	S
Dealer: North	♠ KT86	♠ A2		1NT	Pass	3NT
Vul: None	♥ K32	♥ Q76		All Pass		
North HCP: 15	♦ KQ4	♦ 9865				
South HCP: 9	♣ A92	♣ KT84				
Contract: 3NT South						

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ AT2	♠ 974				1NT
Vul: N-S	♥ J43	♥ K6	Pass	2NT	All Pass	
North HCP: 9	♦ 9862	♦ KQJ5				
South HCP: 15	♣ AT4	♣ KQJ6				
Contract: 2NT North						

Board: 301	♠ KJ92	You are dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: Both	♦ J4	
HCP: 15	♣ AQJ9	

Board: 302	♠ J4	Partner is dealer.
Dealer: South	♥ 652	The opponents are silent.
Vul: None	♦ KQJ8	
HCP: 9	♣ QT42	

Board: 303	♠ A652	You are dealer.
Dealer: North	♥ 984	The opponents are silent.
Vul: N-S	♦ AK87	
HCP: 15	♣ A5	

Board: 304	♠ 82	Partner is dealer.
Dealer: South	♥ J962	The opponents are silent.
Vul: E-W	♦ AQT	
HCP: 8	♣ JT42	

Board: 305	♠ K53	You are dealer.
Dealer: North	♥ 742	The opponents are silent.
Vul: None	♦ A84	
HCP: 15	♣ AKJ6	

Both hands (Answers Page)

Board: 301	North:	South:	W	N	E	S
Dealer: North	♠ KJ92	♠ 87		1NT	Pass	3NT
Vul: Both	♥ KT4	♥ J95		All Pass		
North HCP: 15	♦ J4	♦ KQ83				
South HCP: 9	♣ AQJ9	♣ K743				
Contract: 3NT South						

Board: 302	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ A72				1NT
Vul: None	♥ 652	♥ AQT4	Pass	2NT	All Pass	
North HCP: 9	♦ KQJ8	♦ 965				
South HCP: 15	♣ QT42	♣ AJ8				
Contract: 2NT North						

Board: 303	North:	South:	W	N	E	S
Dealer: North	♠ A652	♠ K97		1NT	Pass	2♣ ¹
Vul: N-S	♥ 984	♥ KQJ5	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK87	♦ 64		All Pass		
South HCP: 9	♣ A5	♣ T964				
Contract: 3NT South			1. Stayman			

Board: 304	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AJ4				1NT
Vul: E-W	♥ J962	♥ AT5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AQT	♦ K3	Pass	2NT	All Pass	
South HCP: 15+1	♣ JT42	♣ K9763				
Contract: 2NT North			1. Stayman			

Board: 305	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ A6		1NT	Pass	3NT
Vul: None	♥ 742	♥ T86		All Pass		
North HCP: 15	♦ A84	♦ KT762				
South HCP: 9+1	♣ AKJ6	♣ QT4				
Contract: 3NT South						

Board: 301	♠ 87	Partner is dealer.
Dealer: North	♥ J95	The opponents are silent.
Vul: Both	♦ KQ83	
HCP: 9	♣ K743	

Board: 302	♠ A72	You are dealer.
Dealer: South	♥ AQT4	The opponents are silent.
Vul: None	♦ 965	
HCP: 15	♣ AJ8	

Board: 303	♠ K97	Partner is dealer.
Dealer: North	♥ KQJ5	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 9	♣ T964	

Board: 304	♠ AJ4	You are dealer.
Dealer: South	♥ AT5	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 15+1	♣ K9763	

Board: 305	♠ A6	Partner is dealer.
Dealer: North	♥ T86	The opponents are silent.
Vul: None	♦ KT762	
HCP: 9+1	♣ QT4	

Both hands (Answers Page)

Board: 301	North:	South:	W	N	E	S
Dealer: North	♠ KJ92	♠ 87		1NT	Pass	3NT
Vul: Both	♥ KT4	♥ J95		All Pass		
North HCP: 15	♦ J4	♦ KQ83				
South HCP: 9	♣ AQJ9	♣ K743				
Contract: 3NT South						

Board: 302	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ A72				1NT
Vul: None	♥ 652	♥ AQT4	Pass	2NT	All Pass	
North HCP: 9	♦ KQJ8	♦ 965				
South HCP: 15	♣ QT42	♣ AJ8				
Contract: 2NT North						

Board: 303	North:	South:	W	N	E	S
Dealer: North	♠ A652	♠ K97		1NT	Pass	2♣ ¹
Vul: N-S	♥ 984	♥ KQJ5	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK87	♦ 64		All Pass		
South HCP: 9	♣ A5	♣ T964				
Contract: 3NT South			1. Stayman			

Board: 304	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AJ4				1NT
Vul: E-W	♥ J962	♥ AT5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AQT	♦ K3	Pass	2NT	All Pass	
South HCP: 15+1	♣ JT42	♣ K9763				
Contract: 2NT North			1. Stayman			

Board: 305	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ A6		1NT	Pass	3NT
Vul: None	♥ 742	♥ T86		All Pass		
North HCP: 15	♦ A84	♦ KT762				
South HCP: 9+1	♣ AKJ6	♣ QT4				
Contract: 3NT South						

Board: 306	♠ 832	Partner is dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: N-S	♦ J95	
HCP: 9	♣ KQ43	

Board: 307	♠ A3	You are dealer.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: E-W	♦ J64	
HCP: 15	♣ KJ32	

Board: 308	♠ QJ	Partner is dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: Both	♦ K9842	
HCP: 9+1	♣ J654	

Board: 309	♠ KT9	You are dealer.
Dealer: North	♥ 853	West (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ AKQ3	
HCP: 15	♣ K73	

Board: 310	♠ J8	Partner is dealer.
Dealer: South	♥ QT62	The opponents are silent.
Vul: E-W	♦ K73	
HCP: 8	♣ Q984	

Both hands (Answers Page)

Board: 306	North:	South:	W	N	E	S
Dealer: South	♠ 832	♠ 54				1NT
Vul: N-S	♥ K85	♥ AJ6	Pass	3NT	All Pass	
North HCP: 9	♦ J95	♦ KQ72				
South HCP: 15	♣ KQ43	♣ AJ52				
Contract: 3NT North						

Board: 307	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ J4		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ82	♥ JT94	Pass	2♥	Pass	3♥
North HCP: 15	♦ J64	♦ AQ95	All Pass			
South HCP: 8	♣ KJ32	♣ 974				
Contract: 3♥ South			1. Stayman			

Board: 308	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ AT76				1NT
Vul: Both	♥ Q6	♥ AKJ3	Pass	2NT	All Pass	
North HCP: 9+1	♦ K9842	♦ T7				
South HCP: 15	♣ J654	♣ K87				
Contract: 2NT North						

Board: 309	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ Q875		1NT	Pass	2♣ ¹
Vul: N-S	♥ 853	♥ AK4	X	2♦	Pass	3♦
North HCP: 15	♦ AKQ3	♦ T852	All Pass			
South HCP: 9	♣ K73	♣ 84				
Contract: 3♦ South			1. Stayman			

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AQ6				1NT
Vul: E-W	♥ QT62	♥ 9875	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K73	♦ AQ2	Pass	3♥	All Pass	
South HCP: 15	♣ Q984	♣ KT7				
Contract: 3♥ North			1. Stayman			

Board: 306 ♠ 54 You are dealer.

Dealer: South ♥ AJ6 The opponents are silent.

Vul: N-S ♦ KQ72

HCP: 15 ♣ AJ52

Board: 307 ♠ J4 Partner is dealer.

Dealer: North ♥ JT94 The opponents are silent.

Vul: E-W ♦ AQ95

HCP: 8 ♣ 974

Board: 308 ♠ AT76 You are dealer.

Dealer: South ♥ AKJ3 The opponents are silent.

Vul: Both ♦ T7

HCP: 15 ♣ K87

Board: 309 ♠ Q875 Partner is dealer.

Dealer: North ♥ AK4 West (LHO) Doubles 2♣ if possible.

Vul: N-S ♦ T852

HCP: 9 ♣ 84

Board: 310 ♠ AQ6 You are dealer.

Dealer: South ♥ 9875 The opponents are silent.

Vul: E-W ♦ AQ2

HCP: 15 ♣ KT7

Both hands (Answers Page)

Board: 306	North:	South:	W	N	E	S
Dealer: South	♠ 832	♠ 54				1NT
Vul: N-S	♥ K85	♥ AJ6	Pass	3NT	All Pass	
North HCP: 9	♦ J95	♦ KQ72				
South HCP: 15	♣ KQ43	♣ AJ52				
Contract: 3NT North						

Board: 307	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ J4		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ82	♥ JT94	Pass	2♥	Pass	3♥
North HCP: 15	♦ J64	♦ AQ95	All Pass			
South HCP: 8	♣ KJ32	♣ 974				
Contract: 3♥ South			1. Stayman			

Board: 308	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ AT76				1NT
Vul: Both	♥ Q6	♥ AKJ3	Pass	2NT	All Pass	
North HCP: 9+1	♦ K9842	♦ T7				
South HCP: 15	♣ J654	♣ K87				
Contract: 2NT North						

Board: 309	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ Q875		1NT	Pass	2♣ ¹
Vul: N-S	♥ 853	♥ AK4	X	2♦	Pass	3♦
North HCP: 15	♦ AKQ3	♦ T852	All Pass			
South HCP: 9	♣ K73	♣ 84				
Contract: 3♦ South			1. Stayman			

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AQ6				1NT
Vul: E-W	♥ QT62	♥ 9875	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K73	♦ AQ2	Pass	3♥	All Pass	
South HCP: 15	♣ Q984	♣ KT7				
Contract: 3♥ North			1. Stayman			

Board: 311	♠ QJ82	You are dealer.
Dealer: North	♥ Q32	The opponents are silent.
Vul: Both	♦ AT75	
HCP: 15	♣ AQ	

Board: 312	♠ Q94	Partner is dealer.
Dealer: South	♥ 9853	The opponents are silent.
Vul: None	♦ Q84	
HCP: 8	♣ A94	

Board: 313	♠ AK97	You are dealer.
Dealer: North	♥ KQ52	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 15	♣ K76	

Board: 314	♠ T2	Partner is dealer.
Dealer: South	♥ J96	The opponents are silent.
Vul: Both	♦ A987	
HCP: 8	♣ K964	

Board: 315	♠ 72	You are dealer.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: None	♦ T63	
HCP: 15+1	♣ AKQ82	

Both hands (Answers Page)

Board: 311	North:	South:	W	N	E	S
Dealer: North	♠ QJ82	♠ T7		1NT	Pass	2♣ ¹
Vul: Both	♥ Q32	♥ AJ97	Pass	2♦	Pass	3NT
North HCP: 15	♦ AT75	♦ KJ86	All Pass			
South HCP: 9	♣ AQ	♣ 743				
Contract: 3NT South			1. Stayman			

Board: 312	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ AK6				1NT
Vul: None	♥ 9853	♥ KJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q84	♦ KT963	Pass	2NT	All Pass	
South HCP: 15+1	♣ A94	♣ JT3				
Contract: 2NT North			1. Stayman			

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ 32		1NT	Pass	2NT
Vul: E-W	♥ KQ52	♥ A87	All Pass			
North HCP: 15	♦ 52	♦ KQT9				
South HCP: 9	♣ K76	♣ 9543				
Contract: 2NT South						

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ 765				1NT
Vul: Both	♥ J96	♥ KQT8	All Pass			
North HCP: 8	♦ A987	♦ KJ				
South HCP: 15	♣ K964	♣ AQ85				
Contract: 1NT South						

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ T8		1NT	Pass	2NT
Vul: None	♥ AQ4	♥ 93	All Pass			
North HCP: 15+1	♦ T63	♦ AKQ85				
South HCP: 9+1	♣ AKQ82	♣ 7654				
Contract: 2NT South						

Board: 311	♠ T7	Partner is dealer.
Dealer: North	♥ AJ97	The opponents are silent.
Vul: Both	♦ KJ86	
HCP: 9	♣ 743	

Board: 312	♠ AK6	You are dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ KT963	
HCP: 15+1	♣ JT3	

Board: 313	♠ 32	Partner is dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: E-W	♦ KQT9	
HCP: 9	♣ 9543	

Board: 314	♠ 765	You are dealer.
Dealer: South	♥ KQT8	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 15	♣ AQ85	

Board: 315	♠ T8	Partner is dealer.
Dealer: North	♥ 93	The opponents are silent.
Vul: None	♦ AKQ85	
HCP: 9+1	♣ 7654	

Both hands (Answers Page)

Board: 311	North:	South:	W	N	E	S
Dealer: North	♠ QJ82	♠ T7		1NT	Pass	2♣ ¹
Vul: Both	♥ Q32	♥ AJ97	Pass	2♦	Pass	3NT
North HCP: 15	♦ AT75	♦ KJ86	All Pass			
South HCP: 9	♣ AQ	♣ 743				
Contract: 3NT South			1. Stayman			

Board: 312	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ AK6				1NT
Vul: None	♥ 9853	♥ KJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q84	♦ KT963	Pass	2NT	All Pass	
South HCP: 15+1	♣ A94	♣ JT3				
Contract: 2NT North			1. Stayman			

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ 32		1NT	Pass	2NT
Vul: E-W	♥ KQ52	♥ A87	All Pass			
North HCP: 15	♦ 52	♦ KQT9				
South HCP: 9	♣ K76	♣ 9543				
Contract: 2NT South						

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ 765				1NT
Vul: Both	♥ J96	♥ KQT8	All Pass			
North HCP: 8	♦ A987	♦ KJ				
South HCP: 15	♣ K964	♣ AQ85				
Contract: 1NT South						

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ T8		1NT	Pass	2NT
Vul: None	♥ AQ4	♥ 93	All Pass			
North HCP: 15+1	♦ T63	♦ AKQ85				
South HCP: 9+1	♣ AKQ82	♣ 7654				
Contract: 2NT South						

Board: 316	♠ K873	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 8+1	♣ KQ984	

Board: 317	♠ A8	You are dealer.
Dealer: North	♥ QJ83	The opponents are silent.
Vul: Both	♦ 853	
HCP: 15	♣ AKJ7	

Board: 318	♠ K32	Partner is dealer.
Dealer: South	♥ KQJT	The opponents are silent.
Vul: None	♦ 94	
HCP: 9	♣ 8754	

Board: 319	♠ AT6	You are dealer.
Dealer: North	♥ KQJ2	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 15	♣ J93	

Board: 320	♠ J85	Partner is dealer.
Dealer: South	♥ T754	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 9	♣ QJ4	

Both hands (Answers Page)

Board: 316	North:	South:	W	N	E	S
Dealer: South	♠ K873	♠ Q95				1NT
Vul: N-S	♥ 82	♥ AJT9	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ 92	♦ A43	Pass	2NT	All Pass	
South HCP: 15	♣ KQ984	♣ A62				
Contract: 2NT North			1. Stayman			

Board: 317	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ Q52		1NT	Pass	3NT
Vul: Both	♥ QJ83	♥ K5		All Pass		
North HCP: 15	♦ 853	♦ Q92				
South HCP: 9+1	♣ AKJ7	♣ QT843				
Contract: 3NT South						

Board: 318	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ AJ6				1NT
Vul: None	♥ KQJT	♥ A854	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 94	♦ AT52	Pass	4♥	All Pass	
South HCP: 15	♣ 8754	♣ QT				
Contract: 4♥ North			1. Stayman			

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ J92		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQJ2	♥ A843	Pass	2♥	Pass	3♥
North HCP: 15	♦ AT9	♦ 853		All Pass		
South HCP: 9	♣ J93	♣ A84				
Contract: 3♥ South			1. Stayman			

Board: 320	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ AQ4				1NT
Vul: E-W	♥ T754	♥ AKQ9	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AJ4	♦ 62	Pass	3♥	All Pass	
South HCP: 15	♣ QJ4	♣ T862				
Contract: 3♥ North			1. Stayman			

Board: 316 ♠ Q95 You are dealer.

Dealer: South ♥ AJT9 The opponents are silent.

Vul: N-S ♦ A43

HCP: 15 ♣ A62

Board: 317 ♠ Q52 Partner is dealer.

Dealer: North ♥ K5 The opponents are silent.

Vul: Both ♦ Q92

HCP: 9+1 ♣ QT843

Board: 318 ♠ AJ6 You are dealer.

Dealer: South ♥ A854 The opponents are silent.

Vul: None ♦ AT52

HCP: 15 ♣ QT

Board: 319 ♠ J92 Partner is dealer.

Dealer: North ♥ A843 The opponents are silent.

Vul: N-S ♦ 853

HCP: 9 ♣ A84

Board: 320 ♠ AQ4 You are dealer.

Dealer: South ♥ AKQ9 The opponents are silent.

Vul: E-W ♦ 62

HCP: 15 ♣ T862

Both hands (Answers Page)

Board: 316	North:	South:	W	N	E	S
Dealer: South	♠ K873	♠ Q95				1NT
Vul: N-S	♥ 82	♥ AJT9	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ 92	♦ A43	Pass	2NT	All Pass	
South HCP: 15	♣ KQ984	♣ A62				
Contract: 2NT North			1. Stayman			

Board: 317	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ Q52		1NT	Pass	3NT
Vul: Both	♥ QJ83	♥ K5		All Pass		
North HCP: 15	♦ 853	♦ Q92				
South HCP: 9+1	♣ AKJ7	♣ QT843				
Contract: 3NT South						

Board: 318	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ AJ6				1NT
Vul: None	♥ KQJT	♥ A854	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 94	♦ AT52	Pass	4♥	All Pass	
South HCP: 15	♣ 8754	♣ QT				
Contract: 4♥ North			1. Stayman			

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ J92		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQJ2	♥ A843	Pass	2♥	Pass	3♥
North HCP: 15	♦ AT9	♦ 853		All Pass		
South HCP: 9	♣ J93	♣ A84				
Contract: 3♥ South			1. Stayman			

Board: 320	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ AQ4				1NT
Vul: E-W	♥ T754	♥ AKQ9	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AJ4	♦ 62	Pass	3♥	All Pass	
South HCP: 15	♣ QJ4	♣ T862				
Contract: 3♥ North			1. Stayman			

Board: 321	♠ J95	You are dealer.
Dealer: North	♥ AT53	The opponents are silent.
Vul: None	♦ QJ92	
HCP: 15	♣ AK	

Board: 322	♠ 85	Partner is dealer.
Dealer: South	♥ QT5	The opponents are silent.
Vul: N-S	♦ 952	
HCP: 9+1	♣ AQJ64	

Board: 323	♠ A54	You are dealer.
Dealer: North	♥ A64	The opponents are silent.
Vul: E-W	♦ J32	
HCP: 15	♣ KQJ7	

Board: 324	♠ K985	Partner is dealer.
Dealer: South	♥ T94	The opponents are silent.
Vul: Both	♦ K4	
HCP: 8	♣ QT64	

Board: 325	♠ QJT4	You are dealer.
Dealer: North	♥ J764	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 15	♣ AK8	

Both hands (Answers Page)

Board: 321	North:	South:	W	N	E	S
Dealer: North	♠ J95	♠ KT4		1NT	Pass	3NT
Vul: None	♥ AT53	♥ QJ4		All Pass		
North HCP: 15	♦ QJ92	♦ K85				
South HCP: 9	♣ AK	♣ 9743				
Contract: 3NT South						

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ AK43				1NT
Vul: N-S	♥ QT5	♥ A96	Pass	2NT	All Pass	
North HCP: 9+1	♦ 952	♦ A87				
South HCP: 15	♣ AQJ64	♣ 952				
Contract: 2NT North						

Board: 323	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ Q3		1NT	Pass	2♣ ¹
Vul: E-W	♥ A64	♥ QT87	Pass	2♦	Pass	2NT
North HCP: 15	♦ J32	♦ T84		All Pass		
South HCP: 8	♣ KQJ7	♣ A843				
Contract: 2NT South			1. Stayman			

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ K985	♠ QT4				1NT
Vul: Both	♥ T94	♥ AQ2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K4	♦ A9873	Pass	2NT	All Pass	
South HCP: 15+1	♣ QT64	♣ K2				
Contract: 2NT North			1. Stayman			

Board: 325	North:	South:	W	N	E	S
Dealer: North	♠ QJT4	♠ K82		1NT	Pass	2NT
Vul: N-S	♥ J764	♥ Q83		All Pass		
North HCP: 15	♦ AT	♦ QJ84				
South HCP: 8	♣ AK8	♣ T43				
Contract: 2NT South						

Board: 321	♠ KT4	Partner is dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: None	♦ K85	
HCP: 9	♣ 9743	

Board: 322	♠ AK43	You are dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: N-S	♦ A87	
HCP: 15	♣ 952	

Board: 323	♠ Q3	Partner is dealer.
Dealer: North	♥ QT87	The opponents are silent.
Vul: E-W	♦ T84	
HCP: 8	♣ A843	

Board: 324	♠ QT4	You are dealer.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: Both	♦ A9873	
HCP: 15+1	♣ K2	

Board: 325	♠ K82	Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: N-S	♦ QJ84	
HCP: 8	♣ T43	

Both hands (Answers Page)

Board: 321	North:	South:	W	N	E	S
Dealer: North	♠ J95	♠ KT4		1NT	Pass	3NT
Vul: None	♥ AT53	♥ QJ4		All Pass		
North HCP: 15	♦ QJ92	♦ K85				
South HCP: 9	♣ AK	♣ 9743				
Contract: 3NT South						

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ AK43				1NT
Vul: N-S	♥ QT5	♥ A96	Pass	2NT	All Pass	
North HCP: 9+1	♦ 952	♦ A87				
South HCP: 15	♣ AQJ64	♣ 952				
Contract: 2NT North						

Board: 323	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ Q3		1NT	Pass	2♣ ¹
Vul: E-W	♥ A64	♥ QT87	Pass	2♦	Pass	2NT
North HCP: 15	♦ J32	♦ T84		All Pass		
South HCP: 8	♣ KQJ7	♣ A843				
Contract: 2NT South			1. Stayman			

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ K985	♠ QT4				1NT
Vul: Both	♥ T94	♥ AQ2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K4	♦ A9873	Pass	2NT	All Pass	
South HCP: 15+1	♣ QT64	♣ K2				
Contract: 2NT North			1. Stayman			

Board: 325	North:	South:	W	N	E	S
Dealer: North	♠ QJT4	♠ K82		1NT	Pass	2NT
Vul: N-S	♥ J764	♥ Q83		All Pass		
North HCP: 15	♦ AT	♦ QJ84				
South HCP: 8	♣ AK8	♣ T43				
Contract: 2NT South						

Board: 326	♠ J8	Partner is dealer.
Dealer: South	♥ J852	The opponents are silent.
Vul: E-W	♦ KQJ97	
HCP: 8+1	♣ 42	

Board: 327	♠ AQT	You are dealer.
Dealer: North	♥ KT97	The opponents are silent.
Vul: Both	♦ AQ43	
HCP: 15	♣ T6	

Board: 328	♠ 92	Partner is dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: None	♦ JT75	
HCP: 8+1	♣ AQJ84	

Board: 329	♠ K952	You are dealer.
Dealer: North	♥ AT75	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 15	♣ AQ8	

Board: 330	♠ KJ	Partner is dealer.
Dealer: South	♥ QT2	The opponents are silent.
Vul: Both	♦ 864	
HCP: 9+1	♣ KT642	

Both hands (Answers Page)

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ Q6				1NT
Vul: E-W	♥ J852	♥ QT4	Pass	2♣ ¹	Pass	2♦
North HCP: 8+1	♦ KQJ97	♦ AT2	Pass	2NT	All Pass	
South HCP: 15+1	♣ 42	♣ AK763				
Contract: 2NT North			1. Stayman			

Board: 327	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ 943		1NT	Pass	2NT
Vul: Both	♥ KT97	♥ J5		All Pass		
North HCP: 15	♦ AQ43	♦ KT2				
South HCP: 9+1	♣ T6	♣ AJ974				
Contract: 2NT South						

Board: 328	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ J743				1NT
Vul: None	♥ 86	♥ AQ5	Pass	2NT	All Pass	
North HCP: 8+1	♦ JT75	♦ KQ				
South HCP: 15	♣ AQJ84	♣ K963				
Contract: 2NT North						

Board: 329	North:	South:	W	N	E	S
Dealer: North	♠ K952	♠ QJ84		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT75	♥ J6	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q9	♦ J6	Pass	3♠	All Pass	
South HCP: 8+1	♣ AQ8	♣ KT954				
Contract: 3♠ North			1. Stayman			

Board: 330	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ AQT6				1NT
Vul: Both	♥ QT2	♥ J964	Pass	3NT	All Pass	
North HCP: 9+1	♦ 864	♦ AQ				
South HCP: 15	♣ KT642	♣ Q73				
Contract: 3NT North						

Board: 326	♠ Q6	You are dealer.
Dealer: South	♥ QT4	The opponents are silent.
Vul: E-W	♦ AT2	
HCP: 15+1	♣ AK763	

Board: 327	♠ 943	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: Both	♦ KT2	
HCP: 9+1	♣ AJ974	

Board: 328	♠ J743	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: None	♦ KQ	
HCP: 15	♣ K963	

Board: 329	♠ QJ84	Partner is dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 8+1	♣ KT954	

Board: 330	♠ AQT6	You are dealer.
Dealer: South	♥ J964	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 15	♣ Q73	

Both hands (Answers Page)

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ Q6				1NT
Vul: E-W	♥ J852	♥ QT4	Pass	2♣ ¹	Pass	2♦
North HCP: 8+1	♦ KQJ97	♦ AT2	Pass	2NT	All Pass	
South HCP: 15+1	♣ 42	♣ AK763				
Contract: 2NT North			1. Stayman			

Board: 327	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ 943		1NT	Pass	2NT
Vul: Both	♥ KT97	♥ J5		All Pass		
North HCP: 15	♦ AQ43	♦ KT2				
South HCP: 9+1	♣ T6	♣ AJ974				
Contract: 2NT South						

Board: 328	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ J743				1NT
Vul: None	♥ 86	♥ AQ5	Pass	2NT	All Pass	
North HCP: 8+1	♦ JT75	♦ KQ				
South HCP: 15	♣ AQJ84	♣ K963				
Contract: 2NT North						

Board: 329	North:	South:	W	N	E	S
Dealer: North	♠ K952	♠ QJ84		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT75	♥ J6	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q9	♦ J6	Pass	3♠	All Pass	
South HCP: 8+1	♣ AQ8	♣ KT954				
Contract: 3♠ North			1. Stayman			

Board: 330	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ AQT6				1NT
Vul: Both	♥ QT2	♥ J964	Pass	3NT	All Pass	
North HCP: 9+1	♦ 864	♦ AQ				
South HCP: 15	♣ KT642	♣ Q73				
Contract: 3NT North						

Board: 331 ♠ AJ7 You are dealer.

Dealer: North ♥ K732 The opponents are silent.

Vul: None ♦ AT85

HCP: 15 ♣ K6

Board: 332 ♠ KJ9 Partner is dealer.

Dealer: South ♥ Q74 The opponents are silent.

Vul: N-S ♦ K842

HCP: 9 ♣ 943

Board: 333 ♠ AJT2 You are dealer.

Dealer: North ♥ AQ The opponents are silent.

Vul: Both ♦ JT43

HCP: 15 ♣ K86

Board: 334 ♠ Q64 Partner is dealer.

Dealer: South ♥ KJ62 The opponents are silent.

Vul: None ♦ Q86

HCP: 9 ♣ JT4

Board: 335 ♠ 9865 You are dealer.

Dealer: North ♥ K2 The opponents are silent.

Vul: N-S ♦ AQ4

HCP: 15 ♣ AQ92

Both hands (Answers Page)

Board: 331	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ 65		1NT	Pass	3NT
Vul: None	♥ K732	♥ A95		All Pass		
North HCP: 15	♦ AT85	♦ Q76				
South HCP: 9+1	♣ K6	♣ QJT94				
Contract: 3NT South						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ AQ65			1NT	
Vul: N-S	♥ Q74	♥ J63	Pass	3NT	All Pass	
North HCP: 9	♦ K842	♦ J9				
South HCP: 15	♣ 943	♣ AK87				
Contract: 3NT North						

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ AJT2	♠ K96		1NT	Pass	3NT
Vul: Both	♥ AQ	♥ J87		All Pass		
North HCP: 15	♦ JT43	♦ K7				
South HCP: 9+1	♣ K86	♣ Q9432				
Contract: 3NT South						

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ K98			1NT	
Vul: None	♥ KJ62	♥ AQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q86	♦ K72	Pass	3NT	All Pass	
South HCP: 15	♣ JT4	♣ K765				
Contract: 3NT North			1. Stayman			

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ 9865	♠ AK7		1NT	Pass	3NT
Vul: N-S	♥ K2	♥ 865		All Pass		
North HCP: 15	♦ AQ4	♦ JT2				
South HCP: 9	♣ AQ92	♣ JT74				
Contract: 3NT South						

Board: 331	♠ 65	Partner is dealer.
Dealer: North	♥ A95	The opponents are silent.
Vul: None	♦ Q76	
HCP: 9+1	♣ QJT94	

Board: 332	♠ AQ65	You are dealer.
Dealer: South	♥ J63	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 15	♣ AK87	

Board: 333	♠ K96	Partner is dealer.
Dealer: North	♥ J87	The opponents are silent.
Vul: Both	♦ K7	
HCP: 9+1	♣ Q9432	

Board: 334	♠ K98	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: None	♦ K72	
HCP: 15	♣ K765	

Board: 335	♠ AK7	Partner is dealer.
Dealer: North	♥ 865	The opponents are silent.
Vul: N-S	♦ JT2	
HCP: 9	♣ JT74	

Both hands (Answers Page)

Board: 331	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ 65		1NT	Pass	3NT
Vul: None	♥ K732	♥ A95		All Pass		
North HCP: 15	♦ AT85	♦ Q76				
South HCP: 9+1	♣ K6	♣ QJT94				
Contract: 3NT South						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ AQ65			1NT	
Vul: N-S	♥ Q74	♥ J63	Pass	3NT	All Pass	
North HCP: 9	♦ K842	♦ J9				
South HCP: 15	♣ 943	♣ AK87				
Contract: 3NT North						

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ AJT2	♠ K96		1NT	Pass	3NT
Vul: Both	♥ AQ	♥ J87		All Pass		
North HCP: 15	♦ JT43	♦ K7				
South HCP: 9+1	♣ K86	♣ Q9432				
Contract: 3NT South						

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ K98			1NT	
Vul: None	♥ KJ62	♥ AQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q86	♦ K72	Pass	3NT	All Pass	
South HCP: 15	♣ JT4	♣ K765				
Contract: 3NT North			1. Stayman			

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ 9865	♠ AK7		1NT	Pass	3NT
Vul: N-S	♥ K2	♥ 865		All Pass		
North HCP: 15	♦ AQ4	♦ JT2				
South HCP: 9	♣ AQ92	♣ JT74				
Contract: 3NT South						

Board: 336	♠ K97	Partner is dealer.
Dealer: South	♥ J753	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 9	♣ KT94	

Board: 337	♠ QT	You are dealer.
Dealer: North	♥ QJ64	The opponents are silent.
Vul: None	♦ K74	
HCP: 15	♣ AK63	

Board: 338	♠ J654	Partner is dealer.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: N-S	♦ J92	
HCP: 9	♣ Q94	

Board: 339	♠ AJ	You are dealer.
Dealer: North	♥ T963	The opponents are silent.
Vul: E-W	♦ AQ42	
HCP: 15	♣ AT2	

Board: 340	♠ Q942	Partner is dealer.
Dealer: South	♥ K63	The opponents are silent.
Vul: Both	♦ JT3	
HCP: 9	♣ K94	

Both hands (Answers Page)

Board: 336	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ A53				1NT
Vul: E-W	♥ J753	♥ 862	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q4	♦ AK	Pass	3NT	All Pass	
South HCP: 15+1	♣ KT94	♣ A8652				
Contract: 3NT North			1. Stayman			

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ J6		1NT	Pass	3NT
Vul: None	♥ QJ64	♥ 953		All Pass		
North HCP: 15	♦ K74	♦ AQJ83				
South HCP: 9+1	♣ AK63	♣ J74				
Contract: 3NT South						

Board: 338	North:	South:	W	N	E	S
Dealer: South	♠ J654	♠ A873				1NT
Vul: N-S	♥ KQ7	♥ AJT6	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J92	♦ K8	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q94	♣ KT6		All Pass		
Contract: 4♠ South			1. Stayman			

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ QT93		1NT	Pass	2♣ ¹
Vul: E-W	♥ T963	♥ AK54	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ42	♦ 98		All Pass		
South HCP: 9	♣ AT2	♣ 643				
Contract: 4♥ South			1. Stayman			

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ Q942	♠ AJT				1NT
Vul: Both	♥ K63	♥ Q72	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ JT3	♦ A76	Pass	3NT	All Pass	
South HCP: 15	♣ K94	♣ A863				
Contract: 3NT North			1. Stayman			

Board: 336	♠ A53	You are dealer.
Dealer: South	♥ 862	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 15+1	♣ A8652	

Board: 337	♠ J6	Partner is dealer.
Dealer: North	♥ 953	The opponents are silent.
Vul: None	♦ AQJ83	
HCP: 9+1	♣ J74	

Board: 338	♠ A873	You are dealer.
Dealer: South	♥ AJT6	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 15	♣ KT6	

Board: 339	♠ QT93	Partner is dealer.
Dealer: North	♥ AK54	The opponents are silent.
Vul: E-W	♦ 98	
HCP: 9	♣ 643	

Board: 340	♠ AJT	You are dealer.
Dealer: South	♥ Q72	The opponents are silent.
Vul: Both	♦ A76	
HCP: 15	♣ A863	

Both hands (Answers Page)

Board: 336	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ A53				1NT
Vul: E-W	♥ J753	♥ 862	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q4	♦ AK	Pass	3NT	All Pass	
South HCP: 15+1	♣ KT94	♣ A8652				
Contract: 3NT North			1. Stayman			

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ J6		1NT	Pass	3NT
Vul: None	♥ QJ64	♥ 953		All Pass		
North HCP: 15	♦ K74	♦ AQJ83				
South HCP: 9+1	♣ AK63	♣ J74				
Contract: 3NT South						

Board: 338	North:	South:	W	N	E	S
Dealer: South	♠ J654	♠ A873				1NT
Vul: N-S	♥ KQ7	♥ AJT6	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J92	♦ K8	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q94	♣ KT6		All Pass		
Contract: 4♠ South			1. Stayman			

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ QT93		1NT	Pass	2♣ ¹
Vul: E-W	♥ T963	♥ AK54	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ42	♦ 98		All Pass		
South HCP: 9	♣ AT2	♣ 643				
Contract: 4♥ South			1. Stayman			

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ Q942	♠ AJT				1NT
Vul: Both	♥ K63	♥ Q72	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ JT3	♦ A76	Pass	3NT	All Pass	
South HCP: 15	♣ K94	♣ A863				
Contract: 3NT North			1. Stayman			

Board: 341 ♠ AJ4 You are dealer.

Dealer: North ♥ AQT The opponents are silent.

Vul: N-S ♦ Q76

HCP: 15 ♣ Q972

Board: 342 ♠ A52 Partner is dealer.

Dealer: South ♥ J94 The opponents are silent.

Vul: E-W ♦ JT9

HCP: 9 ♣ K654

Board: 343 ♠ K6 You are dealer.

Dealer: North ♥ Q983 The opponents are silent.

Vul: Both ♦ AK72

HCP: 15 ♣ QJ6

Board: 344 ♠ AT84 Partner is dealer.

Dealer: South ♥ J5 The opponents are silent.

Vul: None ♦ J74

HCP: 9 ♣ K974

Board: 345 ♠ 9852 You are dealer.

Dealer: North ♥ AJ7 The opponents are silent.

Vul: E-W ♦ AQJ

HCP: 15 ♣ K83

Both hands (Answers Page)

Board: 341	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ KT3		1NT	Pass	3NT
Vul: N-S	♥ AQT	♥ 32		All Pass		
North HCP: 15	♦ Q76	♦ K982				
South HCP: 9	♣ Q972	♣ KT64				
Contract: 3NT South						

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ J98			1NT	
Vul: E-W	♥ J94	♥ A832	Pass	2NT	All Pass	
North HCP: 9	♦ JT9	♦ AK7				
South HCP: 15	♣ K654	♣ QJ8				
Contract: 2NT North						

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ 832		1NT	Pass	2NT
Vul: Both	♥ Q983	♥ J52		All Pass		
North HCP: 15	♦ AK72	♦ T8				
South HCP: 8+1	♣ QJ6	♣ AKT84				
Contract: 2NT South						

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ AT84	♠ K3			1NT	
Vul: None	♥ J5	♥ KT92	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J74	♦ AQT2	Pass	2NT	All Pass	
South HCP: 15	♣ K974	♣ QJ6				
Contract: 2NT North			1. Stayman			

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ 9852	♠ JT6		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ7	♥ Q863	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQJ	♦ 98		All Pass		
South HCP: 8	♣ K83	♣ AJ54				
Contract: 2NT South			1. Stayman			

Board: 341	♠ KT3	Partner is dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: N-S	♦ K982	
HCP: 9	♣ KT64	

Board: 342	♠ J98	You are dealer.
Dealer: South	♥ A832	The opponents are silent.
Vul: E-W	♦ AK7	
HCP: 15	♣ QJ8	

Board: 343	♠ 832	Partner is dealer.
Dealer: North	♥ J52	The opponents are silent.
Vul: Both	♦ T8	
HCP: 8+1	♣ AKT84	

Board: 344	♠ K3	You are dealer.
Dealer: South	♥ KT92	The opponents are silent.
Vul: None	♦ AQT2	
HCP: 15	♣ QJ6	

Board: 345	♠ JT6	Partner is dealer.
Dealer: North	♥ Q863	The opponents are silent.
Vul: E-W	♦ 98	
HCP: 8	♣ AJ54	

Both hands (Answers Page)

Board: 341	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ KT3		1NT	Pass	3NT
Vul: N-S	♥ AQT	♥ 32		All Pass		
North HCP: 15	♦ Q76	♦ K982				
South HCP: 9	♣ Q972	♣ KT64				
Contract: 3NT South						

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ J98			1NT	
Vul: E-W	♥ J94	♥ A832	Pass	2NT	All Pass	
North HCP: 9	♦ JT9	♦ AK7				
South HCP: 15	♣ K654	♣ QJ8				
Contract: 2NT North						

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ 832		1NT	Pass	2NT
Vul: Both	♥ Q983	♥ J52		All Pass		
North HCP: 15	♦ AK72	♦ T8				
South HCP: 8+1	♣ QJ6	♣ AKT84				
Contract: 2NT South						

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ AT84	♠ K3			1NT	
Vul: None	♥ J5	♥ KT92	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J74	♦ AQT2	Pass	2NT	All Pass	
South HCP: 15	♣ K974	♣ QJ6				
Contract: 2NT North			1. Stayman			

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ 9852	♠ JT6		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ7	♥ Q863	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQJ	♦ 98		All Pass		
South HCP: 8	♣ K83	♣ AJ54				
Contract: 2NT South			1. Stayman			

Board: 346	♠ AT72	Partner is dealer.
Dealer: South	♥ KQ95	The opponents are silent.
Vul: Both	♦ T63	
HCP: 9	♣ T4	

Board: 347	♠ K65	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: None	♦ Q96	
HCP: 15	♣ KJ96	

Board: 348	♠ KT42	Partner is dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 8	♣ T943	

Board: 349	♠ AT5	You are dealer.
Dealer: North	♥ K864	The opponents are silent.
Vul: Both	♦ AT32	
HCP: 15	♣ A5	

Board: 350	♠ J86	Partner is dealer.
Dealer: South	♥ AK92	East (LHO) Doubles 2♣ if possible.
Vul: None	♦ J2	
HCP: 9	♣ 8432	

Both hands (Answers Page)

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ AT72	♠ 984				1NT
Vul: Both	♥ KQ95	♥ AJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T63	♦ A972	Pass	3NT	All Pass	
South HCP: 15	♣ T4	♣ AQ5				
Contract: 3NT North			1. Stayman			

Board: 347	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ QJ9		1NT	Pass	2NT
Vul: None	♥ AQT	♥ 64		All Pass		
North HCP: 15	♦ Q96	♦ T87				
South HCP: 9+1	♣ KJ96	♣ AQ743				
Contract: 2NT South						

Board: 348	North:	South:	W	N	E	S
Dealer: South	♠ KT42	♠ AQ6				1NT
Vul: N-S	♥ K9	♥ A865	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QT7	♦ J92	Pass	3NT	All Pass	
South HCP: 15	♣ T943	♣ KJ2				
Contract: 3NT North			1. Stayman			

Board: 349	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ QJ6		1NT	Pass	3NT
Vul: Both	♥ K864	♥ QT7		All Pass		
North HCP: 15	♦ AT32	♦ K74				
South HCP: 9	♣ A5	♣ J964				
Contract: 3NT South						

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ AQ2				1NT
Vul: None	♥ AK92	♥ Q87	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ J2	♦ AQT96	Pass	2NT	All Pass	
South HCP: 15+1	♣ 8432	♣ J6				
Contract: 2NT North			1. Stayman			

Board: 346	♠ 984	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: Both	♦ A972	
HCP: 15	♣ AQ5	
Board: 347	♠ QJ9	Partner is dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: None	♦ T87	
HCP: 9+1	♣ AQ743	
Board: 348	♠ AQ6	You are dealer.
Dealer: South	♥ A865	The opponents are silent.
Vul: N-S	♦ J92	
HCP: 15	♣ KJ2	
Board: 349	♠ QJ6	Partner is dealer.
Dealer: North	♥ QT7	The opponents are silent.
Vul: Both	♦ K74	
HCP: 9	♣ J964	
Board: 350	♠ AQ2	You are dealer.
Dealer: South	♥ Q87	East (RHO) Doubles 2♣ if possible.
Vul: None	♦ AQT96	
HCP: 15+1	♣ J6	

Both hands (Answers Page)

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ AT72	♠ 984				1NT
Vul: Both	♥ KQ95	♥ AJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T63	♦ A972	Pass	3NT	All Pass	
South HCP: 15	♣ T4	♣ AQ5				
Contract: 3NT North			1. Stayman			

Board: 347	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ QJ9		1NT	Pass	2NT
Vul: None	♥ AQT	♥ 64		All Pass		
North HCP: 15	♦ Q96	♦ T87				
South HCP: 9+1	♣ KJ96	♣ AQ743				
Contract: 2NT South						

Board: 348	North:	South:	W	N	E	S
Dealer: South	♠ KT42	♠ AQ6				1NT
Vul: N-S	♥ K9	♥ A865	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QT7	♦ J92	Pass	3NT	All Pass	
South HCP: 15	♣ T943	♣ KJ2				
Contract: 3NT North			1. Stayman			

Board: 349	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ QJ6		1NT	Pass	3NT
Vul: Both	♥ K864	♥ QT7		All Pass		
North HCP: 15	♦ AT32	♦ K74				
South HCP: 9	♣ A5	♣ J964				
Contract: 3NT South						

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ AQ2				1NT
Vul: None	♥ AK92	♥ Q87	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ J2	♦ AQT96	Pass	2NT	All Pass	
South HCP: 15+1	♣ 8432	♣ J6				
Contract: 2NT North			1. Stayman			

Board: 351 ♠ A72 You are dealer.

Dealer: North ♥ AJ6 The opponents are silent.

Vul: N-S ♦ Q632

HCP: 15 ♣ AT6

Board: 352 ♠ QT73 Partner is dealer.

Dealer: South ♥ Q96 The opponents are silent.

Vul: E-W ♦ AJ94

HCP: 9 ♣ 43

Board: 353 ♠ AQ4 You are dealer.

Dealer: North ♥ T4 The opponents are silent.

Vul: None ♦ K87

HCP: 15+1 ♣ KQJ53

Board: 354 ♠ T5 Partner is dealer.

Dealer: South ♥ Q92 The opponents are silent.

Vul: N-S ♦ QJ85

HCP: 9 ♣ A542

Board: 355 ♠ KQ3 You are dealer.

Dealer: North ♥ AK86 The opponents are silent.

Vul: E-W ♦ QJ

HCP: 15 ♣ T532

Both hands (Answers Page)

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ 983		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ6	♥ K842	Pass	2♦	Pass	3NT
North HCP: 15	♦ Q632	♦ K9	All Pass			
South HCP: 9	♣ AT6	♣ K743				
Contract: 3NT South			1. Stayman			

Board: 352	North:	South:	W	N	E	S
Dealer: South	♠ QT73	♠ A94				1NT
Vul: E-W	♥ Q96	♥ AKT2	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AJ94	♦ 53	Pass	3NT	All Pass	
South HCP: 15	♣ 43	♣ A865				
Contract: 3NT North			1. Stayman			

Board: 353	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ 872		1NT	Pass	2♣ ¹
Vul: None	♥ T4	♥ KQJ9	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ K87	♦ QT9	All Pass			
South HCP: 8	♣ KQJ53	♣ 764				
Contract: 2NT South			1. Stayman			

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AKJ				1NT
Vul: N-S	♥ Q92	♥ T765	Pass	2NT	All Pass	
North HCP: 9	♦ QJ85	♦ AK4				
South HCP: 15	♣ A542	♣ 986				
Contract: 2NT North						

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ J9		1NT	Pass	2NT
Vul: E-W	♥ AK86	♥ J73	All Pass			
North HCP: 15	♦ QJ	♦ K974				
South HCP: 9	♣ T532	♣ A864				
Contract: 2NT South						

Board: 351	♠ 983	Partner is dealer.
Dealer: North	♥ K842	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 9	♣ K743	

Board: 352	♠ A94	You are dealer.
Dealer: South	♥ AKT2	The opponents are silent.
Vul: E-W	♦ 53	
HCP: 15	♣ A865	

Board: 353	♠ 872	Partner is dealer.
Dealer: North	♥ KQJ9	The opponents are silent.
Vul: None	♦ QT9	
HCP: 8	♣ 764	

Board: 354	♠ AKJ	You are dealer.
Dealer: South	♥ T765	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 15	♣ 986	

Board: 355	♠ J9	Partner is dealer.
Dealer: North	♥ J73	The opponents are silent.
Vul: E-W	♦ K974	
HCP: 9	♣ A864	

Both hands (Answers Page)

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ 983		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ6	♥ K842	Pass	2♦	Pass	3NT
North HCP: 15	♦ Q632	♦ K9	All Pass			
South HCP: 9	♣ AT6	♣ K743				
Contract: 3NT South			1. Stayman			

Board: 352	North:	South:	W	N	E	S
Dealer: South	♠ QT73	♠ A94				1NT
Vul: E-W	♥ Q96	♥ AKT2	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AJ94	♦ 53	Pass	3NT	All Pass	
South HCP: 15	♣ 43	♣ A865				
Contract: 3NT North			1. Stayman			

Board: 353	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ 872		1NT	Pass	2♣ ¹
Vul: None	♥ T4	♥ KQJ9	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ K87	♦ QT9	All Pass			
South HCP: 8	♣ KQJ53	♣ 764				
Contract: 2NT South			1. Stayman			

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AKJ				1NT
Vul: N-S	♥ Q92	♥ T765	Pass	2NT	All Pass	
North HCP: 9	♦ QJ85	♦ AK4				
South HCP: 15	♣ A542	♣ 986				
Contract: 2NT North						

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ J9		1NT	Pass	2NT
Vul: E-W	♥ AK86	♥ J73	All Pass			
North HCP: 15	♦ QJ	♦ K974				
South HCP: 9	♣ T532	♣ A864				
Contract: 2NT South						

Board: 356	♠ KQJ	Partner is dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: Both	♦ 53	
HCP: 9+1	♣ J9742	

Board: 357	♠ T5	You are dealer.
Dealer: North	♥ KJ43	The opponents are silent.
Vul: N-S	♦ AQ53	
HCP: 15	♣ KQ9	

Board: 358	♠ A87	Partner is dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: E-W	♦ K9872	
HCP: 8+1	♣ 842	

Board: 359	♠ AKJ7	You are dealer.
Dealer: North	♥ K43	The opponents are silent.
Vul: Both	♦ 75	
HCP: 15	♣ AT86	

Board: 360	♠ Q93	Partner is dealer.
Dealer: South	♥ AK97	The opponents are silent.
Vul: None	♦ T75	
HCP: 9	♣ T42	

Both hands (Answers Page)

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ KQJ	♠ A93				1NT
Vul: Both	♥ Q83	♥ KJ9	Pass	3NT	All Pass	
North HCP: 9+1	♦ 53	♦ K762				
South HCP: 15	♣ J9742	♣ A65				
Contract: 3NT North						

Board: 357	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ AQ2		1NT	Pass	3NT
Vul: N-S	♥ KJ43	♥ Q92	All Pass			
North HCP: 15	♦ AQ53	♦ J87				
South HCP: 9	♣ KQ9	♣ T654				
Contract: 3NT South						

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ J963				1NT
Vul: E-W	♥ J8	♥ KQT	Pass	2NT	All Pass	
North HCP: 8+1	♦ K9872	♦ A3				
South HCP: 15	♣ 842	♣ KQ97				
Contract: 2NT North						

Board: 359	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ T4		1NT	Pass	3NT
Vul: Both	♥ K43	♥ J92	All Pass			
North HCP: 15	♦ 75	♦ KQJ3				
South HCP: 8	♣ AT86	♣ J974				
Contract: 3NT South						

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ A72				1NT
Vul: None	♥ AK97	♥ J84	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T75	♦ Q4	Pass	3NT	All Pass	
South HCP: 15+1	♣ T42	♣ AKJ95				
Contract: 3NT North			1. Stayman			

Board: 356 ♠ A93 You are dealer.

Dealer: South ♥ KJ9 The opponents are silent.

Vul: Both ♦ K762

HCP: 15 ♣ A65

Board: 357 ♠ AQ2 Partner is dealer.

Dealer: North ♥ Q92 The opponents are silent.

Vul: N-S ♦ J87

HCP: 9 ♣ T654

Board: 358 ♠ J963 You are dealer.

Dealer: South ♥ KQT The opponents are silent.

Vul: E-W ♦ A3

HCP: 15 ♣ KQ97

Board: 359 ♠ T4 Partner is dealer.

Dealer: North ♥ J92 The opponents are silent.

Vul: Both ♦ KQJ3

HCP: 8 ♣ J974

Board: 360 ♠ A72 You are dealer.

Dealer: South ♥ J84 The opponents are silent.

Vul: None ♦ Q4

HCP: 15+1 ♣ AKJ95

Both hands (Answers Page)

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ KQJ	♠ A93				1NT
Vul: Both	♥ Q83	♥ KJ9	Pass	3NT	All Pass	
North HCP: 9+1	♦ 53	♦ K762				
South HCP: 15	♣ J9742	♣ A65				
Contract: 3NT North						

Board: 357	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ AQ2		1NT	Pass	3NT
Vul: N-S	♥ KJ43	♥ Q92	All Pass			
North HCP: 15	♦ AQ53	♦ J87				
South HCP: 9	♣ KQ9	♣ T654				
Contract: 3NT South						

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ J963				1NT
Vul: E-W	♥ J8	♥ KQT	Pass	2NT	All Pass	
North HCP: 8+1	♦ K9872	♦ A3				
South HCP: 15	♣ 842	♣ KQ97				
Contract: 2NT North						

Board: 359	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ T4		1NT	Pass	3NT
Vul: Both	♥ K43	♥ J92	All Pass			
North HCP: 15	♦ 75	♦ KQJ3				
South HCP: 8	♣ AT86	♣ J974				
Contract: 3NT South						

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ A72				1NT
Vul: None	♥ AK97	♥ J84	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T75	♦ Q4	Pass	3NT	All Pass	
South HCP: 15+1	♣ T42	♣ AKJ95				
Contract: 3NT North			1. Stayman			

Board: 361 ♠ AT You are dealer.

Dealer: North ♥ A82 West (RHO) Doubles 2♣ if possible.

Vul: E-W ♦ KQ954

HCP: 15+1 ♣ QT3

Board: 362 ♠ T62 Partner is dealer.

Dealer: South ♥ AQ7 The opponents are silent.

Vul: Both ♦ K84

HCP: 9 ♣ T954

Board: 363 ♠ 82 You are dealer.

Dealer: North ♥ AJ32 The opponents are silent.

Vul: None ♦ A95

HCP: 15 ♣ AQT3

Board: 364 ♠ A43 Partner is dealer.

Dealer: South ♥ K92 The opponents are silent.

Vul: N-S ♦ QT95

HCP: 9 ♣ 974

Board: 365 ♠ Q985 You are dealer.

Dealer: North ♥ A8 The opponents are silent.

Vul: Both ♦ AT74

HCP: 15 ♣ AJ5

Both hands (Answers Page)

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ QJ3		1NT	Pass	2♣ ¹
Vul: E-W	♥ A82	♥ JT54	X	2♦	Pass	3♦
North HCP: 15+1	♦ KQ954	♦ AJ62		All Pass		
South HCP: 9	♣ QT3	♣ 94				1. Stayman
Contract: 3♦ South						

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ AKJ3				1NT
Vul: Both	♥ AQ7	♥ J6	Pass	3NT	All Pass	
North HCP: 9	♦ K84	♦ Q965				
South HCP: 15	♣ T954	♣ KJ2				
Contract: 3NT North						

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ K763		1NT	Pass	2♣ ¹
Vul: None	♥ AJ32	♥ 98	Pass	2♥	Pass	3NT
North HCP: 15	♦ A95	♦ K864		All Pass		
South HCP: 9	♣ AQT3	♣ K94				1. Stayman
Contract: 3NT South						

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ K9				1NT
Vul: N-S	♥ K92	♥ AJ73	Pass	3NT	All Pass	
North HCP: 9	♦ QT95	♦ K74				
South HCP: 15	♣ 974	♣ AT83				
Contract: 3NT North						

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ Q985	♠ KT2		1NT	Pass	2♣ ¹
Vul: Both	♥ A8	♥ KJ95	Pass	2♠	Pass	3NT
North HCP: 15	♦ AT74	♦ Q8		All Pass		
South HCP: 9	♣ AJ5	♣ 6432				1. Stayman
Contract: 3NT South						

Board: 361 ♠ QJ3 Partner is dealer.

Dealer: North ♥ JT54 West (LHO) Doubles 2♣ if possible.

Vul: E-W ♦ AJ62

HCP: 9 ♣ 94

Board: 362 ♠ AKJ3 You are dealer.

Dealer: South ♥ J6 The opponents are silent.

Vul: Both ♦ Q965

HCP: 15 ♣ KJ2

Board: 363 ♠ K763 Partner is dealer.

Dealer: North ♥ 98 The opponents are silent.

Vul: None ♦ K864

HCP: 9 ♣ K94

Board: 364 ♠ K9 You are dealer.

Dealer: South ♥ AJ73 The opponents are silent.

Vul: N-S ♦ K74

HCP: 15 ♣ AT83

Board: 365 ♠ KT2 Partner is dealer.

Dealer: North ♥ KJ95 The opponents are silent.

Vul: Both ♦ Q8

HCP: 9 ♣ 6432

Both hands (Answers Page)

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ QJ3		1NT	Pass	2♣ ¹
Vul: E-W	♥ A82	♥ JT54	X	2♦	Pass	3♦
North HCP: 15+1	♦ KQ954	♦ AJ62		All Pass		
South HCP: 9	♣ QT3	♣ 94				1. Stayman
Contract: 3♦ South						

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ AKJ3				1NT
Vul: Both	♥ AQ7	♥ J6	Pass	3NT	All Pass	
North HCP: 9	♦ K84	♦ Q965				
South HCP: 15	♣ T954	♣ KJ2				
Contract: 3NT North						

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ K763		1NT	Pass	2♣ ¹
Vul: None	♥ AJ32	♥ 98	Pass	2♥	Pass	3NT
North HCP: 15	♦ A95	♦ K864		All Pass		
South HCP: 9	♣ AQT3	♣ K94				1. Stayman
Contract: 3NT South						

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ K9				1NT
Vul: N-S	♥ K92	♥ AJ73	Pass	3NT	All Pass	
North HCP: 9	♦ QT95	♦ K74				
South HCP: 15	♣ 974	♣ AT83				
Contract: 3NT North						

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ Q985	♠ KT2		1NT	Pass	2♣ ¹
Vul: Both	♥ A8	♥ KJ95	Pass	2♠	Pass	3NT
North HCP: 15	♦ AT74	♦ Q8		All Pass		
South HCP: 9	♣ AJ5	♣ 6432				1. Stayman
Contract: 3NT South						

Board: 366	♠ A432	Partner is dealer.
Dealer: South	♥ JT8	The opponents are silent.
Vul: None	♦ A95	
HCP: 9	♣ 843	

Board: 367	♠ T9	You are dealer.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: N-S	♦ A963	
HCP: 15	♣ AJ98	

Board: 368	♠ Q32	Partner is dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ 9863	
HCP: 8	♣ QJ84	

Board: 369	♠ QT6	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ J973	
HCP: 15	♣ AKQ9	

Board: 370	♠ AKQ6	Partner is dealer.
Dealer: South	♥ 854	The opponents are silent.
Vul: N-S	♦ T976	
HCP: 9	♣ 84	

Both hands (Answers Page)

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ 975				1NT
Vul: None	♥ JT8	♥ A42	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A95	♦ KJ	Pass	3NT	All Pass	
South HCP: 15+1	♣ 843	♣ AQJT2				
Contract: 3NT North			1. Stayman			

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ KQ4		1NT	Pass	2NT
Vul: N-S	♥ AQ7	♥ J95		All Pass		
North HCP: 15	♦ A963	♦ J82				
South HCP: 9	♣ AJ98	♣ Q542				
Contract: 2NT South						

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ Q32	♠ AJ6				1NT
Vul: E-W	♥ K8	♥ AJ75	Pass	2NT	All Pass	
North HCP: 8	♦ 9863	♦ AJT				
South HCP: 15	♣ QJ84	♣ T72				
Contract: 2NT North						

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ AK83		1NT	Pass	2♣ ¹
Vul: None	♥ K5	♥ 863	Pass	2♦	Pass	3NT
North HCP: 15	♦ J973	♦ Q86		All Pass		
South HCP: 9	♣ AKQ9	♣ T43				
Contract: 3NT South			1. Stayman			

Board: 370	North:	South:	W	N	E	S
Dealer: South	♠ AKQ6	♠ 54				1NT
Vul: N-S	♥ 854	♥ JT2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T976	♦ AKJ5	Pass	3NT	All Pass	
South HCP: 15	♣ 84	♣ AQ93				
Contract: 3NT North			1. Stayman			

Board: 366	♠ 975	You are dealer.
Dealer: South	♥ A42	The opponents are silent.
Vul: None	♦ KJ	
HCP: 15+1	♣ AQJT2	

Board: 367	♠ KQ4	Partner is dealer.
Dealer: North	♥ J95	The opponents are silent.
Vul: N-S	♦ J82	
HCP: 9	♣ Q542	

Board: 368	♠ AJ6	You are dealer.
Dealer: South	♥ AJ75	The opponents are silent.
Vul: E-W	♦ AJT	
HCP: 15	♣ T72	

Board: 369	♠ AK83	Partner is dealer.
Dealer: North	♥ 863	The opponents are silent.
Vul: None	♦ Q86	
HCP: 9	♣ T43	

Board: 370	♠ 54	You are dealer.
Dealer: South	♥ JT2	The opponents are silent.
Vul: N-S	♦ AKJ5	
HCP: 15	♣ AQ93	

Both hands (Answers Page)

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ 975				1NT
Vul: None	♥ JT8	♥ A42	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A95	♦ KJ	Pass	3NT	All Pass	
South HCP: 15+1	♣ 843	♣ AQJT2				
Contract: 3NT North			1. Stayman			

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ KQ4		1NT	Pass	2NT
Vul: N-S	♥ AQ7	♥ J95		All Pass		
North HCP: 15	♦ A963	♦ J82				
South HCP: 9	♣ AJ98	♣ Q542				
Contract: 2NT South						

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ Q32	♠ AJ6				1NT
Vul: E-W	♥ K8	♥ AJ75	Pass	2NT	All Pass	
North HCP: 8	♦ 9863	♦ AJT				
South HCP: 15	♣ QJ84	♣ T72				
Contract: 2NT North						

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ AK83		1NT	Pass	2♣ ¹
Vul: None	♥ K5	♥ 863	Pass	2♦	Pass	3NT
North HCP: 15	♦ J973	♦ Q86		All Pass		
South HCP: 9	♣ AKQ9	♣ T43				
Contract: 3NT South			1. Stayman			

Board: 370	North:	South:	W	N	E	S
Dealer: South	♠ AKQ6	♠ 54				1NT
Vul: N-S	♥ 854	♥ JT2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T976	♦ AKJ5	Pass	3NT	All Pass	
South HCP: 15	♣ 84	♣ AQ93				
Contract: 3NT North			1. Stayman			

Board: 371	♠ A2	You are dealer.
Dealer: North	♥ K982	The opponents are silent.
Vul: E-W	♦ K975	
HCP: 15	♣ KQ2	

Board: 372	♠ A87	Partner is dealer.
Dealer: South	♥ 986	The opponents are silent.
Vul: Both	♦ KT62	
HCP: 8	♣ J94	

Board: 373	♠ A8	You are dealer.
Dealer: North	♥ T87	The opponents are silent.
Vul: N-S	♦ JT5	
HCP: 15+1	♣ AKQJ6	

Board: 374	♠ T86	Partner is dealer.
Dealer: South	♥ QT53	The opponents are silent.
Vul: E-W	♦ AK96	
HCP: 9	♣ 42	

Board: 375	♠ AQ83	You are dealer.
Dealer: North	♥ J4	The opponents are silent.
Vul: Both	♦ K63	
HCP: 15	♣ AJT9	

Both hands (Answers Page)

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ JT		1NT	Pass	2♣ ¹
Vul: E-W	♥ K982	♥ AJ43	Pass	2♥	Pass	4♥
North HCP: 15	♦ K975	♦ QJ864	All Pass			
South HCP: 9+1	♣ KQ2	♣ 43				
Contract: 4♥ South			1. Stayman			

Board: 372	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ KQJ				1NT
Vul: Both	♥ 986	♥ KJT7	Pass	2NT	All Pass	
North HCP: 8	♦ KT62	♦ J87				
South HCP: 15	♣ J94	♣ A32				
Contract: 2NT North						

Board: 373	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KQ97		1NT	Pass	2♣ ¹
Vul: N-S	♥ T87	♥ 963	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ JT5	♦ A83	All Pass			
South HCP: 9	♣ AKQJ6	♣ 942				
Contract: 3NT South			1. Stayman			

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ T86	♠ KJ73				1NT
Vul: E-W	♥ QT53	♥ K6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AK96	♦ 743	Pass	3NT	All Pass	
South HCP: 15	♣ 42	♣ AKJ9				
Contract: 3NT North			1. Stayman			

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ AQ83	♠ KT92		1NT	Pass	2♣ ¹
Vul: Both	♥ J4	♥ A8	Pass	2♠	Pass	3♠
North HCP: 15	♦ K63	♦ JT97	All Pass			
South HCP: 8	♣ AJT9	♣ 742				
Contract: 3♠ South			1. Stayman			

Board: 371	♠ JT	Partner is dealer.
Dealer: North	♥ AJ43	The opponents are silent.
Vul: E-W	♦ QJ864	
HCP: 9+1	♣ 43	

Board: 372	♠ KQJ	You are dealer.
Dealer: South	♥ KJT7	The opponents are silent.
Vul: Both	♦ J87	
HCP: 15	♣ A32	

Board: 373	♠ KQ97	Partner is dealer.
Dealer: North	♥ 963	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 9	♣ 942	

Board: 374	♠ KJ73	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ 743	
HCP: 15	♣ AKJ9	

Board: 375	♠ KT92	Partner is dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: Both	♦ JT97	
HCP: 8	♣ 742	

Both hands (Answers Page)

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ JT		1NT	Pass	2♣ ¹
Vul: E-W	♥ K982	♥ AJ43	Pass	2♥	Pass	4♥
North HCP: 15	♦ K975	♦ QJ864	All Pass			
South HCP: 9+1	♣ KQ2	♣ 43				
Contract: 4♥ South			1. Stayman			

Board: 372	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ KQJ				1NT
Vul: Both	♥ 986	♥ KJT7	Pass	2NT	All Pass	
North HCP: 8	♦ KT62	♦ J87				
South HCP: 15	♣ J94	♣ A32				
Contract: 2NT North						

Board: 373	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KQ97		1NT	Pass	2♣ ¹
Vul: N-S	♥ T87	♥ 963	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ JT5	♦ A83	All Pass			
South HCP: 9	♣ AKQJ6	♣ 942				
Contract: 3NT South			1. Stayman			

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ T86	♠ KJ73				1NT
Vul: E-W	♥ QT53	♥ K6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AK96	♦ 743	Pass	3NT	All Pass	
South HCP: 15	♣ 42	♣ AKJ9				
Contract: 3NT North			1. Stayman			

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ AQ83	♠ KT92		1NT	Pass	2♣ ¹
Vul: Both	♥ J4	♥ A8	Pass	2♠	Pass	3♠
North HCP: 15	♦ K63	♦ JT97	All Pass			
South HCP: 8	♣ AJT9	♣ 742				
Contract: 3♠ South			1. Stayman			

Board: 376	♠ QJ64	Partner is dealer.
Dealer: South	♥ Q98	The opponents are silent.
Vul: None	♦ 954	
HCP: 8	♣ QJ4	

Board: 377	♠ Q75	You are dealer.
Dealer: North	♥ J32	The opponents are silent.
Vul: E-W	♦ AQ3	
HCP: 15	♣ AQ86	

Board: 378	♠ QT	Partner is dealer.
Dealer: South	♥ JT6	The opponents are silent.
Vul: Both	♦ T74	
HCP: 8+1	♣ KQ842	

Board: 379	♠ 64	You are dealer.
Dealer: North	♥ 954	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 15+1	♣ AKQJ6	

Board: 380	♠ AT43	Partner is dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: N-S	♦ T943	
HCP: 9	♣ J4	

Both hands (Answers Page)

Board: 376	North:	South:	W	N	E	S
Dealer: South	♠ QJ64	♠ 82				1NT
Vul: None	♥ Q98	♥ AK73	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 954	♦ AKJ6	Pass	2NT	All Pass	
South HCP: 15	♣ QJ4	♣ T97				
Contract: 2NT North			1. Stayman			

Board: 377	North:	South:	W	N	E	S
Dealer: North	♠ Q75	♠ T98		1NT	Pass	3NT
Vul: E-W	♥ J32	♥ K6		All Pass		
North HCP: 15	♦ AQ3	♦ K64				
South HCP: 9+1	♣ AQ86	♣ KT742				
Contract: 3NT South						

Board: 378	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ A852				1NT
Vul: Both	♥ JT6	♥ 94	Pass	2NT	All Pass	
North HCP: 8+1	♦ T74	♦ AK9				
South HCP: 15	♣ KQ842	♣ A765				
Contract: 2NT North						

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ Q5		1NT	Pass	2♣ ¹
Vul: None	♥ 954	♥ AQ82	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KQ2	♦ J65		All Pass		
South HCP: 9	♣ AKQJ6	♣ T874				
Contract: 2NT South			1. Stayman			

Board: 380	North:	South:	W	N	E	S
Dealer: South	♠ AT43	♠ K62				1NT
Vul: N-S	♥ A87	♥ Q4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T943	♦ K87	Pass	3NT	All Pass	
South HCP: 15+1	♣ J4	♣ AKT63				
Contract: 3NT North			1. Stayman			

Board: 376	♠ 82	You are dealer.
Dealer: South	♥ AK73	The opponents are silent.
Vul: None	♦ AKJ6	
HCP: 15	♣ T97	

Board: 377	♠ T98	Partner is dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: E-W	♦ K64	
HCP: 9+1	♣ KT742	

Board: 378	♠ A852	You are dealer.
Dealer: South	♥ 94	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 15	♣ A765	

Board: 379	♠ Q5	Partner is dealer.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: None	♦ J65	
HCP: 9	♣ T874	

Board: 380	♠ K62	You are dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: N-S	♦ K87	
HCP: 15+1	♣ AKT63	

Both hands (Answers Page)

Board: 376	North:	South:	W	N	E	S
Dealer: South	♠ QJ64	♠ 82				1NT
Vul: None	♥ Q98	♥ AK73	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 954	♦ AKJ6	Pass	2NT	All Pass	
South HCP: 15	♣ QJ4	♣ T97				
Contract: 2NT North			1. Stayman			

Board: 377	North:	South:	W	N	E	S
Dealer: North	♠ Q75	♠ T98		1NT	Pass	3NT
Vul: E-W	♥ J32	♥ K6		All Pass		
North HCP: 15	♦ AQ3	♦ K64				
South HCP: 9+1	♣ AQ86	♣ KT742				
Contract: 3NT South						

Board: 378	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ A852				1NT
Vul: Both	♥ JT6	♥ 94	Pass	2NT	All Pass	
North HCP: 8+1	♦ T74	♦ AK9				
South HCP: 15	♣ KQ842	♣ A765				
Contract: 2NT North						

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ Q5		1NT	Pass	2♣ ¹
Vul: None	♥ 954	♥ AQ82	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KQ2	♦ J65		All Pass		
South HCP: 9	♣ AKQJ6	♣ T874				
Contract: 2NT South			1. Stayman			

Board: 380	North:	South:	W	N	E	S
Dealer: South	♠ AT43	♠ K62				1NT
Vul: N-S	♥ A87	♥ Q4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T943	♦ K87	Pass	3NT	All Pass	
South HCP: 15+1	♣ J4	♣ AKT63				
Contract: 3NT North			1. Stayman			

Board: 381	♠ K95	You are dealer.
Dealer: North	♥ A852	West (RHO) Doubles 2♣ if possible.
Vul: Both	♦ A873	
HCP: 15	♣ A7	

Board: 382	♠ 8	LHO is dealer.
Dealer: East	♥ AJT92	East (LHO) opens 1NT if possible.
Vul: None	♦ 94	West (RHO) bids 2♣ if possible.
HCP: 10+2	♣ KQ873	East (LHO) bids 2♥ if possible. West (RHO) Doubles 3♣ if possible.

Board: 383	♠ A3	You are dealer.
Dealer: North	♥ QT65	The opponents are silent.
Vul: N-S	♦ A753	
HCP: 15	♣ AJ7	

Board: 384	♠ QT3	RHO is dealer. You bid second.
Dealer: West	♥ Q976	West (RHO) opens 1NT if possible.
Vul: N-S	♦ 9854	East (LHO) bids 2♣ if possible.
HCP: 4	♣ 75	East (LHO) Doubles 3♣ if possible.

Board: 385	♠ KT	You are dealer.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: None	♦ Q965	
HCP: 15	♣ AJ73	

Both hands (Answers Page)

Board: 381	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ J6		1NT	Pass	2♣ ¹
Vul: Both	♥ A852	♥ KQ97	X	2♥	Pass	4♥
North HCP: 15	♦ A873	♦ 52		All Pass		
South HCP: 9+1	♣ A7	♣ QJ864				
Contract: 4♥ South			1. Stayman			

Board: 382	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ QT65		1NT	Pass	
Vul: None	♥ AJT92	♥ 3	2♣ ¹	X	2♥	3♣
North HCP: 10+2	♦ 94	♦ T865	X	All Pass		
South HCP: 6	♣ KQ873	♣ A952				
Contract: 3♣X South			1. Stayman			

Board: 383	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KQT7		1NT	Pass	2♣ ¹
Vul: N-S	♥ QT65	♥ 73	Pass	2♥	Pass	3NT
North HCP: 15	♦ A753	♦ KJ4		All Pass		
South HCP: 9	♣ AJ7	♣ 9843				
Contract: 3NT South			1. Stayman			

Board: 384	North:	South:	W	N	E	S
Dealer: West	♠ QT3	♠ K94	1NT	Pass	2♣ ¹	3♣
Vul: N-S	♥ Q976	♥ 3	Pass	Pass	X	All Pass
North HCP: 4	♦ 9854	♦ QJ6				
South HCP: 12+2	♣ 75	♣ AQT832		1. Stayman		
Contract: 3♣X South						

Board: 385	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ Q8		1NT	Pass	2♣ ¹
Vul: None	♥ KQ2	♥ AT94	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q965	♦ 743		All Pass		
South HCP: 9	♣ AJ73	♣ K864				
Contract: 2NT South			1. Stayman			

Board: 381	♠ J6	Partner is dealer.
Dealer: North	♥ KQ97	West (LHO) Doubles 2♣ if possible.
Vul: Both	♦ 52	
HCP: 9+1	♣ QJ864	

Board: 382	♠ QT65	RHO is dealer. You bid second.
Dealer: East	♥ 3	East (RHO) opens 1NT if possible.
Vul: None	♦ T865	West (LHO) bids 2♣ if possible.
HCP: 6	♣ A952	East (RHO) bids 2♥ if possible. West (LHO) Doubles 3♣ if possible.

Board: 383	♠ KQT7	Partner is dealer.
Dealer: North	♥ 73	The opponents are silent.
Vul: N-S	♦ KJ4	
HCP: 9	♣ 9843	

Board: 384	♠ K94	LHO is dealer.
Dealer: West	♥ 3	West (LHO) opens 1NT if possible.
Vul: N-S	♦ QJ6	East (RHO) bids 2♣ if possible.
HCP: 12+2	♣ AQT832	East (RHO) Doubles 3♣ if possible.

Board: 385	♠ Q8	Partner is dealer.
Dealer: North	♥ AT94	The opponents are silent.
Vul: None	♦ 743	
HCP: 9	♣ K864	

Both hands (Answers Page)

Board: 381	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ J6		1NT	Pass	2♣ ¹
Vul: Both	♥ A852	♥ KQ97	X	2♥	Pass	4♥
North HCP: 15	♦ A873	♦ 52		All Pass		
South HCP: 9+1	♣ A7	♣ QJ864				1. Stayman
Contract: 4♥ South						

Board: 382	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ QT65		1NT	Pass	
Vul: None	♥ AJT92	♥ 3	2♣ ¹	X	2♥	3♣
North HCP: 10+2	♦ 94	♦ T865	X	All Pass		
South HCP: 6	♣ KQ873	♣ A952				1. Stayman
Contract: 3♣X South						

Board: 383	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KQT7		1NT	Pass	2♣ ¹
Vul: N-S	♥ QT65	♥ 73	Pass	2♥	Pass	3NT
North HCP: 15	♦ A753	♦ KJ4		All Pass		
South HCP: 9	♣ AJ7	♣ 9843				1. Stayman
Contract: 3NT South						

Board: 384	North:	South:	W	N	E	S
Dealer: West	♠ QT3	♠ K94	1NT	Pass	2♣ ¹	3♣
Vul: N-S	♥ Q976	♥ 3	Pass	Pass	X	All Pass
North HCP: 4	♦ 9854	♦ QJ6				
South HCP: 12+2	♣ 75	♣ AQT832				1. Stayman
Contract: 3♣X South						

Board: 385	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ Q8		1NT	Pass	2♣ ¹
Vul: None	♥ KQ2	♥ AT94	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q965	♦ 743		All Pass		
South HCP: 9	♣ AJ73	♣ K864				1. Stayman
Contract: 2NT South						

Board: 386 ♠ A983 Partner is dealer.

Dealer: South ♥ Q83 East (LHO) Doubles 2♣ if possible.

Vul: N-S ♦ KT3

HCP: 9 ♣ 542

Board: 387 ♠ 962 You are dealer.

Dealer: North ♥ A86 The opponents are silent.

Vul: E-W ♦ KJT9

HCP: 15 ♣ AK8

Board: 388 ♠ Q8 Partner is dealer.

Dealer: South ♥ T876 The opponents are silent.

Vul: Both ♦ J6

HCP: 8+1 ♣ AJ974

Board: 389 ♠ A42 You are dealer.

Dealer: North ♥ 63 The opponents are silent.

Vul: N-S ♦ AQJ97

HCP: 15+1 ♣ A98

Board: 390 ♠ KQJ2 Partner is dealer.

Dealer: South ♥ J83 The opponents are silent.

Vul: E-W ♦ T4

HCP: 8 ♣ J843

Both hands (Answers Page)

Board: 386	North:	South:	W	N	E	S
Dealer: South	♠ A983	♠ KJ52				1NT
Vul: N-S	♥ Q83	♥ AK97	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ KT3	♦ A42		All Pass		
South HCP: 15	♣ 542	♣ T6				1. Stayman
Contract: 2♥ South						

Board: 387	North:	South:	W	N	E	S
Dealer: North	♠ 962	♠ J83		1NT	Pass	2NT
Vul: E-W	♥ A86	♥ J94		All Pass		
North HCP: 15	♦ KJT9	♦ A63				
South HCP: 9	♣ AK8	♣ QJ43				
Contract: 2NT South						

Board: 388	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ AKJ7				1NT
Vul: Both	♥ T876	♥ K4	Pass	2♣ ¹	Pass	2♠
North HCP: 8+1	♦ J6	♦ A982	Pass	2NT	All Pass	
South HCP: 15	♣ AJ974	♣ T85				1. Stayman
Contract: 2NT North						

Board: 389	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ QJ87		1NT	Pass	2♣ ¹
Vul: N-S	♥ 63	♥ QT2	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AQJ97	♦ T42		All Pass		
South HCP: 8	♣ A98	♣ KT4				1. Stayman
Contract: 3NT South						

Board: 390	North:	South:	W	N	E	S
Dealer: South	♠ KQJ2	♠ A8				1NT
Vul: E-W	♥ J83	♥ K96	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T4	♦ AJ973	Pass	2NT	All Pass	
South HCP: 15+1	♣ J843	♣ K52				1. Stayman
Contract: 2NT North						

Board: 386 ♠ KJ52 You are dealer.

Dealer: South ♥ AK97 East (RHO) Doubles 2♣ if possible.

Vul: N-S ♦ A42

HCP: 15 ♣ T6

Board: 387 ♠ J83 Partner is dealer.

Dealer: North ♥ J94 The opponents are silent.

Vul: E-W ♦ A63

HCP: 9 ♣ QJ43

Board: 388 ♠ AKJ7 You are dealer.

Dealer: South ♥ K4 The opponents are silent.

Vul: Both ♦ A982

HCP: 15 ♣ T85

Board: 389 ♠ QJ87 Partner is dealer.

Dealer: North ♥ QT2 The opponents are silent.

Vul: N-S ♦ T42

HCP: 8 ♣ KT4

Board: 390 ♠ A8 You are dealer.

Dealer: South ♥ K96 The opponents are silent.

Vul: E-W ♦ AJ973

HCP: 15+1 ♣ K52

Both hands (Answers Page)

Board: 386	North:	South:	W	N	E	S
Dealer: South	♠ A983	♠ KJ52				1NT
Vul: N-S	♥ Q83	♥ AK97	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ KT3	♦ A42		All Pass		
South HCP: 15	♣ 542	♣ T6				1. Stayman
Contract: 2♥ South						

Board: 387	North:	South:	W	N	E	S
Dealer: North	♠ 962	♠ J83		1NT	Pass	2NT
Vul: E-W	♥ A86	♥ J94		All Pass		
North HCP: 15	♦ KJT9	♦ A63				
South HCP: 9	♣ AK8	♣ QJ43				
Contract: 2NT South						

Board: 388	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ AKJ7				1NT
Vul: Both	♥ T876	♥ K4	Pass	2♣ ¹	Pass	2♠
North HCP: 8+1	♦ J6	♦ A982	Pass	2NT	All Pass	
South HCP: 15	♣ AJ974	♣ T85				1. Stayman
Contract: 2NT North						

Board: 389	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ QJ87		1NT	Pass	2♣ ¹
Vul: N-S	♥ 63	♥ QT2	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AQJ97	♦ T42		All Pass		
South HCP: 8	♣ A98	♣ KT4				1. Stayman
Contract: 3NT South						

Board: 390	North:	South:	W	N	E	S
Dealer: South	♠ KQJ2	♠ A8				1NT
Vul: E-W	♥ J83	♥ K96	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T4	♦ AJ973	Pass	2NT	All Pass	
South HCP: 15+1	♣ J843	♣ K52				1. Stayman
Contract: 2NT North						

Board: 391	♠ AQ93	You are dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 15	♣ J762	

Board: 392	♠ A73	Partner is dealer.
Dealer: South	♥ 9862	The opponents are silent.
Vul: None	♦ T98	
HCP: 8	♣ A94	

Board: 393	♠ Q95	You are dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: E-W	♦ AQT54	
HCP: 15+1	♣ K95	

Board: 394	♠ KT5	Partner is dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: Both	♦ KT7	
HCP: 8+1	♣ T8742	

Board: 395	♠ Q2	You are dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: None	♦ AK32	
HCP: 15	♣ A752	

Both hands (Answers Page)

Board: 391	North:	South:	W	N	E	S
Dealer: North	♠ AQ93	♠ J86		1NT	Pass	2NT
Vul: Both	♥ Q75	♥ 864		All Pass		
North HCP: 15	♦ AQ	♦ T85				
South HCP: 8	♣ J762	♣ AK84				
Contract: 2NT South						

Board: 392	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ K94				1NT
Vul: None	♥ 9862	♥ AK4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T98	♦ Q2	Pass	2NT	All Pass	
South HCP: 15+1	♣ A94	♣ QJ763				
Contract: 2NT North			1. Stayman			

Board: 393	North:	South:	W	N	E	S
Dealer: North	♠ Q95	♠ A7		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT	♥ J865	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AQT54	♦ J932		All Pass		
South HCP: 9	♣ K95	♣ QJ4				
Contract: 2NT South			1. Stayman			

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ Q94				1NT
Vul: Both	♥ QT	♥ 652	Pass	3NT	All Pass	
North HCP: 8+1	♦ KT7	♦ AQ2				
South HCP: 15	♣ T8742	♣ AQJ3				
Contract: 3NT North						

Board: 395	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ 9863		1NT	Pass	2♣ ¹
Vul: None	♥ Q83	♥ AJ9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK32	♦ JT4		All Pass		
South HCP: 8	♣ A752	♣ Q64				
Contract: 2NT South			1. Stayman			

Board: 391	♠ J86	Partner is dealer.
Dealer: North	♥ 864	The opponents are silent.
Vul: Both	♦ T85	
HCP: 8	♣ AK84	

Board: 392	♠ K94	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: None	♦ Q2	
HCP: 15+1	♣ QJ763	

Board: 393	♠ A7	Partner is dealer.
Dealer: North	♥ J865	The opponents are silent.
Vul: E-W	♦ J932	
HCP: 9	♣ QJ4	

Board: 394	♠ Q94	You are dealer.
Dealer: South	♥ 652	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 15	♣ AQJ3	

Board: 395	♠ 9863	Partner is dealer.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: None	♦ JT4	
HCP: 8	♣ Q64	

Both hands (Answers Page)

Board: 391	North:	South:	W	N	E	S
Dealer: North	♠ AQ93	♠ J86		1NT	Pass	2NT
Vul: Both	♥ Q75	♥ 864		All Pass		
North HCP: 15	♦ AQ	♦ T85				
South HCP: 8	♣ J762	♣ AK84				
Contract: 2NT South						

Board: 392	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ K94				1NT
Vul: None	♥ 9862	♥ AK4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T98	♦ Q2	Pass	2NT	All Pass	
South HCP: 15+1	♣ A94	♣ QJ763				
Contract: 2NT North			1. Stayman			

Board: 393	North:	South:	W	N	E	S
Dealer: North	♠ Q95	♠ A7		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT	♥ J865	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AQT54	♦ J932		All Pass		
South HCP: 9	♣ K95	♣ QJ4				
Contract: 2NT South			1. Stayman			

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ Q94				1NT
Vul: Both	♥ QT	♥ 652	Pass	3NT	All Pass	
North HCP: 8+1	♦ KT7	♦ AQ2				
South HCP: 15	♣ T8742	♣ AQJ3				
Contract: 3NT North						

Board: 395	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ 9863		1NT	Pass	2♣ ¹
Vul: None	♥ Q83	♥ AJ9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK32	♦ JT4		All Pass		
South HCP: 8	♣ A752	♣ Q64				
Contract: 2NT South			1. Stayman			

Board: 396 ♠ KQ8
Dealer: South ♥ T64
Vul: N-S ♦ A73
HCP: 9 ♣ 9874

Partner is dealer.
The opponents are silent.

Board: 397 ♠ A74
Dealer: North ♥ A64
Vul: Both ♦ QJ53
HCP: 15 ♣ AT2

You are dealer.
The opponents are silent.

Board: 398 ♠ 97
Dealer: South ♥ A8
Vul: None ♦ KJ954
HCP: 9+1 ♣ J432

Partner is dealer.
The opponents are silent.

Board: 399 ♠ KT87
Dealer: North ♥ KQ53
Vul: N-S ♦ K3
HCP: 15 ♣ A63

You are dealer.
The opponents are silent.

Board: 400 ♠ K943
Dealer: South ♥ KJ5
Vul: E-W ♦ J63
HCP: 9 ♣ J84

Partner is dealer.
East (LHO) Doubles 2♣ if possible.

Both hands (Answers Page)

Board: 396	North:	South:	W	N	E	S
Dealer: South	♠ KQ8	♠ T742				1NT
Vul: N-S	♥ T64	♥ AKJ	Pass	2NT	All Pass	
North HCP: 9	♦ A73	♦ KJ				
South HCP: 15	♣ 9874	♣ KT65				
Contract: 2NT North						

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ Q9		1NT	Pass	2NT
Vul: Both	♥ A64	♥ JT7	All Pass			
North HCP: 15	♦ QJ53	♦ A82				
South HCP: 8+1	♣ AT2	♣ J9754				
Contract: 2NT South						

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ K652				1NT
Vul: None	♥ A8	♥ K5	Pass	3NT	All Pass	
North HCP: 9+1	♦ KJ954	♦ AQT3				
South HCP: 15	♣ J432	♣ K65				
Contract: 3NT North						

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ KT87	♠ AJ9		1NT	Pass	3NT
Vul: N-S	♥ KQ53	♥ JT7	All Pass			
North HCP: 15	♦ K3	♦ QT92				
South HCP: 8	♣ A63	♣ 754				
Contract: 3NT South						

Board: 400	North:	South:	W	N	E	S
Dealer: South	♠ K943	♠ A7				1NT
Vul: E-W	♥ KJ5	♥ Q92	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ J63	♦ KQ95	Pass	2NT	All Pass	
South HCP: 15	♣ J84	♣ AT73				
Contract: 2NT North			1. Stayman			

Board: 396	♠ T742	You are dealer.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 15	♣ KT65	
Board: 397	♠ Q9	Partner is dealer.
Dealer: North	♥ JT7	The opponents are silent.
Vul: Both	♦ A82	
HCP: 8+1	♣ J9754	
Board: 398	♠ K652	You are dealer.
Dealer: South	♥ K5	The opponents are silent.
Vul: None	♦ AQT3	
HCP: 15	♣ K65	
Board: 399	♠ AJ9	Partner is dealer.
Dealer: North	♥ JT7	The opponents are silent.
Vul: N-S	♦ QT92	
HCP: 8	♣ 754	
Board: 400	♠ A7	You are dealer.
Dealer: South	♥ Q92	East (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ KQ95	
HCP: 15	♣ AT73	

Both hands (Answers Page)

Board: 396	North:	South:	W	N	E	S
Dealer: South	♠ KQ8	♠ T742				1NT
Vul: N-S	♥ T64	♥ AKJ	Pass	2NT	All Pass	
North HCP: 9	♦ A73	♦ KJ				
South HCP: 15	♣ 9874	♣ KT65				
Contract: 2NT North						

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ Q9		1NT	Pass	2NT
Vul: Both	♥ A64	♥ JT7	All Pass			
North HCP: 15	♦ QJ53	♦ A82				
South HCP: 8+1	♣ AT2	♣ J9754				
Contract: 2NT South						

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ K652				1NT
Vul: None	♥ A8	♥ K5	Pass	3NT	All Pass	
North HCP: 9+1	♦ KJ954	♦ AQT3				
South HCP: 15	♣ J432	♣ K65				
Contract: 3NT North						

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ KT87	♠ AJ9		1NT	Pass	3NT
Vul: N-S	♥ KQ53	♥ JT7	All Pass			
North HCP: 15	♦ K3	♦ QT92				
South HCP: 8	♣ A63	♣ 754				
Contract: 3NT South						

Board: 400	North:	South:	W	N	E	S
Dealer: South	♠ K943	♠ A7				1NT
Vul: E-W	♥ KJ5	♥ Q92	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ J63	♦ KQ95	Pass	2NT	All Pass	
South HCP: 15	♣ J84	♣ AT73				
Contract: 2NT North			1. Stayman			

Board: 401	♠ Q92	You are dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: None	♦ KJT86	
HCP: 15+1	♣ AK5	

Board: 402	♠ T6	Partner is dealer.
Dealer: South	♥ AT3	The opponents are silent.
Vul: N-S	♦ T82	
HCP: 9+1	♣ KQ743	

Board: 403	♠ J74	You are dealer.
Dealer: North	♥ A43	The opponents are silent.
Vul: E-W	♦ K62	
HCP: 15	♣ AK76	

Board: 404	♠ KQJ3	Partner is dealer.
Dealer: South	♥ J762	The opponents are silent.
Vul: Both	♦ QT9	
HCP: 9	♣ 64	

Board: 405	♠ AJ7	You are dealer.
Dealer: North	♥ K943	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 15	♣ J82	

Both hands (Answers Page)

Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ Q92	♠ 64		1NT	Pass	2NT
Vul: None	♥ Q8	♥ KJ		All Pass		
North HCP: 15+1	♦ KJT86	♦ Q974				
South HCP: 9+1	♣ AK5	♣ QJT64				
Contract: 2NT South						

Board: 402	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ K97				1NT
Vul: N-S	♥ AT3	♥ KJ6	Pass	3NT	All Pass	
North HCP: 9+1	♦ T82	♦ A9654				
South HCP: 15+1	♣ KQ743	♣ A8				
Contract: 3NT North						

Board: 403	North:	South:	W	N	E	S
Dealer: North	♠ J74	♠ T32		1NT	Pass	2NT
Vul: E-W	♥ A43	♥ KQ7		All Pass		
North HCP: 15	♦ K62	♦ J85				
South HCP: 8	♣ AK76	♣ QT94				
Contract: 2NT South						

Board: 404	North:	South:	W	N	E	S
Dealer: South	♠ KQJ3	♠ A94				1NT
Vul: Both	♥ J762	♥ A8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QT9	♦ K764	Pass	3NT	All Pass	
South HCP: 15	♣ 64	♣ AT83				
Contract: 3NT North			1. Stayman			

Board: 405	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ 9864		1NT	Pass	2♣ ¹
Vul: N-S	♥ K943	♥ AT52	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ3	♦ J9		All Pass		
South HCP: 8	♣ J82	♣ KT4				
Contract: 3♥ South			1. Stayman			

Board: 401	♠ 64	Partner is dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: None	♦ Q974	
HCP: 9+1	♣ QJT64	

Board: 402	♠ K97	You are dealer.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: N-S	♦ A9654	
HCP: 15+1	♣ A8	

Board: 403	♠ T32	Partner is dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: E-W	♦ J85	
HCP: 8	♣ QT94	

Board: 404	♠ A94	You are dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ K764	
HCP: 15	♣ AT83	

Board: 405	♠ 9864	Partner is dealer.
Dealer: North	♥ AT52	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 8	♣ KT4	

Both hands (Answers Page)

Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ Q92	♠ 64		1NT	Pass	2NT
Vul: None	♥ Q8	♥ KJ		All Pass		
North HCP: 15+1	♦ KJT86	♦ Q974				
South HCP: 9+1	♣ AK5	♣ QJT64				
Contract: 2NT South						

Board: 402	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ K97				1NT
Vul: N-S	♥ AT3	♥ KJ6	Pass	3NT	All Pass	
North HCP: 9+1	♦ T82	♦ A9654				
South HCP: 15+1	♣ KQ743	♣ A8				
Contract: 3NT North						

Board: 403	North:	South:	W	N	E	S
Dealer: North	♠ J74	♠ T32		1NT	Pass	2NT
Vul: E-W	♥ A43	♥ KQ7		All Pass		
North HCP: 15	♦ K62	♦ J85				
South HCP: 8	♣ AK76	♣ QT94				
Contract: 2NT South						

Board: 404	North:	South:	W	N	E	S
Dealer: South	♠ KQJ3	♠ A94				1NT
Vul: Both	♥ J762	♥ A8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QT9	♦ K764	Pass	3NT	All Pass	
South HCP: 15	♣ 64	♣ AT83				
Contract: 3NT North			1. Stayman			

Board: 405	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ 9864		1NT	Pass	2♣ ¹
Vul: N-S	♥ K943	♥ AT52	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ3	♦ J9		All Pass		
South HCP: 8	♣ J82	♣ KT4				
Contract: 3♥ South			1. Stayman			

Board: 406	♠ J5	Partner is dealer.
Dealer: South	♥ KJT6	The opponents are silent.
Vul: E-W	♦ JT74	
HCP: 9	♣ K64	

Board: 407	♠ KQ53	You are dealer.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: Both	♦ 62	
HCP: 15	♣ AJ87	

Board: 408	♠ T764	Partner is dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: None	♦ QJ	
HCP: 8+1	♣ AJ874	

Board: 409	♠ A42	You are dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: E-W	♦ A952	
HCP: 15	♣ AJ95	

Board: 410	♠ AT95	Partner is dealer.
Dealer: South	♥ J83	The opponents are silent.
Vul: Both	♦ A94	
HCP: 9	♣ 432	

Both hands (Answers Page)

Board: 406	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ Q873				1NT
Vul: E-W	♥ KJT6	♥ 53	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ JT74	♦ AK5	Pass	3NT	All Pass	
South HCP: 15	♣ K64	♣ AQT3				
Contract: 3NT North			1. Stayman			

Board: 407	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ T86		1NT	Pass	3NT
Vul: Both	♥ AJ6	♥ 843		All Pass		
North HCP: 15	♦ 62	♦ AQ7				
South HCP: 9	♣ AJ87	♣ K954				
Contract: 3NT South						

Board: 408	North:	South:	W	N	E	S
Dealer: South	♠ T764	♠ KJ93				1NT
Vul: None	♥ 98	♥ K64	Pass	2♣ ¹	Pass	2♠
North HCP: 8+1	♦ QJ	♦ KT4	Pass	3♠	All Pass	
South HCP: 15	♣ AJ874	♣ KQ6				
Contract: 3♠ North			1. Stayman			

Board: 409	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ 985		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q3	♥ AK98	Pass	2♦	Pass	2NT
North HCP: 15	♦ A952	♦ J73		All Pass		
South HCP: 8	♣ AJ95	♣ 874				
Contract: 2NT South			1. Stayman			

Board: 410	North:	South:	W	N	E	S
Dealer: South	♠ AT95	♠ KQ73				1NT
Vul: Both	♥ J83	♥ Q52	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A94	♦ K852	Pass	4♠	All Pass	
South HCP: 15	♣ 432	♣ KQ				
Contract: 4♠ North			1. Stayman			

Board: 406	♠ Q873	You are dealer.
Dealer: South	♥ 53	The opponents are silent.
Vul: E-W	♦ AK5	
HCP: 15	♣ AQT3	

Board: 407	♠ T86	Partner is dealer.
Dealer: North	♥ 843	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 9	♣ K954	

Board: 408	♠ KJ93	You are dealer.
Dealer: South	♥ K64	The opponents are silent.
Vul: None	♦ KT4	
HCP: 15	♣ KQ6	

Board: 409	♠ 985	Partner is dealer.
Dealer: North	♥ AK98	The opponents are silent.
Vul: E-W	♦ J73	
HCP: 8	♣ 874	

Board: 410	♠ KQ73	You are dealer.
Dealer: South	♥ Q52	The opponents are silent.
Vul: Both	♦ K852	
HCP: 15	♣ KQ	

Both hands (Answers Page)

Board: 406	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ Q873				1NT
Vul: E-W	♥ KJT6	♥ 53	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ JT74	♦ AK5	Pass	3NT	All Pass	
South HCP: 15	♣ K64	♣ AQT3				
Contract: 3NT North			1. Stayman			

Board: 407	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ T86		1NT	Pass	3NT
Vul: Both	♥ AJ6	♥ 843		All Pass		
North HCP: 15	♦ 62	♦ AQ7				
South HCP: 9	♣ AJ87	♣ K954				
Contract: 3NT South						

Board: 408	North:	South:	W	N	E	S
Dealer: South	♠ T764	♠ KJ93				1NT
Vul: None	♥ 98	♥ K64	Pass	2♣ ¹	Pass	2♠
North HCP: 8+1	♦ QJ	♦ KT4	Pass	3♠	All Pass	
South HCP: 15	♣ AJ874	♣ KQ6				
Contract: 3♠ North			1. Stayman			

Board: 409	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ 985		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q3	♥ AK98	Pass	2♦	Pass	2NT
North HCP: 15	♦ A952	♦ J73		All Pass		
South HCP: 8	♣ AJ95	♣ 874				
Contract: 2NT South			1. Stayman			

Board: 410	North:	South:	W	N	E	S
Dealer: South	♠ AT95	♠ KQ73				1NT
Vul: Both	♥ J83	♥ Q52	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A94	♦ K852	Pass	4♠	All Pass	
South HCP: 15	♣ 432	♣ KQ				
Contract: 4♠ North			1. Stayman			

Board: 411	♠ T7	You are dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: None	♦ KJT7	
HCP: 15	♣ AKJ9	

Board: 412	♠ Q84	Partner is dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: N-S	♦ JT642	
HCP: 9+1	♣ J4	

Board: 413	♠ A82	You are dealer.
Dealer: North	♥ AK86	The opponents are silent.
Vul: Both	♦ 83	
HCP: 15	♣ A975	

Board: 414	♠ 9765	Partner is dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: None	♦ T93	
HCP: 9	♣ Q54	

Board: 415	♠ A7	You are dealer.
Dealer: North	♥ Q976	The opponents are silent.
Vul: N-S	♦ AT3	
HCP: 15	♣ KQ72	

Both hands (Answers Page)

Board: 411	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ KQ2		1NT	Pass	2♣ ¹
Vul: None	♥ QJ4	♥ AT72	Pass	2♦	Pass	3NT
North HCP: 15	♦ KJT7	♦ 982	All Pass			
South HCP: 9	♣ AKJ9	♣ T42				
Contract: 3NT South			1. Stayman			

Board: 412	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ K73				1NT
Vul: N-S	♥ KQ6	♥ J3	Pass	3NT	All Pass	
North HCP: 9+1	♦ JT642	♦ Q85				
South HCP: 15+1	♣ J4	♣ AKQ87				
Contract: 3NT North						

Board: 413	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ KQ5		1NT	Pass	2NT
Vul: Both	♥ AK86	♥ 974	All Pass			
North HCP: 15	♦ 83	♦ T92				
South HCP: 8	♣ A975	♣ QJ84				
Contract: 2NT South						

Board: 414	North:	South:	W	N	E	S
Dealer: South	♠ 9765	♠ KQ43				1NT
Vul: None	♥ AQJ	♥ T963	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T93	♦ AQ6	Pass	2NT	Pass	3♠
South HCP: 15	♣ Q54	♣ A9	Pass	4♠	All Pass	
Contract: 4♠ North			1. Stayman			

Board: 415	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ Q98		1NT	Pass	2NT
Vul: N-S	♥ Q976	♥ J83	All Pass			
North HCP: 15	♦ AT3	♦ KQ954				
South HCP: 8+1	♣ KQ72	♣ 43				
Contract: 2NT South						

Board: 411	♠ KQ2	Partner is dealer.
Dealer: North	♥ AT72	The opponents are silent.
Vul: None	♦ 982	
HCP: 9	♣ T42	

Board: 412	♠ K73	You are dealer.
Dealer: South	♥ J3	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 15+1	♣ AKQ87	

Board: 413	♠ KQ5	Partner is dealer.
Dealer: North	♥ 974	The opponents are silent.
Vul: Both	♦ T92	
HCP: 8	♣ QJ84	

Board: 414	♠ KQ43	You are dealer.
Dealer: South	♥ T963	The opponents are silent.
Vul: None	♦ AQ6	
HCP: 15	♣ A9	

Board: 415	♠ Q98	Partner is dealer.
Dealer: North	♥ J83	The opponents are silent.
Vul: N-S	♦ KQ954	
HCP: 8+1	♣ 43	

Both hands (Answers Page)

Board: 411	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ KQ2		1NT	Pass	2♣ ¹
Vul: None	♥ QJ4	♥ AT72	Pass	2♦	Pass	3NT
North HCP: 15	♦ KJT7	♦ 982	All Pass			
South HCP: 9	♣ AKJ9	♣ T42				
Contract: 3NT South			1. Stayman			

Board: 412	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ K73				1NT
Vul: N-S	♥ KQ6	♥ J3	Pass	3NT	All Pass	
North HCP: 9+1	♦ JT642	♦ Q85				
South HCP: 15+1	♣ J4	♣ AKQ87				
Contract: 3NT North						

Board: 413	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ KQ5		1NT	Pass	2NT
Vul: Both	♥ AK86	♥ 974	All Pass			
North HCP: 15	♦ 83	♦ T92				
South HCP: 8	♣ A975	♣ QJ84				
Contract: 2NT South						

Board: 414	North:	South:	W	N	E	S
Dealer: South	♠ 9765	♠ KQ43				1NT
Vul: None	♥ AQJ	♥ T963	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T93	♦ AQ6	Pass	2NT	Pass	3♠
South HCP: 15	♣ Q54	♣ A9	Pass	4♠	All Pass	
Contract: 4♠ North			1. Stayman			

Board: 415	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ Q98		1NT	Pass	2NT
Vul: N-S	♥ Q976	♥ J83	All Pass			
North HCP: 15	♦ AT3	♦ KQ954				
South HCP: 8+1	♣ KQ72	♣ 43				
Contract: 2NT South						

Board: 416	♠ K7	Partner is dealer.
Dealer: South	♥ A876	The opponents are silent.
Vul: E-W	♦ Q862	
HCP: 9	♣ T94	

Board: 417	♠ AQ2	LHO is dealer.
Dealer: East	♥ A76542	East (LHO) opens 1NT if possible.
Vul: None	♦ 87	East (LHO) Doubles 2♣ if possible.
HCP: 14+2	♣ A6	West (RHO) bids 3♣ if possible.

Board: 418	♠ J8	Partner is dealer.
Dealer: South	♥ T85	The opponents are silent.
Vul: N-S	♦ AK62	
HCP: 8	♣ T942	

Board: 419	♠ A742	You are dealer.
Dealer: North	♥ AT8	The opponents are silent.
Vul: E-W	♦ Q973	
HCP: 15	♣ KQ	

Board: 420	♠ J64	Partner is dealer.
Dealer: South	♥ T9	The opponents are silent.
Vul: Both	♦ K52	
HCP: 9+1	♣ AJ864	

Both hands (Answers Page)

Board: 416	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AQ96				1NT
Vul: E-W	♥ A876	♥ Q5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q862	♦ AT53	Pass	3NT	All Pass	
South HCP: 15	♣ T94	♣ QJ2				
Contract: 3NT North			1. Stayman			

Board: 417	North:	South:	W	N	E	S
Dealer: East	♠ AQ2	♠ KT974			1NT	Pass
Vul: None	♥ A76542	♥ 98	Pass	2♣ ¹	X	2♠
North HCP: 14+2	♦ 87	♦ 6542	3♣	4♣ ²	All Pass	
South HCP: 3+1	♣ A6	♣ 73				
Contract: 4♣ North			1. Cappelletti, any 6+suit			
			2. limit raise or better in !S			

Board: 418	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AKT7			1NT	
Vul: N-S	♥ T85	♥ K62	Pass	2NT	All Pass	
North HCP: 8	♦ AK62	♦ QT				
South HCP: 15	♣ T942	♣ QJ65				
Contract: 2NT North						

Board: 419	North:	South:	W	N	E	S
Dealer: North	♠ A742	♠ K9		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT8	♥ KJ95	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q973	♦ 65	All Pass			
South HCP: 8+1	♣ KQ	♣ J9874				
Contract: 2NT South			1. Stayman			

Board: 420	North:	South:	W	N	E	S
Dealer: South	♠ J64	♠ AQ8			1NT	
Vul: Both	♥ T9	♥ 54	Pass	2NT	All Pass	
North HCP: 9+1	♦ K52	♦ AQT7				
South HCP: 15	♣ AJ864	♣ KT92				
Contract: 2NT North						

Board: 416	♠ AQ96	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: E-W	♦ AT53	
HCP: 15	♣ QJ2	
Board: 417	♠ KT974	RHO is dealer. You bid second.
Dealer: East	♥ 98	East (RHO) opens 1NT if possible.
Vul: None	♦ 6542	East (RHO) Doubles 2♣ if possible.
HCP: 3+1	♣ 73	West (LHO) bids 3♣ if possible.
Board: 418	♠ AKT7	You are dealer.
Dealer: South	♥ K62	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 15	♣ QJ65	
Board: 419	♠ K9	Partner is dealer.
Dealer: North	♥ KJ95	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 8+1	♣ J9874	
Board: 420	♠ AQ8	You are dealer.
Dealer: South	♥ 54	The opponents are silent.
Vul: Both	♦ AQT7	
HCP: 15	♣ KT92	

Both hands (Answers Page)

Board: 416	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AQ96				1NT
Vul: E-W	♥ A876	♥ Q5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q862	♦ AT53	Pass	3NT	All Pass	
South HCP: 15	♣ T94	♣ QJ2				
Contract: 3NT North			1. Stayman			

Board: 417	North:	South:	W	N	E	S
Dealer: East	♠ AQ2	♠ KT974			1NT	Pass
Vul: None	♥ A76542	♥ 98	Pass	2♣ ¹	X	2♠
North HCP: 14+2	♦ 87	♦ 6542	3♣	4♣ ²	All Pass	
South HCP: 3+1	♣ A6	♣ 73				
Contract: 4♣ North			1. Cappelletti, any 6+suit			
			2. limit raise or better in !S			

Board: 418	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AKT7			1NT	
Vul: N-S	♥ T85	♥ K62	Pass	2NT	All Pass	
North HCP: 8	♦ AK62	♦ QT				
South HCP: 15	♣ T942	♣ QJ65				
Contract: 2NT North						

Board: 419	North:	South:	W	N	E	S
Dealer: North	♠ A742	♠ K9		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT8	♥ KJ95	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q973	♦ 65	All Pass			
South HCP: 8+1	♣ KQ	♣ J9874				
Contract: 2NT South			1. Stayman			

Board: 420	North:	South:	W	N	E	S
Dealer: South	♠ J64	♠ AQ8			1NT	
Vul: Both	♥ T9	♥ 54	Pass	2NT	All Pass	
North HCP: 9+1	♦ K52	♦ AQT7				
South HCP: 15	♣ AJ864	♣ KT92				
Contract: 2NT North						

Board: 421 ♠ K5 You are dealer.

Dealer: North ♥ J87 The opponents are silent.

Vul: N-S ♦ AJ74

HCP: 15 ♣ AQ75

Board: 422 ♠ T76 Partner is dealer.

Dealer: South ♥ 94 The opponents are silent.

Vul: E-W ♦ AT3

HCP: 9+1 ♣ AJ942

Board: 423 ♠ KQ53 You are dealer.

Dealer: North ♥ AT65 West (RHO) Doubles 2♣ if possible.

Vul: Both ♦ Q6

HCP: 15 ♣ A32

Board: 424 ♠ 9543 Partner is dealer.

Dealer: South ♥ Q8 The opponents are silent.

Vul: None ♦ KQ92

HCP: 8 ♣ J94

Board: 425 ♠ T54 You are dealer.

Dealer: North ♥ J72 The opponents are silent.

Vul: E-W ♦ KQ54

HCP: 15 ♣ AKQ

Both hands (Answers Page)

Board: 421	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ JT84		1NT	Pass	2♣ ¹
Vul: N-S	♥ J87	♥ KT52	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ74	♦ 85	All Pass			
South HCP: 8	♣ AQ75	♣ KJ4				
Contract: 2NT South			1. Stayman			

Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ T76	♠ A953				1NT
Vul: E-W	♥ 94	♥ AKT2	Pass	2NT	All Pass	
North HCP: 9+1	♦ AT3	♦ J76				
South HCP: 15	♣ AJ942	♣ K3				
Contract: 2NT North						

Board: 423	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ JT		1NT	Pass	2♣ ¹
Vul: Both	♥ AT65	♥ K872	X	2♥	Pass	3♥
North HCP: 15	♦ Q6	♦ AT74	All Pass			
South HCP: 8	♣ A32	♣ T94				
Contract: 3♥ South			1. Stayman			

Board: 424	North:	South:	W	N	E	S
Dealer: South	♠ 9543	♠ AQ76				1NT
Vul: None	♥ Q8	♥ AKJ	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KQ92	♦ JT4	Pass	3♠	All Pass	
South HCP: 15	♣ J94	♣ 832				
Contract: 3♠ North			1. Stayman			

Board: 425	North:	South:	W	N	E	S
Dealer: North	♠ T54	♠ K9		1NT	Pass	3NT
Vul: E-W	♥ J72	♥ T86	All Pass			
North HCP: 15	♦ KQ54	♦ AT7				
South HCP: 8+1	♣ AKQ	♣ JT542				
Contract: 3NT South						

Board: 421	♠ JT84	Partner is dealer.
Dealer: North	♥ KT52	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 8	♣ KJ4	

Board: 422	♠ A953	You are dealer.
Dealer: South	♥ AKT2	The opponents are silent.
Vul: E-W	♦ J76	
HCP: 15	♣ K3	

Board: 423	♠ JT	Partner is dealer.
Dealer: North	♥ K872	West (LHO) Doubles 2♣ if possible.
Vul: Both	♦ AT74	
HCP: 8	♣ T94	

Board: 424	♠ AQ76	You are dealer.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: None	♦ JT4	
HCP: 15	♣ 832	

Board: 425	♠ K9	Partner is dealer.
Dealer: North	♥ T86	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 8+1	♣ JT542	

Both hands (Answers Page)

Board: 421	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ JT84		1NT	Pass	2♣ ¹
Vul: N-S	♥ J87	♥ KT52	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ74	♦ 85	All Pass			
South HCP: 8	♣ AQ75	♣ KJ4				
Contract: 2NT South			1. Stayman			

Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ T76	♠ A953				1NT
Vul: E-W	♥ 94	♥ AKT2	Pass	2NT	All Pass	
North HCP: 9+1	♦ AT3	♦ J76				
South HCP: 15	♣ AJ942	♣ K3				
Contract: 2NT North						

Board: 423	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ JT		1NT	Pass	2♣ ¹
Vul: Both	♥ AT65	♥ K872	X	2♥	Pass	3♥
North HCP: 15	♦ Q6	♦ AT74	All Pass			
South HCP: 8	♣ A32	♣ T94				
Contract: 3♥ South			1. Stayman			

Board: 424	North:	South:	W	N	E	S
Dealer: South	♠ 9543	♠ AQ76				1NT
Vul: None	♥ Q8	♥ AKJ	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KQ92	♦ JT4	Pass	3♠	All Pass	
South HCP: 15	♣ J94	♣ 832				
Contract: 3♠ North			1. Stayman			

Board: 425	North:	South:	W	N	E	S
Dealer: North	♠ T54	♠ K9		1NT	Pass	3NT
Vul: E-W	♥ J72	♥ T86	All Pass			
North HCP: 15	♦ KQ54	♦ AT7				
South HCP: 8+1	♣ AKQ	♣ JT542				
Contract: 3NT South						

Board: 426	♠ KT	Partner is dealer.
Dealer: South	♥ QJT3	The opponents are silent.
Vul: Both	♦ QT764	
HCP: 8+1	♣ 94	

Board: 427	♠ 963	You are dealer.
Dealer: North	♥ AT54	The opponents are silent.
Vul: None	♦ AT3	
HCP: 15	♣ AK2	

Board: 428	♠ QT87	Partner is dealer.
Dealer: South	♥ KT43	The opponents are silent.
Vul: N-S	♦ A76	
HCP: 9	♣ 84	

Board: 429	♠ AK76	You are dealer.
Dealer: North	♥ J98	The opponents are silent.
Vul: Both	♦ QT83	
HCP: 15	♣ AJ	

Board: 430	♠ AJT5	Partner is dealer.
Dealer: South	♥ J4	The opponents are silent.
Vul: None	♦ QT84	
HCP: 8	♣ 843	

Both hands (Answers Page)

Board: 426	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ QJ96				1NT
Vul: Both	♥ QJT3	♥ K76	Pass	2♣ ¹	Pass	2♠
North HCP: 8+1	♦ QT764	♦ 82	Pass	3NT	All Pass	
South HCP: 15	♣ 94	♣ AKQ2				
Contract: 3NT North			1. Stayman			

Board: 427	North:	South:	W	N	E	S
Dealer: North	♠ 963	♠ K54		1NT	Pass	3NT
Vul: None	♥ AT54	♥ 72		All Pass		
North HCP: 15	♦ AT3	♦ K95				
South HCP: 9+1	♣ AK2	♣ QJT84				
Contract: 3NT South						

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ QT87	♠ AJ95				1NT
Vul: N-S	♥ KT43	♥ AJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A76	♦ 984	Pass	4♠	All Pass	
South HCP: 15	♣ 84	♣ AJ73				
Contract: 4♠ North			1. Stayman			

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ T2		1NT	Pass	2♣ ¹
Vul: Both	♥ J98	♥ KQ73	Pass	2♠	Pass	3NT
North HCP: 15	♦ QT83	♦ J96	All Pass			
South HCP: 9	♣ AJ	♣ K864				
Contract: 3NT South			1. Stayman			

Board: 430	North:	South:	W	N	E	S
Dealer: South	♠ AJT5	♠ Q32				1NT
Vul: None	♥ J4	♥ KQ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QT84	♦ A92	Pass	2NT	All Pass	
South HCP: 15+1	♣ 843	♣ AT962				
Contract: 2NT North			1. Stayman			

Board: 426	♠ QJ96	You are dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: Both	♦ 82	
HCP: 15	♣ AKQ2	

Board: 427	♠ K54	Partner is dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: None	♦ K95	
HCP: 9+1	♣ QJT84	

Board: 428	♠ AJ95	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ 984	
HCP: 15	♣ AJ73	

Board: 429	♠ T2	Partner is dealer.
Dealer: North	♥ KQ73	The opponents are silent.
Vul: Both	♦ J96	
HCP: 9	♣ K864	

Board: 430	♠ Q32	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ A92	
HCP: 15+1	♣ AT962	

Both hands (Answers Page)

Board: 426	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ QJ96				1NT
Vul: Both	♥ QJT3	♥ K76	Pass	2♣ ¹	Pass	2♠
North HCP: 8+1	♦ QT764	♦ 82	Pass	3NT	All Pass	
South HCP: 15	♣ 94	♣ AKQ2				
Contract: 3NT North			1. Stayman			

Board: 427	North:	South:	W	N	E	S
Dealer: North	♠ 963	♠ K54		1NT	Pass	3NT
Vul: None	♥ AT54	♥ 72		All Pass		
North HCP: 15	♦ AT3	♦ K95				
South HCP: 9+1	♣ AK2	♣ QJT84				
Contract: 3NT South						

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ QT87	♠ AJ95				1NT
Vul: N-S	♥ KT43	♥ AJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A76	♦ 984	Pass	4♠	All Pass	
South HCP: 15	♣ 84	♣ AJ73				
Contract: 4♠ North			1. Stayman			

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ T2		1NT	Pass	2♣ ¹
Vul: Both	♥ J98	♥ KQ73	Pass	2♠	Pass	3NT
North HCP: 15	♦ QT83	♦ J96	All Pass			
South HCP: 9	♣ AJ	♣ K864				
Contract: 3NT South			1. Stayman			

Board: 430	North:	South:	W	N	E	S
Dealer: South	♠ AJT5	♠ Q32				1NT
Vul: None	♥ J4	♥ KQ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QT84	♦ A92	Pass	2NT	All Pass	
South HCP: 15+1	♣ 843	♣ AT962				
Contract: 2NT North			1. Stayman			

Board: 431 ♠ AJ You are dealer.

Dealer: North ♥ A542 The opponents are silent.

Vul: N-S ♦ KT53

HCP: 15 ♣ K96

Board: 432 ♠ QJ Partner is dealer.

Dealer: South ♥ Q872 The opponents are silent.

Vul: E-W ♦ 962

HCP: 8 ♣ KT94

Board: 433 ♠ J2 You are dealer.

Dealer: North ♥ AQ8 The opponents are silent.

Vul: None ♦ AJT94

HCP: 15+1 ♣ K98

Board: 434 ♠ A84 Partner is dealer.

Dealer: South ♥ Q72 The opponents are silent.

Vul: N-S ♦ QJ8

HCP: 9 ♣ 8654

Board: 435 ♠ AJ42 You are dealer.

Dealer: North ♥ A97 The opponents are silent.

Vul: E-W ♦ AT75

HCP: 15 ♣ Q3

Both hands (Answers Page)

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K96		1NT	Pass	2♣ ¹
Vul: N-S	♥ A542	♥ QJ98	Pass	2♥	Pass	3♥
North HCP: 15	♦ KT53	♦ Q7	All Pass			
South HCP: 8	♣ K96	♣ 8743				
Contract: 3♥ South			1. Stayman			

Board: 432	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ KT4				1NT
Vul: E-W	♥ Q872	♥ JT3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 962	♦ AKQJ4	Pass	2NT	All Pass	
South HCP: 15+1	♣ KT94	♣ J7				
Contract: 2NT North			1. Stayman			

Board: 433	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ QT6		1NT	Pass	2NT
Vul: None	♥ AQ8	♥ J42	All Pass			
North HCP: 15+1	♦ AJT94	♦ Q863				
South HCP: 9	♣ K98	♣ AT4				
Contract: 2NT South						

Board: 434	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ KQ93				1NT
Vul: N-S	♥ Q72	♥ KT6	Pass	3NT	All Pass	
North HCP: 9	♦ QJ8	♦ 65				
South HCP: 15	♣ 8654	♣ AK92				
Contract: 3NT North						

Board: 435	North:	South:	W	N	E	S
Dealer: North	♠ AJ42	♠ Q9		1NT	All Pass	
Vul: E-W	♥ A97	♥ Q2				
North HCP: 15	♦ AT75	♦ KJ863				
South HCP: 8+1	♣ Q3	♣ T964				
Contract: 1NT North						

Board: 431	♠ K96	Partner is dealer.
Dealer: North	♥ QJ98	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 8	♣ 8743	

Board: 432	♠ KT4	You are dealer.
Dealer: South	♥ JT3	The opponents are silent.
Vul: E-W	♦ AKQJ4	
HCP: 15+1	♣ J7	

Board: 433	♠ QT6	Partner is dealer.
Dealer: North	♥ J42	The opponents are silent.
Vul: None	♦ Q863	
HCP: 9	♣ AT4	

Board: 434	♠ KQ93	You are dealer.
Dealer: South	♥ KT6	The opponents are silent.
Vul: N-S	♦ 65	
HCP: 15	♣ AK92	

Board: 435	♠ Q9	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ KJ863	
HCP: 8+1	♣ T964	

Both hands (Answers Page)

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K96		1NT	Pass	2♣ ¹
Vul: N-S	♥ A542	♥ QJ98	Pass	2♥	Pass	3♥
North HCP: 15	♦ KT53	♦ Q7	All Pass			
South HCP: 8	♣ K96	♣ 8743				
Contract: 3♥ South			1. Stayman			

Board: 432	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ KT4				1NT
Vul: E-W	♥ Q872	♥ JT3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 962	♦ AKQJ4	Pass	2NT	All Pass	
South HCP: 15+1	♣ KT94	♣ J7				
Contract: 2NT North			1. Stayman			

Board: 433	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ QT6		1NT	Pass	2NT
Vul: None	♥ AQ8	♥ J42	All Pass			
North HCP: 15+1	♦ AJT94	♦ Q863				
South HCP: 9	♣ K98	♣ AT4				
Contract: 2NT South						

Board: 434	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ KQ93				1NT
Vul: N-S	♥ Q72	♥ KT6	Pass	3NT	All Pass	
North HCP: 9	♦ QJ8	♦ 65				
South HCP: 15	♣ 8654	♣ AK92				
Contract: 3NT North						

Board: 435	North:	South:	W	N	E	S
Dealer: North	♠ AJ42	♠ Q9		1NT	All Pass	
Vul: E-W	♥ A97	♥ Q2				
North HCP: 15	♦ AT75	♦ KJ863				
South HCP: 8+1	♣ Q3	♣ T964				
Contract: 1NT North						

Board: 436	♠ 95	Partner is dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: Both	♦ QT9	
HCP: 8+1	♣ K9742	

Board: 437	♠ AQ7	You are dealer.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: N-S	♦ AJ4	
HCP: 15	♣ J932	

Board: 438	♠ K852	Partner is dealer.
Dealer: South	♥ JT6	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 9	♣ QT64	

Board: 439	♠ 95	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: Both	♦ AJ643	
HCP: 15+1	♣ K65	

Board: 440	♠ Q6	Partner is dealer.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: None	♦ T8762	
HCP: 9+1	♣ 94	

Both hands (Answers Page)

Board: 436	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ A76				1NT
Vul: Both	♥ K85	♥ AQ9	Pass	2NT	All Pass	
North HCP: 8+1	♦ QT9	♦ J52				
South HCP: 15	♣ K9742	♣ A853				
Contract: 2NT North						

Board: 437	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ 965		1NT	Pass	3NT
Vul: N-S	♥ QJ6	♥ A97	All Pass			
North HCP: 15	♦ AJ4	♦ QT976				
South HCP: 9+1	♣ J932	♣ K4				
Contract: 3NT South						

Board: 438	North:	South:	W	N	E	S
Dealer: South	♠ K852	♠ A6				1NT
Vul: E-W	♥ JT6	♥ AK97	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K6	♦ 873	Pass	3NT	All Pass	
South HCP: 15	♣ QT64	♣ KJ82				
Contract: 3NT North			1. Stayman			

Board: 439	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ AJ4		1NT	Pass	3NT
Vul: Both	♥ AK7	♥ T53	All Pass			
North HCP: 15+1	♦ AJ643	♦ Q7				
South HCP: 9+1	♣ K65	♣ QT874				
Contract: 3NT South						

Board: 440	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AKJ4				1NT
Vul: None	♥ AQJ2	♥ 85	Pass	2♣ ¹	Pass	2♠
North HCP: 9+1	♦ T8762	♦ AK4	Pass	3NT	All Pass	
South HCP: 15	♣ 94	♣ 7532				
Contract: 3NT North			1. Stayman			

Board: 436 ♠ A76 You are dealer.

Dealer: South ♥ AQ9 The opponents are silent.

Vul: Both ♦ J52

HCP: 15 ♣ A853

Board: 437 ♠ 965 Partner is dealer.

Dealer: North ♥ A97 The opponents are silent.

Vul: N-S ♦ QT976

HCP: 9+1 ♣ K4

Board: 438 ♠ A6 You are dealer.

Dealer: South ♥ AK97 The opponents are silent.

Vul: E-W ♦ 873

HCP: 15 ♣ KJ82

Board: 439 ♠ AJ4 Partner is dealer.

Dealer: North ♥ T53 The opponents are silent.

Vul: Both ♦ Q7

HCP: 9+1 ♣ QT874

Board: 440 ♠ AKJ4 You are dealer.

Dealer: South ♥ 85 The opponents are silent.

Vul: None ♦ AK4

HCP: 15 ♣ 7532

Both hands (Answers Page)

Board: 436	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ A76				1NT
Vul: Both	♥ K85	♥ AQ9	Pass	2NT	All Pass	
North HCP: 8+1	♦ QT9	♦ J52				
South HCP: 15	♣ K9742	♣ A853				
Contract: 2NT North						

Board: 437	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ 965		1NT	Pass	3NT
Vul: N-S	♥ QJ6	♥ A97	All Pass			
North HCP: 15	♦ AJ4	♦ QT976				
South HCP: 9+1	♣ J932	♣ K4				
Contract: 3NT South						

Board: 438	North:	South:	W	N	E	S
Dealer: South	♠ K852	♠ A6				1NT
Vul: E-W	♥ JT6	♥ AK97	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K6	♦ 873	Pass	3NT	All Pass	
South HCP: 15	♣ QT64	♣ KJ82				
Contract: 3NT North			1. Stayman			

Board: 439	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ AJ4		1NT	Pass	3NT
Vul: Both	♥ AK7	♥ T53	All Pass			
North HCP: 15+1	♦ AJ643	♦ Q7				
South HCP: 9+1	♣ K65	♣ QT874				
Contract: 3NT South						

Board: 440	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AKJ4				1NT
Vul: None	♥ AQJ2	♥ 85	Pass	2♣ ¹	Pass	2♠
North HCP: 9+1	♦ T8762	♦ AK4	Pass	3NT	All Pass	
South HCP: 15	♣ 94	♣ 7532				
Contract: 3NT North			1. Stayman			

Board: 441	♠ Q432	You are dealer.
Dealer: North	♥ KQ87	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 15	♣ KJ9	

Board: 442	♠ AJ8	Partner is dealer.
Dealer: South	♥ 9865	The opponents are silent.
Vul: Both	♦ KT5	
HCP: 8	♣ 864	

Board: 443	♠ AK	You are dealer.
Dealer: North	♥ KJT3	The opponents are silent.
Vul: None	♦ T842	
HCP: 15	♣ KJ6	

Board: 444	♠ AJ97	Partner is dealer.
Dealer: South	♥ Q94	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 9	♣ Q432	

Board: 445	♠ AK97	You are dealer.
Dealer: North	♥ Q843	The opponents are silent.
Vul: Both	♦ AJ6	
HCP: 15	♣ J2	

Both hands (Answers Page)

Board: 441	North:	South:	W	N	E	S
Dealer: North	♠ Q432	♠ AT86		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ87	♥ T6	Pass	2♥	Pass	2NT
North HCP: 15	♦ A7	♦ Q9	Pass	3♠	All Pass	
South HCP: 8+1	♣ KJ9	♣ Q8543				
Contract: 3♠ North			1. Stayman			

Board: 442	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ KT5				1NT
Vul: Both	♥ 9865	♥ AKT3	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KT5	♦ AJ4	All Pass			
South HCP: 15	♣ 864	♣ 973				
Contract: 2♥ South			1. Stayman			

Board: 443	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 62		1NT	Pass	2♣ ¹
Vul: None	♥ KJT3	♥ AQ94	Pass	2♥	Pass	4♥
North HCP: 15	♦ T842	♦ J97	All Pass			
South HCP: 9	♣ KJ6	♣ Q943				
Contract: 4♥ South			1. Stayman			

Board: 444	North:	South:	W	N	E	S
Dealer: South	♠ AJ97	♠ Q8				1NT
Vul: N-S	♥ Q94	♥ AK83	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 92	♦ K84	Pass	2NT	All Pass	
South HCP: 15	♣ Q432	♣ KT75				
Contract: 2NT North			1. Stayman			

Board: 445	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ QT42		1NT	Pass	2♣ ¹
Vul: Both	♥ Q843	♥ 97	Pass	2♥	Pass	3NT
North HCP: 15	♦ AJ6	♦ K9	Pass	4♠	All Pass	
South HCP: 9+1	♣ J2	♣ AT654				
Contract: 4♠ North			1. Stayman			

Board: 441	♠ AT86	Partner is dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 8+1	♣ Q8543	

Board: 442	♠ KT5	You are dealer.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 15	♣ 973	

Board: 443	♠ 62	Partner is dealer.
Dealer: North	♥ AQ94	The opponents are silent.
Vul: None	♦ J97	
HCP: 9	♣ Q943	

Board: 444	♠ Q8	You are dealer.
Dealer: South	♥ AK83	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 15	♣ KT75	

Board: 445	♠ QT42	Partner is dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: Both	♦ K9	
HCP: 9+1	♣ AT654	

Both hands (Answers Page)

Board: 441	North:	South:	W	N	E	S
Dealer: North	♠ Q432	♠ AT86		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ87	♥ T6	Pass	2♥	Pass	2NT
North HCP: 15	♦ A7	♦ Q9	Pass	3♠	All Pass	
South HCP: 8+1	♣ KJ9	♣ Q8543				
Contract: 3♠ North			1. Stayman			

Board: 442	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ KT5				1NT
Vul: Both	♥ 9865	♥ AKT3	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KT5	♦ AJ4	All Pass			
South HCP: 15	♣ 864	♣ 973				
Contract: 2♥ South			1. Stayman			

Board: 443	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 62		1NT	Pass	2♣ ¹
Vul: None	♥ KJT3	♥ AQ94	Pass	2♥	Pass	4♥
North HCP: 15	♦ T842	♦ J97	All Pass			
South HCP: 9	♣ KJ6	♣ Q943				
Contract: 4♥ South			1. Stayman			

Board: 444	North:	South:	W	N	E	S
Dealer: South	♠ AJ97	♠ Q8				1NT
Vul: N-S	♥ Q94	♥ AK83	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 92	♦ K84	Pass	2NT	All Pass	
South HCP: 15	♣ Q432	♣ KT75				
Contract: 2NT North			1. Stayman			

Board: 445	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ QT42		1NT	Pass	2♣ ¹
Vul: Both	♥ Q843	♥ 97	Pass	2♥	Pass	3NT
North HCP: 15	♦ AJ6	♦ K9	Pass	4♠	All Pass	
South HCP: 9+1	♣ J2	♣ AT654				
Contract: 4♠ North			1. Stayman			

Board: 446 ♠ KJ8 Partner is dealer.

Dealer: South ♥ QT2 The opponents are silent.

Vul: None ♦ 52

HCP: 9+1 ♣ KT754

Board: 447 ♠ K954 You are dealer.

Dealer: North ♥ K96 The opponents are silent.

Vul: N-S ♦ KQJ

HCP: 15 ♣ K53

Board: 448 ♠ AT Partner is dealer.

Dealer: South ♥ J2 The opponents are silent.

Vul: E-W ♦ JT64

HCP: 9+1 ♣ QJ543

Board: 449 ♠ KQJ6 You are dealer.

Dealer: North ♥ KQT5 The opponents are silent.

Vul: None ♦ K95

HCP: 15 ♣ J6

Board: 450 ♠ J95 Partner is dealer.

Dealer: South ♥ QT43 The opponents are silent.

Vul: N-S ♦ K3

HCP: 9 ♣ K964

Both hands (Answers Page)

Board: 446	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ A5				1NT
Vul: None	♥ QT2	♥ 9754	Pass	3NT	All Pass	
North HCP: 9+1	♦ 52	♦ KQJ3				
South HCP: 15	♣ KT754	♣ AJ2				
Contract: 3NT North						

Board: 447	North:	South:	W	N	E	S
Dealer: North	♠ K954	♠ J72		1NT	Pass	3NT
Vul: N-S	♥ K96	♥ QT3		All Pass		
North HCP: 15	♦ KQJ	♦ A74				
South HCP: 9	♣ K53	♣ QT84				
Contract: 3NT South						

Board: 448	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ 763				1NT
Vul: E-W	♥ J2	♥ KQ4	Pass	2NT	All Pass	
North HCP: 9+1	♦ JT64	♦ K875				
South HCP: 15	♣ QJ543	♣ AK6				
Contract: 2NT North						

Board: 449	North:	South:	W	N	E	S
Dealer: North	♠ KQJ6	♠ AT95		1NT	Pass	2♣ ¹
Vul: None	♥ KQT5	♥ J94	Pass	2♥	Pass	3NT
North HCP: 15	♦ K95	♦ A872	Pass	4♠	All Pass	
South HCP: 9	♣ J6	♣ 54				
Contract: 4♠ North			1. Stayman			

Board: 450	North:	South:	W	N	E	S
Dealer: South	♠ J95	♠ A74				1NT
Vul: N-S	♥ QT43	♥ K752	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K3	♦ A82	Pass	4♥	All Pass	
South HCP: 15	♣ K964	♣ A75				
Contract: 4♥ North			1. Stayman			

Board: 446 ♠ A5 You are dealer.

Dealer: South ♥ 9754 The opponents are silent.

Vul: None ♦ KQJ3

HCP: 15 ♣ AJ2

Board: 447 ♠ J72 Partner is dealer.

Dealer: North ♥ QT3 The opponents are silent.

Vul: N-S ♦ A74

HCP: 9 ♣ QT84

Board: 448 ♠ 763 You are dealer.

Dealer: South ♥ KQ4 The opponents are silent.

Vul: E-W ♦ K875

HCP: 15 ♣ AK6

Board: 449 ♠ AT95 Partner is dealer.

Dealer: North ♥ J94 The opponents are silent.

Vul: None ♦ A872

HCP: 9 ♣ 54

Board: 450 ♠ A74 You are dealer.

Dealer: South ♥ K752 The opponents are silent.

Vul: N-S ♦ A82

HCP: 15 ♣ A75

Both hands (Answers Page)

Board: 446	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ A5				1NT
Vul: None	♥ QT2	♥ 9754	Pass	3NT	All Pass	
North HCP: 9+1	♦ 52	♦ KQJ3				
South HCP: 15	♣ KT754	♣ AJ2				
Contract: 3NT North						

Board: 447	North:	South:	W	N	E	S
Dealer: North	♠ K954	♠ J72		1NT	Pass	3NT
Vul: N-S	♥ K96	♥ QT3	All Pass			
North HCP: 15	♦ KQJ	♦ A74				
South HCP: 9	♣ K53	♣ QT84				
Contract: 3NT South						

Board: 448	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ 763				1NT
Vul: E-W	♥ J2	♥ KQ4	Pass	2NT	All Pass	
North HCP: 9+1	♦ JT64	♦ K875				
South HCP: 15	♣ QJ543	♣ AK6				
Contract: 2NT North						

Board: 449	North:	South:	W	N	E	S
Dealer: North	♠ KQJ6	♠ AT95		1NT	Pass	2♣ ¹
Vul: None	♥ KQT5	♥ J94	Pass	2♥	Pass	3NT
North HCP: 15	♦ K95	♦ A872	Pass	4♠	All Pass	
South HCP: 9	♣ J6	♣ 54	1. Stayman			
Contract: 4♠ North						

Board: 450	North:	South:	W	N	E	S
Dealer: South	♠ J95	♠ A74				1NT
Vul: N-S	♥ QT43	♥ K752	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K3	♦ A82	Pass	4♥	All Pass	
South HCP: 15	♣ K964	♣ A75	1. Stayman			
Contract: 4♥ North						

Board: 451 ♠ AJ42 You are dealer.

Dealer: North ♥ J4 The opponents are silent.

Vul: E-W ♦ AT85

HCP: 15 ♣ KQ7

Board: 452 ♠ J64 Partner is dealer.

Dealer: South ♥ 94 The opponents are silent.

Vul: Both ♦ JT43

HCP: 9 ♣ AK84

Board: 453 ♠ KQ2 You are dealer.

Dealer: North ♥ A32 The opponents are silent.

Vul: N-S ♦ KT83

HCP: 15 ♣ K97

Board: 454 ♠ Q72 Partner is dealer.

Dealer: South ♥ QJT7 East (LHO) Doubles 2♣ if possible.

Vul: E-W ♦ A32

HCP: 9 ♣ T94

Board: 455 ♠ K543 You are dealer.

Dealer: North ♥ AJ2 The opponents are silent.

Vul: Both ♦ 94

HCP: 15 ♣ AKT5

Both hands (Answers Page)

Board: 451	North:	South:	W	N	E	S
Dealer: North	♠ AJ42	♠ T97		1NT	Pass	2NT
Vul: E-W	♥ J4	♥ T5		All Pass		
North HCP: 15	♦ AT85	♦ KJ93				
South HCP: 8	♣ KQ7	♣ A943				
Contract: 2NT South						

Board: 452	North:	South:	W	N	E	S
Dealer: South	♠ J64	♠ A732			1NT	
Vul: Both	♥ 94	♥ K3	Pass	3NT	All Pass	
North HCP: 9	♦ JT43	♦ AK52				
South HCP: 15	♣ AK84	♣ J65				
Contract: 3NT North						

Board: 453	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ T85		1NT	Pass	2NT
Vul: N-S	♥ A32	♥ KQT		All Pass		
North HCP: 15	♦ KT83	♦ QJ72				
South HCP: 8	♣ K97	♣ T42				
Contract: 2NT South						

Board: 454	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ K54			1NT	
Vul: E-W	♥ QJT7	♥ K32	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ A32	♦ KQ865	Pass	2NT	All Pass	
South HCP: 15+1	♣ T94	♣ A2				
Contract: 2NT North			1. Stayman			

Board: 455	North:	South:	W	N	E	S
Dealer: North	♠ K543	♠ AQ96		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ2	♥ T983	Pass	2♠	Pass	3♠
North HCP: 15	♦ 94	♦ Q5		All Pass		
South HCP: 8	♣ AKT5	♣ 964				
Contract: 3♠ South			1. Stayman			

Board: 451	♠ T97	Partner is dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: E-W	♦ KJ93	
HCP: 8	♣ A943	

Board: 452	♠ A732	You are dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: Both	♦ AK52	
HCP: 15	♣ J65	

Board: 453	♠ T85	Partner is dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: N-S	♦ QJ72	
HCP: 8	♣ T42	

Board: 454	♠ K54	You are dealer.
Dealer: South	♥ K32	East (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ KQ865	
HCP: 15+1	♣ A2	

Board: 455	♠ AQ96	Partner is dealer.
Dealer: North	♥ T983	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 8	♣ 964	

Both hands (Answers Page)

Board: 451	North:	South:	W	N	E	S
Dealer: North	♠ AJ42	♠ T97		1NT	Pass	2NT
Vul: E-W	♥ J4	♥ T5		All Pass		
North HCP: 15	♦ AT85	♦ KJ93				
South HCP: 8	♣ KQ7	♣ A943				
Contract: 2NT South						

Board: 452	North:	South:	W	N	E	S
Dealer: South	♠ J64	♠ A732			1NT	
Vul: Both	♥ 94	♥ K3	Pass	3NT	All Pass	
North HCP: 9	♦ JT43	♦ AK52				
South HCP: 15	♣ AK84	♣ J65				
Contract: 3NT North						

Board: 453	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ T85		1NT	Pass	2NT
Vul: N-S	♥ A32	♥ KQT		All Pass		
North HCP: 15	♦ KT83	♦ QJ72				
South HCP: 8	♣ K97	♣ T42				
Contract: 2NT South						

Board: 454	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ K54			1NT	
Vul: E-W	♥ QJT7	♥ K32	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ A32	♦ KQ865	Pass	2NT	All Pass	
South HCP: 15+1	♣ T94	♣ A2				
Contract: 2NT North			1. Stayman			

Board: 455	North:	South:	W	N	E	S
Dealer: North	♠ K543	♠ AQ96		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ2	♥ T983	Pass	2♠	Pass	3♠
North HCP: 15	♦ 94	♦ Q5		All Pass		
South HCP: 8	♣ AKT5	♣ 964				
Contract: 3♠ South			1. Stayman			

Board: 456	♠ Q873	Partner is dealer.
Dealer: South	♥ 752	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 9	♣ Q94	

Board: 457	♠ T84	You are dealer.
Dealer: North	♥ KQT4	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 15	♣ AJ2	

Board: 458	♠ A2	Partner is dealer.
Dealer: South	♥ T876	The opponents are silent.
Vul: Both	♦ JT4	
HCP: 8	♣ K984	

Board: 459	♠ AK9	You are dealer.
Dealer: North	♥ K865	The opponents are silent.
Vul: None	♦ 63	
HCP: 15	♣ KQ97	

Board: 460	♠ QT	Partner is dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: N-S	♦ T96	
HCP: 8+1	♣ K8743	

Both hands (Answers Page)

Board: 456	North:	South:	W	N	E	S
Dealer: South	♠ Q873	♠ K954				1NT
Vul: None	♥ 752	♥ A8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KQ9	♦ J87	Pass	4♠	All Pass	
South HCP: 15	♣ Q94	♣ AK52				
Contract: 4♠ North			1. Stayman			

Board: 457	North:	South:	W	N	E	S
Dealer: North	♠ T84	♠ A2		1NT	Pass	3NT
Vul: E-W	♥ KQT4	♥ A96	All Pass			
North HCP: 15	♦ KQ3	♦ J92				
South HCP: 9+1	♣ AJ2	♣ 98764				
Contract: 3NT South						

Board: 458	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ KJ76				1NT
Vul: Both	♥ T876	♥ AJ32	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ JT4	♦ Q76	Pass	3♥	All Pass	
South HCP: 15	♣ K984	♣ A2				
Contract: 3♥ North			1. Stayman			

Board: 459	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ J43		1NT	Pass	3NT
Vul: None	♥ K865	♥ QJ	All Pass			
North HCP: 15	♦ 63	♦ K82				
South HCP: 8+1	♣ KQ97	♣ JT842				
Contract: 3NT South						

Board: 460	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ K86				1NT
Vul: N-S	♥ K92	♥ AJT6	Pass	2NT	All Pass	
North HCP: 8+1	♦ T96	♦ QJ4				
South HCP: 15	♣ K8743	♣ A96				
Contract: 2NT North						

Board: 456	♠ K954	You are dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: None	♦ J87	
HCP: 15	♣ AK52	

Board: 457	♠ A2	Partner is dealer.
Dealer: North	♥ A96	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 9+1	♣ 98764	

Board: 458	♠ KJ76	You are dealer.
Dealer: South	♥ AJ32	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 15	♣ A2	

Board: 459	♠ J43	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ K82	
HCP: 8+1	♣ JT842	

Board: 460	♠ K86	You are dealer.
Dealer: South	♥ AJT6	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 15	♣ A96	

Both hands (Answers Page)

Board: 456	North:	South:	W	N	E	S
Dealer: South	♠ Q873	♠ K954				1NT
Vul: None	♥ 752	♥ A8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KQ9	♦ J87	Pass	4♠	All Pass	
South HCP: 15	♣ Q94	♣ AK52				
Contract: 4♠ North			1. Stayman			

Board: 457	North:	South:	W	N	E	S
Dealer: North	♠ T84	♠ A2		1NT	Pass	3NT
Vul: E-W	♥ KQT4	♥ A96	All Pass			
North HCP: 15	♦ KQ3	♦ J92				
South HCP: 9+1	♣ AJ2	♣ 98764				
Contract: 3NT South						

Board: 458	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ KJ76				1NT
Vul: Both	♥ T876	♥ AJ32	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ JT4	♦ Q76	Pass	3♥	All Pass	
South HCP: 15	♣ K984	♣ A2				
Contract: 3♥ North			1. Stayman			

Board: 459	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ J43		1NT	Pass	3NT
Vul: None	♥ K865	♥ QJ	All Pass			
North HCP: 15	♦ 63	♦ K82				
South HCP: 8+1	♣ KQ97	♣ JT842				
Contract: 3NT South						

Board: 460	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ K86				1NT
Vul: N-S	♥ K92	♥ AJT6	Pass	2NT	All Pass	
North HCP: 8+1	♦ T96	♦ QJ4				
South HCP: 15	♣ K8743	♣ A96				
Contract: 2NT North						

Board: 461 ♠ 952 You are dealer.

Dealer: North ♥ KQ42 The opponents are silent.

Vul: Both ♦ AKQ2

HCP: 15 ♣ J9

Board: 462 ♠ Q6 Partner is dealer.

Dealer: South ♥ J52 The opponents are silent.

Vul: None ♦ KQ8

HCP: 9+1 ♣ J9743

Board: 463 ♠ A74 You are dealer.

Dealer: North ♥ Q2 West (RHO) Doubles 2♣ if possible.

Vul: N-S ♦ KJ742

HCP: 15+1 ♣ AJ2

Board: 464 ♠ Q82 Partner is dealer.

Dealer: South ♥ K86 The opponents are silent.

Vul: E-W ♦ KT9

HCP: 8 ♣ 8642

Board: 465 ♠ A84 You are dealer.

Dealer: North ♥ KT87 The opponents are silent.

Vul: None ♦ KQ

HCP: 15 ♣ QJT7

Both hands (Answers Page)

Board: 461	North:	South:	W	N	E	S
Dealer: North	♠ 952	♠ QJ3		1NT	Pass	2NT
Vul: Both	♥ KQ42	♥ J6		All Pass		
North HCP: 15	♦ AKQ2	♦ J874				
South HCP: 9	♣ J9	♣ AT54				
Contract: 2NT South						

Board: 462	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AK				1NT
Vul: None	♥ J52	♥ Q73	Pass	2NT	All Pass	
North HCP: 9+1	♦ KQ8	♦ JT2				
South HCP: 15+1	♣ J9743	♣ KQT62				
Contract: 2NT North						

Board: 463	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ KQT3		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q2	♥ JT8	X	2♦	Pass	2NT
North HCP: 15+1	♦ KJ742	♦ QT65		All Pass		
South HCP: 8	♣ AJ2	♣ 64				
Contract: 2NT South			1. Stayman			

Board: 464	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ KJT5				1NT
Vul: E-W	♥ K86	♥ A43	Pass	2NT	All Pass	
North HCP: 8	♦ KT9	♦ QJ64				
South HCP: 15	♣ 8642	♣ A9				
Contract: 2NT North						

Board: 465	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ JT96		1NT	Pass	2♣ ¹
Vul: None	♥ KT87	♥ A9	Pass	2♥	Pass	3NT
North HCP: 15	♦ KQ	♦ A952		All Pass		
South HCP: 9	♣ QJT7	♣ 642				
Contract: 3NT South			1. Stayman			

Board: 461	♠ QJ3	Partner is dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: Both	♦ J874	
HCP: 9	♣ AT54	

Board: 462	♠ AK	You are dealer.
Dealer: South	♥ Q73	The opponents are silent.
Vul: None	♦ JT2	
HCP: 15+1	♣ KQT62	

Board: 463	♠ KQT3	Partner is dealer.
Dealer: North	♥ JT8	West (LHO) Doubles 2♣ if possible.
Vul: N-S	♦ QT65	
HCP: 8	♣ 64	

Board: 464	♠ KJT5	You are dealer.
Dealer: South	♥ A43	The opponents are silent.
Vul: E-W	♦ QJ64	
HCP: 15	♣ A9	

Board: 465	♠ JT96	Partner is dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ A952	
HCP: 9	♣ 642	

Both hands (Answers Page)

Board: 461	North:	South:	W	N	E	S
Dealer: North	♠ 952	♠ QJ3		1NT	Pass	2NT
Vul: Both	♥ KQ42	♥ J6		All Pass		
North HCP: 15	♦ AKQ2	♦ J874				
South HCP: 9	♣ J9	♣ AT54				
Contract: 2NT South						

Board: 462	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AK				1NT
Vul: None	♥ J52	♥ Q73	Pass	2NT	All Pass	
North HCP: 9+1	♦ KQ8	♦ JT2				
South HCP: 15+1	♣ J9743	♣ KQT62				
Contract: 2NT North						

Board: 463	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ KQT3		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q2	♥ JT8	X	2♦	Pass	2NT
North HCP: 15+1	♦ KJ742	♦ QT65		All Pass		
South HCP: 8	♣ AJ2	♣ 64				
Contract: 2NT South			1. Stayman			

Board: 464	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ KJT5				1NT
Vul: E-W	♥ K86	♥ A43	Pass	2NT	All Pass	
North HCP: 8	♦ KT9	♦ QJ64				
South HCP: 15	♣ 8642	♣ A9				
Contract: 2NT North						

Board: 465	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ JT96		1NT	Pass	2♣ ¹
Vul: None	♥ KT87	♥ A9	Pass	2♥	Pass	3NT
North HCP: 15	♦ KQ	♦ A952		All Pass		
South HCP: 9	♣ QJT7	♣ 642				
Contract: 3NT South			1. Stayman			

Board: 466	♠ 975	Partner is dealer.
Dealer: South	♥ A92	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 9+1	♣ AJ654	

Board: 467	♠ AKQ	You are dealer.
Dealer: North	♥ T742	The opponents are silent.
Vul: E-W	♦ A764	
HCP: 15	♣ Q5	

Board: 468	♠ A96	Partner is dealer.
Dealer: South	♥ K96	The opponents are silent.
Vul: Both	♦ JT6	
HCP: 9	♣ J643	

Board: 469	♠ A75	You are dealer.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: N-S	♦ AT93	
HCP: 15	♣ 63	

Board: 470	♠ 97	Partner is dealer.
Dealer: South	♥ KJ87	The opponents are silent.
Vul: E-W	♦ QJ83	
HCP: 8	♣ J74	

Both hands (Answers Page)

Board: 466	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ K83				1NT
Vul: N-S	♥ A92	♥ Q84	Pass	3NT	All Pass	
North HCP: 9+1	♦ T8	♦ AKJ				
South HCP: 15	♣ AJ654	♣ Q873				
Contract: 3NT North						

Board: 467	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T74		1NT	Pass	2♣ ¹
Vul: E-W	♥ T742	♥ AQJ8	Pass	2♥	Pass	3♥
North HCP: 15	♦ A764	♦ T3	All Pass			
South HCP: 8	♣ Q5	♣ J974				
Contract: 3♥ South			1. Stayman			

Board: 468	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ K32				1NT
Vul: Both	♥ K96	♥ J83	Pass	3NT	All Pass	
North HCP: 9	♦ JT6	♦ AK73				
South HCP: 15	♣ J643	♣ A87				
Contract: 3NT North						

Board: 469	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ T962		1NT	Pass	2♣ ¹
Vul: N-S	♥ AKT5	♥ Q97	Pass	2♥	Pass	2NT
North HCP: 15	♦ AT93	♦ 84	All Pass			
South HCP: 9	♣ 63	♣ AK74				
Contract: 2NT South			1. Stayman			

Board: 470	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ K2				1NT
Vul: E-W	♥ KJ87	♥ AQ92	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJ83	♦ AT9	Pass	3♥	All Pass	
South HCP: 15	♣ J74	♣ QT32				
Contract: 3♥ North			1. Stayman			

Board: 466 ♠ K83 You are dealer.

Dealer: South ♥ Q84 The opponents are silent.

Vul: N-S ♦ AKJ

HCP: 15 ♣ Q873

Board: 467 ♠ T74 Partner is dealer.

Dealer: North ♥ AQJ8 The opponents are silent.

Vul: E-W ♦ T3

HCP: 8 ♣ J974

Board: 468 ♠ K32 You are dealer.

Dealer: South ♥ J83 The opponents are silent.

Vul: Both ♦ AK73

HCP: 15 ♣ A87

Board: 469 ♠ T962 Partner is dealer.

Dealer: North ♥ Q97 The opponents are silent.

Vul: N-S ♦ 84

HCP: 9 ♣ AK74

Board: 470 ♠ K2 You are dealer.

Dealer: South ♥ AQ92 The opponents are silent.

Vul: E-W ♦ AT9

HCP: 15 ♣ QT32

Both hands (Answers Page)

Board: 466	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ K83				1NT
Vul: N-S	♥ A92	♥ Q84	Pass	3NT	All Pass	
North HCP: 9+1	♦ T8	♦ AKJ				
South HCP: 15	♣ AJ654	♣ Q873				
Contract: 3NT North						

Board: 467	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T74		1NT	Pass	2♣ ¹
Vul: E-W	♥ T742	♥ AQJ8	Pass	2♥	Pass	3♥
North HCP: 15	♦ A764	♦ T3	All Pass			
South HCP: 8	♣ Q5	♣ J974				
Contract: 3♥ South			1. Stayman			

Board: 468	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ K32				1NT
Vul: Both	♥ K96	♥ J83	Pass	3NT	All Pass	
North HCP: 9	♦ JT6	♦ AK73				
South HCP: 15	♣ J643	♣ A87				
Contract: 3NT North						

Board: 469	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ T962		1NT	Pass	2♣ ¹
Vul: N-S	♥ AKT5	♥ Q97	Pass	2♥	Pass	2NT
North HCP: 15	♦ AT93	♦ 84	All Pass			
South HCP: 9	♣ 63	♣ AK74				
Contract: 2NT South			1. Stayman			

Board: 470	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ K2				1NT
Vul: E-W	♥ KJ87	♥ AQ92	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJ83	♦ AT9	Pass	3♥	All Pass	
South HCP: 15	♣ J74	♣ QT32				
Contract: 3♥ North			1. Stayman			

Board: 471	♠ A87	You are dealer.
Dealer: North	♥ JT8	The opponents are silent.
Vul: Both	♦ K42	
HCP: 15	♣ AKT2	

Board: 472	♠ AT8	Partner is dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: None	♦ J987	
HCP: 8	♣ 542	

Board: 473	♠ J3	You are dealer.
Dealer: North	♥ K765	The opponents are silent.
Vul: E-W	♦ KQJ7	
HCP: 15	♣ KQ5	

Board: 474	♠ QT75	Partner is dealer.
Dealer: South	♥ AK96	The opponents are silent.
Vul: Both	♦ T2	
HCP: 9	♣ 974	

Board: 475	♠ AT2	You are dealer.
Dealer: North	♥ K752	The opponents are silent.
Vul: None	♦ AKJ9	
HCP: 15	♣ T8	

Both hands (Answers Page)

Board: 471	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ K43		1NT	Pass	2♣ ¹
Vul: Both	♥ JT8	♥ K964	Pass	2♦	Pass	3NT
North HCP: 15	♦ K42	♦ Q9	All Pass			
South HCP: 9	♣ AKT2	♣ J974				
Contract: 3NT South			1. Stayman			

Board: 472	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ Q5				1NT
Vul: None	♥ K92	♥ QJ7	Pass	2NT	All Pass	
North HCP: 8	♦ J987	♦ AT432				
South HCP: 15+1	♣ 542	♣ AQ9				
Contract: 2NT North						

Board: 473	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ QT98		1NT	Pass	2♣ ¹
Vul: E-W	♥ K765	♥ J43	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQJ7	♦ A932	All Pass			
South HCP: 8	♣ KQ5	♣ J4				
Contract: 2NT South			1. Stayman			

Board: 474	North:	South:	W	N	E	S
Dealer: South	♠ QT75	♠ AK8				1NT
Vul: Both	♥ AK96	♥ QJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T2	♦ QJ643	Pass	3NT	All Pass	
South HCP: 15+1	♣ 974	♣ Q2				
Contract: 3NT North			1. Stayman			

Board: 475	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ 9863		1NT	Pass	2♣ ¹
Vul: None	♥ K752	♥ 84	Pass	2♥	Pass	3NT
North HCP: 15	♦ AKJ9	♦ Q87	All Pass			
South HCP: 9	♣ T8	♣ AK64				
Contract: 3NT South			1. Stayman			

Board: 471	♠ K43	Partner is dealer.
Dealer: North	♥ K964	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 9	♣ J974	

Board: 472	♠ Q5	You are dealer.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: None	♦ AT432	
HCP: 15+1	♣ AQ9	

Board: 473	♠ QT98	Partner is dealer.
Dealer: North	♥ J43	The opponents are silent.
Vul: E-W	♦ A932	
HCP: 8	♣ J4	

Board: 474	♠ AK8	You are dealer.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: Both	♦ QJ643	
HCP: 15+1	♣ Q2	

Board: 475	♠ 9863	Partner is dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: None	♦ Q87	
HCP: 9	♣ AK64	

Both hands (Answers Page)

Board: 471	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ K43		1NT	Pass	2♣ ¹
Vul: Both	♥ JT8	♥ K964	Pass	2♦	Pass	3NT
North HCP: 15	♦ K42	♦ Q9	All Pass			
South HCP: 9	♣ AKT2	♣ J974				
Contract: 3NT South			1. Stayman			

Board: 472	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ Q5				1NT
Vul: None	♥ K92	♥ QJ7	Pass	2NT	All Pass	
North HCP: 8	♦ J987	♦ AT432				
South HCP: 15+1	♣ 542	♣ AQ9				
Contract: 2NT North						

Board: 473	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ QT98		1NT	Pass	2♣ ¹
Vul: E-W	♥ K765	♥ J43	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQJ7	♦ A932	All Pass			
South HCP: 8	♣ KQ5	♣ J4				
Contract: 2NT South			1. Stayman			

Board: 474	North:	South:	W	N	E	S
Dealer: South	♠ QT75	♠ AK8				1NT
Vul: Both	♥ AK96	♥ QJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T2	♦ QJ643	Pass	3NT	All Pass	
South HCP: 15+1	♣ 974	♣ Q2				
Contract: 3NT North			1. Stayman			

Board: 475	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ 9863		1NT	Pass	2♣ ¹
Vul: None	♥ K752	♥ 84	Pass	2♥	Pass	3NT
North HCP: 15	♦ AKJ9	♦ Q87	All Pass			
South HCP: 9	♣ T8	♣ AK64				
Contract: 3NT South			1. Stayman			

Board: 476	♠ KQT	Partner is dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: N-S	♦ J853	
HCP: 9	♣ QJ42	

Board: 477	♠ AQ	You are dealer.
Dealer: North	♥ A976	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 15	♣ QT63	

Board: 478	♠ 974	Partner is dealer.
Dealer: South	♥ QT43	The opponents are silent.
Vul: None	♦ AQJ7	
HCP: 9	♣ 94	

Board: 479	♠ K84	You are dealer.
Dealer: North	♥ A542	The opponents are silent.
Vul: N-S	♦ KQ86	
HCP: 15	♣ K3	

Board: 480	♠ QT4	Partner is dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 9+1	♣ A8542	

Both hands (Answers Page)

Board: 476	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A8				1NT
Vul: N-S	♥ 74	♥ A832	Pass	2NT	All Pass	
North HCP: 9	♦ J853	♦ AK4				
South HCP: 15	♣ QJ42	♣ 9875				
Contract: 2NT North						

Board: 477	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 974		1NT	Pass	2NT
Vul: Both	♥ A976	♥ Q2	All Pass			
North HCP: 15	♦ QJ6	♦ AK95				
South HCP: 9	♣ QT63	♣ 9854				
Contract: 2NT South						

Board: 478	North:	South:	W	N	E	S
Dealer: South	♠ 974	♠ AKT8				1NT
Vul: None	♥ QT43	♥ KJ2	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQJ7	♦ T93	Pass	3NT	All Pass	
South HCP: 15	♣ 94	♣ A82	1. Stayman			
Contract: 3NT North						

Board: 479	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ AQJ3		1NT	Pass	2♣ ¹
Vul: N-S	♥ A542	♥ Q3	Pass	2♥	Pass	3♣
North HCP: 15	♦ KQ86	♦ 95	Pass	3NT	All Pass	
South HCP: 9+1	♣ K3	♣ T8542	1. Stayman			
Contract: 3NT North						

Board: 480	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ K65				1NT
Vul: E-W	♥ K92	♥ QT43	Pass	3NT	All Pass	
North HCP: 9+1	♦ T3	♦ AQ4				
South HCP: 15	♣ A8542	♣ KJ7				
Contract: 3NT North						

Board: 476	♠ A8	You are dealer.
Dealer: South	♥ A832	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 15	♣ 9875	

Board: 477	♠ 974	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ AK95	
HCP: 9	♣ 9854	

Board: 478	♠ AKT8	You are dealer.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: None	♦ T93	
HCP: 15	♣ A82	

Board: 479	♠ AQJ3	Partner is dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: N-S	♦ 95	
HCP: 9+1	♣ T8542	

Board: 480	♠ K65	You are dealer.
Dealer: South	♥ QT43	The opponents are silent.
Vul: E-W	♦ AQ4	
HCP: 15	♣ KJ7	

Both hands (Answers Page)

Board: 476	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A8				1NT
Vul: N-S	♥ 74	♥ A832	Pass	2NT	All Pass	
North HCP: 9	♦ J853	♦ AK4				
South HCP: 15	♣ QJ42	♣ 9875				
Contract: 2NT North						

Board: 477	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 974		1NT	Pass	2NT
Vul: Both	♥ A976	♥ Q2	All Pass			
North HCP: 15	♦ QJ6	♦ AK95				
South HCP: 9	♣ QT63	♣ 9854				
Contract: 2NT South						

Board: 478	North:	South:	W	N	E	S
Dealer: South	♠ 974	♠ AKT8				1NT
Vul: None	♥ QT43	♥ KJ2	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQJ7	♦ T93	Pass	3NT	All Pass	
South HCP: 15	♣ 94	♣ A82	1. Stayman			
Contract: 3NT North						

Board: 479	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ AQJ3		1NT	Pass	2♣ ¹
Vul: N-S	♥ A542	♥ Q3	Pass	2♥	Pass	3♣
North HCP: 15	♦ KQ86	♦ 95	Pass	3NT	All Pass	
South HCP: 9+1	♣ K3	♣ T8542	1. Stayman			
Contract: 3NT North						

Board: 480	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ K65				1NT
Vul: E-W	♥ K92	♥ QT43	Pass	3NT	All Pass	
North HCP: 9+1	♦ T3	♦ AQ4				
South HCP: 15	♣ A8542	♣ KJ7				
Contract: 3NT North						

Board: 481 ♠ K76 You are dealer.

Dealer: North ♥ AKQ2 The opponents are silent.

Vul: None ♦ T2

HCP: 15 ♣ KT65

Board: 482 ♠ 63 Partner is dealer.

Dealer: South ♥ KQ87 The opponents are silent.

Vul: N-S ♦ T93

HCP: 9 ♣ A974

Board: 483 ♠ 6543 You are dealer.

Dealer: North ♥ A2 The opponents are silent.

Vul: E-W ♦ AKQ7

HCP: 15 ♣ Q82

Board: 484 ♠ K974 Partner is dealer.

Dealer: South ♥ 953 East (LHO) Doubles 2♣ if possible.

Vul: Both ♦ KJ9

HCP: 9 ♣ Q74

Board: 485 ♠ A93 You are dealer.

Dealer: North ♥ 853 The opponents are silent.

Vul: N-S ♦ AKQT4

HCP: 15+1 ♣ Q7

Both hands (Answers Page)

Board: 481	North:	South:	W	N	E	S
Dealer: North	♠ K76	♠ Q43		1NT	Pass	2NT
Vul: None	♥ AKQ2	♥ JT		All Pass		
North HCP: 15	♦ T2	♦ Q65				
South HCP: 9+1	♣ KT65	♣ A9874				
Contract: 2NT South						

Board: 482	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AQ5				1NT
Vul: N-S	♥ KQ87	♥ AJ62	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T93	♦ KJ82	Pass	4♥	All Pass	
South HCP: 15	♣ A974	♣ T6				
Contract: 4♥ North			1. Stayman			

Board: 483	North:	South:	W	N	E	S
Dealer: North	♠ 6543	♠ QJT		1NT	Pass	3NT
Vul: E-W	♥ A2	♥ 986		All Pass		
North HCP: 15	♦ AKQ7	♦ T65				
South HCP: 8	♣ Q82	♣ AJ64				
Contract: 3NT South						

Board: 484	North:	South:	W	N	E	S
Dealer: South	♠ K974	♠ Q65				1NT
Vul: Both	♥ 953	♥ AKJ2	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ KJ9	♦ Q764	Pass	3NT	All Pass	
South HCP: 15	♣ Q74	♣ K3				
Contract: 3NT North			1. Stayman			

Board: 485	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ KT64		1NT	Pass	2♣ ¹
Vul: N-S	♥ 853	♥ AT9	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AKQT4	♦ 873		All Pass		
South HCP: 8	♣ Q7	♣ JT4				
Contract: 3NT South			1. Stayman			

Board: 481	♠ Q43
Dealer: North	♥ JT
Vul: None	♦ Q65
HCP: 9+1	♣ A9874

Partner is dealer.

The opponents are silent.

Board: 482	♠ AQ5
Dealer: South	♥ AJ62
Vul: N-S	♦ KJ82
HCP: 15	♣ T6

You are dealer.

The opponents are silent.

Board: 483	♠ QJT
Dealer: North	♥ 986
Vul: E-W	♦ T65
HCP: 8	♣ AJ64

Partner is dealer.

The opponents are silent.

Board: 484	♠ Q65
Dealer: South	♥ AKJ2
Vul: Both	♦ Q764
HCP: 15	♣ K3

You are dealer.

East (RHO) Doubles 2♣ if possible.

Board: 485	♠ KT64
Dealer: North	♥ AT9
Vul: N-S	♦ 873
HCP: 8	♣ JT4

Partner is dealer.

The opponents are silent.

Both hands (Answers Page)

Board: 481	North:	South:	W	N	E	S
Dealer: North	♠ K76	♠ Q43		1NT	Pass	2NT
Vul: None	♥ AKQ2	♥ JT		All Pass		
North HCP: 15	♦ T2	♦ Q65				
South HCP: 9+1	♣ KT65	♣ A9874				
Contract: 2NT South						

Board: 482	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AQ5				1NT
Vul: N-S	♥ KQ87	♥ AJ62	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T93	♦ KJ82	Pass	4♥	All Pass	
South HCP: 15	♣ A974	♣ T6				
Contract: 4♥ North			1. Stayman			

Board: 483	North:	South:	W	N	E	S
Dealer: North	♠ 6543	♠ QJT		1NT	Pass	3NT
Vul: E-W	♥ A2	♥ 986		All Pass		
North HCP: 15	♦ AKQ7	♦ T65				
South HCP: 8	♣ Q82	♣ AJ64				
Contract: 3NT South						

Board: 484	North:	South:	W	N	E	S
Dealer: South	♠ K974	♠ Q65				1NT
Vul: Both	♥ 953	♥ AKJ2	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ KJ9	♦ Q764	Pass	3NT	All Pass	
South HCP: 15	♣ Q74	♣ K3				
Contract: 3NT North			1. Stayman			

Board: 485	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ KT64		1NT	Pass	2♣ ¹
Vul: N-S	♥ 853	♥ AT9	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AKQT4	♦ 873		All Pass		
South HCP: 8	♣ Q7	♣ JT4				
Contract: 3NT South			1. Stayman			

Board: 486	♠ T2	Partner is dealer.
Dealer: South	♥ 9532	The opponents are silent.
Vul: E-W	♦ KQ9	
HCP: 9	♣ KJ42	

Board: 487	♠ KQT	You are dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: Both	♦ QT7	
HCP: 15+1	♣ AKJ92	

Board: 488	♠ T982	Partner is dealer.
Dealer: South	♥ Q62	The opponents are silent.
Vul: None	♦ AK7	
HCP: 9	♣ 942	

Board: 489	♠ A2	You are dealer.
Dealer: North	♥ 983	The opponents are silent.
Vul: E-W	♦ AKQ93	
HCP: 15+1	♣ Q72	

Board: 490	♠ 843	Partner is dealer.
Dealer: South	♥ T84	The opponents are silent.
Vul: Both	♦ JT2	
HCP: 8	♣ AQJ4	

Both hands (Answers Page)

Board: 486	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ AQJ4				1NT
Vul: E-W	♥ 9532	♥ 87	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KQ9	♦ A862	Pass	2NT	All Pass	
South HCP: 15	♣ KJ42	♣ AT8				1. Stayman
Contract: 2NT North						

Board: 487	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ 982		1NT	Pass	2NT
Vul: Both	♥ T5	♥ QJ2		All Pass		
North HCP: 15+1	♦ QT7	♦ K8				
South HCP: 8+1	♣ AKJ92	♣ QT643				
Contract: 2NT South						

Board: 488	North:	South:	W	N	E	S
Dealer: South	♠ T982	♠ QJ4				1NT
Vul: None	♥ Q62	♥ A8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AK7	♦ 863	Pass	2NT	All Pass	
South HCP: 15+1	♣ 942	♣ AKJ87				1. Stayman
Contract: 2NT North						

Board: 489	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ Q986		1NT	Pass	2♣ ¹
Vul: E-W	♥ 983	♥ AQ2	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AKQ93	♦ 872		All Pass		
South HCP: 9	♣ Q72	♣ J54				1. Stayman
Contract: 3NT South						

Board: 490	North:	South:	W	N	E	S
Dealer: South	♠ 843	♠ AJ9				1NT
Vul: Both	♥ T84	♥ Q73	Pass	3NT	All Pass	
North HCP: 8	♦ JT2	♦ KQ9				
South HCP: 15	♣ AQJ4	♣ K753				
Contract: 3NT North						

Board: 486	♠ AQJ4	You are dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: E-W	♦ A862	
HCP: 15	♣ AT8	

Board: 487	♠ 982	Partner is dealer.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: Both	♦ K8	
HCP: 8+1	♣ QT643	

Board: 488	♠ QJ4	You are dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: None	♦ 863	
HCP: 15+1	♣ AKJ87	

Board: 489	♠ Q986	Partner is dealer.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: E-W	♦ 872	
HCP: 9	♣ J54	

Board: 490	♠ AJ9	You are dealer.
Dealer: South	♥ Q73	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 15	♣ K753	

Both hands (Answers Page)

Board: 486	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ AQJ4				1NT
Vul: E-W	♥ 9532	♥ 87	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KQ9	♦ A862	Pass	2NT	All Pass	
South HCP: 15	♣ KJ42	♣ AT8				1. Stayman
Contract: 2NT North						

Board: 487	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ 982		1NT	Pass	2NT
Vul: Both	♥ T5	♥ QJ2		All Pass		
North HCP: 15+1	♦ QT7	♦ K8				
South HCP: 8+1	♣ AKJ92	♣ QT643				
Contract: 2NT South						

Board: 488	North:	South:	W	N	E	S
Dealer: South	♠ T982	♠ QJ4				1NT
Vul: None	♥ Q62	♥ A8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AK7	♦ 863	Pass	2NT	All Pass	
South HCP: 15+1	♣ 942	♣ AKJ87				1. Stayman
Contract: 2NT North						

Board: 489	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ Q986		1NT	Pass	2♣ ¹
Vul: E-W	♥ 983	♥ AQ2	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AKQ93	♦ 872		All Pass		
South HCP: 9	♣ Q72	♣ J54				1. Stayman
Contract: 3NT South						

Board: 490	North:	South:	W	N	E	S
Dealer: South	♠ 843	♠ AJ9				1NT
Vul: Both	♥ T84	♥ Q73	Pass	3NT	All Pass	
North HCP: 8	♦ JT2	♦ KQ9				
South HCP: 15	♣ AQJ4	♣ K753				
Contract: 3NT North						

Board: 491	♠ AQJ5	You are dealer.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: None	♦ 874	
HCP: 15	♣ A86	

Board: 492	♠ QJT	Partner is dealer.
Dealer: South	♥ Q965	The opponents are silent.
Vul: N-S	♦ 72	
HCP: 9	♣ A954	

Board: 493	♠ A854	You are dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ KQ7	
HCP: 15	♣ K986	

Board: 494	♠ 842	Partner is dealer.
Dealer: South	♥ J92	The opponents are silent.
Vul: None	♦ K9	
HCP: 8+1	♣ AT874	

Board: 495	♠ 983	You are dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: N-S	♦ KQ53	
HCP: 15	♣ AK2	

Both hands (Answers Page)

Board: 491	North:	South:	W	N	E	S
Dealer: North	♠ AQJ5	♠ 82		1NT	All Pass	
Vul: None	♥ KJ6	♥ Q9				
North HCP: 15	♦ 874	♦ KJT2				
South HCP: 8+1	♣ A86	♣ Q9543				
Contract: 1NT North						

Board: 492	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ AK32				1NT
Vul: N-S	♥ Q965	♥ 43	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 72	♦ QJ96	Pass	3NT	All Pass	
South HCP: 15	♣ A954	♣ KQT				
Contract: 3NT North			1. Stayman			

Board: 493	North:	South:	W	N	E	S
Dealer: North	♠ A854	♠ JT		1NT	Pass	2NT
Vul: Both	♥ K8	♥ Q72			All Pass	
North HCP: 15	♦ KQ7	♦ AT864				
South HCP: 9+1	♣ K986	♣ Q54				
Contract: 2NT South						

Board: 494	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AT75				1NT
Vul: None	♥ J92	♥ AT3	Pass	2NT	All Pass	
North HCP: 8+1	♦ K9	♦ QT3				
South HCP: 15	♣ AT874	♣ KQ9				
Contract: 2NT North						

Board: 495	North:	South:	W	N	E	S
Dealer: North	♠ 983	♠ AJT5		1NT	Pass	2♣ ¹
Vul: N-S	♥ K84	♥ T9	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ53	♦ JT42		All Pass		
South HCP: 8	♣ AK2	♣ Q43				
Contract: 2NT South			1. Stayman			

Board: 491	♠ 82	Partner is dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ KJT2	
HCP: 8+1	♣ Q9543	

Board: 492	♠ AK32	You are dealer.
Dealer: South	♥ 43	The opponents are silent.
Vul: N-S	♦ QJ96	
HCP: 15	♣ KQT	

Board: 493	♠ JT	Partner is dealer.
Dealer: North	♥ Q72	The opponents are silent.
Vul: Both	♦ AT864	
HCP: 9+1	♣ Q54	

Board: 494	♠ AT75	You are dealer.
Dealer: South	♥ AT3	The opponents are silent.
Vul: None	♦ QT3	
HCP: 15	♣ KQ9	

Board: 495	♠ AJT5	Partner is dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: N-S	♦ JT42	
HCP: 8	♣ Q43	

Both hands (Answers Page)

Board: 491	North:	South:	W	N	E	S
Dealer: North	♠ AQJ5	♠ 82		1NT	All Pass	
Vul: None	♥ KJ6	♥ Q9				
North HCP: 15	♦ 874	♦ KJT2				
South HCP: 8+1	♣ A86	♣ Q9543				
Contract: 1NT North						

Board: 492	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ AK32				1NT
Vul: N-S	♥ Q965	♥ 43	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 72	♦ QJ96	Pass	3NT	All Pass	
South HCP: 15	♣ A954	♣ KQT				
Contract: 3NT North			1. Stayman			

Board: 493	North:	South:	W	N	E	S
Dealer: North	♠ A854	♠ JT		1NT	Pass	2NT
Vul: Both	♥ K8	♥ Q72			All Pass	
North HCP: 15	♦ KQ7	♦ AT864				
South HCP: 9+1	♣ K986	♣ Q54				
Contract: 2NT South						

Board: 494	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AT75				1NT
Vul: None	♥ J92	♥ AT3	Pass	2NT	All Pass	
North HCP: 8+1	♦ K9	♦ QT3				
South HCP: 15	♣ AT874	♣ KQ9				
Contract: 2NT North						

Board: 495	North:	South:	W	N	E	S
Dealer: North	♠ 983	♠ AJT5		1NT	Pass	2♣ ¹
Vul: N-S	♥ K84	♥ T9	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ53	♦ JT42		All Pass		
South HCP: 8	♣ AK2	♣ Q43				
Contract: 2NT South			1. Stayman			

Board: 496 ♠ QT6 You are dealer.

Dealer: North ♥ AJ West (RHO) bids 2♣ if possible.

Vul: E-W ♦ A764 East (LHO) bids 2♦ if possible.

HCP: 15 ♣ KJ52

Board: 497 ♠ K3 You are dealer.

Dealer: North ♥ AJ96 The opponents are silent.

Vul: None ♦ JT63

HCP: 15 ♣ AQ3

Board: 498 ♠ QJ74 Partner is dealer.

Dealer: South ♥ K74 The opponents are silent.

Vul: N-S ♦ QJ93

HCP: 9 ♣ 84

Board: 499 ♠ AQ87 You are dealer.

Dealer: North ♥ K54 The opponents are silent.

Vul: E-W ♦ AQT

HCP: 15 ♣ 973

Board: 500 ♠ J85 Partner is dealer.

Dealer: South ♥ 94 The opponents are silent.

Vul: Both ♦ K94

HCP: 8+1 ♣ KJ943

Both hands (Answers Page)

Board: 496	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ AJ4		1NT	Pass	Pass
Vul: E-W	♥ AJ	♥ 98	2♣ ¹	Pass	2♦ ²	3♣
North HCP: 15	♦ A764	♦ K92		All Pass		
South HCP: 8+1	♣ KJ52	♣ T9764				1. Cappelletti, any 6+suit 2. automat
Contract: 3♣ South						

Board: 497	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ T975		1NT	Pass	2♣ ¹
Vul: None	♥ AJ96	♥ K2	Pass	2♥	Pass	3NT
North HCP: 15	♦ JT63	♦ KQ2		All Pass		
South HCP: 9	♣ AQ3	♣ JT42				1. Stayman
Contract: 3NT South						

Board: 498	North:	South:	W	N	E	S
Dealer: South	♠ QJ74	♠ 93				1NT
Vul: N-S	♥ K74	♥ A53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QJ93	♦ AK7	Pass	3NT	All Pass	
South HCP: 15+1	♣ 84	♣ KJ952				1. Stayman
Contract: 3NT North						

Board: 499	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ T93		1NT	Pass	3NT
Vul: E-W	♥ K54	♥ J63		All Pass		
North HCP: 15	♦ AQT	♦ J6				
South HCP: 9+1	♣ 973	♣ AQJ54				
Contract: 3NT South						

Board: 500	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ A73				1NT
Vul: Both	♥ 94	♥ AT87		All Pass		
North HCP: 8+1	♦ K94	♦ AQJ8				
South HCP: 15	♣ KJ943	♣ T5				
Contract: 1NT South						

Board: 496 ♠ AJ4 Partner is dealer.

Dealer: North ♥ 98 West (LHO) bids 2♣ if possible.

Vul: E-W ♦ K92 East (RHO) bids 2♦ if possible.

HCP: 8+1 ♣ T9764

Board: 497 ♠ T975 Partner is dealer.

Dealer: North ♥ K2 The opponents are silent.

Vul: None ♦ KQ2

HCP: 9 ♣ JT42

Board: 498 ♠ 93 You are dealer.

Dealer: South ♥ A53 The opponents are silent.

Vul: N-S ♦ AK7

HCP: 15+1 ♣ KJ952

Board: 499 ♠ T93 Partner is dealer.

Dealer: North ♥ J63 The opponents are silent.

Vul: E-W ♦ J6

HCP: 9+1 ♣ AQJ54

Board: 500 ♠ A73 You are dealer.

Dealer: South ♥ AT87 The opponents are silent.

Vul: Both ♦ AQJ8

HCP: 15 ♣ T5

Both hands (Answers Page)

Board: 496	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ AJ4		1NT	Pass	Pass
Vul: E-W	♥ AJ	♥ 98	2♣ ¹	Pass	2♦ ²	3♣
North HCP: 15	♦ A764	♦ K92		All Pass		
South HCP: 8+1	♣ KJ52	♣ T9764				1. Cappelletti, any 6+suit 2. automat
Contract: 3♣ South						

Board: 497	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ T975		1NT	Pass	2♣ ¹
Vul: None	♥ AJ96	♥ K2	Pass	2♥	Pass	3NT
North HCP: 15	♦ JT63	♦ KQ2		All Pass		
South HCP: 9	♣ AQ3	♣ JT42				1. Stayman
Contract: 3NT South						

Board: 498	North:	South:	W	N	E	S
Dealer: South	♠ QJ74	♠ 93				1NT
Vul: N-S	♥ K74	♥ A53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QJ93	♦ AK7	Pass	3NT	All Pass	
South HCP: 15+1	♣ 84	♣ KJ952				1. Stayman
Contract: 3NT North						

Board: 499	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ T93		1NT	Pass	3NT
Vul: E-W	♥ K54	♥ J63		All Pass		
North HCP: 15	♦ AQT	♦ J6				
South HCP: 9+1	♣ 973	♣ AQJ54				
Contract: 3NT South						

Board: 500	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ A73				1NT
Vul: Both	♥ 94	♥ AT87		All Pass		
North HCP: 8+1	♦ K94	♦ AQJ8				
South HCP: 15	♣ KJ943	♣ T5				
Contract: 1NT South						