

**North hands****Any\_5422\_with\_15-16**

<b>Board: 1</b>	♠ A6	You bid first.
Dealer: North	♥ 95	The opponents are silent.
Vul: E-W	♦ AQ76	
HCP: 15+1	♣ AJT52	
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<b>Board: 2</b>	♠ A94	LHO opens the bidding 1NT.
Dealer: East	♥ 43	Partner bids next.
Vul: N-S	♦ AJT952	
HCP: 12+2	♣ KT	
<hr/>		
<b>Board: 3</b>	♠ 84	You bid first.
Dealer: North	♥ AK53	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 16+1	♣ AQ962	
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<b>Board: 4</b>	♠ AQ	Partner bids first.
Dealer: South	♥ J73	The opponents are silent.
Vul: Both	♦ AJT75	
HCP: 12+1	♣ 875	
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<b>Board: 5</b>	♠ KJ	You bid first.
Dealer: North	♥ T983	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 15+1	♣ AKT76	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ A6

♥ 95

♦ AQ76

♣ AJT52

South:

♠ JT9

♥ AK843

♦ 53

♣ K74

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 2

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 6+1

Contract: 2♦ South

North:

♠ A94

♥ 43

♦ AJT952

♣ KT

South:

♠ KJ632

♥ QT2

♦ 8

♣ 9762

W N E S

1NT Pass

Pass 2♣<sup>1</sup> Pass 2♦<sup>2</sup>

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 3

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 11

Contract: 4♥ South

North:

♠ 84

♥ AK53

♦ QJ

♣ AQ962

South:

♠ Q72

♥ Q942

♦ A95

♣ K87

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 4

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 16+1

Contract: 3NT North

North:

♠ AQ

♥ J73

♦ AJT75

♣ 875

South:

♠ J4

♥ AK42

♦ K2

♣ AJT63

W N E S

1NT

Pass 3NT All Pass

### Board: 5

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+2

Contract: 4♠ North

North:

♠ KJ

♥ T983

♦ AT

♣ AKT76

South:

♠ AQ9742

♥ K5

♦ Q76

♣ 94

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

**South hands****Any\_5422\_with\_15-16**

<b>Board: 1</b>	♠ JT9	Partner bids first.
Dealer: North	♥ AK843	The opponents are silent.
Vul: E-W	♦ 53	
HCP: 11+1	♣ K74	
<hr/>		
<b>Board: 2</b>	♠ KJ632	RHO opens the bidding 1NT.
Dealer: East	♥ QT2	You bid next.
Vul: N-S	♦ 8	
HCP: 6+1	♣ 9762	
<hr/>		
<b>Board: 3</b>	♠ Q72	Partner bids first.
Dealer: North	♥ Q942	The opponents are silent.
Vul: Both	♦ A95	
HCP: 11	♣ K87	
<hr/>		
<b>Board: 4</b>	♠ J4	You bid first.
Dealer: South	♥ AK42	The opponents are silent.
Vul: Both	♦ K2	
HCP: 16+1	♣ AJT63	
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<b>Board: 5</b>	♠ AQ9742	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ Q76	
HCP: 11+2	♣ 94	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ A6

♥ 95

♦ AQ76

♣ AJT52

South:

♠ JT9

♥ AK843

♦ 53

♣ K74

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 2

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 6+1

Contract: 2♦ South

North:

♠ A94

♥ 43

♦ AJT952

♣ KT

South:

♠ KJ632

♥ QT2

♦ 8

♣ 9762

W N E S

1NT Pass

Pass 2♣<sup>1</sup> Pass 2♦<sup>2</sup>

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 3

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 11

Contract: 4♥ South

North:

♠ 84

♥ AK53

♦ QJ

♣ AQ962

South:

♠ Q72

♥ Q942

♦ A95

♣ K87

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 4

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 16+1

Contract: 3NT North

North:

♠ AQ

♥ J73

♦ AJT75

♣ 875

South:

♠ J4

♥ AK42

♦ K2

♣ AJT63

W N E S

1NT

Pass 3NT All Pass

### Board: 5

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+2

Contract: 4♠ North

North:

♠ KJ

♥ T983

♦ AT

♣ AKT76

South:

♠ AQ9742

♥ K5

♦ Q76

♣ 94

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

## North hands

Any\_5422\_with\_15-16

<b>Board: 6</b>	♠ AJ8	Partner bids first.
Dealer: South	♥ J874	The opponents are silent.
Vul: Both	♦ K82	
HCP: 12	♣ K84	
<b>Board: 7</b>	♠ K6	You bid first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: N-S	♦ KQJ32	
HCP: 15+1	♣ KJ83	
<b>Board: 8</b>	♠ QT2	Partner bids first.
Dealer: South	♥ K753	West (RHO) bids 2♣ if possible.
Vul: E-W	♦ Q94	West (RHO) bids 2♥ if possible.
HCP: 8	♣ JT3	
<b>Board: 9</b>	♠ T3	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: N-S	♦ AKT75	
HCP: 15+1	♣ QT93	
<b>Board: 10</b>	♠ T8643	RHO opens the bidding 1NT.
Dealer: West	♥ T75	You bid next.
Vul: None	♦ T	East (LHO) bids 2♦ if possible.
HCP: 4+1	♣ A985	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ8

♥ J874

♦ K82

♣ K84

South:

♠ QT

♥ A3

♦ AQT95

♣ QJ97

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
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Pass	3NT	All Pass	
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1. Stayman

### Board: 7

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 3♠ South

North:

♠ K6

♥ Q5

♦ KQJ32

♣ KJ83

South:

♠ AJT754

♥ 642

♦ 96

♣ Q7

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3♠
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All Pass

### Board: 8

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ QT2

♥ K753

♦ Q94

♣ JT3

South:

♠ K4

♥ A2

♦ KT32

♣ KQ984

W	N	E	S
			1NT

2♣ <sup>1</sup>	X	Pass	2♦
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2♥	2NT	All Pass	
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1. Cappelletti, any 6+suit

### Board: 9

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 3+2

Contract: 2♥ North

North:

♠ T3

♥ AQ

♦ AKT75

♣ QT93

South:

♠ J9

♥ T8652

♦ Q

♣ 87652

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	All Pass	
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### Board: 10

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 15+1

Contract: 3♦ South

North:

♠ T8643

♥ T75

♦ T

♣ A985

South:

♠ AJ75

♥ 2

♦ AQJ87

♣ KT4

W	N	E	S
1NT	Pass	2♦	3♦

All Pass

## South hands

Any\_5422\_with\_15-16

<b>Board: 6</b>	♠ QT	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: Both	♦ AQT95	
HCP: 15+1	♣ QJ97	
<b>Board: 7</b>	♠ AJT754	Partner bids first.
Dealer: North	♥ 642	The opponents are silent.
Vul: N-S	♦ 96	
HCP: 7+2	♣ Q7	
<b>Board: 8</b>	♠ K4	You bid first.
Dealer: South	♥ A2	West (LHO) bids 2♣ if possible.
Vul: E-W	♦ KT32	West (LHO) bids 2♥ if possible.
HCP: 15+1	♣ KQ984	
<b>Board: 9</b>	♠ J9	Partner bids first.
Dealer: North	♥ T8652	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 3+2	♣ 87652	
<b>Board: 10</b>	♠ AJ75	LHO opens the bidding 1NT.
Dealer: West	♥ 2	Partner bids next.
Vul: None	♦ AQJ87	East (RHO) bids 2♦ if possible.
HCP: 15+1	♣ KT4	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ8

♥ J874

♦ K82

♣ K84

South:

♠ QT

♥ A3

♦ AQT95

♣ QJ97

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
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Pass	3NT	All Pass	
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1. Stayman

### Board: 7

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 3♠ South

North:

♠ K6

♥ Q5

♦ KQJ32

♣ KJ83

South:

♠ AJT754

♥ 642

♦ 96

♣ Q7

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3♠
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All Pass

### Board: 8

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ QT2

♥ K753

♦ Q94

♣ JT3

South:

♠ K4

♥ A2

♦ KT32

♣ KQ984

W	N	E	S
			1NT

2♣ <sup>1</sup>	X	Pass	2♦
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2♥	2NT	All Pass	
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1. Cappelletti, any 6+suit

### Board: 9

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 3+2

Contract: 2♥ North

North:

♠ T3

♥ AQ

♦ AKT75

♣ QT93

South:

♠ J9

♥ T8652

♦ Q

♣ 87652

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	All Pass	
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### Board: 10

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 15+1

Contract: 3♦ South

North:

♠ T8643

♥ T75

♦ T

♣ A985

South:

♠ AJ75

♥ 2

♦ AQJ87

♣ KT4

W	N	E	S
1NT	Pass	2♦	3♦

All Pass



## North hands

Any\_5422\_with\_15-16

<b>Board: 11</b>	♠ AK	You bid first.
Dealer: North	♥ KT95	The opponents are silent.
Vul: E-W	♦ KJT83	
HCP: 15+1	♣ J6	
<b>Board: 12</b>	♠ QT	Partner bids first.
Dealer: South	♥ K62	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 14	♣ 8642	
<b>Board: 13</b>	♠ K3	RHO opens the bidding 1NT.
Dealer: West	♥ KQ2	You bid next.
Vul: E-W	♦ KQ3	East (LHO) bids 2♥ if possible.
HCP: 19+1	♣ AQT42	West (RHO) bids 2♠ if possible.
<b>Board: 14</b>	♠ AKQ32	Partner bids first.
Dealer: South	♥ KQ43	West (RHO) Doubles 4♣ if possible.
Vul: E-W	♦ 73	
HCP: 14+1	♣ 43	
<b>Board: 15</b>	♠ AJ	You bid first.
Dealer: North	♥ AT52	West (RHO) bids 2♥ if possible.
Vul: E-W	♦ 97	East (LHO) bids 2♠ if possible.
HCP: 15+1	♣ AQ742	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ AK

♥ KT95

♦ KJT83

♣ J6

South:

♠ T32

♥ Q86

♦ Q42

♣ KQ94

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 12

Dealer: South

Vul: Both

North HCP: 14

South HCP: 15+1

Contract: 3NT North

North:

♠ QT

♥ K62

♦ AKQ9

♣ 8642

South:

♠ K6

♥ AJ95

♦ 62

♣ AQJT9

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 13

Dealer: West

Vul: E-W

North HCP: 19+1

South HCP: 1

Contract: 4♣ North

North:

♠ K3

♥ KQ2

♦ KQ3

♣ AQT42

South:

♠ T952

♥ J96

♦ 8642

♣ 96

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

### Board: 14

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ AKQ32

♥ KQ43

♦ 73

♣ 43

South:

♠ 94

♥ AJT6

♦ AQJT4

♣ KJ

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	3♠	Pass	4♣
X	Pass	Pass	4♥
All Pass			

1. Stayman

### Board: 15

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13+1

Contract: 4♥ North

North:

♠ AJ

♥ AT52

♦ 97

♣ AQ742

South:

♠ QT

♥ KQJ63

♦ A65

♣ J96

W	N	E	S
	1NT	Pass	2♦
2♥ <sup>1</sup>	Pass	2♠	X
Pass	4♥	All Pass	

1. Michaels Cuebid

## South hands

Any\_5422\_with\_15-16

<b>Board: 11</b>	♠ T32	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: E-W	♦ Q42	
HCP: 9	♣ KQ94	

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<b>Board: 12</b>	♠ K6	You bid first.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: Both	♦ 62	
HCP: 15+1	♣ AQJT9	

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<b>Board: 13</b>	♠ T952	LHO opens the bidding 1NT.
Dealer: West	♥ J96	Partner bids next.
Vul: E-W	♦ 8642	East (RHO) bids 2♥ if possible.
HCP: 1	♣ 96	West (LHO) bids 2♠ if possible.

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<b>Board: 14</b>	♠ 94	You bid first.
Dealer: South	♥ AJT6	West (LHO) Doubles 4♣ if possible.
Vul: E-W	♦ AQJT4	
HCP: 16+1	♣ KJ	

---

<b>Board: 15</b>	♠ QT	Partner bids first.
Dealer: North	♥ KQJ63	West (LHO) bids 2♥ if possible.
Vul: E-W	♦ A65	East (RHO) bids 2♠ if possible.
HCP: 13+1	♣ J96	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ AK

♥ KT95

♦ KJT83

♣ J6

South:

♠ T32

♥ Q86

♦ Q42

♣ KQ94

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 12

Dealer: South

Vul: Both

North HCP: 14

South HCP: 15+1

Contract: 3NT North

North:

♠ QT

♥ K62

♦ AKQ9

♣ 8642

South:

♠ K6

♥ AJ95

♦ 62

♣ AQJT9

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 13

Dealer: West

Vul: E-W

North HCP: 19+1

South HCP: 1

Contract: 4♣ North

North:

♠ K3

♥ KQ2

♦ KQ3

♣ AQT42

South:

♠ T952

♥ J96

♦ 8642

♣ 96

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

### Board: 14

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ AKQ32

♥ KQ43

♦ 73

♣ 43

South:

♠ 94

♥ AJT6

♦ AQJT4

♣ KJ

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	3♠	Pass	4♣
X	Pass	Pass	4♥
All Pass			

1. Stayman

### Board: 15

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13+1

Contract: 4♥ North

North:

♠ AJ

♥ AT52

♦ 97

♣ AQ742

South:

♠ QT

♥ KQJ63

♦ A65

♣ J96

W	N	E	S
	1NT	Pass	2♦
2♥ <sup>1</sup>	Pass	2♠	X
Pass	4♥	All Pass	

1. Michaels Cuebid

# North hands

Any\_5422\_with\_15-16

**Board: 16**      ♠ 976542      Partner bids first.  
 Dealer: South      ♥ QJ      West (RHO) Doubles 1NT if possible.  
 Vul: N-S      ♦ JT54  
 HCP: 4+2      ♣ 6

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**Board: 17**      ♠ A9      You bid first.  
 Dealer: North      ♥ AT83      The opponents are silent.  
 Vul: Both      ♦ AJT98  
 HCP: 16+1      ♣ K7

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**Board: 18**      ♠ AT94      Partner bids first.  
 Dealer: South      ♥ QJ84      The opponents are silent.  
 Vul: E-W      ♦ T97  
 HCP: 7      ♣ 98

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**Board: 19**      ♠ 83      You bid first.  
 Dealer: North      ♥ A965      East (LHO) bids 2 ♦ if possible.  
 Vul: None      ♦ AK632  
 HCP: 15+1      ♣ KJ

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**Board: 20**      ♠ K4      You bid first.  
 Dealer: North      ♥ KT86      West (RHO) Doubles 2 ♦ if possible.  
 Vul: N-S      ♦ KJ  
 HCP: 16+1      ♣ AQ985

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: N-S

North HCP: 4+2

South HCP: 15+1

Contract: 3 ♠ North

North:

♠ 976542

♥ QJ

♦ JT54

♣ 6

South:

♠ QJ

♥ AK96

♦ Q7

♣ K8543

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

### Board: 17

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9

Contract: 4♥ South

North:

♠ A9

♥ AT83

♦ AJT98

♣ K7

South:

♠ 83

♥ KJ97

♦ K763

♣ QT4

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			

1. Stayman

### Board: 18

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 16+1

Contract: 2♥ South

North:

♠ AT94

♥ QJ84

♦ T97

♣ 98

South:

♠ 52

♥ AT96

♦ AQJ85

♣ AJ

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
All Pass			

1. Stayman

### Board: 19

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 10+1

Contract: 3NT North

North:

♠ 83

♥ A965

♦ AK632

♣ KJ

South:

♠ 96

♥ KT7

♦ QJ5

♣ A9732

W	N	E	S
	1NT	2♦ <sup>1</sup>	3♣
Pass	3NT	All Pass	

1. Cappelletti, both majors

### Board: 20

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+1

Contract: 4♥ South

North:

♠ K4

♥ KT86

♦ KJ

♣ AQ985

South:

♠ A8

♥ A9753

♦ 832

♣ 642

W	N	E	S
	1NT	Pass	2♦
X	2♠ <sup>1</sup>	Pass	4♥
All Pass			

1. Extended acceptance after NT

## South hands

Any\_5422\_with\_15-16

<b>Board: 16</b>	♠ QJ	You bid first.
Dealer: South	♥ AK96	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ Q7	
HCP: 15+1	♣ K8543	

---

<b>Board: 17</b>	♠ 83	Partner bids first.
Dealer: North	♥ KJ97	The opponents are silent.
Vul: Both	♦ K763	
HCP: 9	♣ QT4	

---

<b>Board: 18</b>	♠ 52	You bid first.
Dealer: South	♥ AT96	The opponents are silent.
Vul: E-W	♦ AQJ85	
HCP: 16+1	♣ AJ	

---

<b>Board: 19</b>	♠ 96	Partner bids first.
Dealer: North	♥ KT7	East (RHO) bids 2♦ if possible.
Vul: None	♦ QJ5	
HCP: 10+1	♣ A9732	

---

<b>Board: 20</b>	♠ A8	Partner bids first.
Dealer: North	♥ A9753	West (LHO) Doubles 2♦ if possible.
Vul: N-S	♦ 832	
HCP: 8+1	♣ 642	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: N-S

North HCP: 4+2

South HCP: 15+1

Contract: 3 ♠ North

North:

♠ 976542

♥ QJ

♦ JT54

♣ 6

South:

♠ QJ

♥ AK96

♦ Q7

♣ K8543

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

### Board: 17

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9

Contract: 4 ♥ South

North:

♠ A9

♥ AT83

♦ AJT98

♣ K7

South:

♠ 83

♥ KJ97

♦ K763

♣ QT4

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♥	Pass	4 ♥
All Pass			

1. Stayman

### Board: 18

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 16+1

Contract: 2 ♥ South

North:

♠ AT94

♥ QJ84

♦ T97

♣ 98

South:

♠ 52

♥ AT96

♦ AQJ85

♣ AJ

W	N	E	S
			1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
All Pass			

1. Stayman

### Board: 19

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 10+1

Contract: 3NT North

North:

♠ 83

♥ A965

♦ AK632

♣ KJ

South:

♠ 96

♥ KT7

♦ QJ5

♣ A9732

W	N	E	S
	1NT	2 ♦ <sup>1</sup>	3 ♣
Pass	3NT	All Pass	

1. Cappelletti, both majors

### Board: 20

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+1

Contract: 4 ♥ South

North:

♠ K4

♥ KT86

♦ KJ

♣ AQ985

South:

♠ A8

♥ A9753

♦ 832

♣ 642

W	N	E	S
	1NT	Pass	2 ♦
X	2 ♠ <sup>1</sup>	Pass	4 ♥
All Pass			

1. Extended acceptance after NT



# North hands

Any\_5422\_with\_15-16

<b>Board: 21</b>	♠ AK	You bid first.
Dealer: North	♥ Q643	The opponents are silent.
Vul: None	♦ KT	
HCP: 16+1	♣ KJT54	

<b>Board: 22</b>	♠ QJT8642	Partner bids first.
Dealer: South	♥ T	East (LHO) Doubles 4♥ if possible.
Vul: Both	♦ AT9	
HCP: 7+3	♣ T7	

<b>Board: 23</b>	♠ A4	You bid first.
Dealer: North	♥ AK86	The opponents are silent.
Vul: None	♦ A6	
HCP: 16+1	♣ J9532	

<b>Board: 24</b>	♠ Q743	Partner bids first.
Dealer: South	♥ AT8764	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 6+2	♣ 92	

<b>Board: 25</b>	♠ A2	You bid first.
Dealer: North	♥ KJT2	The opponents are silent.
Vul: None	♦ A8642	
HCP: 16+1	♣ A8	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12+1

Contract: 3NT North

North:

♠ AK

♥ Q643

♦ KT

♣ KJT54

South:

♠ Q987

♥ 2

♦ AQ3

♣ A7632

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♥	Pass	3♣
------	----	------	----

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

1. Stayman

### Board: 22

Dealer: South

Vul: Both

North HCP: 7+3

South HCP: 15+1

Contract: 4♠ South

North:

♠ QJT8642

♥ T

♦ AT9

♣ T7

South:

♠ A3

♥ QJ64

♦ KQ532

♣ QJ

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	4♥ <sup>1</sup>	X	4♠
------	-----------------	---	----

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

1. Texas

### Board: 23

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11

Contract: 4♥ South

North:

♠ A4

♥ AK86

♦ A6

♣ J9532

South:

♠ Q83

♥ T932

♦ QJ3

♣ AQ4

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♥	Pass	4♥
------	----	------	----

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

1. Stayman

### Board: 24

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ Q743

♥ AT8764

♦ 9

♣ 92

South:

♠ AT

♥ J5

♦ KQ754

♣ AJ75

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

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

1. Texas

### Board: 25

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 7

Contract: 1NT North

North:

♠ A2

♥ KJT2

♦ A8642

♣ A8

South:

♠ J76

♥ Q95

♦ QJ3

♣ JT94

W	N	E	S
---	---	---	---

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

## South hands

Any\_5422\_with\_15-16

**Board: 21**      ♠ Q987      Partner bids first.  
 Dealer: North      ♥ 2      The opponents are silent.  
 Vul: None      ♦ AQ3  
 HCP: 12+1      ♣ A7632

---

**Board: 22**      ♠ A3      You bid first.  
 Dealer: South      ♥ QJ64      East (RHO) Doubles 4♥ if possible.  
 Vul: Both      ♦ KQ532  
 HCP: 15+1      ♣ QJ

---

**Board: 23**      ♠ Q83      Partner bids first.  
 Dealer: North      ♥ T932      The opponents are silent.  
 Vul: None      ♦ QJ3  
 HCP: 11      ♣ AQ4

---

**Board: 24**      ♠ AT      You bid first.  
 Dealer: South      ♥ J5      The opponents are silent.  
 Vul: E-W      ♦ KQ754  
 HCP: 15+1      ♣ AJ75

---

**Board: 25**      ♠ J76      Partner bids first.  
 Dealer: North      ♥ Q95      The opponents are silent.  
 Vul: None      ♦ QJ3  
 HCP: 7      ♣ JT94

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12+1

Contract: 3NT North

North:

♠ AK

♥ Q643

♦ KT

♣ KJT54

South:

♠ Q987

♥ 2

♦ AQ3

♣ A7632

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♥	Pass	3♣
------	----	------	----

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

1. Stayman

### Board: 22

Dealer: South

Vul: Both

North HCP: 7+3

South HCP: 15+1

Contract: 4♠ South

North:

♠ QJT8642

♥ T

♦ AT9

♣ T7

South:

♠ A3

♥ QJ64

♦ KQ532

♣ QJ

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	4♥ <sup>1</sup>	X	4♠
------	-----------------	---	----

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

1. Texas

### Board: 23

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11

Contract: 4♥ South

North:

♠ A4

♥ AK86

♦ A6

♣ J9532

South:

♠ Q83

♥ T932

♦ QJ3

♣ AQ4

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♥	Pass	4♥
------	----	------	----

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

1. Stayman

### Board: 24

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ Q743

♥ AT8764

♦ 9

♣ 92

South:

♠ AT

♥ J5

♦ KQ754

♣ AJ75

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

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

1. Texas

### Board: 25

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 7

Contract: 1NT North

North:

♠ A2

♥ KJT2

♦ A8642

♣ A8

South:

♠ J76

♥ Q95

♦ QJ3

♣ JT94

W	N	E	S
---	---	---	---

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

# North hands

Any\_5422\_with\_15-16

<b>Board: 26</b>	♠ AJT	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: Both	♦ KQJ5	
HCP: 11	♣ T975	

---

<b>Board: 27</b>	♠ AT	You bid first.
Dealer: North	♥ 9654	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 15+1	♣ AKT65	

---

<b>Board: 28</b>	♠ KJ63	Partner bids first.
Dealer: South	♥ AT974	The opponents are silent.
Vul: E-W	♦ AT6	
HCP: 12+1	♣ 6	

---

<b>Board: 29</b>	♠ J3	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ AJ876	
HCP: 15+1	♣ K875	

---

<b>Board: 30</b>	♠ 2	LHO opens the bidding 1NT.
Dealer: East	♥ T5	Partner bids next.
Vul: N-S	♦ KJT	
HCP: 10+3	♣ KQJ7532	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 11

South HCP: 15+1

Contract: 3NT North

North:

♠ AJT

♥ 72

♦ KQJ5

♣ T975

South:

♠ Q3

♥ AQ93

♦ 82

♣ AK643

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 27

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 3

Contract: 1NT North

North:

♠ AT

♥ 9654

♦ KJ

♣ AKT65

South:

♠ 9765

♥ QJ7

♦ 974

♣ 872

W	N	E	S
	1NT	All Pass	

### Board: 28

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15+1

Contract: 6♥ North

North:

♠ KJ63

♥ AT974

♦ AT6

♣ 6

South:

♠ A8

♥ QJ65

♦ K4

♣ AJ975

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	6♥	All Pass	

1. Stayman

### Board: 29

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13

Contract: 3NT South

North:

♠ J3

♥ AQ

♦ AJ876

♣ K875

South:

♠ AK85

♥ KJ75

♦ 2

♣ Q962

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3NT
All Pass			

1. Stayman

### Board: 30

Dealer: East

Vul: N-S

North HCP: 10+3

South HCP: 12+2

Contract: 2♣ South

North:

♠ 2

♥ T5

♦ KJT

♣ KQJ7532

South:

♠ KQT865

♥ K94

♦ A95

♣ 9

W	N	E	S
		1NT	2♣ <sup>1</sup>
All Pass			

1. Cappelletti, any 6+suit

**South hands****Any\_5422\_with\_15-16**

<b>Board: 26</b>	♠ Q3	You bid first.
Dealer: South	♥ AQ93	The opponents are silent.
Vul: Both	♦ 82	
HCP: 15+1	♣ AK643	

---

<b>Board: 27</b>	♠ 9765	Partner bids first.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: N-S	♦ 974	
HCP: 3	♣ 872	

---

<b>Board: 28</b>	♠ A8	You bid first.
Dealer: South	♥ QJ65	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 15+1	♣ AJ975	

---

<b>Board: 29</b>	♠ AK85	Partner bids first.
Dealer: North	♥ KJ75	The opponents are silent.
Vul: None	♦ 2	
HCP: 13	♣ Q962	

---

<b>Board: 30</b>	♠ KQT865	RHO opens the bidding 1NT.
Dealer: East	♥ K94	You bid next.
Vul: N-S	♦ A95	
HCP: 12+2	♣ 9	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 11

South HCP: 15+1

Contract: 3NT North

North:

♠ AJT

♥ 72

♦ KQJ5

♣ T975

South:

♠ Q3

♥ AQ93

♦ 82

♣ AK643

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 27

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 3

Contract: 1NT North

North:

♠ AT

♥ 9654

♦ KJ

♣ AKT65

South:

♠ 9765

♥ QJ7

♦ 974

♣ 872

W	N	E	S
	1NT	All Pass	

### Board: 28

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15+1

Contract: 6♥ North

North:

♠ KJ63

♥ AT974

♦ AT6

♣ 6

South:

♠ A8

♥ QJ65

♦ K4

♣ AJ975

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	6♥	All Pass	

1. Stayman

### Board: 29

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13

Contract: 3NT South

North:

♠ J3

♥ AQ

♦ AJ876

♣ K875

South:

♠ AK85

♥ KJ75

♦ 2

♣ Q962

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3NT
All Pass			

1. Stayman

### Board: 30

Dealer: East

Vul: N-S

North HCP: 10+3

South HCP: 12+2

Contract: 2♣ South

North:

♠ 2

♥ T5

♦ KJT

♣ KQJ7532

South:

♠ KQT865

♥ K94

♦ A95

♣ 9

W	N	E	S
		1NT	2♣ <sup>1</sup>
All Pass			

1. Cappelletti, any 6+suit



## North hands

Any\_5422\_with\_15-16

<b>Board: 31</b>	♠ A4	You bid first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: N-S	♦ AQT4	
HCP: 15+1	♣ QJ965	

---

<b>Board: 32</b>	♠ QT	Partner bids first.
Dealer: South	♥ AK87	The opponents are silent.
Vul: Both	♦ 96432	
HCP: 12+1	♣ K9	

---

<b>Board: 33</b>	♠ Q753	Partner bids first.
Dealer: South	♥ KJ762	The opponents are silent.
Vul: None	♦ K2	
HCP: 9+1	♣ T3	

---

<b>Board: 34</b>	♠ KT83	Partner bids first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: None	♦ J82	
HCP: 6	♣ T85	

---

<b>Board: 35</b>	♠ KQ	You bid first.
Dealer: North	♥ QJT4	The opponents are silent.
Vul: None	♦ AT853	
HCP: 15+1	♣ QJ	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 12+1

Contract: 3NT North

North:

♠ A4

♥ Q4

♦ AQT4

♣ QJ965

South:

♠ KJ873

♥ KJ52

♦ 75

♣ A4

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♥<sup>2</sup>

Pass 3NT All Pass

1. Stayman

2. SMOLEN

### Board: 32

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15+1

Contract: 4♦ South

North:

♠ QT

♥ AK87

♦ 96432

♣ K9

South:

♠ A4

♥ T5

♦ AQJT8

♣ A742

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♦ Pass 4♦

All Pass

1. Stayman

### Board: 33

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ Q753

♥ KJ762

♦ K2

♣ T3

South:

♠ A8

♥ AT84

♦ AQ653

♣ J7

W N E S

1NT

Pass 2♦ Pass 2♠<sup>1</sup>

Pass 4♥ All Pass

1. Extended acceptance after NT

### Board: 34

Dealer: South

Vul: None

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ KT83

♥ Q93

♦ J82

♣ T85

South:

♠ J2

♥ KJ

♦ AQ743

♣ A962

W N E S

1NT

All Pass

### Board: 35

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7+1

Contract: 2NT South

North:

♠ KQ

♥ QJT4

♦ AT853

♣ QJ

South:

♠ JT63

♥ K

♦ QJ964

♣ 853

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Stayman

**South hands****Any\_5422\_with\_15-16**

**Board: 31**      ♠ KJ873      Partner bids first.  
Dealer: North      ♥ KJ52      The opponents are silent.  
Vul: N-S      ♦ 75  
HCP: 12+1      ♣ A4

---

**Board: 32**      ♠ A4      You bid first.  
Dealer: South      ♥ T5      The opponents are silent.  
Vul: Both      ♦ AQJT8  
HCP: 15+1      ♣ A742

---

**Board: 33**      ♠ A8      You bid first.  
Dealer: South      ♥ AT84      The opponents are silent.  
Vul: None      ♦ AQ653  
HCP: 15+1      ♣ J7

---

**Board: 34**      ♠ J2      You bid first.  
Dealer: South      ♥ KJ      The opponents are silent.  
Vul: None      ♦ AQ743  
HCP: 15+1      ♣ A962

---

**Board: 35**      ♠ JT63      Partner bids first.  
Dealer: North      ♥ K      The opponents are silent.  
Vul: None      ♦ QJ964  
HCP: 7+1      ♣ 853

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 12+1

Contract: 3NT North

North:

♠ A4

♥ Q4

♦ AQT4

♣ QJ965

South:

♠ KJ873

♥ KJ52

♦ 75

♣ A4

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♥<sup>2</sup>

Pass 3NT All Pass

1. Stayman

2. SMOLEN

### Board: 32

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15+1

Contract: 4♦ South

North:

♠ QT

♥ AK87

♦ 96432

♣ K9

South:

♠ A4

♥ T5

♦ AQJT8

♣ A742

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♦ Pass 4♦

All Pass

1. Stayman

### Board: 33

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ Q753

♥ KJ762

♦ K2

♣ T3

South:

♠ A8

♥ AT84

♦ AQ653

♣ J7

W N E S

1NT

Pass 2♦ Pass 2♠<sup>1</sup>

Pass 4♥ All Pass

1. Extended acceptance after NT

### Board: 34

Dealer: South

Vul: None

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ KT83

♥ Q93

♦ J82

♣ T85

South:

♠ J2

♥ KJ

♦ AQ743

♣ A962

W N E S

1NT

All Pass

### Board: 35

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7+1

Contract: 2NT South

North:

♠ KQ

♥ QJT4

♦ AT853

♣ QJ

South:

♠ JT63

♥ K

♦ QJ964

♣ 853

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Stayman

# North hands

Any\_5422\_with\_15-16

**Board: 36**      ♠ JT743      Partner bids first.  
 Dealer: South      ♥ Q62      The opponents are silent.  
 Vul: N-S      ♦ A5  
 HCP: 8+1      ♣ J86

---

**Board: 37**      ♠ KJ      You bid first.  
 Dealer: North      ♥ T3      The opponents are silent.  
 Vul: Both      ♦ AQT5  
 HCP: 15+1      ♣ KQ984

---

**Board: 38**      ♠ J7632      Partner bids first.  
 Dealer: South      ♥ QJ8      The opponents are silent.  
 Vul: Both      ♦ 94  
 HCP: 5+1      ♣ J93

---

**Board: 39**      ♠ K86432      Partner bids first.  
 Dealer: South      ♥ K87      West (RHO) bids 2♥ if possible.  
 Vul: E-W      ♦ Q53  
 HCP: 10+2      ♣ Q

---

**Board: 40**      ♠ -      Partner bids first.  
 Dealer: South      ♥ Q9643      East (LHO) bids 2♠ if possible.  
 Vul: Both      ♦ QJ862  
 HCP: 9+2      ♣ A63

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ JT743	♠ K2				1NT
Vul: N-S	♥ Q62	♥ KJT4	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ A5	♦ KJ976	Pass	2NT	All Pass	
South HCP: 15+1	♣ J86	♣ A2				
Contract: 2NT North						

### Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ T95		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ T3	♥ AQJ7654	Pass	4♥	All Pass	
North HCP: 15+1	♦ AQT5	♦ -				
South HCP: 7+3	♣ KQ984	♣ T63				
Contract: 4♥ North						

1. Texas

### Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ J7632	♠ KQ				1NT
Vul: Both	♥ QJ8	♥ T732	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ 94	♦ KQJ72	All Pass			
South HCP: 15+1	♣ J93	♣ AT				
Contract: 2♠ South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ K86432	♠ A5				1NT
Vul: E-W	♥ K87	♥ J3	2♥ <sup>1</sup>	4♠	All Pass	
North HCP: 10+2	♦ Q53	♦ KT92				
South HCP: 15+1	♣ Q	♣ AK942				
Contract: 4♠ North						

1. Cappelletti, 5M-4m

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K5				1NT
Vul: Both	♥ Q9643	♥ AK	Pass	2♦	2♠	Pass
North HCP: 9+2	♦ QJ862	♦ K754	Pass	X	Pass	3♣
South HCP: 15+1	♣ A63	♣ Q8742	Pass	3NT	All Pass	
Contract: 3NT North						

## South hands

Any\_5422\_with\_15-16

**Board: 36**      ♠ K2      You bid first.  
 Dealer: South      ♥ KJT4      The opponents are silent.  
 Vul: N-S      ♦ KJ976  
 HCP: 15+1      ♣ A2

---

**Board: 37**      ♠ T95      Partner bids first.  
 Dealer: North      ♥ AQJ7654      The opponents are silent.  
 Vul: Both      ♦ -  
 HCP: 7+3      ♣ T63

---

**Board: 38**      ♠ KQ      You bid first.  
 Dealer: South      ♥ T732      The opponents are silent.  
 Vul: Both      ♦ KQJ72  
 HCP: 15+1      ♣ AT

---

**Board: 39**      ♠ A5      You bid first.  
 Dealer: South      ♥ J3      West (LHO) bids 2♥ if possible.  
 Vul: E-W      ♦ KT92  
 HCP: 15+1      ♣ AK942

---

**Board: 40**      ♠ K5      You bid first.  
 Dealer: South      ♥ AK      East (RHO) bids 2♠ if possible.  
 Vul: Both      ♦ K754  
 HCP: 15+1      ♣ Q8742

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ JT743	♠ K2				1NT
Vul: N-S	♥ Q62	♥ KJT4	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ A5	♦ KJ976	Pass	2NT	All Pass	
South HCP: 15+1	♣ J86	♣ A2				
Contract: 2NT North						

### Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ T95		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ T3	♥ AQJ7654	Pass	4♥	All Pass	
North HCP: 15+1	♦ AQT5	♦ -				
South HCP: 7+3	♣ KQ984	♣ T63				
Contract: 4♥ North						

1. Texas

### Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ J7632	♠ KQ				1NT
Vul: Both	♥ QJ8	♥ T732	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ 94	♦ KQJ72	All Pass			
South HCP: 15+1	♣ J93	♣ AT				
Contract: 2♠ South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ K86432	♠ A5				1NT
Vul: E-W	♥ K87	♥ J3	2♥ <sup>1</sup>	4♠	All Pass	
North HCP: 10+2	♦ Q53	♦ KT92				
South HCP: 15+1	♣ Q	♣ AK942				
Contract: 4♠ North						

1. Cappelletti, 5M-4m

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K5				1NT
Vul: Both	♥ Q9643	♥ AK	Pass	2♦	2♠	Pass
North HCP: 9+2	♦ QJ862	♦ K754	Pass	X	Pass	3♣
South HCP: 15+1	♣ A63	♣ Q8742	Pass	3NT	All Pass	
Contract: 3NT North						



# North hands

Any\_5422\_with\_15-16

<b>Board: 41</b>	♠ AK	You bid first.
Dealer: North	♥ J9	The opponents are silent.
Vul: N-S	♦ A9654	
HCP: 15+1	♣ KT94	
<b>Board: 42</b>	♠ KJ742	Partner bids first.
Dealer: South	♥ 93	West (RHO) bids 2♣ if possible.
Vul: N-S	♦ T982	
HCP: 5+1	♣ J7	
<b>Board: 43</b>	♠ T8	Partner bids first.
Dealer: South	♥ QT853	East (LHO) Doubles 2♦ if possible.
Vul: E-W	♦ JT2	
HCP: 3+1	♣ 743	
<b>Board: 44</b>	♠ JT854	LHO opens the bidding 1NT.
Dealer: East	♥ KQJ872	Partner bids next.
Vul: E-W	♦ A9	
HCP: 11+3	♣ -	
<b>Board: 45</b>	♠ Q5	You bid first.
Dealer: North	♥ QJT9	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 15+1	♣ KQJ62	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 3♥ South

North:

♠ AK

♥ J9

♦ A9654

♣ KT94

South:

♠ 854

♥ AQ8652

♦ J8

♣ 63

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♥

All Pass

### Board: 42

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 16+1

Contract: 2♠ South

North:

♠ KJ742

♥ 93

♦ T982

♣ J7

South:

♠ A6

♥ Q854

♦ A3

♣ AQ983

W N E S

1NT

2♣<sup>1</sup> 2♥ Pass 2♠

All Pass

1. Cappelletti, any 6+suit

### Board: 43

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 16+1

Contract: 3♥ North

North:

♠ T8

♥ QT853

♦ JT2

♣ 743

South:

♠ KJ

♥ AK62

♦ 74

♣ KQT98

W N E S

1NT

Pass 2♦ X 2♠<sup>1</sup>

Pass 3♥ All Pass

1. Extended acceptance after NT

### Board: 44

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 9

Contract: 2♥ South

North:

♠ JT854

♥ KQJ872

♦ A9

♣ -

South:

♠ K72

♥ A94

♦ T642

♣ QT4

W N E S

1NT Pass

Pass 2♦<sup>1</sup> Pass 2♥

All Pass

1. Cappelletti, both majors

### Board: 45

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 4+2

Contract: 3♠ South

North:

♠ Q5

♥ QJT9

♦ KJ

♣ KQJ62

South:

♠ KJT962

♥ 2

♦ T542

♣ T9

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♠

All Pass

## South hands

Any\_5422\_with\_15-16

**Board: 41**      ♠ 854      Partner bids first.  
 Dealer: North      ♥ AQ8652      The opponents are silent.  
 Vul: N-S      ♦ J8  
 HCP: 7+2      ♣ 63

---

**Board: 42**      ♠ A6      You bid first.  
 Dealer: South      ♥ Q854      West (LHO) bids 2♣ if possible.  
 Vul: N-S      ♦ A3  
 HCP: 16+1      ♣ AQ983

---

**Board: 43**      ♠ KJ      You bid first.  
 Dealer: South      ♥ AK62      East (RHO) Doubles 2♦ if possible.  
 Vul: E-W      ♦ 74  
 HCP: 16+1      ♣ KQT98

---

**Board: 44**      ♠ K72      RHO opens the bidding 1NT.  
 Dealer: East      ♥ A94      You bid next.  
 Vul: E-W      ♦ T642  
 HCP: 9      ♣ QT4

---

**Board: 45**      ♠ KJT962      Partner bids first.  
 Dealer: North      ♥ 2      The opponents are silent.  
 Vul: E-W      ♦ T542  
 HCP: 4+2      ♣ T9

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 3♥ South

North:

♠ AK

♥ J9

♦ A9654

♣ KT94

South:

♠ 854

♥ AQ8652

♦ J8

♣ 63

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♥

All Pass

### Board: 42

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 16+1

Contract: 2♠ South

North:

♠ KJ742

♥ 93

♦ T982

♣ J7

South:

♠ A6

♥ Q854

♦ A3

♣ AQ983

W N E S

1NT

2♣<sup>1</sup> 2♥ Pass 2♠

All Pass

1. Cappelletti, any 6+suit

### Board: 43

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 16+1

Contract: 3♥ North

North:

♠ T8

♥ QT853

♦ JT2

♣ 743

South:

♠ KJ

♥ AK62

♦ 74

♣ KQT98

W N E S

1NT

Pass 2♦ X 2♠<sup>1</sup>

Pass 3♥ All Pass

1. Extended acceptance after NT

### Board: 44

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 9

Contract: 2♥ South

North:

♠ JT854

♥ KQJ872

♦ A9

♣ -

South:

♠ K72

♥ A94

♦ T642

♣ QT4

W N E S

1NT Pass

Pass 2♦<sup>1</sup> Pass 2♥

All Pass

1. Cappelletti, both majors

### Board: 45

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 4+2

Contract: 3♠ South

North:

♠ Q5

♥ QJT9

♦ KJ

♣ KQJ62

South:

♠ KJT962

♥ 2

♦ T542

♣ T9

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♠

All Pass

## North hands

Any\_5422\_with\_15-16

<b>Board: 46</b>	♠ J6	LHO opens the bidding 1NT.
Dealer: East	♥ Q874	Partner bids next.
Vul: N-S	♦ AK2	West (RHO) bids 2♥ if possible.
HCP: 15	♣ KQ83	East (LHO) bids 2♠ if possible.

---

<b>Board: 47</b>	♠ 853	Partner bids first.
Dealer: South	♥ J3	West (RHO) bids 2♦ if possible.
Vul: N-S	♦ AT3	East (LHO) bids 2♥ if possible.
HCP: 7+1	♣ QT543	East (LHO) bids 3♥ if possible.

---

<b>Board: 48</b>	♠ KJT743	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 10+2	♣ AQT3	

---

<b>Board: 49</b>	♠ 74	You bid first.
Dealer: North	♥ AJ74	The opponents are silent.
Vul: E-W	♦ AK875	
HCP: 15+1	♣ K9	

---

<b>Board: 50</b>	♠ Q7	You bid first.
Dealer: North	♥ AQT7	The opponents are silent.
Vul: Both	♦ A2	
HCP: 16+1	♣ AT982	

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 3♥ South

North:

♠ J6

♥ Q874

♦ AK2

♣ KQ83

South:

♠ Q982

♥ K953

♦ 86

♣ J74

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

### Board: 47

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15+1

Contract: 4♣ South

North:

♠ 853

♥ J3

♦ AT3

♣ QT543

South:

♠ 94

♥ QT

♦ KQJ52

♣ AK97

W	N	E	S
			1NT
2♦ <sup>1</sup>	Pass	2♥	Pass
Pass	3♣	3♥	4♣
All Pass			

1. Cappelletti, both majors

### Board: 48

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 16+1

Contract: 4♠ South

North:

♠ KJT743

♥ T

♦ 96

♣ AQT3

South:

♠ A2

♥ A752

♦ KQ542

♣ K9

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
All Pass			

1. Texas

### Board: 49

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+3

Contract: 3NT South

North:

♠ 74

♥ AJ74

♦ AK875

♣ K9

South:

♠ KT2

♥ 86

♦ Q

♣ AQ87654

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 50

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+2

Contract: 4♥ South

North:

♠ Q7

♥ AQT7

♦ A2

♣ AT982

South:

♠ KJ543

♥ J9532

♦ JT

♣ Q

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

## South hands

Any\_5422\_with\_15-16

<b>Board: 46</b>	♠ Q982	RHO opens the bidding 1NT.
Dealer: East	♥ K953	You bid next.
Vul: N-S	♦ 86	West (LHO) bids 2♥ if possible.
HCP: 6	♣ J74	East (RHO) bids 2♠ if possible.

---

<b>Board: 47</b>	♠ 94	You bid first.
Dealer: South	♥ QT	West (LHO) bids 2♦ if possible.
Vul: N-S	♦ KQJ52	East (RHO) bids 2♥ if possible.
HCP: 15+1	♣ AK97	East (RHO) bids 3♥ if possible.

---

<b>Board: 48</b>	♠ A2	You bid first.
Dealer: South	♥ A752	The opponents are silent.
Vul: E-W	♦ KQ542	
HCP: 16+1	♣ K9	

---

<b>Board: 49</b>	♠ KT2	Partner bids first.
Dealer: North	♥ 86	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 11+3	♣ AQ87654	

---

<b>Board: 50</b>	♠ KJ543	Partner bids first.
Dealer: North	♥ J9532	The opponents are silent.
Vul: Both	♦ JT	
HCP: 8+2	♣ Q	

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 3♥ South

North:

♠ J6

♥ Q874

♦ AK2

♣ KQ83

South:

♠ Q982

♥ K953

♦ 86

♣ J74

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

### Board: 47

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15+1

Contract: 4♣ South

North:

♠ 853

♥ J3

♦ AT3

♣ QT543

South:

♠ 94

♥ QT

♦ KQJ52

♣ AK97

W	N	E	S
			1NT
2♦ <sup>1</sup>	Pass	2♥	Pass
Pass	3♣	3♥	4♣
All Pass			

1. Cappelletti, both majors

### Board: 48

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 16+1

Contract: 4♠ South

North:

♠ KJT743

♥ T

♦ 96

♣ AQT3

South:

♠ A2

♥ A752

♦ KQ542

♣ K9

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
All Pass			

1. Texas

### Board: 49

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+3

Contract: 3NT South

North:

♠ 74

♥ AJ74

♦ AK875

♣ K9

South:

♠ KT2

♥ 86

♦ Q

♣ AQ87654

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 50

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+2

Contract: 4♥ South

North:

♠ Q7

♥ AQT7

♦ A2

♣ AT982

South:

♠ KJ543

♥ J9532

♦ JT

♣ Q

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