

<b>Board: 1</b>	♠ A9	You are dealer.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: None	♦ KT4	
HCP: 15+1	♣ QJ942	
<b>Board: 2</b>	♠ J743	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: N-S	♦ 65	
HCP: 8+1	♣ AK743	
<b>Board: 3</b>	♠ KT96	You are dealer.
Dealer: North	♥ AT	East (LHO) bids 2♣ if possible.
Vul: E-W	♦ A65	
HCP: 17	♣ AQ97	
<b>Board: 4</b>	♠ J76	RHO is dealer. You bid second.
Dealer: West	♥ T8643	West (RHO) opens 1NT if possible.
Vul: Both	♦ 3	East (LHO) bids 3♣ if possible.
HCP: 5+1	♣ AT74	East (LHO) Doubles 3♠ if possible.
<b>Board: 5</b>	♠ QT7	Partner is dealer.
Dealer: South	♥ J8543	East (LHO) bids 2♥ if possible.
Vul: N-S	♦ A	West (RHO) bids 2NT if possible.
HCP: 8+1	♣ J753	

## Both hands (Answers Page)

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

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

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

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

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

<b>Board: 1</b>	♠ T5	Partner is dealer.
Dealer: North	♥ K43	The opponents are silent.
Vul: None	♦ J87	
HCP: 11+1	♣ AK863	

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<b>Board: 2</b>	♠ 962	You are dealer.
Dealer: South	♥ AQJT5	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 16+1	♣ Q5	

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

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<b>Board: 4</b>	♠ AQ9852	LHO is dealer.
Dealer: West	♥ 92	West (LHO) opens 1NT if possible.
Vul: Both	♦ A2	East (RHO) bids 3♣ if possible.
HCP: 12+2	♣ Q63	East (RHO) Doubles 3♠ if possible.

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

## Both hands (Answers Page)

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

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

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

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

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

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<b>Board: 6</b>	♠ AT94	Partner is dealer.
Dealer: South	♥ T75	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 11	♣ JT3	

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<b>Board: 7</b>	♠ Q9432	LHO is dealer.
Dealer: East	♥ K5	East (LHO) opens 1NT if possible.
Vul: Both	♦ KJ32	West (RHO) bids 2♦ if possible.
HCP: 13+1	♣ A4	

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<b>Board: 8</b>	♠ 9	Partner is dealer.
Dealer: South	♥ Q74	The opponents are silent.
Vul: None	♦ AQJ5	
HCP: 13+1	♣ KJT85	

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<b>Board: 9</b>	♠ K9	You are dealer.
Dealer: North	♥ KQJ54	The opponents are silent.
Vul: E-W	♦ A54	
HCP: 15+1	♣ Q52	

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<b>Board: 10</b>	♠ QT7	Partner is dealer.
Dealer: South	♥ T764	The opponents are silent.
Vul: Both	♦ 74	
HCP: 9	♣ AQJ9	

## Both hands (Answers Page)

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

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

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

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

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

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<b>Board: 6</b>	♠ K32	You are dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: E-W	♦ KJ852	
HCP: 15+1	♣ AK4	

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<b>Board: 7</b>	♠ JT75	RHO is dealer. You bid second.
Dealer: East	♥ AJT	East (RHO) opens 1NT if possible.
Vul: Both	♦ T64	West (LHO) bids 2♦ if possible.
HCP: 8	♣ Q92	

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<b>Board: 8</b>	♠ KQJ8	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: None	♦ K974	
HCP: 15	♣ Q96	

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<b>Board: 9</b>	♠ AQ83	Partner is dealer.
Dealer: North	♥ 873	The opponents are silent.
Vul: E-W	♦ T962	
HCP: 9	♣ K9	

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<b>Board: 10</b>	♠ KJ54	You are dealer.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: Both	♦ QJ53	
HCP: 15	♣ K4	

## Both hands (Answers Page)

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

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

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

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

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

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<b>Board: 11</b>	♠ KT	You are dealer.
Dealer: North	♥ AK86	The opponents are silent.
Vul: None	♦ K873	
HCP: 17	♣ KJ9	

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<b>Board: 12</b>	♠ AK9862	Partner is dealer.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ 943	
HCP: 11+2	♣ K9	

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<b>Board: 13</b>	♠ 976	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: Both	♦ AKT86	
HCP: 15+1	♣ KT9	

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<b>Board: 14</b>	♠ JT5	Partner is dealer.
Dealer: South	♥ 987532	The opponents are silent.
Vul: None	♦ 32	
HCP: 1+2	♣ 85	

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<b>Board: 15</b>	♠ AT92	You are dealer.
Dealer: North	♥ A42	The opponents are silent.
Vul: N-S	♦ Q94	
HCP: 17	♣ AK4	

## Both hands (Answers Page)

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

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

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

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

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

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<b>Board: 11</b>	♠ J7653	Partner is dealer.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ Q6	
HCP: 4+1	♣ 732	

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<b>Board: 12</b>	♠ QJ5	You are dealer.
Dealer: South	♥ A86	The opponents are silent.
Vul: N-S	♦ AQ76	
HCP: 17	♣ AT7	

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<b>Board: 13</b>	♠ 532	Partner is dealer.
Dealer: North	♥ AJ84	The opponents are silent.
Vul: Both	♦ 532	
HCP: 9	♣ A82	

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<b>Board: 14</b>	♠ AQ64	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: None	♦ Q54	
HCP: 17	♣ QT96	

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<b>Board: 15</b>	♠ 85	Partner is dealer.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: N-S	♦ A8653	
HCP: 9+1	♣ 953	

## Both hands (Answers Page)

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

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

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

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

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

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<b>Board: 16</b>	♠ AQ96	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ JT3	
HCP: 17+1	♣ AQJT8	

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<b>Board: 17</b>	♠ A43	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ AKJ97	
HCP: 15+1	♣ T98	

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<b>Board: 18</b>	♠ AK53	Partner is dealer.
Dealer: South	♥ Q62	The opponents are silent.
Vul: N-S	♦ T86	
HCP: 10	♣ J62	

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<b>Board: 19</b>	♠ K82	You are dealer.
Dealer: North	♥ KT83	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 17	♣ Q98	

## Both hands (Answers Page)

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

1. Stayman

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

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

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

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

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<b>Board: 16</b>	♠ J842	You are dealer.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: E-W	♦ AK94	
HCP: 16	♣ K4	

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<b>Board: 17</b>	♠ T	Partner is dealer.
Dealer: North	♥ T9863	The opponents are silent.
Vul: None	♦ T6	
HCP: 2+2	♣ Q6542	

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<b>Board: 18</b>	♠ JT8	You are dealer.
Dealer: South	♥ AKT94	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 16+1	♣ AQ9	

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<b>Board: 19</b>	♠ T543	Partner is dealer.
Dealer: North	♥ A9752	The opponents are silent.
Vul: E-W	♦ 976	
HCP: 4+1	♣ 5	

## Both hands (Answers Page)

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

1. Stayman

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

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

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

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

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<b>Board: 20</b>	♠ AK2	Partner is dealer.
Dealer: South	♥ Q95	The opponents are silent.
Vul: Both	♦ AQ97	
HCP: 15	♣ 874	

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<b>Board: 21</b>	♠ A7	Partner is dealer.
Dealer: South	♥ KQJ65	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 18+1	♣ J985	

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<b>Board: 22</b>	♠ A763	Partner is dealer.
Dealer: South	♥ A9753	The opponents are silent.
Vul: E-W	♦ 42	
HCP: 12+1	♣ A9	

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<b>Board: 23</b>	♠ AJ532	You are dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ AJ2	
HCP: 15+1	♣ J62	

## Both hands (Answers Page)

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

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

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

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

**Board: 20**      ♠ J8      You are dealer.

Dealer: South      ♥ AK8      The opponents are silent.

Vul: Both      ♦ T542

HCP: 15      ♣ AK32

---

**Board: 21**      ♠ Q8      You are dealer.

Dealer: South      ♥ A7      The opponents are silent.

Vul: N-S      ♦ Q987

HCP: 15+1      ♣ AK762

---

**Board: 22**      ♠ K92      You are dealer.

Dealer: South      ♥ QJ6      The opponents are silent.

Vul: E-W      ♦ AK98

HCP: 17      ♣ KJT

---

**Board: 23**      ♠ K      Partner is dealer.

Dealer: North      ♥ KQJ764      The opponents are silent.

Vul: Both      ♦ K86

HCP: 16+2      ♣ AT7

## Both hands (Answers Page)

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

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

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

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

---

<b>Board: 24</b>	♠ J8532	Partner is dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ 85	
HCP: 4+1	♣ T765	

---

<b>Board: 25</b>	♠ KQT	You are dealer.
Dealer: North	♥ AJT	The opponents are silent.
Vul: E-W	♦ AT965	
HCP: 16+1	♣ Q7	

---

<b>Board: 26</b>	♠ QT87	Partner is dealer.
Dealer: South	♥ J753	The opponents are silent.
Vul: Both	♦ AK	
HCP: 13	♣ K63	

---

<b>Board: 27</b>	♠ T932	You are dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ KQ5	
HCP: 15	♣ AKT2	

---

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

## Both hands (Answers Page)

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

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

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

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

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

---

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

---

## Both hands (Answers Page)

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

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

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

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

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

**Board: 29**      ♠ T42      RHO is dealer. You bid second.

Dealer: West      ♥ T7652      West (RHO) opens 1NT if possible.

Vul: Both      ♦ T86

HCP: 4+1      ♣ A9

---

**Board: 30**      ♠ KT965      Partner is dealer.

Dealer: South      ♥ 86      The opponents are silent.

Vul: None      ♦ K95

HCP: 6+1      ♣ 876

---

**Board: 31**      ♠ 53      You are dealer.

Dealer: North      ♥ AK54      The opponents are silent.

Vul: N-S      ♦ AJ52

HCP: 15      ♣ K43

---

**Board: 32**      ♠ 97      Partner is dealer.

Dealer: South      ♥ 53      The opponents are silent.

Vul: E-W      ♦ KQJT95

HCP: 9+2      ♣ K97

---

**Board: 33**      ♠ AKQ      You are dealer.

Dealer: North      ♥ J98      The opponents are silent.

Vul: None      ♦ Q7532

HCP: 15+1      ♣ K9

## Both hands (Answers Page)

**Board: 29**

Dealer: West  
Vul: Both  
North HCP: 4+1  
South HCP: 20

**North:**

♠ T42  
♥ T7652  
♦ T86  
♣ A9

**South:**

♠ AQ96  
♥ AQ  
♦ AQ7  
♣ QT52

W N E S

1NT Pass Pass X  
Pass 2♥ All Pass

Contract: 2♥ North

**Board: 30**

Dealer: South  
Vul: None  
North HCP: 6+1  
South HCP: 16

**North:**

♠ KT965  
♥ 86  
♦ K95  
♣ 876

**South:**

♠ Q32  
♥ KQ  
♦ QJ43  
♣ AQ94

W N E S

1NT  
Pass 2♥ Pass 2♠  
All Pass

Contract: 2♠ South

**Board: 31**

Dealer: North  
Vul: N-S  
North HCP: 15  
South HCP: 10+1

**North:**

♠ 53  
♥ AK54  
♦ AJ52  
♣ K43

**South:**

♠ KJ92  
♥ T6  
♦ K7  
♣ QJ972

W N E S

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

Contract: 3NT North

**Board: 32**

Dealer: South  
Vul: E-W  
North HCP: 9+2  
South HCP: 15

**North:**

♠ 97  
♥ 53  
♦ KQJT95  
♣ K97

**South:**

♠ 543  
♥ AQ9  
♦ A872  
♣ AJ3

W N E S

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

Contract: 4♦ South

1. 1N-3C transfer to diamonds  
2. automat

**Board: 33**

Dealer: North  
Vul: None  
North HCP: 15+1  
South HCP: 4

**North:**

♠ AKQ  
♥ J98  
♦ Q7532  
♣ K9

**South:**

♠ 7642  
♥ KT7  
♦ 98  
♣ J864

W N E S

1NT All Pass

Contract: 1NT North

<b>Board: 29</b>	♠ AQ96	LHO is dealer.
Dealer: West	♥ AQ	West (LHO) opens 1NT if possible.
Vul: Both	♦ AQ7	
HCP: 20	♣ QT52	

---

<b>Board: 30</b>	♠ Q32	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ QJ43	
HCP: 16	♣ AQ94	

---

<b>Board: 31</b>	♠ KJ92	Partner is dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 10+1	♣ QJ972	

---

<b>Board: 32</b>	♠ 543	You are dealer.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: E-W	♦ A872	
HCP: 15	♣ AJ3	

---

<b>Board: 33</b>	♠ 7642	Partner is dealer.
Dealer: North	♥ KT7	The opponents are silent.
Vul: None	♦ 98	
HCP: 4	♣ J864	

## Both hands (Answers Page)

**Board: 29**

Dealer: West

**North:**

♠ T42

**South:**

♠ AQ96

W N E S

1NT Pass Pass X

Vul: Both

♥ T7652

♥ AQ

Pass 2♥ All Pass

North HCP: 4+1

♦ T86

♦ AQ7

South HCP: 20

♣ A9

♣ QT52

Contract: 2♥ North

**Board: 30**

Dealer: South

**North:**

♠ KT965

**South:**

♠ Q32

W N E S

1NT

Vul: None

♥ 86

♥ KQ

Pass 2♥ Pass 2♠

North HCP: 6+1

♦ K95

♦ QJ43

All Pass

South HCP: 16

♣ 876

♣ AQ94

Contract: 2♠ South

**Board: 31**

Dealer: North

**North:**

♠ 53

**South:**

♠ KJ92

W N E S

1NT

Vul: N-S

♥ AK54

♥ T6

Pass 2♥ Pass 3♣

North HCP: 15

♦ AJ52

♦ K7

Pass 3NT All Pass

South HCP: 10+1

♣ K43

♣ QJ972

1. Stayman

Contract: 3NT North

**Board: 32**

Dealer: South

**North:**

♠ 97

**South:**

♠ 543

W N E S

1NT

Vul: E-W

♥ 53

♥ AQ9

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

North HCP: 9+2

♦ KQJT95

♦ A872

Pass 3NT Pass 4♦

South HCP: 15

♣ K97

♣ AJ3

All Pass

Contract: 4♦ South

1. 1N-3C transfer to diamonds

2. automat

**Board: 33**

Dealer: North

**North:**

♠ AKQ

**South:**

♠ 7642

W N E S

1NT All Pass

Vul: None

♥ J98

♥ KT7

North HCP: 15+1

♦ Q7532

♦ 98

South HCP: 4

♣ K9

♣ J864

Contract: 1NT North

**Board: 34**      ♠ AJ4      You are dealer.

Dealer: North      ♥ 9743      The opponents are silent.

Vul: N-S      ♦ AJ52

HCP: 17      ♣ AK

---

**Board: 35**      ♠ T8764      Partner is dealer.

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

Vul: E-W      ♦ 72

HCP: 3+1      ♣ K54

---

**Board: 36**      ♠ 72      Partner is dealer.

Dealer: South      ♥ 982      The opponents are silent.

Vul: Both      ♦ KT85

HCP: 4      ♣ JT93

---

**Board: 37**      ♠ AQ984      Partner is dealer.

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

Vul: N-S      ♦ T84

HCP: 10+1      ♣ 4

---

**Board: 38**      ♠ K94      Partner is dealer.

Dealer: South      ♥ Q8      The opponents are silent.

Vul: E-W      ♦ 9764

HCP: 5      ♣ T752

## Both hands (Answers Page)

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

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

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

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

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

<b>Board: 34</b>	♠ KQT72	Partner is dealer.
Dealer: North	♥ AT652	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 9+2	♣ 97	

---

<b>Board: 35</b>	♠ K953	You are dealer.
Dealer: South	♥ AJ	East (RHO) bids 3♥ if possible.
Vul: E-W	♦ K53	
HCP: 17	♣ AQ93	

---

<b>Board: 36</b>	♠ AT8	You are dealer.
Dealer: South	♥ AJT63	The opponents are silent.
Vul: Both	♦ J9	
HCP: 16+1	♣ AQ2	

---

<b>Board: 37</b>	♠ K62	You are dealer.
Dealer: South	♥ A7	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ A9763	
HCP: 15+1	♣ KJ8	

---

<b>Board: 38</b>	♠ 53	You are dealer.
Dealer: South	♥ KT74	The opponents are silent.
Vul: E-W	♦ AJ5	
HCP: 15	♣ AQJ9	

## Both hands (Answers Page)

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

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

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

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

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

---

<b>Board: 39</b>	♠ QT864	You are dealer.
Dealer: North	♥ AT6	The opponents are silent.
Vul: Both	♦ AQ4	
HCP: 15+1	♣ K7	

---

<b>Board: 40</b>	♠ A65	You are dealer.
Dealer: North	♥ JT4	The opponents are silent.
Vul: None	♦ AJ	
HCP: 15+1	♣ KQ984	

---

<b>Board: 41</b>	♠ A54	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ KJ98	
HCP: 16	♣ A754	

---

<b>Board: 42</b>	♠ K85	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ QT9763	
HCP: 8+2	♣ QJ97	

---

<b>Board: 43</b>	♠ AJ75	You are dealer.
Dealer: North	♥ KQ76	The opponents are silent.
Vul: None	♦ K4	
HCP: 15	♣ Q65	

## Both hands (Answers Page)

### Board: 39

Dealer: North

#### North:

♠ QT864

#### South:

♠ AJ32

W N E S

1NT Pass 2♣<sup>1</sup>

Vul: Both

♥ AT6

♥ Q5

Pass 2♠ All Pass

North HCP: 15+1

♦ AQ4

♦ T62

1. Stayman

South HCP: 7

♣ K7

♣ 6543

Contract: 2♠ North

### Board: 40

Dealer: North

#### North:

♠ A65

#### South:

♠ KJ843

W N E S

1NT Pass 2♣<sup>1</sup>

Vul: None

♥ JT4

♥ K932

Pass 2♦ Pass 2♠

North HCP: 15+1

♦ AJ

♦ T986

Pass 3♠ Pass 4♠

South HCP: 7+1

♣ KQ984

♣ -

All Pass

Contract: 4♠ South

1. Stayman

### Board: 41

Dealer: North

#### North:

♠ A54

#### South:

♠ J6

W N E S

1NT All Pass

Vul: E-W

♥ A6

♥ T82

North HCP: 16

♦ KJ98

♦ Q532

South HCP: 6

♣ A754

♣ KT92

Contract: 1NT North

### Board: 42

Dealer: South

#### North:

♠ K85

#### South:

♠ A92

W N E S

1NT

Vul: Both

♥ -

♥ KJ6

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

North HCP: 8+2

♦ QT9763

♦ A8

Pass 3NT All Pass

South HCP: 16+1

♣ QJ97

♣ AT654

1. 1N-3C transfer to diamonds

2. automat

### Board: 43

Dealer: North

#### North:

♠ AJ75

#### South:

♠ T832

W N E S

1NT All Pass

Vul: None

♥ KQ76

♥ 9

North HCP: 15

♦ K4

♦ AJT83

South HCP: 5+1

♣ Q65

♣ T84

Contract: 1NT North

---

<b>Board: 39</b>	♠ AJ32	Partner is dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: Both	♦ T62	
HCP: 7	♣ 6543	

---

<b>Board: 40</b>	♠ KJ843	Partner is dealer.
Dealer: North	♥ K932	The opponents are silent.
Vul: None	♦ T986	
HCP: 7+1	♣ -	

---

<b>Board: 41</b>	♠ J6	Partner is dealer.
Dealer: North	♥ T82	The opponents are silent.
Vul: E-W	♦ Q532	
HCP: 6	♣ KT92	

---

<b>Board: 42</b>	♠ A92	You are dealer.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: Both	♦ A8	
HCP: 16+1	♣ AT654	

---

<b>Board: 43</b>	♠ T832	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ AJT83	
HCP: 5+1	♣ T84	

## Both hands (Answers Page)

### Board: 39

Dealer: North

#### North:

♠ QT864

#### South:

♠ AJ32

W N E S

1NT Pass 2♣<sup>1</sup>

Vul: Both

♥ AT6

♥ Q5

Pass 2♠ All Pass

North HCP: 15+1

♦ AQ4

♦ T62

1. Stayman

South HCP: 7

♣ K7

♣ 6543

Contract: 2♠ North

### Board: 40

Dealer: North

#### North:

♠ A65

#### South:

♠ KJ843

W N E S

1NT Pass 2♣<sup>1</sup>

Vul: None

♥ JT4

♥ K932

Pass 2♦ Pass 2♠

North HCP: 15+1

♦ AJ

♦ T986

Pass 3♠ Pass 4♠

South HCP: 7+1

♣ KQ984

♣ -

All Pass

Contract: 4♠ South

1. Stayman

### Board: 41

Dealer: North

#### North:

♠ A54

#### South:

♠ J6

W N E S

1NT All Pass

Vul: E-W

♥ A6

♥ T82

North HCP: 16

♦ KJ98

♦ Q532

South HCP: 6

♣ A754

♣ KT92

Contract: 1NT North

### Board: 42

Dealer: South

#### North:

♠ K85

#### South:

♠ A92

W N E S

1NT

Vul: Both

♥ -

♥ KJ6

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

North HCP: 8+2

♦ QT9763

♦ A8

Pass 3NT All Pass

South HCP: 16+1

♣ QJ97

♣ AT654

1. 1N-3C transfer to diamonds

2. automat

### Board: 43

Dealer: North

#### North:

♠ AJ75

#### South:

♠ T832

W N E S

1NT All Pass

Vul: None

♥ KQ76

♥ 9

North HCP: 15

♦ K4

♦ AJT83

South HCP: 5+1

♣ Q65

♣ T84

Contract: 1NT North

**Board: 44**      ♠ QJ5      RHO is dealer. You bid second.

Dealer: West      ♥ J98      West (RHO) opens 1NT if possible.

Vul: E-W      ♦ A87

HCP: 10      ♣ Q942

---

**Board: 45**      ♠ KJ953      LHO is dealer.

Dealer: East      ♥ A53      East (LHO) opens 1NT if possible.

Vul: Both      ♦ AT42

HCP: 12+1      ♣ 9

---

**Board: 46**      ♠ 762      Partner is dealer.

Dealer: South      ♥ J96      West (RHO) bids 2♣ if possible.

Vul: None      ♦ A62

HCP: 9      ♣ KJT9

---

**Board: 47**      ♠ Q7      You are dealer.

Dealer: North      ♥ AJ8      The opponents are silent.

Vul: N-S      ♦ AQ987

HCP: 17+1      ♣ A76

---

**Board: 48**      ♠ J54      Partner is dealer.

Dealer: South      ♥ 9752      The opponents are silent.

Vul: E-W      ♦ AJ83

HCP: 6      ♣ T6

## Both hands (Answers Page)

**Board: 44**

Dealer: West

**North:**

♠ QJ5

**South:**

♠ A84

**W    N    E    S**

 1NT   Pass   Pass   2♣<sup>1</sup>

Vul: E-W

♥ J98

♥ AK7642

 Pass   2♦<sup>2</sup>   Pass   2♥

North HCP: 10

♦ A87

♦ QJ4

Pass   3♥   Pass   4♥

South HCP: 14+2

♣ Q942

♣ 6

All Pass

Contract: 4♥ South

1. Cappelletti, any 6+suit

2. automat

**Board: 45**

Dealer: East

**North:**

♠ KJ953

**South:**

♠ Q8642

**W    N    E    S**

1NT   Pass

Vul: Both

♥ A53

♥ Q96

 Pass   2♠<sup>1</sup>   Pass   4♠

North HCP: 12+1

♦ AT42

♦ 6

All Pass

South HCP: 6+1

♣ 9

♣ QT63

1. Cappelletti, 5M-4m

Contract: 4♠ South

**Board: 46**

Dealer: South

**North:**

♠ 762

**South:**

♠ A3

**W    N    E    S**

1NT

Vul: None

♥ J96

♥ AKT8

 2♣<sup>1</sup>   3NT   All Pass

North HCP: 9

♦ A62

♦ KJ43

1. Cappelletti, any 6+suit

South HCP: 15

♣ KJT9

♣ 864

Contract: 3NT North

**Board: 47**

Dealer: North

**North:**

♠ Q7

**South:**

♠ 98

**W    N    E    S**

1NT   All Pass

Vul: N-S

♥ AJ8

♥ 752

North HCP: 17+1

♦ AQ987

♦ JT2

South HCP: 5+1

♣ A76

♣ KJT84

Contract: 1NT North

**Board: 48**

Dealer: South

**North:**

♠ J54

**South:**

♠ A83

**W    N    E    S**

1NT

Vul: E-W

♥ 9752

♥ AK864

All Pass

North HCP: 6

♦ AJ83

♦ K92

South HCP: 16+1

♣ T6

♣ Q5

Contract: 1NT South

---

**Board: 44**      ♠ A84      LHO is dealer.

Dealer: West      ♥ AK7642      West (LHO) opens 1NT if possible.

Vul: E-W      ♦ QJ4

HCP: 14+2      ♣ 6

---

**Board: 45**      ♠ Q8642      RHO is dealer. You bid second.

Dealer: East      ♥ Q96      East (RHO) opens 1NT if possible.

Vul: Both      ♦ 6

HCP: 6+1      ♣ QT63

---

**Board: 46**      ♠ A3      You are dealer.

Dealer: South      ♥ AKT8      West (LHO) bids 2♣ if possible.

Vul: None      ♦ KJ43

HCP: 15      ♣ 864

---

**Board: 47**      ♠ 98      Partner is dealer.

Dealer: North      ♥ 752      The opponents are silent.

Vul: N-S      ♦ JT2

HCP: 5+1      ♣ KJT84

---

**Board: 48**      ♠ A83      You are dealer.

Dealer: South      ♥ AK864      The opponents are silent.

Vul: E-W      ♦ K92

HCP: 16+1      ♣ Q5

## Both hands (Answers Page)

**Board: 44**

Dealer: West

**North:**

♠ QJ5

**South:**

♠ A84

**W    N    E    S**

 1NT   Pass   Pass   2♣<sup>1</sup>

Vul: E-W

♥ J98

♥ AK7642

 Pass   2♦<sup>2</sup>   Pass   2♥

North HCP: 10

♦ A87

♦ QJ4

Pass   3♥   Pass   4♥

South HCP: 14+2

♣ Q942

♣ 6

All Pass

Contract: 4♥ South

1. Cappelletti, any 6+suit

2. automat

**Board: 45**

Dealer: East

**North:**

♠ KJ953

**South:**

♠ Q8642

**W    N    E    S**

1NT   Pass

Vul: Both

♥ A53

♥ Q96

 Pass   2♠<sup>1</sup>   Pass   4♠

North HCP: 12+1

♦ AT42

♦ 6

All Pass

South HCP: 6+1

♣ 9

♣ QT63

1. Cappelletti, 5M-4m

Contract: 4♠ South

**Board: 46**

Dealer: South

**North:**

♠ 762

**South:**

♠ A3

**W    N    E    S**

1NT

Vul: None

♥ J96

♥ AKT8

 2♣<sup>1</sup>   3NT   All Pass

North HCP: 9

♦ A62

♦ KJ43

1. Cappelletti, any 6+suit

South HCP: 15

♣ KJT9

♣ 864

Contract: 3NT North

**Board: 47**

Dealer: North

**North:**

♠ Q7

**South:**

♠ 98

**W    N    E    S**

1NT   All Pass

Vul: N-S

♥ AJ8

♥ 752

North HCP: 17+1

♦ AQ987

♦ JT2

South HCP: 5+1

♣ A76

♣ KJT84

Contract: 1NT North

**Board: 48**

Dealer: South

**North:**

♠ J54

**South:**

♠ A83

**W    N    E    S**

1NT

Vul: E-W

♥ 9752

♥ AK864

All Pass

North HCP: 6

♦ AJ83

♦ K92

South HCP: 16+1

♣ T6

♣ Q5

Contract: 1NT South

**Board: 49**      ♠ AJ86      You are dealer.

Dealer: North      ♥ K93      The opponents are silent.

Vul: None      ♦ AQ82

HCP: 15      ♣ J2

---

**Board: 50**      ♠ 8      LHO is dealer.

Dealer: East      ♥ AK984      East (LHO) opens 1NT if possible.

Vul: E-W      ♦ J432

HCP: 8+1      ♣ 874

## Both hands (Answers Page)

### Board: 49

Dealer: North

### North:

♠ AJ86

### South:

♠ Q54

W N E S

1NT Pass 2♣<sup>1</sup>

Vul: None

♥ K93

♥ J754

Pass 2♠ Pass 3NT

North HCP: 15

♦ AQ82

♦ K4

All Pass

South HCP: 12

♣ J2

♣ AQT8

1. Stayman

Contract: 3NT South

### Board: 50

Dealer: East

### North:

♠ 8

### South:

♠ KJT932

W N E S

1NT 2♠<sup>1</sup>

Vul: E-W

♥ AK984

♥ T

Pass 2NT Pass 3♣

North HCP: 8+1

♦ J432

♦ K7

All Pass

South HCP: 11+2

♣ 874

♣ AT96

1. Cappelletti, 5M-4m

Contract: 3♣ South

<b>Board: 49</b>	♠ Q54	Partner is dealer.
Dealer: North	♥ J754	The opponents are silent.
Vul: None	♦ K4	
HCP: 12	♣ AQT8	

---

<b>Board: 50</b>	♠ KJT932	RHO is dealer. You bid second.
Dealer: East	♥ T	East (RHO) opens 1NT if possible.
Vul: E-W	♦ K7	
HCP: 11+2	♣ AT96	

## Both hands (Answers Page)

### Board: 49

Dealer: North

### North:

♠ AJ86

### South:

♠ Q54

W N E S

1NT Pass 2♣<sup>1</sup>

Vul: None

♥ K93

♥ J754

Pass 2♠ Pass 3NT

North HCP: 15

♦ AQ82

♦ K4

All Pass

South HCP: 12

♣ J2

♣ AQT8

1. Stayman

Contract: 3NT South

### Board: 50

Dealer: East

### North:

♠ 8

### South:

♠ KJT932

W N E S

1NT 2♠<sup>1</sup>

Vul: E-W

♥ AK984

♥ T

Pass 2NT Pass 3♣

North HCP: 8+1

♦ J432

♦ K7

All Pass

South HCP: 11+2

♣ 874

♣ AT96

1. Cappelletti, 5M-4m

Contract: 3♣ South