

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 1	♠ AQ9	The opponents are silent.
Dealer: S	♥ Q108764	
Vul: EW	♦ K2	Partner bids first.
HCP: 14	♣ K9	

Board: 2	♠ A102	The opponents are silent.
Dealer: N	♥ A984	
Vul: Both	♦ A97	You bid first.
HCP: 15	♣ QJ10	

Board: 3	♠ KJ1087	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: None	♦ Q72	Partner bids first.
HCP: 14	♣ A5	

Board: 4	♠ K63	The opponents are silent.
Dealer: N	♥ J3	
Vul: Both	♦ KJ5	You bid first.
HCP: 15	♣ AK876	

Board: 5	♠ 1062	The opponents are silent.
Dealer: S	♥ KQJ76	
Vul: NS	♦ AK87	Partner bids first.
HCP: 13	♣ 6	

Board: 6	♠ K4	West Bids 2♥ if possible.
Dealer: N	♥ J95	East Bids 2♠ if possible.
Vul: None	♦ KQ9	
HCP: 15	♣ KQJ54	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 1	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: 2	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ 98		1NT	Pass	2♣ ¹
Vul: Both	♥ A984	♥ KJ106	Pass	2♥	Pass	6♥
North HCP: 15	♦ A97	♦ KQJ	AP			
South HCP: 17	♣ QJ10	♣ AK76	1. Stayman			
Contract: 6♥ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ KJ1087	♠ A62				1NT
Vul: None	♥ KJ10	♥ A92	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q72	♦ AK98	Pass	3NT	Pass	4♠
South HCP: 15	♣ A5	♣ 743	Pass	4NT ¹	Pass	5♦
Contract: 5♠ S			Pass	5♥	Pass	5♠
			AP			
			1. Blackwood 1430, for ♠			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ J109		1NT	Pass	2♣ ¹
Vul: Both	♥ J3	♥ 7542	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ5	♦ A109	AP			
South HCP: 8	♣ AK876	♣ QJ10	1. Stayman			
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AQJ				1NT
Vul: NS	♥ KQJ76	♥ 1093	Pass	2♦	Pass	2♥
North HCP: 13	♦ AK87	♦ J42	Pass	3♦	Pass	4♥
South HCP: 15	♣ 6	♣ AK108	AP			
Contract: 4♥ S						

Board: 6
Dealer: N
Vul: None
North HCP: 15
South HCP: 6
Contract: 3♥ S

North:
♠ K4
♥ J95
♦ KQ9
♣ KQJ54

South:
♠ Q86
♥ 108764
♦ A10873
♣ —

West	North	East	South
	1NT	Pass	2♦
2♥ ¹	X	2♠	3♥
AP			
1. Michaels Cuebid			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 1	♠ KJ52	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ AQJ	You bid first.
HCP: 15	♣ A1063	

Board: 2	♠ 98	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: Both	♦ KQJ	Partner bids first.
HCP: 17	♣ AK76	

Board: 3	♠ A62	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ AK98	You bid first.
HCP: 15	♣ 743	

Board: 4	♠ J109	The opponents are silent.
Dealer: N	♥ 7542	
Vul: Both	♦ A109	Partner bids first.
HCP: 8	♣ QJ10	

Board: 5	♠ AQJ	The opponents are silent.
Dealer: S	♥ 1093	
Vul: NS	♦ J42	You bid first.
HCP: 15	♣ AK108	

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

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 1	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: 2	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ 98		1NT	Pass	2♣ ¹
Vul: Both	♥ A984	♥ KJ106	Pass	2♥	Pass	6♥
North HCP: 15	♦ A97	♦ KQJ	AP			
South HCP: 17	♣ QJ10	♣ AK76	1. Stayman			
Contract: 6♥ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ KJ1087	♠ A62				1NT
Vul: None	♥ KJ10	♥ A92	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q72	♦ AK98	Pass	3NT	Pass	4♠
South HCP: 15	♣ A5	♣ 743	Pass	4NT ¹	Pass	5♦
Contract: 5♠ S			Pass	5♥	Pass	5♠
			AP			
			1. Blackwood 1430, for ♠			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ J109		1NT	Pass	2♣ ¹
Vul: Both	♥ J3	♥ 7542	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ5	♦ A109	AP			
South HCP: 8	♣ AK876	♣ QJ10	1. Stayman			
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AQJ				1NT
Vul: NS	♥ KQJ76	♥ 1093	Pass	2♦	Pass	2♥
North HCP: 13	♦ AK87	♦ J42	Pass	3♦	Pass	4♥
South HCP: 15	♣ 6	♣ AK108	AP			
Contract: 4♥ S						

Board: 6
Dealer: N
Vul: None
North HCP: 15
South HCP: 6
Contract: 3♥ S

North:
♠ K4
♥ J95
♦ KQ9
♣ KQJ54

South:
♠ Q86
♥ 108764
♦ A10873
♣ —

West	North	East	South
	1NT	Pass	2♦
2♥ ¹	X	2♠	3♥
AP			
1. Michaels Cuebid			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 7	♠ Q53	The opponents are silent.
Dealer: S	♥ J9864	
Vul: EW	♦ A94	Partner bids first.
HCP: 7	♣ 75	

Board: 8	♠ Q98	The opponents are silent.
Dealer: N	♥ KQ862	
Vul: Both	♦ KQ7	You bid first.
HCP: 15	♣ K2	

Board: 9	♠ 1032	East Bids 3♣ if possible.
Dealer: S	♥ QJ10643	
Vul: NS	♦ 103	Partner bids first.
HCP: 3	♣ 53	

Board: 10	♠ K53	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ AJ104	You bid first.
HCP: 15	♣ Q108	

Board: 11	♠ QJ9863	West Doubles 1NT if possible.
Dealer: S	♥ 104	
Vul: NS	♦ 9643	Partner bids first.
HCP: 3	♣ 5	

Board: 12	♠ KQJ	The opponents are silent.
Dealer: N	♥ Q832	
Vul: None	♦ QJ	You bid first.
HCP: 15	♣ A872	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ AK876				1NT
Vul: EW	♥ J9864	♥ 103	Pass	2♦	Pass	2♥
North HCP: 7	♦ A94	♦ KJ7	AP			
South HCP: 15	♣ 75	♣ A83				
Contract: 2♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 63		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ862	♥ J743	Pass	3♣ ²	Pass	4♥
North HCP: 15	♦ KQ7	♦ A64	AP			
South HCP: 9	♣ K2	♣ A853	1. Stayman			
Contract: 4♥ S			2. artificial			

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ KQ9				1NT
Vul: NS	♥ QJ10643	♥ A82	Pass	2♦	3♣	Pass
North HCP: 3	♦ 103	♦ Q65	Pass	3♥	AP	
South HCP: 15	♣ 53	♣ KJ62				
Contract: 3♥ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ J982				
Vul: EW	♥ AJ9	♥ K65		1NT	AP	
North HCP: 15	♦ AJ104	♦ 865				
South HCP: 4	♣ Q108	♣ 652				
Contract: 1N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ QJ9863	♠ K2				1NT
Vul: NS	♥ 104	♥ AKQJ6	X ¹	2♥	Pass	2♠
North HCP: 3	♦ 9643	♦ 85	Pass	3♠	AP	
South HCP: 15	♣ 5	♣ Q987	1. Cappelletti, strong			
Contract: 3♠ S						

Board: 12

Dealer: N

Vul: None

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ KQJ

♥ Q832

♦ QJ

♣ A872

South:

♠ A64

♥ AK76

♦ 72

♣ QJ106

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

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 7 ♠ AK876
Dealer: S ♥ 103
Vul: EW ♦ KJ7
HCP: 15 ♣ A83

The opponents are silent.

You bid first.

Board: 8 ♠ 63
Dealer: N ♥ J743
Vul: Both ♦ A64
HCP: 9 ♣ A853

The opponents are silent.

Partner bids first.

Board: 9 ♠ KQ9
Dealer: S ♥ A82
Vul: NS ♦ Q65
HCP: 15 ♣ KJ62

East Bids 3♣ if possible.

You bid first.

Board: 10 ♠ J982
Dealer: N ♥ K65
Vul: EW ♦ 865
HCP: 4 ♣ 652

The opponents are silent.

Partner bids first.

Board: 11 ♠ K2
Dealer: S ♥ AKQJ6
Vul: NS ♦ 85
HCP: 15 ♣ Q987

West Doubles 1NT if possible.

You bid first.

Board: 12 ♠ A64
Dealer: N ♥ AK76
Vul: None ♦ 72
HCP: 14 ♣ QJ106

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ AK876				1NT
Vul: EW	♥ J9864	♥ 103	Pass	2♦	Pass	2♥
North HCP: 7	♦ A94	♦ KJ7	AP			
South HCP: 15	♣ 75	♣ A83				
Contract: 2♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 63		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ862	♥ J743	Pass	3♣ ²	Pass	4♥
North HCP: 15	♦ KQ7	♦ A64	AP			
South HCP: 9	♣ K2	♣ A853	1. Stayman			
Contract: 4♥ S			2. artificial			

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ KQ9				1NT
Vul: NS	♥ QJ10643	♥ A82	Pass	2♦	3♣	Pass
North HCP: 3	♦ 103	♦ Q65	Pass	3♥	AP	
South HCP: 15	♣ 53	♣ KJ62				
Contract: 3♥ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ J982				
Vul: EW	♥ AJ9	♥ K65		1NT	AP	
North HCP: 15	♦ AJ104	♦ 865				
South HCP: 4	♣ Q108	♣ 652				
Contract: 1N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ QJ9863	♠ K2				1NT
Vul: NS	♥ 104	♥ AKQJ6	X ¹	2♥	Pass	2♠
North HCP: 3	♦ 9643	♦ 85	Pass	3♠	AP	
South HCP: 15	♣ 5	♣ Q987	1. Cappelletti, strong			
Contract: 3♠ S						

Board: 12

Dealer: N

Vul: None

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ KQJ

♥ Q832

♦ QJ

♣ A872

South:

♠ A64

♥ AK76

♦ 72

♣ QJ106

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

1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 13	♠ 972	The opponents are silent.
Dealer: S	♥ Q74	
Vul: EW	♦ KJ76	Partner bids first.
HCP: 12	♣ AQ5	

Board: 14	♠ AQJ3	The opponents are silent.
Dealer: N	♥ KQ105	
Vul: Both	♦ Q92	You bid first.
HCP: 15	♣ J8	

Board: 15	♠ 4	East Bids 2♣ if possible.
Dealer: S	♥ 8763	West Bids 2♦ if possible.
Vul: Both	♦ 107532	East Bids 2♠ if possible.
HCP: 0	♣ 1065	West Bids 3♠ if possible.
		Partner bids first.

Board: 16	♠ KQ6	The opponents are silent.
Dealer: N	♥ K98	
Vul: None	♦ A108	You bid first.
HCP: 15	♣ K863	

Board: 17	♠ 654	The opponents are silent.
Dealer: S	♥ QJ32	
Vul: Both	♦ A10862	Partner bids first.
HCP: 8	♣ J	

Board: 18	♠ KJ84	The opponents are silent.
Dealer: N	♥ KQ65	
Vul: None	♦ A62	You bid first.
HCP: 15	♣ Q2	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ KQ54				1NT
Vul: EW	♥ Q74	♥ K8				
North HCP: 12	♦ KJ76	♦ A983	Pass	3NT	AP	
South HCP: 15	♣ AQ5	♣ K98				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ K7		1NT	Pass	4NT ¹
Vul: Both	♥ KQ105	♥ A92				
North HCP: 15	♦ Q92	♦ K10854	AP			
South HCP: 16	♣ J8	♣ AQ2	1. Quantitative 4NT			
Contract: 4N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ86	Pass	Pass	2♣ ¹	Pass
Vul: Both	♥ 8763	♥ J10	2♦ ²	Pass	2♠	Pass
North HCP: 0	♦ 107532	♦ KQ94	3♠	AP		
South HCP: 15	♣ 1065	♣ A93	1. Cappelletti, any 6+suit			
Contract: 3♠ E			2. automat			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A852		1NT	Pass	2♣ ¹
Vul: None	♥ K98	♥ AQ1032	Pass	2♦	Pass	3♠ ²
North HCP: 15	♦ A108	♦ J532	Pass	4♥	AP	
South HCP: 11	♣ K863	♣ —	1. Stayman			
Contract: 4♥ N			2. SMOLEN			

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A108				1NT
Vul: Both	♥ QJ32	♥ K10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A10862	♦ J43	Pass	2NT	AP	
South HCP: 15	♣ J	♣ AK865	1. Stayman			
Contract: 2N S						

Board: 18

Dealer: N

Vul: None

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ KJ84

♥ KQ65

♦ A62

♣ Q2

South:

♠ 962

♥ A943

♦ KQ

♣ AJ76

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

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 13	♠ KQ54	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ A983	You bid first.
HCP: 15	♣ K98	

Board: 14	♠ K7	The opponents are silent.
Dealer: N	♥ A92	
Vul: Both	♦ K10854	Partner bids first.
HCP: 16	♣ AQ2	

Board: 15	♠ AJ86	East Bids 2♣ if possible.
Dealer: S	♥ J10	West Bids 2♦ if possible.
Vul: Both	♦ KQ94	East Bids 2♠ if possible.
HCP: 15	♣ A93	West Bids 3♠ if possible.
		You bid first.

Board: 16	♠ A852	The opponents are silent.
Dealer: N	♥ AQ1032	
Vul: None	♦ J532	Partner bids first.
HCP: 11	♣ —	

Board: 17	♠ A108	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ J43	You bid first.
HCP: 15	♣ AK865	

Board: 18	♠ 962	The opponents are silent.
Dealer: N	♥ A943	
Vul: None	♦ KQ	Partner bids first.
HCP: 14	♣ AJ76	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ KQ54				1NT
Vul: EW	♥ Q74	♥ K8				
North HCP: 12	♦ KJ76	♦ A983	Pass	3NT	AP	
South HCP: 15	♣ AQ5	♣ K98				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ K7		1NT	Pass	4NT ¹
Vul: Both	♥ KQ105	♥ A92				
North HCP: 15	♦ Q92	♦ K10854	AP			
South HCP: 16	♣ J8	♣ AQ2	1. Quantitative 4NT			
Contract: 4N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ86				1NT
Vul: Both	♥ 8763	♥ J10	Pass	Pass	2♣ ¹	Pass
North HCP: 0	♦ 107532	♦ KQ94	2♦ ²	Pass	2♠	Pass
South HCP: 15	♣ 1065	♣ A93	3♠	AP		
Contract: 3♠ E			1. Cappelletti, any 6+suit			
			2. automat			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A852		1NT	Pass	2♣ ¹
Vul: None	♥ K98	♥ AQ1032	Pass	2♦	Pass	3♠ ²
North HCP: 15	♦ A108	♦ J532	Pass	4♥	AP	
South HCP: 11	♣ K863	♣ —				
Contract: 4♥ N			1. Stayman			
			2. SMOLEN			

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A108				1NT
Vul: Both	♥ QJ32	♥ K10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A10862	♦ J43	Pass	2NT	AP	
South HCP: 15	♣ J	♣ AK865				
Contract: 2N S			1. Stayman			

Board: 18

Dealer: N

Vul: None

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ KJ84

♥ KQ65

♦ A62

♣ Q2

South:

♠ 962

♥ A943

♦ KQ

♣ AJ76

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

1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 19	♠ 875	The opponents are silent.
Dealer: S	♥ J1084	
Vul: NS	♦ 1083	Partner bids first.
HCP: 4	♣ K64	

Board: 20	♠ KQ43	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ J1042	You bid first.
HCP: 15	♣ KQJ	

Board: 21	♠ 8	The opponents are silent.
Dealer: S	♥ 108632	
Vul: None	♦ Q7	Partner bids first.
HCP: 7	♣ AJ1096	

Board: 22	♠ K6	The opponents are silent.
Dealer: N	♥ 843	
Vul: Both	♦ AK1096	You bid first.
HCP: 15	♣ KQ5	

Board: 23	♠ Q108	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ 63	Partner bids first.
HCP: 7	♣ KQ85432	

Board: 24	♠ A82	The opponents are silent.
Dealer: N	♥ 10964	
Vul: NS	♦ A76	You bid first.
HCP: 15	♣ AK10	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ A94				1NT
Vul: NS	♥ J1084	♥ AQ932				
North HCP: 4	♦ 1083	♦ KQ4	AP			
South HCP: 15	♣ K64	♣ 97				
Contract: 1N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ J97				
Vul: Both	♥ K9	♥ 1054		1NT	AP	
North HCP: 15	♦ J1042	♦ A953				
South HCP: 5	♣ KQJ	♣ 654				
Contract: 1N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AJ				1NT
Vul: None	♥ 108632	♥ Q97	Pass	2♦	Pass	2♥
North HCP: 7	♦ Q7	♦ AJ1086	AP			
South HCP: 15	♣ AJ1096	♣ K87				
Contract: 2♥ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q53				
Vul: Both	♥ 843	♥ KQ72		1NT	AP	
North HCP: 15	♦ AK1096	♦ 54				
South HCP: 7	♣ KQ5	♣ 9642				
Contract: 1N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 43				1NT
Vul: None	♥ 10	♥ K852	Pass	3NT	AP	
North HCP: 7	♦ 63	♦ AKJ5				
South HCP: 15	♣ KQ85432	♣ A96				
Contract: 3N S						

Board: 24

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 3♠ N

North:

♠ A82

♥ 10964

♦ A76

♣ AK10

South:

♠ 97654

♥ K7

♦ K953

♣ Q5

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

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 19	♠ A94	The opponents are silent.
Dealer: S	♥ AQ932	
Vul: NS	♦ KQ4	You bid first.
HCP: 15	♣ 97	

Board: 20	♠ J97	The opponents are silent.
Dealer: N	♥ 1054	
Vul: Both	♦ A953	Partner bids first.
HCP: 5	♣ 654	

Board: 21	♠ AJ	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ AJ1086	You bid first.
HCP: 15	♣ K87	

Board: 22	♠ Q53	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: Both	♦ 54	Partner bids first.
HCP: 7	♣ 9642	

Board: 23	♠ 43	The opponents are silent.
Dealer: S	♥ K852	
Vul: None	♦ AKJ5	You bid first.
HCP: 15	♣ A96	

Board: 24	♠ 97654	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ K953	Partner bids first.
HCP: 8	♣ Q5	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ A94				1NT
Vul: NS	♥ J1084	♥ AQ932				
North HCP: 4	♦ 1083	♦ KQ4	AP			
South HCP: 15	♣ K64	♣ 97				
Contract: 1N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ J97				
Vul: Both	♥ K9	♥ 1054		1NT	AP	
North HCP: 15	♦ J1042	♦ A953				
South HCP: 5	♣ KQJ	♣ 654				
Contract: 1N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AJ				1NT
Vul: None	♥ 108632	♥ Q97	Pass	2♦	Pass	2♥
North HCP: 7	♦ Q7	♦ AJ1086	AP			
South HCP: 15	♣ AJ1096	♣ K87				
Contract: 2♥ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q53				
Vul: Both	♥ 843	♥ KQ72		1NT	AP	
North HCP: 15	♦ AK1096	♦ 54				
South HCP: 7	♣ KQ5	♣ 9642				
Contract: 1N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 43				1NT
Vul: None	♥ 10	♥ K852	Pass	3NT	AP	
North HCP: 7	♦ 63	♦ AKJ5				
South HCP: 15	♣ KQ85432	♣ A96				
Contract: 3N S						

Board: 24

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 3♠ N

North:

♠ A82

♥ 10964

♦ A76

♣ AK10

South:

♠ 97654

♥ K7

♦ K953

♣ Q5

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

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 25	♠ Q852	The opponents are silent.
Dealer: S	♥ J862	
Vul: Both	♦ 842	Partner bids first.
HCP: 7	♣ A7	

Board: 26	♠ AK7	The opponents are silent.
Dealer: N	♥ KQ753	
Vul: None	♦ 76	You bid first.
HCP: 15	♣ QJ4	

Board: 27	♠ QJ102	The opponents are silent.
Dealer: S	♥ 10752	
Vul: NS	♦ AJ53	Partner bids first.
HCP: 8	♣ 5	

Board: 28	♠ A84	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ K753	You bid first.
HCP: 15	♣ A1076	

Board: 29	♠ A	The opponents are silent.
Dealer: S	♥ A842	
Vul: NS	♦ J52	Partner bids first.
HCP: 15	♣ KQJ102	

Board: 30	♠ QJ876	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ A63	You bid first.
HCP: 15	♣ A54	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 25	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						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 854				
Vul: None	♥ KQ753	♥ J98		1NT	AP	
North HCP: 15	♦ 76	♦ A52				
South HCP: 5	♣ QJ4	♣ 10963				
Contract: 1N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AJ53	♦ KQ98	Pass	2NT	AP	
South HCP: 15	♣ 5	♣ AKQ10	1. Stayman			
Contract: 2N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 73				
Vul: EW	♥ A10	♥ 987643		1NT	Pass	2♦
North HCP: 15	♦ K753	♦ 10642	Pass	2♥	AP	
South HCP: 0	♣ A1076	♣ 9				
Contract: 2♥ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K854				1NT
Vul: NS	♥ 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			

Board: 30
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 4♠ S

North:
♠ QJ876
♥ KJ
♦ A63
♣ A54

South:
♠ AK5
♥ 10962
♦ Q8752
♣ 6

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

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 25	♠ K73	The opponents are silent.
Dealer: S	♥ AK93	
Vul: Both	♦ AJ9	You bid first.
HCP: 15	♣ 965	

Board: 26	♠ 854	The opponents are silent.
Dealer: N	♥ J98	
Vul: None	♦ A52	Partner bids first.
HCP: 5	♣ 10963	

Board: 27	♠ 954	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ KQ98	You bid first.
HCP: 15	♣ AKQ10	

Board: 28	♠ 73	The opponents are silent.
Dealer: N	♥ 987643	
Vul: EW	♦ 10642	Partner bids first.
HCP: 0	♣ 9	

Board: 29	♠ K854	The opponents are silent.
Dealer: S	♥ Q95	
Vul: NS	♦ AQ9	You bid first.
HCP: 15	♣ A43	

Board: 30	♠ AK5	The opponents are silent.
Dealer: N	♥ 10962	
Vul: EW	♦ Q8752	Partner bids first.
HCP: 9	♣ 6	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 25	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						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 854				
Vul: None	♥ KQ753	♥ J98		1NT	AP	
North HCP: 15	♦ 76	♦ A52				
South HCP: 5	♣ QJ4	♣ 10963				
Contract: 1N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AJ53	♦ KQ98	Pass	2NT	AP	
South HCP: 15	♣ 5	♣ AKQ10	1. Stayman			
Contract: 2N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 73				
Vul: EW	♥ A10	♥ 987643		1NT	Pass	2♦
North HCP: 15	♦ K753	♦ 10642	Pass	2♥	AP	
South HCP: 0	♣ A1076	♣ 9				
Contract: 2♥ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K854				1NT
Vul: NS	♥ 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			

Board: 30
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 4♠ S

North:
♠ QJ876
♥ KJ
♦ A63
♣ A54

South:
♠ AK5
♥ 10962
♦ Q8752
♣ 6

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

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 31	♠ AQ963	The opponents are silent.
Dealer: S	♥ K854	
Vul: Both	♦ J53	Partner bids first.
HCP: 10	♣ 5	

Board: 32	♠ K8754	East Bids 2♣ if possible.
Dealer: N	♥ K10	
Vul: NS	♦ A873	You bid first.
HCP: 15	♣ AJ	

Board: 33	♠ 952	The opponents are silent.
Dealer: S	♥ 8753	
Vul: Both	♦ 1064	Partner bids first.
HCP: 9	♣ AKQ	

Board: 34	♠ A9	East Bids 2♣ if possible.
Dealer: N	♥ AK97	East Bids 2♠ if possible.
Vul: None	♦ 10965	
HCP: 15	♣ A52	You bid first.

Board: 35	♠ Q932	The opponents are silent.
Dealer: S	♥ A10843	
Vul: None	♦ J8	Partner bids first.
HCP: 8	♣ J6	

Board: 36	♠ AKQ6	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ 107	You bid first.
HCP: 15	♣ 9764	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 31			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AQ963	♠ KJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♥ K854	♥ Q96	Pass	3♥ ²	Pass	4♠
South HCP: 15	♦ J53	♦ 76	AP			
Contract: 4♠ S	♣ 5	♣ AKQ92	1. Stayman			
			2. SMOLEN			

Board: 32			West	North	East	South
Dealer: N	North:	South:		1NT	2♣ ¹	4♦ ²
Vul: NS	♠ K8754	♠ 106	Pass	4♥	AP	
North HCP: 15	♥ K10	♥ QJ7653	1. Cappelletti, any 6+suit			
South HCP: 6	♦ A873	♦ 62	2. Texas			
Contract: 4♥ N	♣ AJ	♣ K102				

Board: 33			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 952	♠ AKJ8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♥ 8753	♥ KJ10	Pass	2NT	AP	
South HCP: 15	♦ 1064	♦ Q5	1. Stayman			
Contract: 2N S	♣ AKQ	♣ J1094				

Board: 34			West	North	East	South
Dealer: N	North:	South:		1NT	2♣ ¹	X ²
Vul: None	♠ A9	♠ 10762	Pass	2♥	2♠	3♣
North HCP: 15	♥ AK97	♥ Q2	AP			
South HCP: 8	♦ 10965	♦ 72	1. Cappelletti, any 6+suit			
Contract: 3♣ S	♣ A52	♣ KQJ109	2. Stayman			

Board: 35			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ Q932	♠ KJ1087	Pass	2♦	Pass	2♥
North HCP: 8	♥ A10843	♥ KJ2	Pass	2♠	Pass	4♠
South HCP: 15	♦ J8	♦ 93	AP			
Contract: 4♠ N	♣ J6	♣ AK5				

Board: 36

Dealer: N

Vul: NS

North HCP: 15

South HCP: 6

Contract: 3♦ N

North:

♠ AKQ6

♥ AQ6

♦ 107

♣ 9764

South:

♠ 72

♥ 953

♦ AQ9853

♣ 32

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

2. automat

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 31	♠ KJ5	The opponents are silent.
Dealer: S	♥ Q96	
Vul: Both	♦ 76	You bid first.
HCP: 15	♣ AKQ92	

Board: 32	♠ 106	East Bids 2♣ if possible.
Dealer: N	♥ QJ7653	
Vul: NS	♦ 62	Partner bids first.
HCP: 6	♣ K102	

Board: 33	♠ AKJ8	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ Q5	You bid first.
HCP: 15	♣ J1094	

Board: 34	♠ 10762	East Bids 2♣ if possible.
Dealer: N	♥ Q2	East Bids 2♠ if possible.
Vul: None	♦ 72	
HCP: 8	♣ KQJ109	Partner bids first.

Board: 35	♠ KJ1087	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ 93	You bid first.
HCP: 15	♣ AK5	

Board: 36	♠ 72	The opponents are silent.
Dealer: N	♥ 953	
Vul: NS	♦ AQ9853	Partner bids first.
HCP: 6	♣ 32	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 31			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AQ963	♠ KJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♥ K854	♥ Q96	Pass	3♥ ²	Pass	4♠
South HCP: 15	♦ J53	♦ 76	AP			
Contract: 4♠ S	♣ 5	♣ AKQ92	1. Stayman			
			2. SMOLEN			

Board: 32			West	North	East	South
Dealer: N	North:	South:		1NT	2♣ ¹	4♦ ²
Vul: NS	♠ K8754	♠ 106	Pass	4♥	AP	
North HCP: 15	♥ K10	♥ QJ7653	1. Cappelletti, any 6+suit			
South HCP: 6	♦ A873	♦ 62	2. Texas			
Contract: 4♥ N	♣ AJ	♣ K102				

Board: 33			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 952	♠ AKJ8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♥ 8753	♥ KJ10	Pass	2NT	AP	
South HCP: 15	♦ 1064	♦ Q5	1. Stayman			
Contract: 2N S	♣ AKQ	♣ J1094				

Board: 34			West	North	East	South
Dealer: N	North:	South:		1NT	2♣ ¹	X ²
Vul: None	♠ A9	♠ 10762	Pass	2♥	2♠	3♣
North HCP: 15	♥ AK97	♥ Q2	AP			
South HCP: 8	♦ 10965	♦ 72	1. Cappelletti, any 6+suit			
Contract: 3♣ S	♣ A52	♣ KQJ109	2. Stayman			

Board: 35			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ Q932	♠ KJ1087	Pass	2♦	Pass	2♥
North HCP: 8	♥ A10843	♥ KJ2	Pass	2♠	Pass	4♠
South HCP: 15	♦ J8	♦ 93	AP			
Contract: 4♠ N	♣ J6	♣ AK5				

Board: 36

Dealer: N

Vul: NS

North HCP: 15

South HCP: 6

Contract: 3♦ N

North:

♠ AKQ6

♥ AQ6

♦ 107

♣ 9764

South:

♠ 72

♥ 953

♦ AQ9853

♣ 32

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

2. automat

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 37	♠ 1097	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ A76	Partner bids first.
HCP: 10	♣ Q985	

Board: 38	♠ A8	The opponents are silent.
Dealer: N	♥ K106	
Vul: EW	♦ A1076	You bid first.
HCP: 15	♣ KJ93	

Board: 39	♠ K10962	The opponents are silent.
Dealer: S	♥ 109	
Vul: Both	♦ J876	Partner bids first.
HCP: 7	♣ QJ	

Board: 40	♠ AK843	The opponents are silent.
Dealer: N	♥ 952	
Vul: None	♦ AK6	You bid first.
HCP: 15	♣ J3	

Board: 41	♠ AQ10642	The opponents are silent.
Dealer: S	♥ J9	
Vul: Both	♦ Q102	Partner bids first.
HCP: 13	♣ A3	

Board: 42	♠ AQJ106	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ KJ8	You bid first.
HCP: 15	♣ Q97	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ K3				1NT
Vul: Both	♥ A85	♥ Q763				
North HCP: 10	♦ A76	♦ KQ98	Pass	3NT	AP	
South HCP: 15	♣ Q985	♣ AJ3				
Contract: 3N S						
Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q106542		1NT	Pass	4♥ ¹
Vul: EW	♥ K106	♥ 82				
North HCP: 15	♦ A1076	♦ QJ	Pass	4♠	AP	
South HCP: 9	♣ KJ93	♣ A82	1. Texas			
Contract: 4♠ N						
Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ K10962	♠ AJ43				1NT
Vul: Both	♥ 109	♥ 73	Pass	2♥	Pass	2NT ¹
North HCP: 7	♦ J876	♦ AK109	Pass	3♠	AP	
South HCP: 15	♣ QJ	♣ K109	1. Extended acceptance after NT			
Contract: 3♠ N						
Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AK843	♠ 7		1NT	Pass	2♦
Vul: None	♥ 952	♥ KQ1043	Pass	2♥	Pass	3♣
North HCP: 15	♦ AK6	♦ J10				
South HCP: 12	♣ J3	♣ AQ764	Pass	4♥	AP	
Contract: 4♥ N						
Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ AQ10642	♠ J8				1NT
Vul: Both	♥ J9	♥ AQ73				
North HCP: 13	♦ Q102	♦ AKJ	Pass	2♥	Pass	2♠
South HCP: 15	♣ A3	♣ 10985	Pass	4♠	AP	
Contract: 4♠ S						

Board: 42

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ AQJ106

♥ Q6

♦ KJ8

♣ Q97

South:

♠ 942

♥ A10875

♦ A5

♣ KJ2

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

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 37	♠ K3	The opponents are silent.
Dealer: S	♥ Q763	
Vul: Both	♦ KQ98	You bid first.
HCP: 15	♣ AJ3	

Board: 38	♠ Q106542	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ QJ	Partner bids first.
HCP: 9	♣ A82	

Board: 39	♠ AJ43	The opponents are silent.
Dealer: S	♥ 73	
Vul: Both	♦ AK109	You bid first.
HCP: 15	♣ K109	

Board: 40	♠ 7	The opponents are silent.
Dealer: N	♥ KQ1043	
Vul: None	♦ J10	Partner bids first.
HCP: 12	♣ AQ764	

Board: 41	♠ J8	The opponents are silent.
Dealer: S	♥ AQ73	
Vul: Both	♦ AKJ	You bid first.
HCP: 15	♣ 10985	

Board: 42	♠ 942	The opponents are silent.
Dealer: N	♥ A10875	
Vul: NS	♦ A5	Partner bids first.
HCP: 12	♣ KJ2	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ K3				1NT
Vul: Both	♥ A85	♥ Q763				
North HCP: 10	♦ A76	♦ KQ98	Pass	3NT	AP	
South HCP: 15	♣ Q985	♣ AJ3				
Contract: 3N S						
Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q106542		1NT	Pass	4♥ ¹
Vul: EW	♥ K106	♥ 82				
North HCP: 15	♦ A1076	♦ QJ	Pass	4♠	AP	
South HCP: 9	♣ KJ93	♣ A82	1. Texas			
Contract: 4♠ N						
Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ K10962	♠ AJ43				1NT
Vul: Both	♥ 109	♥ 73	Pass	2♥	Pass	2NT ¹
North HCP: 7	♦ J876	♦ AK109	Pass	3♠	AP	
South HCP: 15	♣ QJ	♣ K109	1. Extended acceptance after NT			
Contract: 3♠ N						
Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AK843	♠ 7		1NT	Pass	2♦
Vul: None	♥ 952	♥ KQ1043	Pass	2♥	Pass	3♣
North HCP: 15	♦ AK6	♦ J10				
South HCP: 12	♣ J3	♣ AQ764	Pass	4♥	AP	
Contract: 4♥ N						
Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ AQ10642	♠ J8				1NT
Vul: Both	♥ J9	♥ AQ73				
North HCP: 13	♦ Q102	♦ AKJ	Pass	2♥	Pass	2♠
South HCP: 15	♣ A3	♣ 10985	Pass	4♠	AP	
Contract: 4♠ S						

Board: 42

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ AQJ106

♥ Q6

♦ KJ8

♣ Q97

South:

♠ 942

♥ A10875

♦ A5

♣ KJ2

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

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 43 ♠ AKJ54
Dealer: S ♥ 1065
Vul: Both ♦ 32
HCP: 9 ♣ J32

The opponents are silent.

Partner bids first.

Board: 44 ♠ J84
Dealer: N ♥ KJ2
Vul: EW ♦ AQ93
HCP: 15 ♣ A73

East Doubles 1NT if possible.
West Doubles Pass if possible.

You bid first.

Board: 45 ♠ J105
Dealer: S ♥ K9
Vul: EW ♦ 854
HCP: 7 ♣ K10872

East Bids 3♥ if possible.

Partner bids first.

Board: 46 ♠ Q109
Dealer: N ♥ AKJ
Vul: NS ♦ KQ92
HCP: 15 ♣ 1052

The opponents are silent.

You bid first.

Board: 47 ♠ —
Dealer: S ♥ AJ10942
Vul: EW ♦ KJ652
HCP: 11 ♣ Q7

The opponents are silent.

Partner bids first.

Board: 48 ♠ AK107
Dealer: N ♥ 873
Vul: NS ♦ A8
HCP: 15 ♣ KJ82

The opponents are silent.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 43

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AKJ54

♥ 1065

♦ 32

♣ J32

South:

♠ Q8

♥ QJ832

♦ AK4

♣ K76

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 2NT AP

Board: 44

Dealer: N

Vul: EW

North HCP: 15

South HCP: 2

Contract: 4♥ X N

North:

♠ J84

♥ KJ2

♦ AQ93

♣ A73

South:

♠ Q952

♥ 10987643

♦ 8

♣ 8

West North East South

1NT X¹ 4♦²

Pass 4♥ Pass Pass

X AP

1. Cappelletti, strong

2. Texas

Board: 45

Dealer: S

Vul: EW

North HCP: 7

South HCP: 15

Contract: 3♥ E

North:

♠ J105

♥ K9

♦ 854

♣ K10872

South:

♠ 93

♥ Q2

♦ AQ763

♣ AQJ5

West North East South

1NT

Pass Pass 3♥ AP

Board: 46

Dealer: N

Vul: NS

North HCP: 15

South HCP: 6

Contract: 1N N

North:

♠ Q109

♥ AKJ

♦ KQ92

♣ 1052

South:

♠ KJ

♥ 9654

♦ 106

♣ Q8763

West North East South

1NT AP

Board: 47

Dealer: S

Vul: EW

North HCP: 11

South HCP: 15

Contract: 4♥ S

North:

♠ —

♥ AJ10942

♦ KJ652

♣ Q7

South:

♠ AJ93

♥ K6

♦ AQ8

♣ J653

West North East South

1NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 48

Dealer: N

Vul: NS

North HCP: 15

South HCP: 14

Contract: 3N N

North:

♠ AK107

♥ 873

♦ A8

♣ KJ82

South:

♠ Q84

♥ AQ9

♦ KJ65

♣ Q106

West	North	East	South
	1NT	Pass	3NT
AP			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 43	♠ Q8	The opponents are silent.
Dealer: S	♥ QJ832	
Vul: Both	♦ AK4	You bid first.
HCP: 15	♣ K76	

Board: 44	♠ Q952	East Doubles 1NT if possible.
Dealer: N	♥ 10987643	West Doubles Pass if possible.
Vul: EW	♦ 8	
HCP: 2	♣ 8	Partner bids first.

Board: 45	♠ 93	East Bids 3♥ if possible.
Dealer: S	♥ Q2	
Vul: EW	♦ AQ763	You bid first.
HCP: 15	♣ AQJ5	

Board: 46	♠ KJ	The opponents are silent.
Dealer: N	♥ 9654	
Vul: NS	♦ 106	Partner bids first.
HCP: 6	♣ Q8763	

Board: 47	♠ AJ93	The opponents are silent.
Dealer: S	♥ K6	
Vul: EW	♦ AQ8	You bid first.
HCP: 15	♣ J653	

Board: 48	♠ Q84	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ KJ65	Partner bids first.
HCP: 14	♣ Q106	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 43

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AKJ54

♥ 1065

♦ 32

♣ J32

South:

♠ Q8

♥ QJ832

♦ AK4

♣ K76

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 2NT AP

Board: 44

Dealer: N

Vul: EW

North HCP: 15

South HCP: 2

Contract: 4♥ X N

North:

♠ J84

♥ KJ2

♦ AQ93

♣ A73

South:

♠ Q952

♥ 10987643

♦ 8

♣ 8

West North East South

1NT X¹ 4♦²

Pass 4♥ Pass Pass

X AP

1. Cappelletti, strong

2. Texas

Board: 45

Dealer: S

Vul: EW

North HCP: 7

South HCP: 15

Contract: 3♥ E

North:

♠ J105

♥ K9

♦ 854

♣ K10872

South:

♠ 93

♥ Q2

♦ AQ763

♣ AQJ5

West North East South

1NT

Pass Pass 3♥ AP

Board: 46

Dealer: N

Vul: NS

North HCP: 15

South HCP: 6

Contract: 1N N

North:

♠ Q109

♥ AKJ

♦ KQ92

♣ 1052

South:

♠ KJ

♥ 9654

♦ 106

♣ Q8763

West North East South

1NT AP

Board: 47

Dealer: S

Vul: EW

North HCP: 11

South HCP: 15

Contract: 4♥ S

North:

♠ —

♥ AJ10942

♦ KJ652

♣ Q7

South:

♠ AJ93

♥ K6

♦ AQ8

♣ J653

West North East South

1NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 48

Dealer: N

Vul: NS

North HCP: 15

South HCP: 14

Contract: 3N N

North:

♠ AK107

♥ 873

♦ A8

♣ KJ82

South:

♠ Q84

♥ AQ9

♦ KJ65

♣ Q106

West	North	East	South
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	1NT	Pass	3NT
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AP

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 49	♠ KQ985	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ A985	Partner bids first.
HCP: 14	♣ 5	

Board: 50	♠ 103	The opponents are silent.
Dealer: N	♥ A976	
Vul: Both	♦ KJ98	You bid first.
HCP: 15	♣ AK3	

Board: 51	♠ 432	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ AQ7432	Partner bids first.
HCP: 9	♣ J3	

Board: 52	♠ A3	The opponents are silent.
Dealer: N	♥ 1094	
Vul: None	♦ AJ103	You bid first.
HCP: 15	♣ AQ83	

Board: 53	♠ 1043	West Bids 2♣ if possible.
Dealer: S	♥ KJ1093	
Vul: None	♦ 75	Partner bids first.
HCP: 10	♣ AQ3	

Board: 54	♠ KQJ107	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: NS	♦ 32	You bid first.
HCP: 15	♣ QJ7	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ KQ985	♠ J74				1NT
Vul: EW	♥ AJ6	♥ Q94	Pass	2♥	Pass	2♠
North HCP: 14	♦ A985	♦ KQ62	Pass	3♦	Pass	4♠
South HCP: 15	♣ 5	♣ AK2	AP			
Contract: 4♠ S						
Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ K7				
Vul: Both	♥ A976	♥ KJ83		1NT	AP	
North HCP: 15	♦ KJ98	♦ 10654				
South HCP: 7	♣ AK3	♣ 1084				
Contract: 1N N						
Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ Q10				1NT
Vul: EW	♥ Q4	♥ AK2	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9	♦ AQ7432	♦ 1065	AP			
South HCP: 15	♣ J3	♣ AQ986	1. Minor Suit Transfers after 1NT			
Contract: 3♦ S			2. automat			
Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 9875				
Vul: None	♥ 1094	♥ AJ87		1NT	AP	
North HCP: 15	♦ AJ103	♦ 94				
South HCP: 6	♣ AQ83	♣ J97				
Contract: 1N N						
Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AJ972				1NT
Vul: None	♥ KJ1093	♥ AQ4	2♣ ¹	2♦	Pass	2♥
North HCP: 10	♦ 75	♦ KJ3	Pass	3NT	Pass	4♥
South HCP: 15	♣ AQ3	♣ 105	AP			
Contract: 4♥ S			1. Cappelletti, any 6+suit			

Board: 54

Dealer: N

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♠ S

North:

♠ KQJ107

♥ AQ3

♦ 32

♣ QJ7

South:

♠ A54

♥ J982

♦ KQ65

♣ 94

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

1. Stayman

2. artificial

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 49	♠ J74	The opponents are silent.
Dealer: S	♥ Q94	
Vul: EW	♦ KQ62	You bid first.
HCP: 15	♣ AK2	

Board: 50	♠ K7	The opponents are silent.
Dealer: N	♥ KJ83	
Vul: Both	♦ 10654	Partner bids first.
HCP: 7	♣ 1084	

Board: 51	♠ Q10	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ 1065	You bid first.
HCP: 15	♣ AQ986	

Board: 52	♠ 9875	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: None	♦ 94	Partner bids first.
HCP: 6	♣ J97	

Board: 53	♠ AJ972	West Bids 2♣ if possible.
Dealer: S	♥ AQ4	
Vul: None	♦ KJ3	You bid first.
HCP: 15	♣ 105	

Board: 54	♠ A54	The opponents are silent.
Dealer: N	♥ J982	
Vul: NS	♦ KQ65	Partner bids first.
HCP: 10	♣ 94	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ KQ985	♠ J74				1NT
Vul: EW	♥ AJ6	♥ Q94	Pass	2♥	Pass	2♠
North HCP: 14	♦ A985	♦ KQ62	Pass	3♦	Pass	4♠
South HCP: 15	♣ 5	♣ AK2	AP			
Contract: 4♠ S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ K7				
Vul: Both	♥ A976	♥ KJ83		1NT	AP	
North HCP: 15	♦ KJ98	♦ 10654				
South HCP: 7	♣ AK3	♣ 1084				
Contract: 1N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ Q10				1NT
Vul: EW	♥ Q4	♥ AK2	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9	♦ AQ7432	♦ 1065	AP			
South HCP: 15	♣ J3	♣ AQ986	1. Minor Suit Transfers after 1NT			
Contract: 3♦ S			2. automat			

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 9875				
Vul: None	♥ 1094	♥ AJ87		1NT	AP	
North HCP: 15	♦ AJ103	♦ 94				
South HCP: 6	♣ AQ83	♣ J97				
Contract: 1N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AJ972				1NT
Vul: None	♥ KJ1093	♥ AQ4	2♣ ¹	2♦	Pass	2♥
North HCP: 10	♦ 75	♦ KJ3	Pass	3NT	Pass	4♥
South HCP: 15	♣ AQ3	♣ 105	AP			
Contract: 4♥ S			1. Cappelletti, any 6+suit			

Board: 54

Dealer: N

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♠ S

North:

♠ KQJ107

♥ AQ3

♦ 32

♣ QJ7

South:

♠ A54

♥ J982

♦ KQ65

♣ 94

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

AP

1. Stayman

2. artificial

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 55	♠ AKQ	The opponents are silent.
Dealer: S	♥ QJ743	
Vul: Both	♦ 943	Partner bids first.
HCP: 12	♣ 72	

Board: 56	♠ AKQ52	West Bids 3♣ if possible.
Dealer: N	♥ J9	
Vul: NS	♦ AJ73	You bid first.
HCP: 15	♣ 76	

Board: 57	♠ AJ1054	The opponents are silent.
Dealer: S	♥ Q109	
Vul: EW	♦ Q3	Partner bids first.
HCP: 10	♣ J73	

Board: 58	♠ KJ5	West Doubles 2♦ if possible.
Dealer: N	♥ AQJ	
Vul: EW	♦ K854	You bid first.
HCP: 15	♣ J95	

Board: 59	♠ 8	West Bids 2♣ if possible.
Dealer: S	♥ 8642	East Bids 2♦ if possible.
Vul: None	♦ 963	
HCP: 5	♣ KQ753	Partner bids first.

Board: 60	♠ AJ9	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: NS	♦ K54	You bid first.
HCP: 15	♣ K964	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 643				1NT
Vul: Both	♥ QJ743	♥ 106	Pass	2♦	Pass	2♥
North HCP: 12	♦ 943	♦ AKJ75	Pass	3NT	AP	
South HCP: 15	♣ 72	♣ AK10				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AKQ52	♠ 3		1NT	Pass	2♦
Vul: NS	♥ J9	♥ 108732				
North HCP: 15	♦ AJ73	♦ Q865	3♣	AP		
South HCP: 4	♣ 76	♣ Q104				
Contract: 3♣ W						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ AJ1054	♠ K86				1NT
Vul: EW	♥ Q109	♥ AK753	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q3	♦ 1072	Pass	3NT	Pass	4♠
South HCP: 15	♣ J73	♣ KQ	AP			
Contract: 4♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q8		1NT	Pass	2♦
Vul: EW	♥ AQJ	♥ 98743				
North HCP: 15	♦ K854	♦ J9	X	2♥	AP	
South HCP: 3	♣ J95	♣ 7632				
Contract: 2♥ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K64				1NT
Vul: None	♥ 8642	♥ AK105	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 5	♦ 963	♦ A104	Pass	3♣	AP	
South HCP: 15	♣ KQ753	♣ J102				
Contract: 3♣ N						

1. Cappelletti, any 6+ suit
2. automat

Board: 60

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ AJ9

♥ KJ9

♦ K54

♣ K964

South:

♠ Q8

♥ 82

♦ AJ1093

♣ Q1083

West	North	East	South
	1NT	Pass	2NT
AP			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 55	♠ 643	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ AKJ75	You bid first.
HCP: 15	♣ AK10	

Board: 56	♠ 3	West Bids 3♣ if possible.
Dealer: N	♥ 108732	
Vul: NS	♦ Q865	Partner bids first.
HCP: 4	♣ Q104	

Board: 57	♠ K86	The opponents are silent.
Dealer: S	♥ AK753	
Vul: EW	♦ 1072	You bid first.
HCP: 15	♣ KQ	

Board: 58	♠ Q8	West Doubles 2♦ if possible.
Dealer: N	♥ 98743	
Vul: EW	♦ J9	Partner bids first.
HCP: 3	♣ 7632	

Board: 59	♠ K64	West Bids 2♣ if possible.
Dealer: S	♥ AK105	East Bids 2♦ if possible.
Vul: None	♦ A104	
HCP: 15	♣ J102	You bid first.

Board: 60	♠ Q8	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ AJ1093	Partner bids first.
HCP: 9	♣ Q1083	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 643				1NT
Vul: Both	♥ QJ743	♥ 106	Pass	2♦	Pass	2♥
North HCP: 12	♦ 943	♦ AKJ75	Pass	3NT	AP	
South HCP: 15	♣ 72	♣ AK10				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AKQ52	♠ 3		1NT	Pass	2♦
Vul: NS	♥ J9	♥ 108732				
North HCP: 15	♦ AJ73	♦ Q865	3♣	AP		
South HCP: 4	♣ 76	♣ Q104				
Contract: 3♣ W						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ AJ1054	♠ K86				1NT
Vul: EW	♥ Q109	♥ AK753	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q3	♦ 1072	Pass	3NT	Pass	4♠
South HCP: 15	♣ J73	♣ KQ	AP			
Contract: 4♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q8		1NT	Pass	2♦
Vul: EW	♥ AQJ	♥ 98743				
North HCP: 15	♦ K854	♦ J9	X	2♥	AP	
South HCP: 3	♣ J95	♣ 7632				
Contract: 2♥ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K64				1NT
Vul: None	♥ 8642	♥ AK105	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 5	♦ 963	♦ A104	Pass	3♣	AP	
South HCP: 15	♣ KQ753	♣ J102				
Contract: 3♣ N						

1. Cappelletti, any 6+ suit
2. automat

Board: 60

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ AJ9

♥ KJ9

♦ K54

♣ K964

South:

♠ Q8

♥ 82

♦ AJ1093

♣ Q1083

West	North	East	South
	1NT	Pass	2NT
AP			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 61	♠ 76	East Doubles 2♠ if possible.
Dealer: S	♥ 3	
Vul: None	♦ J1074	Partner bids first.
HCP: 8	♣ AK10643	

Board: 62	♠ Q53	East Bids 2♥ if possible.
Dealer: N	♥ AKJ9	
Vul: NS	♦ 1096	You bid first.
HCP: 15	♣ AJ5	

Board: 63	♠ J108	The opponents are silent.
Dealer: S	♥ J106	
Vul: EW	♦ Q743	Partner bids first.
HCP: 8	♣ KJ4	

Board: 64	♠ A82	The opponents are silent.
Dealer: N	♥ 1073	
Vul: Both	♦ AQJ64	You bid first.
HCP: 15	♣ A7	

Board: 65	♠ K10	The opponents are silent.
Dealer: S	♥ J43	
Vul: None	♦ 109842	Partner bids first.
HCP: 7	♣ K65	

Board: 66	♠ KJ	The opponents are silent.
Dealer: N	♥ K10942	
Vul: EW	♦ AK104	You bid first.
HCP: 15	♣ J6	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 61			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 76	♠ J9	Pass	2♠ ¹	X	3♣ ²
North HCP: 8	♥ 3	♥ AK107	Pass	4♥ ³	Pass	5♣
South HCP: 15	♦ J1074	♦ AQ32	AP			
Contract: 5♣ S	♣ AK10643	♣ J87	1. Minor Suit Transfers after 1NT			
			2. automat			
			3. Splinter			

Board: 62			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ Q53	♠ 10764		1NT	2♥ ¹	AP
North HCP: 15	♥ AKJ9	♥ 63	1. Cappelletti, 5M-4m			
South HCP: 8	♦ 1096	♦ AKJ52				
Contract: 2♥ E	♣ AJ5	♣ 92				

Board: 63			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ J108	♠ AK7				
North HCP: 8	♥ J106	♥ K952	AP			
South HCP: 15	♦ Q743	♦ K92				
Contract: 1N S	♣ KJ4	♣ Q76				

Board: 64			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: Both	♠ A82	♠ KQJ95	Pass	2♠	Pass	3NT
North HCP: 15	♥ 1073	♥ J65	Pass	4♠	AP	
South HCP: 13	♦ AQJ64	♦ K9				
Contract: 4♠ N	♣ A7	♣ K32				

Board: 65			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ K10	♠ A982				
North HCP: 7	♥ J43	♥ Q109	AP			
South HCP: 15	♦ 109842	♦ AK53				
Contract: 1N S	♣ K65	♣ Q3				

Board: 66
Dealer: N
Vul: EW
North HCP: 15
South HCP: 8
Contract: 4♥ S

North:
♠ KJ
♥ K10942
♦ AK104
♣ J6

South:
♠ Q94
♥ QJ83
♦ 653
♣ K105

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	3♣ ²	Pass	4♥
AP			
1. Stayman			
2. artificial			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 61	♠ J9	East Doubles 2♠ if possible.
Dealer: S	♥ AK107	
Vul: None	♦ AQ32	You bid first.
HCP: 15	♣ J87	

Board: 62	♠ 10764	East Bids 2♥ if possible.
Dealer: N	♥ 63	
Vul: NS	♦ AKJ52	Partner bids first.
HCP: 8	♣ 92	

Board: 63	♠ AK7	The opponents are silent.
Dealer: S	♥ K952	
Vul: EW	♦ K92	You bid first.
HCP: 15	♣ Q76	

Board: 64	♠ KQJ95	The opponents are silent.
Dealer: N	♥ J65	
Vul: Both	♦ K9	Partner bids first.
HCP: 13	♣ K32	

Board: 65	♠ A982	The opponents are silent.
Dealer: S	♥ Q109	
Vul: None	♦ AK53	You bid first.
HCP: 15	♣ Q3	

Board: 66	♠ Q94	The opponents are silent.
Dealer: N	♥ QJ83	
Vul: EW	♦ 653	Partner bids first.
HCP: 8	♣ K105	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 61			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 76	♠ J9	Pass	2♠ ¹	X	3♣ ²
North HCP: 8	♥ 3	♥ AK107	Pass	4♥ ³	Pass	5♣
South HCP: 15	♦ J1074	♦ AQ32	AP			
Contract: 5♣ S	♣ AK10643	♣ J87	1. Minor Suit Transfers after 1NT			
			2. automat			
			3. Splinter			

Board: 62			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ Q53	♠ 10764		1NT	2♥ ¹	AP
North HCP: 15	♥ AKJ9	♥ 63	1. Cappelletti, 5M-4m			
South HCP: 8	♦ 1096	♦ AKJ52				
Contract: 2♥ E	♣ AJ5	♣ 92				

Board: 63			West	North	East	South
Dealer: S	North:	South:				
Vul: EW	♠ J108	♠ AK7				1NT
North HCP: 8	♥ J106	♥ K952	AP			
South HCP: 15	♦ Q743	♦ K92				
Contract: 1N S	♣ KJ4	♣ Q76				

Board: 64			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ A82	♠ KQJ95		1NT	Pass	2♥
North HCP: 15	♥ 1073	♥ J65	Pass	2♠	Pass	3NT
South HCP: 13	♦ AQJ64	♦ K9	Pass	4♠	AP	
Contract: 4♠ N	♣ A7	♣ K32				

Board: 65			West	North	East	South
Dealer: S	North:	South:				
Vul: None	♠ K10	♠ A982				1NT
North HCP: 7	♥ J43	♥ Q109	AP			
South HCP: 15	♦ 109842	♦ AK53				
Contract: 1N S	♣ K65	♣ Q3				

Board: 66
Dealer: N
Vul: EW
North HCP: 15
South HCP: 8
Contract: 4♥ S

North:
♠ KJ
♥ K10942
♦ AK104
♣ J6

South:
♠ Q94
♥ QJ83
♦ 653
♣ K105

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	3♣ ²	Pass	4♥
AP			
1. Stayman			
2. artificial			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 67	♠ 953	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: Both	♦ AJ1072	Partner bids first.
HCP: 13	♣ A9	
Board: 68	♠ K62	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: None	♦ J1043	You bid first.
HCP: 15	♣ AJ	
Board: 69	♠ 10962	The opponents are silent.
Dealer: S	♥ K72	
Vul: None	♦ AQJ9	Partner bids first.
HCP: 10	♣ 95	
Board: 70	♠ 103	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ KQ1085	You bid first.
HCP: 15	♣ AQ107	
Board: 71	♠ J762	West Bids 2♦ if possible.
Dealer: S	♥ 104	East Bids 2♠ if possible.
Vul: NS	♦ A105	
HCP: 6	♣ J863	Partner bids first.
Board: 72	♠ A106	West Doubles 2♥ if possible.
Dealer: N	♥ 94	
Vul: EW	♦ AQJ4	You bid first.
HCP: 15	♣ A954	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A76				1NT
Vul: Both	♥ KJ3	♥ AQ6				
North HCP: 13	♦ AJ1072	♦ Q964	Pass	3NT	AP	
South HCP: 15	♣ A9	♣ K43				
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ 10974				
Vul: None	♥ AQ43	♥ J2		1NT	AP	
North HCP: 15	♦ J1043	♦ 962				
South HCP: 3	♣ AJ	♣ Q752				
Contract: 1N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ KQ5				1NT
Vul: None	♥ K72	♥ AJ104	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AQJ9	♦ K654	Pass	3NT	AP	
South HCP: 15	♣ 95	♣ Q3	1. Stayman			
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ 96		1NT	Pass	2♦
Vul: None	♥ A10	♥ KQ976				
North HCP: 15	♦ KQ1085	♦ AJ6	Pass	2♥	Pass	3NT
South HCP: 11	♣ AQ107	♣ J85	AP			
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J762	♠ 954				1NT
Vul: NS	♥ 104	♥ AK873				
North HCP: 6	♦ A105	♦ K98	2♦ ¹	Pass	2♠	AP
South HCP: 15	♣ J863	♣ KQ	1. Cappelletti, both majors			
Contract: 2♠ E						

Board: 72

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 3♠ N

North:

♠ A106

♥ 94

♦ AQJ4

♣ A954

South:

♠ J7542

♥ K107

♦ 97

♣ K87

West	North	East	South
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	1NT	Pass	2♥
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X	2♠	Pass	3♠
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AP			
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South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 67	♠ A76	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ Q964	You bid first.
HCP: 15	♣ K43	
Board: 68	♠ 10974	The opponents are silent.
Dealer: N	♥ J2	
Vul: None	♦ 962	Partner bids first.
HCP: 3	♣ Q752	
Board: 69	♠ KQ5	The opponents are silent.
Dealer: S	♥ AJ104	
Vul: None	♦ K654	You bid first.
HCP: 15	♣ Q3	
Board: 70	♠ 96	The opponents are silent.
Dealer: N	♥ KQ976	
Vul: None	♦ AJ6	Partner bids first.
HCP: 11	♣ J85	
Board: 71	♠ 954	West Bids 2♦ if possible.
Dealer: S	♥ AK873	East Bids 2♠ if possible.
Vul: NS	♦ K98	
HCP: 15	♣ KQ	You bid first.
Board: 72	♠ J7542	West Doubles 2♥ if possible.
Dealer: N	♥ K107	
Vul: EW	♦ 97	Partner bids first.
HCP: 7	♣ K87	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A76				1NT
Vul: Both	♥ KJ3	♥ AQ6				
North HCP: 13	♦ AJ1072	♦ Q964	Pass	3NT	AP	
South HCP: 15	♣ A9	♣ K43				
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ 10974				
Vul: None	♥ AQ43	♥ J2		1NT	AP	
North HCP: 15	♦ J1043	♦ 962				
South HCP: 3	♣ AJ	♣ Q752				
Contract: 1N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ KQ5				1NT
Vul: None	♥ K72	♥ AJ104	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AQJ9	♦ K654	Pass	3NT	AP	
South HCP: 15	♣ 95	♣ Q3	1. Stayman			
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ 96		1NT	Pass	2♦
Vul: None	♥ A10	♥ KQ976				
North HCP: 15	♦ KQ1085	♦ AJ6	Pass	2♥	Pass	3NT
South HCP: 11	♣ AQ107	♣ J85	AP			
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J762	♠ 954				1NT
Vul: NS	♥ 104	♥ AK873				
North HCP: 6	♦ A105	♦ K98	2♦ ¹	Pass	2♠	AP
South HCP: 15	♣ J863	♣ KQ	1. Cappelletti, both majors			
Contract: 2♠ E						

Board: 72

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 3♠ N

North:

♠ A106

♥ 94

♦ AQJ4

♣ A954

South:

♠ J7542

♥ K107

♦ 97

♣ K87

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

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 73	♠ K106	The opponents are silent.
Dealer: S	♥ Q7643	
Vul: EW	♦ 65	Partner bids first.
HCP: 5	♣ 943	
Board: 74	♠ K6	East Bids 3♣ if possible.
Dealer: N	♥ K87	West Doubles Pass if possible.
Vul: Both	♦ Q1073	
HCP: 15	♣ AK95	You bid first.
Board: 75	♠ 6432	West Doubles 1NT if possible.
Dealer: S	♥ 764	West Bids 2♣ if possible.
Vul: NS	♦ Q10643	East Bids 3♣ if possible.
HCP: 2	♣ 3	Partner bids first.
Board: 76	♠ KQ1094	East Bids 2♥ if possible.
Dealer: N	♥ A8	
Vul: None	♦ AQ43	You bid first.
HCP: 15	♣ 96	
Board: 77	♠ K875	East Bids 2♥ if possible.
Dealer: S	♥ 63	
Vul: NS	♦ Q103	Partner bids first.
HCP: 8	♣ K653	
Board: 78	♠ 1032	East Bids 2♠ if possible.
Dealer: N	♥ AQ2	
Vul: EW	♦ AQ3	You bid first.
HCP: 15	♣ K763	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ 872				1NT
Vul: EW	♥ Q7643	♥ AJ	Pass	2♦	Pass	2♥
North HCP: 5	♦ 65	♦ AK10	AP			
South HCP: 15	♣ 943	♣ QJ1076				
Contract: 2♥ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ7432		1NT	3♣	3♠
Vul: Both	♥ K87	♥ 53	Pass	3NT	Pass	Pass
North HCP: 15	♦ Q1073	♦ AJ98	X	Pass	Pass	4♠
South HCP: 8	♣ AK95	♣ 8	AP			
Contract: 4♠ S						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 6432	♠ 9875				1NT
Vul: NS	♥ 764	♥ AKQ9	X ¹	Pass	Pass	XX ²
North HCP: 2	♦ Q10643	♦ AJ7	2♣	Pass	3♣	AP
South HCP: 15	♣ 3	♣ J9	1. Cappelletti, strong			
Contract: 3♣ W			2. SOS			

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ KQ1094	♠ J82		1NT	2♥ ¹	3♣
Vul: None	♥ A8	♥ 1072	Pass	3NT	AP	
North HCP: 15	♦ AQ43	♦ J6	1. Cappelletti, 5M-4m			
South HCP: 8	♣ 96	♣ KQJ107				
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ AJ93				1NT
Vul: NS	♥ 63	♥ K105	Pass	2♣ ¹	2♥	2NT
North HCP: 8	♦ Q103	♦ AK4	AP			
South HCP: 15	♣ K653	♣ 1072	1. Stayman			
Contract: 2N S						

Board: 78

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 2♠ E

North:

♠ 1032

♥ AQ2

♦ AQ3

♣ K763

South:

♠ K97

♥ 106543

♦ K107

♣ J2

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

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 73 ♠ 872
Dealer: S ♥ AJ
Vul: EW ♦ AK10
HCP: 15 ♣ QJ1076

The opponents are silent.

You bid first.

Board: 74 ♠ QJ7432
Dealer: N ♥ 53
Vul: Both ♦ AJ98
HCP: 8 ♣ 8

East Bids 3♣ if possible.

West Doubles Pass if possible.

Partner bids first.

Board: 75 ♠ 9875
Dealer: S ♥ AKQ9
Vul: NS ♦ AJ7
HCP: 15 ♣ J9

West Doubles 1NT if possible.

West Bids 2♣ if possible.

East Bids 3♣ if possible.

You bid first.

Board: 76 ♠ J82
Dealer: N ♥ 1072
Vul: None ♦ J6
HCP: 8 ♣ KQJ107

East Bids 2♥ if possible.

Partner bids first.

Board: 77 ♠ AJ93
Dealer: S ♥ K105
Vul: NS ♦ AK4
HCP: 15 ♣ 1072

East Bids 2♥ if possible.

You bid first.

Board: 78 ♠ K97
Dealer: N ♥ 106543
Vul: EW ♦ K107
HCP: 7 ♣ J2

East Bids 2♠ if possible.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ 872				1NT
Vul: EW	♥ Q7643	♥ AJ	Pass	2♦	Pass	2♥
North HCP: 5	♦ 65	♦ AK10	AP			
South HCP: 15	♣ 943	♣ QJ1076				
Contract: 2♥ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ7432		1NT	3♣	3♠
Vul: Both	♥ K87	♥ 53	Pass	3NT	Pass	Pass
North HCP: 15	♦ Q1073	♦ AJ98	X	Pass	Pass	4♠
South HCP: 8	♣ AK95	♣ 8	AP			
Contract: 4♠ S						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 6432	♠ 9875				1NT
Vul: NS	♥ 764	♥ AKQ9	X ¹	Pass	Pass	XX ²
North HCP: 2	♦ Q10643	♦ AJ7	2♣	Pass	3♣	AP
South HCP: 15	♣ 3	♣ J9	1. Cappelletti, strong			
Contract: 3♣ W			2. SOS			

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ KQ1094	♠ J82		1NT	2♥ ¹	3♣
Vul: None	♥ A8	♥ 1072	Pass	3NT	AP	
North HCP: 15	♦ AQ43	♦ J6	1. Cappelletti, 5M-4m			
South HCP: 8	♣ 96	♣ KQJ107				
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ AJ93				1NT
Vul: NS	♥ 63	♥ K105	Pass	2♣ ¹	2♥	2NT
North HCP: 8	♦ Q103	♦ AK4	AP			
South HCP: 15	♣ K653	♣ 1072	1. Stayman			
Contract: 2N S						

Board: 78

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 2♠ E

North:

♠ 1032

♥ AQ2

♦ AQ3

♣ K763

South:

♠ K97

♥ 106543

♦ K107

♣ J2

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

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 79	♠ 9	The opponents are silent.
Dealer: S	♥ AJ107654	
Vul: Both	♦ 10987	Partner bids first.
HCP: 9	♣ A	

Board: 80	♠ K73	The opponents are silent.
Dealer: N	♥ A754	
Vul: None	♦ Q10	You bid first.
HCP: 15	♣ AQ83	

Board: 81	♠ J9	East Bids 2♠ if possible.
Dealer: S	♥ KJ642	East Bids 3♠ if possible.
Vul: EW	♦ A1098	
HCP: 9	♣ 102	Partner bids first.

Board: 82	♠ K9	East Bids 3♠ if possible.
Dealer: N	♥ Q87	
Vul: NS	♦ A653	You bid first.
HCP: 15	♣ AQ96	

Board: 83	♠ 10542	West Bids 3♣ if possible.
Dealer: S	♥ QJ632	
Vul: None	♦ 8	Partner bids first.
HCP: 6	♣ K65	

Board: 84	♠ A103	The opponents are silent.
Dealer: N	♥ Q85	
Vul: NS	♦ AJ43	You bid first.
HCP: 15	♣ A84	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ3				1NT
Vul: Both	♥ AJ107654	♥ Q92	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 10987	♦ AK65	AP			
South HCP: 15	♣ A	♣ 1086	1. Texas			
Contract: 4♥ S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ Q1082				
Vul: None	♥ A754	♥ Q86		1NT	AP	
North HCP: 15	♦ Q10	♦ 632				
South HCP: 7	♣ AQ83	♣ K94				
Contract: 1N N						

Board: 81	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♠	Pass
South HCP: 15	♣ 102	♣ AQ85	Pass	XA♠♠	Pass	4♥
Contract: 4♥ S			AP			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 63				
Vul: NS	♥ Q87	♥ AK53				
North HCP: 15	♦ A653	♦ J10874		1NT	3♠	AP
South HCP: 11	♣ AQ96	♣ K10				
Contract: 3♠ E						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 10542	♠ KQJ3				1NT
Vul: None	♥ QJ632	♥ A74				
North HCP: 6	♦ 8	♦ K1042	3♣	AP		
South HCP: 15	♣ K65	♣ Q9				
Contract: 3♣ W						

Board: 84

Dealer: N

Vul: NS

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ A103

♥ Q85

♦ AJ43

♣ A84

South:

♠ J95

♥ AKJ93

♦ Q76

♣ 75

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 14-15 HCP and not 5/4 in the majors

Board: 79	♠ AQ3	The opponents are silent.
Dealer: S	♥ Q92	
Vul: Both	♦ AK65	You bid first.
HCP: 15	♣ 1086	

Board: 80	♠ Q1082	The opponents are silent.
Dealer: N	♥ Q86	
Vul: None	♦ 632	Partner bids first.
HCP: 7	♣ K94	

Board: 81	♠ Q4	East Bids 2♠ if possible.
Dealer: S	♥ AQ75	East Bids 3♠ if possible.
Vul: EW	♦ J43	
HCP: 15	♣ AQ85	You bid first.

Board: 82	♠ 63	East Bids 3♠ if possible.
Dealer: N	♥ AK53	
Vul: NS	♦ J10874	Partner bids first.
HCP: 11	♣ K10	

Board: 83	♠ KQJ3	West Bids 3♣ if possible.
Dealer: S	♥ A74	
Vul: None	♦ K1042	You bid first.
HCP: 15	♣ Q9	

Board: 84	♠ J95	The opponents are silent.
Dealer: N	♥ AKJ93	
Vul: NS	♦ Q76	Partner bids first.
HCP: 11	♣ 75	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ3				1NT
Vul: Both	♥ AJ107654	♥ Q92	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 10987	♦ AK65	AP			
South HCP: 15	♣ A	♣ 1086	1. Texas			
Contract: 4♥ S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ Q1082				
Vul: None	♥ A754	♥ Q86		1NT	AP	
North HCP: 15	♦ Q10	♦ 632				
South HCP: 7	♣ AQ83	♣ K94				
Contract: 1N N						

Board: 81	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♠	Pass
South HCP: 15	♣ 102	♣ AQ85	Pass	XA♠♠	Pass	4♥
Contract: 4♥ S			AP			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 63				
Vul: NS	♥ Q87	♥ AK53				
North HCP: 15	♦ A653	♦ J10874		1NT	3♠	AP
South HCP: 11	♣ AQ96	♣ K10				
Contract: 3♠ E						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 10542	♠ KQJ3				1NT
Vul: None	♥ QJ632	♥ A74				
North HCP: 6	♦ 8	♦ K1042	3♣	AP		
South HCP: 15	♣ K65	♣ Q9				
Contract: 3♣ W						

Board: 84

Dealer: N

Vul: NS

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ A103

♥ Q85

♦ AJ43

♣ A84

South:

♠ J95

♥ AKJ93

♦ Q76

♣ 75

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 14-15 HCP and not 5/4 in the majors

Board: 85	♠ Q	The opponents are silent.
Dealer: S	♥ AK543	
Vul: Both	♦ 10752	Partner bids first.
HCP: 12	♣ K54	

Board: 86	♠ AJ104	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ 986	You bid first.
HCP: 15	♣ AQ74	

Board: 87	♠ Q107	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ Q65432	Partner bids first.
HCP: 10	♣ K109	

Board: 88	♠ K62	The opponents are silent.
Dealer: N	♥ Q10852	
Vul: Both	♦ AK	You bid first.
HCP: 15	♣ K52	

Board: 89	♠ 9764	West Bids 2♦ if possible.
Dealer: S	♥ 6	East Bids 2♥ if possible.
Vul: None	♦ KJ94	East Bids 3♥ if possible.
HCP: 6	♣ Q1032	West Bids 4♥ if possible.
		Partner bids first.

Board: 90	♠ 743	The opponents are silent.
Dealer: N	♥ AKQ92	
Vul: None	♦ K8	You bid first.
HCP: 15	♣ K32	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ KJ1098				1NT
Vul: Both	♥ AK543	♥ Q76	Pass	2♦	Pass	2♥
North HCP: 12	♦ 10752	♦ AJ6	Pass	3♦	Pass	4♥
South HCP: 15	♣ K54	♣ A3	AP			
Contract: 4♥ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ KQ		1NT	Pass	2♦
Vul: None	♥ A4	♥ K10965	Pass	2♥	Pass	3♦
North HCP: 15	♦ 986	♦ AQ32	Pass	3NT	AP	
South HCP: 15	♣ AQ74	♣ J3				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ AK42				1NT
Vul: Both	♥ K	♥ 954	Pass	3NT	AP	
North HCP: 10	♦ Q65432	♦ A7				
South HCP: 15	♣ K109	♣ A654				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ Q853		1NT	Pass	2♣ ¹
Vul: Both	♥ Q10852	♥ K43	Pass	3♣ ²	Pass	4♥
North HCP: 15	♦ AK	♦ Q107	AP			
South HCP: 13	♣ K52	♣ AQ3	1. Stayman			
Contract: 4♥ S			2. artificial			

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 9764	♠ KQ2				1NT
Vul: None	♥ 6	♥ A4	2♦ ¹	X	2♥	3♦
North HCP: 6	♦ KJ94	♦ Q862	Pass	Pass	3♥	Pass
South HCP: 15	♣ Q1032	♣ A975	4♥	Pass	Pass	X
Contract: 4♥ X E			AP			
			1. Cappelletti, both majors			

Board: 90

Dealer: N

Vul: None

North HCP: 15

South HCP: 3

Contract: 1N N

North:

♠ 743

♥ AKQ92

♦ K8

♣ K32

South:

♠ Q5

♥ 8543

♦ 10764

♣ J87

West	North	East	South
	1NT	AP	

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 85	♠ KJ1098	The opponents are silent.
Dealer: S	♥ Q76	
Vul: Both	♦ AJ6	You bid first.
HCP: 15	♣ A3	

Board: 86	♠ KQ	The opponents are silent.
Dealer: N	♥ K10965	
Vul: None	♦ AQ32	Partner bids first.
HCP: 15	♣ J3	

Board: 87	♠ AK42	The opponents are silent.
Dealer: S	♥ 954	
Vul: Both	♦ A7	You bid first.
HCP: 15	♣ A654	

Board: 88	♠ Q853	The opponents are silent.
Dealer: N	♥ K43	
Vul: Both	♦ Q107	Partner bids first.
HCP: 13	♣ AQ3	

Board: 89	♠ KQ2	West Bids 2♦ if possible.
Dealer: S	♥ A4	East Bids 2♥ if possible.
Vul: None	♦ Q862	East Bids 3♥ if possible.
HCP: 15	♣ A975	West Bids 4♥ if possible.
		You bid first.

Board: 90	♠ Q5	The opponents are silent.
Dealer: N	♥ 8543	
Vul: None	♦ 10764	Partner bids first.
HCP: 3	♣ J87	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ KJ1098				1NT
Vul: Both	♥ AK543	♥ Q76	Pass	2♦	Pass	2♥
North HCP: 12	♦ 10752	♦ AJ6	Pass	3♦	Pass	4♥
South HCP: 15	♣ K54	♣ A3	AP			
Contract: 4♥ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ KQ		1NT	Pass	2♦
Vul: None	♥ A4	♥ K10965	Pass	2♥	Pass	3♦
North HCP: 15	♦ 986	♦ AQ32	Pass	3NT	AP	
South HCP: 15	♣ AQ74	♣ J3				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ AK42				1NT
Vul: Both	♥ K	♥ 954	Pass	3NT	AP	
North HCP: 10	♦ Q65432	♦ A7				
South HCP: 15	♣ K109	♣ A654				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ Q853		1NT	Pass	2♣ ¹
Vul: Both	♥ Q10852	♥ K43	Pass	3♣ ²	Pass	4♥
North HCP: 15	♦ AK	♦ Q107	AP			
South HCP: 13	♣ K52	♣ AQ3	1. Stayman			
Contract: 4♥ S			2. artificial			

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 9764	♠ KQ2				1NT
Vul: None	♥ 6	♥ A4	2♦ ¹	X	2♥	3♦
North HCP: 6	♦ KJ94	♦ Q862	Pass	Pass	3♥	Pass
South HCP: 15	♣ Q1032	♣ A975	4♥	Pass	Pass	X
Contract: 4♥ X E			AP			
			1. Cappelletti, both majors			

Board: 90

Dealer: N

Vul: None

North HCP: 15

South HCP: 3

Contract: 1N N

North:

♠ 743

♥ AKQ92

♦ K8

♣ K32

South:

♠ Q5

♥ 8543

♦ 10764

♣ J87

West	North	East	South
	1NT	AP	

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 91	♠ AKJ6	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ KQ974	Partner bids first.
HCP: 13	♣ 74	
Board: 92	♠ Q5	The opponents are silent.
Dealer: N	♥ 9842	
Vul: EW	♦ AKQ2	You bid first.
HCP: 15	♣ KJ2	
Board: 93	♠ K84	East Doubles Pass if possible.
Dealer: S	♥ 843	West Bids XA♠♠ if possible.
Vul: Both	♦ 7652	
HCP: 5	♣ Q85	Partner bids first.
Board: 94	♠ K43	The opponents are silent.
Dealer: N	♥ QJ62	
Vul: NS	♦ Q2	You bid first.
HCP: 15	♣ AK105	
Board: 95	♠ A8762	East Bids 3♦ if possible.
Dealer: S	♥ 82	
Vul: Both	♦ 82	Partner bids first.
HCP: 6	♣ Q765	
Board: 96	♠ KQ9	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ 109742	You bid first.
HCP: 15	♣ AJ7	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 984				1NT
Vul: NS	♥ 83	♥ A654	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ KQ974	♦ AJ	Pass	3♦	Pass	3NT
South HCP: 15	♣ 74	♣ AQ109	AP			
Contract: 3N S			1. Stayman			

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K97				
Vul: EW	♥ 9842	♥ J		1NT	AP	
North HCP: 15	♦ AKQ2	♦ J843				
South HCP: 7	♣ KJ2	♣ Q9865				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AQJ96				1NT
Vul: Both	♥ 843	♥ KJ5	Pass	Pass	X ¹	2♠
North HCP: 5	♦ 7652	♦ A84	Pass	3♠	Pass	Pass
South HCP: 15	♣ Q85	♣ 107	XA♠♠	AP		
Contract: 3♠X S			1. Cappelletti, strong			

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q87				
Vul: NS	♥ QJ62	♥ K5		1NT	Pass	2NT
North HCP: 15	♦ Q2	♦ K964	AP			
South HCP: 8	♣ AK105	♣ 8642				
Contract: 2N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ A8762	♠ KJ				1NT
Vul: Both	♥ 82	♥ Q7654	Pass	2♥	3♦	Pass
North HCP: 6	♦ 82	♦ AJ5	Pass	XA♠♠	AP	
South HCP: 15	♣ Q765	♣ KJ2				
Contract: 3♦X E						

Board: 96

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 4♥ N

North:

♠ KQ9

♥ KQ

♦ 109742

♣ AJ7

South:

♠ 103

♥ AJ7632

♦ QJ

♣ 1085

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

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 91	♠ 984	The opponents are silent.
Dealer: S	♥ A654	
Vul: NS	♦ AJ	You bid first.
HCP: 15	♣ AQ109	
Board: 92	♠ K97	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ J843	Partner bids first.
HCP: 7	♣ Q9865	
Board: 93	♠ AQJ96	East Doubles Pass if possible.
Dealer: S	♥ KJ5	West Bids XA♠♠ if possible.
Vul: Both	♦ A84	
HCP: 15	♣ 107	You bid first.
Board: 94	♠ Q87	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ K964	Partner bids first.
HCP: 8	♣ 8642	
Board: 95	♠ KJ	East Bids 3♦ if possible.
Dealer: S	♥ Q7654	
Vul: Both	♦ AJ5	You bid first.
HCP: 15	♣ KJ2	
Board: 96	♠ 103	The opponents are silent.
Dealer: N	♥ AJ7632	
Vul: EW	♦ QJ	Partner bids first.
HCP: 8	♣ 1085	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 984				1NT
Vul: NS	♥ 83	♥ A654	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ KQ974	♦ AJ	Pass	3♦	Pass	3NT
South HCP: 15	♣ 74	♣ AQ109	AP			
Contract: 3N S			1. Stayman			

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K97				
Vul: EW	♥ 9842	♥ J		1NT	AP	
North HCP: 15	♦ AKQ2	♦ J843				
South HCP: 7	♣ KJ2	♣ Q9865				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AQJ96				1NT
Vul: Both	♥ 843	♥ KJ5	Pass	Pass	X ¹	2♠
North HCP: 5	♦ 7652	♦ A84	Pass	3♠	Pass	Pass
South HCP: 15	♣ Q85	♣ 107	XA♠♠	AP		
Contract: 3♠X S			1. Cappelletti, strong			

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q87				
Vul: NS	♥ QJ62	♥ K5		1NT	Pass	2NT
North HCP: 15	♦ Q2	♦ K964	AP			
South HCP: 8	♣ AK105	♣ 8642				
Contract: 2N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ A8762	♠ KJ				1NT
Vul: Both	♥ 82	♥ Q7654	Pass	2♥	3♦	Pass
North HCP: 6	♦ 82	♦ AJ5	Pass	XA♠♠	AP	
South HCP: 15	♣ Q765	♣ KJ2				
Contract: 3♦X E						

Board: 96

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 4♥ N

North:

♠ KQ9

♥ KQ

♦ 109742

♣ AJ7

South:

♠ 103

♥ AJ7632

♦ QJ

♣ 1085

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

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 97	♠ J8	The opponents are silent.
Dealer: S	♥ AJ63	
Vul: None	♦ 42	Partner bids first.
HCP: 10	♣ A10843	

Board: 98	♠ A53	The opponents are silent.
Dealer: N	♥ K973	
Vul: EW	♦ KJ87	You bid first.
HCP: 15	♣ A4	

Board: 99	♠ AJ976	The opponents are silent.
Dealer: S	♥ 10732	
Vul: NS	♦ A6	Partner bids first.
HCP: 9	♣ 73	

Board: 100	♠ Q9	West Doubles 7♠ if possible.
Dealer: N	♥ AKQ104	
Vul: Both	♦ 107	You bid first.
HCP: 15	♣ A865	

Board: 101	♠ QJ75	The opponents are silent.
Dealer: S	♥ J75	
Vul: EW	♦ K96	Partner bids first.
HCP: 11	♣ A63	

Board: 102	♠ KQ76	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ AK106	You bid first.
HCP: 15	♣ K76	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 97
Dealer: S
Vul: None
North HCP: 10
South HCP: 15
Contract: 4♥ N

North:
♠ J8
♥ AJ63
♦ 42
♣ A10843

South:
♠ AQ2
♥ K9754
♦ Q65
♣ KJ

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	3♣ ²
Pass	4♥	AP	
1. Stayman			
2. artificial			

Board: 98
Dealer: N
Vul: EW
North HCP: 15
South HCP: 10
Contract: 4♠ N

North:
♠ A53
♥ K973
♦ KJ87
♣ A4

South:
♠ KQ1087
♥ J
♦ Q10432
♣ Q9

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

Board: 99
Dealer: S
Vul: NS
North HCP: 9
South HCP: 15
Contract: 3♠ N

North:
♠ AJ976
♥ 10732
♦ A6
♣ 73

South:
♠ K2
♥ AQ9
♦ K9543
♣ K105

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

Board: 100
Dealer: N
Vul: Both
North HCP: 15
South HCP: 15
Contract: 7♠X N

North:
♠ Q9
♥ AKQ104
♦ 107
♣ A865

South:
♠ AKJ1076
♥ 5
♦ AQJ82
♣ 10

West	North	East	South
	1NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♠	Pass	7♠
X	AP		
1. Texas			
2. Blackwood 1430, for ♠			

Board: 101
Dealer: S
Vul: EW
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ QJ75
♥ J75
♦ K96
♣ A63

South:
♠ K96
♥ AK
♦ J1075
♣ KJ54

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

Board: 102

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ KQ76

♥ 74

♦ AK106

♣ K76

South:

♠ 102

♥ A532

♦ Q85

♣ Q1098

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

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 97	♠ AQ2	The opponents are silent.
Dealer: S	♥ K9754	
Vul: None	♦ Q65	You bid first.
HCP: 15	♣ KJ	
Board: 98	♠ KQ1087	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ Q10432	Partner bids first.
HCP: 10	♣ Q9	
Board: 99	♠ K2	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: NS	♦ K9543	You bid first.
HCP: 15	♣ K105	
Board: 100	♠ AKJ1076	West Doubles 7♠ if possible.
Dealer: N	♥ 5	
Vul: Both	♦ AQJ82	Partner bids first.
HCP: 15	♣ 10	
Board: 101	♠ K96	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ J1075	You bid first.
HCP: 15	♣ KJ54	
Board: 102	♠ 102	The opponents are silent.
Dealer: N	♥ A532	
Vul: Both	♦ Q85	Partner bids first.
HCP: 8	♣ Q1098	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 97
Dealer: S
Vul: None
North HCP: 10
South HCP: 15
Contract: 4♥ N

North:
♠ J8
♥ AJ63
♦ 42
♣ A10843

South:
♠ AQ2
♥ K9754
♦ Q65
♣ KJ

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	3♣ ²
Pass	4♥	AP	
1. Stayman			
2. artificial			

Board: 98
Dealer: N
Vul: EW
North HCP: 15
South HCP: 10
Contract: 4♠ N

North:
♠ A53
♥ K973
♦ KJ87
♣ A4

South:
♠ KQ1087
♥ J
♦ Q10432
♣ Q9

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

Board: 99
Dealer: S
Vul: NS
North HCP: 9
South HCP: 15
Contract: 3♠ N

North:
♠ AJ976
♥ 10732
♦ A6
♣ 73

South:
♠ K2
♥ AQ9
♦ K9543
♣ K105

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

Board: 100
Dealer: N
Vul: Both
North HCP: 15
South HCP: 15
Contract: 7♠X N

North:
♠ Q9
♥ AKQ104
♦ 107
♣ A865

South:
♠ AKJ1076
♥ 5
♦ AQJ82
♣ 10

West	North	East	South
	1NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♠	Pass	7♠
X	AP		
1. Texas			
2. Blackwood 1430, for ♠			

Board: 101
Dealer: S
Vul: EW
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ QJ75
♥ J75
♦ K96
♣ A63

South:
♠ K96
♥ AK
♦ J1075
♣ KJ54

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

Board: 102

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ KQ76

♥ 74

♦ AK106

♣ K76

South:

♠ 102

♥ A532

♦ Q85

♣ Q1098

West	North	East	South
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	1NT	Pass	2♣ ¹
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Pass	2♠	Pass	2NT
------	----	------	-----

AP

1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 103
Dealer: S
Vul: None
HCP: 3

♠ Q
♥ J76543
♦ 1093
♣ 1064

East Bids 2♥ if possible.
West Bids 2♠ if possible.
West Bids 3♠ if possible.

Partner bids first.

Board: 104
Dealer: N
Vul: EW
HCP: 15

♠ AKQ86
♥ Q10
♦ A1074
♣ 52

The opponents are silent.

You bid first.

Board: 105
Dealer: S
Vul: Both
HCP: 9

♠ K86
♥ 73
♦ 9862
♣ AQ52

The opponents are silent.

Partner bids first.

Board: 106
Dealer: N
Vul: Both
HCP: 15

♠ A9
♥ K432
♦ Q86
♣ AQ87

The opponents are silent.

You bid first.

Board: 107
Dealer: S
Vul: None
HCP: 11

♠ A654
♥ QJ
♦ A963
♣ 942

The opponents are silent.

Partner bids first.

Board: 108
Dealer: N
Vul: EW
HCP: 15

♠ A732
♥ AQ10
♦ Q7
♣ K1072

The opponents are silent.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A762				1NT
Vul: None	♥ J76543	♥ 98	Pass	2♦	2♥ ¹	Pass
North HCP: 3	♦ 1093	♦ A6	2♠	3♥	Pass	Pass
South HCP: 15	♣ 1064	♣ AK987	3♠	AP		
Contract: 3♠ W			1. Michaels Cuebid			

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AKQ86	♠ 10542		1NT	Pass	2♣ ¹
Vul: EW	♥ Q10	♥ K98	Pass	3♦ ²	Pass	3♠
North HCP: 15	♦ A1074	♦ J53	AP			
South HCP: 8	♣ 52	♣ A98	1. Stayman			
Contract: 3♠ S			2. artificial			

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ Q93				1NT
Vul: Both	♥ 73	♥ AQ102				
North HCP: 9	♦ 9862	♦ AK3	Pass	2NT	AP	
South HCP: 15	♣ AQ52	♣ 874				
Contract: 2N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQ1075				
Vul: Both	♥ K432	♥ 1095		1NT	Pass	2♥
North HCP: 15	♦ Q86	♦ 109	Pass	2♠	AP	
South HCP: 5	♣ AQ87	♣ 652				
Contract: 2♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ A654	♠ KQJ2				1NT
Vul: None	♥ QJ	♥ K973	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ A963	♦ J72	Pass	3NT	Pass	4♠
South HCP: 15	♣ 942	♣ AJ	AP			
Contract: 4♠ S			1. Stayman			

Board: 108

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ A732

♥ AQ10

♦ Q7

♣ K1072

South:

♠ 5

♥ K9832

♦ K84

♣ A964

West	North	East	South
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	1NT	Pass	2♦
--	-----	------	----

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

Pass	4♥	AP	
------	----	----	--

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 103
Dealer: S
Vul: None
HCP: 15

♠ A762
♥ 98
♦ A6
♣ AK987

East Bids 2♥ if possible.
West Bids 2♠ if possible.
West Bids 3♠ if possible.

You bid first.

Board: 104
Dealer: N
Vul: EW
HCP: 8

♠ 10542
♥ K98
♦ J53
♣ A98

The opponents are silent.

Partner bids first.

Board: 105
Dealer: S
Vul: Both
HCP: 15

♠ Q93
♥ AQ102
♦ AK3
♣ 874

The opponents are silent.

You bid first.

Board: 106
Dealer: N
Vul: Both
HCP: 5

♠ KQ1075
♥ 1095
♦ 109
♣ 652

The opponents are silent.

Partner bids first.

Board: 107
Dealer: S
Vul: None
HCP: 15

♠ KQJ2
♥ K973
♦ J72
♣ AJ

The opponents are silent.

You bid first.

Board: 108
Dealer: N
Vul: EW
HCP: 10

♠ 5
♥ K9832
♦ K84
♣ A964

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A762				1NT
Vul: None	♥ J76543	♥ 98	Pass	2♦	2♥ ¹	Pass
North HCP: 3	♦ 1093	♦ A6	2♠	3♥	Pass	Pass
South HCP: 15	♣ 1064	♣ AK987	3♠	AP		
Contract: 3♠ W			1. Michaels Cuebid			

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AKQ86	♠ 10542		1NT	Pass	2♣ ¹
Vul: EW	♥ Q10	♥ K98	Pass	3♦ ²	Pass	3♠
North HCP: 15	♦ A1074	♦ J53	AP			
South HCP: 8	♣ 52	♣ A98	1. Stayman			
Contract: 3♠ S			2. artificial			

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ Q93				1NT
Vul: Both	♥ 73	♥ AQ102				
North HCP: 9	♦ 9862	♦ AK3	Pass	2NT	AP	
South HCP: 15	♣ AQ52	♣ 874				
Contract: 2N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQ1075				
Vul: Both	♥ K432	♥ 1095		1NT	Pass	2♥
North HCP: 15	♦ Q86	♦ 109	Pass	2♠	AP	
South HCP: 5	♣ AQ87	♣ 652				
Contract: 2♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ A654	♠ KQJ2				1NT
Vul: None	♥ QJ	♥ K973	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ A963	♦ J72	Pass	3NT	Pass	4♠
South HCP: 15	♣ 942	♣ AJ	AP			
Contract: 4♠ S			1. Stayman			

Board: 108

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ A732

♥ AQ10

♦ Q7

♣ K1072

South:

♠ 5

♥ K9832

♦ K84

♣ A964

West	North	East	South
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	1NT	Pass	2♦
--	-----	------	----

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

Pass	4♥	AP	
------	----	----	--

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 109	♠ 65	The opponents are silent.
Dealer: S	♥ 10864	
Vul: NS	♦ 52	Partner bids first.
HCP: 1	♣ J10653	

Board: 110	♠ 752	The opponents are silent.
Dealer: N	♥ KJ986	
Vul: EW	♦ A7	You bid first.
HCP: 15	♣ AK3	

Board: 111	♠ A93	The opponents are silent.
Dealer: S	♥ 842	
Vul: EW	♦ 1076	Partner bids first.
HCP: 13	♣ AKQ4	

Board: 112	♠ J95	The opponents are silent.
Dealer: N	♥ AK74	
Vul: Both	♦ QJ	You bid first.
HCP: 15	♣ A1042	

Board: 113	♠ 9762	The opponents are silent.
Dealer: S	♥ A954	
Vul: None	♦ 8762	Partner bids first.
HCP: 4	♣ 8	

Board: 114	♠ KQ87	East Doubles 2♥ if possible.
Dealer: N	♥ A3	West Bids 3♣ if possible.
Vul: NS	♦ AJ74	
HCP: 15	♣ J105	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 109

Dealer: S

Vul: NS

North HCP: 1

South HCP: 15

Contract: 1N S

North:

♠ 65
♥ 10864
♦ 52
♣ J10653

South:

♠ K98
♥ J7
♦ AK10
♣ A9872

West	North	East	South
			1NT

AP

Board: 110

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♥ S

North:

♠ 752
♥ KJ986
♦ A7
♣ AK3

South:

♠ J1086
♥ A5
♦ KJ43
♣ 1092

West	North	East	South
	1NT	Pass	2♣ ¹

Pass	3♣ ²	Pass	3♥
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AP

1. Stayman

2. artificial

Board: 111

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N S

North:

♠ A93
♥ 842
♦ 1076
♣ AKQ4

South:

♠ K72
♥ AQJ
♦ AJ53
♣ 975

West	North	East	South
			1NT

Pass	3NT	AP	
------	-----	----	--

Board: 112

Dealer: N

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ J95
♥ AK74
♦ QJ
♣ A1042

South:

♠ Q
♥ Q102
♦ A96432
♣ Q83

West	North	East	South
	1NT	Pass	3NT

AP

Board: 113

Dealer: S

Vul: None

North HCP: 4

South HCP: 15

Contract: 1N S

North:

♠ 9762
♥ A954
♦ 8762
♣ 8

South:

♠ Q10
♥ QJ7
♦ QJ10
♣ AK1052

West	North	East	South
			1NT

AP

Board: 114

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 3♣X W

North:

♠ KQ87

♥ A3

♦ AJ74

♣ J105

South:

♠ 1063

♥ KJ1094

♦ Q65

♣ Q2

West	North	East	South
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	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	X	Pass
------	----	---	------

3♣	Pass	Pass	XA♠♠
----	------	------	------

AP			
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South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 109 ♠ K98
Dealer: S ♥ J7
Vul: NS ♦ AK10
HCP: 15 ♣ A9872

The opponents are silent.

You bid first.

Board: 110 ♠ J1086
Dealer: N ♥ A5
Vul: EW ♦ KJ43
HCP: 9 ♣ 1092

The opponents are silent.

Partner bids first.

Board: 111 ♠ K72
Dealer: S ♥ AQJ
Vul: EW ♦ AJ53
HCP: 15 ♣ 975

The opponents are silent.

You bid first.

Board: 112 ♠ Q
Dealer: N ♥ Q102
Vul: Both ♦ A96432
HCP: 10 ♣ Q83

The opponents are silent.

Partner bids first.

Board: 113 ♠ Q10
Dealer: S ♥ QJ7
Vul: None ♦ QJ10
HCP: 15 ♣ AK1052

The opponents are silent.

You bid first.

Board: 114 ♠ 1063
Dealer: N ♥ KJ1094
Vul: NS ♦ Q65
HCP: 8 ♣ Q2

East Doubles 2♥ if possible.

West Bids 3♣ if possible.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ K98				1NT
Vul: NS	♥ 10864	♥ J7				
North HCP: 1	♦ 52	♦ AK10	AP			
South HCP: 15	♣ J10653	♣ A9872				
Contract: 1N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ 752	♠ J1086		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ986	♥ A5	Pass	3♣ ²	Pass	3♥
North HCP: 15	♦ A7	♦ KJ43	AP			
South HCP: 9	♣ AK3	♣ 1092	1. Stayman			
Contract: 3♥ S			2. artificial			

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ K72				1NT
Vul: EW	♥ 842	♥ AQJ				
North HCP: 13	♦ 1076	♦ AJ53	Pass	3NT	AP	
South HCP: 15	♣ AKQ4	♣ 975				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ J95	♠ Q		1NT	Pass	3NT
Vul: Both	♥ AK74	♥ Q102	AP			
North HCP: 15	♦ QJ	♦ A96432				
South HCP: 10	♣ A1042	♣ Q83				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 9762	♠ Q10				1NT
Vul: None	♥ A954	♥ QJ7				
North HCP: 4	♦ 8762	♦ QJ10	AP			
South HCP: 15	♣ 8	♣ AK1052				
Contract: 1N S						

Board: 114

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 3♣X W

North:

♠ KQ87

♥ A3

♦ AJ74

♣ J105

South:

♠ 1063

♥ KJ1094

♦ Q65

♣ Q2

West	North	East	South
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	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	X	Pass
------	----	---	------

3♣	Pass	Pass	XA♠♠
----	------	------	------

AP

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 115	♠ K10832	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ 865	Partner bids first.
HCP: 12	♣ KQJ6	

Board: 116	♠ J97	The opponents are silent.
Dealer: N	♥ 42	
Vul: None	♦ AK982	You bid first.
HCP: 15	♣ AK4	

Board: 117	♠ J109754	West Bids 2♠ if possible.
Dealer: S	♥ K953	East Bids 2NT if possible.
Vul: Both	♦ 8	West Bids 3♦ if possible.
HCP: 7	♣ K8	Partner bids first.

Board: 118	♠ KJ3	The opponents are silent.
Dealer: N	♥ 973	
Vul: EW	♦ AK642	You bid first.
HCP: 15	♣ A6	

Board: 119	♠ J96	The opponents are silent.
Dealer: S	♥ Q32	
Vul: Both	♦ AQ9762	Partner bids first.
HCP: 9	♣ 10	

Board: 120	♠ AQ7	West Bids 2♥ if possible.
Dealer: N	♥ QJ10	East Bids 2♠ if possible.
Vul: None	♦ KQ7	
HCP: 15	♣ J984	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K10832	♠ A4				1NT
Vul: EW	♥ K	♥ A9862	Pass	2♥	Pass	2♠
North HCP: 12	♦ 865	♦ AK43	Pass	3♣	Pass	3♥
South HCP: 15	♣ KQJ6	♣ 102	Pass	3NT	AP	
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ K105				
Vul: None	♥ 42	♥ AK5		1NT	Pass	3NT
North HCP: 15	♦ AK982	♦ Q1074	AP			
South HCP: 12	♣ AK4	♣ 1076				
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ J109754	♠ 82				1NT
Vul: Both	♥ K953	♥ AQJ10	2♠ ¹	Pass	2NT	Pass
North HCP: 7	♦ 8	♦ A103	3♦	AP		
South HCP: 15	♣ K8	♣ A765				
Contract: 3♦ W						

1. Cappelletti, 5M-4m

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 10987				
Vul: EW	♥ 973	♥ J2				
North HCP: 15	♦ AK642	♦ Q953		1NT	AP	
South HCP: 6	♣ A6	♣ QJ10				
Contract: 1N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ A87				1NT
Vul: Both	♥ Q32	♥ K54	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9	♦ AQ9762	♦ K10	AP			
South HCP: 15	♣ 10	♣ AJ984				
Contract: 3♦ S						

1. Minor Suit Transfers after 1NT
2. automat

Board: 120

Dealer: N

Vul: None

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ AQ7

♥ QJ10

♦ KQ7

♣ J984

South:

♠ K

♥ K98763

♦ 964

♣ A102

West	North	East	South
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1NT	Pass	2♦
-----	------	----

2♥ ¹	X	2♠	3♠ ²
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Pass	4♥	AP
------	----	----

1. Michaels Cuebid

2. artificial

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 115	♠ A4	The opponents are silent.
Dealer: S	♥ A9862	
Vul: EW	♦ AK43	You bid first.
HCP: 15	♣ 102	

Board: 116	♠ K105	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ Q1074	Partner bids first.
HCP: 12	♣ 1076	

Board: 117	♠ 82	West Bids 2♠ if possible.
Dealer: S	♥ AQJ10	East Bids 2NT if possible.
Vul: Both	♦ A103	West Bids 3♦ if possible.
HCP: 15	♣ A765	You bid first.

Board: 118	♠ 10987	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ Q953	Partner bids first.
HCP: 6	♣ QJ10	

Board: 119	♠ A87	The opponents are silent.
Dealer: S	♥ K54	
Vul: Both	♦ K10	You bid first.
HCP: 15	♣ AJ984	

Board: 120	♠ K	West Bids 2♥ if possible.
Dealer: N	♥ K98763	East Bids 2♠ if possible.
Vul: None	♦ 964	
HCP: 10	♣ A102	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K10832	♠ A4				1NT
Vul: EW	♥ K	♥ A9862	Pass	2♥	Pass	2♠
North HCP: 12	♦ 865	♦ AK43	Pass	3♣	Pass	3♥
South HCP: 15	♣ KQJ6	♣ 102	Pass	3NT	AP	
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ K105				
Vul: None	♥ 42	♥ AK5		1NT	Pass	3NT
North HCP: 15	♦ AK982	♦ Q1074	AP			
South HCP: 12	♣ AK4	♣ 1076				
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ J109754	♠ 82				1NT
Vul: Both	♥ K953	♥ AQJ10	2♠ ¹	Pass	2NT	Pass
North HCP: 7	♦ 8	♦ A103	3♦	AP		
South HCP: 15	♣ K8	♣ A765				
Contract: 3♦ W						

1. Cappelletti, 5M-4m

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 10987				
Vul: EW	♥ 973	♥ J2				
North HCP: 15	♦ AK642	♦ Q953		1NT	AP	
South HCP: 6	♣ A6	♣ QJ10				
Contract: 1N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ A87				1NT
Vul: Both	♥ Q32	♥ K54	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9	♦ AQ9762	♦ K10	AP			
South HCP: 15	♣ 10	♣ AJ984				
Contract: 3♦ S						

1. Minor Suit Transfers after 1NT
2. automat

Board: 120

Dealer: N

Vul: None

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ AQ7

♥ QJ10

♦ KQ7

♣ J984

South:

♠ K

♥ K98763

♦ 964

♣ A102

West	North	East	South
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1NT	Pass	2♦
-----	------	----

2♥ ¹	X	2♠	3♠ ²
-----------------	---	----	-----------------

Pass	4♥	AP
------	----	----

1. Michaels Cuebid

2. artificial

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 121	♠ Q62	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: None	♦ Q6432	Partner bids first.
HCP: 10	♣ 3	

Board: 122	♠ QJ	East Doubles 1NT if possible.
Dealer: N	♥ Q64	West Doubles 4♥ if possible.
Vul: NS	♦ AQJ105	West Doubles 4♠ if possible.
HCP: 15	♣ K87	You bid first.

Board: 123	♠ A6	The opponents are silent.
Dealer: S	♥ 92	
Vul: NS	♦ Q8732	Partner bids first.
HCP: 11	♣ AJ53	

Board: 124	♠ Q1092	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ AK	You bid first.
HCP: 15	♣ AJ432	

Board: 125	♠ 8752	The opponents are silent.
Dealer: S	♥ J53	
Vul: Both	♦ 54	Partner bids first.
HCP: 1	♣ 9754	

Board: 126	♠ KJ2	East Doubles 2♠ if possible.
Dealer: N	♥ Q108	West Bids 3♣ if possible.
Vul: NS	♦ KQ86	
HCP: 15	♣ A72	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ AK9				1NT
Vul: None	♥ AQ82	♥ 654	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ Q6432	♦ KJ109	Pass	3NT	AP	
South HCP: 15	♣ 3	♣ A42				
Contract: 3N S						1. Stayman

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 10985432		1NT	X ¹	4♥ ²
Vul: NS	♥ Q64	♥ 10	X	Pass ³	Pass	4♠
North HCP: 15	♦ AQJ105	♦ 74	X	AP		
South HCP: 0	♣ K87	♣ 532				
Contract: 4♠X S						1. Cappelletti, strong
						2. Texas
						3. denies a ♥ stopper

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ QJ943				1NT
Vul: NS	♥ 92	♥ A5				
North HCP: 11	♦ Q8732	♦ K96	Pass	3NT	AP	
South HCP: 15	♣ AJ53	♣ KQ10				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ 85		1NT	Pass	3♣ ¹
Vul: Both	♥ J8	♥ Q97	Pass	3♦ ²	AP	
North HCP: 15	♦ AK	♦ QJ10872				
South HCP: 8	♣ AJ432	♣ K5				
Contract: 3♦ N						1. Minor Suit Transfers after 1NT
						2. automat

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 8752	♠ QJ				1NT
Vul: Both	♥ J53	♥ K109				
North HCP: 1	♦ 54	♦ AQ1092	AP			
South HCP: 15	♣ 9754	♣ QJ10				
Contract: 1N S						

Board: 126

Dealer: N

Vul: NS

North HCP: 15

South HCP: 3

Contract: 3♠ N

North:

♠ KJ2

♥ Q108

♦ KQ86

♣ A72

South:

♠ Q87543

♥ J953

♦ 3

♣ 43

West	North	East	South
------	-------	------	-------

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	X	Pass
------	----	---	------

3♣	Pass	Pass	3♠
----	------	------	----

AP

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 121	♠ AK9	The opponents are silent.
Dealer: S	♥ 654	
Vul: None	♦ KJ109	You bid first.
HCP: 15	♣ A42	
Board: 122	♠ 10985432	East Doubles 1NT if possible.
Dealer: N	♥ 10	West Doubles 4♥ if possible.
Vul: NS	♦ 74	West Doubles 4♠ if possible.
HCP: 0	♣ 532	Partner bids first.
Board: 123	♠ QJ943	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ K96	You bid first.
HCP: 15	♣ KQ10	
Board: 124	♠ 85	The opponents are silent.
Dealer: N	♥ Q97	
Vul: Both	♦ QJ10872	Partner bids first.
HCP: 8	♣ K5	
Board: 125	♠ QJ	The opponents are silent.
Dealer: S	♥ K109	
Vul: Both	♦ AQ1092	You bid first.
HCP: 15	♣ QJ10	
Board: 126	♠ Q87543	East Doubles 2♠ if possible.
Dealer: N	♥ J953	West Bids 3♣ if possible.
Vul: NS	♦ 3	
HCP: 3	♣ 43	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ AK9				1NT
Vul: None	♥ AQ82	♥ 654	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ Q6432	♦ KJ109	Pass	3NT	AP	
South HCP: 15	♣ 3	♣ A42				
Contract: 3N S						1. Stayman

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 10985432		1NT	X ¹	4♥ ²
Vul: NS	♥ Q64	♥ 10	X	Pass ³	Pass	4♠
North HCP: 15	♦ AQJ105	♦ 74	X	AP		
South HCP: 0	♣ K87	♣ 532				
Contract: 4♠X S						1. Cappelletti, strong
						2. Texas
						3. denies a ♥ stopper

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ QJ943				1NT
Vul: NS	♥ 92	♥ A5				
North HCP: 11	♦ Q8732	♦ K96	Pass	3NT	AP	
South HCP: 15	♣ AJ53	♣ KQ10				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ 85		1NT	Pass	3♣ ¹
Vul: Both	♥ J8	♥ Q97	Pass	3♦ ²	AP	
North HCP: 15	♦ AK	♦ QJ10872				
South HCP: 8	♣ AJ432	♣ K5				
Contract: 3♦ N						1. Minor Suit Transfers after 1NT
						2. automat

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 8752	♠ QJ				1NT
Vul: Both	♥ J53	♥ K109				
North HCP: 1	♦ 54	♦ AQ1092	AP			
South HCP: 15	♣ 9754	♣ QJ10				
Contract: 1N S						

Board: 126

Dealer: N

Vul: NS

North HCP: 15

South HCP: 3

Contract: 3♠ N

North:

♠ KJ2

♥ Q108

♦ KQ86

♣ A72

South:

♠ Q87543

♥ J953

♦ 3

♣ 43

West	North	East	South
------	-------	------	-------

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	X	Pass
------	----	---	------

3♣	Pass	Pass	3♠
----	------	------	----

AP

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 127	♠ 642	West Bids 2♣ if possible. Partner bids first.
Dealer: S	♥ 8653	
Vul: None	♦ AJ42	
HCP: 9	♣ A2	

Board: 128	♠ K7	The opponents are silent. You bid first.
Dealer: N	♥ K103	
Vul: EW	♦ AK63	
HCP: 15	♣ Q876	

Board: 129	♠ AQJ1042	The opponents are silent. Partner bids first.
Dealer: S	♥ 83	
Vul: None	♦ 876	
HCP: 11	♣ A5	

Board: 130	♠ 109	The opponents are silent. You bid first.
Dealer: N	♥ AQJ105	
Vul: NS	♦ KJ3	
HCP: 15	♣ A98	

Board: 131	♠ J86	The opponents are silent. Partner bids first.
Dealer: S	♥ 864	
Vul: EW	♦ 1076	
HCP: 3	♣ Q986	

Board: 132	♠ K96	The opponents are silent. You bid first.
Dealer: N	♥ J10	
Vul: Both	♦ KJ103	
HCP: 15	♣ AQJ4	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AKQJ9				1NT
Vul: None	♥ 8653	♥ QJ7	2♣ ¹	X ²	Pass	2♠
North HCP: 9	♦ AJ42	♦ 763	Pass	2NT	AP	
South HCP: 15	♣ A2	♣ Q5	1. Cappelletti, any 6+suit			
Contract: 2N S			2. Stayman			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J1085				
Vul: EW	♥ K103	♥ 854				
North HCP: 15	♦ AK63	♦ 752		1NT	AP	
South HCP: 5	♣ Q876	♣ KJ5				
Contract: 1N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AQJ1042	♠ K5				1NT
Vul: None	♥ 83	♥ 9754	Pass	2♥	Pass	2♠
North HCP: 11	♦ 876	♦ AKQ	Pass	4♠	AP	
South HCP: 15	♣ A5	♣ QJ103				
Contract: 4♠ S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ KQ				
Vul: NS	♥ AQJ105	♥ K93		1NT	Pass	2NT
North HCP: 15	♦ KJ3	♦ 87642	AP			
South HCP: 10	♣ A98	♣ Q76				
Contract: 2N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ K973				1NT
Vul: EW	♥ 864	♥ KQ2				
North HCP: 3	♦ 1076	♦ AQ43	AP			
South HCP: 15	♣ Q986	♣ J4				
Contract: 1N S						

Board: 132

Dealer: N

Vul: Both

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ K96

♥ J10

♦ KJ103

♣ AQJ4

South:

♠ QJ1073

♥ A9643

♦ A

♣ 32

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

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 127	♠ AKQJ9	West Bids 2♣ if possible.
Dealer: S	♥ QJ7	
Vul: None	♦ 763	You bid first.
HCP: 15	♣ Q5	

Board: 128	♠ J1085	The opponents are silent.
Dealer: N	♥ 854	
Vul: EW	♦ 752	Partner bids first.
HCP: 5	♣ KJ5	

Board: 129	♠ K5	The opponents are silent.
Dealer: S	♥ 9754	
Vul: None	♦ AKQ	You bid first.
HCP: 15	♣ QJ103	

Board: 130	♠ KQ	The opponents are silent.
Dealer: N	♥ K93	
Vul: NS	♦ 87642	Partner bids first.
HCP: 10	♣ Q76	

Board: 131	♠ K973	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ AQ43	You bid first.
HCP: 15	♣ J4	

Board: 132	♠ QJ1073	The opponents are silent.
Dealer: N	♥ A9643	
Vul: Both	♦ A	Partner bids first.
HCP: 11	♣ 32	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AKQJ9				1NT
Vul: None	♥ 8653	♥ QJ7	2♣ ¹	X ²	Pass	2♠
North HCP: 9	♦ AJ42	♦ 763	Pass	2NT	AP	
South HCP: 15	♣ A2	♣ Q5	1. Cappelletti, any 6+suit			
Contract: 2N S			2. Stayman			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J1085				
Vul: EW	♥ K103	♥ 854				
North HCP: 15	♦ AK63	♦ 752		1NT	AP	
South HCP: 5	♣ Q876	♣ KJ5				
Contract: 1N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AQJ1042	♠ K5				1NT
Vul: None	♥ 83	♥ 9754	Pass	2♥	Pass	2♠
North HCP: 11	♦ 876	♦ AKQ	Pass	4♠	AP	
South HCP: 15	♣ A5	♣ QJ103				
Contract: 4♠ S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ KQ				
Vul: NS	♥ AQJ105	♥ K93		1NT	Pass	2NT
North HCP: 15	♦ KJ3	♦ 87642	AP			
South HCP: 10	♣ A98	♣ Q76				
Contract: 2N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ K973				1NT
Vul: EW	♥ 864	♥ KQ2				
North HCP: 3	♦ 1076	♦ AQ43	AP			
South HCP: 15	♣ Q986	♣ J4				
Contract: 1N S						

Board: 132

Dealer: N

Vul: Both

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ K96

♥ J10

♦ KJ103

♣ AQJ4

South:

♠ QJ1073

♥ A9643

♦ A

♣ 32

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

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 133	♠ KJ8	The opponents are silent.
Dealer: S	♥ 6543	
Vul: NS	♦ K42	Partner bids first.
HCP: 9	♣ Q75	

Board: 134	♠ 875	East Doubles 1NT if possible.
Dealer: N	♥ K93	West Bids 2♣ if possible.
Vul: Both	♦ QJ6	
HCP: 15	♣ AKQ6	You bid first.

Board: 135	♠ 98654	West Bids 2♣ if possible.
Dealer: S	♥ K107	
Vul: None	♦ 8	Partner bids first.
HCP: 6	♣ K974	

Board: 136	♠ AQJ	The opponents are silent.
Dealer: N	♥ J952	
Vul: NS	♦ AQ4	You bid first.
HCP: 15	♣ J74	

Board: 137	♠ A3	The opponents are silent.
Dealer: S	♥ K109	
Vul: NS	♦ 107653	Partner bids first.
HCP: 7	♣ 1096	

Board: 138	♠ AQJ5	The opponents are silent.
Dealer: N	♥ Q98	
Vul: NS	♦ QJ6	You bid first.
HCP: 15	♣ K83	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ A107				1NT
Vul: NS	♥ 6543	♥ KJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K42	♦ 953	Pass	2NT	AP	
South HCP: 15	♣ Q75	♣ AK104				
Contract: 2N S						1. Stayman

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ 10942		1NT	X ¹	XX ¹
Vul: Both	♥ K93	♥ AQ7	2♣	X	AP	
North HCP: 15	♦ QJ6	♦ 732				
South HCP: 7	♣ AKQ6	♣ J32				
Contract: 2♣X W						1. Cappelletti, strong

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 98654	♠ AKQ73				1NT
Vul: None	♥ K107	♥ Q65	2♣ ¹	2♥	Pass	2NT ²
North HCP: 6	♦ 8	♦ 1065	Pass	3♠	Pass	4♠
South HCP: 15	♣ K974	♣ A3	AP			
Contract: 4♠ N						1. Cappelletti, any 6+suit
						2. Extended acceptance after NT

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109832		1NT	Pass	2♥
Vul: NS	♥ J952	♥ 8	Pass	2♠	Pass	3♦
North HCP: 15	♦ AQ4	♦ K1082	Pass	4♠	AP	
South HCP: 10	♣ J74	♣ AK5				
Contract: 4♠ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ KQ5				1NT
Vul: NS	♥ K109	♥ AQ75				
North HCP: 7	♦ 107653	♦ Q2	AP			
South HCP: 15	♣ 1096	♣ Q752				
Contract: 1N S						

Board: 138

Dealer: N

Vul: NS

North HCP: 15

South HCP: 4

Contract: 2♥ N

North:

♠ AQJ5

♥ Q98

♦ QJ6

♣ K83

South:

♠ 43

♥ K10762

♦ 9532

♣ J10

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

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 133
Dealer: S
Vul: NS
HCP: 15

♠ A107
♥ KJ2
♦ 953
♣ AK104

The opponents are silent.

You bid first.

Board: 134
Dealer: N
Vul: Both
HCP: 7

♠ 10942
♥ AQ7
♦ 732
♣ J32

East Doubles 1NT if possible.
West Bids 2♣ if possible.

Partner bids first.

Board: 135
Dealer: S
Vul: None
HCP: 15

♠ AKQ73
♥ Q65
♦ 1065
♣ A3

West Bids 2♣ if possible.

You bid first.

Board: 136
Dealer: N
Vul: NS
HCP: 10

♠ 109832
♥ 8
♦ K1082
♣ AK5

The opponents are silent.

Partner bids first.

Board: 137
Dealer: S
Vul: NS
HCP: 15

♠ KQ5
♥ AQ75
♦ Q2
♣ Q752

The opponents are silent.

You bid first.

Board: 138
Dealer: N
Vul: NS
HCP: 4

♠ 43
♥ K10762
♦ 9532
♣ J10

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ A107				1NT
Vul: NS	♥ 6543	♥ KJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K42	♦ 953	Pass	2NT	AP	
South HCP: 15	♣ Q75	♣ AK104				
Contract: 2N S						1. Stayman

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ 10942		1NT	X ¹	XX ¹
Vul: Both	♥ K93	♥ AQ7	2♣	X	AP	
North HCP: 15	♦ QJ6	♦ 732				
South HCP: 7	♣ AKQ6	♣ J32				
Contract: 2♣X W						1. Cappelletti, strong

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 98654	♠ AKQ73				1NT
Vul: None	♥ K107	♥ Q65	2♣ ¹	2♥	Pass	2NT ²
North HCP: 6	♦ 8	♦ 1065	Pass	3♠	Pass	4♠
South HCP: 15	♣ K974	♣ A3	AP			
Contract: 4♠ N						1. Cappelletti, any 6+suit
						2. Extended acceptance after NT

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109832		1NT	Pass	2♥
Vul: NS	♥ J952	♥ 8	Pass	2♠	Pass	3♦
North HCP: 15	♦ AQ4	♦ K1082	Pass	4♠	AP	
South HCP: 10	♣ J74	♣ AK5				
Contract: 4♠ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ KQ5				1NT
Vul: NS	♥ K109	♥ AQ75				
North HCP: 7	♦ 107653	♦ Q2	AP			
South HCP: 15	♣ 1096	♣ Q752				
Contract: 1N S						

Board: 138

Dealer: N

Vul: NS

North HCP: 15

South HCP: 4

Contract: 2♥ N

North:

♠ AQJ5

♥ Q98

♦ QJ6

♣ K83

South:

♠ 43

♥ K10762

♦ 9532

♣ J10

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

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 139	♠ 2	The opponents are silent.
Dealer: S	♥ 74	
Vul: EW	♦ AK75	Partner bids first.
HCP: 14	♣ AK8632	

Board: 140	♠ QJ	The opponents are silent.
Dealer: N	♥ Q8	
Vul: Both	♦ K972	You bid first.
HCP: 15	♣ AQJ73	

Board: 141	♠ 84	West Bids 2♦ if possible.
Dealer: S	♥ A432	
Vul: None	♦ K642	Partner bids first.
HCP: 9	♣ Q76	

Board: 142	♠ K2	The opponents are silent.
Dealer: N	♥ AKQ85	
Vul: NS	♦ K102	You bid first.
HCP: 15	♣ 1074	

Board: 143	♠ 72	West Bids 2♦ if possible.
Dealer: S	♥ —	East Bids 3♥ if possible.
Vul: NS	♦ A8652	West Bids 4♥ if possible.
HCP: 4	♣ 1076542	Partner bids first.

Board: 144	♠ AK96	The opponents are silent.
Dealer: N	♥ K85	
Vul: EW	♦ Q873	You bid first.
HCP: 15	♣ K9	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 139

Dealer: S

Vul: EW

North HCP: 14

South HCP: 15

Contract: 3N S

North:

♠ 2

♥ 74

♦ AK75

♣ AK8632

South:

♠ KQ5

♥ AQ

♦ J63

♣ QJ1095

West North East South

1NT

Pass 3NT AP

Board: 140

Dealer: N

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ QJ

♥ Q8

♦ K972

♣ AQJ73

South:

♠ AK109852

♥ 9632

♦ —

♣ K4

West North East South

1NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 141

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 84

♥ A432

♦ K642

♣ Q76

South:

♠ 1096

♥ J9

♦ AQ3

♣ AKJ93

West North East South

1NT

2♦¹ 2NT AP

1. Cappelletti, both majors

Board: 142

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 1N N

North:

♠ K2

♥ AKQ85

♦ K102

♣ 1074

South:

♠ A85

♥ J974

♦ Q63

♣ 532

West North East South

1NT AP

Board: 143

Dealer: S

Vul: NS

North HCP: 4

South HCP: 15

Contract: 4♥ E

North:

♠ 72

♥ —

♦ A8652

♣ 1076542

South:

♠ Q94

♥ AK

♦ Q1073

♣ KJ83

West North East South

1NT

2♦¹ Pass 3♥ Pass

4♥ AP

1. Cappelletti, both majors

Board: 144

Dealer: N

Vul: EW

North HCP: 15

South HCP: 12

Contract: 4♠ N

North:

♠ AK96

♥ K85

♦ Q873

♣ K9

South:

♠ QJ73

♥ Q10974

♦ AK5

♣ 6

West	North	East	South
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	1NT	Pass	2♣ ¹
--	-----	------	-----------------

Pass	2♠	Pass	4♣ ²
------	----	------	-----------------

Pass	4♠	AP	
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1. Stayman

2. Splinter

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 139	♠ KQ5	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ J63	You bid first.
HCP: 15	♣ QJ1095	

Board: 140	♠ AK109852	The opponents are silent.
Dealer: N	♥ 9632	
Vul: Both	♦ —	Partner bids first.
HCP: 10	♣ K4	

Board: 141	♠ 1096	West Bids 2♦ if possible.
Dealer: S	♥ J9	
Vul: None	♦ AQ3	You bid first.
HCP: 15	♣ AKJ93	

Board: 142	♠ A85	The opponents are silent.
Dealer: N	♥ J974	
Vul: NS	♦ Q63	Partner bids first.
HCP: 7	♣ 532	

Board: 143	♠ Q94	West Bids 2♦ if possible.
Dealer: S	♥ AK	East Bids 3♥ if possible.
Vul: NS	♦ Q1073	West Bids 4♥ if possible.
HCP: 15	♣ KJ83	You bid first.

Board: 144	♠ QJ73	The opponents are silent.
Dealer: N	♥ Q10974	
Vul: EW	♦ AK5	Partner bids first.
HCP: 12	♣ 6	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 139

Dealer: S

Vul: EW

North HCP: 14

South HCP: 15

Contract: 3N S

North:

♠ 2

♥ 74

♦ AK75

♣ AK8632

South:

♠ KQ5

♥ AQ

♦ J63

♣ QJ1095

West North East South

1NT

Pass 3NT AP

Board: 140

Dealer: N

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ QJ

♥ Q8

♦ K972

♣ AQJ73

South:

♠ AK109852

♥ 9632

♦ —

♣ K4

West North East South

1NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 141

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 84

♥ A432

♦ K642

♣ Q76

South:

♠ 1096

♥ J9

♦ AQ3

♣ AKJ93

West North East South

1NT

2♦¹ 2NT AP

1. Cappelletti, both majors

Board: 142

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 1N N

North:

♠ K2

♥ AKQ85

♦ K102

♣ 1074

South:

♠ A85

♥ J974

♦ Q63

♣ 532

West North East South

1NT AP

Board: 143

Dealer: S

Vul: NS

North HCP: 4

South HCP: 15

Contract: 4♥ E

North:

♠ 72

♥ —

♦ A8652

♣ 1076542

South:

♠ Q94

♥ AK

♦ Q1073

♣ KJ83

West North East South

1NT

2♦¹ Pass 3♥ Pass

4♥ AP

1. Cappelletti, both majors

Board: 144

Dealer: N

Vul: EW

North HCP: 15

South HCP: 12

Contract: 4♠ N

North:

♠ AK96

♥ K85

♦ Q873

♣ K9

South:

♠ QJ73

♥ Q10974

♦ AK5

♣ 6

West	North	East	South
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	1NT	Pass	2♣ ¹
--	-----	------	-----------------

Pass	2♠	Pass	4♣ ²
------	----	------	-----------------

Pass	4♠	AP	
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1. Stayman

2. Splinter

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 145	♠ J32	The opponents are silent.
Dealer: S	♥ Q104	
Vul: NS	♦ Q87	Partner bids first.
HCP: 10	♣ KQ106	

Board: 146	♠ A972	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: None	♦ AJ6	You bid first.
HCP: 15	♣ 1093	

Board: 147	♠ J98	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ QJ983	Partner bids first.
HCP: 11	♣ A1097	

Board: 148	♠ KQ	The opponents are silent.
Dealer: N	♥ J72	
Vul: NS	♦ A62	You bid first.
HCP: 15	♣ AJ1094	

Board: 149	♠ QJ63	The opponents are silent.
Dealer: S	♥ Q54	
Vul: EW	♦ —	Partner bids first.
HCP: 12	♣ AK9875	

Board: 150	♠ AKQJ3	The opponents are silent.
Dealer: N	♥ 985	
Vul: None	♦ 1073	You bid first.
HCP: 15	♣ KQ	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AK1087				1NT
Vul: NS	♥ Q104	♥ K62				
North HCP: 10	♦ Q87	♦ 109	Pass	3NT	AP	
South HCP: 15	♣ KQ106	♣ AJ3				
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ K1043		1NT	Pass	2♣ ¹
Vul: None	♥ AQ6	♥ K4	Pass	2♠	Pass	4♠
North HCP: 15	♦ AJ6	♦ Q984	AP			
South HCP: 11	♣ 1093	♣ QJ8	1. Stayman			
Contract: 4♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ 543				1NT
Vul: None	♥ K	♥ AQ5				
North HCP: 11	♦ QJ983	♦ K1074	Pass	3NT	AP	
South HCP: 15	♣ A1097	♣ KQJ				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J6		1NT	Pass	2♣ ¹
Vul: NS	♥ J72	♥ Q1054	Pass	2♦	Pass	2NT
North HCP: 15	♦ A62	♦ Q974	AP			
South HCP: 8	♣ AJ1094	♣ K72	1. Stayman			
Contract: 2N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ QJ63	♠ K1074				1NT
Vul: EW	♥ Q54	♥ A102	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ —	♦ AQ7	Pass	4♦ ²	Pass	4♠
South HCP: 15	♣ AK9875	♣ Q63	AP			
Contract: 4♠ S			1. Stayman			
			2. Splinter			

Board: 150

Dealer: N

Vul: None

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ AKQJ3

♥ 985

♦ 1073

♣ KQ

South:

♠ 98

♥ K73

♦ AKJ96

♣ 874

West	North	East	South
	1NT	Pass	3NT
AP			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 145	♠ AK1087	The opponents are silent.
Dealer: S	♥ K62	
Vul: NS	♦ 109	You bid first.
HCP: 15	♣ AJ3	

Board: 146	♠ K1043	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ Q984	Partner bids first.
HCP: 11	♣ QJ8	

Board: 147	♠ 543	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ K1074	You bid first.
HCP: 15	♣ KQJ	

Board: 148	♠ J6	The opponents are silent.
Dealer: N	♥ Q1054	
Vul: NS	♦ Q974	Partner bids first.
HCP: 8	♣ K72	

Board: 149	♠ K1074	The opponents are silent.
Dealer: S	♥ A102	
Vul: EW	♦ AQ7	You bid first.
HCP: 15	♣ Q63	

Board: 150	♠ 98	The opponents are silent.
Dealer: N	♥ K73	
Vul: None	♦ AKJ96	Partner bids first.
HCP: 11	♣ 874	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AK1087				1NT
Vul: NS	♥ Q104	♥ K62				
North HCP: 10	♦ Q87	♦ 109	Pass	3NT	AP	
South HCP: 15	♣ KQ106	♣ AJ3				
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ K1043		1NT	Pass	2♣ ¹
Vul: None	♥ AQ6	♥ K4	Pass	2♠	Pass	4♠
North HCP: 15	♦ AJ6	♦ Q984	AP			
South HCP: 11	♣ 1093	♣ QJ8	1. Stayman			
Contract: 4♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ 543				1NT
Vul: None	♥ K	♥ AQ5				
North HCP: 11	♦ QJ983	♦ K1074	Pass	3NT	AP	
South HCP: 15	♣ A1097	♣ KQJ				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J6		1NT	Pass	2♣ ¹
Vul: NS	♥ J72	♥ Q1054	Pass	2♦	Pass	2NT
North HCP: 15	♦ A62	♦ Q974	AP			
South HCP: 8	♣ AJ1094	♣ K72	1. Stayman			
Contract: 2N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ QJ63	♠ K1074				1NT
Vul: EW	♥ Q54	♥ A102	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ —	♦ AQ7	Pass	4♦ ²	Pass	4♠
South HCP: 15	♣ AK9875	♣ Q63	AP			
Contract: 4♠ S			1. Stayman			
			2. Splinter			

Board: 150

Dealer: N

Vul: None

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ AKQJ3

♥ 985

♦ 1073

♣ KQ

South:

♠ 98

♥ K73

♦ AKJ96

♣ 874

West	North	East	South
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	1NT	Pass	3NT
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AP

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 151	♠ K532	East Bids 3♦ if possible.
Dealer: S	♥ AK652	
Vul: NS	♦ A2	Partner bids first.
HCP: 14	♣ 92	

Board: 152	♠ J2	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: NS	♦ AJ2	You bid first.
HCP: 15	♣ A1073	

Board: 153	♠ KQJ6	The opponents are silent.
Dealer: S	♥ K54	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 12	♣ 875	

Board: 154	♠ K62	The opponents are silent.
Dealer: N	♥ AQ1075	
Vul: None	♦ 64	You bid first.
HCP: 15	♣ AQ9	

Board: 155	♠ Q2	The opponents are silent.
Dealer: S	♥ J865	
Vul: NS	♦ A96	Partner bids first.
HCP: 8	♣ J654	

Board: 156	♠ AQ75	West Bids 3♠ if possible.
Dealer: N	♥ J952	
Vul: NS	♦ KQ10	You bid first.
HCP: 15	♣ QJ	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 151
Dealer: S
Vul: NS
North HCP: 14
South HCP: 15
Contract: 6♠ S

North:
♠ K532
♥ AK652
♦ A2
♣ 92

South:
♠ A1097
♥ QJ
♦ 95
♣ AKJ84

West	North	East	South
			1NT
Pass	2♣ ¹	3♦	Pass
Pass	3♥	Pass	4♠
Pass	4NT ²	Pass	5♥
Pass	6♠	AP	

1. Stayman
2. Blackwood 1430, for ♠

Board: 152
Dealer: N
Vul: NS
North HCP: 15
South HCP: 12
Contract: 4♥ N

North:
♠ J2
♥ KQ97
♦ AJ2
♣ A1073

South:
♠ KQ106
♥ AJ865
♦ Q54
♣ 8

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

1. Stayman
2. Splinter

Board: 153
Dealer: S
Vul: Both
North HCP: 12
South HCP: 15
Contract: 3N S

North:
♠ KQJ6
♥ K54
♦ QJ8
♣ 875

South:
♠ A10
♥ AJ83
♦ A93
♣ Q1064

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

1. Stayman

Board: 154
Dealer: N
Vul: None
North HCP: 15
South HCP: 7
Contract: 2♠ N

North:
♠ K62
♥ AQ1075
♦ 64
♣ AQ9

South:
♠ AQJ1073
♥ 8632
♦ 982
♣ —

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

Board: 155
Dealer: S
Vul: NS
North HCP: 8
South HCP: 15
Contract: 2N S

North:
♠ Q2
♥ J865
♦ A96
♣ J654

South:
♠ A63
♥ Q10
♦ KQ5
♣ A10873

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

1. Stayman

Board: 156

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 4♣ S

North:

♠ AQ75

♥ J952

♦ KQ10

♣ QJ

South:

♠ 1086

♥ 64

♦ 84

♣ AK8742

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

AP

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 151 ♠ A1097
Dealer: S ♥ QJ
Vul: NS ♦ 95
HCP: 15 ♣ AKJ84

East Bids 3♦ if possible.

You bid first.

Board: 152 ♠ KQ106
Dealer: N ♥ AJ865
Vul: NS ♦ Q54
HCP: 12 ♣ 8

The opponents are silent.

Partner bids first.

Board: 153 ♠ A10
Dealer: S ♥ AJ83
Vul: Both ♦ A93
HCP: 15 ♣ Q1064

The opponents are silent.

You bid first.

Board: 154 ♠ AQJ1073
Dealer: N ♥ 8632
Vul: None ♦ 982
HCP: 7 ♣ —

The opponents are silent.

Partner bids first.

Board: 155 ♠ A63
Dealer: S ♥ Q10
Vul: NS ♦ KQ5
HCP: 15 ♣ A10873

The opponents are silent.

You bid first.

Board: 156 ♠ 1086
Dealer: N ♥ 64
Vul: NS ♦ 84
HCP: 7 ♣ AK8742

West Bids 3♠ if possible.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 151
Dealer: S
Vul: NS
North HCP: 14
South HCP: 15
Contract: 6♠ S

North:
♠ K532
♥ AK652
♦ A2
♣ 92

South:
♠ A1097
♥ QJ
♦ 95
♣ AKJ84

West	North	East	South
			1NT
Pass	2♣ ¹	3♦	Pass
Pass	3♥	Pass	4♠
Pass	4NT ²	Pass	5♥
Pass	6♠	AP	

1. Stayman
2. Blackwood 1430, for ♠

Board: 152
Dealer: N
Vul: NS
North HCP: 15
South HCP: 12
Contract: 4♥ N

North:
♠ J2
♥ KQ97
♦ AJ2
♣ A1073

South:
♠ KQ106
♥ AJ865
♦ Q54
♣ 8

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

1. Stayman
2. Splinter

Board: 153
Dealer: S
Vul: Both
North HCP: 12
South HCP: 15
Contract: 3N S

North:
♠ KQJ6
♥ K54
♦ QJ8
♣ 875

South:
♠ A10
♥ AJ83
♦ A93
♣ Q1064

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

1. Stayman

Board: 154
Dealer: N
Vul: None
North HCP: 15
South HCP: 7
Contract: 2♠ N

North:
♠ K62
♥ AQ1075
♦ 64
♣ AQ9

South:
♠ AQJ1073
♥ 8632
♦ 982
♣ —

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

Board: 155
Dealer: S
Vul: NS
North HCP: 8
South HCP: 15
Contract: 2N S

North:
♠ Q2
♥ J865
♦ A96
♣ J654

South:
♠ A63
♥ Q10
♦ KQ5
♣ A10873

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

1. Stayman

Board: 156

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 4♣ S

North:

♠ AQ75

♥ J952

♦ KQ10

♣ QJ

South:

♠ 1086

♥ 64

♦ 84

♣ AK8742

West	North	East	South
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	1NT	Pass	2♠ ¹
--	-----	------	-----------------

3♠	Pass	Pass	4♣
----	------	------	----

AP

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 157	♠ 108	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: EW	♦ A98	Partner bids first.
HCP: 13	♣ J1065	
Board: 158	♠ Q85	The opponents are silent.
Dealer: N	♥ A985	
Vul: None	♦ AQJ	You bid first.
HCP: 15	♣ Q95	
Board: 159	♠ Q3	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ 982	Partner bids first.
HCP: 12	♣ KJ652	
Board: 160	♠ KJ85	The opponents are silent.
Dealer: N	♥ J98	
Vul: EW	♦ A762	You bid first.
HCP: 15	♣ AQ	
Board: 161	♠ A8	The opponents are silent.
Dealer: S	♥ A9432	
Vul: Both	♦ A942	Partner bids first.
HCP: 15	♣ K4	
Board: 162	♠ J2	West Doubles 4♥ if possible.
Dealer: N	♥ K86	
Vul: None	♦ AQJ108	You bid first.
HCP: 15	♣ A73	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AJ5				1NT
Vul: EW	♥ AKJ4	♥ 32	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ A98	♦ KQ103	Pass	3NT	AP	
South HCP: 15	♣ J1065	♣ KQ82	1. Stayman			
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ A63				
Vul: None	♥ A985	♥ 6		1NT	AP	
North HCP: 15	♦ AQJ	♦ 7653				
South HCP: 4	♣ Q95	♣ 76432				
Contract: 1N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ 85				1NT
Vul: None	♥ AQ5	♥ KJ643				
North HCP: 12	♦ 982	♦ AK7	Pass	3NT	AP	
South HCP: 15	♣ KJ652	♣ A103				
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KJ85	♠ 1093				
Vul: EW	♥ J98	♥ 753		1NT	AP	
North HCP: 15	♦ A762	♦ K5				
South HCP: 6	♣ AQ	♣ K8754				
Contract: 1N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ KJ7				1NT
Vul: Both	♥ A9432	♥ Q8	Pass	2♦	Pass	2♥
North HCP: 15	♦ A942	♦ QJ53	Pass	3♦	Pass	3NT
South HCP: 15	♣ K4	♣ AQ87	AP			
Contract: 3N S						

Board: 162

Dealer: N

Vul: None

North HCP: 15

South HCP: 5

Contract: 4♠ S

North:

♠ J2

♥ K86

♦ AQJ108

♣ A73

South:

♠ Q1098754

♥ 95

♦ 3

♣ QJ6

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

1. Texas

2. denies a ♥ stopper

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 157	♠ AJ5	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ KQ103	You bid first.
HCP: 15	♣ KQ82	
Board: 158	♠ A63	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ 7653	Partner bids first.
HCP: 4	♣ 76432	
Board: 159	♠ 85	The opponents are silent.
Dealer: S	♥ KJ643	
Vul: None	♦ AK7	You bid first.
HCP: 15	♣ A103	
Board: 160	♠ 1093	The opponents are silent.
Dealer: N	♥ 753	
Vul: EW	♦ K5	Partner bids first.
HCP: 6	♣ K8754	
Board: 161	♠ KJ7	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ QJ53	You bid first.
HCP: 15	♣ AQ87	
Board: 162	♠ Q1098754	West Doubles 4♥ if possible.
Dealer: N	♥ 95	
Vul: None	♦ 3	Partner bids first.
HCP: 5	♣ QJ6	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AJ5				1NT
Vul: EW	♥ AKJ4	♥ 32	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ A98	♦ KQ103	Pass	3NT	AP	
South HCP: 15	♣ J1065	♣ KQ82	1. Stayman			
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ A63				
Vul: None	♥ A985	♥ 6		1NT	AP	
North HCP: 15	♦ AQJ	♦ 7653				
South HCP: 4	♣ Q95	♣ 76432				
Contract: 1N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ 85				1NT
Vul: None	♥ AQ5	♥ KJ643				
North HCP: 12	♦ 982	♦ AK7	Pass	3NT	AP	
South HCP: 15	♣ KJ652	♣ A103				
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KJ85	♠ 1093				
Vul: EW	♥ J98	♥ 753		1NT	AP	
North HCP: 15	♦ A762	♦ K5				
South HCP: 6	♣ AQ	♣ K8754				
Contract: 1N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ KJ7				1NT
Vul: Both	♥ A9432	♥ Q8	Pass	2♦	Pass	2♥
North HCP: 15	♦ A942	♦ QJ53	Pass	3♦	Pass	3NT
South HCP: 15	♣ K4	♣ AQ87	AP			
Contract: 3N S						

Board: 162

Dealer: N

Vul: None

North HCP: 15

South HCP: 5

Contract: 4♠ S

North:

♠ J2

♥ K86

♦ AQJ108

♣ A73

South:

♠ Q1098754

♥ 95

♦ 3

♣ QJ6

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

1. Texas

2. denies a ♥ stopper

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 163	♠ A1095	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ AKQ76	Partner bids first.
HCP: 18	♣ KQ94	
Board: 164	♠ KQ32	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ Q97	You bid first.
HCP: 15	♣ Q73	
Board: 165	♠ 106	The opponents are silent.
Dealer: S	♥ J7	
Vul: NS	♦ KJ1074	Partner bids first.
HCP: 12	♣ AK96	
Board: 166	♠ AK106	The opponents are silent.
Dealer: N	♥ A1095	
Vul: EW	♦ 87	You bid first.
HCP: 15	♣ A104	
Board: 167	♠ K63	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ 7	Partner bids first.
HCP: 14	♣ AKJ9543	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 163

Dealer: S

Vul: NS

North HCP: 18

South HCP: 15

Contract: 6♠ S

North:

♠ A1095

♥ —

♦ AKQ76

♣ KQ94

South:

♠ K876

♥ AK6

♦ J1092

♣ A7

West	North	East	South
			1NT

Pass	3♥ ¹	Pass	4♠
------	-----------------	------	----

Pass	5♥ ²	Pass	6♣
------	-----------------	------	----

Pass	6♦	Pass	6♠
------	----	------	----

AP

1. Splinter

2. Exclusion, for ♠

Board: 164

Dealer: N

Vul: EW

North HCP: 15

South HCP: 20

Contract: 6N N

North:

♠ KQ32

♥ AQ4

♦ Q97

♣ Q73

South:

♠ A

♥ KJ63

♦ A1064

♣ AKJ8

West	North	East	South
	1NT	Pass	2♣ ¹

Pass	2♠	Pass	5NT
------	----	------	-----

Pass	6NT	AP	
------	-----	----	--

1. Stayman

Board: 165

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ 106

♥ J7

♦ KJ1074

♣ AK96

South:

♠ KQ73

♥ AK102

♦ 98

♣ QJ5

West	North	East	South
			1NT

Pass	3NT	AP	
------	-----	----	--

Board: 166

Dealer: N

Vul: EW

North HCP: 15

South HCP: 7

Contract: 1N N

North:

♠ AK106

♥ A1095

♦ 87

♣ A104

South:

♠ 95

♥ KJ42

♦ 542

♣ K953

West	North	East	South
	1NT	AP	

Board: 167
Dealer: S
Vul: Both
North HCP: 14
South HCP: 15
Contract: 6♣ S

North:
♠ K63
♥ K9
♦ 7
♣ AKJ9543

South:
♠ A942
♥ A106
♦ AK106
♣ 72

West	North	East	South
------	-------	------	-------

Pass	2♠ ¹	Pass	3♣ ²
Pass	4NT ³	Pass	5♦
Pass	5♥	Pass	6♣
AP			

1. Minor Suit Transfers after 1NT
2. automat
3. Blackwood 1430, for ♣

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 163	♠ K876	The opponents are silent.
Dealer: S	♥ AK6	
Vul: NS	♦ J1092	You bid first.
HCP: 15	♣ A7	

Board: 164	♠ A	The opponents are silent.
Dealer: N	♥ KJ63	
Vul: EW	♦ A1064	Partner bids first.
HCP: 20	♣ AKJ8	

Board: 165	♠ KQ73	The opponents are silent.
Dealer: S	♥ AK102	
Vul: NS	♦ 98	You bid first.
HCP: 15	♣ QJ5	

Board: 166	♠ 95	The opponents are silent.
Dealer: N	♥ KJ42	
Vul: EW	♦ 542	Partner bids first.
HCP: 7	♣ K953	

Board: 167	♠ A942	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ AK106	You bid first.
HCP: 15	♣ 72	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 163			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ A1095	♠ K876	Pass	3♥ ¹	Pass	4♠
North HCP: 18	♥ —	♥ AK6	Pass	5♥ ²	Pass	6♣
South HCP: 15	♦ AKQ76	♦ J1092	Pass	6♦	Pass	6♠
Contract: 6♠ S	♣ KQ94	♣ A7	AP			
			1. Splinter			
			2. Exclusion, for ♠			

Board: 164			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ KQ32	♠ A		1NT	Pass	2♣ ¹
North HCP: 15	♥ AQ4	♥ KJ63	Pass	2♠	Pass	5NT
South HCP: 20	♦ Q97	♦ A1064	Pass	6NT	AP	
Contract: 6N N	♣ Q73	♣ AKJ8	1. Stayman			

Board: 165			West	North	East	South
Dealer: S	North:	South:				
Vul: NS	♠ 106	♠ KQ73				1NT
North HCP: 12	♥ J7	♥ AK102				
South HCP: 15	♦ KJ1074	♦ 98	Pass	3NT	AP	
Contract: 3N S	♣ AK96	♣ QJ5				

Board: 166			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AK106	♠ 95		1NT	AP	
North HCP: 15	♥ A1095	♥ KJ42				
South HCP: 7	♦ 87	♦ 542				
Contract: 1N N	♣ A104	♣ K953				

Board: 167
Dealer: S
Vul: Both
North HCP: 14
South HCP: 15
Contract: 6♣ S

North:
♠ K63
♥ K9
♦ 7
♣ AKJ9543

South:
♠ A942
♥ A106
♦ AK106
♣ 72

West	North	East	South
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Pass	2♠ ¹	Pass	3♣ ²
Pass	4NT ³	Pass	5♦
Pass	5♥	Pass	6♣
AP			

1. Minor Suit Transfers after 1NT
2. automat
3. Blackwood 1430, for ♣

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 168	♠ AJ107	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ K53	You bid first.
HCP: 15	♣ Q874	

Board: 169	♠ K97	The opponents are silent.
Dealer: S	♥ Q104	
Vul: Both	♦ KQJ7	Partner bids first.
HCP: 14	♣ QJ4	

Board: 170	♠ KQ2	The opponents are silent.
Dealer: N	♥ J95	
Vul: None	♦ K1064	You bid first.
HCP: 15	♣ AQ5	

Board: 171	♠ KJ7	The opponents are silent.
Dealer: S	♥ 102	
Vul: EW	♦ K97	Partner bids first.
HCP: 14	♣ AK972	

Board: 172	♠ AK2	The opponents are silent.
Dealer: N	♥ K976	
Vul: NS	♦ QJ	You bid first.
HCP: 15	♣ Q964	

Board: 173	♠ Q1065	East Bids 2♠ if possible.
Dealer: S	♥ J104	
Vul: None	♦ 52	Partner bids first.
HCP: 7	♣ KJ63	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AJ107	♠ Q3		1NT	Pass	2NT
Vul: NS	♥ KQ	♥ 1085				
North HCP: 15	♦ K53	♦ A9842	AP			
South HCP: 9	♣ Q874	♣ K92				
Contract: 2N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ AQ102				1NT
Vul: Both	♥ Q104	♥ J53				
North HCP: 14	♦ KQJ7	♦ A95	Pass	3NT	AP	
South HCP: 15	♣ QJ4	♣ A32				
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ J5		1NT	AP	
Vul: None	♥ J95	♥ 643				
North HCP: 15	♦ K1064	♦ 952				
South HCP: 1	♣ AQ5	♣ 96432				
Contract: 1N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ Q4				1NT
Vul: EW	♥ 102	♥ AK4				
North HCP: 14	♦ K97	♦ QJ65	Pass	3NT	AP	
South HCP: 15	♣ AK972	♣ QJ106				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 95		1NT	Pass	2♦
Vul: NS	♥ K976	♥ A10853				
North HCP: 15	♦ QJ	♦ 9876	Pass	2♥	AP	
South HCP: 7	♣ Q964	♣ K5				
Contract: 2♥ N						

Board: 173

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 2♠ E

North:

♠ Q1065

♥ J104

♦ 52

♣ KJ63

South:

♠ K7

♥ AKQ98

♦ K3

♣ 9874

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

1. Cappelletti, 5M-4m

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 168	♠ Q3	The opponents are silent.
Dealer: N	♥ 1085	
Vul: NS	♦ A9842	Partner bids first.
HCP: 9	♣ K92	

Board: 169	♠ AQ102	The opponents are silent.
Dealer: S	♥ J53	
Vul: Both	♦ A95	You bid first.
HCP: 15	♣ A32	

Board: 170	♠ J5	The opponents are silent.
Dealer: N	♥ 643	
Vul: None	♦ 952	Partner bids first.
HCP: 1	♣ 96432	

Board: 171	♠ Q4	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ QJ65	You bid first.
HCP: 15	♣ QJ106	

Board: 172	♠ 95	The opponents are silent.
Dealer: N	♥ A10853	
Vul: NS	♦ 9876	Partner bids first.
HCP: 7	♣ K5	

Board: 173	♠ K7	East Bids 2♠ if possible.
Dealer: S	♥ AKQ98	
Vul: None	♦ K3	You bid first.
HCP: 15	♣ 9874	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AJ107	♠ Q3		1NT	Pass	2NT
Vul: NS	♥ KQ	♥ 1085				
North HCP: 15	♦ K53	♦ A9842	AP			
South HCP: 9	♣ Q874	♣ K92				
Contract: 2N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ AQ102				1NT
Vul: Both	♥ Q104	♥ J53				
North HCP: 14	♦ KQJ7	♦ A95	Pass	3NT	AP	
South HCP: 15	♣ QJ4	♣ A32				
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ J5		1NT	AP	
Vul: None	♥ J95	♥ 643				
North HCP: 15	♦ K1064	♦ 952				
South HCP: 1	♣ AQ5	♣ 96432				
Contract: 1N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ Q4				1NT
Vul: EW	♥ 102	♥ AK4				
North HCP: 14	♦ K97	♦ QJ65	Pass	3NT	AP	
South HCP: 15	♣ AK972	♣ QJ106				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 95		1NT	Pass	2♦
Vul: NS	♥ K976	♥ A10853				
North HCP: 15	♦ QJ	♦ 9876	Pass	2♥	AP	
South HCP: 7	♣ Q964	♣ K5				
Contract: 2♥ N						

Board: 173

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 2♠ E

North:

♠ Q1065

♥ J104

♦ 52

♣ KJ63

South:

♠ K7

♥ AKQ98

♦ K3

♣ 9874

West	North	East	South
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			1NT
--	--	--	-----

Pass	Pass	2♠ ¹	AP
------	------	-----------------	----

1. Cappelletti, 5M-4m

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 174
Dealer: N
Vul: None
HCP: 15

♠ QJ
♥ A10763
♦ 964
♣ AKJ

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

You bid first.

Board: 175
Dealer: S
Vul: NS
HCP: 12

♠ AK84
♥ 3
♦ J7542
♣ A86

The opponents are silent.

Partner bids first.

Board: 176
Dealer: N
Vul: EW
HCP: 15

♠ J6
♥ AKQJ2
♦ 1094
♣ A102

East Bids 2NT if possible.

You bid first.

Board: 177
Dealer: S
Vul: NS
HCP: 14

♠ K10765
♥ K52
♦ AJ2
♣ K4

The opponents are silent.

Partner bids first.

Board: 178
Dealer: N
Vul: Both
HCP: 15

♠ A8653
♥ A4
♦ KQ7
♣ Q103

The opponents are silent.

You bid first.

Board: 179
Dealer: S
Vul: NS
HCP: 8

♠ 109
♥ A10532
♦ J872
♣ K4

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 9732		1NT	2♣ ¹	Pass
Vul: None	♥ A10763	♥ K5	2♦ ²	Pass	Pass	3♣
North HCP: 15	♦ 964	♦ 108	3♦	AP		
South HCP: 5	♣ AKJ	♣ Q8765	1. Cappelletti, any 6+suit			
Contract: 3♦ W			2. automat			

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ AK84	♠ Q953				1NT
Vul: NS	♥ 3	♥ AJ98	Pass	3♥ ¹	Pass	4♠
North HCP: 12	♦ J7542	♦ AQ	AP			
South HCP: 15	♣ A86	♣ Q107	1. Splinter			
Contract: 4♠ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ KQ752		1NT	2NT ¹	3♠
Vul: EW	♥ AKQJ2	♥ 987	Pass	3NT	AP	
North HCP: 15	♦ 1094	♦ Q3	1. Unusual 2NT			
South HCP: 9	♣ A102	♣ Q76				
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ K10765	♠ QJ				1NT
Vul: NS	♥ K52	♥ 76	Pass	2♥	Pass	2♠
North HCP: 14	♦ AJ2	♦ KQ943	Pass	3NT	AP	
South HCP: 15	♣ K4	♣ AQJ7				
Contract: 3N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ A8653	♠ 7		1NT	Pass	2♦
Vul: Both	♥ A4	♥ QJ1072	Pass	2♥	Pass	3♣
North HCP: 15	♦ KQ7	♦ A5	Pass	3♠	Pass	3NT
South HCP: 10	♣ Q103	♣ K8764	AP			
Contract: 3N N						

Board: 179

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ 109

♥ A10532

♦ J872

♣ K4

South:

♠ AK3

♥ QJ9

♦ KQ10

♣ 10873

West	North	East	South
------	-------	------	-------

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

Pass	2♦	Pass	2♥
------	----	------	----

Pass	2NT	Pass	3♥
------	-----	------	----

AP

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 174	♠ 9732	East Bids 2♣ if possible.
Dealer: N	♥ K5	West Bids 2♦ if possible.
Vul: None	♦ 108	West Bids 3♦ if possible.
HCP: 5	♣ Q8765	Partner bids first.

Board: 175	♠ Q953	The opponents are silent.
Dealer: S	♥ AJ98	You bid first.
Vul: NS	♦ AQ	
HCP: 15	♣ Q107	

Board: 176	♠ KQ752	East Bids 2NT if possible.
Dealer: N	♥ 987	Partner bids first.
Vul: EW	♦ Q3	
HCP: 9	♣ Q76	

Board: 177	♠ QJ	The opponents are silent.
Dealer: S	♥ 76	You bid first.
Vul: NS	♦ KQ943	
HCP: 15	♣ AQJ7	

Board: 178	♠ 7	The opponents are silent.
Dealer: N	♥ QJ1072	Partner bids first.
Vul: Both	♦ A5	
HCP: 10	♣ K8764	

Board: 179	♠ AK3	The opponents are silent.
Dealer: S	♥ QJ9	You bid first.
Vul: NS	♦ KQ10	
HCP: 15	♣ 10873	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 9732		1NT	2♣ ¹	Pass
Vul: None	♥ A10763	♥ K5	2♦ ²	Pass	Pass	3♣
North HCP: 15	♦ 964	♦ 108	3♦	AP		
South HCP: 5	♣ AKJ	♣ Q8765	1. Cappelletti, any 6+suit			
Contract: 3♦ W			2. automat			

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ AK84	♠ Q953				1NT
Vul: NS	♥ 3	♥ AJ98	Pass	3♥ ¹	Pass	4♠
North HCP: 12	♦ J7542	♦ AQ	AP			
South HCP: 15	♣ A86	♣ Q107	1. Splinter			
Contract: 4♠ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ KQ752		1NT	2NT ¹	3♠
Vul: EW	♥ AKQJ2	♥ 987	Pass	3NT	AP	
North HCP: 15	♦ 1094	♦ Q3	1. Unusual 2NT			
South HCP: 9	♣ A102	♣ Q76				
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ K10765	♠ QJ				1NT
Vul: NS	♥ K52	♥ 76	Pass	2♥	Pass	2♠
North HCP: 14	♦ AJ2	♦ KQ943	Pass	3NT	AP	
South HCP: 15	♣ K4	♣ AQJ7				
Contract: 3N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ A8653	♠ 7		1NT	Pass	2♦
Vul: Both	♥ A4	♥ QJ1072	Pass	2♥	Pass	3♣
North HCP: 15	♦ KQ7	♦ A5	Pass	3♠	Pass	3NT
South HCP: 10	♣ Q103	♣ K8764	AP			
Contract: 3N N						

Board: 179

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ 109

♥ A10532

♦ J872

♣ K4

South:

♠ AK3

♥ QJ9

♦ KQ10

♣ 10873

West	North	East	South
------	-------	------	-------

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

Pass	2♦	Pass	2♥
------	----	------	----

Pass	2NT	Pass	3♥
------	-----	------	----

AP

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 180	♠ 642	East Bids 2♦ if possible.
Dealer: N	♥ AK9	
Vul: None	♦ K107	
HCP: 15	♣ AJ76	You bid first.

Board: 181	♠ 3	The opponents are silent.
Dealer: S	♥ 108543	
Vul: None	♦ 6432	
HCP: 7	♣ AK4	Partner bids first.

Board: 182	♠ KQ10	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: None	♦ 98	
HCP: 15	♣ K1074	You bid first.

Board: 183	♠ AQ2	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ 10942	
HCP: 10	♣ 7632	Partner bids first.

Board: 184	♠ K32	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ A62	
HCP: 15	♣ J9862	You bid first.

Board: 185	♠ 943	The opponents are silent.
Dealer: S	♥ J86	
Vul: NS	♦ J765	
HCP: 4	♣ Q72	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ 642	♠ AKJ5		1NT	2♦ ¹	3NT
Vul: None	♥ AK9	♥ 863				
North HCP: 15	♦ K107	♦ QJ8	AP			
South HCP: 16	♣ AJ76	♣ KQ9	1. Cappelletti, both majors			
Contract: 3N N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK74				1NT
Vul: None	♥ 108543	♥ A6				
North HCP: 7	♦ 6432	♦ K109	Pass	2♦	Pass	2♥
South HCP: 15	♣ AK4	♣ J1032	AP			
Contract: 2♥ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A854		1NT	Pass	2♣ ¹
Vul: None	♥ AQJ10	♥ K64	Pass	2♥	Pass	3♦
North HCP: 15	♦ 98	♦ AKQ64	Pass	3NT	Pass	6NT
South HCP: 16	♣ K1074	♣ 6	AP			
Contract: 6N N			1. Stayman			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ 953				1NT
Vul: NS	♥ A6	♥ 74				
North HCP: 10	♦ 10942	♦ AKQ85				
South HCP: 15	♣ 7632	♣ KQJ	Pass	3NT	AP	
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ A1065		1NT	Pass	2♣ ¹
Vul: Both	♥ AK	♥ 852				
North HCP: 15	♦ A62	♦ KQ943	Pass	2♦	Pass	2NT
South HCP: 9	♣ J9862	♣ 4	AP			
Contract: 2N N			1. Stayman			

Board: 185

Dealer: S

Vul: NS

North HCP: 4

South HCP: 15

Contract: 1N S

North:

♠ 943

♥ J86

♦ J765

♣ Q72

South:

♠ Q1076

♥ AK75

♦ Q8

♣ KJ6

West North East South

1NT

AP

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 180	♠ AKJ5	East Bids 2♦ if possible.
Dealer: N	♥ 863	
Vul: None	♦ QJ8	Partner bids first.
HCP: 16	♣ KQ9	

Board: 181	♠ AK74	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ K109	You bid first.
HCP: 15	♣ J1032	

Board: 182	♠ A854	The opponents are silent.
Dealer: N	♥ K64	
Vul: None	♦ AKQ64	Partner bids first.
HCP: 16	♣ 6	

Board: 183	♠ 953	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ AKQ85	You bid first.
HCP: 15	♣ KQJ	

Board: 184	♠ A1065	The opponents are silent.
Dealer: N	♥ 852	
Vul: Both	♦ KQ943	Partner bids first.
HCP: 9	♣ 4	

Board: 185	♠ Q1076	The opponents are silent.
Dealer: S	♥ AK75	
Vul: NS	♦ Q8	You bid first.
HCP: 15	♣ KJ6	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ 642	♠ AKJ5		1NT	2♦ ¹	3NT
Vul: None	♥ AK9	♥ 863				
North HCP: 15	♦ K107	♦ QJ8	AP			
South HCP: 16	♣ AJ76	♣ KQ9	1. Cappelletti, both majors			
Contract: 3N N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK74				1NT
Vul: None	♥ 108543	♥ A6				
North HCP: 7	♦ 6432	♦ K109	Pass	2♦	Pass	2♥
South HCP: 15	♣ AK4	♣ J1032	AP			
Contract: 2♥ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A854		1NT	Pass	2♣ ¹
Vul: None	♥ AQJ10	♥ K64	Pass	2♥	Pass	3♦
North HCP: 15	♦ 98	♦ AKQ64	Pass	3NT	Pass	6NT
South HCP: 16	♣ K1074	♣ 6	AP			
Contract: 6N N			1. Stayman			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ 953				1NT
Vul: NS	♥ A6	♥ 74				
North HCP: 10	♦ 10942	♦ AKQ85				
South HCP: 15	♣ 7632	♣ KQJ	Pass	3NT	AP	
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ A1065		1NT	Pass	2♣ ¹
Vul: Both	♥ AK	♥ 852				
North HCP: 15	♦ A62	♦ KQ943	Pass	2♦	Pass	2NT
South HCP: 9	♣ J9862	♣ 4	AP			
Contract: 2N N			1. Stayman			

Board: 185

Dealer: S

Vul: NS

North HCP: 4

South HCP: 15

Contract: 1N S

North:

♠ 943

♥ J86

♦ J765

♣ Q72

South:

♠ Q1076

♥ AK75

♦ Q8

♣ KJ6

West North East South

1NT

AP

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 186
Dealer: N
Vul: NS
HCP: 15

♠ AK7
♥ A10
♦ 7652
♣ A843

East Bids 3♥ if possible.

You bid first.

Board: 187
Dealer: S
Vul: EW
HCP: 2

♠ 7542
♥ 1092
♦ 2
♣ Q9865

The opponents are silent.

Partner bids first.

Board: 188
Dealer: N
Vul: NS
HCP: 15

♠ AK1065
♥ 86
♦ A1092
♣ A3

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 189
Dealer: S
Vul: EW
HCP: 8

♠ 874
♥ KJ1075
♦ 65
♣ A107

The opponents are silent.

Partner bids first.

Board: 190
Dealer: N
Vul: NS
HCP: 15

♠ J82
♥ AQ6
♦ AKJ95
♣ 94

West Bids 3♠ if possible.

You bid first.

Board: 191
Dealer: S
Vul: Both
HCP: 12

♠ K4
♥ Q109
♦ K109
♣ KJ832

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 186

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 3♥ E

North:

♠ AK7

♥ A10

♦ 7652

♣ A843

South:

♠ J986

♥ 9

♦ KQ108

♣ J762

West	North	East	South
	1NT	3♥	AP

Board: 187

Dealer: S

Vul: EW

North HCP: 2

South HCP: 15

Contract: 1N S

North:

♠ 7542

♥ 1092

♦ 2

♣ Q9865

South:

♠ A863

♥ AQ7

♦ J4

♣ A1073

West	North	East	South
			1NT
AP			

Board: 188

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 3♥ X W

North:

♠ AK1065

♥ 86

♦ A1092

♣ A3

South:

♠ J9

♥ 95

♦ 8743

♣ KQJ105

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

1. Cappelletti, any 6+suit
2. automat

Board: 189

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ 874

♥ KJ1075

♦ 65

♣ A107

South:

♠ AQ

♥ 962

♦ AK43

♣ Q432

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

Board: 190

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 3♠ W

North:

♠ J82

♥ AQ6

♦ AKJ95

♣ 94

South:

♠ —

♥ 9532

♦ Q1084

♣ K8632

West	North	East	South
	1NT	Pass	Pass
3♠	AP		

Board: 191

Dealer: S

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ K4

♥ Q109

♦ K109

♣ KJ832

South:

♠ A105

♥ K83

♦ A4

♣ A9654

West	North	East	South
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			1NT
--	--	--	-----

Pass	3NT	AP	
------	-----	----	--

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 186	♠ J986	East Bids 3♥ if possible.
Dealer: N	♥ 9	
Vul: NS	♦ KQ108	Partner bids first.
HCP: 7	♣ J762	

Board: 187	♠ A863	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ J4	You bid first.
HCP: 15	♣ A1073	

Board: 188	♠ J9	West Bids 2♣ if possible.
Dealer: N	♥ 95	East Bids 2♦ if possible.
Vul: NS	♦ 8743	West Bids 3♥ if possible.
HCP: 7	♣ KQJ105	Partner bids first.

Board: 189	♠ AQ	The opponents are silent.
Dealer: S	♥ 962	
Vul: EW	♦ AK43	You bid first.
HCP: 15	♣ Q432	

Board: 190	♠ —	West Bids 3♠ if possible.
Dealer: N	♥ 9532	
Vul: NS	♦ Q1084	Partner bids first.
HCP: 5	♣ K8632	

Board: 191	♠ A105	The opponents are silent.
Dealer: S	♥ K83	
Vul: Both	♦ A4	You bid first.
HCP: 15	♣ A9654	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 186

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 3♥ E

North:

♠ AK7

♥ A10

♦ 7652

♣ A843

South:

♠ J986

♥ 9

♦ KQ108

♣ J762

West	North	East	South
	1NT	3♥	AP

Board: 187

Dealer: S

Vul: EW

North HCP: 2

South HCP: 15

Contract: 1N S

North:

♠ 7542

♥ 1092

♦ 2

♣ Q9865

South:

♠ A863

♥ AQ7

♦ J4

♣ A1073

West	North	East	South
			1NT
AP			

Board: 188

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 3♥ X W

North:

♠ AK1065

♥ 86

♦ A1092

♣ A3

South:

♠ J9

♥ 95

♦ 8743

♣ KQJ105

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

1. Cappelletti, any 6+ suit
2. automat

Board: 189

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ 874

♥ KJ1075

♦ 65

♣ A107

South:

♠ AQ

♥ 962

♦ AK43

♣ Q432

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

Board: 190

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 3♠ W

North:

♠ J82

♥ AQ6

♦ AKJ95

♣ 94

South:

♠ —

♥ 9532

♦ Q1084

♣ K8632

West	North	East	South
	1NT	Pass	Pass
3♠	AP		

Board: 191

Dealer: S

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ K4

♥ Q109

♦ K109

♣ KJ832

South:

♠ A105

♥ K83

♦ A4

♣ A9654

West	North	East	South
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			1NT
--	--	--	-----

Pass	3NT	AP	
------	-----	----	--

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 192
Dealer: N
Vul: None
HCP: 15

♠ KJ4
♥ A843
♦ A85
♣ QJ2

West Bids 2♠ if possible.
East Bids 2NT if possible.
West Bids 3♣ if possible.

You bid first.

Board: 193
Dealer: S
Vul: None
HCP: 13

♠ A972
♥ A10952
♦ J
♣ A102

The opponents are silent.

Partner bids first.

Board: 194
Dealer: N
Vul: NS
HCP: 15

♠ A9
♥ 1095
♦ Q52
♣ AKQ94

East Bids 2♣ if possible.

You bid first.

Board: 195
Dealer: S
Vul: EW
HCP: 10

♠ Q1085
♥ —
♦ J1032
♣ AQJ54

The opponents are silent.

Partner bids first.

Board: 196
Dealer: N
Vul: None
HCP: 15

♠ AK97
♥ 10543
♦ A95
♣ A2

The opponents are silent.

You bid first.

Board: 197
Dealer: S
Vul: Both
HCP: 13

♠ AJ2
♥ AK2
♦ 9842
♣ J102

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 192
Dealer: N
Vul: None
North HCP: 15
South HCP: 5
Contract: 3♠ S

North:
♠ KJ4
♥ A843
♦ A85
♣ QJ2

South:
♠ Q10952
♥ 2
♦ 109742
♣ K3

West	North	East	South
	1NT	Pass	2♥
2♠ ¹	X	2NT ²	Pass
3♣	Pass	Pass	3♠
AP			
1. Michaels Cuebid			
2. to the partner's longer			

Board: 193
Dealer: S
Vul: None
North HCP: 13
South HCP: 15
Contract: 4♥ S

North:
♠ A972
♥ A10952
♦ J
♣ A102

South:
♠ J53
♥ KQ8
♦ A94
♣ KQ43

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

Board: 194
Dealer: N
Vul: NS
North HCP: 15
South HCP: 6
Contract: 2♠ N

North:
♠ A9
♥ 1095
♦ Q52
♣ AKQ94

South:
♠ J10653
♥ 8762
♦ AJ
♣ 75

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

Board: 195
Dealer: S
Vul: EW
North HCP: 10
South HCP: 15
Contract: 4♠ S

North:
♠ Q1085
♥ —
♦ J1032
♣ AQJ54

South:
♠ KJ72
♥ KJ87
♦ A6
♣ K63

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

Board: 196
Dealer: N
Vul: None
North HCP: 15
South HCP: 8
Contract: 4♥ N

North:
♠ AK97
♥ 10543
♦ A95
♣ A2

South:
♠ Q642
♥ AJ86
♦ 6
♣ J1065

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

Board: 197

Dealer: S

Vul: Both

North HCP: 13

South HCP: 15

Contract: 3N S

North:

♠ AJ2

♥ AK2

♦ 9842

♣ J102

South:

♠ Q1065

♥ QJ4

♦ AQJ5

♣ K5

West	North	East	South
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			1NT
--	--	--	-----

Pass	3NT	AP	
------	-----	----	--

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 192 ♠ Q10952
Dealer: N ♥ 2
Vul: None ♦ 109742
HCP: 5 ♣ K3

West Bids 2♠ if possible.
East Bids 2NT if possible.
West Bids 3♣ if possible.

Partner bids first.

Board: 193 ♠ J53
Dealer: S ♥ KQ8
Vul: None ♦ A94
HCP: 15 ♣ KQ43

The opponents are silent.

You bid first.

Board: 194 ♠ J10653
Dealer: N ♥ 8762
Vul: NS ♦ AJ
HCP: 6 ♣ 75

East Bids 2♣ if possible.

Partner bids first.

Board: 195 ♠ KJ72
Dealer: S ♥ KJ87
Vul: EW ♦ A6
HCP: 15 ♣ K63

The opponents are silent.

You bid first.

Board: 196 ♠ Q642
Dealer: N ♥ AJ86
Vul: None ♦ 6
HCP: 8 ♣ J1065

The opponents are silent.

Partner bids first.

Board: 197 ♠ Q1065
Dealer: S ♥ QJ4
Vul: Both ♦ AQJ5
HCP: 15 ♣ K5

The opponents are silent.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 192
Dealer: N
Vul: None
North HCP: 15
South HCP: 5
Contract: 3♠ S

North:
♠ KJ4
♥ A843
♦ A85
♣ QJ2

South:
♠ Q10952
♥ 2
♦ 109742
♣ K3

West	North	East	South
	1NT	Pass	2♥
2♠ ¹	X	2NT ²	Pass
3♣	Pass	Pass	3♠
AP			
1. Michaels Cuebid			
2. to the partner's longer			

Board: 193
Dealer: S
Vul: None
North HCP: 13
South HCP: 15
Contract: 4♥ S

North:
♠ A972
♥ A10952
♦ J
♣ A102

South:
♠ J53
♥ KQ8
♦ A94
♣ KQ43

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

Board: 194
Dealer: N
Vul: NS
North HCP: 15
South HCP: 6
Contract: 2♠ N

North:
♠ A9
♥ 1095
♦ Q52
♣ AKQ94

South:
♠ J10653
♥ 8762
♦ AJ
♣ 75

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

Board: 195
Dealer: S
Vul: EW
North HCP: 10
South HCP: 15
Contract: 4♠ S

North:
♠ Q1085
♥ —
♦ J1032
♣ AQJ54

South:
♠ KJ72
♥ KJ87
♦ A6
♣ K63

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

Board: 196
Dealer: N
Vul: None
North HCP: 15
South HCP: 8
Contract: 4♥ N

North:
♠ AK97
♥ 10543
♦ A95
♣ A2

South:
♠ Q642
♥ AJ86
♦ 6
♣ J1065

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

Board: 197

Dealer: S

Vul: Both

North HCP: 13

South HCP: 15

Contract: 3N S

North:

♠ AJ2

♥ AK2

♦ 9842

♣ J102

South:

♠ Q1065

♥ QJ4

♦ AQJ5

♣ K5

West	North	East	South
------	-------	------	-------

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

Pass	3NT	AP	
------	-----	----	--

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 198	♠ AKJ8	The opponents are silent.
Dealer: N	♥ Q1082	
Vul: NS	♦ A5	You bid first.
HCP: 15	♣ J96	
Board: 199	♠ KJ10862	East Doubles 2♥ if possible.
Dealer: S	♥ —	
Vul: EW	♦ KQ4	Partner bids first.
HCP: 11	♣ Q987	
Board: 200	♠ AK5	The opponents are silent.
Dealer: N	♥ A1095	
Vul: None	♦ A765	You bid first.
HCP: 15	♣ 108	
Board: 201	♠ A	West Bids 3♠ if possible.
Dealer: S	♥ KJ9652	
Vul: EW	♦ J8	Partner bids first.
HCP: 13	♣ A987	
Board: 202	♠ AK8	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: EW	♦ J543	You bid first.
HCP: 15	♣ KJ9	
Board: 203	♠ 10	East Bids 2♠ if possible.
Dealer: S	♥ QJ1054	West Bids 3♠ if possible.
Vul: Both	♦ 65	East Doubles 4♣ if possible.
HCP: 8	♣ AJ1086	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 198

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ AKJ8

♥ Q1082

♦ A5

♣ J96

South:

♠ 42

♥ AK9763

♦ Q962

♣ 8

West North East South

1NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 199

Dealer: S

Vul: EW

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ KJ10862

♥ —

♦ KQ4

♣ Q987

South:

♠ Q75

♥ AQ642

♦ A105

♣ K5

West North East South

1NT

Pass 2♥ X 2♠

Pass 4♠ AP

Board: 200

Dealer: N

Vul: None

North HCP: 15

South HCP: 6

Contract: 2♠ N

North:

♠ AK5

♥ A1095

♦ A765

♣ 108

South:

♠ 76432

♥ J4

♦ KQ10

♣ 654

West North East South

1NT Pass 2♥

Pass 2♠ AP

Board: 201

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 4♥ N

North:

♠ A

♥ KJ9652

♦ J8

♣ A987

South:

♠ Q3

♥ A108

♦ AK1075

♣ Q63

West North East South

1NT

3♠ 4♥ AP

Board: 202

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ AK8

♥ QJ10

♦ J543

♣ KJ9

South:

♠ J93

♥ 53

♦ AK987

♣ 842

West North East South

1NT Pass 2NT

AP

Board: 203

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 4♣X N

North:

♠ 10

♥ QJ1054

♦ 65

♣ AJ1086

South:

♠ Q2

♥ A96

♦ AQ73

♣ K752

West	North	East	South
------	-------	------	-------

Pass	2♦	2♠	Pass
------	----	----	------

3♠	4♣	X	AP
----	----	---	----

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 198	♠ 42	The opponents are silent.
Dealer: N	♥ AK9763	
Vul: NS	♦ Q962	Partner bids first.
HCP: 9	♣ 8	
Board: 199	♠ Q75	East Doubles 2♥ if possible.
Dealer: S	♥ AQ642	
Vul: EW	♦ A105	You bid first.
HCP: 15	♣ K5	
Board: 200	♠ 76432	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ KQ10	Partner bids first.
HCP: 6	♣ 654	
Board: 201	♠ Q3	West Bids 3♠ if possible.
Dealer: S	♥ A108	
Vul: EW	♦ AK1075	You bid first.
HCP: 15	♣ Q63	
Board: 202	♠ J93	The opponents are silent.
Dealer: N	♥ 53	
Vul: EW	♦ AK987	Partner bids first.
HCP: 8	♣ 842	
Board: 203	♠ Q2	East Bids 2♠ if possible.
Dealer: S	♥ A96	West Bids 3♠ if possible.
Vul: Both	♦ AQ73	East Doubles 4♣ if possible.
HCP: 15	♣ K752	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 198

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ AKJ8

♥ Q1082

♦ A5

♣ J96

South:

♠ 42

♥ AK9763

♦ Q962

♣ 8

West North East South

1NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 199

Dealer: S

Vul: EW

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ KJ10862

♥ —

♦ KQ4

♣ Q987

South:

♠ Q75

♥ AQ642

♦ A105

♣ K5

West North East South

1NT

Pass 2♥ X 2♠

Pass 4♠ AP

Board: 200

Dealer: N

Vul: None

North HCP: 15

South HCP: 6

Contract: 2♠ N

North:

♠ AK5

♥ A1095

♦ A765

♣ 108

South:

♠ 76432

♥ J4

♦ KQ10

♣ 654

West North East South

1NT Pass 2♥

Pass 2♠ AP

Board: 201

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 4♥ N

North:

♠ A

♥ KJ9652

♦ J8

♣ A987

South:

♠ Q3

♥ A108

♦ AK1075

♣ Q63

West North East South

1NT

3♠ 4♥ AP

Board: 202

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ AK8

♥ QJ10

♦ J543

♣ KJ9

South:

♠ J93

♥ 53

♦ AK987

♣ 842

West North East South

1NT Pass 2NT

AP

Board: 203

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 4♣X N

North:

♠ 10

♥ QJ1054

♦ 65

♣ AJ1086

South:

♠ Q2

♥ A96

♦ AQ73

♣ K752

West	North	East	South
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Pass	2♦	2♠	Pass
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3♠	4♣	X	AP
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North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 204	♠ 9542	East Bids 2♦ if possible.
Dealer: N	♥ A65	
Vul: EW	♦ AK108	You bid first.
HCP: 15	♣ A9	
Board: 205	♠ 65	The opponents are silent.
Dealer: S	♥ 10875	
Vul: None	♦ K1042	Partner bids first.
HCP: 5	♣ Q42	
Board: 206	♠ A83	The opponents are silent.
Dealer: N	♥ A982	
Vul: NS	♦ QJ3	You bid first.
HCP: 15	♣ A109	
Board: 207	♠ 10964	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ J10842	Partner bids first.
HCP: 8	♣ A9	
Board: 208	♠ KJ103	The opponents are silent.
Dealer: N	♥ 43	
Vul: None	♦ KJ9	You bid first.
HCP: 15	♣ AK94	
Board: 209	♠ Q8432	West Bids 2♣ if possible.
Dealer: S	♥ A	
Vul: NS	♦ 43	Partner bids first.
HCP: 6	♣ 107643	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ 9542	♠ QJ76		1NT	2♦ ¹	2NT
Vul: EW	♥ A65	♥ 94				
North HCP: 15	♦ AK108	♦ 95	AP			
South HCP: 8	♣ A9	♣ KQ1075	1. Cappelletti, both majors			
Contract: 2N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ KJ87				1NT
Vul: None	♥ 10875	♥ A4				
North HCP: 5	♦ K1042	♦ Q7	AP			
South HCP: 15	♣ Q42	♣ AJ1093				
Contract: 1N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ Q2		1NT	Pass	2NT
Vul: NS	♥ A982	♥ J10				
North HCP: 15	♦ QJ3	♦ A9654	AP			
South HCP: 9	♣ A109	♣ Q865				
Contract: 2N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 10964	♠ AQ				1NT
Vul: Both	♥ K4	♥ J9653	Pass	2♣ ¹	Pass	3♣ ²
North HCP: 8	♦ J10842	♦ A7	Pass	3♥	AP	
South HCP: 15	♣ A9	♣ KJ72	1. Stayman			
Contract: 3♥ N			2. artificial			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ AQ987		1NT	Pass	2♥
Vul: None	♥ 43	♥ Q82				
North HCP: 15	♦ KJ9	♦ A10	Pass	2NT ¹	Pass	4♠
South HCP: 12	♣ AK94	♣ 762	AP			
Contract: 4♠ S			1. Extended acceptance after NT			

Board: 209

Dealer: S

Vul: NS

North HCP: 6

South HCP: 15

Contract: 2♠ S

North:

♠ Q8432

♥ A

♦ 43

♣ 107643

South:

♠ A97

♥ K642

♦ AK72

♣ J8

West North East South

1NT

2♣¹ 2♥ Pass 2♠

AP

1. Cappelletti, any 6+suit

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 204 ♠ QJ76
Dealer: N ♥ 94
Vul: EW ♦ 95
HCP: 8 ♣ KQ1075

East Bids 2♦ if possible.

Partner bids first.

Board: 205 ♠ KJ87
Dealer: S ♥ A4
Vul: None ♦ Q7
HCP: 15 ♣ AJ1093

The opponents are silent.

You bid first.

Board: 206 ♠ Q2
Dealer: N ♥ J10
Vul: NS ♦ A9654
HCP: 9 ♣ Q865

The opponents are silent.

Partner bids first.

Board: 207 ♠ AQ
Dealer: S ♥ J9653
Vul: Both ♦ A7
HCP: 15 ♣ KJ72

The opponents are silent.

You bid first.

Board: 208 ♠ AQ987
Dealer: N ♥ Q82
Vul: None ♦ A10
HCP: 12 ♣ 762

The opponents are silent.

Partner bids first.

Board: 209 ♠ A97
Dealer: S ♥ K642
Vul: NS ♦ AK72
HCP: 15 ♣ J8

West Bids 2♣ if possible.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ 9542	♠ QJ76		1NT	2♦ ¹	2NT
Vul: EW	♥ A65	♥ 94				
North HCP: 15	♦ AK108	♦ 95	AP			
South HCP: 8	♣ A9	♣ KQ1075	1. Cappelletti, both majors			
Contract: 2N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ KJ87				1NT
Vul: None	♥ 10875	♥ A4				
North HCP: 5	♦ K1042	♦ Q7	AP			
South HCP: 15	♣ Q42	♣ AJ1093				
Contract: 1N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ Q2		1NT	Pass	2NT
Vul: NS	♥ A982	♥ J10				
North HCP: 15	♦ QJ3	♦ A9654	AP			
South HCP: 9	♣ A109	♣ Q865				
Contract: 2N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 10964	♠ AQ				1NT
Vul: Both	♥ K4	♥ J9653	Pass	2♣ ¹	Pass	3♣ ²
North HCP: 8	♦ J10842	♦ A7	Pass	3♥	AP	
South HCP: 15	♣ A9	♣ KJ72	1. Stayman			
Contract: 3♥ N			2. artificial			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ AQ987		1NT	Pass	2♥
Vul: None	♥ 43	♥ Q82				
North HCP: 15	♦ KJ9	♦ A10	Pass	2NT ¹	Pass	4♠
South HCP: 12	♣ AK94	♣ 762	AP			
Contract: 4♠ S			1. Extended acceptance after NT			

Board: 209

Dealer: S

Vul: NS

North HCP: 6

South HCP: 15

Contract: 2♠ S

North:

♠ Q8432

♥ A

♦ 43

♣ 107643

South:

♠ A97

♥ K642

♦ AK72

♣ J8

West North East South

1NT

2♣¹ 2♥ Pass 2♠

AP

1. Cappelletti, any 6+suit

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 210	♠ AK962	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: EW	♦ K5	You bid first.
HCP: 15	♣ J108	
Board: 211	♠ 2	The opponents are silent.
Dealer: S	♥ A763	
Vul: None	♦ 109543	Partner bids first.
HCP: 7	♣ K64	
Board: 212	♠ AQ7	The opponents are silent.
Dealer: N	♥ Q952	
Vul: EW	♦ KJ7	You bid first.
HCP: 15	♣ K86	
Board: 213	♠ 852	The opponents are silent.
Dealer: S	♥ KQ964	
Vul: Both	♦ KQ3	Partner bids first.
HCP: 14	♣ A10	
Board: 214	♠ AJ3	The opponents are silent.
Dealer: N	♥ Q973	
Vul: EW	♦ A9	You bid first.
HCP: 15	♣ KJ52	
Board: 215	♠ Q65432	East Doubles 4♥ if possible.
Dealer: S	♥ 4	
Vul: Both	♦ 97	Partner bids first.
HCP: 6	♣ A975	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AK962	♠ J5		1NT	Pass	3♣ ¹
Vul: EW	♥ KJ7	♥ 3		Pass	3♦ ²	AP
North HCP: 15	♦ K5	♦ AQ8763				
South HCP: 7	♣ J108	♣ 9754				
Contract: 3♦ N						

1. Minor Suit Transfers after 1NT
2. automat

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK1076				1NT
Vul: None	♥ A763	♥ KJ8				
North HCP: 7	♦ 109543	♦ A76		AP		
South HCP: 15	♣ K64	♣ 107				
Contract: 1N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 1084		1NT	Pass	2NT
Vul: EW	♥ Q952	♥ KJ				
North HCP: 15	♦ KJ7	♦ A10984		AP		
South HCP: 9	♣ K86	♣ J73				
Contract: 2N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ K76				1NT
Vul: Both	♥ KQ964	♥ A10				
North HCP: 14	♦ KQ3	♦ A64		Pass	2♦	Pass
South HCP: 15	♣ A10	♣ KJ986		Pass	3NT	AP
Contract: 3N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 962		1NT	Pass	3NT
Vul: EW	♥ Q973	♥ AKJ				
North HCP: 15	♦ A9	♦ KJ875		AP		
South HCP: 12	♣ KJ52	♣ 108				
Contract: 3N N						

Board: 215

Dealer: S

Vul: Both

North HCP: 6

South HCP: 15

Contract: 4♠ S

North:

♠ Q65432

♥ 4

♦ 97

♣ A975

South:

♠ AJ7

♥ A73

♦ 1086

♣ KQJ6

West North East South

1NT

Pass 4♥¹ X 4♠

AP

1. Texas

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 210	♠ J5	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ AQ8763	Partner bids first.
HCP: 7	♣ 9754	
Board: 211	♠ AK1076	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: None	♦ A76	You bid first.
HCP: 15	♣ 107	
Board: 212	♠ 1084	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ A10984	Partner bids first.
HCP: 9	♣ J73	
Board: 213	♠ K76	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ A64	You bid first.
HCP: 15	♣ KJ986	
Board: 214	♠ 962	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ KJ875	Partner bids first.
HCP: 12	♣ 108	
Board: 215	♠ AJ7	East Doubles 4♥ if possible.
Dealer: S	♥ A73	
Vul: Both	♦ 1086	You bid first.
HCP: 15	♣ KQJ6	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AK962	♠ J5		1NT	Pass	3♣ ¹
Vul: EW	♥ KJ7	♥ 3		Pass	3♦ ²	AP
North HCP: 15	♦ K5	♦ AQ8763				
South HCP: 7	♣ J108	♣ 9754				
Contract: 3♦ N						

1. Minor Suit Transfers after 1NT
2. automat

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK1076				1NT
Vul: None	♥ A763	♥ KJ8				
North HCP: 7	♦ 109543	♦ A76				
South HCP: 15	♣ K64	♣ 107				
Contract: 1N S						

AP

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 1084				
Vul: EW	♥ Q952	♥ KJ		1NT	Pass	2NT
North HCP: 15	♦ KJ7	♦ A10984				
South HCP: 9	♣ K86	♣ J73				
Contract: 2N N						

AP

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ K76				1NT
Vul: Both	♥ KQ964	♥ A10				
North HCP: 14	♦ KQ3	♦ A64		Pass	2♦	Pass
South HCP: 15	♣ A10	♣ KJ986		Pass	3NT	AP
Contract: 3N S						

2♥

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 962				
Vul: EW	♥ Q973	♥ AKJ		1NT	Pass	3NT
North HCP: 15	♦ A9	♦ KJ875				
South HCP: 12	♣ KJ52	♣ 108				
Contract: 3N N						

AP

Board: 215

Dealer: S

Vul: Both

North HCP: 6

South HCP: 15

Contract: 4♠ S

North:

♠ Q65432

♥ 4

♦ 97

♣ A975

South:

♠ AJ7

♥ A73

♦ 1086

♣ KQJ6

West North East South

1NT

Pass 4♥¹ X 4♠

AP

1. Texas

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 216	♠ K85	The opponents are silent.
Dealer: N	♥ AJ63	
Vul: None	♦ K52	You bid first.
HCP: 15	♣ KJ7	

Board: 217	♠ 1093	The opponents are silent.
Dealer: S	♥ K1076	
Vul: Both	♦ 109874	Partner bids first.
HCP: 3	♣ 2	

Board: 218	♠ J1043	The opponents are silent.
Dealer: N	♥ AJ95	
Vul: Both	♦ AK	You bid first.
HCP: 15	♣ Q42	

Board: 219	♠ KQ1042	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ 10532	Partner bids first.
HCP: 9	♣ Q9	

Board: 220	♠ K985	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: EW	♦ QJ3	You bid first.
HCP: 15	♣ A3	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ AJ9764		1NT	Pass	4♥ ¹
Vul: None	♥ AJ63	♥ K875				
North HCP: 15	♦ K52	♦ A10	Pass	4♠	AP	
South HCP: 12	♣ KJ7	♣ 4	1. Texas			
Contract: 4♠ N						
Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AK72				1NT
Vul: Both	♥ K1076	♥ 93				
North HCP: 3	♦ 109874	♦ J6	AP			
South HCP: 15	♣ 2	♣ AK1098				
Contract: 1N S						
Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ J1043	♠ 96				
Vul: Both	♥ AJ95	♥ Q1032		1NT	AP	
North HCP: 15	♦ AK	♦ 10932				
South HCP: 3	♣ Q42	♣ J105				
Contract: 1N N						
Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ KQ1042	♠ AJ53				1NT
Vul: NS	♥ Q8	♥ 74	Pass	2♥	Pass	2NT ¹
North HCP: 9	♦ 10532	♦ KQ				
South HCP: 15	♣ Q9	♣ AJ1084	Pass	3♠	AP	
Contract: 3♠ N			1. Extended acceptance after NT			
Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ K985	♠ AQ		1NT	Pass	2♦
Vul: EW	♥ KQ108	♥ J95432	Pass	2NT ¹	Pass	4♥
North HCP: 15	♦ QJ3	♦ K108	AP			
South HCP: 10	♣ A3	♣ 75	1. Extended acceptance after NT			
Contract: 4♥ S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 216	♠ AJ9764	The opponents are silent.
Dealer: N	♥ K875	
Vul: None	♦ A10	Partner bids first.
HCP: 12	♣ 4	

Board: 217	♠ AK72	The opponents are silent.
Dealer: S	♥ 93	
Vul: Both	♦ J6	You bid first.
HCP: 15	♣ AK1098	

Board: 218	♠ 96	The opponents are silent.
Dealer: N	♥ Q1032	
Vul: Both	♦ 10932	Partner bids first.
HCP: 3	♣ J105	

Board: 219	♠ AJ53	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ KQ	You bid first.
HCP: 15	♣ AJ1084	

Board: 220	♠ AQ	The opponents are silent.
Dealer: N	♥ J95432	
Vul: EW	♦ K108	Partner bids first.
HCP: 10	♣ 75	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ AJ9764		1NT	Pass	4♥ ¹
Vul: None	♥ AJ63	♥ K875				
North HCP: 15	♦ K52	♦ A10	Pass	4♠	AP	
South HCP: 12	♣ KJ7	♣ 4	1. Texas			
Contract: 4♠ N						
Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AK72				1NT
Vul: Both	♥ K1076	♥ 93				
North HCP: 3	♦ 109874	♦ J6	AP			
South HCP: 15	♣ 2	♣ AK1098				
Contract: 1N S						
Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ J1043	♠ 96				
Vul: Both	♥ AJ95	♥ Q1032		1NT	AP	
North HCP: 15	♦ AK	♦ 10932				
South HCP: 3	♣ Q42	♣ J105				
Contract: 1N N						
Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ KQ1042	♠ AJ53				1NT
Vul: NS	♥ Q8	♥ 74	Pass	2♥	Pass	2NT ¹
North HCP: 9	♦ 10532	♦ KQ				
South HCP: 15	♣ Q9	♣ AJ1084	Pass	3♠	AP	
Contract: 3♠ N			1. Extended acceptance after NT			
Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ K985	♠ AQ		1NT	Pass	2♦
Vul: EW	♥ KQ108	♥ J95432				
North HCP: 15	♦ QJ3	♦ K108	Pass	2NT ¹	Pass	4♥
South HCP: 10	♣ A3	♣ 75	AP			
Contract: 4♥ S			1. Extended acceptance after NT			