

Board: 1 ♠ A9 You bid first.

Dealer: North ♥ AJ2 The opponents are silent.

Vul: None ♦ KT4

HCP: 15+1 ♣ QJ942

Board: 2 ♠ J743 Partner bids first.

Dealer: South ♥ 82 The opponents are silent.

Vul: N-S ♦ 65

HCP: 8+1 ♣ AK743

Board: 3 ♠ KT96 You bid first.

Dealer: North ♥ AT East (LHO) bids 2♣ if possible.

Vul: E-W ♦ A65

HCP: 17 ♣ AQ97

Board: 4 ♠ J76 RHO opens the bidding 1NT.

Dealer: West ♥ T8643 You bid next.

Vul: Both ♦ 3 East (LHO) bids 3♣ if possible.

HCP: 5+1 ♣ AT74 East (LHO) Doubles 3♠ if possible.

Board: 5 ♠ QT7 Partner bids first.

Dealer: South ♥ J8543 East (LHO) bids 2♥ if possible.

Vul: N-S ♦ A West (RHO) bids 2NT if possible.

HCP: 8+1 ♣ J753

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ T5		1NT	Pass	3NT
Vul: None	♥ AJ2	♥ K43		All Pass		
North HCP: 15+1	♦ KT4	♦ J87				
South HCP: 11+1	♣ QJ942	♣ AK863				
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ J743	♠ 962				1NT
Vul: N-S	♥ 82	♥ AQJT5	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ 65	♦ AK2	Pass	2NT	All Pass	
South HCP: 16+1	♣ AK743	♣ Q5				
Contract: 2NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ KT96	♠ A853		1NT	2♣ ¹	2♦
Vul: E-W	♥ AT	♥ J9432	Pass	2♥	All Pass	
North HCP: 17	♦ A65	♦ 4				
South HCP: 5+1	♣ AQ97	♣ 542				1. Cappelletti, any 6+suit
Contract: 2♥ North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ J76	♠ AQ9852	1NT	Pass	3♣ ¹	3♠
Vul: Both	♥ T8643	♥ 92	Pass	Pass	X	All Pass
North HCP: 5+1	♦ 3	♦ A2				
South HCP: 12+2	♣ AT74	♣ Q63				1. 1N-3C transfer to diamonds
Contract: 3♠X South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ J854				1NT
Vul: N-S	♥ J8543	♥ AK	Pass	2♦	2♥ ¹	Pass
North HCP: 8+1	♦ A	♦ Q84	2NT ²	3♣	All Pass	
South HCP: 15	♣ J753	♣ KQ96				
Contract: 3♣ North			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 1	♠ T5	Partner bids first.
Dealer: North	♥ K43	The opponents are silent.
Vul: None	♦ J87	
HCP: 11+1	♣ AK863	

Board: 2	♠ 962	You bid first.
Dealer: South	♥ AQJT5	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 16+1	♣ Q5	

Board: 3	♠ A853	Partner bids first.
Dealer: North	♥ J9432	East (RHO) bids 2♣ if possible.
Vul: E-W	♦ 4	
HCP: 5+1	♣ 542	

Board: 4	♠ AQ9852	LHO opens the bidding 1NT.
Dealer: West	♥ 92	Partner bids next.
Vul: Both	♦ A2	East (RHO) bids 3♣ if possible.
HCP: 12+2	♣ Q63	East (RHO) Doubles 3♠ if possible.

Board: 5	♠ J854	You bid first.
Dealer: South	♥ AK	East (RHO) bids 2♥ if possible.
Vul: N-S	♦ Q84	West (LHO) bids 2NT if possible.
HCP: 15	♣ KQ96	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ T5		1NT	Pass	3NT
Vul: None	♥ AJ2	♥ K43		All Pass		
North HCP: 15+1	♦ KT4	♦ J87				
South HCP: 11+1	♣ QJ942	♣ AK863				
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ J743	♠ 962				1NT
Vul: N-S	♥ 82	♥ AQJT5	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ 65	♦ AK2	Pass	2NT	All Pass	
South HCP: 16+1	♣ AK743	♣ Q5				
Contract: 2NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ KT96	♠ A853		1NT	2♣ ¹	2♦
Vul: E-W	♥ AT	♥ J9432	Pass	2♥	All Pass	
North HCP: 17	♦ A65	♦ 4				
South HCP: 5+1	♣ AQ97	♣ 542				1. Cappelletti, any 6+suit
Contract: 2♥ North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ J76	♠ AQ9852	1NT	Pass	3♣ ¹	3♠
Vul: Both	♥ T8643	♥ 92	Pass	Pass	X	All Pass
North HCP: 5+1	♦ 3	♦ A2				
South HCP: 12+2	♣ AT74	♣ Q63				1. 1N-3C transfer to diamonds
Contract: 3♠X South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ J854				1NT
Vul: N-S	♥ J8543	♥ AK	Pass	2♦	2♥ ¹	Pass
North HCP: 8+1	♦ A	♦ Q84	2NT ²	3♣	All Pass	
South HCP: 15	♣ J753	♣ KQ96				
Contract: 3♣ North			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 6	♠ AT94	Partner bids first.
Dealer: South	♥ T75	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 11	♣ JT3	

Board: 7	♠ Q9432	LHO opens the bidding 1NT.
Dealer: East	♥ K5	Partner bids next.
Vul: Both	♦ KJ32	West (RHO) bids 2♦ if possible.
HCP: 13+1	♣ A4	

Board: 8	♠ 9	Partner bids first.
Dealer: South	♥ Q74	The opponents are silent.
Vul: None	♦ AQJ5	
HCP: 13+1	♣ KJT85	

Board: 9	♠ K9	You bid first.
Dealer: North	♥ KQJ54	The opponents are silent.
Vul: E-W	♦ A54	
HCP: 15+1	♣ Q52	

Board: 10	♠ QT7	Partner bids first.
Dealer: South	♥ T764	The opponents are silent.
Vul: Both	♦ 74	
HCP: 9	♣ AQJ9	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AT94	♠ K32				1NT
Vul: E-W	♥ T75	♥ J2	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ AQ9	♦ KJ852	Pass	3NT	All Pass	
South HCP: 15+1	♣ JT3	♣ AK4				
Contract: 3NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ Q9432	♠ JT75			1NT	Pass
Vul: Both	♥ K5	♥ AJT	2♦	2♣	Pass	3♥ ¹
North HCP: 13+1	♦ KJ32	♦ T64	Pass	3♠	All Pass	
South HCP: 8	♣ A4	♣ Q92				
Contract: 3♠ North			1. limit raise or better in !S			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ KQJ8				1NT
Vul: None	♥ Q74	♥ A2	Pass	3NT	All Pass	
North HCP: 13+1	♦ AQJ5	♦ K974				
South HCP: 15	♣ KJT85	♣ Q96				
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ AQ83		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQJ54	♥ 873	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ A54	♦ T962		All Pass		
South HCP: 9	♣ Q52	♣ K9				
Contract: 3NT South			1. Stayman			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ KJ54				1NT
Vul: Both	♥ T764	♥ AJ5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 74	♦ QJ53	Pass	3NT	All Pass	
South HCP: 15	♣ AQJ9	♣ K4				
Contract: 3NT North			1. Stayman			

Board: 6 ♠ K32 You bid first.

Dealer: South ♥ J2 The opponents are silent.

Vul: E-W ♦ KJ852

HCP: 15+1 ♣ AK4

Board: 7 ♠ JT75 RHO opens the bidding 1NT.

Dealer: East ♥ AJT You bid next.

Vul: Both ♦ T64 West (LHO) bids 2♦ if possible.

HCP: 8 ♣ Q92

Board: 8 ♠ KQJ8 You bid first.

Dealer: South ♥ A2 The opponents are silent.

Vul: None ♦ K974

HCP: 15 ♣ Q96

Board: 9 ♠ AQ83 Partner bids first.

Dealer: North ♥ 873 The opponents are silent.

Vul: E-W ♦ T962

HCP: 9 ♣ K9

Board: 10 ♠ KJ54 You bid first.

Dealer: South ♥ AJ5 The opponents are silent.

Vul: Both ♦ QJ53

HCP: 15 ♣ K4

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AT94	♠ K32				1NT
Vul: E-W	♥ T75	♥ J2	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ AQ9	♦ KJ852	Pass	3NT	All Pass	
South HCP: 15+1	♣ JT3	♣ AK4				
Contract: 3NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ Q9432	♠ JT75			1NT	Pass
Vul: Both	♥ K5	♥ AJT	2♦	2♣	Pass	3♥ ¹
North HCP: 13+1	♦ KJ32	♦ T64	Pass	3♠	All Pass	
South HCP: 8	♣ A4	♣ Q92				
Contract: 3♠ North			1. limit raise or better in !S			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ KQJ8				1NT
Vul: None	♥ Q74	♥ A2	Pass	3NT	All Pass	
North HCP: 13+1	♦ AQJ5	♦ K974				
South HCP: 15	♣ KJT85	♣ Q96				
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ AQ83		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQJ54	♥ 873	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ A54	♦ T962		All Pass		
South HCP: 9	♣ Q52	♣ K9				
Contract: 3NT South			1. Stayman			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ KJ54				1NT
Vul: Both	♥ T764	♥ AJ5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 74	♦ QJ53	Pass	3NT	All Pass	
South HCP: 15	♣ AQJ9	♣ K4				
Contract: 3NT North			1. Stayman			

Board: 11	♠ KT	You bid first.
Dealer: North	♥ AK86	The opponents are silent.
Vul: None	♦ K873	
HCP: 17	♣ KJ9	

Board: 12	♠ AK9862	Partner bids first.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ 943	
HCP: 11+2	♣ K9	

Board: 13	♠ 976	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: Both	♦ AKT86	
HCP: 15+1	♣ KT9	

Board: 14	♠ JT5	Partner bids first.
Dealer: South	♥ 987532	The opponents are silent.
Vul: None	♦ 32	
HCP: 1+2	♣ 85	

Board: 15	♠ AT92	You bid first.
Dealer: North	♥ A42	The opponents are silent.
Vul: N-S	♦ Q94	
HCP: 17	♣ AK4	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ J7653		1NT	Pass	2♥
Vul: None	♥ AK86	♥ JT7	Pass	2♠	All Pass	
North HCP: 17	♦ K873	♦ Q6				
South HCP: 4+1	♣ KJ9	♣ 732				
Contract: 2♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ AK9862	♠ QJ5				1NT
Vul: N-S	♥ J4	♥ A86	Pass	2♥	Pass	2♠
North HCP: 11+2	♦ 943	♦ AQ76	Pass	4♠	All Pass	
South HCP: 17	♣ K9	♣ AT7				
Contract: 4♠ North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ 976	♠ 532		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ	♥ AJ84	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AKT86	♦ 532		All Pass		
South HCP: 9	♣ KT9	♣ A82				1. Stayman
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ JT5	♠ AQ64				1NT
Vul: None	♥ 987532	♥ AK	Pass	2♦	Pass	2♥
North HCP: 1+2	♦ 32	♦ Q54		All Pass		
South HCP: 17	♣ 85	♣ QT96				
Contract: 2♥ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AT92	♠ 85		1NT	Pass	2NT
Vul: N-S	♥ A42	♥ KQ8	Pass	3NT	All Pass	
North HCP: 17	♦ Q94	♦ A8653				
South HCP: 9+1	♣ AK4	♣ 953				
Contract: 3NT North						

Board: 11	♠ J7653	Partner bids first.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ Q6	
HCP: 4+1	♣ 732	

Board: 12	♠ QJ5	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: N-S	♦ AQ76	
HCP: 17	♣ AT7	

Board: 13	♠ 532	Partner bids first.
Dealer: North	♥ AJ84	The opponents are silent.
Vul: Both	♦ 532	
HCP: 9	♣ A82	

Board: 14	♠ AQ64	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: None	♦ Q54	
HCP: 17	♣ QT96	

Board: 15	♠ 85	Partner bids first.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: N-S	♦ A8653	
HCP: 9+1	♣ 953	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ J7653		1NT	Pass	2♥
Vul: None	♥ AK86	♥ JT7	Pass	2♠	All Pass	
North HCP: 17	♦ K873	♦ Q6				
South HCP: 4+1	♣ KJ9	♣ 732				
Contract: 2♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ AK9862	♠ QJ5				1NT
Vul: N-S	♥ J4	♥ A86	Pass	2♥	Pass	2♠
North HCP: 11+2	♦ 943	♦ AQ76	Pass	4♠	All Pass	
South HCP: 17	♣ K9	♣ AT7				
Contract: 4♠ North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ 976	♠ 532		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ	♥ AJ84	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AKT86	♦ 532		All Pass		
South HCP: 9	♣ KT9	♣ A82				1. Stayman
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ JT5	♠ AQ64				1NT
Vul: None	♥ 987532	♥ AK	Pass	2♦	Pass	2♥
North HCP: 1+2	♦ 32	♦ Q54		All Pass		
South HCP: 17	♣ 85	♣ QT96				
Contract: 2♥ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AT92	♠ 85		1NT	Pass	2NT
Vul: N-S	♥ A42	♥ KQ8	Pass	3NT	All Pass	
North HCP: 17	♦ Q94	♦ A8653				
South HCP: 9+1	♣ AK4	♣ 953				
Contract: 3NT North						

Board: 16	♠ AQ96	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ JT3	
HCP: 17+1	♣ AQJT8	

Board: 17	♠ A43	You bid first.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ AKJ97	
HCP: 15+1	♣ T98	

Board: 18	♠ AK53	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: N-S	♦ T86	
HCP: 10	♣ J62	

Board: 19	♠ K82	You bid first.
Dealer: North	♥ KT83	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 17	♣ Q98	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ AQ96	♠ J842				1NT
Vul: E-W	♥ K	♥ AJ3	Pass	2♣ ¹	Pass	2♠
North HCP: 17+1	♦ JT3	♦ AK94	Pass	3♥	Pass	4♣
South HCP: 16	♣ AQJT8	♣ K4	Pass	4♥	Pass	4NT
Contract: 6♠ South			Pass	5♠ ²	Pass	6♠
			All Pass			

1. Stayman

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

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ T		1NT	Pass	2♦
Vul: None	♥ K5	♥ T9863	Pass	2♥	All Pass	
North HCP: 15+1	♦ AKJ97	♦ T6				
South HCP: 2+2	♣ T98	♣ Q6542				
Contract: 2♥ North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ AK53	♠ JT8				1NT
Vul: N-S	♥ Q62	♥ AKT94	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ T86	♦ Q9	Pass	3NT	All Pass	
South HCP: 16+1	♣ J62	♣ AQ9				
Contract: 3NT North			1. Stayman			

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ T543		1NT	Pass	2♦
Vul: E-W	♥ KT83	♥ A9752	Pass	2♥	All Pass	
North HCP: 17	♦ AKQ	♦ 976				
South HCP: 4+1	♣ Q98	♣ 5				
Contract: 2♥ North						

Board: 16 ♠ J842 You bid first.

Dealer: South ♥ AJ3 The opponents are silent.

Vul: E-W ♦ AK94

HCP: 16 ♣ K4

Board: 17 ♠ T Partner bids first.

Dealer: North ♥ T9863 The opponents are silent.

Vul: None ♦ T6

HCP: 2+2 ♣ Q6542

Board: 18 ♠ JT8 You bid first.

Dealer: South ♥ AKT94 The opponents are silent.

Vul: N-S ♦ Q9

HCP: 16+1 ♣ AQ9

Board: 19 ♠ T543 Partner bids first.

Dealer: North ♥ A9752 The opponents are silent.

Vul: E-W ♦ 976

HCP: 4+1 ♣ 5

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ AQ96	♠ J842				1NT
Vul: E-W	♥ K	♥ AJ3	Pass	2♦ ¹	Pass	2♠
North HCP: 17+1	♦ JT3	♦ AK94	Pass	3♥	Pass	4♣
South HCP: 16	♣ AQJT8	♣ K4	Pass	4♥	Pass	4NT
Contract: 6♠ South			Pass	5♠ ²	Pass	6♠
			All Pass			

1. Stayman

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

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ T		1NT	Pass	2♦
Vul: None	♥ K5	♥ T9863	Pass	2♥	All Pass	
North HCP: 15+1	♦ AKJ97	♦ T6				
South HCP: 2+2	♣ T98	♣ Q6542				
Contract: 2♥ North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ AK53	♠ JT8				1NT
Vul: N-S	♥ Q62	♥ AKT94	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ T86	♦ Q9	Pass	3NT	All Pass	
South HCP: 16+1	♣ J62	♣ AQ9				
Contract: 3NT North			1. Stayman			

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ T543		1NT	Pass	2♦
Vul: E-W	♥ KT83	♥ A9752	Pass	2♥	All Pass	
North HCP: 17	♦ AKQ	♦ 976				
South HCP: 4+1	♣ Q98	♣ 5				
Contract: 2♥ North						

Board: 20	♠ AK2	Partner bids first.
Dealer: South	♥ Q95	The opponents are silent.
Vul: Both	♦ AQ97	
HCP: 15	♣ 874	

Board: 21	♠ A7	Partner bids first.
Dealer: South	♥ KQJ65	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 18+1	♣ J985	

Board: 22	♠ A763	Partner bids first.
Dealer: South	♥ A9753	The opponents are silent.
Vul: E-W	♦ 42	
HCP: 12+1	♣ A9	

Board: 23	♠ AJ532	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ AJ2	
HCP: 15+1	♣ J62	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ AK2	♠ J8				1NT
Vul: Both	♥ Q95	♥ AK8	Pass	3NT	All Pass	
North HCP: 15	♦ AQ97	♦ T542				
South HCP: 15	♣ 874	♣ AK32				
Contract: 3NT North						

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ Q8				1NT
Vul: N-S	♥ KQJ65	♥ A7	Pass	2♦	Pass	2♥
North HCP: 18+1	♦ AK	♦ Q987	Pass	3♣	Pass	3♥
South HCP: 15+1	♣ J985	♣ AK762	Pass	4NT	Pass	6♣
Contract: 6♣ South						All Pass

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ A763	♠ K92				1NT
Vul: E-W	♥ A9753	♥ QJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ 42	♦ AK98	Pass	3♠ ²	Pass	4♥
South HCP: 17	♣ A9	♣ KJT	All Pass			
Contract: 4♥ South						1. Stayman 2. SMOLEN

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AJ532	♠ K		1NT	Pass	4♦ ¹
Vul: Both	♥ AT	♥ KQJ764	Pass	4♥	Pass	4NT
North HCP: 15+1	♦ AJ2	♦ K86	Pass	5♣ ²	Pass	5NT ³
South HCP: 16+2	♣ J62	♣ AT7	Pass	6♣ ⁴	Pass	7NT
Contract: 7NT South			All Pass			
						1. Texas 2. A=0/5 or 3/5 3. King ask by 5NT 4. K=0

Board: 20	♠ J8	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: Both	♦ T542	
HCP: 15	♣ AK32	

Board: 21	♠ Q8	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: N-S	♦ Q987	
HCP: 15+1	♣ AK762	

Board: 22	♠ K92	You bid first.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: E-W	♦ AK98	
HCP: 17	♣ KJT	

Board: 23	♠ K	Partner bids first.
Dealer: North	♥ KQJ764	The opponents are silent.
Vul: Both	♦ K86	
HCP: 16+2	♣ AT7	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ AK2	♠ J8				1NT
Vul: Both	♥ Q95	♥ AK8	Pass	3NT	All Pass	
North HCP: 15	♦ AQ97	♦ T542				
South HCP: 15	♣ 874	♣ AK32				
Contract: 3NT North						

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ Q8				1NT
Vul: N-S	♥ KQJ65	♥ A7	Pass	2♦	Pass	2♥
North HCP: 18+1	♦ AK	♦ Q987	Pass	3♣	Pass	3♥
South HCP: 15+1	♣ J985	♣ AK762	Pass	4NT	Pass	6♣
Contract: 6♣ South						All Pass

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ A763	♠ K92				1NT
Vul: E-W	♥ A9753	♥ QJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ 42	♦ AK98	Pass	3♠ ²	Pass	4♥
South HCP: 17	♣ A9	♣ KJT	All Pass			
Contract: 4♥ South						1. Stayman 2. SMOLEN

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AJ532	♠ K		1NT	Pass	4♦ ¹
Vul: Both	♥ AT	♥ KQJ764	Pass	4♥	Pass	4NT
North HCP: 15+1	♦ AJ2	♦ K86	Pass	5♣ ²	Pass	5NT ³
South HCP: 16+2	♣ J62	♣ AT7	Pass	6♣ ⁴	Pass	7NT
Contract: 7NT South			All Pass			
						1. Texas 2. A=0/5 or 3/5 3. King ask by 5NT 4. K=0

Board: 24	♠ J8532	Partner bids first.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ 85	
HCP: 4+1	♣ T765	

Board: 25	♠ KQT	You bid first.
Dealer: North	♥ AJT	The opponents are silent.
Vul: E-W	♦ AT965	
HCP: 16+1	♣ Q7	

Board: 26	♠ QT87	Partner bids first.
Dealer: South	♥ J753	The opponents are silent.
Vul: Both	♦ AK	
HCP: 13	♣ K63	

Board: 27	♠ T932	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ KQ5	
HCP: 15	♣ AKT2	

Board: 28	♠ 86	Partner bids first.
Dealer: South	♥ AK8765	West (RHO) bids 2♣ if possible.
Vul: N-S	♦ 743	East (LHO) Doubles 4♥ if possible.
HCP: 8+2	♣ J5	

Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ J8532	♠ AT94				1NT
Vul: None	♥ K6	♥ JT94	Pass	2♥	Pass	3♦ ¹
North HCP: 4+1	♦ 85	♦ AJ	All Pass			
South HCP: 15	♣ T765	♣ AJ3				
Contract: 3♦ South			1.	Super acceptance after NT		

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ A86		1NT	All Pass	
Vul: E-W	♥ AJT	♥ 963				
North HCP: 16+1	♦ AT965	♦ QJ732				
South HCP: 7+1	♣ Q7	♣ 32				
Contract: 1NT North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ QT87	♠ AJ9				1NT
Vul: Both	♥ J753	♥ AQ86	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ AK	♦ 985	Pass	4♥	All Pass	
South HCP: 17	♣ K63	♣ AQ2				
Contract: 4♥ North			1.	Stayman		

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ T932	♠ KQ5		1NT	Pass	4♦ ¹
Vul: None	♥ K8	♥ AQJ9654	Pass	4♥	Pass	4NT
North HCP: 15	♦ KQ5	♦ 7	Pass	5♥ ²	All Pass	
South HCP: 12+3	♣ AKT2	♣ 94				
Contract: 5♥ North			1.	Texas		
			2.	A=2/5 or 5/5, Q(H)=0		

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ KQT				1NT
Vul: N-S	♥ AK8765	♥ J93	2♣ ¹	4♦ ²	Pass	4♥
North HCP: 8+2	♦ 743	♦ AKQ9	Pass	Pass	X	All Pass
South HCP: 15	♣ J5	♣ 974				
Contract: 4♥X South			1.	Cappelletti, any 6+suit		
			2.	Texas		

Board: 24	♠ AT94	You bid first.
Dealer: South	♥ JT94	The opponents are silent.
Vul: None	♦ AJ	
HCP: 15	♣ AJ3	
 Board: 25	 ♠ A86	 Partner bids first.
Dealer: North	♥ 963	The opponents are silent.
Vul: E-W	♦ QJ732	
HCP: 7+1	♣ 32	
 Board: 26	 ♠ AJ9	 You bid first.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: Both	♦ 985	
HCP: 17	♣ AQ2	
 Board: 27	 ♠ KQ5	 Partner bids first.
Dealer: North	♥ AQJ9654	The opponents are silent.
Vul: None	♦ 7	
HCP: 12+3	♣ 94	
 Board: 28	 ♠ KQT	 You bid first.
Dealer: South	♥ J93	West (LHO) bids 2♣ if possible.
Vul: N-S	♦ AKQ9	East (RHO) Doubles 4♥ if possible.
HCP: 15	♣ 974	

Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ J8532	♠ AT94				1NT
Vul: None	♥ K6	♥ JT94	Pass	2♥	Pass	3♦ ¹
North HCP: 4+1	♦ 85	♦ AJ	All Pass			
South HCP: 15	♣ T765	♣ AJ3				
Contract: 3♦ South			1.	Super acceptance after NT		

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ A86		1NT	All Pass	
Vul: E-W	♥ AJT	♥ 963				
North HCP: 16+1	♦ AT965	♦ QJ732				
South HCP: 7+1	♣ Q7	♣ 32				
Contract: 1NT North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ QT87	♠ AJ9				1NT
Vul: Both	♥ J753	♥ AQ86	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ AK	♦ 985	Pass	4♥	All Pass	
South HCP: 17	♣ K63	♣ AQ2				
Contract: 4♥ North			1.	Stayman		

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ T932	♠ KQ5		1NT	Pass	4♦ ¹
Vul: None	♥ K8	♥ AQJ9654	Pass	4♥	Pass	4NT
North HCP: 15	♦ KQ5	♦ 7	Pass	5♥ ²	All Pass	
South HCP: 12+3	♣ AKT2	♣ 94				
Contract: 5♥ North			1.	Texas		
			2.	A=2/5 or 5/5, Q(H)=0		

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ KQT				1NT
Vul: N-S	♥ AK8765	♥ J93	2♣ ¹	4♦ ²	Pass	4♥
North HCP: 8+2	♦ 743	♦ AKQ9	Pass	Pass	X	All Pass
South HCP: 15	♣ J5	♣ 974				
Contract: 4♥X South			1.	Cappelletti, any 6+suit		
			2.	Texas		

Board: 29	♠ T42	RHO opens the bidding 1NT.
Dealer: West	♥ T7652	You bid next.
Vul: Both	♦ T86	
HCP: 4+1	♣ A9	

Board: 30	♠ KT965	Partner bids first.
Dealer: South	♥ 86	The opponents are silent.
Vul: None	♦ K95	
HCP: 6+1	♣ 876	

Board: 31	♠ 53	You bid first.
Dealer: North	♥ AK54	The opponents are silent.
Vul: N-S	♦ AJ52	
HCP: 15	♣ K43	

Board: 32	♠ 97	Partner bids first.
Dealer: South	♥ 53	The opponents are silent.
Vul: E-W	♦ KQJT95	
HCP: 9+2	♣ K97	

Board: 33	♠ AKQ	You bid first.
Dealer: North	♥ J98	The opponents are silent.
Vul: None	♦ Q7532	
HCP: 15+1	♣ K9	

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ T42	♠ AQ96	1NT	Pass	Pass	X
Vul: Both	♥ T7652	♥ AQ	Pass	2♥	All Pass	
North HCP: 4+1	♦ T86	♦ AQ7				
South HCP: 20	♣ A9	♣ QT52				
Contract: 2♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KT965	♠ Q32				1NT
Vul: None	♥ 86	♥ KQ	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ K95	♦ QJ43	All Pass			
South HCP: 16	♣ 876	♣ AQ94				
Contract: 2♠ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ KJ92		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK54	♥ T6	Pass	2♥	Pass	3♣
North HCP: 15	♦ AJ52	♦ K7	Pass	3NT	All Pass	
South HCP: 10+1	♣ K43	♣ QJ972				
Contract: 3NT North			1. Stayman			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ 543				1NT
Vul: E-W	♥ 53	♥ AQ9	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ KQJT95	♦ A872	Pass	3NT	Pass	4♦
South HCP: 15	♣ K97	♣ AJ3	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ 7642		1NT	All Pass	
Vul: None	♥ J98	♥ KT7				
North HCP: 15+1	♦ Q7532	♦ 98				
South HCP: 4	♣ K9	♣ J864				
Contract: 1NT North						

Board: 29	♠ AQ96	LHO opens the bidding 1NT.
Dealer: West	♥ AQ	Partner bids next.
Vul: Both	♦ AQ7	
HCP: 20	♣ QT52	

Board: 30	♠ Q32	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ QJ43	
HCP: 16	♣ AQ94	

Board: 31	♠ KJ92	Partner bids first.
Dealer: North	♥ T6	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 10+1	♣ QJ972	

Board: 32	♠ 543	You bid first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: E-W	♦ A872	
HCP: 15	♣ AJ3	

Board: 33	♠ 7642	Partner bids first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: None	♦ 98	
HCP: 4	♣ J864	

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ T42	♠ AQ96	1NT	Pass	Pass	X
Vul: Both	♥ T7652	♥ AQ	Pass	2♥	All Pass	
North HCP: 4+1	♦ T86	♦ AQ7				
South HCP: 20	♣ A9	♣ QT52				
Contract: 2♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KT965	♠ Q32				1NT
Vul: None	♥ 86	♥ KQ	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ K95	♦ QJ43	All Pass			
South HCP: 16	♣ 876	♣ AQ94				
Contract: 2♠ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ KJ92		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK54	♥ T6	Pass	2♥	Pass	3♣
North HCP: 15	♦ AJ52	♦ K7	Pass	3NT	All Pass	
South HCP: 10+1	♣ K43	♣ QJ972				
Contract: 3NT North			1. Stayman			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ 543				1NT
Vul: E-W	♥ 53	♥ AQ9	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ KQJT95	♦ A872	Pass	3NT	Pass	4♦
South HCP: 15	♣ K97	♣ AJ3	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ 7642		1NT	All Pass	
Vul: None	♥ J98	♥ KT7				
North HCP: 15+1	♦ Q7532	♦ 98				
South HCP: 4	♣ K9	♣ J864				
Contract: 1NT North						

Board: 34 ♠ AJ4 You bid first.

Dealer: North ♥ 9743 The opponents are silent.

Vul: N-S ♦ AJ52

HCP: 17 ♣ AK

Board: 35 ♠ T8764 Partner bids first.

Dealer: South ♥ 843 East (LHO) bids 3♥ if possible.

Vul: E-W ♦ 72

HCP: 3+1 ♣ K54

Board: 36 ♠ 72 Partner bids first.

Dealer: South ♥ 982 The opponents are silent.

Vul: Both ♦ KT85

HCP: 4 ♣ JT93

Board: 37 ♠ AQ984 Partner bids first.

Dealer: South ♥ KJ82 West (RHO) bids 3♣ if possible.

Vul: N-S ♦ T84

HCP: 10+1 ♣ 4

Board: 38 ♠ K94 Partner bids first.

Dealer: South ♥ Q8 The opponents are silent.

Vul: E-W ♦ 9764

HCP: 5 ♣ T752

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ KQT72		1NT	Pass	2♥
Vul: N-S	♥ 9743	♥ AT652	Pass	2♦	Pass	4♥
North HCP: 17	♦ AJ52	♦ 7		All Pass		
South HCP: 9+2	♣ AK	♣ 97				
Contract: 4♥ South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ T8764	♠ K953			1NT	
Vul: E-W	♥ 843	♥ AJ	Pass	2♥	3♥	X
North HCP: 3+1	♦ 72	♦ K53	Pass	3♦	All Pass	
South HCP: 17	♣ K54	♣ AQ93				
Contract: 3♦ North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AT8			1NT	
Vul: Both	♥ 982	♥ AJT63		All Pass		
North HCP: 4	♦ KT85	♦ J9				
South HCP: 16+1	♣ JT93	♣ AQ2				
Contract: 1NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ AQ984	♠ K62			1NT	
Vul: N-S	♥ KJ82	♥ A7	3♣	3♦	Pass	4♦
North HCP: 10+1	♦ T84	♦ A9763		All Pass		
South HCP: 15+1	♣ 4	♣ KJ8				
Contract: 4♦ South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ 53			1NT	
Vul: E-W	♥ Q8	♥ KT74		All Pass		
North HCP: 5	♦ 9764	♦ AJ5				
South HCP: 15	♣ T752	♣ AQJ9				
Contract: 1NT South						

Board: 34	♠ KQT72	Partner bids first.
Dealer: North	♥ AT652	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 9+2	♣ 97	

Board: 35	♠ K953	You bid first.
Dealer: South	♥ AJ	East (RHO) bids 3♥ if possible.
Vul: E-W	♦ K53	
HCP: 17	♣ AQ93	

Board: 36	♠ AT8	You bid first.
Dealer: South	♥ AJT63	The opponents are silent.
Vul: Both	♦ J9	
HCP: 16+1	♣ AQ2	

Board: 37	♠ K62	You bid first.
Dealer: South	♥ A7	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ A9763	
HCP: 15+1	♣ KJ8	

Board: 38	♠ 53	You bid first.
Dealer: South	♥ KT74	The opponents are silent.
Vul: E-W	♦ AJ5	
HCP: 15	♣ AQJ9	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ KQT72		1NT	Pass	2♥
Vul: N-S	♥ 9743	♥ AT652	Pass	2♦	Pass	4♥
North HCP: 17	♦ AJ52	♦ 7		All Pass		
South HCP: 9+2	♣ AK	♣ 97				
Contract: 4♥ South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ T8764	♠ K953			1NT	
Vul: E-W	♥ 843	♥ AJ	Pass	2♥	3♥	X
North HCP: 3+1	♦ 72	♦ K53	Pass	3♦	All Pass	
South HCP: 17	♣ K54	♣ AQ93				
Contract: 3♦ North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AT8			1NT	
Vul: Both	♥ 982	♥ AJT63		All Pass		
North HCP: 4	♦ KT85	♦ J9				
South HCP: 16+1	♣ JT93	♣ AQ2				
Contract: 1NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ AQ984	♠ K62			1NT	
Vul: N-S	♥ KJ82	♥ A7	3♣	3♦	Pass	4♦
North HCP: 10+1	♦ T84	♦ A9763		All Pass		
South HCP: 15+1	♣ 4	♣ KJ8				
Contract: 4♦ South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ 53			1NT	
Vul: E-W	♥ Q8	♥ KT74		All Pass		
North HCP: 5	♦ 9764	♦ AJ5				
South HCP: 15	♣ T752	♣ AQJ9				
Contract: 1NT South						

Board: 39	♠ QT864	You bid first.
Dealer: North	♥ AT6	The opponents are silent.
Vul: Both	♦ AQ4	
HCP: 15+1	♣ K7	

Board: 40	♠ A65	You bid first.
Dealer: North	♥ JT4	The opponents are silent.
Vul: None	♦ AJ	
HCP: 15+1	♣ KQ984	

Board: 41	♠ A54	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ KJ98	
HCP: 16	♣ A754	

Board: 42	♠ K85	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ QT9763	
HCP: 8+2	♣ QJ97	

Board: 43	♠ AJ75	You bid first.
Dealer: North	♥ KQ76	The opponents are silent.
Vul: None	♦ K4	
HCP: 15	♣ Q65	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ QT864	♠ AJ32		1NT	Pass	2♣ ¹
Vul: Both	♥ AT6	♥ Q5	Pass	2♦	All Pass	
North HCP: 15+1	♦ AQ4	♦ T62				
South HCP: 7	♣ K7	♣ 6543	1. Stayman			
Contract: 2♦ North						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ KJ843		1NT	Pass	2♣ ¹
Vul: None	♥ JT4	♥ K932	Pass	2♦	Pass	2♠
North HCP: 15+1	♦ AJ	♦ T986	Pass	3♠	Pass	4♠
South HCP: 7+1	♣ KQ984	♣ -	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ J6		1NT	All Pass	
Vul: E-W	♥ A6	♥ T82				
North HCP: 16	♦ KJ98	♦ Q532				
South HCP: 6	♣ A754	♣ KT92				
Contract: 1NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ K85	♠ A92				1NT
Vul: Both	♥ -	♥ KJ6	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ QT9763	♦ A8	Pass	3NT	All Pass	
South HCP: 16+1	♣ QJ97	♣ AT654				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AJ75	♠ T832		1NT	All Pass	
Vul: None	♥ KQ76	♥ 9				
North HCP: 15	♦ K4	♦ AJT83				
South HCP: 5+1	♣ Q65	♣ T84				
Contract: 1NT North						

Board: 39	♠ AJ32	Partner bids first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: Both	♦ T62	
HCP: 7	♣ 6543	

Board: 40	♠ KJ843	Partner bids first.
Dealer: North	♥ K932	The opponents are silent.
Vul: None	♦ T986	
HCP: 7+1	♣ -	

Board: 41	♠ J6	Partner bids first.
Dealer: North	♥ T82	The opponents are silent.
Vul: E-W	♦ Q532	
HCP: 6	♣ KT92	

Board: 42	♠ A92	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: Both	♦ A8	
HCP: 16+1	♣ AT654	

Board: 43	♠ T832	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ AJT83	
HCP: 5+1	♣ T84	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ QT864	♠ AJ32		1NT	Pass	2♣ ¹
Vul: Both	♥ AT6	♥ Q5	Pass	2♦	All Pass	
North HCP: 15+1	♦ AQ4	♦ T62				
South HCP: 7	♣ K7	♣ 6543	1. Stayman			
Contract: 2♦ North						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ KJ843		1NT	Pass	2♣ ¹
Vul: None	♥ JT4	♥ K932	Pass	2♦	Pass	2♠
North HCP: 15+1	♦ AJ	♦ T986	Pass	3♠	Pass	4♠
South HCP: 7+1	♣ KQ984	♣ -	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ J6		1NT	All Pass	
Vul: E-W	♥ A6	♥ T82				
North HCP: 16	♦ KJ98	♦ Q532				
South HCP: 6	♣ A754	♣ KT92				
Contract: 1NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ K85	♠ A92				1NT
Vul: Both	♥ -	♥ KJ6	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ QT9763	♦ A8	Pass	3NT	All Pass	
South HCP: 16+1	♣ QJ97	♣ AT654				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AJ75	♠ T832		1NT	All Pass	
Vul: None	♥ KQ76	♥ 9				
North HCP: 15	♦ K4	♦ AJT83				
South HCP: 5+1	♣ Q65	♣ T84				
Contract: 1NT North						

Board: 44	♠ QJ5	RHO opens the bidding 1NT.
Dealer: West	♥ J98	You bid next.
Vul: E-W	♦ A87	
HCP: 10	♣ Q942	

Board: 45	♠ KJ953	LHO opens the bidding 1NT.
Dealer: East	♥ A53	Partner bids next.
Vul: Both	♦ AT42	
HCP: 12+1	♣ 9	

Board: 46	♠ 762	Partner bids first.
Dealer: South	♥ J96	West (RHO) bids 2♣ if possible.
Vul: None	♦ A62	
HCP: 9	♣ KJT9	

Board: 47	♠ Q7	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: N-S	♦ AQ987	
HCP: 17+1	♣ A76	

Board: 48	♠ J54	Partner bids first.
Dealer: South	♥ 9752	The opponents are silent.
Vul: E-W	♦ AJ83	
HCP: 6	♣ T6	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ QJ5	♠ A84	1NT	Pass	Pass	2♣ ¹
Vul: E-W	♥ J98	♥ AK7642	Pass	2♦ ²	Pass	2♥
North HCP: 10	♦ A87	♦ QJ4	Pass	3♥	Pass	4♥
South HCP: 14+2	♣ Q942	♣ 6	All Pass			
Contract: 4♥ South			1. Cappelletti, any 6+suit			
			2. automat			

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ KJ953	♠ Q8642		1NT	Pass	
Vul: Both	♥ A53	♥ Q96	Pass	2♠ ¹	Pass	4♠
North HCP: 12+1	♦ AT42	♦ 6	All Pass			
South HCP: 6+1	♣ 9	♣ QT63	1. Cappelletti, 5M-4m			
Contract: 4♠ South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 762	♠ A3		1NT		
Vul: None	♥ J96	♥ AKT8	2♣ ¹	3NT	All Pass	
North HCP: 9	♦ A62	♦ KJ43				
South HCP: 15	♣ KJT9	♣ 864	1. Cappelletti, any 6+suit			
Contract: 3NT North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ 98	1NT	All Pass		
Vul: N-S	♥ AJ8	♥ 752				
North HCP: 17+1	♦ AQ987	♦ JT2				
South HCP: 5+1	♣ A76	♣ KJT84				
Contract: 1NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ J54	♠ A83		1NT		
Vul: E-W	♥ 9752	♥ AK864	All Pass			
North HCP: 6	♦ AJ83	♦ K92				
South HCP: 16+1	♣ T6	♣ Q5				
Contract: 1NT South						

Board: 44	♠ A84	LHO opens the bidding 1NT.
Dealer: West	♥ AK7642	Partner bids next.
Vul: E-W	♦ QJ4	
HCP: 14+2	♣ 6	

Board: 45	♠ Q8642	RHO opens the bidding 1NT.
Dealer: East	♥ Q96	You bid next.
Vul: Both	♦ 6	
HCP: 6+1	♣ QT63	

Board: 46	♠ A3	You bid first.
Dealer: South	♥ AKT8	West (LHO) bids 2♣ if possible.
Vul: None	♦ KJ43	
HCP: 15	♣ 864	

Board: 47	♠ 98	Partner bids first.
Dealer: North	♥ 752	The opponents are silent.
Vul: N-S	♦ JT2	
HCP: 5+1	♣ KJT84	

Board: 48	♠ A83	You bid first.
Dealer: South	♥ AK864	The opponents are silent.
Vul: E-W	♦ K92	
HCP: 16+1	♣ Q5	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ QJ5	♠ A84	1NT	Pass	Pass	2♣ ¹
Vul: E-W	♥ J98	♥ AK7642	Pass	2♦ ²	Pass	2♥
North HCP: 10	♦ A87	♦ QJ4	Pass	3♥	Pass	4♥
South HCP: 14+2	♣ Q942	♣ 6	All Pass			
Contract: 4♥ South			1. Cappelletti, any 6+suit			
			2. automat			

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ KJ953	♠ Q8642		1NT	Pass	
Vul: Both	♥ A53	♥ Q96	Pass	2♠ ¹	Pass	4♠
North HCP: 12+1	♦ AT42	♦ 6	All Pass			
South HCP: 6+1	♣ 9	♣ QT63	1. Cappelletti, 5M-4m			
Contract: 4♠ South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 762	♠ A3		1NT		
Vul: None	♥ J96	♥ AKT8	2♣ ¹	3NT	All Pass	
North HCP: 9	♦ A62	♦ KJ43				
South HCP: 15	♣ KJT9	♣ 864	1. Cappelletti, any 6+suit			
Contract: 3NT North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ 98	1NT	All Pass		
Vul: N-S	♥ AJ8	♥ 752				
North HCP: 17+1	♦ AQ987	♦ JT2				
South HCP: 5+1	♣ A76	♣ KJT84				
Contract: 1NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ J54	♠ A83		1NT		
Vul: E-W	♥ 9752	♥ AK864	All Pass			
North HCP: 6	♦ AJ83	♦ K92				
South HCP: 16+1	♣ T6	♣ Q5				
Contract: 1NT South						

Board: 49	♠ AJ86	You bid first.
Dealer: North	♥ K93	The opponents are silent.
Vul: None	♦ AQ82	
HCP: 15	♣ J2	

Board: 50	♠ 8	LHO opens the bidding 1NT.
Dealer: East	♥ AK984	Partner bids next.
Vul: E-W	♦ J432	
HCP: 8+1	♣ 874	

Both hands (Answers Page)

Board: 49

Dealer: North
Vul: None
North HCP: 15
South HCP: 12
Contract: 3NT South

North:

♠ AJ86
♥ K93
♦ AQ82
♣ J2

South:

♠ Q54
♥ J754
♦ K4
♣ AQT8

W N E S

1NT Pass 2♣¹

Pass 2♦ Pass 3NT

All Pass

1. Stayman

Board: 50

Dealer: East
Vul: E-W
North HCP: 8+1
South HCP: 11+2
Contract: 3♣ South

North:

♠ 8
♥ AK984
♦ J432
♣ 874

South:

♠ KJT932
♥ T
♦ K7
♣ AT96

W N E S

1NT 2♦¹

Pass 2NT Pass 3♣

All Pass

1. Cappelletti, 5M-4m

Board: 49	♠ Q54	Partner bids first.
Dealer: North	♥ J754	The opponents are silent.
Vul: None	♦ K4	
HCP: 12	♣ AQT8	

Board: 50	♠ KJT932	RHO opens the bidding 1NT.
Dealer: East	♥ T	You bid next.
Vul: E-W	♦ K7	
HCP: 11+2	♣ AT96	

Both hands (Answers Page)

Board: 49

Dealer: North
Vul: None
North HCP: 15
South HCP: 12
Contract: 3NT South

North:

♠ AJ86
♥ K93
♦ AQ82
♣ J2

South:

♠ Q54
♥ J754
♦ K4
♣ AQT8

W N E S

1NT Pass 2♣¹

Pass 2♦ Pass 3NT

All Pass

1. Stayman

Board: 50

Dealer: East
Vul: E-W
North HCP: 8+1
South HCP: 11+2
Contract: 3♣ South

North:

♠ 8
♥ AK984
♦ J432
♣ 874

South:

♠ KJT932
♥ T
♦ K7
♣ AT96

W N E S

1NT 2♦¹

Pass 2NT Pass 3♣

All Pass

1. Cappelletti, 5M-4m