

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 1	♠ J64	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ Q982	Partner bids first.
HCP: 11	♣ J107	
Board: 2	♠ Q32	East Doubles 2♠ if possible.
Dealer: N	♥ AK8	
Vul: NS	♦ 54	You bid first.
HCP: 14	♣ KQ973	
Board: 3	♠ AQ9	The opponents are silent.
Dealer: S	♥ Q108764	
Vul: EW	♦ K2	Partner bids first.
HCP: 14	♣ K9	
Board: 4	♠ K862	East Bids 2♦ if possible.
Dealer: N	♥ AK73	West Bids 3♣ if possible.
Vul: Both	♦ QJ3	
HCP: 13	♣ 92	You bid first.
Board: 5	♠ 98	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: None	♦ KQJ	Partner bids first.
HCP: 17	♣ AK76	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A953				1NT
Vul: NS	♥ AQJ	♥ K1092				
North HCP: 11	♦ Q982	♦ K3	Pass	3NT	AP	
South HCP: 14	♣ J107	♣ A42				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ KJ1086				
Vul: NS	♥ AK8	♥ 964		1NT	Pass	2♥
North HCP: 14	♦ 54	♦ KQJ	Pass	2♠	X	AP
South HCP: 10	♣ KQ973	♣ 82				
Contract: 2♠X N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ KJ52				1NT
Vul: EW	♥ Q108764	♥ 32	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♦ K2	♦ AQJ	AP			
South HCP: 15	♣ K9	♣ A1063	1. Texas			
Contract: 4♥ S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ 107				
Vul: Both	♥ AK73	♥ QJ62		1NT	2♦ ¹	Pass
North HCP: 13	♦ QJ3	♦ 942	3♣	AP		
South HCP: 7	♣ 92	♣ A1087	1. Cappelletti, both majors			
Contract: 3♣ W						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A102				1NT
Vul: None	♥ KJ106	♥ A984	Pass	2♣ ¹	Pass	2♥
North HCP: 17	♦ KQJ	♦ A97	Pass	4♥	AP	
South HCP: 15	♣ AK76	♣ QJ10	1. Stayman			
Contract: 4♥ S						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 1	♠ A953	The opponents are silent.
Dealer: S	♥ K1092	
Vul: NS	♦ K3	You bid first.
HCP: 14	♣ A42	
Board: 2	♠ KJ1086	East Doubles 2♠ if possible.
Dealer: N	♥ 964	
Vul: NS	♦ KQJ	Partner bids first.
HCP: 10	♣ 82	
Board: 3	♠ KJ52	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ AQJ	You bid first.
HCP: 15	♣ A1063	
Board: 4	♠ 107	East Bids 2♦ if possible.
Dealer: N	♥ QJ62	West Bids 3♣ if possible.
Vul: Both	♦ 942	
HCP: 7	♣ A1087	Partner bids first.
Board: 5	♠ A102	The opponents are silent.
Dealer: S	♥ A984	
Vul: None	♦ A97	You bid first.
HCP: 15	♣ QJ10	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A953				1NT
Vul: NS	♥ AQJ	♥ K1092				
North HCP: 11	♦ Q982	♦ K3	Pass	3NT	AP	
South HCP: 14	♣ J107	♣ A42				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ KJ1086				
Vul: NS	♥ AK8	♥ 964		1NT	Pass	2♥
North HCP: 14	♦ 54	♦ KQJ	Pass	2♠	X	AP
South HCP: 10	♣ KQ973	♣ 82				
Contract: 2♠X N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ KJ52				1NT
Vul: EW	♥ Q108764	♥ 32	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♦ K2	♦ AQJ	AP			
South HCP: 15	♣ K9	♣ A1063	1. Texas			
Contract: 4♥ S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ 107				
Vul: Both	♥ AK73	♥ QJ62		1NT	2♦ ¹	Pass
North HCP: 13	♦ QJ3	♦ 942	3♣	AP		
South HCP: 7	♣ 92	♣ A1087	1. Cappelletti, both majors			
Contract: 3♣ W						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A102				1NT
Vul: None	♥ KJ106	♥ A984	Pass	2♣ ¹	Pass	2♥
North HCP: 17	♦ KQJ	♦ A97	Pass	4♥	AP	
South HCP: 15	♣ AK76	♣ QJ10	1. Stayman			
Contract: 4♥ S						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 6
Dealer: N
Vul: EW
HCP: 13

♠ AJ94
♥ QJ
♦ KQ94
♣ 982

East Bids 2♣ if possible.
West Bids 2♦ if possible.
East Bids 2♥ if possible.
West Bids 3♥ if possible.
East Bids 4♥ if possible.

You bid first.

Board: 7
Dealer: S
Vul: Both
HCP: 9

♠ A1042
♥ 95
♦ K1083
♣ Q93

The opponents are silent.

Partner bids first.

Board: 8
Dealer: N
Vul: NS
HCP: 14

♠ K53
♥ A95
♦ 843
♣ AK105

The opponents are silent.

You bid first.

Board: 9
Dealer: S
Vul: Both
HCP: 10

♠ K72
♥ 3
♦ K7
♣ A985432

West Bids 3♥ if possible.

Partner bids first.

Board: 10
Dealer: N
Vul: None
HCP: 15

♠ A62
♥ A92
♦ AK98
♣ 743

The opponents are silent.

You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 6
Dealer: N
Vul: EW
North HCP: 13
South HCP: 7
Contract: 4♥X E

North:
♠ AJ94
♥ QJ
♦ KQ94
♣ 982

South:
♠ 10763
♥ 108
♦ A32
♣ K765

West	North	East	South
	1NT	2♣ ¹	Pass
2♦ ²	Pass	2♥	Pass
3♥	Pass	4♥	X
AP			
1. Cappelletti, any 6+suit			
2. automat			

Board: 7
Dealer: S
Vul: Both
North HCP: 9
South HCP: 13
Contract: 1N S

North:
♠ A1042
♥ 95
♦ K1083
♣ Q93

South:
♠ K963
♥ Q43
♦ 42
♣ AKJ8

West	North	East	South
			1NT
AP			

Board: 8
Dealer: N
Vul: NS
North HCP: 14
South HCP: 13
Contract: 3N N

North:
♠ K53
♥ A95
♦ 843
♣ AK105

South:
♠ A864
♥ QJ10
♦ A95
♣ Q64

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3NT
AP			
1. Stayman			

Board: 9
Dealer: S
Vul: Both
North HCP: 10
South HCP: 14
Contract: 3N S

North:
♠ K72
♥ 3
♦ K7
♣ A985432

South:
♠ J93
♥ K942
♦ AQ4
♣ KJ7

West	North	East	South
			1NT
3♥	3NT	AP	

Board: 10
Dealer: N
Vul: None
North HCP: 15
South HCP: 14
Contract: 4♠ N

North:
♠ A62
♥ A92
♦ AK98
♣ 743

South:
♠ KJ1087
♥ KJ10
♦ Q72
♣ A5

West	North	East	South
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	AP	

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 6 ♠ 10763
Dealer: N ♥ 108
Vul: EW ♦ A32
HCP: 7 ♣ K765

East Bids 2♣ if possible.
West Bids 2♦ if possible.
East Bids 2♥ if possible.
West Bids 3♥ if possible.
East Bids 4♥ if possible.

Partner bids first.

Board: 7 ♠ K963
Dealer: S ♥ Q43
Vul: Both ♦ 42
HCP: 13 ♣ AKJ8

The opponents are silent.

You bid first.

Board: 8 ♠ A864
Dealer: N ♥ QJ10
Vul: NS ♦ A95
HCP: 13 ♣ Q64

The opponents are silent.

Partner bids first.

Board: 9 ♠ J93
Dealer: S ♥ K942
Vul: Both ♦ AQ4
HCP: 14 ♣ KJ7

West Bids 3♥ if possible.

You bid first.

Board: 10 ♠ KJ1087
Dealer: N ♥ KJ10
Vul: None ♦ Q72
HCP: 14 ♣ A5

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 6
Dealer: N
Vul: EW
North HCP: 13
South HCP: 7
Contract: 4♥X E

North:
♠ AJ94
♥ QJ
♦ KQ94
♣ 982

South:
♠ 10763
♥ 108
♦ A32
♣ K765

West	North	East	South
	1NT	2♣ ¹	Pass
2♦ ²	Pass	2♥	Pass
3♥	Pass	4♥	X
AP			
1. Cappelletti, any 6+suit			
2. automat			

Board: 7
Dealer: S
Vul: Both
North HCP: 9
South HCP: 13
Contract: 1N S

North:
♠ A1042
♥ 95
♦ K1083
♣ Q93

South:
♠ K963
♥ Q43
♦ 42
♣ AKJ8

West	North	East	South
			1NT
AP			

Board: 8
Dealer: N
Vul: NS
North HCP: 14
South HCP: 13
Contract: 3N N

North:
♠ K53
♥ A95
♦ 843
♣ AK105

South:
♠ A864
♥ QJ10
♦ A95
♣ Q64

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3NT
AP			
1. Stayman			

Board: 9
Dealer: S
Vul: Both
North HCP: 10
South HCP: 14
Contract: 3N S

North:
♠ K72
♥ 3
♦ K7
♣ A985432

South:
♠ J93
♥ K942
♦ AQ4
♣ KJ7

West	North	East	South
			1NT
3♥	3NT	AP	

Board: 10
Dealer: N
Vul: None
North HCP: 15
South HCP: 14
Contract: 4♠ N

North:
♠ A62
♥ A92
♦ AK98
♣ 743

South:
♠ KJ1087
♥ KJ10
♦ Q72
♣ A5

West	North	East	South
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	AP	

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 11	♠ A109764	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ Q43	Partner bids first.
HCP: 6	♣ 106	

Board: 12	♠ A1085	The opponents are silent.
Dealer: N	♥ AK43	
Vul: EW	♦ Q4	You bid first.
HCP: 13	♣ 954	

Board: 13	♠ K9842	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: EW	♦ AQ8	Partner bids first.
HCP: 14	♣ 85	

Board: 14	♠ AQJ	The opponents are silent.
Dealer: N	♥ 1093	
Vul: EW	♦ J42	You bid first.
HCP: 15	♣ AK108	

Board: 15	♠ Q86	East Bids 2♥ if possible.
Dealer: S	♥ 108764	West Bids 2♠ if possible.
Vul: None	♦ A10873	
HCP: 6	♣ —	Partner bids first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ A109764	♠ Q3				1NT
Vul: NS	♥ 83	♥ KQ104	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q43	♦ 972	AP			
South HCP: 13	♣ 106	♣ AQ72				
Contract: 2♠ S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ A1085	♠ KJ32		1NT	Pass	3♥ ¹
Vul: EW	♥ AK43	♥ 9	Pass	4♠	Pass	4NT ²
North HCP: 13	♦ Q4	♦ AK632	Pass	5♥	Pass	6♠
South HCP: 16	♣ 954	♣ KQ10	AP			
Contract: 6♠ N			1. Splinter			
			2. Blackwood 0314, for ♠			

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ K9842	♠ AQ5				1NT
Vul: EW	♥ AJ9	♥ 62	Pass	2♥	Pass	2♠
North HCP: 14	♦ AQ8	♦ J10962	Pass	3NT	Pass	4♠
South HCP: 14	♣ 85	♣ AK2	AP			
Contract: 4♠ S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1062		1NT	Pass	2♦
Vul: EW	♥ 1093	♥ KQJ76	Pass	2♥	Pass	3♦
North HCP: 15	♦ J42	♦ AK87	Pass	4♥	AP	
South HCP: 13	♣ AK108	♣ 6				
Contract: 4♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ K4				1NT
Vul: None	♥ 108764	♥ J95	Pass	2♦	2♥ ¹	X
North HCP: 6	♦ A10873	♦ KQ9	2♠	AP		
South HCP: 15	♣ —	♣ KQJ54	1. Michaels Cuebid			
Contract: 2♠ W						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 11	♠ Q3	The opponents are silent.
Dealer: S	♥ KQ104	
Vul: NS	♦ 972	You bid first.
HCP: 13	♣ AQ72	

Board: 12	♠ KJ32	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ AK632	Partner bids first.
HCP: 16	♣ KQ10	

Board: 13	♠ AQ5	The opponents are silent.
Dealer: S	♥ 62	
Vul: EW	♦ J10962	You bid first.
HCP: 14	♣ AK2	

Board: 14	♠ 1062	The opponents are silent.
Dealer: N	♥ KQJ76	
Vul: EW	♦ AK87	Partner bids first.
HCP: 13	♣ 6	

Board: 15	♠ K4	East Bids 2♥ if possible.
Dealer: S	♥ J95	West Bids 2♠ if possible.
Vul: None	♦ KQ9	
HCP: 15	♣ KQJ54	You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ A109764	♠ Q3				1NT
Vul: NS	♥ 83	♥ KQ104	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q43	♦ 972	AP			
South HCP: 13	♣ 106	♣ AQ72				
Contract: 2♠ S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ A1085	♠ KJ32		1NT	Pass	3♥ ¹
Vul: EW	♥ AK43	♥ 9	Pass	4♠	Pass	4NT ²
North HCP: 13	♦ Q4	♦ AK632	Pass	5♥	Pass	6♠
South HCP: 16	♣ 954	♣ KQ10	AP			
Contract: 6♠ N			1. Splinter			
			2. Blackwood 0314, for ♠			

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ K9842	♠ AQ5				1NT
Vul: EW	♥ AJ9	♥ 62	Pass	2♥	Pass	2♠
North HCP: 14	♦ AQ8	♦ J10962	Pass	3NT	Pass	4♠
South HCP: 14	♣ 85	♣ AK2	AP			
Contract: 4♠ S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1062		1NT	Pass	2♦
Vul: EW	♥ 1093	♥ KQJ76	Pass	2♥	Pass	3♦
North HCP: 15	♦ J42	♦ AK87	Pass	4♥	AP	
South HCP: 13	♣ AK108	♣ 6				
Contract: 4♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ K4				1NT
Vul: None	♥ 108764	♥ J95	Pass	2♦	2♥ ¹	X
North HCP: 6	♦ A10873	♦ KQ9	2♠	AP		
South HCP: 15	♣ —	♣ KQJ54	1. Michaels Cuebid			
Contract: 2♠ W						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 16	♠ KQ	West Doubles 3♠ if possible. You bid first.
Dealer: N	♥ KQ43	
Vul: None	♦ 10986	
HCP: 14	♣ A87	

Board: 17	♠ 4	The opponents are silent. Partner bids first.
Dealer: S	♥ 97642	
Vul: EW	♦ 10975	
HCP: 3	♣ K103	

Board: 18	♠ Q1054	The opponents are silent. You bid first.
Dealer: N	♥ KQ4	
Vul: NS	♦ Q875	
HCP: 14	♣ AJ	

Board: 19	♠ K972	The opponents are silent. Partner bids first.
Dealer: S	♥ KJ852	
Vul: EW	♦ A8	
HCP: 14	♣ K8	

Board: 20	♠ A742	The opponents are silent. You bid first.
Dealer: N	♥ KJ65	
Vul: Both	♦ 93	
HCP: 13	♣ AJ7	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 9		1NT	Pass	3♠ ¹
Vul: None	♥ KQ43	♥ A982				
North HCP: 14	♦ 10986	♦ AJ432	X	4♥	AP	
South HCP: 11	♣ A87	♣ Q63				
Contract: 4♥ N						1. Splinter

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A852				1NT
Vul: EW	♥ 97642	♥ AQ5				
North HCP: 3	♦ 10975	♦ QJ86	Pass	2♦	Pass	2♥
South HCP: 13	♣ K103	♣ 85				
Contract: 2♥ S						AP

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ AJ76		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ4	♥ 952				
North HCP: 14	♦ Q875	♦ A1062	Pass	2♠	Pass	4♠
South HCP: 11	♣ AJ	♣ Q10				
Contract: 4♠ N						AP
						1. Stayman

			West	North	East	South
						1NT
Board: 19	North:	South:	Pass	2♣ ¹	Pass	2♦
Dealer: S	♠ K972	♠ AJ6	Pass	3♠ ²	Pass	3NT
Vul: EW	♥ KJ852	♥ Q9				
North HCP: 14	♦ A8	♦ K10632	AP			
South HCP: 14	♣ K8	♣ A63				
Contract: 3N S						1. Stayman
						2. SMOLEN

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ QJ5		1NT	Pass	2NT
Vul: Both	♥ KJ65	♥ 104				
North HCP: 13	♦ 93	♦ KQ74				
South HCP: 10	♣ AJ7	♣ Q942	AP			
Contract: 2N N						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 16	♠ 9	West Doubles 3♠ if possible.
Dealer: N	♥ A982	
Vul: None	♦ AJ432	Partner bids first.
HCP: 11	♣ Q63	
Board: 17	♠ A852	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: EW	♦ QJ86	You bid first.
HCP: 13	♣ 85	
Board: 18	♠ AJ76	The opponents are silent.
Dealer: N	♥ 952	
Vul: NS	♦ A1062	Partner bids first.
HCP: 11	♣ Q10	
Board: 19	♠ AJ6	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ K10632	You bid first.
HCP: 14	♣ A63	
Board: 20	♠ QJ5	The opponents are silent.
Dealer: N	♥ 104	
Vul: Both	♦ KQ74	Partner bids first.
HCP: 10	♣ Q942	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 9		1NT	Pass	3♠ ¹
Vul: None	♥ KQ43	♥ A982				
North HCP: 14	♦ 10986	♦ AJ432	X	4♥	AP	
South HCP: 11	♣ A87	♣ Q63				
Contract: 4♥ N						1. Splinter

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A852				1NT
Vul: EW	♥ 97642	♥ AQ5				
North HCP: 3	♦ 10975	♦ QJ86	Pass	2♦	Pass	2♥
South HCP: 13	♣ K103	♣ 85	AP			
Contract: 2♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ AJ76		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ4	♥ 952				
North HCP: 14	♦ Q875	♦ A1062	Pass	2♠	Pass	4♠
South HCP: 11	♣ AJ	♣ Q10	AP			
Contract: 4♠ N						1. Stayman

			West	North	East	South
						1NT
Board: 19	North:	South:	Pass	2♣ ¹	Pass	2♦
Dealer: S	♠ K972	♠ AJ6	Pass	3♠ ²	Pass	3NT
Vul: EW	♥ KJ852	♥ Q9	AP			
North HCP: 14	♦ A8	♦ K10632				
South HCP: 14	♣ K8	♣ A63				
Contract: 3N S						1. Stayman 2. SMOLEN

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ QJ5		1NT	Pass	2NT
Vul: Both	♥ KJ65	♥ 104				
North HCP: 13	♦ 93	♦ KQ74	AP			
South HCP: 10	♣ AJ7	♣ Q942				
Contract: 2N N						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 21 ♠ 63
Dealer: S ♥ J743
Vul: NS ♦ A64
HCP: 9 ♣ A853

The opponents are silent.

Partner bids first.

Board: 22 ♠ KQ9
Dealer: N ♥ A82
Vul: None ♦ Q65
HCP: 15 ♣ KJ62

West Bids 3♣ if possible.

You bid first.

Board: 23 ♠ Q7
Dealer: S ♥ K10762
Vul: NS ♦ 10
HCP: 11 ♣ AQ653

The opponents are silent.

Partner bids first.

Board: 24 ♠ KQ72
Dealer: N ♥ 632
Vul: EW ♦ A1032
HCP: 13 ♣ A8

The opponents are silent.

You bid first.

Board: 25 ♠ J1083
Dealer: S ♥ AJ4
Vul: Both ♦ 1085
HCP: 8 ♣ Q42

West Doubles 1NT if possible.

East Bids 2♠ if possible.

Partner bids first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ Q98				1NT
Vul: NS	♥ J743	♥ KQ862				
North HCP: 9	♦ A64	♦ KQ7	AP			
South HCP: 15	♣ A853	♣ K2				
Contract: 1N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 1032		1NT	Pass	2♦
Vul: None	♥ A82	♥ QJ10643	3♣	Pass	Pass	3♥
North HCP: 15	♦ Q65	♦ 103	AP			
South HCP: 3	♣ KJ62	♣ 53				
Contract: 3♥ S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AJ8				1NT
Vul: NS	♥ K10762	♥ J3	Pass	2♦	Pass	2♥
North HCP: 11	♦ 10	♦ AQJ97	Pass	3♣	Pass	3NT
South HCP: 14	♣ AQ653	♣ J82	AP			
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ 53		1NT	Pass	2♣ ¹
Vul: EW	♥ 632	♥ KJ54	Pass	2♠	Pass	2NT
North HCP: 13	♦ A1032	♦ 874	AP			
South HCP: 10	♣ A8	♣ KQJ3	1. Stayman			
Contract: 2N N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ J1083	♠ A95				1NT
Vul: Both	♥ AJ4	♥ K105	X ¹	Pass	2♠	X
North HCP: 8	♦ 1085	♦ K42	AP			
South HCP: 14	♣ Q42	♣ KJ108	1. Cappelletti, strong			
Contract: 2♠X E						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 21	♠ Q98	The opponents are silent.
Dealer: S	♥ KQ862	
Vul: NS	♦ KQ7	You bid first.
HCP: 15	♣ K2	

Board: 22	♠ 1032	West Bids 3♣ if possible.
Dealer: N	♥ QJ10643	
Vul: None	♦ 103	Partner bids first.
HCP: 3	♣ 53	

Board: 23	♠ AJ8	The opponents are silent.
Dealer: S	♥ J3	
Vul: NS	♦ AQJ97	You bid first.
HCP: 14	♣ J82	

Board: 24	♠ 53	The opponents are silent.
Dealer: N	♥ KJ54	
Vul: EW	♦ 874	Partner bids first.
HCP: 10	♣ KQJ3	

Board: 25	♠ A95	West Doubles 1NT if possible.
Dealer: S	♥ K105	East Bids 2♠ if possible.
Vul: Both	♦ K42	
HCP: 14	♣ KJ108	You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ Q98				1NT
Vul: NS	♥ J743	♥ KQ862				
North HCP: 9	♦ A64	♦ KQ7	AP			
South HCP: 15	♣ A853	♣ K2				
Contract: 1N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 1032		1NT	Pass	2♦
Vul: None	♥ A82	♥ QJ10643	3♣	Pass	Pass	3♥
North HCP: 15	♦ Q65	♦ 103	AP			
South HCP: 3	♣ KJ62	♣ 53				
Contract: 3♥ S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AJ8				1NT
Vul: NS	♥ K10762	♥ J3	Pass	2♦	Pass	2♥
North HCP: 11	♦ 10	♦ AQJ97	Pass	3♣	Pass	3NT
South HCP: 14	♣ AQ653	♣ J82	AP			
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ 53		1NT	Pass	2♣ ¹
Vul: EW	♥ 632	♥ KJ54	Pass	2♠	Pass	2NT
North HCP: 13	♦ A1032	♦ 874	AP			
South HCP: 10	♣ A8	♣ KQJ3	1. Stayman			
Contract: 2N N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ J1083	♠ A95				1NT
Vul: Both	♥ AJ4	♥ K105	X ¹	Pass	2♠	X
North HCP: 8	♦ 1085	♦ K42	AP			
South HCP: 14	♣ Q42	♣ KJ108	1. Cappelletti, strong			
Contract: 2♠X E						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 26	♠ Q7	The opponents are silent.
Dealer: N	♥ K83	
Vul: NS	♦ AJ96	You bid first.
HCP: 13	♣ K854	
Board: 27	♠ 62	The opponents are silent.
Dealer: S	♥ KJ62	
Vul: EW	♦ AJ	Partner bids first.
HCP: 14	♣ AJ872	
Board: 28	♠ Q105	West Doubles Pass if possible.
Dealer: N	♥ QJ4	
Vul: Both	♦ K1097	You bid first.
HCP: 13	♣ AJ3	
Board: 29	♠ J982	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ 865	Partner bids first.
HCP: 4	♣ 652	
Board: 30	♠ A83	The opponents are silent.
Dealer: N	♥ K109	
Vul: EW	♦ Q3	You bid first.
HCP: 14	♣ AJ1092	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 26
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 5
 Contract: 1N N

North:
 ♠ Q7
 ♥ K83
 ♦ AJ96
 ♣ K854

South:
 ♠ J543
 ♥ J65
 ♦ Q842
 ♣ J2

West	North	East	South
	1NT	AP	

Board: 27
 Dealer: S
 Vul: EW
 North HCP: 14
 South HCP: 14
 Contract: 4♥ S

North:
 ♠ 62
 ♥ KJ62
 ♦ AJ
 ♣ AJ872

South:
 ♠ AJ3
 ♥ Q875
 ♦ Q5
 ♣ KQ65

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	4♥	AP	

1. Stayman

Board: 28
 Dealer: N
 Vul: Both
 North HCP: 13
 South HCP: 5
 Contract: 2♥ X N

North:
 ♠ Q105
 ♥ QJ4
 ♦ K1097
 ♣ AJ3

South:
 ♠ J62
 ♥ A7532
 ♦ 64
 ♣ 752

West	North	East	South
	1NT	Pass	2♦
Pass	2♥	Pass	Pass
X	AP		

Board: 29
 Dealer: S
 Vul: NS
 North HCP: 4
 South HCP: 15
 Contract: 1N S

North:
 ♠ J982
 ♥ K65
 ♦ 865
 ♣ 652

South:
 ♠ K53
 ♥ AJ9
 ♦ AJ104
 ♣ Q108

West	North	East	South
			1NT
AP			

Board: 30
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 3
 Contract: 2♠ N

North:
 ♠ A83
 ♥ K109
 ♦ Q3
 ♣ AJ1092

South:
 ♠ J7542
 ♥ Q82
 ♦ 1042
 ♣ 65

West	North	East	South
	1NT	Pass	2♥
Pass	2♠	AP	

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 26	♠ J543	The opponents are silent.
Dealer: N	♥ J65	
Vul: NS	♦ Q842	Partner bids first.
HCP: 5	♣ J2	

Board: 27	♠ AJ3	The opponents are silent.
Dealer: S	♥ Q875	
Vul: EW	♦ Q5	You bid first.
HCP: 14	♣ KQ65	

Board: 28	♠ J62	West Doubles Pass if possible.
Dealer: N	♥ A7532	
Vul: Both	♦ 64	Partner bids first.
HCP: 5	♣ 752	

Board: 29	♠ K53	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ AJ104	You bid first.
HCP: 15	♣ Q108	

Board: 30	♠ J7542	The opponents are silent.
Dealer: N	♥ Q82	
Vul: EW	♦ 1042	Partner bids first.
HCP: 3	♣ 65	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 26	North:	South:	
Dealer: N	♠ Q7	♠ J543	
Vul: NS	♥ K83	♥ J65	West North East South
North HCP: 13	♦ AJ96	♦ Q842	1NT AP
South HCP: 5	♣ K854	♣ J2	
Contract: 1N N			

Board: 27	North:	South:	West North East South
Dealer: S	♠ 62	♠ AJ3	1NT
Vul: EW	♥ KJ62	♥ Q875	Pass 2♣ ¹ Pass 2♥
North HCP: 14	♦ AJ	♦ Q5	Pass 4♥ AP
South HCP: 14	♣ AJ872	♣ KQ65	1. Stayman
Contract: 4♥ S			

Board: 28	North:	South:	West North East South
Dealer: N	♠ Q105	♠ J62	1NT Pass 2♦
Vul: Both	♥ QJ4	♥ A7532	Pass 2♥ Pass Pass
North HCP: 13	♦ K1097	♦ 64	X AP
South HCP: 5	♣ AJ3	♣ 752	
Contract: 2♥ X N			

Board: 29	North:	South:	West North East South
Dealer: S	♠ J982	♠ K53	1NT
Vul: NS	♥ K65	♥ AJ9	AP
North HCP: 4	♦ 865	♦ AJ104	
South HCP: 15	♣ 652	♣ Q108	
Contract: 1N S			

Board: 30	North:	South:	West North East South
Dealer: N	♠ A83	♠ J7542	1NT Pass 2♥
Vul: EW	♥ K109	♥ Q82	Pass 2♠ AP
North HCP: 14	♦ Q3	♦ 1042	
South HCP: 3	♣ AJ1092	♣ 65	
Contract: 2♠ N			

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 31	♠ 3	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ AKJ854	Partner bids first.
HCP: 9	♣ 7643	

Board: 32	♠ AKJ5	The opponents are silent.
Dealer: N	♥ 108	
Vul: NS	♦ 983	You bid first.
HCP: 14	♣ KQJ3	

Board: 33	♠ 74	The opponents are silent.
Dealer: S	♥ 43	
Vul: EW	♦ A10752	Partner bids first.
HCP: 10	♣ AQ74	

Board: 34	♠ K73	The opponents are silent.
Dealer: N	♥ Q2	
Vul: Both	♦ Q83	You bid first.
HCP: 13	♣ AQ653	

Board: 35	♠ J82	West Bids 2♣ if possible.
Dealer: S	♥ 984	East Bids 2♦ if possible.
Vul: None	♦ 943	West Bids 2♥ if possible.
HCP: 4	♣ K832	Partner bids first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 31
Dealer: S
Vul: Both
North HCP: 9
South HCP: 13
Contract: 3♦ S

North:
♠ 3
♥ J4
♦ AKJ854
♣ 7643

South:
♠ K1095
♥ A97
♦ Q73
♣ A108

West	North	East	South
			1NT
Pass	3♣ ¹	Pass	3♦ ²
	AP		
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 32
Dealer: N
Vul: NS
North HCP: 14
South HCP: 14
Contract: 5♥ N

North:
♠ AKJ5
♥ 108
♦ 983
♣ KQJ3

South:
♠ 9
♥ AKQJ9654
♦ KJ10
♣ 5

West	North	East	South
	1NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♦	Pass	5♥
	AP		
1. Texas			
2. Blackwood 0314, for ♥			

Board: 33
Dealer: S
Vul: EW
North HCP: 10
South HCP: 14
Contract: 2N S

North:
♠ 74
♥ 43
♦ A10752
♣ AQ74

South:
♠ J83
♥ AQ10
♦ K984
♣ KJ2

West	North	East	South
			1NT
Pass	2NT	AP	

Board: 34
Dealer: N
Vul: Both
North HCP: 13
South HCP: 4
Contract: 1N N

North:
♠ K73
♥ Q2
♦ Q83
♣ AQ653

South:
♠ J1094
♥ K65
♦ 9765
♣ 94

West	North	East	South
	1NT	AP	

Board: 35
Dealer: S
Vul: None
North HCP: 4
South HCP: 14
Contract: 2♥ W

North:
♠ J82
♥ 984
♦ 943
♣ K832

South:
♠ KQ6
♥ K72
♦ J1086
♣ AJ7

West	North	East	South
			1NT
2♣ ¹	Pass	2♦ ²	Pass
2♥	AP		
1. Cappelletti, any 6+suit			
2. automat			

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 31	♠ K1095	The opponents are silent.
Dealer: S	♥ A97	
Vul: Both	♦ Q73	You bid first.
HCP: 13	♣ A108	

Board: 32	♠ 9	The opponents are silent.
Dealer: N	♥ AKQJ9654	
Vul: NS	♦ KJ10	Partner bids first.
HCP: 14	♣ 5	

Board: 33	♠ J83	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ K984	You bid first.
HCP: 14	♣ KJ2	

Board: 34	♠ J1094	The opponents are silent.
Dealer: N	♥ K65	
Vul: Both	♦ 9765	Partner bids first.
HCP: 4	♣ 94	

Board: 35	♠ KQ6	West Bids 2♣ if possible.
Dealer: S	♥ K72	East Bids 2♦ if possible.
Vul: None	♦ J1086	West Bids 2♥ if possible.
HCP: 14	♣ AJ7	You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 31
Dealer: S
Vul: Both
North HCP: 9
South HCP: 13
Contract: 3♦ S

North:
♠ 3
♥ J4
♦ AKJ854
♣ 7643

South:
♠ K1095
♥ A97
♦ Q73
♣ A108

West	North	East	South
			1NT
Pass	3♣ ¹	Pass	3♦ ²
	AP		
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 32
Dealer: N
Vul: NS
North HCP: 14
South HCP: 14
Contract: 5♥ N

North:
♠ AKJ5
♥ 108
♦ 983
♣ KQJ3

South:
♠ 9
♥ AKQJ9654
♦ KJ10
♣ 5

West	North	East	South
	1NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♦	Pass	5♥
	AP		
1. Texas			
2. Blackwood 0314, for ♥			

Board: 33
Dealer: S
Vul: EW
North HCP: 10
South HCP: 14
Contract: 2N S

North:
♠ 74
♥ 43
♦ A10752
♣ AQ74

South:
♠ J83
♥ AQ10
♦ K984
♣ KJ2

West	North	East	South
			1NT
Pass	2NT	AP	

Board: 34
Dealer: N
Vul: Both
North HCP: 13
South HCP: 4
Contract: 1N N

North:
♠ K73
♥ Q2
♦ Q83
♣ AQ653

South:
♠ J1094
♥ K65
♦ 9765
♣ 94

West	North	East	South
	1NT	AP	

Board: 35
Dealer: S
Vul: None
North HCP: 4
South HCP: 14
Contract: 2♥ W

North:
♠ J82
♥ 984
♦ 943
♣ K832

South:
♠ KQ6
♥ K72
♦ J1086
♣ AJ7

West	North	East	South
			1NT
2♣ ¹	Pass	2♦ ²	Pass
2♥	AP		
1. Cappelletti, any 6+suit			
2. automat			

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 36	♠ KJ8	The opponents are silent.
Dealer: N	♥ K873	
Vul: NS	♦ A542	You bid first.
HCP: 14	♣ K2	

Board: 37	♠ A64	The opponents are silent.
Dealer: S	♥ AK76	
Vul: Both	♦ 72	Partner bids first.
HCP: 14	♣ QJ106	

Board: 38	♠ J52	East Bids 2♦ if possible.
Dealer: N	♥ A72	
Vul: NS	♦ AJ532	You bid first.
HCP: 14	♣ A9	

Board: 39	♠ K7	The opponents are silent.
Dealer: S	♥ A92	
Vul: Both	♦ K10854	Partner bids first.
HCP: 16	♣ AQ2	

Board: 40	♠ Q98	West Bids 3♠ if possible.
Dealer: N	♥ QJ102	
Vul: NS	♦ A8	You bid first.
HCP: 13	♣ A854	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 107654		1NT	Pass	2♥
Vul: NS	♥ K873	♥ A5	Pass	2♠	AP	
North HCP: 14	♦ A542	♦ K76				
South HCP: 8	♣ K2	♣ J97				
Contract: 2♠ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ KQJ				1NT
Vul: Both	♥ AK76	♥ Q832	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ 72	♦ QJ	Pass	4♥	AP	
South HCP: 15	♣ QJ106	♣ A872				
Contract: 4♥ S			1. Stayman			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ A93		1NT	2♦ ¹	2NT
Vul: NS	♥ A72	♥ K98	Pass	3NT	AP	
North HCP: 14	♦ AJ532	♦ 964				
South HCP: 10	♣ A9	♣ K832	1. Cappelletti, both majors			
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AQJ3				1NT
Vul: Both	♥ A92	♥ KQ105	Pass	3NT	AP	
North HCP: 16	♦ K10854	♦ Q92				
South HCP: 15	♣ AQ2	♣ J8				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 6		1NT	Pass	2♦
Vul: NS	♥ QJ102	♥ A9765	3♠	AP		
North HCP: 13	♦ A8	♦ 10952				
South HCP: 7	♣ A854	♣ QJ3				
Contract: 3♠ W						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 36	♠ 107654	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ K76	Partner bids first.
HCP: 8	♣ J97	

Board: 37	♠ KQJ	The opponents are silent.
Dealer: S	♥ Q832	
Vul: Both	♦ QJ	You bid first.
HCP: 15	♣ A872	

Board: 38	♠ A93	East Bids 2♦ if possible.
Dealer: N	♥ K98	
Vul: NS	♦ 964	Partner bids first.
HCP: 10	♣ K832	

Board: 39	♠ AQJ3	The opponents are silent.
Dealer: S	♥ KQ105	
Vul: Both	♦ Q92	You bid first.
HCP: 15	♣ J8	

Board: 40	♠ 6	West Bids 3♠ if possible.
Dealer: N	♥ A9765	
Vul: NS	♦ 10952	Partner bids first.
HCP: 7	♣ QJ3	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 107654		1NT	Pass	2♥
Vul: NS	♥ K873	♥ A5	Pass	2♠	AP	
North HCP: 14	♦ A542	♦ K76				
South HCP: 8	♣ K2	♣ J97				
Contract: 2♠ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ KQJ				1NT
Vul: Both	♥ AK76	♥ Q832	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ 72	♦ QJ	Pass	4♥	AP	
South HCP: 15	♣ QJ106	♣ A872				
Contract: 4♥ S			1. Stayman			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ A93		1NT	2♦ ¹	2NT
Vul: NS	♥ A72	♥ K98	Pass	3NT	AP	
North HCP: 14	♦ AJ532	♦ 964				
South HCP: 10	♣ A9	♣ K832	1. Cappelletti, both majors			
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AQJ3				1NT
Vul: Both	♥ A92	♥ KQ105	Pass	3NT	AP	
North HCP: 16	♦ K10854	♦ Q92				
South HCP: 15	♣ AQ2	♣ J8				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 6		1NT	Pass	2♦
Vul: NS	♥ QJ102	♥ A9765	3♠	AP		
North HCP: 13	♦ A8	♦ 10952				
South HCP: 7	♣ A854	♣ QJ3				
Contract: 3♠ W						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 41 ♠ 106
Dealer: S ♥ K96542
Vul: EW ♦ 85
HCP: 3 ♣ 1083

West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 3♠ if possible.
East Bids 4♠ if possible.

Partner bids first.

Board: 42 ♠ K952
Dealer: N ♥ A63
Vul: Both ♦ K98
HCP: 13 ♣ K103

The opponents are silent.

You bid first.

Board: 43 ♠ AQ4
Dealer: S ♥ K63
Vul: None ♦ K1064
HCP: 15 ♣ K94

The opponents are silent.

Partner bids first.

Board: 44 ♠ J32
Dealer: N ♥ A843
Vul: EW ♦ A963
HCP: 13 ♣ A4

The opponents are silent.

You bid first.

Board: 45 ♠ 4
Dealer: S ♥ 8763
Vul: None ♦ 107532
HCP: 0 ♣ 1065

East Bids 2♣ if possible.
West Bids 2♦ if possible.
East Bids 2♠ if possible.
West Bids 3♠ if possible.
East Bids 4♠ if possible.

Partner bids first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 41
Dealer: S
Vul: EW
North HCP: 3
South HCP: 14
Contract: 4♠ W

North:
♠ 106
♥ K96542
♦ 85
♣ 1083

South:
♠ A9
♥ A1083
♦ Q103
♣ KJ75

West	North	East	South
			1NT
2♣ ¹	Pass	2♦ ²	Pass
Pass	2♥	Pass	3♦ ³
3♠	Pass	Pass	4♥
Pass	Pass	4♠	AP

1. Cappelletti, any 6+suit
2. automat
3. limit raise or better in ♥

Board: 42
Dealer: N
Vul: Both
North HCP: 13
South HCP: 6
Contract: 1N N

North:
♠ K952
♥ A63
♦ K98
♣ K103

South:
♠ Q764
♥ Q1054
♦ 104
♣ Q92

West	North	East	South
	1NT	AP	

Board: 43
Dealer: S
Vul: None
North HCP: 15
South HCP: 14
Contract: 3N S

North:
♠ AQ4
♥ K63
♦ K1064
♣ K94

South:
♠ K65
♥ Q84
♦ AJ83
♣ A85

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 44
Dealer: N
Vul: EW
North HCP: 13
South HCP: 10
Contract: 3♥ N

North:
♠ J32
♥ A843
♦ A963
♣ A4

South:
♠ KQ5
♥ Q965
♦ K842
♣ 85

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	3♥
AP			

1. Stayman

Board: 45
Dealer: S
Vul: None
North HCP: 0
South HCP: 15
Contract: 4♠ E

North:
♠ 4
♥ 8763
♦ 107532
♣ 1065

South:
♠ AJ86
♥ J10
♦ KQ94
♣ A93

West	North	East	South
			1NT
Pass	Pass	2♣ ¹	Pass
2♦ ²	Pass	2♠	Pass
3♠	Pass	4♠	AP

1. Cappelletti, any 6+suit
2. automat

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 41 ♠ A9
Dealer: S ♥ A1083
Vul: EW ♦ Q103
HCP: 14 ♣ KJ75

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 42 ♠ Q764
Dealer: N ♥ Q1054
Vul: Both ♦ 104
HCP: 6 ♣ Q92

The opponents are silent.

Partner bids first.

Board: 43 ♠ K65
Dealer: S ♥ Q84
Vul: None ♦ AJ83
HCP: 14 ♣ A85

The opponents are silent.

You bid first.

Board: 44 ♠ KQ5
Dealer: N ♥ Q965
Vul: EW ♦ K842
HCP: 10 ♣ 85

The opponents are silent.

Partner bids first.

Board: 45 ♠ AJ86
Dealer: S ♥ J10
Vul: None ♦ KQ94
HCP: 15 ♣ A93

East Bids 2♣ if possible.

West Bids 2♦ if possible.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 41
Dealer: S
Vul: EW
North HCP: 3
South HCP: 14
Contract: 4♠ W

North:
♠ 106
♥ K96542
♦ 85
♣ 1083

South:
♠ A9
♥ A1083
♦ Q103
♣ KJ75

West	North	East	South
			1NT
2♣ ¹	Pass	2♦ ²	Pass
Pass	2♥	Pass	3♦ ³
3♠	Pass	Pass	4♥
Pass	Pass	4♠	AP

1. Cappelletti, any 6+suit
2. automat
3. limit raise or better in ♥

Board: 42
Dealer: N
Vul: Both
North HCP: 13
South HCP: 6
Contract: 1N N

North:
♠ K952
♥ A63
♦ K98
♣ K103

South:
♠ Q764
♥ Q1054
♦ 104
♣ Q92

West	North	East	South
	1NT	AP	

Board: 43
Dealer: S
Vul: None
North HCP: 15
South HCP: 14
Contract: 3N S

North:
♠ AQ4
♥ K63
♦ K1064
♣ K94

South:
♠ K65
♥ Q84
♦ AJ83
♣ A85

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 44
Dealer: N
Vul: EW
North HCP: 13
South HCP: 10
Contract: 3♥ N

North:
♠ J32
♥ A843
♦ A963
♣ A4

South:
♠ KQ5
♥ Q965
♦ K842
♣ 85

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	3♥
AP			

1. Stayman

Board: 45
Dealer: S
Vul: None
North HCP: 0
South HCP: 15
Contract: 4♠ E

North:
♠ 4
♥ 8763
♦ 107532
♣ 1065

South:
♠ AJ86
♥ J10
♦ KQ94
♣ A93

West	North	East	South
			1NT
Pass	Pass	2♣ ¹	Pass
2♦ ²	Pass	2♠	Pass
3♠	Pass	4♠	AP

1. Cappelletti, any 6+suit
2. automat

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 46	♠ KQ6	The opponents are silent.
Dealer: N	♥ K98	
Vul: Both	♦ A108	You bid first.
HCP: 15	♣ K863	

Board: 47	♠ Q62	West Bids 2♣ if possible.
Dealer: S	♥ AK962	West Bids 2♠ if possible.
Vul: None	♦ 542	
HCP: 9	♣ 42	Partner bids first.

Board: 48	♠ A108	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ J43	You bid first.
HCP: 15	♣ AK865	

Board: 49	♠ Q975	The opponents are silent.
Dealer: S	♥ 65	
Vul: EW	♦ A43	Partner bids first.
HCP: 7	♣ J873	

Board: 50	♠ KJ84	The opponents are silent.
Dealer: N	♥ KQ65	
Vul: Both	♦ A62	You bid first.
HCP: 15	♣ Q2	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A852		1NT	Pass	2♦
Vul: Both	♥ K98	♥ AQ1032	Pass	2♥	Pass	2♠
North HCP: 15	♦ A108	♦ J532	Pass	4♥	AP	
South HCP: 11	♣ K863	♣ —				
Contract: 4♥ N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ A105				1NT
Vul: None	♥ AK962	♥ 103	2♣ ¹	2♦	Pass	2♥
North HCP: 9	♦ 542	♦ A97	2♠	AP		
South HCP: 14	♣ 42	♣ KQJ97				
Contract: 2♠ W						

1. Cappelletti, any 6+suit

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ 654				
Vul: None	♥ K10	♥ QJ32		1NT	AP	
North HCP: 15	♦ J43	♦ A10862				
South HCP: 8	♣ AK865	♣ J				
Contract: 1N N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ A2				1NT
Vul: EW	♥ 65	♥ QJ972				
North HCP: 7	♦ A43	♦ Q102	AP			
South HCP: 13	♣ J873	♣ A102				
Contract: 1N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KJ84	♠ 962		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ65	♥ A943	Pass	2♥	Pass	4♥
North HCP: 15	♦ A62	♦ KQ	AP			
South HCP: 14	♣ Q2	♣ AJ76				
Contract: 4♥ N						

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 46	♠ A852	The opponents are silent.
Dealer: N	♥ AQ1032	
Vul: Both	♦ J532	Partner bids first.
HCP: 11	♣ —	

Board: 47	♠ A105	West Bids 2♣ if possible.
Dealer: S	♥ 103	West Bids 2♠ if possible.
Vul: None	♦ A97	
HCP: 14	♣ KQJ97	You bid first.

Board: 48	♠ 654	The opponents are silent.
Dealer: N	♥ QJ32	
Vul: None	♦ A10862	Partner bids first.
HCP: 8	♣ J	

Board: 49	♠ A2	The opponents are silent.
Dealer: S	♥ QJ972	
Vul: EW	♦ Q102	You bid first.
HCP: 13	♣ A102	

Board: 50	♠ 962	The opponents are silent.
Dealer: N	♥ A943	
Vul: Both	♦ KQ	Partner bids first.
HCP: 14	♣ AJ76	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A852		1NT	Pass	2♦
Vul: Both	♥ K98	♥ AQ1032	Pass	2♥	Pass	2♠
North HCP: 15	♦ A108	♦ J532	Pass	4♥	AP	
South HCP: 11	♣ K863	♣ —				
Contract: 4♥ N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ A105				1NT
Vul: None	♥ AK962	♥ 103	2♣ ¹	2♦	Pass	2♥
North HCP: 9	♦ 542	♦ A97	2♠	AP		
South HCP: 14	♣ 42	♣ KQJ97				
Contract: 2♠ W						

1. Cappelletti, any 6+suit

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ 654				
Vul: None	♥ K10	♥ QJ32		1NT	AP	
North HCP: 15	♦ J43	♦ A10862				
South HCP: 8	♣ AK865	♣ J				
Contract: 1N N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ A2				1NT
Vul: EW	♥ 65	♥ QJ972				
North HCP: 7	♦ A43	♦ Q102	AP			
South HCP: 13	♣ J873	♣ A102				
Contract: 1N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KJ84	♠ 962		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ65	♥ A943	Pass	2♥	Pass	4♥
North HCP: 15	♦ A62	♦ KQ	AP			
South HCP: 14	♣ Q2	♣ AJ76				
Contract: 4♥ N						

1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 51 ♠ J97
Dealer: S ♥ 1054
Vul: Both ♦ A953
HCP: 5 ♣ 654

The opponents are silent.

Partner bids first.

Board: 52 ♠ QJ5
Dealer: N ♥ AQJ8
Vul: EW ♦ 85
HCP: 14 ♣ A984

The opponents are silent.

You bid first.

Board: 53 ♠ A743
Dealer: S ♥ Q97
Vul: NS ♦ AJ753
HCP: 11 ♣ 7

East Doubles 2♣ if possible.

West Bids 3♣ if possible.

East Bids 4♣ if possible.

Partner bids first.

Board: 54 ♠ AQ
Dealer: N ♥ J84
Vul: Both ♦ AQ943
HCP: 13 ♣ 754

The opponents are silent.

You bid first.

Board: 55 ♠ J74
Dealer: S ♥ 85
Vul: EW ♦ Q7
HCP: 10 ♣ AK10763

West Bids 2♥ if possible.

East Bids 3♥ if possible.

Partner bids first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ KQ43				1NT
Vul: Both	♥ 1054	♥ K9				
North HCP: 5	♦ A953	♦ J1042	AP			
South HCP: 15	♣ 654	♣ KQJ				
Contract: 1N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 108643		1NT	Pass	2♥
Vul: EW	♥ AQJ8	♥ K10				
North HCP: 14	♦ 85	♦ 1072	Pass	2♠	AP	
South HCP: 4	♣ A984	♣ J75				
Contract: 2♠ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ A743	♠ K1086				1NT
Vul: NS	♥ Q97	♥ AJ62	Pass	2♣ ¹	X	2♥
North HCP: 11	♦ AJ753	♦ K62	3♣	3NT	4♣	4♠
South HCP: 13	♣ 7	♣ Q9	AP			
Contract: 4♠ S						

1. Stayman

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J1097				
Vul: Both	♥ J84	♥ A95		1NT	AP	
North HCP: 13	♦ AQ943	♦ 8				
South HCP: 8	♣ 754	♣ QJ632				
Contract: 1N N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ AKQ3				1NT
Vul: EW	♥ 85	♥ K3	2♥ ¹	2NT ²	3♥	4♣
North HCP: 10	♦ Q7	♦ 543	AP			
South HCP: 14	♣ AK10763	♣ Q985				
Contract: 4♣ S						

1. Cappelletti, 5M-4m
2. Rubensohl after 1NT

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 51	♠ KQ43	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ J1042	You bid first.
HCP: 15	♣ KQJ	
Board: 52	♠ 108643	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ 1072	Partner bids first.
HCP: 4	♣ J75	
Board: 53	♠ K1086	East Doubles 2♣ if possible.
Dealer: S	♥ AJ62	West Bids 3♣ if possible.
Vul: NS	♦ K62	East Bids 4♣ if possible.
HCP: 13	♣ Q9	You bid first.
Board: 54	♠ J1097	The opponents are silent.
Dealer: N	♥ A95	
Vul: Both	♦ 8	Partner bids first.
HCP: 8	♣ QJ632	
Board: 55	♠ AKQ3	West Bids 2♥ if possible.
Dealer: S	♥ K3	East Bids 3♥ if possible.
Vul: EW	♦ 543	
HCP: 14	♣ Q985	You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ KQ43				1NT
Vul: Both	♥ 1054	♥ K9				
North HCP: 5	♦ A953	♦ J1042	AP			
South HCP: 15	♣ 654	♣ KQJ				
Contract: 1N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 108643		1NT	Pass	2♥
Vul: EW	♥ AQJ8	♥ K10				
North HCP: 14	♦ 85	♦ 1072	Pass	2♠	AP	
South HCP: 4	♣ A984	♣ J75				
Contract: 2♠ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ A743	♠ K1086				1NT
Vul: NS	♥ Q97	♥ AJ62	Pass	2♣ ¹	X	2♥
North HCP: 11	♦ AJ753	♦ K62	3♣	3NT	4♣	4♠
South HCP: 13	♣ 7	♣ Q9	AP			
Contract: 4♠ S						

1. Stayman

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J1097				
Vul: Both	♥ J84	♥ A95		1NT	AP	
North HCP: 13	♦ AQ943	♦ 8				
South HCP: 8	♣ 754	♣ QJ632				
Contract: 1N N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ AKQ3				1NT
Vul: EW	♥ 85	♥ K3	2♥ ¹	2NT ²	3♥	4♣
North HCP: 10	♦ Q7	♦ 543	AP			
South HCP: 14	♣ AK10763	♣ Q985				
Contract: 4♣ S						

1. Cappelletti, 5M-4m
2. Rubensohl after 1NT

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 56	♠ A843	The opponents are silent.
Dealer: N	♥ 105	
Vul: None	♦ K87	You bid first.
HCP: 13	♣ AQ54	

Board: 57	♠ A64	The opponents are silent.
Dealer: S	♥ 963	
Vul: Both	♦ J65	Partner bids first.
HCP: 12	♣ AQJ6	

Board: 58	♠ Q2	West Bids 2♠ if possible.
Dealer: N	♥ AK72	East Bids 3♠ if possible.
Vul: EW	♦ AJ5	
HCP: 14	♣ 9843	You bid first.

Board: 59	♠ 8	The opponents are silent.
Dealer: S	♥ 108632	
Vul: NS	♦ Q7	Partner bids first.
HCP: 7	♣ AJ1096	

Board: 60	♠ 542	The opponents are silent.
Dealer: N	♥ AJ106	
Vul: Both	♦ KQ8	You bid first.
HCP: 14	♣ A82	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 56
Dealer: N
Vul: None
North HCP: 13
South HCP: 13
Contract: 5♠ N

North:
♠ A843
♥ 105
♦ K87
♣ AQ54

South:
♠ K10652
♥ 6
♦ AQJ63
♣ K8

West	North	East	South
	1NT	Pass	2♥
Pass	3♠ ¹	Pass	4NT ²
Pass	5♥	Pass	5♠
AP			
1. Super acceptance after NT			
2. Blackwood 0314, for ♠			

Board: 57
Dealer: S
Vul: Both
North HCP: 12
South HCP: 14
Contract: 3N S

North:
♠ A64
♥ 963
♦ J65
♣ AQJ6

South:
♠ 1092
♥ AK108
♦ A92
♣ K92

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 58
Dealer: N
Vul: EW
North HCP: 14
South HCP: 6
Contract: 3♠ W

North:
♠ Q2
♥ AK72
♦ AJ5
♣ 9843

South:
♠ 654
♥ 98
♦ Q9874
♣ KJ2

West	North	East	South
	1NT	Pass	Pass
2♠ ¹	Pass	3♠	AP
1. Cappelletti, 5M-4m			

Board: 59
Dealer: S
Vul: NS
North HCP: 7
South HCP: 15
Contract: 2♥ S

North:
♠ 8
♥ 108632
♦ Q7
♣ AJ1096

South:
♠ AJ
♥ Q97
♦ AJ1086
♣ K87

West	North	East	South
			1NT
Pass	2♦	Pass	2♥
AP			

Board: 60
Dealer: N
Vul: Both
North HCP: 14
South HCP: 15
Contract: 6♠ N

North:
♠ 542
♥ AJ106
♦ KQ8
♣ A82

South:
♠ AKQ10976
♥ 75
♦ A
♣ Q63

West	North	East	South
	1NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♥	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 56	♠ K10652	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ AQJ63	Partner bids first.
HCP: 13	♣ K8	
Board: 57	♠ 1092	The opponents are silent.
Dealer: S	♥ AK108	
Vul: Both	♦ A92	You bid first.
HCP: 14	♣ K92	
Board: 58	♠ 654	West Bids 2♠ if possible.
Dealer: N	♥ 98	East Bids 3♠ if possible.
Vul: EW	♦ Q9874	
HCP: 6	♣ KJ2	Partner bids first.
Board: 59	♠ AJ	The opponents are silent.
Dealer: S	♥ Q97	
Vul: NS	♦ AJ1086	You bid first.
HCP: 15	♣ K87	
Board: 60	♠ AKQ10976	The opponents are silent.
Dealer: N	♥ 75	
Vul: Both	♦ A	Partner bids first.
HCP: 15	♣ Q63	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 56
Dealer: N
Vul: None
North HCP: 13
South HCP: 13
Contract: 5♠ N

North:
♠ A843
♥ 105
♦ K87
♣ AQ54

South:
♠ K10652
♥ 6
♦ AQJ63
♣ K8

West	North	East	South
	1NT	Pass	2♥
Pass	3♠ ¹	Pass	4NT ²
Pass	5♥	Pass	5♠
AP			
1. Super acceptance after NT			
2. Blackwood 0314, for ♠			

Board: 57
Dealer: S
Vul: Both
North HCP: 12
South HCP: 14
Contract: 3N S

North:
♠ A64
♥ 963
♦ J65
♣ AQJ6

South:
♠ 1092
♥ AK108
♦ A92
♣ K92

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 58
Dealer: N
Vul: EW
North HCP: 14
South HCP: 6
Contract: 3♠ W

North:
♠ Q2
♥ AK72
♦ AJ5
♣ 9843

South:
♠ 654
♥ 98
♦ Q9874
♣ KJ2

West	North	East	South
	1NT	Pass	Pass
2♠ ¹	Pass	3♠	AP
1. Cappelletti, 5M-4m			

Board: 59
Dealer: S
Vul: NS
North HCP: 7
South HCP: 15
Contract: 2♥ S

North:
♠ 8
♥ 108632
♦ Q7
♣ AJ1096

South:
♠ AJ
♥ Q97
♦ AJ1086
♣ K87

West	North	East	South
			1NT
Pass	2♦	Pass	2♥
AP			

Board: 60
Dealer: N
Vul: Both
North HCP: 14
South HCP: 15
Contract: 6♠ N

North:
♠ 542
♥ AJ106
♦ KQ8
♣ A82

South:
♠ AKQ10976
♥ 75
♦ A
♣ Q63

West	North	East	South
	1NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♥	Pass	6♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 61
Dealer: S
Vul: Both
HCP: 7

♠ Q53
♥ KQ72
♦ 54
♣ 9642

The opponents are silent.

Partner bids first.

Board: 62
Dealer: N
Vul: None
HCP: 13

♠ A952
♥ KQ4
♦ 986
♣ A107

East Bids 2♥ if possible.

West Bids 2NT if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

Board: 63
Dealer: S
Vul: EW
HCP: 7

♠ Q108
♥ 10
♦ 63
♣ KQ85432

East Doubles 2♠ if possible.

Partner bids first.

Board: 64
Dealer: N
Vul: Both
HCP: 15

♠ A82
♥ 10964
♦ A76
♣ AK10

The opponents are silent.

You bid first.

Board: 65
Dealer: S
Vul: Both
HCP: 7

♠ Q852
♥ J862
♦ 842
♣ A7

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ K6				1NT
Vul: Both	♥ KQ72	♥ 843				
North HCP: 7	♦ 54	♦ AK1096	AP			
South HCP: 15	♣ 9642	♣ KQ5				
Contract: 1N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ A952	♠ 1076		1NT	2♥ ¹	Pass
Vul: None	♥ KQ4	♥ 9876	2NT	Pass	3♦	Pass
North HCP: 13	♦ 986	♦ 32	3NT	AP		
South HCP: 0	♣ A107	♣ 9532				
Contract: 3N W						

1. Cappelletti, 5M-4m

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 43				1NT
Vul: EW	♥ 10	♥ K852	Pass	2♠ ¹	X	XX
North HCP: 7	♦ 63	♦ AKJ5	Pass	3NT	AP	
South HCP: 15	♣ KQ85432	♣ A96				
Contract: 3N S						

1. Minor Suit Transfers after 1NT

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ 97654				
Vul: Both	♥ 10964	♥ K7		1NT	Pass	2♥
North HCP: 15	♦ A76	♦ K953	Pass	2♠	AP	
South HCP: 8	♣ AK10	♣ Q5				
Contract: 2♠ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K73				1NT
Vul: Both	♥ J862	♥ AK93				
North HCP: 7	♦ 842	♦ AJ9	AP			
South HCP: 15	♣ A7	♣ 965				
Contract: 1N S						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 61
Dealer: S
Vul: Both
HCP: 15

♠ K6
♥ 843
♦ AK1096
♣ KQ5

The opponents are silent.

You bid first.

Board: 62
Dealer: N
Vul: None
HCP: 0

♠ 1076
♥ 9876
♦ 32
♣ 9532

East Bids 2♥ if possible.

West Bids 2NT if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 63
Dealer: S
Vul: EW
HCP: 15

♠ 43
♥ K852
♦ AKJ5
♣ A96

East Doubles 2♠ if possible.

You bid first.

Board: 64
Dealer: N
Vul: Both
HCP: 8

♠ 97654
♥ K7
♦ K953
♣ Q5

The opponents are silent.

Partner bids first.

Board: 65
Dealer: S
Vul: Both
HCP: 15

♠ K73
♥ AK93
♦ AJ9
♣ 965

The opponents are silent.

You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ K6				1NT
Vul: Both	♥ KQ72	♥ 843				
North HCP: 7	♦ 54	♦ AK1096	AP			
South HCP: 15	♣ 9642	♣ KQ5				
Contract: 1N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ A952	♠ 1076		1NT	2♥ ¹	Pass
Vul: None	♥ KQ4	♥ 9876	2NT	Pass	3♦	Pass
North HCP: 13	♦ 986	♦ 32	3NT	AP		
South HCP: 0	♣ A107	♣ 9532				
Contract: 3N W						

1. Cappelletti, 5M-4m

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 43				1NT
Vul: EW	♥ 10	♥ K852	Pass	2♠ ¹	X	XX
North HCP: 7	♦ 63	♦ AKJ5	Pass	3NT	AP	
South HCP: 15	♣ KQ85432	♣ A96				
Contract: 3N S						

1. Minor Suit Transfers after 1NT

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ 97654				
Vul: Both	♥ 10964	♥ K7		1NT	Pass	2♥
North HCP: 15	♦ A76	♦ K953	Pass	2♠	AP	
South HCP: 8	♣ AK10	♣ Q5				
Contract: 2♠ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K73				1NT
Vul: Both	♥ J862	♥ AK93				
North HCP: 7	♦ 842	♦ AJ9	AP			
South HCP: 15	♣ A7	♣ 965				
Contract: 1N S						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 66	♠ KJ963	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: Both	♦ Q83	You bid first.
HCP: 13	♣ K3	

Board: 67	♠ QJ102	East Bids 2♦ if possible.
Dealer: S	♥ 10752	West Bids 2♥ if possible.
Vul: NS	♦ AJ53	
HCP: 8	♣ 5	Partner bids first.

Board: 68	♠ 97	The opponents are silent.
Dealer: N	♥ 987	
Vul: NS	♦ AQ1087	You bid first.
HCP: 13	♣ AK8	

Board: 69	♠ 73	East Bids 2♠ if possible.
Dealer: S	♥ 987643	West Bids 3♣ if possible.
Vul: EW	♦ 10642	East Bids 3♠ if possible.
HCP: 0	♣ 9	West Bids 4♥ if possible.
		East Bids 4♠ if possible.
		Partner bids first.

Board: 70	♠ AJ108	The opponents are silent.
Dealer: N	♥ K106	
Vul: NS	♦ AQ86	You bid first.
HCP: 14	♣ 83	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ KJ963	♠ A854		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ3	♥ AQ109	Pass	2♠	Pass	6♠
North HCP: 13	♦ Q83	♦ A	AP			
South HCP: 17	♣ K3	♣ QJ76	1. Stayman			
Contract: 6♠ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	Pass	2♦ ¹	Pass
North HCP: 8	♦ AJ53	♦ KQ98	2♥	AP		
South HCP: 15	♣ 5	♣ AKQ10	1. Cappelletti, both majors			
Contract: 2♥ W						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AKJ6		1NT	Pass	2♣ ¹
Vul: NS	♥ 987	♥ 54	Pass	2♦	Pass	3NT
North HCP: 13	♦ AQ1087	♦ KJ964	AP			
South HCP: 12	♣ AK8	♣ 54	1. Stayman			
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ A84				1NT
Vul: EW	♥ 987643	♥ A10	Pass	2♦	Pass	2♥
North HCP: 0	♦ 10642	♦ K753	Pass	Pass	2♠	X
South HCP: 15	♣ 9	♣ A1076	3♣	Pass	3♠	Pass
Contract: 4♠ E			4♥ ¹	Pass	4♠	AP
			1. limit raise or better in ♠			

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ 76		1NT	Pass	2♦
Vul: NS	♥ K106	♥ AJ7543	Pass	2♥	Pass	3♥
North HCP: 14	♦ AQ86	♦ J	AP			
South HCP: 10	♣ 83	♣ KJ107				
Contract: 3♥ N						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 66	♠ A854	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: Both	♦ A	Partner bids first.
HCP: 17	♣ QJ76	

Board: 67	♠ 954	East Bids 2♦ if possible.
Dealer: S	♥ J8	West Bids 2♥ if possible.
Vul: NS	♦ KQ98	
HCP: 15	♣ AKQ10	You bid first.

Board: 68	♠ AKJ6	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ KJ964	Partner bids first.
HCP: 12	♣ 54	

Board: 69	♠ A84	East Bids 2♠ if possible.
Dealer: S	♥ A10	West Bids 3♣ if possible.
Vul: EW	♦ K753	East Bids 3♠ if possible.
HCP: 15	♣ A1076	West Bids 4♥ if possible.
		East Bids 4♠ if possible.
		You bid first.

Board: 70	♠ 76	The opponents are silent.
Dealer: N	♥ AJ7543	
Vul: NS	♦ J	Partner bids first.
HCP: 10	♣ KJ107	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ KJ963	♠ A854		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ3	♥ AQ109	Pass	2♠	Pass	6♠
North HCP: 13	♦ Q83	♦ A	AP			
South HCP: 17	♣ K3	♣ QJ76	1. Stayman			
Contract: 6♠ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	Pass	2♦ ¹	Pass
North HCP: 8	♦ AJ53	♦ KQ98	2♥	AP		
South HCP: 15	♣ 5	♣ AKQ10	1. Cappelletti, both majors			
Contract: 2♥ W						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AKJ6		1NT	Pass	2♣ ¹
Vul: NS	♥ 987	♥ 54	Pass	2♦	Pass	3NT
North HCP: 13	♦ AQ1087	♦ KJ964	AP			
South HCP: 12	♣ AK8	♣ 54	1. Stayman			
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ A84				1NT
Vul: EW	♥ 987643	♥ A10	Pass	2♦	Pass	2♥
North HCP: 0	♦ 10642	♦ K753	Pass	Pass	2♠	X
South HCP: 15	♣ 9	♣ A1076	3♣	Pass	3♠	Pass
Contract: 4♠ E			4♥ ¹	Pass	4♠	AP
			1. limit raise or better in ♠			

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ 76		1NT	Pass	2♦
Vul: NS	♥ K106	♥ AJ7543	Pass	2♥	Pass	3♥
North HCP: 14	♦ AQ86	♦ J	AP			
South HCP: 10	♣ 83	♣ KJ107				
Contract: 3♥ N						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 71	♠ KJ986	West Bids 3♥ if possible.
Dealer: S	♥ 74	
Vul: Both	♦ KQ942	Partner bids first.
HCP: 9	♣ 10	

Board: 72	♠ K762	West Bids 2♥ if possible.
Dealer: N	♥ Q102	
Vul: None	♦ AJ86	You bid first.
HCP: 13	♣ K2	

Board: 73	♠ 84	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ J8753	Partner bids first.
HCP: 8	♣ 8652	

Board: 74	♠ 843	East Bids 2♥ if possible.
Dealer: N	♥ QJ3	
Vul: NS	♦ A8	You bid first.
HCP: 13	♣ AQ983	

Board: 75	♠ A	The opponents are silent.
Dealer: S	♥ A842	
Vul: None	♦ J52	Partner bids first.
HCP: 15	♣ KQJ102	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ KJ986	♠ A1072				1NT
Vul: Both	♥ 74	♥ A10				
North HCP: 9	♦ KQ942	♦ 876	3♥	AP		
South HCP: 13	♣ 10	♣ AJ86				
Contract: 3♥ W						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ K762	♠ J1093		1NT	Pass	Pass
Vul: None	♥ Q102	♥ 86				
North HCP: 13	♦ AJ86	♦ Q2	2♥ ¹	AP		
South HCP: 3	♣ K2	♣ 109853	1. Cappelletti, 5M-4m			
Contract: 2♥ W						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQ97				1NT
Vul: EW	♥ AK	♥ 853				
North HCP: 8	♦ J8753	♦ 64	AP			
South HCP: 13	♣ 8652	♣ AK97				
Contract: 1N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ 843	♠ AKQ		1NT	2♥ ¹	3♠ ²
Vul: NS	♥ QJ3	♥ 9762	Pass	3NT	AP	
North HCP: 13	♦ A8	♦ KJ432	1. Cappelletti, 5M-4m			
South HCP: 13	♣ AQ983	♣ 2	2. Rubensohl after 1NT			
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K854				1NT
Vul: None	♥ A842	♥ Q95	Pass	2♣ ¹	Pass	2♠
North HCP: 15	♦ J52	♦ AQ9	Pass	3♣	Pass	3NT
South HCP: 15	♣ KQJ102	♣ A43	AP			
Contract: 3N S			1. Stayman			

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 71 ♠ A1072
Dealer: S ♥ A10
Vul: Both ♦ 876
HCP: 13 ♣ AJ86

West Bids 3♥ if possible.

You bid first.

Board: 72 ♠ J1093
Dealer: N ♥ 86
Vul: None ♦ Q2
HCP: 3 ♣ 109853

West Bids 2♥ if possible.

Partner bids first.

Board: 73 ♠ AQ97
Dealer: S ♥ 853
Vul: EW ♦ 64
HCP: 13 ♣ AK97

The opponents are silent.

You bid first.

Board: 74 ♠ AKQ
Dealer: N ♥ 9762
Vul: NS ♦ KJ432
HCP: 13 ♣ 2

East Bids 2♥ if possible.

Partner bids first.

Board: 75 ♠ K854
Dealer: S ♥ Q95
Vul: None ♦ AQ9
HCP: 15 ♣ A43

The opponents are silent.

You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ KJ986	♠ A1072				1NT
Vul: Both	♥ 74	♥ A10				
North HCP: 9	♦ KQ942	♦ 876	3♥	AP		
South HCP: 13	♣ 10	♣ AJ86				
Contract: 3♥ W						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ K762	♠ J1093		1NT	Pass	Pass
Vul: None	♥ Q102	♥ 86				
North HCP: 13	♦ AJ86	♦ Q2	2♥ ¹	AP		
South HCP: 3	♣ K2	♣ 109853	1. Cappelletti, 5M-4m			
Contract: 2♥ W						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQ97				1NT
Vul: EW	♥ AK	♥ 853				
North HCP: 8	♦ J8753	♦ 64	AP			
South HCP: 13	♣ 8652	♣ AK97				
Contract: 1N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ 843	♠ AKQ		1NT	2♥ ¹	3♠ ²
Vul: NS	♥ QJ3	♥ 9762	Pass	3NT	AP	
North HCP: 13	♦ A8	♦ KJ432	1. Cappelletti, 5M-4m			
South HCP: 13	♣ AQ983	♣ 2	2. Rubensohl after 1NT			
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K854				1NT
Vul: None	♥ A842	♥ Q95	Pass	2♣ ¹	Pass	2♠
North HCP: 15	♦ J52	♦ AQ9	Pass	3♣	Pass	3NT
South HCP: 15	♣ KQJ102	♣ A43	AP			
Contract: 3N S			1. Stayman			

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 76	♠ A9	The opponents are silent.
Dealer: N	♥ K973	
Vul: NS	♦ A64	You bid first.
HCP: 14	♣ QJ97	

Board: 77	♠ A104	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ K1062	Partner bids first.
HCP: 15	♣ J72	

Board: 78	♠ A4	The opponents are silent.
Dealer: N	♥ KJ93	
Vul: Both	♦ Q1096	You bid first.
HCP: 14	♣ A94	

Board: 79	♠ K1098	West Bids 2♠ if possible.
Dealer: S	♥ A96	East Bids 2NT if possible.
Vul: EW	♦ 874	West Bids 3♣ if possible.
HCP: 7	♣ 1052	Partner bids first.

Board: 80	♠ QJ876	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ A63	You bid first.
HCP: 15	♣ A54	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 52		1NT	AP	
Vul: NS	♥ K973	♥ 652				
North HCP: 14	♦ A64	♦ J108				
South HCP: 5	♣ QJ97	♣ A10652				
Contract: 1N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KJ32				1NT
Vul: EW	♥ AK4	♥ J109				
North HCP: 15	♦ K1062	♦ A985	Pass	3NT	AP	
South HCP: 14	♣ J72	♣ KQ				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 10853		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ93	♥ Q102	Pass	2♥	Pass	2NT
North HCP: 14	♦ Q1096	♦ AKJ82	Pass	3NT	AP	
South HCP: 10	♣ A94	♣ 5				
Contract: 3N N			1. Stayman			

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ A43				1NT
Vul: EW	♥ A96	♥ K874	2♠ ¹	Pass	2NT	Pass
North HCP: 7	♦ 874	♦ J63	3♣	AP		
South HCP: 13	♣ 1052	♣ AJ4				
Contract: 3♣ W			1. Cappelletti, 5M-4m			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ QJ876	♠ AK5		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ	♥ 10962	Pass	2♠	Pass	2NT
North HCP: 15	♦ A63	♦ Q8752	Pass	3NT	AP	
South HCP: 9	♣ A54	♣ 6				
Contract: 3N N			1. Stayman			

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 76	♠ 52	The opponents are silent.
Dealer: N	♥ 652	
Vul: NS	♦ J108	Partner bids first.
HCP: 5	♣ A10652	

Board: 77	♠ KJ32	The opponents are silent.
Dealer: S	♥ J109	
Vul: EW	♦ A985	You bid first.
HCP: 14	♣ KQ	

Board: 78	♠ 10853	The opponents are silent.
Dealer: N	♥ Q102	
Vul: Both	♦ AKJ82	Partner bids first.
HCP: 10	♣ 5	

Board: 79	♠ A43	West Bids 2♠ if possible.
Dealer: S	♥ K874	East Bids 2NT if possible.
Vul: EW	♦ J63	West Bids 3♣ if possible.
HCP: 13	♣ AJ4	You bid first.

Board: 80	♠ AK5	The opponents are silent.
Dealer: N	♥ 10962	
Vul: Both	♦ Q8752	Partner bids first.
HCP: 9	♣ 6	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 52		1NT	AP	
Vul: NS	♥ K973	♥ 652				
North HCP: 14	♦ A64	♦ J108				
South HCP: 5	♣ QJ97	♣ A10652				
Contract: 1N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KJ32				1NT
Vul: EW	♥ AK4	♥ J109				
North HCP: 15	♦ K1062	♦ A985	Pass	3NT	AP	
South HCP: 14	♣ J72	♣ KQ				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 10853		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ93	♥ Q102	Pass	2♥	Pass	2NT
North HCP: 14	♦ Q1096	♦ AKJ82	Pass	3NT	AP	
South HCP: 10	♣ A94	♣ 5				
Contract: 3N N			1. Stayman			

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ A43				1NT
Vul: EW	♥ A96	♥ K874	2♠ ¹	Pass	2NT	Pass
North HCP: 7	♦ 874	♦ J63	3♣	AP		
South HCP: 13	♣ 1052	♣ AJ4				
Contract: 3♣ W			1. Cappelletti, 5M-4m			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ QJ876	♠ AK5		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ	♥ 10962	Pass	2♠	Pass	2NT
North HCP: 15	♦ A63	♦ Q8752	Pass	3NT	AP	
South HCP: 9	♣ A54	♣ 6				
Contract: 3N N			1. Stayman			

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 81	♠ AQ963	The opponents are silent.
Dealer: S	♥ K854	
Vul: None	♦ J53	Partner bids first.
HCP: 10	♣ 5	

Board: 82	♠ AK6	The opponents are silent.
Dealer: N	♥ K94	
Vul: NS	♦ Q109	You bid first.
HCP: 13	♣ J974	

Board: 83	♠ K10943	The opponents are silent.
Dealer: S	♥ K654	
Vul: NS	♦ K85	Partner bids first.
HCP: 9	♣ 8	

Board: 84	♠ A5	The opponents are silent.
Dealer: N	♥ A10743	
Vul: NS	♦ Q104	You bid first.
HCP: 14	♣ KJ2	

Board: 85	♠ 952	The opponents are silent.
Dealer: S	♥ 8753	
Vul: NS	♦ 1064	Partner bids first.
HCP: 9	♣ AKQ	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ AQ963	♠ KJ5				1NT
Vul: None	♥ K854	♥ Q96	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ J53	♦ 76	Pass	2♠	Pass	4♠
South HCP: 15	♣ 5	♣ AKQ92	AP			
Contract: 4♠ N			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 9843				
Vul: NS	♥ K94	♥ 8732				
North HCP: 13	♦ Q109	♦ AK754		1NT	AP	
South HCP: 7	♣ J974	♣ —				
Contract: 1N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ K10943	♠ A65				1NT
Vul: NS	♥ K654	♥ Q10				
North HCP: 9	♦ K85	♦ J63	Pass	2♥	Pass	2♠
South HCP: 14	♣ 8	♣ AQJ75	AP			
Contract: 2♠ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ QJ82				
Vul: NS	♥ A10743	♥ 962				
North HCP: 14	♦ Q104	♦ K93		1NT	AP	
South HCP: 6	♣ KJ2	♣ 1083				
Contract: 1N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AKJ8				1NT
Vul: NS	♥ 8753	♥ KJ10				
North HCP: 9	♦ 1064	♦ Q5				
South HCP: 15	♣ AKQ	♣ J1094	AP			
Contract: 1N S						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 81	♠ KJ5	The opponents are silent.
Dealer: S	♥ Q96	
Vul: None	♦ 76	You bid first.
HCP: 15	♣ AKQ92	

Board: 82	♠ 9843	The opponents are silent.
Dealer: N	♥ 8732	
Vul: NS	♦ AK754	Partner bids first.
HCP: 7	♣ —	

Board: 83	♠ A65	The opponents are silent.
Dealer: S	♥ Q10	
Vul: NS	♦ J63	You bid first.
HCP: 14	♣ AQJ75	

Board: 84	♠ QJ82	The opponents are silent.
Dealer: N	♥ 962	
Vul: NS	♦ K93	Partner bids first.
HCP: 6	♣ 1083	

Board: 85	♠ AKJ8	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: NS	♦ Q5	You bid first.
HCP: 15	♣ J1094	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ AQ963	♠ KJ5				1NT
Vul: None	♥ K854	♥ Q96	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ J53	♦ 76	Pass	2♠	Pass	4♠
South HCP: 15	♣ 5	♣ AKQ92	AP			
Contract: 4♠ N			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 9843				
Vul: NS	♥ K94	♥ 8732		1NT	AP	
North HCP: 13	♦ Q109	♦ AK754				
South HCP: 7	♣ J974	♣ —				
Contract: 1N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ K10943	♠ A65				1NT
Vul: NS	♥ K654	♥ Q10	Pass	2♥	Pass	2♠
North HCP: 9	♦ K85	♦ J63	AP			
South HCP: 14	♣ 8	♣ AQJ75				
Contract: 2♠ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ QJ82				
Vul: NS	♥ A10743	♥ 962		1NT	AP	
North HCP: 14	♦ Q104	♦ K93				
South HCP: 6	♣ KJ2	♣ 1083				
Contract: 1N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AKJ8				1NT
Vul: NS	♥ 8753	♥ KJ10				
North HCP: 9	♦ 1064	♦ Q5	AP			
South HCP: 15	♣ AKQ	♣ J1094				
Contract: 1N S						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 86 ♠ A9
Dealer: N ♥ AK97
Vul: Both ♦ 10965
HCP: 15 ♣ A52

East Bids 2♣ if possible.
West Bids 2♦ if possible.
East Bids 2♠ if possible.
West Doubles Pass if possible.

You bid first.

Board: 87 ♠ J1086
Dealer: S ♥ 92
Vul: None ♦ AJ7632
HCP: 6 ♣ 7

West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.
East Bids 3♥ if possible.
East Bids 4♥ if possible.

Partner bids first.

Board: 88 ♠ Q4
Dealer: N ♥ J76
Vul: NS ♦ AKJ73
HCP: 14 ♣ K62

The opponents are silent.

You bid first.

Board: 89 ♠ 72
Dealer: S ♥ 953
Vul: EW ♦ AQ9853
HCP: 6 ♣ 32

The opponents are silent.

Partner bids first.

Board: 90 ♠ Q7
Dealer: N ♥ KJ64
Vul: EW ♦ A1076
HCP: 14 ♣ A105

The opponents are silent.

You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 86
Dealer: N
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3NX N

North:
♠ A9
♥ AK97
♦ 10965
♣ A52

South:
♠ 10762
♥ Q2
♦ 72
♣ KQJ109

West	North	East	South
	1NT	2♣ ¹	Pass
2♦ ²	Pass	2♠	3♣
Pass	3NT	Pass	Pass
X	AP		

1. Cappelletti, any 6+suit
2. automat

Board: 87
Dealer: S
Vul: None
North HCP: 6
South HCP: 13
Contract: 4♥ W

North:
♠ J1086
♥ 92
♦ AJ7632
♣ 7

South:
♠ A75
♥ J7
♦ Q98
♣ AQ986

West	North	East	South
			1NT
2♣ ¹	Pass	2♦ ²	Pass
2♥	3♦	3♥	4♦
Pass	Pass	4♥	AP

1. Cappelletti, any 6+suit
2. automat

Board: 88
Dealer: N
Vul: NS
North HCP: 14
South HCP: 2
Contract: 1N N

North:
♠ Q4
♥ J76
♦ AKJ73
♣ K62

South:
♠ 10873
♥ Q93
♦ 985
♣ 1075

West	North	East	South
	1NT	AP	

Board: 89
Dealer: S
Vul: EW
North HCP: 6
South HCP: 15
Contract: 3♦ S

North:
♠ 72
♥ 953
♦ AQ9853
♣ 32

South:
♠ AKQ6
♥ AQ6
♦ 107
♣ 9764

West	North	East	South
			1NT
Pass	3♣ ¹	Pass	3♦ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 90
Dealer: N
Vul: EW
North HCP: 14
South HCP: 7
Contract: 1N N

North:
♠ Q7
♥ KJ64
♦ A1076
♣ A105

South:
♠ 10962
♥ 53
♦ K4
♣ KJ832

West	North	East	South
	1NT	AP	

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 86 ♠ 10762
Dealer: N ♥ Q2
Vul: Both ♦ 72
HCP: 8 ♣ KQJ109

East Bids 2♣ if possible.
West Bids 2♦ if possible.
East Bids 2♠ if possible.
West Doubles Pass if possible.

Partner bids first.

Board: 87 ♠ A75
Dealer: S ♥ J7
Vul: None ♦ Q98
HCP: 13 ♣ AQ986

West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.
East Bids 3♥ if possible.
East Bids 4♥ if possible.

You bid first.

Board: 88 ♠ 10873
Dealer: N ♥ Q93
Vul: NS ♦ 985
HCP: 2 ♣ 1075

The opponents are silent.

Partner bids first.

Board: 89 ♠ AKQ6
Dealer: S ♥ AQ6
Vul: EW ♦ 107
HCP: 15 ♣ 9764

The opponents are silent.

You bid first.

Board: 90 ♠ 10962
Dealer: N ♥ 53
Vul: EW ♦ K4
HCP: 7 ♣ KJ832

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 86
Dealer: N
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3NX N

North:
♠ A9
♥ AK97
♦ 10965
♣ A52

South:
♠ 10762
♥ Q2
♦ 72
♣ KQJ109

West	North	East	South
	1NT	2♣ ¹	Pass
2♦ ²	Pass	2♠	3♣
Pass	3NT	Pass	Pass
X	AP		

1. Cappelletti, any 6+suit
2. automat

Board: 87
Dealer: S
Vul: None
North HCP: 6
South HCP: 13
Contract: 4♥ W

North:
♠ J1086
♥ 92
♦ AJ7632
♣ 7

South:
♠ A75
♥ J7
♦ Q98
♣ AQ986

West	North	East	South
			1NT
2♣ ¹	Pass	2♦ ²	Pass
2♥	3♦	3♥	4♦
Pass	Pass	4♥	AP

1. Cappelletti, any 6+suit
2. automat

Board: 88
Dealer: N
Vul: NS
North HCP: 14
South HCP: 2
Contract: 1N N

North:
♠ Q4
♥ J76
♦ AKJ73
♣ K62

South:
♠ 10873
♥ Q93
♦ 985
♣ 1075

West	North	East	South
	1NT	AP	

Board: 89
Dealer: S
Vul: EW
North HCP: 6
South HCP: 15
Contract: 3♦ S

North:
♠ 72
♥ 953
♦ AQ9853
♣ 32

South:
♠ AKQ6
♥ AQ6
♦ 107
♣ 9764

West	North	East	South
			1NT
Pass	3♣ ¹	Pass	3♦ ²
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 90
Dealer: N
Vul: EW
North HCP: 14
South HCP: 7
Contract: 1N N

North:
♠ Q7
♥ KJ64
♦ A1076
♣ A105

South:
♠ 10962
♥ 53
♦ K4
♣ KJ832

West	North	East	South
	1NT	AP	

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 91	♠ K1052	The opponents are silent.
Dealer: S	♥ 52	
Vul: Both	♦ KJ74	Partner bids first.
HCP: 7	♣ 862	

Board: 92	♠ A8	The opponents are silent.
Dealer: N	♥ K106	
Vul: Both	♦ A1076	You bid first.
HCP: 15	♣ KJ93	

Board: 93	♠ K10962	The opponents are silent.
Dealer: S	♥ 109	
Vul: None	♦ J876	Partner bids first.
HCP: 7	♣ QJ	

Board: 94	♠ J8	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: Both	♦ AKJ	You bid first.
HCP: 15	♣ 10985	

Board: 95	♠ AKQ8	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ KJ104	Partner bids first.
HCP: 14	♣ J842	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ Q9				1NT
Vul: Both	♥ 52	♥ AJ76				
North HCP: 7	♦ KJ74	♦ AQ63	AP			
South HCP: 13	♣ 862	♣ 1054				
Contract: 1N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q106542		1NT	Pass	2♥
Vul: Both	♥ K106	♥ 82	Pass	2♠	Pass	3♠
North HCP: 15	♦ A1076	♦ QJ	Pass	4♠	AP	
South HCP: 9	♣ KJ93	♣ A82				
Contract: 4♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K10962	♠ AJ43				1NT
Vul: None	♥ 109	♥ 73	Pass	2♥	Pass	3♠ ¹
North HCP: 7	♦ J876	♦ AK109	AP			
South HCP: 15	♣ QJ	♣ K109	1. Super acceptance after NT			
Contract: 3♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AQ10642		1NT	Pass	2♥
Vul: Both	♥ AQ73	♥ J9	Pass	2♠	Pass	4♠
North HCP: 15	♦ AKJ	♦ Q102	AP			
South HCP: 13	♣ 10985	♣ A3				
Contract: 4♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ AKQ8	♠ J974				1NT
Vul: NS	♥ 10	♥ 953	Pass	3♥ ¹	Pass	4♠
North HCP: 14	♦ KJ104	♦ AQ83	AP			
South HCP: 14	♣ J842	♣ AK	1. Splinter			
Contract: 4♠ S						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 91	♠ Q9	The opponents are silent.
Dealer: S	♥ AJ76	
Vul: Both	♦ AQ63	You bid first.
HCP: 13	♣ 1054	

Board: 92	♠ Q106542	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ QJ	Partner bids first.
HCP: 9	♣ A82	

Board: 93	♠ AJ43	The opponents are silent.
Dealer: S	♥ 73	
Vul: None	♦ AK109	You bid first.
HCP: 15	♣ K109	

Board: 94	♠ AQ10642	The opponents are silent.
Dealer: N	♥ J9	
Vul: Both	♦ Q102	Partner bids first.
HCP: 13	♣ A3	

Board: 95	♠ J974	The opponents are silent.
Dealer: S	♥ 953	
Vul: NS	♦ AQ83	You bid first.
HCP: 14	♣ AK	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ Q9				1NT
Vul: Both	♥ 52	♥ AJ76				
North HCP: 7	♦ KJ74	♦ AQ63	AP			
South HCP: 13	♣ 862	♣ 1054				
Contract: 1N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q106542		1NT	Pass	2♥
Vul: Both	♥ K106	♥ 82	Pass	2♠	Pass	3♠
North HCP: 15	♦ A1076	♦ QJ	Pass	4♠	AP	
South HCP: 9	♣ KJ93	♣ A82				
Contract: 4♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K10962	♠ AJ43				1NT
Vul: None	♥ 109	♥ 73	Pass	2♥	Pass	3♠ ¹
North HCP: 7	♦ J876	♦ AK109	AP			
South HCP: 15	♣ QJ	♣ K109	1. Super acceptance after NT			
Contract: 3♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AQ10642		1NT	Pass	2♥
Vul: Both	♥ AQ73	♥ J9	Pass	2♠	Pass	4♠
North HCP: 15	♦ AKJ	♦ Q102	AP			
South HCP: 13	♣ 10985	♣ A3				
Contract: 4♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ AKQ8	♠ J974				1NT
Vul: NS	♥ 10	♥ 953	Pass	3♥ ¹	Pass	4♠
North HCP: 14	♦ KJ104	♦ AQ83	AP			
South HCP: 14	♣ J842	♣ AK	1. Splinter			
Contract: 4♠ S						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 96	♠ AK109	West Doubles Pass if possible.
Dealer: N	♥ J1063	
Vul: None	♦ AJ8	You bid first.
HCP: 13	♣ 98	

Board: 97	♠ 102	West Bids 2♠ if possible.
Dealer: S	♥ KJ972	
Vul: Both	♦ 965	Partner bids first.
HCP: 4	♣ 1043	

Board: 98	♠ K83	The opponents are silent.
Dealer: N	♥ K74	
Vul: EW	♦ QJ98	You bid first.
HCP: 14	♣ KQ9	

Board: 99	♠ 1086	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: NS	♦ K652	Partner bids first.
HCP: 12	♣ K3	

Board: 100	♠ KQ6	The opponents are silent.
Dealer: N	♥ 1095	
Vul: EW	♦ K8	You bid first.
HCP: 13	♣ KQ942	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 96
 Dealer: N
 Vul: None
 North HCP: 13
 South HCP: 9
 Contract: 1NX N

North:
 ♠ AK109
 ♥ J1063
 ♦ AJ8
 ♣ 98

South:
 ♠ J3
 ♥ KQ87
 ♦ 1095
 ♣ QJ32

West	North	East	South
	1NT	Pass	Pass
X ¹	AP		

1. Cappelletti, strong

Board: 97
 Dealer: S
 Vul: Both
 North HCP: 4
 South HCP: 13
 Contract: 2♠ W

North:
 ♠ 102
 ♥ KJ972
 ♦ 965
 ♣ 1043

South:
 ♠ AK3
 ♥ 43
 ♦ J8743
 ♣ KQ8

West	North	East	South
			1NT
	2♠ ¹	AP	

1. Cappelletti, 5M-4m

Board: 98
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 10
 Contract: 3N N

North:
 ♠ K83
 ♥ K74
 ♦ QJ98
 ♣ KQ9

South:
 ♠ A105
 ♥ J109
 ♦ 54
 ♣ AJ432

West	North	East	South
	1NT	Pass	2NT
Pass	3NT	AP	

Board: 99
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 14
 Contract: 4♥ S

North:
 ♠ 1086
 ♥ AQ86
 ♦ K652
 ♣ K3

South:
 ♠ Q543
 ♥ J1042
 ♦ AQ
 ♣ AJ2

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	4♥	AP	

1. Stayman

Board: 100
 Dealer: N
 Vul: EW
 North HCP: 13
 South HCP: 7
 Contract: 1N N

North:
 ♠ KQ6
 ♥ 1095
 ♦ K8
 ♣ KQ942

South:
 ♠ 93
 ♥ J873
 ♦ AQ1075
 ♣ 65

West	North	East	South
	1NT	AP	

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 96	♠ J3	West Doubles Pass if possible.
Dealer: N	♥ KQ87	
Vul: None	♦ 1095	Partner bids first.
HCP: 9	♣ QJ32	
Board: 97	♠ AK3	West Bids 2♠ if possible.
Dealer: S	♥ 43	
Vul: Both	♦ J8743	You bid first.
HCP: 13	♣ KQ8	
Board: 98	♠ A105	The opponents are silent.
Dealer: N	♥ J109	
Vul: EW	♦ 54	Partner bids first.
HCP: 10	♣ AJ432	
Board: 99	♠ Q543	The opponents are silent.
Dealer: S	♥ J1042	
Vul: NS	♦ AQ	You bid first.
HCP: 14	♣ AJ2	
Board: 100	♠ 93	The opponents are silent.
Dealer: N	♥ J873	
Vul: EW	♦ AQ1075	Partner bids first.
HCP: 7	♣ 65	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 96
 Dealer: N
 Vul: None
 North HCP: 13
 South HCP: 9
 Contract: 1NX N

North:
 ♠ AK109
 ♥ J1063
 ♦ AJ8
 ♣ 98

South:
 ♠ J3
 ♥ KQ87
 ♦ 1095
 ♣ QJ32

West	North	East	South
	1NT	Pass	Pass
X ¹	AP		
1. Cappelletti, strong			

Board: 97
 Dealer: S
 Vul: Both
 North HCP: 4
 South HCP: 13
 Contract: 2♠ W

North:
 ♠ 102
 ♥ KJ972
 ♦ 965
 ♣ 1043

South:
 ♠ AK3
 ♥ 43
 ♦ J8743
 ♣ KQ8

West	North	East	South
			1NT
	2♠ ¹	AP	
1. Cappelletti, 5M-4m			

Board: 98
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 10
 Contract: 3N N

North:
 ♠ K83
 ♥ K74
 ♦ QJ98
 ♣ KQ9

South:
 ♠ A105
 ♥ J109
 ♦ 54
 ♣ AJ432

West	North	East	South
	1NT	Pass	2NT
Pass	3NT	AP	

Board: 99
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 14
 Contract: 4♥ S

North:
 ♠ 1086
 ♥ AQ86
 ♦ K652
 ♣ K3

South:
 ♠ Q543
 ♥ J1042
 ♦ AQ
 ♣ AJ2

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	4♥	AP	
1. Stayman			

Board: 100
 Dealer: N
 Vul: EW
 North HCP: 13
 South HCP: 7
 Contract: 1N N

North:
 ♠ KQ6
 ♥ 1095
 ♦ K8
 ♣ KQ942

South:
 ♠ 93
 ♥ J873
 ♦ AQ1075
 ♣ 65

West	North	East	South
	1NT	AP	

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 101	♠ 94	East Bids 2♠ if possible.
Dealer: S	♥ J9872	
Vul: NS	♦ K43	Partner bids first.
HCP: 8	♣ A62	

Board: 102	♠ K54	East Bids 2♥ if possible.
Dealer: N	♥ Q64	
Vul: NS	♦ Q32	You bid first.
HCP: 14	♣ AK93	

Board: 103	♠ Q42	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ AK10	Partner bids first.
HCP: 18	♣ KQJ65	

Board: 104	♠ Q98	West Doubles 2♣ if possible.
Dealer: N	♥ A1062	
Vul: NS	♦ A1092	You bid first.
HCP: 14	♣ A4	

Board: 105	♠ 9865	The opponents are silent.
Dealer: S	♥ A94	
Vul: Both	♦ AKQ6	Partner bids first.
HCP: 13	♣ 109	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ 86				1NT
Vul: NS	♥ J9872	♥ AK5	Pass	2♦	2♠	AP
North HCP: 8	♦ K43	♦ J9875				
South HCP: 13	♣ A62	♣ KQ9				
Contract: 2♠ E						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ QJ1087		1NT	2♥ ¹	3♥ ²
Vul: NS	♥ Q64	♥ A108	Pass	3♠ ³	AP	
North HCP: 14	♦ Q32	♦ A85				
South HCP: 13	♣ AK93	♣ Q6				
Contract: 3♠ N						

1. Cappelletti, 5M-4m
2. Rubensohl after 1NT
3. relay

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ A103				1NT
Vul: None	♥ K6	♥ AQ83	Pass	4NT ¹	Pass	6NT
North HCP: 18	♦ AK10	♦ 72				
South HCP: 14	♣ KQJ65	♣ A973				
Contract: 6N S						

1. Quantitative 4NT

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ A53		1NT	Pass	2♣ ¹
Vul: NS	♥ A1062	♥ KQJ8	X	2♥	Pass	4♥
North HCP: 14	♦ A1092	♦ Q				
South HCP: 14	♣ A4	♣ Q7532				
Contract: 4♥ N						

1. Stayman

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ K2				1NT
Vul: Both	♥ A94	♥ QJ10	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ AKQ6	♦ J1083				
South HCP: 14	♣ 109	♣ AK43				
Contract: 3N S						

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 101	♠ 86	East Bids 2♠ if possible.
Dealer: S	♥ AK5	
Vul: NS	♦ J9875	
HCP: 13	♣ KQ9	You bid first.

Board: 102	♠ QJ1087	East Bids 2♥ if possible.
Dealer: N	♥ A108	
Vul: NS	♦ A85	
HCP: 13	♣ Q6	Partner bids first.

Board: 103	♠ A103	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: None	♦ 72	
HCP: 14	♣ A973	You bid first.

Board: 104	♠ A53	West Doubles 2♣ if possible.
Dealer: N	♥ KQJ8	
Vul: NS	♦ Q	
HCP: 14	♣ Q7532	Partner bids first.

Board: 105	♠ K2	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: Both	♦ J1083	
HCP: 14	♣ AK43	You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ 86				1NT
Vul: NS	♥ J9872	♥ AK5	Pass	2♦	2♠	AP
North HCP: 8	♦ K43	♦ J9875				
South HCP: 13	♣ A62	♣ KQ9				
Contract: 2♠ E						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ QJ1087		1NT	2♥ ¹	3♥ ²
Vul: NS	♥ Q64	♥ A108	Pass	3♠ ³	AP	
North HCP: 14	♦ Q32	♦ A85				
South HCP: 13	♣ AK93	♣ Q6				
Contract: 3♠ N						

1. Cappelletti, 5M-4m
2. Rubensohl after 1NT
3. relay

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ A103				1NT
Vul: None	♥ K6	♥ AQ83	Pass	4NT ¹	Pass	6NT
North HCP: 18	♦ AK10	♦ 72				
South HCP: 14	♣ KQJ65	♣ A973				
Contract: 6N S						

1. Quantitative 4NT

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ A53		1NT	Pass	2♣ ¹
Vul: NS	♥ A1062	♥ KQJ8	X	2♥	Pass	4♥
North HCP: 14	♦ A1092	♦ Q				
South HCP: 14	♣ A4	♣ Q7532				
Contract: 4♥ N						

1. Stayman

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ K2				1NT
Vul: Both	♥ A94	♥ QJ10	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ AKQ6	♦ J1083				
South HCP: 14	♣ 109	♣ AK43				
Contract: 3N S						

1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 106	♠ J84	East Doubles 1NT if possible.
Dealer: N	♥ KJ2	West Doubles Pass if possible.
Vul: EW	♦ AQ93	
HCP: 15	♣ A73	You bid first.

Board: 107	♠ 862	East Doubles Pass if possible.
Dealer: S	♥ 98543	West Bids 2♠ if possible.
Vul: Both	♦ 53	
HCP: 3	♣ K97	Partner bids first.

Board: 108	♠ KQ10	West Bids 2♣ if possible.
Dealer: N	♥ 107	East Bids 2♦ if possible.
Vul: Both	♦ AJ83	West Bids 2♥ if possible.
HCP: 14	♣ A853	You bid first.

Board: 109	♠ AK5	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: EW	♦ 63	Partner bids first.
HCP: 16	♣ AJ942	

Board: 110	♠ K102	The opponents are silent.
Dealer: N	♥ A62	
Vul: Both	♦ QJ5	You bid first.
HCP: 14	♣ A965	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 106
Dealer: N
Vul: EW
North HCP: 15
South HCP: 2
Contract: 4♥XN

North:
♠ J84
♥ KJ2
♦ AQ93
♣ A73

South:
♠ Q952
♥ 10987643
♦ 8
♣ 8

West	North	East	South
	1NT	X ¹	4♦ ²
Pass	4♥	Pass	Pass
X	AP		
1. Cappelletti, strong			
2. Texas			

Board: 107
Dealer: S
Vul: Both
North HCP: 3
South HCP: 14
Contract: 2♠W

North:
♠ 862
♥ 98543
♦ 53
♣ K97

South:
♠ KJ4
♥ 107
♦ AK942
♣ QJ8

West	North	East	South
			1NT
Pass	2♦	Pass	2♥
Pass	Pass	X	Pass
2♠	AP		

Board: 108
Dealer: N
Vul: Both
North HCP: 14
South HCP: 6
Contract: 2♥W

North:
♠ KQ10
♥ 107
♦ AJ83
♣ A853

South:
♠ A643
♥ 82
♦ Q72
♣ 10976

West	North	East	South
	1NT	Pass	Pass
2♣ ¹	Pass	2♦ ²	Pass
2♥	AP		
1. Cappelletti, any 6+suit			
2. automat			

Board: 109
Dealer: S
Vul: EW
North HCP: 16
South HCP: 14
Contract: 3N S

North:
♠ AK5
♥ KJ5
♦ 63
♣ AJ942

South:
♠ Q96
♥ Q43
♦ AK10
♣ K865

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 110
Dealer: N
Vul: Both
North HCP: 14
South HCP: 8
Contract: 3N N

North:
♠ K102
♥ A62
♦ QJ5
♣ A965

South:
♠ 985
♥ 74
♦ AK98732
♣ J

West	North	East	South
	1NT	Pass	3NT
AP			

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 106	♠ Q952	East Doubles 1NT if possible.
Dealer: N	♥ 10987643	West Doubles Pass if possible.
Vul: EW	♦ 8	
HCP: 2	♣ 8	Partner bids first.

Board: 107	♠ KJ4	East Doubles Pass if possible.
Dealer: S	♥ 107	West Bids 2♠ if possible.
Vul: Both	♦ AK942	
HCP: 14	♣ QJ8	You bid first.

Board: 108	♠ A643	West Bids 2♣ if possible.
Dealer: N	♥ 82	East Bids 2♦ if possible.
Vul: Both	♦ Q72	West Bids 2♥ if possible.
HCP: 6	♣ 10976	Partner bids first.

Board: 109	♠ Q96	The opponents are silent.
Dealer: S	♥ Q43	
Vul: EW	♦ AK10	You bid first.
HCP: 14	♣ K865	

Board: 110	♠ 985	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ AK98732	Partner bids first.
HCP: 8	♣ J	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 106
Dealer: N
Vul: EW
North HCP: 15
South HCP: 2
Contract: 4♥XN

North:
♠ J84
♥ KJ2
♦ AQ93
♣ A73

South:
♠ Q952
♥ 10987643
♦ 8
♣ 8

West	North	East	South
	1NT	X ¹	4♦ ²
Pass	4♥	Pass	Pass
X	AP		

1. Cappelletti, strong
2. Texas

Board: 107
Dealer: S
Vul: Both
North HCP: 3
South HCP: 14
Contract: 2♠W

North:
♠ 862
♥ 98543
♦ 53
♣ K97

South:
♠ KJ4
♥ 107
♦ AK942
♣ QJ8

West	North	East	South
			1NT
Pass	2♦	Pass	2♥
Pass	Pass	X	Pass
2♠	AP		

Board: 108
Dealer: N
Vul: Both
North HCP: 14
South HCP: 6
Contract: 2♥W

North:
♠ KQ10
♥ 107
♦ AJ83
♣ A853

South:
♠ A643
♥ 82
♦ Q72
♣ 10976

West	North	East	South
	1NT	Pass	Pass
2♣ ¹	Pass	2♦ ²	Pass
2♥	AP		

1. Cappelletti, any 6+suit
2. automat

Board: 109
Dealer: S
Vul: EW
North HCP: 16
South HCP: 14
Contract: 3N S

North:
♠ AK5
♥ KJ5
♦ 63
♣ AJ942

South:
♠ Q96
♥ Q43
♦ AK10
♣ K865

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 110
Dealer: N
Vul: Both
North HCP: 14
South HCP: 8
Contract: 3N N

North:
♠ K102
♥ A62
♦ QJ5
♣ A965

South:
♠ 985
♥ 74
♦ AK98732
♣ J

West	North	East	South
	1NT	Pass	3NT
AP			

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 111	♠ 4	The opponents are silent.
Dealer: S	♥ K653	
Vul: EW	♦ K752	Partner bids first.
HCP: 6	♣ 7542	

Board: 112	♠ J102	East Bids 2♣ if possible.
Dealer: N	♥ A4	
Vul: None	♦ KQ32	You bid first.
HCP: 13	♣ QJ73	

Board: 113	♠ KJ	The opponents are silent.
Dealer: S	♥ 9654	
Vul: NS	♦ 106	Partner bids first.
HCP: 6	♣ Q8763	

Board: 114	♠ AJ93	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ AQ8	You bid first.
HCP: 15	♣ J653	

Board: 115	♠ KJ962	The opponents are silent.
Dealer: S	♥ 7653	
Vul: Both	♦ Q875	Partner bids first.
HCP: 6	♣ —	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A953				1NT
Vul: EW	♥ K653	♥ 10974				
North HCP: 6	♦ K752	♦ AJ4	AP			
South HCP: 14	♣ 7542	♣ KQ				
Contract: 1N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ Q985				
Vul: None	♥ A4	♥ QJ9732		1NT	2♣ ¹	AP
North HCP: 13	♦ KQ32	♦ 6	1. Cappelletti, any 6+suit			
South HCP: 5	♣ QJ73	♣ 98				
Contract: 2♣ E						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q109				
Vul: NS	♥ 9654	♥ AKJ				1NT
North HCP: 6	♦ 106	♦ KQ92	AP			
South HCP: 15	♣ Q8763	♣ 1052				
Contract: 1N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ —				
Vul: None	♥ K6	♥ AJ10942		1NT	Pass	4♦ ¹
North HCP: 15	♦ AQ8	♦ KJ652	Pass	4♥	AP	
South HCP: 11	♣ J653	♣ Q7	1. Texas			
Contract: 4♥ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ KJ962	♠ A103				
Vul: Both	♥ 7653	♥ KQ2				1NT
North HCP: 6	♦ Q875	♦ J2	Pass	2♥	Pass	2♠
South HCP: 13	♣ —	♣ K10873	AP			
Contract: 2♠ S						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 111	♠ A953	The opponents are silent.
Dealer: S	♥ 10974	
Vul: EW	♦ AJ4	You bid first.
HCP: 14	♣ KQ	

Board: 112	♠ Q985	East Bids 2♣ if possible.
Dealer: N	♥ QJ9732	
Vul: None	♦ 6	Partner bids first.
HCP: 5	♣ 98	

Board: 113	♠ Q109	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ KQ92	You bid first.
HCP: 15	♣ 1052	

Board: 114	♠ —	The opponents are silent.
Dealer: N	♥ AJ10942	
Vul: None	♦ KJ652	Partner bids first.
HCP: 11	♣ Q7	

Board: 115	♠ A103	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: Both	♦ J2	You bid first.
HCP: 13	♣ K10873	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A953				1NT
Vul: EW	♥ K653	♥ 10974				
North HCP: 6	♦ K752	♦ AJ4	AP			
South HCP: 14	♣ 7542	♣ KQ				
Contract: 1N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ Q985				
Vul: None	♥ A4	♥ QJ9732		1NT	2♣ ¹	AP
North HCP: 13	♦ KQ32	♦ 6	1. Cappelletti, any 6+suit			
South HCP: 5	♣ QJ73	♣ 98				
Contract: 2♣ E						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q109				
Vul: NS	♥ 9654	♥ AKJ				1NT
North HCP: 6	♦ 106	♦ KQ92	AP			
South HCP: 15	♣ Q8763	♣ 1052				
Contract: 1N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ —				
Vul: None	♥ K6	♥ AJ10942		1NT	Pass	4♦ ¹
North HCP: 15	♦ AQ8	♦ KJ652	Pass	4♥	AP	
South HCP: 11	♣ J653	♣ Q7	1. Texas			
Contract: 4♥ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ KJ962	♠ A103				
Vul: Both	♥ 7653	♥ KQ2				1NT
North HCP: 6	♦ Q875	♦ J2	Pass	2♥	Pass	2♠
South HCP: 13	♣ —	♣ K10873	AP			
Contract: 2♠ S						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 116 ♠ J987
Dealer: N ♥ K96
Vul: NS ♦ KJ
HCP: 14 ♣ AQ95

West Bids 3♦ if possible.

You bid first.

Board: 117 ♠ Q84
Dealer: S ♥ AQ9
Vul: Both ♦ KJ65
HCP: 14 ♣ Q106

The opponents are silent.

Partner bids first.

Board: 118 ♠ 104
Dealer: N ♥ AJ72
Vul: None ♦ AK102
HCP: 13 ♣ J54

West Bids 2♠ if possible.

East Bids 2NT if possible.

You bid first.

Board: 119 ♠ AQ3
Dealer: S ♥ 653
Vul: NS ♦ Q1098
HCP: 8 ♣ 843

The opponents are silent.

Partner bids first.

Board: 120 ♠ J74
Dealer: N ♥ Q94
Vul: Both ♦ KQ62
HCP: 15 ♣ AK2

The opponents are silent.

You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J987	♠ 6		1NT	Pass	2♦
Vul: NS	♥ K96	♥ AQ1082				
North HCP: 14	♦ KJ	♦ 752	3♦	AP		
South HCP: 10	♣ AQ95	♣ KJ76				
Contract: 3♦ W						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AK107				1NT
Vul: Both	♥ AQ9	♥ 873				
North HCP: 14	♦ KJ65	♦ A8	Pass	3NT	AP	
South HCP: 15	♣ Q106	♣ KJ82				
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ Q87532		1NT	Pass	2♥
Vul: None	♥ AJ72	♥ 103	2♠ ¹	Pass	2NT ²	3♠
North HCP: 13	♦ AK102	♦ J3	AP			
South HCP: 8	♣ J54	♣ KQ10	1. Michaels Cuebid			
Contract: 3♠ S			2. to the partner's longer			

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ J64				1NT
Vul: NS	♥ 653	♥ AK94				
North HCP: 8	♦ Q1098	♦ 32	AP			
South HCP: 13	♣ 843	♣ KQ75				
Contract: 1N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ KQ985		1NT	Pass	2♥
Vul: Both	♥ Q94	♥ AJ6				
North HCP: 15	♦ KQ62	♦ A985	Pass	2♠	Pass	3♦
South HCP: 14	♣ AK2	♣ 5	Pass	4♠	AP	
Contract: 4♠ N						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 116	♠ 6	West Bids 3♦ if possible.
Dealer: N	♥ AQ1082	
Vul: NS	♦ 752	Partner bids first.
HCP: 10	♣ KJ76	
Board: 117	♠ AK107	The opponents are silent.
Dealer: S	♥ 873	
Vul: Both	♦ A8	You bid first.
HCP: 15	♣ KJ82	
Board: 118	♠ Q87532	West Bids 2♠ if possible.
Dealer: N	♥ 103	East Bids 2NT if possible.
Vul: None	♦ J3	
HCP: 8	♣ KQ10	Partner bids first.
Board: 119	♠ J64	The opponents are silent.
Dealer: S	♥ AK94	
Vul: NS	♦ 32	You bid first.
HCP: 13	♣ KQ75	
Board: 120	♠ KQ985	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: Both	♦ A985	Partner bids first.
HCP: 14	♣ 5	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J987	♠ 6		1NT	Pass	2♦
Vul: NS	♥ K96	♥ AQ1082				
North HCP: 14	♦ KJ	♦ 752	3♦	AP		
South HCP: 10	♣ AQ95	♣ KJ76				
Contract: 3♦ W						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AK107				1NT
Vul: Both	♥ AQ9	♥ 873				
North HCP: 14	♦ KJ65	♦ A8	Pass	3NT	AP	
South HCP: 15	♣ Q106	♣ KJ82				
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ Q87532		1NT	Pass	2♥
Vul: None	♥ AJ72	♥ 103	2♠ ¹	Pass	2NT ²	3♠
North HCP: 13	♦ AK102	♦ J3	AP			
South HCP: 8	♣ J54	♣ KQ10	1. Michaels Cuebid			
Contract: 3♠ S			2. to the partner's longer			

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ J64				1NT
Vul: NS	♥ 653	♥ AK94				
North HCP: 8	♦ Q1098	♦ 32	AP			
South HCP: 13	♣ 843	♣ KQ75				
Contract: 1N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ KQ985		1NT	Pass	2♥
Vul: Both	♥ Q94	♥ AJ6				
North HCP: 15	♦ KQ62	♦ A985	Pass	2♠	Pass	3♦
South HCP: 14	♣ AK2	♣ 5	Pass	4♠	AP	
Contract: 4♠ N						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 121	♠ Q52	The opponents are silent.
Dealer: S	♥ A8752	
Vul: NS	♦ K	Partner bids first.
HCP: 9	♣ 10643	

Board: 122	♠ Q1054	The opponents are silent.
Dealer: N	♥ K83	
Vul: EW	♦ A2	You bid first.
HCP: 14	♣ AJ85	

Board: 123	♠ 952	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ A10	Partner bids first.
HCP: 15	♣ KQ976	

Board: 124	♠ 103	The opponents are silent.
Dealer: N	♥ A976	
Vul: NS	♦ KJ98	You bid first.
HCP: 15	♣ AK3	

Board: 125	♠ 432	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ AQ7432	Partner bids first.
HCP: 9	♣ J3	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ J94				1NT
Vul: NS	♥ A8752	♥ J963	Pass	2♦	Pass	2♥
North HCP: 9	♦ K	♦ AQ4	Pass	2NT	Pass	3♥
South HCP: 13	♣ 10643	♣ KQ8	AP			
Contract: 3♥ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ A				
Vul: EW	♥ K83	♥ Q10976		1NT	Pass	2♦
North HCP: 14	♦ A2	♦ 9863	Pass	2♥	AP	
South HCP: 6	♣ AJ85	♣ 764				
Contract: 2♥ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ KJ7				1NT
Vul: NS	♥ AQ2	♥ 865				
North HCP: 15	♦ A10	♦ KQJ87	Pass	3NT	AP	
South HCP: 14	♣ KQ976	♣ A10				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ K7				
Vul: NS	♥ A976	♥ KJ83		1NT	AP	
North HCP: 15	♦ KJ98	♦ 10654				
South HCP: 7	♣ AK3	♣ 1084				
Contract: 1N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ Q10				1NT
Vul: Both	♥ Q4	♥ AK2	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9	♦ AQ7432	♦ 1065	AP			
South HCP: 15	♣ J3	♣ AQ986				
Contract: 3♦ S						

1. Minor Suit Transfers after 1NT
2. automat

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 121	♠ J94	The opponents are silent.
Dealer: S	♥ J963	
Vul: NS	♦ AQ4	You bid first.
HCP: 13	♣ KQ8	

Board: 122	♠ A	The opponents are silent.
Dealer: N	♥ Q10976	
Vul: EW	♦ 9863	Partner bids first.
HCP: 6	♣ 764	

Board: 123	♠ KJ7	The opponents are silent.
Dealer: S	♥ 865	
Vul: NS	♦ KQJ87	You bid first.
HCP: 14	♣ A10	

Board: 124	♠ K7	The opponents are silent.
Dealer: N	♥ KJ83	
Vul: NS	♦ 10654	Partner bids first.
HCP: 7	♣ 1084	

Board: 125	♠ Q10	The opponents are silent.
Dealer: S	♥ AK2	
Vul: Both	♦ 1065	You bid first.
HCP: 15	♣ AQ986	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ J94				1NT
Vul: NS	♥ A8752	♥ J963	Pass	2♦	Pass	2♥
North HCP: 9	♦ K	♦ AQ4	Pass	2NT	Pass	3♥
South HCP: 13	♣ 10643	♣ KQ8	AP			
Contract: 3♥ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ A				
Vul: EW	♥ K83	♥ Q10976		1NT	Pass	2♦
North HCP: 14	♦ A2	♦ 9863	Pass	2♥	AP	
South HCP: 6	♣ AJ85	♣ 764				
Contract: 2♥ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ KJ7				1NT
Vul: NS	♥ AQ2	♥ 865				
North HCP: 15	♦ A10	♦ KQJ87	Pass	3NT	AP	
South HCP: 14	♣ KQ976	♣ A10				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ K7				
Vul: NS	♥ A976	♥ KJ83		1NT	AP	
North HCP: 15	♦ KJ98	♦ 10654				
South HCP: 7	♣ AK3	♣ 1084				
Contract: 1N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ Q10				1NT
Vul: Both	♥ Q4	♥ AK2	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9	♦ AQ7432	♦ 1065	AP			
South HCP: 15	♣ J3	♣ AQ986				
Contract: 3♦ S						

1. Minor Suit Transfers after 1NT
2. automat

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 126	♠ 10763	The opponents are silent.
Dealer: N	♥ AK84	
Vul: None	♦ A2	You bid first.
HCP: 14	♣ K52	

Board: 127	♠ QJ8762	West Bids 2♣ if possible.
Dealer: S	♥ 98	East Bids 2♥ if possible.
Vul: None	♦ 96	
HCP: 4	♣ J85	Partner bids first.

Board: 128	♠ K108	East Bids 2♠ if possible.
Dealer: N	♥ K852	
Vul: NS	♦ AQ32	You bid first.
HCP: 14	♣ Q3	

Board: 129	♠ J9	The opponents are silent.
Dealer: S	♥ K102	
Vul: None	♦ QJ984	Partner bids first.
HCP: 7	♣ 874	

Board: 130	♠ K102	The opponents are silent.
Dealer: N	♥ K1072	
Vul: EW	♦ AKJ2	You bid first.
HCP: 14	♣ 102	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 126
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 2
 Contract: 1N N

North:
 ♠ 10763
 ♥ AK84
 ♦ A2
 ♣ K52

South:
 ♠ 8542
 ♥ J632
 ♦ 874
 ♣ J6

West	North	East	South
	1NT	AP	

Board: 127
 Dealer: S
 Vul: None
 North HCP: 4
 South HCP: 13
 Contract: 2♠ N

North:
 ♠ QJ8762
 ♥ 98
 ♦ 96
 ♣ J85

South:
 ♠ 1094
 ♥ KQ7
 ♦ A108
 ♣ A1043

West	North	East	South
			1NT
2♣ ¹	Pass	2♥	Pass
Pass	2♠	AP	

1. Cappelletti, any 6+suit

Board: 128
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 4
 Contract: 3♦ S

North:
 ♠ K108
 ♥ K852
 ♦ AQ32
 ♣ Q3

South:
 ♠ 9762
 ♥ 74
 ♦ J7654
 ♣ K2

West	North	East	South
	1NT	2♠ ¹	Pass
Pass	X	Pass	3♦
	AP		

1. Cappelletti, 5M-4m

Board: 129
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 14
 Contract: 1N S

North:
 ♠ J9
 ♥ K102
 ♦ QJ984
 ♣ 874

South:
 ♠ A3
 ♥ A85
 ♦ A765
 ♣ Q1052

West	North	East	South
			1NT
AP			

Board: 130
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 14
 Contract: 3N N

North:
 ♠ K102
 ♥ K1072
 ♦ AKJ2
 ♣ 102

South:
 ♠ AQ6
 ♥ Q83
 ♦ 86
 ♣ AQ754

West	North	East	South
	1NT	Pass	3NT
AP			

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 126	♠ 8542	The opponents are silent.
Dealer: N	♥ J632	
Vul: None	♦ 874	Partner bids first.
HCP: 2	♣ J6	

Board: 127	♠ 1094	West Bids 2♣ if possible.
Dealer: S	♥ KQ7	East Bids 2♥ if possible.
Vul: None	♦ A108	
HCP: 13	♣ A1043	You bid first.

Board: 128	♠ 9762	East Bids 2♠ if possible.
Dealer: N	♥ 74	
Vul: NS	♦ J7654	Partner bids first.
HCP: 4	♣ K2	

Board: 129	♠ A3	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ A765	You bid first.
HCP: 14	♣ Q1052	

Board: 130	♠ AQ6	The opponents are silent.
Dealer: N	♥ Q83	
Vul: EW	♦ 86	Partner bids first.
HCP: 14	♣ AQ754	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 126
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 2
 Contract: 1N N

North:
 ♠ 10763
 ♥ AK84
 ♦ A2
 ♣ K52

South:
 ♠ 8542
 ♥ J632
 ♦ 874
 ♣ J6

West	North	East	South
	1NT	AP	

Board: 127
 Dealer: S
 Vul: None
 North HCP: 4
 South HCP: 13
 Contract: 2♠ N

North:
 ♠ QJ8762
 ♥ 98
 ♦ 96
 ♣ J85

South:
 ♠ 1094
 ♥ KQ7
 ♦ A108
 ♣ A1043

West	North	East	South
			1NT
2♣ ¹	Pass	2♥	Pass
Pass	2♠	AP	

1. Cappelletti, any 6+suit

Board: 128
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 4
 Contract: 3♦ S

North:
 ♠ K108
 ♥ K852
 ♦ AQ32
 ♣ Q3

South:
 ♠ 9762
 ♥ 74
 ♦ J7654
 ♣ K2

West	North	East	South
	1NT	2♠ ¹	Pass
Pass	X	Pass	3♦
	AP		

1. Cappelletti, 5M-4m

Board: 129
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 14
 Contract: 1N S

North:
 ♠ J9
 ♥ K102
 ♦ QJ984
 ♣ 874

South:
 ♠ A3
 ♥ A85
 ♦ A765
 ♣ Q1052

West	North	East	South
			1NT
AP			

Board: 130
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 14
 Contract: 3N N

North:
 ♠ K102
 ♥ K1072
 ♦ AKJ2
 ♣ 102

South:
 ♠ AQ6
 ♥ Q83
 ♦ 86
 ♣ AQ754

West	North	East	South
	1NT	Pass	3NT
AP			

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 131	♠ K62	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ 108	Partner bids first.
HCP: 14	♣ A10743	

Board: 132	♠ AK63	West Bids 3♥ if possible.
Dealer: N	♥ 86	
Vul: Both	♦ KJ76	You bid first.
HCP: 14	♣ K105	

Board: 133	♠ AKQ	The opponents are silent.
Dealer: S	♥ QJ743	
Vul: NS	♦ 943	Partner bids first.
HCP: 12	♣ 72	

Board: 134	♠ KQ8	The opponents are silent.
Dealer: N	♥ K32	
Vul: EW	♦ K7	You bid first.
HCP: 13	♣ Q9643	

Board: 135	♠ K5	The opponents are silent.
Dealer: S	♥ KJ74	
Vul: Both	♦ Q10	Partner bids first.
HCP: 11	♣ Q9753	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ J54				1NT
Vul: NS	♥ AK4	♥ QJ8				
North HCP: 14	♦ 108	♦ AQ53	Pass	3NT	AP	
South HCP: 13	♣ A10743	♣ K62				
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ 92		1NT	Pass	2♠ ¹
Vul: Both	♥ 86	♥ 10	3♥	AP		
North HCP: 14	♦ KJ76	♦ Q982	1. Minor Suit Transfers after 1NT			
South HCP: 4	♣ K105	♣ Q96432				
Contract: 3♥ W						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 643				1NT
Vul: NS	♥ QJ743	♥ 106	Pass	2♦	Pass	2♥
North HCP: 12	♦ 943	♦ AKJ75	Pass	3NT	AP	
South HCP: 15	♣ 72	♣ AK10				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 109743		1NT	Pass	2♥
Vul: EW	♥ K32	♥ A54	Pass	2♠	AP	
North HCP: 13	♦ K7	♦ 532				
South HCP: 5	♣ Q9643	♣ J10				
Contract: 2♠ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ QJ				1NT
Vul: Both	♥ KJ74	♥ Q108	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q10	♦ A43	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q9753	♣ AJ862	AP			
Contract: 3N S			1. Stayman			

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 131	♠ J54	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: NS	♦ AQ53	You bid first.
HCP: 13	♣ K62	

Board: 132	♠ 92	West Bids 3♥ if possible.
Dealer: N	♥ 10	
Vul: Both	♦ Q982	Partner bids first.
HCP: 4	♣ Q96432	

Board: 133	♠ 643	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ AKJ75	You bid first.
HCP: 15	♣ AK10	

Board: 134	♠ 109743	The opponents are silent.
Dealer: N	♥ A54	
Vul: EW	♦ 532	Partner bids first.
HCP: 5	♣ J10	

Board: 135	♠ QJ	The opponents are silent.
Dealer: S	♥ Q108	
Vul: Both	♦ A43	You bid first.
HCP: 14	♣ AJ862	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ J54				1NT
Vul: NS	♥ AK4	♥ QJ8				
North HCP: 14	♦ 108	♦ AQ53	Pass	3NT	AP	
South HCP: 13	♣ A10743	♣ K62				
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ 92		1NT	Pass	2♠ ¹
Vul: Both	♥ 86	♥ 10	3♥	AP		
North HCP: 14	♦ KJ76	♦ Q982	1. Minor Suit Transfers after 1NT			
South HCP: 4	♣ K105	♣ Q96432				
Contract: 3♥ W						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 643				1NT
Vul: NS	♥ QJ743	♥ 106	Pass	2♦	Pass	2♥
North HCP: 12	♦ 943	♦ AKJ75	Pass	3NT	AP	
South HCP: 15	♣ 72	♣ AK10				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 109743		1NT	Pass	2♥
Vul: EW	♥ K32	♥ A54	Pass	2♠	AP	
North HCP: 13	♦ K7	♦ 532				
South HCP: 5	♣ Q9643	♣ J10				
Contract: 2♠ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ QJ				1NT
Vul: Both	♥ KJ74	♥ Q108	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q10	♦ A43	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q9753	♣ AJ862	AP			
Contract: 3N S			1. Stayman			

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 136	♠ KJ5	West Bids 3♦ if possible.
Dealer: N	♥ AQJ	
Vul: None	♦ K854	You bid first.
HCP: 15	♣ J95	

Board: 137	♠ K87	The opponents are silent.
Dealer: S	♥ K10875	
Vul: NS	♦ Q3	Partner bids first.
HCP: 12	♣ A84	

Board: 138	♠ K64	East Bids 2♣ if possible.
Dealer: N	♥ AK105	West Bids 2♦ if possible.
Vul: Both	♦ A104	
HCP: 15	♣ J102	You bid first.

Board: 139	♠ Q8	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ AJ1093	Partner bids first.
HCP: 9	♣ Q1083	

Board: 140	♠ A98	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ Q632	You bid first.
HCP: 14	♣ A985	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q8		1NT	Pass	2♦
Vul: None	♥ AQJ	♥ 98743				
North HCP: 15	♦ K854	♦ J9	3♦	AP		
South HCP: 3	♣ J95	♣ 7632				
Contract: 3♦ W						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ A6				1NT
Vul: NS	♥ K10875	♥ 932	Pass	2♦	Pass	2♥
North HCP: 12	♦ Q3	♦ AK7	Pass	3NT	Pass	4♥
South HCP: 14	♣ A84	♣ K9632	AP			
Contract: 4♥ S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ 8		1NT	2♣ ¹	Pass
Vul: Both	♥ AK105	♥ 8642	2♦ ²	AP		
North HCP: 15	♦ A104	♦ 963	1. Cappelletti, any 6+suit			
South HCP: 5	♣ J102	♣ KQ753	2. automat			
Contract: 2♦ W						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AJ9				1NT
Vul: None	♥ 82	♥ KJ9				
North HCP: 9	♦ AJ1093	♦ K54	AP			
South HCP: 15	♣ Q1083	♣ K964				
Contract: 1N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ Q10764		1NT	Pass	2♥
Vul: EW	♥ A9	♥ 643				
North HCP: 14	♦ Q632	♦ A54	Pass	2♠	AP	
South HCP: 6	♣ A985	♣ 63				
Contract: 2♠ N						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 136	♠ Q8	West Bids 3♦ if possible.
Dealer: N	♥ 98743	
Vul: None	♦ J9	Partner bids first.
HCP: 3	♣ 7632	

Board: 137	♠ A6	The opponents are silent.
Dealer: S	♥ 932	
Vul: NS	♦ AK7	You bid first.
HCP: 14	♣ K9632	

Board: 138	♠ 8	East Bids 2♣ if possible.
Dealer: N	♥ 8642	West Bids 2♦ if possible.
Vul: Both	♦ 963	
HCP: 5	♣ KQ753	Partner bids first.

Board: 139	♠ AJ9	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: None	♦ K54	You bid first.
HCP: 15	♣ K964	

Board: 140	♠ Q10764	The opponents are silent.
Dealer: N	♥ 643	
Vul: EW	♦ A54	Partner bids first.
HCP: 6	♣ 63	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q8		1NT	Pass	2♦
Vul: None	♥ AQJ	♥ 98743				
North HCP: 15	♦ K854	♦ J9	3♦	AP		
South HCP: 3	♣ J95	♣ 7632				
Contract: 3♦ W						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ A6				1NT
Vul: NS	♥ K10875	♥ 932	Pass	2♦	Pass	2♥
North HCP: 12	♦ Q3	♦ AK7	Pass	3NT	Pass	4♥
South HCP: 14	♣ A84	♣ K9632	AP			
Contract: 4♥ S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ 8		1NT	2♣ ¹	Pass
Vul: Both	♥ AK105	♥ 8642	2♦ ²	AP		
North HCP: 15	♦ A104	♦ 963	1. Cappelletti, any 6+suit			
South HCP: 5	♣ J102	♣ KQ753	2. automat			
Contract: 2♦ W						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AJ9				1NT
Vul: None	♥ 82	♥ KJ9				
North HCP: 9	♦ AJ1093	♦ K54	AP			
South HCP: 15	♣ Q1083	♣ K964				
Contract: 1N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ Q10764		1NT	Pass	2♥
Vul: EW	♥ A9	♥ 643				
North HCP: 14	♦ Q632	♦ A54	Pass	2♠	AP	
South HCP: 6	♣ A985	♣ 63				
Contract: 2♠ N						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 141	♠ K7432	The opponents are silent.
Dealer: S	♥ Q1082	
Vul: None	♦ 10	Partner bids first.
HCP: 12	♣ AK4	

Board: 142	♠ J1094	The opponents are silent.
Dealer: N	♥ AQ85	
Vul: EW	♦ J4	You bid first.
HCP: 13	♣ KQ8	

Board: 143	♠ 76	East Bids 3♠ if possible.
Dealer: S	♥ 3	
Vul: NS	♦ J1074	Partner bids first.
HCP: 8	♣ AK10643	

Board: 144	♠ J1054	West Bids 2♣ if possible.
Dealer: N	♥ AK4	East Bids 2♦ if possible.
Vul: EW	♦ 109	West Bids 2♥ if possible.
HCP: 14	♣ KQJ4	East Bids 3NT if possible.
		West Bids 6♦ if possible.
		You bid first.

Board: 145	♠ J8	The opponents are silent.
Dealer: S	♥ AJ6542	
Vul: None	♦ 82	Partner bids first.
HCP: 13	♣ AK10	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 141
Dealer: S
Vul: None
North HCP: 12
South HCP: 13
Contract: 4♥ S

North:
♠ K7432
♥ Q1082
♦ 10
♣ AK4

South:
♠ Q85
♥ AKJ6
♦ QJ63
♣ 76

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	4♥	AP	

1. Stayman

Board: 142
Dealer: N
Vul: EW
North HCP: 13
South HCP: 6
Contract: 3♦ N

North:
♠ J1094
♥ AQ85
♦ J4
♣ KQ8

South:
♠ 8652
♥ 3
♦ Q108732
♣ A3

West	North	East	South
	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 143
Dealer: S
Vul: NS
North HCP: 8
South HCP: 15
Contract: 4♣ N

North:
♠ 76
♥ 3
♦ J1074
♣ AK10643

South:
♠ J9
♥ AK107
♦ AQ32
♣ J87

West	North	East	South
			1NT
Pass	2♠ ¹	3♠	Pass
Pass	4♣	AP	

1. Minor Suit Transfers after 1NT

Board: 144
Dealer: N
Vul: EW
North HCP: 14
South HCP: 2
Contract: 6♦ E

North:
♠ J1054
♥ AK4
♦ 109
♣ KQJ4

South:
♠ Q762
♥ 1076
♦ 76
♣ 9852

West	North	East	South
	1NT	Pass	Pass
2♣ ¹	Pass	2♦ ²	Pass
2♥	Pass	3NT	Pass
6♦	AP		

1. Cappelletti, any 6+suit
2. automat

Board: 145
Dealer: S
Vul: None
North HCP: 13
South HCP: 14
Contract: 4♥ S

North:
♠ J8
♥ AJ6542
♦ 82
♣ AK10

South:
♠ KQ105
♥ 98
♦ AK73
♣ Q82

West	North	East	South
			1NT
Pass	4♦ ¹	Pass	4♥
AP			

1. Texas

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 141	♠ Q85	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: None	♦ QJ63	You bid first.
HCP: 13	♣ 76	
Board: 142	♠ 8652	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ Q108732	Partner bids first.
HCP: 6	♣ A3	
Board: 143	♠ J9	East Bids 3♠ if possible.
Dealer: S	♥ AK107	
Vul: NS	♦ AQ32	You bid first.
HCP: 15	♣ J87	
Board: 144	♠ Q762	West Bids 2♣ if possible.
Dealer: N	♥ 1076	East Bids 2♦ if possible.
Vul: EW	♦ 76	West Bids 2♥ if possible.
HCP: 2	♣ 9852	East Bids 3NT if possible.
		West Bids 6♦ if possible.
		Partner bids first.
Board: 145	♠ KQ105	The opponents are silent.
Dealer: S	♥ 98	
Vul: None	♦ AK73	You bid first.
HCP: 14	♣ Q82	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 141
Dealer: S
Vul: None
North HCP: 12
South HCP: 13
Contract: 4♥ S

North:
♠ K7432
♥ Q1082
♦ 10
♣ AK4

South:
♠ Q85
♥ AKJ6
♦ QJ63
♣ 76

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	4♥	AP	

1. Stayman

Board: 142
Dealer: N
Vul: EW
North HCP: 13
South HCP: 6
Contract: 3♦ N

North:
♠ J1094
♥ AQ85
♦ J4
♣ KQ8

South:
♠ 8652
♥ 3
♦ Q108732
♣ A3

West	North	East	South
	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 143
Dealer: S
Vul: NS
North HCP: 8
South HCP: 15
Contract: 4♣ N

North:
♠ 76
♥ 3
♦ J1074
♣ AK10643

South:
♠ J9
♥ AK107
♦ AQ32
♣ J87

West	North	East	South
			1NT
Pass	2♠ ¹	3♠	Pass
Pass	4♣	AP	

1. Minor Suit Transfers after 1NT

Board: 144
Dealer: N
Vul: EW
North HCP: 14
South HCP: 2
Contract: 6♦ E

North:
♠ J1054
♥ AK4
♦ 109
♣ KQJ4

South:
♠ Q762
♥ 1076
♦ 76
♣ 9852

West	North	East	South
	1NT	Pass	Pass
2♣ ¹	Pass	2♦ ²	Pass
2♥	Pass	3NT	Pass
6♦	AP		

1. Cappelletti, any 6+suit
2. automat

Board: 145
Dealer: S
Vul: None
North HCP: 13
South HCP: 14
Contract: 4♥ S

North:
♠ J8
♥ AJ6542
♦ 82
♣ AK10

South:
♠ KQ105
♥ 98
♦ AK73
♣ Q82

West	North	East	South
			1NT
Pass	4♦ ¹	Pass	4♥
AP			

1. Texas

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 146	♠ 986	The opponents are silent.
Dealer: N	♥ Q8	
Vul: Both	♦ AK874	You bid first.
HCP: 13	♣ A43	

Board: 147	♠ 843	The opponents are silent.
Dealer: S	♥ A87	
Vul: None	♦ 942	Partner bids first.
HCP: 6	♣ Q843	

Board: 148	♠ Q53	East Bids 2♥ if possible.
Dealer: N	♥ AKJ9	
Vul: None	♦ 1096	You bid first.
HCP: 15	♣ AJ5	

Board: 149	♠ J108	The opponents are silent.
Dealer: S	♥ J106	
Vul: NS	♦ Q743	Partner bids first.
HCP: 8	♣ KJ4	

Board: 150	♠ A82	The opponents are silent.
Dealer: N	♥ 1073	
Vul: EW	♦ AQJ64	You bid first.
HCP: 15	♣ A7	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ 986	♠ J752		1NT	AP	
Vul: Both	♥ Q8	♥ A104				
North HCP: 13	♦ AK874	♦ 952				
South HCP: 8	♣ A43	♣ K98				
Contract: 1N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ Q2				1NT
Vul: None	♥ A87	♥ Q105				
North HCP: 6	♦ 942	♦ Q10865	AP			
South HCP: 14	♣ Q843	♣ AKJ				
Contract: 1N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ Q53	♠ 10764		1NT	2♥ ¹	Pass
Vul: None	♥ AKJ9	♥ 63	Pass	X	Pass	2♠
North HCP: 15	♦ 1096	♦ AKJ52	AP			
South HCP: 8	♣ AJ5	♣ 92				
Contract: 2♠ S			1. Cappelletti, 5M-4m			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ AK7				1NT
Vul: NS	♥ J106	♥ K952				
North HCP: 8	♦ Q743	♦ K92	AP			
South HCP: 15	♣ KJ4	♣ Q76				
Contract: 1N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ KQJ95		1NT	Pass	2♥
Vul: EW	♥ 1073	♥ J65	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQJ64	♦ K9	Pass	4♠	AP	
South HCP: 13	♣ A7	♣ K32				
Contract: 4♠ N						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 146	♠ J752	The opponents are silent.
Dealer: N	♥ A104	
Vul: Both	♦ 952	Partner bids first.
HCP: 8	♣ K98	

Board: 147	♠ Q2	The opponents are silent.
Dealer: S	♥ Q105	
Vul: None	♦ Q10865	You bid first.
HCP: 14	♣ AKJ	

Board: 148	♠ 10764	East Bids 2♥ if possible.
Dealer: N	♥ 63	
Vul: None	♦ AKJ52	Partner bids first.
HCP: 8	♣ 92	

Board: 149	♠ AK7	The opponents are silent.
Dealer: S	♥ K952	
Vul: NS	♦ K92	You bid first.
HCP: 15	♣ Q76	

Board: 150	♠ KQJ95	The opponents are silent.
Dealer: N	♥ J65	
Vul: EW	♦ K9	Partner bids first.
HCP: 13	♣ K32	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ 986	♠ J752		1NT	AP	
Vul: Both	♥ Q8	♥ A104				
North HCP: 13	♦ AK874	♦ 952				
South HCP: 8	♣ A43	♣ K98				
Contract: 1N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ Q2				1NT
Vul: None	♥ A87	♥ Q105				
North HCP: 6	♦ 942	♦ Q10865	AP			
South HCP: 14	♣ Q843	♣ AKJ				
Contract: 1N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ Q53	♠ 10764		1NT	2♥ ¹	Pass
Vul: None	♥ AKJ9	♥ 63	Pass	X	Pass	2♠
North HCP: 15	♦ 1096	♦ AKJ52	AP			
South HCP: 8	♣ AJ5	♣ 92				
Contract: 2♠ S			1. Cappelletti, 5M-4m			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ AK7				1NT
Vul: NS	♥ J106	♥ K952				
North HCP: 8	♦ Q743	♦ K92	AP			
South HCP: 15	♣ KJ4	♣ Q76				
Contract: 1N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ KQJ95		1NT	Pass	2♥
Vul: EW	♥ 1073	♥ J65	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQJ64	♦ K9	Pass	4♠	AP	
South HCP: 13	♣ A7	♣ K32				
Contract: 4♠ N						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 151	♠ KJ52	West Bids 2♥ if possible.
Dealer: S	♥ 85	
Vul: NS	♦ K9765	Partner bids first.
HCP: 7	♣ 53	

Board: 152	♠ J10	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: EW	♦ AQJ76	You bid first.
HCP: 13	♣ 1075	

Board: 153	♠ AQ1092	The opponents are silent.
Dealer: S	♥ AJ1054	
Vul: EW	♦ 8	Partner bids first.
HCP: 11	♣ 93	

Board: 154	♠ 42	The opponents are silent.
Dealer: N	♥ K87	
Vul: Both	♦ AK42	You bid first.
HCP: 14	♣ KJ107	

Board: 155	♠ K10	The opponents are silent.
Dealer: S	♥ J43	
Vul: None	♦ 109842	Partner bids first.
HCP: 7	♣ K65	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ KJ52	♠ A103				1NT
Vul: NS	♥ 85	♥ J4				
North HCP: 7	♦ K9765	♦ AQ82	2♥ ¹	AP		
South HCP: 14	♣ 53	♣ QJ94	1. Cappelletti, 5M-4m			
Contract: 2♥ W						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ A				
Vul: EW	♥ KQ9	♥ J873				
North HCP: 13	♦ AQJ76	♦ 1095	1NT	AP		
South HCP: 9	♣ 1075	♣ A6432				
Contract: 1N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ AQ1092	♠ 754				1NT
Vul: EW	♥ AJ1054	♥ KQ86				
North HCP: 11	♦ 8	♦ A103	Pass	2♥	Pass	2♠
South HCP: 13	♣ 93	♣ KJ8	Pass	4♥	AP	
Contract: 4♥ N						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AJ653				
Vul: Both	♥ K87	♥ 96532				
North HCP: 14	♦ AK42	♦ 7		1NT	Pass	2♥
South HCP: 9	♣ KJ107	♣ A3	Pass	2♠	AP	
Contract: 2♠ N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A982				
Vul: None	♥ J43	♥ Q109				1NT
North HCP: 7	♦ 109842	♦ AK53	AP			
South HCP: 15	♣ K65	♣ Q3				
Contract: 1N S						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 151	♠ A103	West Bids 2♥ if possible.
Dealer: S	♥ J4	
Vul: NS	♦ AQ82	
HCP: 14	♣ QJ94	You bid first.

Board: 152	♠ A	The opponents are silent.
Dealer: N	♥ J873	
Vul: EW	♦ 1095	
HCP: 9	♣ A6432	Partner bids first.

Board: 153	♠ 754	The opponents are silent.
Dealer: S	♥ KQ86	
Vul: EW	♦ A103	
HCP: 13	♣ KJ8	You bid first.

Board: 154	♠ AJ653	The opponents are silent.
Dealer: N	♥ 96532	
Vul: Both	♦ 7	
HCP: 9	♣ A3	Partner bids first.

Board: 155	♠ A982	The opponents are silent.
Dealer: S	♥ Q109	
Vul: None	♦ AK53	
HCP: 15	♣ Q3	You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ KJ52	♠ A103				1NT
Vul: NS	♥ 85	♥ J4				
North HCP: 7	♦ K9765	♦ AQ82	2♥ ¹	AP		
South HCP: 14	♣ 53	♣ QJ94	1. Cappelletti, 5M-4m			
Contract: 2♥ W						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ A				
Vul: EW	♥ KQ9	♥ J873				
North HCP: 13	♦ AQJ76	♦ 1095	1NT	AP		
South HCP: 9	♣ 1075	♣ A6432				
Contract: 1N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ AQ1092	♠ 754				1NT
Vul: EW	♥ AJ1054	♥ KQ86	Pass	2♥	Pass	2♠
North HCP: 11	♦ 8	♦ A103	Pass	4♥	AP	
South HCP: 13	♣ 93	♣ KJ8				
Contract: 4♥ N						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AJ653				
Vul: Both	♥ K87	♥ 96532		1NT	Pass	2♥
North HCP: 14	♦ AK42	♦ 7	Pass	2♠	AP	
South HCP: 9	♣ KJ107	♣ A3				
Contract: 2♠ N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A982				1NT
Vul: None	♥ J43	♥ Q109				
North HCP: 7	♦ 109842	♦ AK53	AP			
South HCP: 15	♣ K65	♣ Q3				
Contract: 1N S						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 156	♠ AKJ3	The opponents are silent.
Dealer: N	♥ 852	
Vul: EW	♦ AJ98	You bid first.
HCP: 13	♣ 42	

Board: 157	♠ 953	West Bids 2♣ if possible.
Dealer: S	♥ KJ3	
Vul: NS	♦ AJ1072	Partner bids first.
HCP: 13	♣ A9	

Board: 158	♠ K62	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: EW	♦ J1043	You bid first.
HCP: 15	♣ AJ	

Board: 159	♠ Q6	West Bids 2♣ if possible.
Dealer: S	♥ J98643	East Bids 2♦ if possible.
Vul: NS	♦ J4	West Bids 2♠ if possible.
HCP: 4	♣ 432	East Bids 3♠ if possible.
		Partner bids first.

Board: 160	♠ J102	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ KJ7	You bid first.
HCP: 13	♣ AQ963	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 156	North:	South:	
Dealer: N	♠ AKJ3	♠ Q86	West North East South
Vul: EW	♥ 852	♥ Q1097	1NT AP
North HCP: 13	♦ AJ98	♦ 5	
South HCP: 5	♣ 42	♣ J10863	
Contract: 1N N			

Board: 157	North:	South:	West North East South
Dealer: S	♠ 953	♠ A76	1NT
Vul: NS	♥ KJ3	♥ AQ6	2♣ ¹ 3NT AP
North HCP: 13	♦ AJ1072	♦ Q964	1. Cappelletti, any 6+suit
South HCP: 15	♣ A9	♣ K43	
Contract: 3N S			

Board: 158	North:	South:	West North East South
Dealer: N	♠ K62	♠ 10974	1NT AP
Vul: EW	♥ AQ43	♥ J2	
North HCP: 15	♦ J1043	♦ 962	
South HCP: 3	♣ AJ	♣ Q752	
Contract: 1N N			

Board: 159	North:	South:	West North East South
Dealer: S	♠ Q6	♠ 1084	1NT
Vul: NS	♥ J98643	♥ A107	2♣ ¹ Pass 2♦ ² Pass
North HCP: 4	♦ J4	♦ AQ10	2♠ Pass 3♠ AP
South HCP: 14	♣ 432	♣ A975	1. Cappelletti, any 6+suit
Contract: 3♠ W			2. automat

Board: 160	North:	South:	West North East South
Dealer: N	♠ J102	♠ Q8	1NT AP
Vul: EW	♥ Q9	♥ AJ72	
North HCP: 13	♦ KJ7	♦ 108654	
South HCP: 7	♣ AQ963	♣ 54	
Contract: 1N N			

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 156	♠ Q86	The opponents are silent.
Dealer: N	♥ Q1097	
Vul: EW	♦ 5	Partner bids first.
HCP: 5	♣ J10863	

Board: 157	♠ A76	West Bids 2♣ if possible.
Dealer: S	♥ AQ6	
Vul: NS	♦ Q964	You bid first.
HCP: 15	♣ K43	

Board: 158	♠ 10974	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ 962	Partner bids first.
HCP: 3	♣ Q752	

Board: 159	♠ 1084	West Bids 2♣ if possible.
Dealer: S	♥ A107	East Bids 2♦ if possible.
Vul: NS	♦ AQ10	West Bids 2♠ if possible.
HCP: 14	♣ A975	East Bids 3♠ if possible.
		You bid first.

Board: 160	♠ Q8	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: EW	♦ 108654	Partner bids first.
HCP: 7	♣ 54	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 156	North:	South:	
Dealer: N	♠ AKJ3	♠ Q86	West North East South
Vul: EW	♥ 852	♥ Q1097	1NT AP
North HCP: 13	♦ AJ98	♦ 5	
South HCP: 5	♣ 42	♣ J10863	
Contract: 1N N			

Board: 157	North:	South:	West North East South
Dealer: S	♠ 953	♠ A76	1NT
Vul: NS	♥ KJ3	♥ AQ6	2♣ ¹ 3NT AP
North HCP: 13	♦ AJ1072	♦ Q964	1. Cappelletti, any 6+suit
South HCP: 15	♣ A9	♣ K43	
Contract: 3N S			

Board: 158	North:	South:	West North East South
Dealer: N	♠ K62	♠ 10974	1NT AP
Vul: EW	♥ AQ43	♥ J2	
North HCP: 15	♦ J1043	♦ 962	
South HCP: 3	♣ AJ	♣ Q752	
Contract: 1N N			

Board: 159	North:	South:	West North East South
Dealer: S	♠ Q6	♠ 1084	1NT
Vul: NS	♥ J98643	♥ A107	2♣ ¹ Pass 2♦ ² Pass
North HCP: 4	♦ J4	♦ AQ10	2♠ Pass 3♠ AP
South HCP: 14	♣ 432	♣ A975	1. Cappelletti, any 6+suit
Contract: 3♠ W			2. automat

Board: 160	North:	South:	West North East South
Dealer: N	♠ J102	♠ Q8	1NT AP
Vul: EW	♥ Q9	♥ AJ72	
North HCP: 13	♦ KJ7	♦ 108654	
South HCP: 7	♣ AQ963	♣ 54	
Contract: 1N N			

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 161 ♠ 10
Dealer: S ♥ K963
Vul: Both ♦ Q109
HCP: 5 ♣ 98654

East Bids 2♦ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 162 ♠ KQ5
Dealer: N ♥ AJ104
Vul: NS ♦ K654
HCP: 15 ♣ Q3

The opponents are silent.

You bid first.

Board: 163 ♠ J932
Dealer: S ♥ KJ84
Vul: EW ♦ 7
HCP: 5 ♣ 9743

West Doubles 1NT if possible.

Partner bids first.

Board: 164 ♠ K106
Dealer: N ♥ AK7
Vul: NS ♦ 872
HCP: 14 ♣ A1053

West Bids 3♦ if possible.

You bid first.

Board: 165 ♠ KJ82
Dealer: S ♥ 7
Vul: Both ♦ K9875
HCP: 7 ♣ 1095

West Bids 2♦ if possible.
East Bids 2♥ if possible.

Partner bids first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ42				1NT
Vul: Both	♥ K963	♥ 84	Pass	Pass	2♦ ¹	Pass
North HCP: 5	♦ Q109	♦ K76	2♠	AP		
South HCP: 14	♣ 98654	♣ AJ102				
Contract: 2♠ W			1. Cappelletti, both majors			

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 10962		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ104	♥ K72	Pass	2♥	Pass	2NT
North HCP: 15	♦ K654	♦ AQJ9	Pass	3NT	AP	
South HCP: 10	♣ Q3	♣ 95				
Contract: 3N N			1. Stayman			

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J932	♠ AQ4				1NT
Vul: EW	♥ KJ84	♥ A62	X ¹	AP		
North HCP: 5	♦ 7	♦ J652				
South HCP: 13	♣ 9743	♣ Q85	1. Cappelletti, strong			
Contract: 1NX S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ A7432		1NT	Pass	2♥
Vul: NS	♥ AK7	♥ 8542	Pass	2♠	Pass	Pass
North HCP: 14	♦ 872	♦ 64	3♦	AP		
South HCP: 7	♣ A1053	♣ K7				
Contract: 3♦ W						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ KJ82	♠ A953				1NT
Vul: Both	♥ 7	♥ AQ63	2♦ ¹	Pass	2♥	AP
North HCP: 7	♦ K9875	♦ QJ3	1. Cappelletti, both majors			
South HCP: 13	♣ 1095	♣ 74				
Contract: 2♥ E						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 161	♠ AQ42	East Bids 2♦ if possible.
Dealer: S	♥ 84	West Bids 2♠ if possible.
Vul: Both	♦ K76	
HCP: 14	♣ AJ102	You bid first.
Board: 162	♠ 10962	The opponents are silent.
Dealer: N	♥ K72	
Vul: NS	♦ AQJ9	Partner bids first.
HCP: 10	♣ 95	
Board: 163	♠ AQ4	West Doubles 1NT if possible.
Dealer: S	♥ A62	
Vul: EW	♦ J652	You bid first.
HCP: 13	♣ Q85	
Board: 164	♠ A7432	West Bids 3♦ if possible.
Dealer: N	♥ 8542	
Vul: NS	♦ 64	Partner bids first.
HCP: 7	♣ K7	
Board: 165	♠ A953	West Bids 2♦ if possible.
Dealer: S	♥ AQ63	East Bids 2♥ if possible.
Vul: Both	♦ QJ3	
HCP: 13	♣ 74	You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ42				1NT
Vul: Both	♥ K963	♥ 84	Pass	Pass	2♦ ¹	Pass
North HCP: 5	♦ Q109	♦ K76	2♠	AP		
South HCP: 14	♣ 98654	♣ AJ102				
Contract: 2♠ W			1. Cappelletti, both majors			

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 10962		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ104	♥ K72	Pass	2♥	Pass	2NT
North HCP: 15	♦ K654	♦ AQJ9	Pass	3NT	AP	
South HCP: 10	♣ Q3	♣ 95				
Contract: 3N N			1. Stayman			

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J932	♠ AQ4				1NT
Vul: EW	♥ KJ84	♥ A62	X ¹	AP		
North HCP: 5	♦ 7	♦ J652				
South HCP: 13	♣ 9743	♣ Q85	1. Cappelletti, strong			
Contract: 1NX S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ A7432		1NT	Pass	2♥
Vul: NS	♥ AK7	♥ 8542	Pass	2♠	Pass	Pass
North HCP: 14	♦ 872	♦ 64	3♦	AP		
South HCP: 7	♣ A1053	♣ K7				
Contract: 3♦ W						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ KJ82	♠ A953				1NT
Vul: Both	♥ 7	♥ AQ63	2♦ ¹	Pass	2♥	AP
North HCP: 7	♦ K9875	♦ QJ3	1. Cappelletti, both majors			
South HCP: 13	♣ 1095	♣ 74				
Contract: 2♥ E						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 166	♠ J102	The opponents are silent.
Dealer: N	♥ K32	
Vul: None	♦ J53	You bid first.
HCP: 13	♣ AKJ9	

Board: 167	♠ 83	The opponents are silent.
Dealer: S	♥ 953	
Vul: Both	♦ AJ82	Partner bids first.
HCP: 9	♣ A1095	

Board: 168	♠ Q84	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ Q1084	You bid first.
HCP: 14	♣ AK105	

Board: 169	♠ AJ10543	The opponents are silent.
Dealer: S	♥ A1053	
Vul: EW	♦ KJ	Partner bids first.
HCP: 13	♣ 8	

Board: 170	♠ QJ5	The opponents are silent.
Dealer: N	♥ 9875	
Vul: Both	♦ J6	You bid first.
HCP: 13	♣ AKQ6	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK5		1NT	Pass	3NT
Vul: None	♥ K32	♥ J108				
North HCP: 13	♦ J53	♦ A742	AP			
South HCP: 12	♣ AKJ9	♣ 1052				
Contract: 3N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ K64				1NT
Vul: Both	♥ 953	♥ A102				
North HCP: 9	♦ AJ82	♦ K104	AP			
South HCP: 14	♣ A1095	♣ KJ32				
Contract: 1N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ AKJ1072		1NT	Pass	2♥
Vul: EW	♥ K6	♥ 873	Pass	2♠	Pass	3♠
North HCP: 14	♦ Q1084	♦ 9	AP			
South HCP: 9	♣ AK105	♣ J32				
Contract: 3♠ N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ AJ10543	♠ K86				1NT
Vul: EW	♥ A1053	♥ Q7	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ KJ	♦ 832	AP			
South HCP: 14	♣ 8	♣ AKQ96	1. Texas			
Contract: 4♠ S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 10		1NT	Pass	3♣ ¹
Vul: Both	♥ 9875	♥ Q63	Pass	3♦ ²	AP	
North HCP: 13	♦ J6	♦ A109543	1. Minor Suit Transfers after 1NT			
South HCP: 6	♣ AKQ6	♣ 1054	2. automat			
Contract: 3♦ N						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 166	♠ AK5	The opponents are silent.
Dealer: N	♥ J108	
Vul: None	♦ A742	Partner bids first.
HCP: 12	♣ 1052	
Board: 167	♠ K64	The opponents are silent.
Dealer: S	♥ A102	
Vul: Both	♦ K104	You bid first.
HCP: 14	♣ KJ32	
Board: 168	♠ AKJ1072	The opponents are silent.
Dealer: N	♥ 873	
Vul: EW	♦ 9	Partner bids first.
HCP: 9	♣ J32	
Board: 169	♠ K86	The opponents are silent.
Dealer: S	♥ Q7	
Vul: EW	♦ 832	You bid first.
HCP: 14	♣ AKQ96	
Board: 170	♠ 10	The opponents are silent.
Dealer: N	♥ Q63	
Vul: Both	♦ A109543	Partner bids first.
HCP: 6	♣ 1054	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK5		1NT	Pass	3NT
Vul: None	♥ K32	♥ J108				
North HCP: 13	♦ J53	♦ A742	AP			
South HCP: 12	♣ AKJ9	♣ 1052				
Contract: 3N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ K64				1NT
Vul: Both	♥ 953	♥ A102				
North HCP: 9	♦ AJ82	♦ K104	AP			
South HCP: 14	♣ A1095	♣ KJ32				
Contract: 1N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ AKJ1072		1NT	Pass	2♥
Vul: EW	♥ K6	♥ 873	Pass	2♠	Pass	3♠
North HCP: 14	♦ Q1084	♦ 9	AP			
South HCP: 9	♣ AK105	♣ J32				
Contract: 3♠ N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ AJ10543	♠ K86				1NT
Vul: EW	♥ A1053	♥ Q7	Pass	4♥ ¹	Pass	4♠
North HCP: 13	♦ KJ	♦ 832	AP			
South HCP: 14	♣ 8	♣ AKQ96	1. Texas			
Contract: 4♠ S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 10		1NT	Pass	3♣ ¹
Vul: Both	♥ 9875	♥ Q63	Pass	3♦ ²	AP	
North HCP: 13	♦ J6	♦ A109543	1. Minor Suit Transfers after 1NT			
South HCP: 6	♣ AKQ6	♣ 1054	2. automat			
Contract: 3♦ N						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 171	♠ A7	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: NS	♦ 975	Partner bids first.
HCP: 13	♣ A10963	

Board: 172	♠ Q2	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ Q965	You bid first.
HCP: 14	♣ AJ103	

Board: 173	♠ 5432	The opponents are silent.
Dealer: S	♥ 653	
Vul: EW	♦ A763	Partner bids first.
HCP: 5	♣ J3	

Board: 174	♠ 872	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ AK10	You bid first.
HCP: 15	♣ QJ1076	

Board: 175	♠ AQ875	The opponents are silent.
Dealer: S	♥ A93	
Vul: Both	♦ J6	Partner bids first.
HCP: 15	♣ A94	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ KJ6				1NT
Vul: NS	♥ AJ6	♥ 83				
North HCP: 13	♦ 975	♦ AQJ43	Pass	3NT	AP	
South HCP: 13	♣ A10963	♣ Q87				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ K8763		1NT	Pass	2♥
Vul: EW	♥ AJ3	♥ Q5				
North HCP: 14	♦ Q965	♦ AK32	Pass	2♠	Pass	3♦
South HCP: 12	♣ AJ103	♣ 98	Pass	3NT	AP	
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 5432	♠ A9				1NT
Vul: EW	♥ 653	♥ K1082				
North HCP: 5	♦ A763	♦ QJ95	AP			
South HCP: 14	♣ J3	♣ A52				
Contract: 1N S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ 872	♠ K106		1NT	Pass	2♦
Vul: EW	♥ AJ	♥ Q7643				
North HCP: 15	♦ AK10	♦ 65	Pass	2♥	AP	
South HCP: 5	♣ QJ1076	♣ 943				
Contract: 2♥ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ AQ875	♠ 63				1NT
Vul: Both	♥ A93	♥ QJ64				
North HCP: 15	♦ J6	♦ AK52	Pass	2♥	Pass	2♠
South HCP: 14	♣ A94	♣ KJ6	Pass	3NT	AP	
Contract: 3N S						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 171	♠ KJ6	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ AQJ43	You bid first.
HCP: 13	♣ Q87	

Board: 172	♠ K8763	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ AK32	Partner bids first.
HCP: 12	♣ 98	

Board: 173	♠ A9	The opponents are silent.
Dealer: S	♥ K1082	
Vul: EW	♦ QJ95	You bid first.
HCP: 14	♣ A52	

Board: 174	♠ K106	The opponents are silent.
Dealer: N	♥ Q7643	
Vul: EW	♦ 65	Partner bids first.
HCP: 5	♣ 943	

Board: 175	♠ 63	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: Both	♦ AK52	You bid first.
HCP: 14	♣ KJ6	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ KJ6				1NT
Vul: NS	♥ AJ6	♥ 83				
North HCP: 13	♦ 975	♦ AQJ43	Pass	3NT	AP	
South HCP: 13	♣ A10963	♣ Q87				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ K8763		1NT	Pass	2♥
Vul: EW	♥ AJ3	♥ Q5				
North HCP: 14	♦ Q965	♦ AK32	Pass	2♠	Pass	3♦
South HCP: 12	♣ AJ103	♣ 98	Pass	3NT	AP	
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 5432	♠ A9				1NT
Vul: EW	♥ 653	♥ K1082				
North HCP: 5	♦ A763	♦ QJ95	AP			
South HCP: 14	♣ J3	♣ A52				
Contract: 1N S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ 872	♠ K106		1NT	Pass	2♦
Vul: EW	♥ AJ	♥ Q7643				
North HCP: 15	♦ AK10	♦ 65	Pass	2♥	AP	
South HCP: 5	♣ QJ1076	♣ 943				
Contract: 2♥ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ AQ875	♠ 63				1NT
Vul: Both	♥ A93	♥ QJ64				
North HCP: 15	♦ J6	♦ AK52	Pass	2♥	Pass	2♠
South HCP: 14	♣ A94	♣ KJ6	Pass	3NT	AP	
Contract: 3N S						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 176 ♠ A82
Dealer: N ♥ J643
Vul: NS ♦ J104
HCP: 13 ♣ AK8

The opponents are silent.

You bid first.

Board: 177 ♠ 943
Dealer: S ♥ 7
Vul: NS ♦ KJ10873
HCP: 9 ♣ KQ8

The opponents are silent.

Partner bids first.

Board: 178 ♠ K6
Dealer: N ♥ K87
Vul: EW ♦ Q1073
HCP: 15 ♣ AK95

West Doubles 4♥ if possible.

You bid first.

Board: 179 ♠ 53
Dealer: S ♥ QJ98
Vul: None ♦ 972
HCP: 7 ♣ A853

The opponents are silent.

Partner bids first.

Board: 180 ♠ A102
Dealer: N ♥ AJ65
Vul: EW ♦ AJ9
HCP: 14 ♣ 985

The opponents are silent.

You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ KQ9		1NT	Pass	2♣ ¹
Vul: NS	♥ J643	♥ AQ108	Pass	2♥	Pass	4♥
North HCP: 13	♦ J104	♦ K763	AP			
South HCP: 16	♣ AK8	♣ Q7				
Contract: 4♥ N						1. Stayman

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ KJ102				1NT
Vul: NS	♥ 7	♥ A1065	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9	♦ KJ10873	♦ Q5	AP			
South HCP: 14	♣ KQ8	♣ A43				
Contract: 3♦ S						1. Minor Suit Transfers after 1NT 2. automat

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ7432		1NT	Pass	4♥ ¹
Vul: EW	♥ K87	♥ 53	X	Pass ²	Pass	4♠
North HCP: 15	♦ Q1073	♦ AJ98	AP			
South HCP: 8	♣ AK95	♣ 8				
Contract: 4♠ S						1. Texas 2. denies a ♥ stopper

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AK98				1NT
Vul: None	♥ QJ98	♥ K43				
North HCP: 7	♦ 972	♦ QJ103	AP			
South HCP: 13	♣ A853	♣ 104				
Contract: 1N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KJ93		1NT	Pass	3♥ ¹
Vul: EW	♥ AJ65	♥ 4	Pass	3NT	AP	
North HCP: 14	♦ AJ9	♦ Q743				
South HCP: 11	♣ 985	♣ AJ42				
Contract: 3N N						1. Splinter

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 176	♠ KQ9	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: NS	♦ K763	Partner bids first.
HCP: 16	♣ Q7	
Board: 177	♠ KJ102	The opponents are silent.
Dealer: S	♥ A1065	
Vul: NS	♦ Q5	You bid first.
HCP: 14	♣ A43	
Board: 178	♠ QJ7432	West Doubles 4♥ if possible.
Dealer: N	♥ 53	
Vul: EW	♦ AJ98	Partner bids first.
HCP: 8	♣ 8	
Board: 179	♠ AK98	The opponents are silent.
Dealer: S	♥ K43	
Vul: None	♦ QJ103	You bid first.
HCP: 13	♣ 104	
Board: 180	♠ KJ93	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ Q743	Partner bids first.
HCP: 11	♣ AJ42	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ KQ9		1NT	Pass	2♣ ¹
Vul: NS	♥ J643	♥ AQ108	Pass	2♥	Pass	4♥
North HCP: 13	♦ J104	♦ K763	AP			
South HCP: 16	♣ AK8	♣ Q7				
Contract: 4♥ N						

1. Stayman

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ KJ102				1NT
Vul: NS	♥ 7	♥ A1065	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9	♦ KJ10873	♦ Q5	AP			
South HCP: 14	♣ KQ8	♣ A43				
Contract: 3♦ S						

1. Minor Suit Transfers after 1NT
2. automat

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ7432		1NT	Pass	4♥ ¹
Vul: EW	♥ K87	♥ 53	X	Pass ²	Pass	4♠
North HCP: 15	♦ Q1073	♦ AJ98	AP			
South HCP: 8	♣ AK95	♣ 8				
Contract: 4♠ S						

1. Texas
2. denies a ♥ stopper

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AK98				1NT
Vul: None	♥ QJ98	♥ K43				
North HCP: 7	♦ 972	♦ QJ103	AP			
South HCP: 13	♣ A853	♣ 104				
Contract: 1N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KJ93		1NT	Pass	3♥ ¹
Vul: EW	♥ AJ65	♥ 4	Pass	3NT	AP	
North HCP: 14	♦ AJ9	♦ Q743				
South HCP: 11	♣ 985	♣ AJ42				
Contract: 3N N						

1. Splinter

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 181	♠ —	West Bids 2♦ if possible.
Dealer: S	♥ J942	West Doubles 3♥ if possible.
Vul: NS	♦ QJ8642	
HCP: 7	♣ K106	Partner bids first.
Board: 182	♠ KQ5	The opponents are silent.
Dealer: N	♥ 5432	
Vul: None	♦ AK6	You bid first.
HCP: 13	♣ J109	
Board: 183	♠ 954	East Bids 3♦ if possible.
Dealer: S	♥ Q75432	
Vul: EW	♦ J2	Partner bids first.
HCP: 3	♣ 96	
Board: 184	♠ AQ8	East Bids 2♣ if possible.
Dealer: N	♥ Q984	East Bids 3♠ if possible.
Vul: Both	♦ A9	
HCP: 14	♣ Q762	You bid first.
Board: 185	♠ Q764	The opponents are silent.
Dealer: S	♥ Q74	
Vul: None	♦ K63	Partner bids first.
HCP: 7	♣ 1093	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ 9543				1NT
Vul: NS	♥ J942	♥ KQ7	2♦ ¹	3♦	Pass	3♥ ²
North HCP: 7	♦ QJ8642	♦ A75	X	4♦	AP	
South HCP: 14	♣ K106	♣ AJ4				
Contract: 4♦ N						
						1. Cappelletti, both majors
						2. strength cue bid

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A43				
Vul: None	♥ 5432	♥ AQJ		1NT	Pass	3NT
North HCP: 13	♦ AK6	♦ J1053	AP			
South HCP: 16	♣ J109	♣ A76				
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ AK3				
Vul: EW	♥ Q75432	♥ J109				1NT
North HCP: 3	♦ J2	♦ AQ85	Pass	2♦	3♦	AP
South HCP: 14	♣ 96	♣ 732				
Contract: 3♦ E						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 4		1NT	2♣ ¹	2♦
Vul: Both	♥ Q984	♥ AJ1076	Pass	3♥ ²	3♠	4♥
North HCP: 14	♦ A9	♦ K8754	AP			
South HCP: 8	♣ Q762	♣ 103				
Contract: 4♥ N						
						1. Cappelletti, any 6+suit
						2. Super acceptance after NT

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ Q764	♠ A1098				
Vul: None	♥ Q74	♥ 52				1NT
North HCP: 7	♦ K63	♦ AJ104	AP			
South HCP: 14	♣ 1093	♣ KQ7				
Contract: 1N S						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 181 ♠ 9543
Dealer: S ♥ KQ7
Vul: NS ♦ A75
HCP: 14 ♣ AJ4

West Bids 2♦ if possible.
West Doubles 3♥ if possible.

You bid first.

Board: 182 ♠ A43
Dealer: N ♥ AQJ
Vul: None ♦ J1053
HCP: 16 ♣ A76

The opponents are silent.

Partner bids first.

Board: 183 ♠ AK3
Dealer: S ♥ J109
Vul: EW ♦ AQ85
HCP: 14 ♣ 732

East Bids 3♦ if possible.

You bid first.

Board: 184 ♠ 4
Dealer: N ♥ AJ1076
Vul: Both ♦ K8754
HCP: 8 ♣ 103

East Bids 2♣ if possible.
East Bids 3♠ if possible.

Partner bids first.

Board: 185 ♠ A1098
Dealer: S ♥ 52
Vul: None ♦ AJ104
HCP: 14 ♣ KQ7

The opponents are silent.

You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ 9543				1NT
Vul: NS	♥ J942	♥ KQ7	2♦ ¹	3♦	Pass	3♥ ²
North HCP: 7	♦ QJ8642	♦ A75	X	4♦	AP	
South HCP: 14	♣ K106	♣ AJ4				
Contract: 4♦ N						

1. Cappelletti, both majors
2. strength cue bid

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A43				
Vul: None	♥ 5432	♥ AQJ		1NT	Pass	3NT
North HCP: 13	♦ AK6	♦ J1053	AP			
South HCP: 16	♣ J109	♣ A76				
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ AK3				1NT
Vul: EW	♥ Q75432	♥ J109				
North HCP: 3	♦ J2	♦ AQ85	Pass	2♦	3♦	AP
South HCP: 14	♣ 96	♣ 732				
Contract: 3♦ E						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 4		1NT	2♣ ¹	2♦
Vul: Both	♥ Q984	♥ AJ1076	Pass	3♥ ²	3♠	4♥
North HCP: 14	♦ A9	♦ K8754	AP			
South HCP: 8	♣ Q762	♣ 103				
Contract: 4♥ N						

1. Cappelletti, any 6+ suit
2. Super acceptance after NT

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ Q764	♠ A1098				
Vul: None	♥ Q74	♥ 52				1NT
North HCP: 7	♦ K63	♦ AJ104	AP			
South HCP: 14	♣ 1093	♣ KQ7				
Contract: 1N S						

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 186
Dealer: N
Vul: Both
HCP: 15

♠ AJ93
♥ K105
♦ AK4
♣ 1072

West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.

You bid first.

Board: 187
Dealer: S
Vul: None
HCP: 10

♠ A82
♥ Q6
♦ KJ43
♣ 10972

The opponents are silent.

Partner bids first.

Board: 188
Dealer: N
Vul: NS
HCP: 15

♠ 1032
♥ AQ2
♦ AQ3
♣ K763

East Bids 2♠ if possible.

You bid first.

Board: 189
Dealer: S
Vul: NS
HCP: 9

♠ 9
♥ AJ107654
♦ 10987
♣ A

The opponents are silent.

Partner bids first.

Board: 190
Dealer: N
Vul: Both
HCP: 15

♠ K73
♥ A754
♦ Q10
♣ AQ83

The opponents are silent.

You bid first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 186
Dealer: N
Vul: Both
North HCP: 15
South HCP: 8
Contract: 2♠ S

North:
♠ AJ93
♥ K105
♦ AK4
♣ 1072

South:
♠ K875
♥ 63
♦ Q103
♣ K653

West	North	East	South
	1NT	Pass	Pass
2♣ ¹	Pass	2♦ ²	Pass
2♥	X	Pass	2♠
AP			
1. Cappelletti, any 6+suit			
2. automat			

Board: 187
Dealer: S
Vul: None
North HCP: 10
South HCP: 13
Contract: 2N S

North:
♠ A82
♥ Q6
♦ KJ43
♣ 10972

South:
♠ K1064
♥ 1085
♦ Q86
♣ AKJ

West	North	East	South
			1NT
Pass	2NT	AP	

Board: 188
Dealer: N
Vul: NS
North HCP: 15
South HCP: 7
Contract: 3♥ S

North:
♠ 1032
♥ AQ2
♦ AQ3
♣ K763

South:
♠ K97
♥ 106543
♦ K107
♣ J2

West	North	East	South
	1NT	2♠ ¹	Pass
Pass	X	Pass	3♥
AP			
1. Cappelletti, 5M-4m			

Board: 189
Dealer: S
Vul: NS
North HCP: 9
South HCP: 15
Contract: 4♥ S

North:
♠ 9
♥ AJ107654
♦ 10987
♣ A

South:
♠ AQ3
♥ Q92
♦ AK65
♣ 1086

West	North	East	South
			1NT
Pass	4♦ ¹	Pass	4♥
AP			
1. Texas			

Board: 190
Dealer: N
Vul: Both
North HCP: 15
South HCP: 7
Contract: 1N N

North:
♠ K73
♥ A754
♦ Q10
♣ AQ83

South:
♠ Q1082
♥ Q86
♦ 632
♣ K94

West	North	East	South
	1NT	AP	

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 186 ♠ K875
Dealer: N ♥ 63
Vul: Both ♦ Q103
HCP: 8 ♣ K653

West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.

Partner bids first.

Board: 187 ♠ K1064
Dealer: S ♥ 1085
Vul: None ♦ Q86
HCP: 13 ♣ AKJ

The opponents are silent.

You bid first.

Board: 188 ♠ K97
Dealer: N ♥ 106543
Vul: NS ♦ K107
HCP: 7 ♣ J2

East Bids 2♠ if possible.

Partner bids first.

Board: 189 ♠ AQ3
Dealer: S ♥ Q92
Vul: NS ♦ AK65
HCP: 15 ♣ 1086

The opponents are silent.

You bid first.

Board: 190 ♠ Q1082
Dealer: N ♥ Q86
Vul: Both ♦ 632
HCP: 7 ♣ K94

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 186
Dealer: N
Vul: Both
North HCP: 15
South HCP: 8
Contract: 2♠ S

North:
♠ AJ93
♥ K105
♦ AK4
♣ 1072

South:
♠ K875
♥ 63
♦ Q103
♣ K653

West	North	East	South
	1NT	Pass	Pass
2♣ ¹	Pass	2♦ ²	Pass
2♥	X	Pass	2♠
AP			
1. Cappelletti, any 6+suit			
2. automat			

Board: 187
Dealer: S
Vul: None
North HCP: 10
South HCP: 13
Contract: 2N S

North:
♠ A82
♥ Q6
♦ KJ43
♣ 10972

South:
♠ K1064
♥ 1085
♦ Q86
♣ AKJ

West	North	East	South
			1NT
Pass	2NT	AP	

Board: 188
Dealer: N
Vul: NS
North HCP: 15
South HCP: 7
Contract: 3♥ S

North:
♠ 1032
♥ AQ2
♦ AQ3
♣ K763

South:
♠ K97
♥ 106543
♦ K107
♣ J2

West	North	East	South
	1NT	2♠ ¹	Pass
Pass	X	Pass	3♥
AP			
1. Cappelletti, 5M-4m			

Board: 189
Dealer: S
Vul: NS
North HCP: 9
South HCP: 15
Contract: 4♥ S

North:
♠ 9
♥ AJ107654
♦ 10987
♣ A

South:
♠ AQ3
♥ Q92
♦ AK65
♣ 1086

West	North	East	South
			1NT
Pass	4♦ ¹	Pass	4♥
AP			
1. Texas			

Board: 190
Dealer: N
Vul: Both
North HCP: 15
South HCP: 7
Contract: 1N N

North:
♠ K73
♥ A754
♦ Q10
♣ AQ83

South:
♠ Q1082
♥ Q86
♦ 632
♣ K94

West	North	East	South
	1NT	AP	

North hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 191	♠ J9	East Bids 2♠ if possible.
Dealer: S	♥ KJ642	East Bids 3♠ if possible.
Vul: EW	♦ A1098	
HCP: 9	♣ 102	Partner bids first.

Board: 192	♠ AJ2	East Bids 2♥ if possible.
Dealer: N	♥ 94	West Bids 3♥ if possible.
Vul: Both	♦ KQJ3	
HCP: 14	♣ QJ72	You bid first.

Board: 193	♠ 63	West Bids 3♠ if possible.
Dealer: S	♥ AK53	
Vul: Both	♦ J10874	Partner bids first.
HCP: 11	♣ K10	

Board: 194	♠ KQJ3	East Bids 3♣ if possible.
Dealer: N	♥ A74	
Vul: NS	♦ K1042	You bid first.
HCP: 15	♣ Q9	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ Q4				1NT
Vul: EW	♥ KJ642	♥ AQ75	Pass	2♦	2♠	Pass
North HCP: 9	♦ A1098	♦ J43	Pass	3♦	3♠	4♥
South HCP: 15	♣ 102	♣ AQ85	AP			
Contract: 4♥ S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ Q10873				
Vul: Both	♥ 94	♥ Q2		1NT	2♥ ¹	2♠
North HCP: 14	♦ KQJ3	♦ 76542	3♥	3♠	AP	
South HCP: 8	♣ QJ72	♣ A	1. Cappelletti, 5M-4m			
Contract: 3♠ S						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ K9				1NT
Vul: Both	♥ AK53	♥ Q87	3♠	Pass	Pass	X
North HCP: 11	♦ J10874	♦ A653	AP			
South HCP: 15	♣ K10	♣ AQ96				
Contract: 3♠X W						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ KQJ3	♠ 10542				
Vul: NS	♥ A74	♥ QJ632		1NT	3♣	AP
North HCP: 15	♦ K1042	♦ 8				
South HCP: 6	♣ Q9	♣ K65				
Contract: 3♣ E						

South hands (Practice Page)

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.

Board: 191	♠ Q4	East Bids 2♠ if possible.
Dealer: S	♥ AQ75	East Bids 3♠ if possible.
Vul: EW	♦ J43	
HCP: 15	♣ AQ85	You bid first.

Board: 192	♠ Q10873	East Bids 2♥ if possible.
Dealer: N	♥ Q2	West Bids 3♥ if possible.
Vul: Both	♦ 76542	
HCP: 8	♣ A	Partner bids first.

Board: 193	♠ K9	West Bids 3♠ if possible.
Dealer: S	♥ Q87	
Vul: Both	♦ A653	You bid first.
HCP: 15	♣ AQ96	

Board: 194	♠ 10542	East Bids 3♣ if possible.
Dealer: N	♥ QJ632	
Vul: NS	♦ 8	Partner bids first.
HCP: 6	♣ K65	

South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ Q4				1NT
Vul: EW	♥ KJ642	♥ AQ75	Pass	2♦	2♠	Pass
North HCP: 9	♦ A1098	♦ J43	Pass	3♦	3♠	4♥
South HCP: 15	♣ 102	♣ AQ85	AP			
Contract: 4♥ S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ Q10873				
Vul: Both	♥ 94	♥ Q2		1NT	2♥ ¹	2♠
North HCP: 14	♦ KQJ3	♦ 76542	3♥	3♠	AP	
South HCP: 8	♣ QJ72	♣ A	1. Cappelletti, 5M-4m			
Contract: 3♠ S						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ K9				1NT
Vul: Both	♥ AK53	♥ Q87	3♠	Pass	Pass	X
North HCP: 11	♦ J10874	♦ A653	AP			
South HCP: 15	♣ K10	♣ AQ96				
Contract: 3♠X W						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ KQJ3	♠ 10542				
Vul: NS	♥ A74	♥ QJ632		1NT	3♣	AP
North HCP: 15	♦ K1042	♦ 8				
South HCP: 6	♣ Q9	♣ K65				
Contract: 3♣ E						