

## North hands

Any\_5422\_with\_15-17

<b>Board: 1</b>	♠ T6	Partner bids first.
Dealer: South	♥ T2	East (LHO) bids 3 ♠ if possible.
Vul: N-S	♦ 65	
HCP: 4+3	♣ AT87432	

<b>Board: 2</b>	♠ T432	Partner bids first.
Dealer: South	♥ K43	The opponents are silent.
Vul: E-W	♦ 94	
HCP: 6	♣ QJ75	

<b>Board: 3</b>	♠ KQ98	LHO opens the bidding 1NT.
Dealer: East	♥ K9	Partner bids next.
Vul: Both	♦ AKT96	West (RHO) bids 2 ♦ if possible.
HCP: 18+1	♣ K9	

<b>Board: 4</b>	♠ J8754	Partner bids first.
Dealer: South	♥ QT	The opponents are silent.
Vul: None	♦ 62	
HCP: 8+1	♣ KQ83	

<b>Board: 5</b>	♠ 95	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ AK72	
HCP: 15+1	♣ K9864	

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: N-S

North HCP: 4+3

South HCP: 15+1

Contract: 4♣ North

North:

♠ T6

♥ T2

♦ 65

♣ AT87432

South:

♠ K3

♥ K754

♦ AK984

♣ Q9

W	N	E	S
			1NT

Pass	2♠ <sup>1</sup>	3♠	Pass
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Pass	4♣	All Pass	
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1. 1N-2S transfer to clubs

### Board: 2

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 16+1

Contract: 1NT South

North:

♠ T432

♥ K43

♦ 94

♣ QJ75

South:

♠ Q6

♥ QJT7

♦ AQJ86

♣ A6

W	N	E	S
			1NT

All Pass

### Board: 3

Dealer: East

Vul: Both

North HCP: 18+1

South HCP: 4+1

Contract: 3♦ North

North:

♠ KQ98

♥ K9

♦ AKT96

♣ K9

South:

♠ T76

♥ 32

♦ Q84

♣ QT873

W	N	E	S
		1NT	Pass

2♦	3♦	All Pass	
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### Board: 4

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15+1

Contract: 2♠ South

North:

♠ J8754

♥ QT

♦ 62

♣ KQ83

South:

♠ Q6

♥ K8

♦ AQT95

♣ AT75

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
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All Pass

### Board: 5

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8+1

Contract: 2♠ North

North:

♠ 95

♥ KQ

♦ AK72

♣ K9864

South:

♠ AKT32

♥ J3

♦ T64

♣ 732

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	All Pass	
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**South hands****Any\_5422\_with\_15-17**

<b>Board: 1</b>	♠ K3	You bid first.
Dealer: South	♥ K754	East (RHO) bids 3♠ if possible.
Vul: N-S	♦ AK984	
HCP: 15+1	♣ Q9	

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<b>Board: 2</b>	♠ Q6	You bid first.
Dealer: South	♥ QJT7	The opponents are silent.
Vul: E-W	♦ AQJ86	
HCP: 16+1	♣ A6	

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<b>Board: 3</b>	♠ T76	RHO opens the bidding 1NT.
Dealer: East	♥ 32	You bid next.
Vul: Both	♦ Q84	West (LHO) bids 2♦ if possible.
HCP: 4+1	♣ QT873	

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<b>Board: 4</b>	♠ Q6	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: None	♦ AQT95	
HCP: 15+1	♣ AT75	

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<b>Board: 5</b>	♠ AKT32	Partner bids first.
Dealer: North	♥ J3	The opponents are silent.
Vul: None	♦ T64	
HCP: 8+1	♣ 732	

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: N-S

North HCP: 4+3

South HCP: 15+1

Contract: 4♣ North

North:

♠ T6

♥ T2

♦ 65

♣ AT87432

South:

♠ K3

♥ K754

♦ AK984

♣ Q9

W	N	E	S
			1NT

Pass	2♠ <sup>1</sup>	3♠	Pass
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Pass	4♣	All Pass	
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1. 1N-2S transfer to clubs

### Board: 2

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 16+1

Contract: 1NT South

North:

♠ T432

♥ K43

♦ 94

♣ QJ75

South:

♠ Q6

♥ QJT7

♦ AQJ86

♣ A6

W	N	E	S
			1NT

All Pass

### Board: 3

Dealer: East

Vul: Both

North HCP: 18+1

South HCP: 4+1

Contract: 3♦ North

North:

♠ KQ98

♥ K9

♦ AKT96

♣ K9

South:

♠ T76

♥ 32

♦ Q84

♣ QT873

W	N	E	S
		1NT	Pass

2♦	3♦	All Pass	
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### Board: 4

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15+1

Contract: 2♠ South

North:

♠ J8754

♥ QT

♦ 62

♣ KQ83

South:

♠ Q6

♥ K8

♦ AQT95

♣ AT75

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
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All Pass

### Board: 5

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8+1

Contract: 2♠ North

North:

♠ 95

♥ KQ

♦ AK72

♣ K9864

South:

♠ AKT32

♥ J3

♦ T64

♣ 732

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	All Pass	
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# North hands

Any\_5422\_with\_15-17

<b>Board: 6</b>	♠ K742	Partner bids first.
Dealer: South	♥ AQ95	The opponents are silent.
Vul: N-S	♦ J	
HCP: 11	♣ J964	

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<b>Board: 7</b>	♠ 65	You bid first.
Dealer: North	♥ QT	East (LHO) bids 2 ♦ if possible.
Vul: None	♦ AKT9	
HCP: 15+1	♣ KQJ93	

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<b>Board: 8</b>	♠ K3	Partner bids first.
Dealer: South	♥ AQ74	The opponents are silent.
Vul: N-S	♦ KT8	
HCP: 16	♣ A963	

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<b>Board: 9</b>	♠ 86	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: N-S	♦ AK752	
HCP: 15+1	♣ AK76	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15+1

Contract: 4♥ North

North:

♠ K742

♥ AQ95

♦ J

♣ J964

South:

♠ QJ

♥ K742

♦ AK

♣ QT732

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
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Pass	4♥	All Pass	
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1. Stayman

### Board: 7

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+1

Contract: 2NT South

North:

♠ 65

♥ QT

♦ AKT9

♣ KQJ93

South:

♠ 43

♥ K6432

♦ Q85

♣ A86

W	N	E	S
	1NT	2♦ <sup>1</sup>	2NT

All Pass

1. Cappelletti, both majors

### Board: 8

Dealer: South

Vul: N-S

North HCP: 16

South HCP: 15+1

Contract: 6♥ North

North:

♠ K3

♥ AQ74

♦ KT8

♣ A963

South:

♠ Q4

♥ KJ86

♦ AJ953

♣ KJ

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
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Pass	3♠	Pass	4♣
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Pass	4NT	Pass	5♥ <sup>2</sup>
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Pass	6♥	All Pass	
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1. Stayman

2. A=2/5 or 5/5, Q(H)=0

### Board: 9

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+1

Contract: 2NT South

North:

♠ 86

♥ J4

♦ AK752

♣ AK76

South:

♠ AT753

♥ 953

♦ J

♣ QT52

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	2NT
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All Pass

**South hands****Any\_5422\_with\_15-17****Board: 6**

♠ QJ

You bid first.

Dealer: South

♥ K742

The opponents are silent.

Vul: N-S

♦ AK

HCP: 15+1

♣ QT732

**Board: 7**

♠ 43

Partner bids first.

Dealer: North

♥ K6432

East (RHO) bids 2 ♦ if possible.

Vul: None

♦ Q85

HCP: 9+1

♣ A86

**Board: 8**

♠ Q4

You bid first.

Dealer: South

♥ KJ86

The opponents are silent.

Vul: N-S

♦ AJ953

HCP: 15+1

♣ KJ

**Board: 9**

♠ AT753

Partner bids first.

Dealer: North

♥ 953

The opponents are silent.

Vul: N-S

♦ J

HCP: 7+1

♣ QT52

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15+1

Contract: 4♥ North

North:

♠ K742

♥ AQ95

♦ J

♣ J964

South:

♠ QJ

♥ K742

♦ AK

♣ QT732

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
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Pass	4♥	All Pass	
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1. Stayman

### Board: 7

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+1

Contract: 2NT South

North:

♠ 65

♥ QT

♦ AKT9

♣ KQJ93

South:

♠ 43

♥ K6432

♦ Q85

♣ A86

W	N	E	S
	1NT	2♦ <sup>1</sup>	2NT

All Pass

1. Cappelletti, both majors

### Board: 8

Dealer: South

Vul: N-S

North HCP: 16

South HCP: 15+1

Contract: 6♥ North

North:

♠ K3

♥ AQ74

♦ KT8

♣ A963

South:

♠ Q4

♥ KJ86

♦ AJ953

♣ KJ

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
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Pass	3♠	Pass	4♣
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Pass	4NT	Pass	5♥ <sup>2</sup>
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Pass	6♥	All Pass	
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1. Stayman

2. A=2/5 or 5/5, Q(H)=0

### Board: 9

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+1

Contract: 2NT South

North:

♠ 86

♥ J4

♦ AK752

♣ AK76

South:

♠ AT753

♥ 953

♦ J

♣ QT52

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	2NT
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All Pass



## North hands

Any\_5422\_with\_15-17

<b>Board: 10</b>	♠ 654	Partner bids first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 6+1	♣ KT964	

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<b>Board: 11</b>	♠ A5	You bid first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ KT92	
HCP: 15+1	♣ AJT63	

---

<b>Board: 12</b>	♠ Q742	Partner bids first.
Dealer: South	♥ KQJT	The opponents are silent.
Vul: None	♦ 2	
HCP: 8	♣ 9753	

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<b>Board: 13</b>	♠ 54	You bid first.
Dealer: North	♥ AK52	The opponents are silent.
Vul: N-S	♦ AQ765	
HCP: 15+1	♣ Q2	

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<b>Board: 14</b>	♠ 962	LHO opens the bidding 1NT.
Dealer: East	♥ 9853	Partner bids next.
Vul: E-W	♦ 97542	
HCP: 3+1	♣ K	

## Both hands (Answers Page)

### Board: 10

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16+1

Contract: 1NT South

North:

♠ 654

♥ QJ8

♦ T9

♣ KT964

South:

♠ KQ

♥ T762

♦ AK653

♣ A3

W	N	E	S
			1NT

All Pass

### Board: 11

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 15+1

Contract: 4NT South

North:

♠ A5

♥ QJ

♦ KT92

♣ AJT63

South:

♠ KJ432

♥ A97

♦ A7

♣ K74

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

### Board: 12

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ Q742

♥ KQJT

♦ 2

♣ 9753

South:

♠ 95

♥ A7

♦ AT98

♣ AKT82

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

### Board: 13

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ 54

♥ AK52

♦ AQ765

♣ Q2

South:

♠ QJ3

♥ 843

♦ JT84

♣ A74

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 14

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 17+1

Contract: 2♠ South

North:

♠ 962

♥ 9853

♦ 97542

♣ K

South:

♠ KJT74

♥ AJ

♦ A8

♣ AT87

W	N	E	S
		1NT	2♠ <sup>1</sup>
All Pass			
1. Cappelletti, 5M-4m			

**South hands****Any\_5422\_with\_15-17**

<b>Board: 10</b>	♠ KQ	You bid first.
Dealer: South	♥ T762	The opponents are silent.
Vul: N-S	♦ AK653	
HCP: 16+1	♣ A3	

---

<b>Board: 11</b>	♠ KJ432	Partner bids first.
Dealer: North	♥ A97	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 15+1	♣ K74	

---

<b>Board: 12</b>	♠ 95	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: None	♦ AT98	
HCP: 15+1	♣ AKT82	

---

<b>Board: 13</b>	♠ QJ3	Partner bids first.
Dealer: North	♥ 843	The opponents are silent.
Vul: N-S	♦ JT84	
HCP: 8	♣ A74	

---

<b>Board: 14</b>	♠ KJT74	RHO opens the bidding 1NT.
Dealer: East	♥ AJ	You bid next.
Vul: E-W	♦ A8	
HCP: 17+1	♣ AT87	

## Both hands (Answers Page)

### Board: 10

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16+1

Contract: 1NT South

North:

♠ 654

♥ QJ8

♦ T9

♣ KT964

South:

♠ KQ

♥ T762

♦ AK653

♣ A3

W	N	E	S
			1NT

All Pass

### Board: 11

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 15+1

Contract: 4NT South

North:

♠ A5

♥ QJ

♦ KT92

♣ AJT63

South:

♠ KJ432

♥ A97

♦ A7

♣ K74

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

### Board: 12

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ Q742

♥ KQJT

♦ 2

♣ 9753

South:

♠ 95

♥ A7

♦ AT98

♣ AKT82

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

### Board: 13

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ 54

♥ AK52

♦ AQ765

♣ Q2

South:

♠ QJ3

♥ 843

♦ JT84

♣ A74

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 14

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 17+1

Contract: 2♠ South

North:

♠ 962

♥ 9853

♦ 97542

♣ K

South:

♠ KJT74

♥ AJ

♦ A8

♣ AT87

W	N	E	S
		1NT	2♠ <sup>1</sup>
All Pass			
1. Cappelletti, 5M-4m			

# North hands

Any\_5422\_with\_15-17

<b>Board: 15</b>	♠ KQ	You bid first.
Dealer: North	♥ A954	The opponents are silent.
Vul: E-W	♦ J9	
HCP: 15+1	♣ KQT85	

<b>Board: 16</b>	♠ AQ	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ K9874	
HCP: 15+1	♣ K987	

<b>Board: 17</b>	♠ Q8	You bid first.
Dealer: North	♥ Q854	The opponents are silent.
Vul: Both	♦ AK542	
HCP: 15+1	♣ AT	

<b>Board: 18</b>	♠ J963	Partner bids first.
Dealer: South	♥ AK52	The opponents are silent.
Vul: None	♦ 76	
HCP: 11	♣ KT6	

<b>Board: 19</b>	♠ QT965	Partner bids first.
Dealer: South	♥ KQT64	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 8+2	♣ 9	

## Both hands (Answers Page)

### Board: 15

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ KQ

♥ A954

♦ J9

♣ KQT85

South:

♠ JT73

♥ KT7

♦ K5

♣ AJ62

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
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All Pass

1. Stayman

### Board: 16

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ AQ

♥ K4

♦ K9874

♣ K987

South:

♠ T876

♥ A8753

♦ J6

♣ QJ

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	Pass	2♠
------	----	------	----

All Pass

### Board: 17

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 13

Contract: 4♥ South

North:

♠ Q8

♥ Q854

♦ AK542

♣ AT

South:

♠ K654

♥ AK97

♦ 863

♣ K3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	4♥
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All Pass

1. Stayman

### Board: 18

Dealer: South

Vul: None

North HCP: 11

South HCP: 15+1

Contract: 3NT North

North:

♠ J963

♥ AK52

♦ 76

♣ KT6

South:

♠ A5

♥ T8

♦ KQ532

♣ AQ83

W	N	E	S
			1NT

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

### Board: 19

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15+1

Contract: 4♥ North

North:

♠ QT965

♥ KQT64

♦ J6

♣ 9

South:

♠ A7

♥ A7

♦ K9875

♣ KJT8

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
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Pass	4♥	All Pass	
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**South hands****Any\_5422\_with\_15-17**

<b>Board: 15</b>	♠ JT73	Partner bids first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 12	♣ AJ62	

---

<b>Board: 16</b>	♠ T876	Partner bids first.
Dealer: North	♥ A8753	The opponents are silent.
Vul: Both	♦ J6	
HCP: 8+1	♣ QJ	

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<b>Board: 17</b>	♠ K654	Partner bids first.
Dealer: North	♥ AK97	The opponents are silent.
Vul: Both	♦ 863	
HCP: 13	♣ K3	

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<b>Board: 18</b>	♠ A5	You bid first.
Dealer: South	♥ T8	The opponents are silent.
Vul: None	♦ KQ532	
HCP: 15+1	♣ AQ83	

---

<b>Board: 19</b>	♠ A7	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ K9875	
HCP: 15+1	♣ KJT8	

## Both hands (Answers Page)

### Board: 15

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ KQ

♥ A954

♦ J9

♣ KQT85

South:

♠ JT73

♥ KT7

♦ K5

♣ AJ62

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

### Board: 16

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ AQ

♥ K4

♦ K9874

♣ K987

South:

♠ T876

♥ A8753

♦ J6

♣ QJ

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

### Board: 17

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 13

Contract: 4♥ South

North:

♠ Q8

♥ Q854

♦ AK542

♣ AT

South:

♠ K654

♥ AK97

♦ 863

♣ K3

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

### Board: 18

Dealer: South

Vul: None

North HCP: 11

South HCP: 15+1

Contract: 3NT North

North:

♠ J963

♥ AK52

♦ 76

♣ KT6

South:

♠ A5

♥ T8

♦ KQ532

♣ AQ83

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

### Board: 19

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15+1

Contract: 4♥ North

North:

♠ QT965

♥ KQT64

♦ J6

♣ 9

South:

♠ A7

♥ A7

♦ K9875

♣ KJT8

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



**North hands****Any\_5422\_with\_15-17**

<b>Board: 20</b>	♠ T94	Partner bids first.
Dealer: South	♥ JT74	The opponents are silent.
Vul: E-W	♦ 9543	
HCP: 5	♣ A4	

---

<b>Board: 21</b>	♠ J4	You bid first.
Dealer: North	♥ QJ94	The opponents are silent.
Vul: N-S	♦ AKT94	
HCP: 15+1	♣ KJ	

---

<b>Board: 22</b>	♠ QJ	Partner bids first.
Dealer: South	♥ Q97532	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 9+2	♣ J92	

---

<b>Board: 23</b>	♠ Q4	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ QJ874	
HCP: 15+1	♣ AKT2	

---

<b>Board: 24</b>	♠ A82	Partner bids first.
Dealer: South	♥ KJ9843	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 13+2	♣ 9	

## Both hands (Answers Page)

### Board: 20

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 15+1

Contract: 1NT South

North:

♠ T94

♥ JT74

♦ 9543

♣ A4

South:

♠ J3

♥ AQ63

♦ AQ

♣ QT732

W	N	E	S
			1NT

All Pass

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+1

Contract: 2♠ North

North:

♠ J4

♥ QJ94

♦ AKT94

♣ KJ

South:

♠ AQ632

♥ T62

♦ 5

♣ 8642

W	N	E	S
	1NT	Pass	2♥

Pass 2♠ All Pass

### Board: 22

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ QJ

♥ Q97532

♦ K3

♣ J92

South:

♠ KT

♥ J6

♦ AQJ82

♣ AT65

W	N	E	S
			1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 23

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ Q4

♥ K4

♦ QJ874

♣ AKT2

South:

♠ K92

♥ T62

♦ AT52

♣ Q98

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 24

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ A82

♥ KJ9843

♦ AJ6

♣ 9

South:

♠ KJ

♥ A6

♦ 9872

♣ AK873

W	N	E	S
			1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

**South hands****Any\_5422\_with\_15-17**

<b>Board: 20</b>	♠ J3	You bid first.
Dealer: South	♥ AQ63	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 15+1	♣ QT732	

---

<b>Board: 21</b>	♠ AQ632	Partner bids first.
Dealer: North	♥ T62	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 6+1	♣ 8642	

---

<b>Board: 22</b>	♠ KT	You bid first.
Dealer: South	♥ J6	The opponents are silent.
Vul: E-W	♦ AQJ82	
HCP: 15+1	♣ AT65	

---

<b>Board: 23</b>	♠ K92	Partner bids first.
Dealer: North	♥ T62	The opponents are silent.
Vul: Both	♦ AT52	
HCP: 9	♣ Q98	

---

<b>Board: 24</b>	♠ KJ	You bid first.
Dealer: South	♥ A6	The opponents are silent.
Vul: None	♦ 9872	
HCP: 15+1	♣ AK873	

## Both hands (Answers Page)

### Board: 20

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 15+1

Contract: 1NT South

North:

♠ T94

♥ JT74

♦ 9543

♣ A4

South:

♠ J3

♥ AQ63

♦ AQ

♣ QT732

W	N	E	S
			1NT

All Pass

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+1

Contract: 2♠ North

North:

♠ J4

♥ QJ94

♦ AKT94

♣ KJ

South:

♠ AQ632

♥ T62

♦ 5

♣ 8642

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

### Board: 22

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ QJ

♥ Q97532

♦ K3

♣ J92

South:

♠ KT

♥ J6

♦ AQJ82

♣ AT65

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

1. Texas

### Board: 23

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ Q4

♥ K4

♦ QJ874

♣ AKT2

South:

♠ K92

♥ T62

♦ AT52

♣ Q98

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 24

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ A82

♥ KJ9843

♦ AJ6

♣ 9

South:

♠ KJ

♥ A6

♦ 9872

♣ AK873

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

1. Texas

## North hands

Any\_5422\_with\_15-17

<b>Board: 25</b>	♠ KT	You bid first.
Dealer: North	♥ AQ54	The opponents are silent.
Vul: None	♦ KQJ96	
HCP: 16+1	♣ J4	
<b>Board: 26</b>	♠ KJ863	RHO opens the bidding 1NT.
Dealer: West	♥ K3	You bid next.
Vul: N-S	♦ AKJ	East (LHO) bids 3♣ if possible.
HCP: 15+1	♣ 965	
<b>Board: 27</b>	♠ J3	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: None	♦ A863	
HCP: 15+1	♣ KQJ53	
<b>Board: 28</b>	♠ KT42	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ AK97	
HCP: 12	♣ Q963	
<b>Board: 29</b>	♠ K5	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ KJ983	
HCP: 15+1	♣ KQ95	

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 5+2

Contract: 2 ♠ North

North:

♠ KT

♥ AQ54

♦ KQJ96

♣ J4

South:

♠ Q9765

♥ K

♦ T5

♣ 98765

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

### Board: 26

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 8+2

Contract: 3 ♥ South

North:

♠ KJ863

♥ K3

♦ AKJ

♣ 965

South:

♠ 94

♥ JT9852

♦ 94

♣ AK8

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

1. 1N-3C transfer to diamonds

### Board: 27

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ J3

♥ A3

♦ A863

♣ KQJ53

South:

♠ K

♥ K952

♦ Q752

♣ A862

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

1. Stayman

### Board: 28

Dealer: South

Vul: Both

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ KT42

♥ 2

♦ AK97

♣ Q963

South:

♠ Q5

♥ A986

♦ Q8

♣ AK754

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

1. Stayman

### Board: 29

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 11

Contract: 3NT South

North:

♠ K5

♥ K4

♦ KJ983

♣ KQ95

South:

♠ AJ62

♥ A6

♦ QT2

♣ 8764

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

1. Stayman

## South hands

Any\_5422\_with\_15-17

<b>Board: 25</b>	♠ Q9765	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ T5	
HCP: 5+2	♣ 98765	
<b>Board: 26</b>	♠ 94	LHO opens the bidding 1NT.
Dealer: West	♥ JT9852	Partner bids next.
Vul: N-S	♦ 94	East (RHO) bids 3♣ if possible.
HCP: 8+2	♣ AK8	
<b>Board: 27</b>	♠ K	Partner bids first.
Dealer: North	♥ K952	The opponents are silent.
Vul: None	♦ Q752	
HCP: 12	♣ A862	
<b>Board: 28</b>	♠ Q5	You bid first.
Dealer: South	♥ A986	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 15+1	♣ AK754	
<b>Board: 29</b>	♠ AJ62	Partner bids first.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ QT2	
HCP: 11	♣ 8764	

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 5+2

Contract: 2 ♠ North

North:

♠ KT

♥ AQ54

♦ KQJ96

♣ J4

South:

♠ Q9765

♥ K

♦ T5

♣ 98765

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

### Board: 26

Dealer: West

Vul: N-S

North HCP: 15+1

South HCP: 8+2

Contract: 3 ♥ South

North:

♠ KJ863

♥ K3

♦ AKJ

♣ 965

South:

♠ 94

♥ JT9852

♦ 94

♣ AK8

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

1. 1N-3C transfer to diamonds

### Board: 27

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ J3

♥ A3

♦ A863

♣ KQJ53

South:

♠ K

♥ K952

♦ Q752

♣ A862

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

1. Stayman

### Board: 28

Dealer: South

Vul: Both

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ KT42

♥ 2

♦ AK97

♣ Q963

South:

♠ Q5

♥ A986

♦ Q8

♣ AK754

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

1. Stayman

### Board: 29

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 11

Contract: 3NT South

North:

♠ K5

♥ K4

♦ KJ983

♣ KQ95

South:

♠ AJ62

♥ A6

♦ QT2

♣ 8764

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

1. Stayman



# North hands

Any\_5422\_with\_15-17

## Board: 30

♠ J9

Partner bids first.

Dealer: South

♥ KQT954

The opponents are silent.

Vul: E-W

♦ J943

HCP: 7+2

♣ 4

## Board: 31

♠ K6

You bid first.

Dealer: North

♥ A965

East (LHO) Doubles 1NT if possible.

Vul: None

♦ KJ754

HCP: 15+1

♣ A5

## Board: 32

♠ AQ7

Partner bids first.

Dealer: South

♥ KJ7

The opponents are silent.

Vul: N-S

♦ KT

HCP: 13+1

♣ 98652

## Board: 33

♠ A4

You bid first.

Dealer: North

♥ AK75

The opponents are silent.

Vul: E-W

♦ Q3

HCP: 16+1

♣ KT762

## Board: 34

♠ QJT842

Partner bids first.

Dealer: South

♥ AQ93

The opponents are silent.

Vul: E-W

♦ T

HCP: 9+2

♣ 84

## Both hands (Answers Page)

### Board: 30

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ J9

♥ KQT954

♦ J943

♣ 4

South:

♠ QT

♥ A7

♦ AQT76

♣ QJ96

W	N	E	S
			1NT

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

All Pass

1. Texas

### Board: 31

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 2

Contract: 2♦ North

North:

♠ K6

♥ A965

♦ KJ754

♣ A5

South:

♠ T975

♥ J

♦ T983

♣ JT63

W	N	E	S
	1NT	X	Pass

Pass	2♦	All Pass	
------	----	----------	--

### Board: 32

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 16+1

Contract: 3NT North

North:

♠ AQ7

♥ KJ7

♦ KT

♣ 98652

South:

♠ J2

♥ AQ63

♦ Q4

♣ AQJT3

W	N	E	S
			1NT

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

### Board: 33

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 4

Contract: 1NT North

North:

♠ A4

♥ AK75

♦ Q3

♣ KT762

South:

♠ 932

♥ T963

♦ A65

♣ 543

W	N	E	S
	1NT	All Pass	

### Board: 34

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 15+1

Contract: 4♠ South

North:

♠ QJT842

♥ AQ93

♦ T

♣ 84

South:

♠ 95

♥ KJ

♦ K9762

♣ AKJ7

W	N	E	S
			1NT

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

All Pass

1. Texas

**South hands****Any\_5422\_with\_15-17****Board: 30**

♠ QT

You bid first.

Dealer: South

♥ A7

The opponents are silent.

Vul: E-W

♦ AQT76

HCP: 15+1

♣ QJ96

**Board: 31**

♠ T975

Partner bids first.

Dealer: North

♥ J

East (RHO) Doubles 1NT if possible.

Vul: None

♦ T983

HCP: 2

♣ JT63

**Board: 32**

♠ J2

You bid first.

Dealer: South

♥ AQ63

The opponents are silent.

Vul: N-S

♦ Q4

HCP: 16+1

♣ AQJT3

**Board: 33**

♠ 932

Partner bids first.

Dealer: North

♥ T963

The opponents are silent.

Vul: E-W

♦ A65

HCP: 4

♣ 543

**Board: 34**

♠ 95

You bid first.

Dealer: South

♥ KJ

The opponents are silent.

Vul: E-W

♦ K9762

HCP: 15+1

♣ AKJ7

## Both hands (Answers Page)

### Board: 30

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ J9

♥ KQT954

♦ J943

♣ 4

South:

♠ QT

♥ A7

♦ AQT76

♣ QJ96

W	N	E	S
			1NT

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

All Pass

1. Texas

### Board: 31

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 2

Contract: 2♦ North

North:

♠ K6

♥ A965

♦ KJ754

♣ A5

South:

♠ T975

♥ J

♦ T983

♣ JT63

W	N	E	S
	1NT	X	Pass

Pass	2♦	All Pass	
------	----	----------	--

### Board: 32

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 16+1

Contract: 3NT North

North:

♠ AQ7

♥ KJ7

♦ KT

♣ 98652

South:

♠ J2

♥ AQ63

♦ Q4

♣ AQJT3

W	N	E	S
			1NT

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

### Board: 33

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 4

Contract: 1NT North

North:

♠ A4

♥ AK75

♦ Q3

♣ KT762

South:

♠ 932

♥ T963

♦ A65

♣ 543

W	N	E	S
	1NT	All Pass	

### Board: 34

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 15+1

Contract: 4♠ South

North:

♠ QJT842

♥ AQ93

♦ T

♣ 84

South:

♠ 95

♥ KJ

♦ K9762

♣ AKJ7

W	N	E	S
			1NT

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

All Pass

1. Texas

## North hands

Any\_5422\_with\_15-17

<b>Board: 35</b>	♠ 42	You bid first.
Dealer: North	♥ A7	East (LHO) bids 2♦ if possible.
Vul: Both	♦ AJ842	
HCP: 15+1	♣ AQ64	

---

<b>Board: 36</b>	♠ AT85	RHO opens the bidding 1NT.
Dealer: West	♥ AK4	You bid next.
Vul: Both	♦ KQ72	West (RHO) bids 2♣ if possible.
HCP: 16	♣ 54	

---

<b>Board: 37</b>	♠ A3	You bid first.
Dealer: North	♥ 84	The opponents are silent.
Vul: None	♦ AKT8	
HCP: 15+1	♣ KJ962	

---

<b>Board: 38</b>	♠ KJ	Partner bids first.
Dealer: South	♥ 98752	The opponents are silent.
Vul: E-W	♦ KJ9	
HCP: 9+1	♣ J73	

---

<b>Board: 39</b>	♠ KJ3	LHO opens the bidding 1NT.
Dealer: East	♥ T864	Partner bids next.
Vul: E-W	♦ 97	West (RHO) bids 2♥ if possible.
HCP: 8	♣ A982	

## Both hands (Answers Page)

### Board: 35

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ 42

♥ A7

♦ AJ842

♣ AQ64

South:

♠ 865

♥ K63

♦ K976

♣ K52

W	N	E	S
	1NT	2♦ <sup>1</sup>	2NT

All Pass

1. Cappelletti, both majors

### Board: 36

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+2

Contract: 4♠ North

North:

♠ AT85

♥ AK4

♦ KQ72

♣ 54

South:

♠ KJ964

♥ T9862

♦ 3

♣ Q3

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

### Board: 37

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 1NT North

North:

♠ A3

♥ 84

♦ AKT8

♣ KJ962

South:

♠ T5

♥ Q76

♦ 6543

♣ AQ43

W	N	E	S
	1NT	All Pass	

### Board: 38

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ KJ

♥ 98752

♦ KJ9

♣ J73

South:

♠ 42

♥ AT

♦ AQ63

♣ KQ954

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	All Pass	

### Board: 39

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ KJ3

♥ T864

♦ 97

♣ A982

South:

♠ AQ9

♥ K5

♦ A854

♣ KJ64

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

## South hands

Any\_5422\_with\_15-17

<b>Board: 35</b>	♠ 865	Partner bids first.
Dealer: North	♥ K63	East (RHO) bids 2♦ if possible.
Vul: Both	♦ K976	
HCP: 9	♣ K52	

---

<b>Board: 36</b>	♠ KJ964	LHO opens the bidding 1NT.
Dealer: West	♥ T9862	Partner bids next.
Vul: Both	♦ 3	West (LHO) bids 2♣ if possible.
HCP: 6+2	♣ Q3	

---

<b>Board: 37</b>	♠ T5	Partner bids first.
Dealer: North	♥ Q76	The opponents are silent.
Vul: None	♦ 6543	
HCP: 8	♣ AQ43	

---

<b>Board: 38</b>	♠ 42	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: E-W	♦ AQ63	
HCP: 15+1	♣ KQ954	

---

<b>Board: 39</b>	♠ AQ9	RHO opens the bidding 1NT.
Dealer: East	♥ K5	You bid next.
Vul: E-W	♦ A854	West (LHO) bids 2♥ if possible.
HCP: 17	♣ KJ64	

## Both hands (Answers Page)

### Board: 35

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ 42

♥ A7

♦ AJ842

♣ AQ64

South:

♠ 865

♥ K63

♦ K976

♣ K52

W N E S

1NT 2♦<sup>1</sup> 2NT

All Pass

1. Cappelletti, both majors

### Board: 36

Dealer: West

Vul: Both

North HCP: 16

South HCP: 6+2

Contract: 4♠ North

North:

♠ AT85

♥ AK4

♦ KQ72

♣ 54

South:

♠ KJ964

♥ T9862

♦ 3

♣ Q3

W N E S

1NT X Pass Pass

2♣ Pass Pass 2♠

Pass 4♠ All Pass

### Board: 37

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 1NT North

North:

♠ A3

♥ 84

♦ AKT8

♣ KJ962

South:

♠ T5

♥ Q76

♦ 6543

♣ AQ43

W N E S

1NT All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ KJ

♥ 98752

♦ KJ9

♣ J73

South:

♠ 42

♥ AT

♦ AQ63

♣ KQ954

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass

### Board: 39

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ KJ3

♥ T864

♦ 97

♣ A982

South:

♠ AQ9

♥ K5

♦ A854

♣ KJ64

W N E S

1NT X

2♥ 2NT Pass 3NT

All Pass



**North hands****Any\_5422\_with\_15-17****Board: 40**

♠ AKT4

Partner bids first.

Dealer: South

♥ T

The opponents are silent.

Vul: N-S

♦ QT9862

HCP: 9+2

♣ T4

**Board: 41**

♠ Q8

You bid first.

Dealer: North

♥ KQJ5

West (RHO) Doubles 2♣ if possible.

Vul: Both

♦ AQJ32

HCP: 15+1

♣ 65

**Board: 42**

♠ KQ4

Partner bids first.

Dealer: South

♥ Q9

The opponents are silent.

Vul: E-W

♦ Q3

HCP: 11+2

♣ QT9642

**Board: 43**

♠ J8

You bid first.

Dealer: North

♥ AQJ9

The opponents are silent.

Vul: None

♦ AQ652

HCP: 16+1

♣ Q3

**Board: 44**

♠ QT763

Partner bids first.

Dealer: South

♥ T84

The opponents are silent.

Vul: Both

♦ 62

HCP: 4+1

♣ Q43

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 17+1

Contract: 3NT South

North:

♠ AKT4

♥ T

♦ QT9862

♣ T4

South:

♠ Q8

♥ AK63

♦ KJ

♣ KJ732

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

1. Stayman

### Board: 41

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 7

Contract: 3♥ South

North:

♠ Q8

♥ KQJ5

♦ AQJ32

♣ 65

South:

♠ AK32

♥ 9432

♦ 95

♣ 973

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

1. Stayman

### Board: 42

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 15+1

Contract: 3NT North

North:

♠ KQ4

♥ Q9

♦ Q3

♣ QT9642

South:

♠ T8

♥ AK

♦ J975

♣ AK753

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 43

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 4+1

Contract: 2♠ North

North:

♠ J8

♥ AQJ9

♦ AQ652

♣ Q3

South:

♠ K6543

♥ T84

♦ J94

♣ 54

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

### Board: 44

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 15+1

Contract: 2♠ South

North:

♠ QT763

♥ T84

♦ 62

♣ Q43

South:

♠ A9

♥ K9

♦ JT85

♣ AKT87

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

## South hands

Any\_5422\_with\_15-17

<b>Board: 40</b>	♠ Q8	You bid first.
Dealer: South	♥ AK63	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 17+1	♣ KJ732	
<b>Board: 41</b>	♠ AK32	Partner bids first.
Dealer: North	♥ 9432	West (LHO) Doubles 2♣ if possible.
Vul: Both	♦ 95	
HCP: 7	♣ 973	
<b>Board: 42</b>	♠ T8	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ J975	
HCP: 15+1	♣ AK753	
<b>Board: 43</b>	♠ K6543	Partner bids first.
Dealer: North	♥ T84	The opponents are silent.
Vul: None	♦ J94	
HCP: 4+1	♣ 54	
<b>Board: 44</b>	♠ A9	You bid first.
Dealer: South	♥ K9	The opponents are silent.
Vul: Both	♦ JT85	
HCP: 15+1	♣ AKT87	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 17+1

Contract: 3NT South

North:

♠ AKT4

♥ T

♦ QT9862

♣ T4

South:

♠ Q8

♥ AK63

♦ KJ

♣ KJ732

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

1. Stayman

### Board: 41

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 7

Contract: 3♥ South

North:

♠ Q8

♥ KQJ5

♦ AQJ32

♣ 65

South:

♠ AK32

♥ 9432

♦ 95

♣ 973

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

1. Stayman

### Board: 42

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 15+1

Contract: 3NT North

North:

♠ KQ4

♥ Q9

♦ Q3

♣ QT9642

South:

♠ T8

♥ AK

♦ J975

♣ AK753

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 43

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 4+1

Contract: 2♠ North

North:

♠ J8

♥ AQJ9

♦ AQ652

♣ Q3

South:

♠ K6543

♥ T84

♦ J94

♣ 54

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

### Board: 44

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 15+1

Contract: 2♠ South

North:

♠ QT763

♥ T84

♦ 62

♣ Q43

South:

♠ A9

♥ K9

♦ JT85

♣ AKT87

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

## North hands

Any\_5422\_with\_15-17

<b>Board: 45</b>	♠ KJ	You bid first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: None	♦ AT96	
HCP: 15+1	♣ KQ765	

---

<b>Board: 46</b>	♠ 72	RHO opens the bidding 1NT.
Dealer: West	♥ Q62	You bid next.
Vul: E-W	♦ K54	
HCP: 10+1	♣ KQ954	

---

<b>Board: 47</b>	♠ K7	You bid first.
Dealer: North	♥ 94	The opponents are silent.
Vul: E-W	♦ A9865	
HCP: 15+1	♣ AKJ2	

---

<b>Board: 48</b>	♠ J973	Partner bids first.
Dealer: South	♥ J	The opponents are silent.
Vul: E-W	♦ JT85	
HCP: 9	♣ AQ43	

---

<b>Board: 49</b>	♠ 63	You bid first.
Dealer: North	♥ KQ76	The opponents are silent.
Vul: N-S	♦ AQJ53	
HCP: 16+1	♣ A6	

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 12+1

Contract: 3NT South

North:

♠ KJ

♥ Q3

♦ AT96

♣ KQ765

South:

♠ A84

♥ J9852

♦ QJ2

♣ A3

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 46

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 13+1

Contract: 2♠ South

North:

♠ 72

♥ Q62

♦ K54

♣ KQ954

South:

♠ KQJT3

♥ 73

♦ QJ

♣ AT83

W N E S

1NT Pass Pass 2♠<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 47

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 2

Contract: 1NT North

North:

♠ K7

♥ 94

♦ A9865

♣ AKJ2

South:

♠ 42

♥ 8732

♦ Q74

♣ 8653

W N E S

1NT All Pass

### Board: 48

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ J973

♥ J

♦ JT85

♣ AQ43

South:

♠ KT

♥ KQ96

♦ AQ963

♣ J5

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 49

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ 63

♥ KQ76

♦ AQJ53

♣ A6

South:

♠ KJ98

♥ JT53

♦ 2

♣ 9843

W N E S

1NT All Pass

## South hands

Any\_5422\_with\_15-17

<b>Board: 45</b>	♠ A84	Partner bids first.
Dealer: North	♥ J9852	The opponents are silent.
Vul: None	♦ QJ2	
HCP: 12+1	♣ A3	
<b>Board: 46</b>	♠ KQJT3	LHO opens the bidding 1NT.
Dealer: West	♥ 73	Partner bids next.
Vul: E-W	♦ QJ	
HCP: 13+1	♣ AT83	
<b>Board: 47</b>	♠ 42	Partner bids first.
Dealer: North	♥ 8732	The opponents are silent.
Vul: E-W	♦ Q74	
HCP: 2	♣ 8653	
<b>Board: 48</b>	♠ KT	You bid first.
Dealer: South	♥ KQ96	The opponents are silent.
Vul: E-W	♦ AQ963	
HCP: 15+1	♣ J5	
<b>Board: 49</b>	♠ KJ98	Partner bids first.
Dealer: North	♥ JT53	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 5	♣ 9843	

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 12+1

Contract: 3NT South

North:

♠ KJ

♥ Q3

♦ AT96

♣ KQ765

South:

♠ A84

♥ J9852

♦ QJ2

♣ A3

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 46

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 13+1

Contract: 2♠ South

North:

♠ 72

♥ Q62

♦ K54

♣ KQ954

South:

♠ KQJT3

♥ 73

♦ QJ

♣ AT83

W N E S

1NT Pass Pass 2♠<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 47

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 2

Contract: 1NT North

North:

♠ K7

♥ 94

♦ A9865

♣ AKJ2

South:

♠ 42

♥ 8732

♦ Q74

♣ 8653

W N E S

1NT All Pass

### Board: 48

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ J973

♥ J

♦ JT85

♣ AQ43

South:

♠ KT

♥ KQ96

♦ AQ963

♣ J5

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 49

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ 63

♥ KQ76

♦ AQJ53

♣ A6

South:

♠ KJ98

♥ JT53

♦ 2

♣ 9843

W N E S

1NT All Pass



**Board: 50**

♠ 73

LHO opens the bidding 1NT.

Dealer: East

♥ AKJ42

Partner bids next.

Vul: None

♦ JT9

West (RHO) bids 2♥ if possible.

HCP: 9+1

♣ 852

## Both hands (Answers Page)

**Board: 50**

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 11+1

Contract: 3♥ South

**North:**

♠ 73

♥ AKJ42

♦ JT9

♣ 852

**South:**

♠ AK92

♥ T9653

♦ K6

♣ J4

**W**

**N**

**E**

**S**

1NT Pass

2♥ X

Pass 3♥

All Pass

## South hands

Any\_5422\_with\_15-17

**Board: 50**

♠ AK92

RHO opens the bidding 1NT.

Dealer: East

♥ T9653

You bid next.

Vul: None

♦ K6

West (LHO) bids 2♥ if possible.

HCP: 11+1

♣ J4

## Both hands (Answers Page)

**Board: 50**

Dealer: East

Vul: None

North HCP: 9+1

South HCP: 11+1

Contract: 3♥ South

**North:**

♠ 73

♥ AKJ42

♦ JT9

♣ 852

**South:**

♠ AK92

♥ T9653

♦ K6

♣ J4

**W**

**N**

**E**

**S**

1NT Pass

2♥ X

Pass 3♥

All Pass