

**Board: 1**      ♠ AJ2      You are dealer.

Dealer: North      ♥ AQT3      The opponents are silent.

Vul: E-W      ♦ A6

HCP: 17      ♣ QT87

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**Board: 2**      ♠ 65      Partner is dealer.

Dealer: South      ♥ 853      The opponents are silent.

Vul: N-S      ♦ QJ975

HCP: 6+1      ♣ K32

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**Board: 3**      ♠ AKT      You are dealer.

Dealer: North      ♥ KQJ98      The opponents are silent.

Vul: None      ♦ 65

HCP: 16+1      ♣ QJ7

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**Board: 4**      ♠ Q863      Partner is dealer.

Dealer: South      ♥ K3      The opponents are silent.

Vul: E-W      ♦ 96

HCP: 6+1      ♣ J9863

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**Board: 5**      ♠ A9853      LHO is dealer.

Dealer: East      ♥ A2      East (LHO) opens 1NT if possible.

Vul: Both      ♦ KJ96

HCP: 12+1      ♣ T7

## Both hands (Answers Page)

| Board: 1            | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AJ2  | ♠ K764 |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ AQT3 | ♥ 62   |   |     |          |   |
| North HCP: 17       | ♦ A6   | ♦ Q942 |   |     |          |   |
| South HCP: 5        | ♣ QT87 | ♣ 942  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 2            | North:  | South: | W        | N | E   | S |
|---------------------|---------|--------|----------|---|-----|---|
| Dealer: South       | ♠ 65    | ♠ QT   |          |   | 1NT |   |
| Vul: N-S            | ♥ 853   | ♥ AT72 | All Pass |   |     |   |
| North HCP: 6+1      | ♦ QJ975 | ♦ AT8  |          |   |     |   |
| South HCP: 15       | ♣ K32   | ♣ AJ87 |          |   |     |   |
| Contract: 1NT South |         |        |          |   |     |   |

| Board: 3            | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AKT   | ♠ 73   |   | 1NT | All Pass |   |
| Vul: None           | ♥ KQJ98 | ♥ T753 |   |     |          |   |
| North HCP: 16+1     | ♦ 65    | ♦ T943 |   |     |          |   |
| South HCP: 0        | ♣ QJ7   | ♣ 532  |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 4            | North:  | South: | W        | N | E   | S |
|---------------------|---------|--------|----------|---|-----|---|
| Dealer: South       | ♠ Q863  | ♠ A7   |          |   | 1NT |   |
| Vul: E-W            | ♥ K3    | ♥ A96  | All Pass |   |     |   |
| North HCP: 6+1      | ♦ 96    | ♦ AKT4 |          |   |     |   |
| South HCP: 17       | ♣ J9863 | ♣ QT54 |          |   |     |   |
| Contract: 1NT South |         |        |          |   |     |   |

| Board: 5           | North:  | South:  | W                     | N               | E    | S  |
|--------------------|---------|---------|-----------------------|-----------------|------|----|
| Dealer: East       | ♠ A9853 | ♠ QJ2   |                       | 1NT             | Pass |    |
| Vul: Both          | ♥ A2    | ♥ KT865 | Pass                  | 2♠ <sup>1</sup> | Pass | 3♠ |
| North HCP: 12+1    | ♦ KJ96  | ♦ T85   | All Pass              |                 |      |    |
| South HCP: 10+1    | ♣ T7    | ♣ A4    |                       |                 |      |    |
| Contract: 3♠ South |         |         | 1. Cappelletti, 5M-4m |                 |      |    |

|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 1</b> | ♠ K764 | Partner is dealer.        |
| Dealer: North   | ♥ 62   | The opponents are silent. |
| Vul: E-W        | ♦ Q942 |                           |
| HCP: 5          | ♣ 942  |                           |

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|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 2</b> | ♠ QT   | You are dealer.           |
| Dealer: South   | ♥ AT72 | The opponents are silent. |
| Vul: N-S        | ♦ AT8  |                           |
| HCP: 15         | ♣ AJ87 |                           |

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|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 3</b> | ♠ 73   | Partner is dealer.        |
| Dealer: North   | ♥ T753 | The opponents are silent. |
| Vul: None       | ♦ T943 |                           |
| HCP: 0          | ♣ 532  |                           |

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|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 4</b> | ♠ A7   | You are dealer.           |
| Dealer: South   | ♥ A96  | The opponents are silent. |
| Vul: E-W        | ♦ AKT4 |                           |
| HCP: 17         | ♣ QT54 |                           |

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|                 |         |                                   |
|-----------------|---------|-----------------------------------|
| <b>Board: 5</b> | ♠ QJ2   | RHO is dealer. You bid second.    |
| Dealer: East    | ♥ KT865 | East (RHO) opens 1NT if possible. |
| Vul: Both       | ♦ T85   |                                   |
| HCP: 10+1       | ♣ A4    |                                   |

## Both hands (Answers Page)

| Board: 1            | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AJ2  | ♠ K764 |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ AQT3 | ♥ 62   |   |     |          |   |
| North HCP: 17       | ♦ A6   | ♦ Q942 |   |     |          |   |
| South HCP: 5        | ♣ QT87 | ♣ 942  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 2            | North:  | South: | W        | N | E   | S |
|---------------------|---------|--------|----------|---|-----|---|
| Dealer: South       | ♠ 65    | ♠ QT   |          |   | 1NT |   |
| Vul: N-S            | ♥ 853   | ♥ AT72 | All Pass |   |     |   |
| North HCP: 6+1      | ♦ QJ975 | ♦ AT8  |          |   |     |   |
| South HCP: 15       | ♣ K32   | ♣ AJ87 |          |   |     |   |
| Contract: 1NT South |         |        |          |   |     |   |

| Board: 3            | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AKT   | ♠ 73   |   | 1NT | All Pass |   |
| Vul: None           | ♥ KQJ98 | ♥ T753 |   |     |          |   |
| North HCP: 16+1     | ♦ 65    | ♦ T943 |   |     |          |   |
| South HCP: 0        | ♣ QJ7   | ♣ 532  |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 4            | North:  | South: | W        | N | E   | S |
|---------------------|---------|--------|----------|---|-----|---|
| Dealer: South       | ♠ Q863  | ♠ A7   |          |   | 1NT |   |
| Vul: E-W            | ♥ K3    | ♥ A96  | All Pass |   |     |   |
| North HCP: 6+1      | ♦ 96    | ♦ AKT4 |          |   |     |   |
| South HCP: 17       | ♣ J9863 | ♣ QT54 |          |   |     |   |
| Contract: 1NT South |         |        |          |   |     |   |

| Board: 5           | North:  | South:  | W                     | N               | E    | S  |
|--------------------|---------|---------|-----------------------|-----------------|------|----|
| Dealer: East       | ♠ A9853 | ♠ QJ2   |                       | 1NT             | Pass |    |
| Vul: Both          | ♥ A2    | ♥ KT865 | Pass                  | 2♠ <sup>1</sup> | Pass | 3♠ |
| North HCP: 12+1    | ♦ KJ96  | ♦ T85   | All Pass              |                 |      |    |
| South HCP: 10+1    | ♣ T7    | ♣ A4    |                       |                 |      |    |
| Contract: 3♠ South |         |         | 1. Cappelletti, 5M-4m |                 |      |    |

**Board: 6**      ♠ 8754

Partner is dealer.

Dealer: South      ♥ 872

The opponents are silent.

Vul: E-W      ♦ Q8

HCP: 2      ♣ T852

**Board: 7**      ♠ AJT

You are dealer.

Dealer: North      ♥ QJ74

The opponents are silent.

Vul: N-S      ♦ A953

HCP: 16      ♣ A7

**Board: 8**      ♠ AT5

RHO is dealer. You bid second.

Dealer: West      ♥ T32

West (RHO) opens 1NT if possible.

Vul: E-W      ♦ JT9

West (RHO) Doubles 2♦ if possible.

HCP: 11      ♣ KQJ5

**Board: 9**      ♠ A

LHO is dealer.

Dealer: East      ♥ KQJ42

East (LHO) opens 1NT if possible.

Vul: Both      ♦ QT762

HCP: 12+2      ♣ 74

## Both hands (Answers Page)

| Board: 6            | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 8754 | ♠ KJ9  |   |          |   | 1NT |
| Vul: E-W            | ♥ 872  | ♥ AK96 |   | All Pass |   |     |
| North HCP: 2        | ♦ Q8   | ♦ 75   |   |          |   |     |
| South HCP: 16       | ♣ T852 | ♣ KQ94 |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 7            | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AJT  | ♠ K98  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ QJ74 | ♥ T93  |   |     |          |   |
| North HCP: 16       | ♦ A953 | ♦ 762  |   |     |          |   |
| South HCP: 3        | ♣ A7   | ♣ 5432 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 8           | North: | South:  | W        | N                | E    | S               |
|--------------------|--------|---------|----------|------------------|------|-----------------|
| Dealer: West       | ♠ AT5  | ♠ KQJ98 | 1NT      | Pass             | Pass | 2♦ <sup>1</sup> |
| Vul: E-W           | ♥ T32  | ♥ KQJ7  | X        | 2NT <sup>2</sup> | Pass | 3♣ <sup>3</sup> |
| North HCP: 11      | ♦ JT9  | ♦ 42    | Pass     | 3♥               | Pass | 3♠              |
| South HCP: 12+1    | ♣ KQJ5 | ♣ T8    | All Pass |                  |      |                 |
| Contract: 3♠ South |        |         |          |                  |      |                 |

1. Cappelletti, both majors
2. artificial
3. artificial

| Board: 9           | North:  | South:  | W    | N               | E        | S    |
|--------------------|---------|---------|------|-----------------|----------|------|
| Dealer: East       | ♠ A     | ♠ K9753 |      |                 | 1NT      | Pass |
| Vul: Both          | ♥ KQJ42 | ♥ T9    | Pass | 2♥ <sup>1</sup> | All Pass |      |
| North HCP: 12+2    | ♦ QT762 | ♦ AJ8   |      |                 |          |      |
| South HCP: 8+1     | ♣ 74    | ♣ T86   |      |                 |          |      |
| Contract: 2♥ North |         |         |      |                 |          |      |

**Board: 6**      ♠ KJ9      You are dealer.

Dealer: South      ♥ AK96      The opponents are silent.

Vul: E-W      ♦ 75

HCP: 16      ♣ KQ94

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**Board: 7**      ♠ K98      Partner is dealer.

Dealer: North      ♥ T93      The opponents are silent.

Vul: N-S      ♦ 762

HCP: 3      ♣ 5432

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**Board: 8**      ♠ KQJ98      LHO is dealer.

Dealer: West      ♥ KQJ7      West (LHO) opens 1NT if possible.

Vul: E-W      ♦ 42      West (LHO) Doubles 2♦ if possible.

HCP: 12+1      ♣ T8

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**Board: 9**      ♠ K9753      RHO is dealer. You bid second.

Dealer: East      ♥ T9      East (RHO) opens 1NT if possible.

Vul: Both      ♦ AJ8

HCP: 8+1      ♣ T86

## Both hands (Answers Page)

| Board: 6            | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 8754 | ♠ KJ9  |   |          |   | 1NT |
| Vul: E-W            | ♥ 872  | ♥ AK96 |   | All Pass |   |     |
| North HCP: 2        | ♦ Q8   | ♦ 75   |   |          |   |     |
| South HCP: 16       | ♣ T852 | ♣ KQ94 |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 7            | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AJT  | ♠ K98  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ QJ74 | ♥ T93  |   |     |          |   |
| North HCP: 16       | ♦ A953 | ♦ 762  |   |     |          |   |
| South HCP: 3        | ♣ A7   | ♣ 5432 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 8           | North: | South:  | W        | N                | E    | S               |
|--------------------|--------|---------|----------|------------------|------|-----------------|
| Dealer: West       | ♠ AT5  | ♠ KQJ98 | 1NT      | Pass             | Pass | 2♦ <sup>1</sup> |
| Vul: E-W           | ♥ T32  | ♥ KQJ7  | X        | 2NT <sup>2</sup> | Pass | 3♣ <sup>3</sup> |
| North HCP: 11      | ♦ JT9  | ♦ 42    | Pass     | 3♥               | Pass | 3♠              |
| South HCP: 12+1    | ♣ KQJ5 | ♣ T8    | All Pass |                  |      |                 |
| Contract: 3♠ South |        |         |          |                  |      |                 |

1. Cappelletti, both majors
2. artificial
3. artificial

| Board: 9           | North:  | South:  | W    | N               | E        | S    |
|--------------------|---------|---------|------|-----------------|----------|------|
| Dealer: East       | ♠ A     | ♠ K9753 |      |                 | 1NT      | Pass |
| Vul: Both          | ♥ KQJ42 | ♥ T9    | Pass | 2♥ <sup>1</sup> | All Pass |      |
| North HCP: 12+2    | ♦ QT762 | ♦ AJ8   |      |                 |          |      |
| South HCP: 8+1     | ♣ 74    | ♣ T86   |      |                 |          |      |
| Contract: 2♥ North |         |         |      |                 |          |      |

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 10</b> | ♠ Q754 | Partner is dealer.        |
| Dealer: South    | ♥ 983  | The opponents are silent. |
| Vul: Both        | ♦ 752  |                           |
| HCP: 6           | ♣ A74  |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 11</b> | ♠ K32  | You are dealer.           |
| Dealer: North    | ♥ J4   | The opponents are silent. |
| Vul: None        | ♦ AKQ4 |                           |
| HCP: 16          | ♣ K742 |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 12</b> | ♠ KJ86 | Partner is dealer.        |
| Dealer: South    | ♥ J876 | The opponents are silent. |
| Vul: N-S         | ♦ JT5  |                           |
| HCP: 6           | ♣ 73   |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 13</b> | ♠ AJ9   | You are dealer.           |
| Dealer: North    | ♥ AQ    | The opponents are silent. |
| Vul: None        | ♦ T7542 |                           |
| HCP: 17+1        | ♣ AQ9   |                           |

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|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 14</b> | ♠ A5    | RHO is dealer. You bid second.    |
| Dealer: West     | ♥ 2     | West (RHO) opens 1NT if possible. |
| Vul: Both        | ♦ 98742 |                                   |
| HCP: 7+2         | ♣ KT752 |                                   |

## Both hands (Answers Page)

**Board: 10**

Dealer: South

**North:**

♠ Q754

**South:**

♠ AKJ8

W N E S

1NT

Vul: Both

♥ 983

♥ QT6

All Pass

North HCP: 6

♦ 752

♦ KT8

South HCP: 15

♣ A74

♣ Q86

Contract: 1NT South

**Board: 11**

Dealer: North

**North:**

♠ K32

**South:**

♠ J976

W N E S

1NT All Pass

Vul: None

♥ J4

♥ 7632

North HCP: 16

♦ AKQ4

♦ 82

South HCP: 3

♣ K742

♣ Q83

Contract: 1NT North

**Board: 12**

Dealer: South

**North:**

♠ KJ86

**South:**

♠ A43

W N E S

1NT

Vul: N-S

♥ J876

♥ Q42

All Pass

North HCP: 6

♦ JT5

♦ 86

South HCP: 15+1

♣ 73

♣ AKQ42

Contract: 1NT South

**Board: 13**

Dealer: North

**North:**

♠ AJ9

**South:**

♠ T843

W N E S

1NT All Pass

Vul: None

♥ AQ

♥ KT52

North HCP: 17+1

♦ T7542

♦ 3

South HCP: 4

♣ AQ9

♣ JT82

Contract: 1NT North

**Board: 14**

Dealer: West

**North:**

♠ A5

**South:**

♠ QJ2

W N E S

 1NT Pass Pass 2♣<sup>1</sup>

Vul: Both

♥ 2

♥ KJ9863

 Pass 2♦<sup>2</sup> Pass 2♥

North HCP: 7+2

♦ 98742

♦ Q3

All Pass

South HCP: 13+2

♣ KT752

♣ A3

1. Cappelletti, any 6+suit

2. automat

Contract: 2♥ South

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|                      |            |                                   |
|----------------------|------------|-----------------------------------|
| <b>Board: 10</b>     | ♠ AKJ8     | You are dealer.                   |
| Dealer: South        | ♥ QT6      | The opponents are silent.         |
| Vul: Both            | ♦ KT8      |                                   |
| HCP: 15              | ♣ Q86      |                                   |
| <br><b>Board: 11</b> | <br>♠ J976 | <br>Partner is dealer.            |
| Dealer: North        | ♥ 7632     | The opponents are silent.         |
| Vul: None            | ♦ 82       |                                   |
| HCP: 3               | ♣ Q83      |                                   |
| <br><b>Board: 12</b> | <br>♠ A43  | <br>You are dealer.               |
| Dealer: South        | ♥ Q42      | The opponents are silent.         |
| Vul: N-S             | ♦ 86       |                                   |
| HCP: 15+1            | ♣ AKQ42    |                                   |
| <br><b>Board: 13</b> | <br>♠ T843 | <br>Partner is dealer.            |
| Dealer: North        | ♥ KT52     | The opponents are silent.         |
| Vul: None            | ♦ 3        |                                   |
| HCP: 4               | ♣ JT82     |                                   |
| <br><b>Board: 14</b> | <br>♠ QJ2  | <br>LHO is dealer.                |
| Dealer: West         | ♥ KJ9863   | West (LHO) opens 1NT if possible. |
| Vul: Both            | ♦ Q3       |                                   |
| HCP: 13+2            | ♣ A3       |                                   |

## Both hands (Answers Page)

**Board: 10**

Dealer: South

**North:**

♠ Q754

**South:**

♠ AKJ8

W N E S

1NT

Vul: Both

♥ 983

♥ QT6

All Pass

North HCP: 6

♦ 752

♦ KT8

South HCP: 15

♣ A74

♣ Q86

Contract: 1NT South

**Board: 11**

Dealer: North

**North:**

♠ K32

**South:**

♠ J976

W N E S

1NT All Pass

Vul: None

♥ J4

♥ 7632

North HCP: 16

♦ AKQ4

♦ 82

South HCP: 3

♣ K742

♣ Q83

Contract: 1NT North

**Board: 12**

Dealer: South

**North:**

♠ KJ86

**South:**

♠ A43

W N E S

1NT

Vul: N-S

♥ J876

♥ Q42

All Pass

North HCP: 6

♦ JT5

♦ 86

South HCP: 15+1

♣ 73

♣ AKQ42

Contract: 1NT South

**Board: 13**

Dealer: North

**North:**

♠ AJ9

**South:**

♠ T843

W N E S

1NT All Pass

Vul: None

♥ AQ

♥ KT52

North HCP: 17+1

♦ T7542

♦ 3

South HCP: 4

♣ AQ9

♣ JT82

Contract: 1NT North

**Board: 14**

Dealer: West

**North:**

♠ A5

**South:**

♠ QJ2

W N E S

 1NT Pass Pass 2♣<sup>1</sup>

Vul: Both

♥ 2

♥ KJ9863

 Pass 2♦<sup>2</sup> Pass 2♥

North HCP: 7+2

♦ 98742

♦ Q3

All Pass

South HCP: 13+2

♣ KT752

♣ A3

1. Cappelletti, any 6+suit

2. automat

Contract: 2♥ South

**Board: 15**      ♠ Q976      You are dealer.

Dealer: North      ♥ AKQ2      The opponents are silent.

Vul: N-S      ♦ KT6

HCP: 17      ♣ K5

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**Board: 16**      ♠ 975      Partner is dealer.

Dealer: South      ♥ T864      The opponents are silent.

Vul: N-S      ♦ T5

HCP: 3      ♣ K982

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**Board: 17**      ♠ A92      You are dealer.

Dealer: North      ♥ AJT      The opponents are silent.

Vul: N-S      ♦ KT

HCP: 16+1      ♣ A8753

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**Board: 18**      ♠ KT      RHO is dealer. You bid second.

Dealer: West      ♥ 8542      West (RHO) opens 1NT if possible.

Vul: E-W      ♦ AKQ87

HCP: 12+1      ♣ 32

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**Board: 19**      ♠ A95      You are dealer.

Dealer: North      ♥ KJ82      The opponents are silent.

Vul: E-W      ♦ AQ6

HCP: 16      ♣ QT3

## Both hands (Answers Page)

**Board: 15**

Dealer: North

**North:**

♠ Q976

**South:**

♠ T85

W N E S

1NT All Pass

Vul: N-S

♥ AKQ2

♥ T94

North HCP: 17

♦ KT6

♦ AQ532

South HCP: 6+1

♣ K5

♣ 92

Contract: 1NT North

**Board: 16**

Dealer: South

**North:**

♠ 975

**South:**

♠ K32

W N E S

1NT

Vul: N-S

♥ T864

♥ KJ53

All Pass

North HCP: 3

♦ T5

♦ AK92

South HCP: 16

♣ K982

♣ Q3

Contract: 1NT South

**Board: 17**

Dealer: North

**North:**

♠ A92

**South:**

♠ K85

W N E S

1NT All Pass

Vul: N-S

♥ AJT

♥ 653

North HCP: 16+1

♦ KT

♦ Q652

South HCP: 5

♣ A8753

♣ 642

Contract: 1NT North

**Board: 18**

Dealer: West

**North:**

♠ KT

**South:**

♠ QJ843

W N E S

 1NT Pass Pass 2♠<sup>1</sup>

Vul: E-W

♥ 8542

♥ AJ

All Pass

North HCP: 12+1

♦ AKQ87

♦ T2

1. Cappelletti, 5M-4m

South HCP: 11+1

♣ 32

♣ K987

Contract: 2♠ South

**Board: 19**

Dealer: North

**North:**

♠ A95

**South:**

♠ KQJ7

W N E S

1NT All Pass

Vul: E-W

♥ KJ82

♥ 63

North HCP: 16

♦ AQ6

♦ 5432

South HCP: 6

♣ QT3

♣ 974

Contract: 1NT North

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 15</b> | ♠ T85   | Partner is dealer.        |
| Dealer: North    | ♥ T94   | The opponents are silent. |
| Vul: N-S         | ♦ AQ532 |                           |
| HCP: 6+1         | ♣ 92    |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 16</b> | ♠ K32  | You are dealer.           |
| Dealer: South    | ♥ KJ53 | The opponents are silent. |
| Vul: N-S         | ♦ AK92 |                           |
| HCP: 16          | ♣ Q3   |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 17</b> | ♠ K85  | Partner is dealer.        |
| Dealer: North    | ♥ 653  | The opponents are silent. |
| Vul: N-S         | ♦ Q652 |                           |
| HCP: 5           | ♣ 642  |                           |

---

|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 18</b> | ♠ QJ843 | LHO is dealer.                    |
| Dealer: West     | ♥ AJ    | West (LHO) opens 1NT if possible. |
| Vul: E-W         | ♦ T2    |                                   |
| HCP: 11+1        | ♣ K987  |                                   |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 19</b> | ♠ KQJ7 | Partner is dealer.        |
| Dealer: North    | ♥ 63   | The opponents are silent. |
| Vul: E-W         | ♦ 5432 |                           |
| HCP: 6           | ♣ 974  |                           |

## Both hands (Answers Page)

**Board: 15**

Dealer: North

**North:**

♠ Q976

**South:**

♠ T85

W N E S

1NT All Pass

Vul: N-S

♥ AKQ2

♥ T94

North HCP: 17

♦ KT6

♦ AQ532

South HCP: 6+1

♣ K5

♣ 92

Contract: 1NT North

**Board: 16**

Dealer: South

**North:**

♠ 975

**South:**

♠ K32

W N E S

1NT

Vul: N-S

♥ T864

♥ KJ53

All Pass

North HCP: 3

♦ T5

♦ AK92

South HCP: 16

♣ K982

♣ Q3

Contract: 1NT South

**Board: 17**

Dealer: North

**North:**

♠ A92

**South:**

♠ K85

W N E S

1NT All Pass

Vul: N-S

♥ AJT

♥ 653

North HCP: 16+1

♦ KT

♦ Q652

South HCP: 5

♣ A8753

♣ 642

Contract: 1NT North

**Board: 18**

Dealer: West

**North:**

♠ KT

**South:**

♠ QJ843

W N E S

 1NT Pass Pass 2♠<sup>1</sup>

Vul: E-W

♥ 8542

♥ AJ

All Pass

North HCP: 12+1

♦ AKQ87

♦ T2

1. Cappelletti, 5M-4m

South HCP: 11+1

♣ 32

♣ K987

Contract: 2♠ South

**Board: 19**

Dealer: North

**North:**

♠ A95

**South:**

♠ KQJ7

W N E S

1NT All Pass

Vul: E-W

♥ KJ82

♥ 63

North HCP: 16

♦ AQ6

♦ 5432

South HCP: 6

♣ QT3

♣ 974

Contract: 1NT North

**Board: 20**      ♠ AQ5      LHO is dealer.

Dealer: East      ♥ AK84      East (LHO) opens 1NT if possible.

Vul: None      ♦ AKJ95

HCP: 21+1      ♣ 7

---

**Board: 21**      ♠ T6      You are dealer.

Dealer: North      ♥ AQT5      The opponents are silent.

Vul: N-S      ♦ KQT3

HCP: 17      ♣ AQ9

---

**Board: 22**      ♠ 9      Partner is dealer.

Dealer: South      ♥ K963      The opponents are silent.

Vul: N-S      ♦ Q9854

HCP: 5+1      ♣ 842

---

**Board: 23**      ♠ 85      You are dealer.

Dealer: North      ♥ AKT9      The opponents are silent.

Vul: Both      ♦ Q84

HCP: 16      ♣ AK92

---

**Board: 24**      ♠ K85      Partner is dealer.

Dealer: South      ♥ J962      The opponents are silent.

Vul: E-W      ♦ 976

HCP: 4      ♣ T94

## Both hands (Answers Page)

**Board: 20**

Dealer: East

**North:**

♠ AQ5

**South:**

♠ J9872

W N E S

1NT Pass

Vul: None

♥ AK84

♥ 932

Pass X Pass 2♠

North HCP: 21+1

♦ AKJ95

♦ 42

All Pass

South HCP: 1+1

♣ 7

♣ 863

Contract: 2♠ South

**Board: 21**

Dealer: North

**North:**

♠ T6

**South:**

♠ 872

W N E S

1NT All Pass

Vul: N-S

♥ AQT5

♥ 962

North HCP: 17

♦ KQT3

♦ A2

South HCP: 4+1

♣ AQ9

♣ T7543

Contract: 1NT North

**Board: 22**

Dealer: South

**North:**

♠ 9

**South:**

♠ J873

W N E S

1NT

Vul: N-S

♥ K963

♥ AQJ

All Pass

North HCP: 5+1

♦ Q9854

♦ AJ73

South HCP: 16

♣ 842

♣ K5

Contract: 1NT South

**Board: 23**

Dealer: North

**North:**

♠ 85

**South:**

♠ Q9

W N E S

1NT All Pass

Vul: Both

♥ AKT9

♥ 864

North HCP: 16

♦ Q84

♦ T9732

South HCP: 2+1

♣ AK92

♣ 654

Contract: 1NT North

**Board: 24**

Dealer: South

**North:**

♠ K85

**South:**

♠ 93

W N E S

1NT

Vul: E-W

♥ J962

♥ K874

All Pass

North HCP: 4

♦ 976

♦ AQT5

South HCP: 15

♣ T94

♣ AQ3

Contract: 1NT South

|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 20</b> | ♠ J9872 | RHO is dealer. You bid second.    |
| Dealer: East     | ♥ 932   | East (RHO) opens 1NT if possible. |
| Vul: None        | ♦ 42    |                                   |
| HCP: 1+1         | ♣ 863   |                                   |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 21</b> | ♠ 872   | Partner is dealer.        |
| Dealer: North    | ♥ 962   | The opponents are silent. |
| Vul: N-S         | ♦ A2    |                           |
| HCP: 4+1         | ♣ T7543 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 22</b> | ♠ J873 | You are dealer.           |
| Dealer: South    | ♥ AQJ  | The opponents are silent. |
| Vul: N-S         | ♦ AJ73 |                           |
| HCP: 16          | ♣ K5   |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 23</b> | ♠ Q9    | Partner is dealer.        |
| Dealer: North    | ♥ 864   | The opponents are silent. |
| Vul: Both        | ♦ T9732 |                           |
| HCP: 2+1         | ♣ 654   |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 24</b> | ♠ 93   | You are dealer.           |
| Dealer: South    | ♥ K874 | The opponents are silent. |
| Vul: E-W         | ♦ AQT5 |                           |
| HCP: 15          | ♣ AQ3  |                           |

## Both hands (Answers Page)

**Board: 20**

Dealer: East

**North:**

♠ AQ5

**South:**

♠ J9872

W N E S

1NT Pass

Vul: None

♥ AK84

♥ 932

Pass X Pass 2♠

North HCP: 21+1

♦ AKJ95

♦ 42

All Pass

South HCP: 1+1

♣ 7

♣ 863

Contract: 2♠ South

**Board: 21**

Dealer: North

**North:**

♠ T6

**South:**

♠ 872

W N E S

1NT All Pass

Vul: N-S

♥ AQT5

♥ 962

North HCP: 17

♦ KQT3

♦ A2

South HCP: 4+1

♣ AQ9

♣ T7543

Contract: 1NT North

**Board: 22**

Dealer: South

**North:**

♠ 9

**South:**

♠ J873

W N E S

1NT

Vul: N-S

♥ K963

♥ AQJ

All Pass

North HCP: 5+1

♦ Q9854

♦ AJ73

South HCP: 16

♣ 842

♣ K5

Contract: 1NT South

**Board: 23**

Dealer: North

**North:**

♠ 85

**South:**

♠ Q9

W N E S

1NT All Pass

Vul: Both

♥ AKT9

♥ 864

North HCP: 16

♦ Q84

♦ T9732

South HCP: 2+1

♣ AK92

♣ 654

Contract: 1NT North

**Board: 24**

Dealer: South

**North:**

♠ K85

**South:**

♠ 93

W N E S

1NT

Vul: E-W

♥ J962

♥ K874

All Pass

North HCP: 4

♦ 976

♦ AQT5

South HCP: 15

♣ T94

♣ AQ3

Contract: 1NT South

**Board: 25**      ♠ J4      You are dealer.

Dealer: North      ♥ Q965      The opponents are silent.

Vul: N-S      ♦ AK8

HCP: 16      ♣ AQ76

---

**Board: 26**      ♠ AK64      LHO is dealer.

Dealer: East      ♥ KQJ42      East (LHO) opens 1NT if possible.

Vul: Both      ♦ J6      East (LHO) Doubles 2♦ if possible.

HCP: 15+1      ♣ J9

---

**Board: 27**      ♠ 7      LHO is dealer.

Dealer: East      ♥ KQJT875      East (LHO) opens 1NT if possible.

Vul: None      ♦ K63      West (RHO) Doubles 2♥ if possible.

HCP: 14+3      ♣ KQ      East (LHO) Doubles 3♥ if possible.

---

**Board: 28**      ♠ 76      Partner is dealer.

Dealer: South      ♥ 86      The opponents are silent.

Vul: E-W      ♦ QT85

HCP: 5+1      ♣ QJT63

---

**Board: 29**      ♠ T8      You are dealer.

Dealer: North      ♥ AK74      The opponents are silent.

Vul: N-S      ♦ KJ53

HCP: 15      ♣ A87

## Both hands (Answers Page)

| Board: 25           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ J4   | ♠ T76  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ Q965 | ♥ T7   |   |     |          |   |
| North HCP: 16       | ♦ AK8  | ♦ Q632 |   |     |          |   |
| South HCP: 6        | ♣ AQ76 | ♣ KJT4 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 26          | North:  | South:  | W    | N               | E    | S                           |
|--------------------|---------|---------|------|-----------------|------|-----------------------------|
| Dealer: East       | ♠ AK64  | ♠ JT853 |      | 1NT             | Pass |                             |
| Vul: Both          | ♥ KQJ42 | ♥ T9    | Pass | 2♦ <sup>1</sup> | X    | 3♠                          |
| North HCP: 15+1    | ♦ J6    | ♦ T8    |      | All Pass        |      |                             |
| South HCP: 7+1     | ♣ J9    | ♣ AQT8  |      |                 |      | 1. Cappelletti, both majors |
| Contract: 3♠ South |         |         |      |                 |      |                             |

| Board: 27           | North:    | South: | W    | N               | E    | S                          |
|---------------------|-----------|--------|------|-----------------|------|----------------------------|
| Dealer: East        | ♠ 7       | ♠ J95  |      | 1NT             | Pass |                            |
| Vul: None           | ♥ KQJT875 | ♥ A32  | Pass | 2♣ <sup>1</sup> | Pass | 2♦ <sup>2</sup>            |
| North HCP: 14+3     | ♦ K63     | ♦ J92  | Pass | 2♥              | Pass | Pass                       |
| South HCP: 6        | ♣ KQ      | ♣ 7532 | X    | 3♥              | X    | All Pass                   |
| Contract: 3♥X North |           |        |      |                 |      | 1. Cappelletti, any 6+suit |
|                     |           |        |      |                 |      | 2. automat                 |

| Board: 28           | North:  | South: | W | N        | E   | S |
|---------------------|---------|--------|---|----------|-----|---|
| Dealer: South       | ♠ 76    | ♠ Q98  |   |          | 1NT |   |
| Vul: E-W            | ♥ 86    | ♥ JT2  |   | All Pass |     |   |
| North HCP: 5+1      | ♦ QT85  | ♦ AKJ  |   |          |     |   |
| South HCP: 15       | ♣ QJT63 | ♣ A752 |   |          |     |   |
| Contract: 1NT South |         |        |   |          |     |   |

| Board: 29           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ T8   | ♠ A42  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ AK74 | ♥ T65  |   |     |          |   |
| North HCP: 15       | ♦ KJ53 | ♦ 942  |   |     |          |   |
| South HCP: 4        | ♣ A87  | ♣ T532 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

|                  |         |                                    |
|------------------|---------|------------------------------------|
| <b>Board: 25</b> | ♠ T76   | Partner is dealer.                 |
| Dealer: North    | ♥ T7    | The opponents are silent.          |
| Vul: N-S         | ♦ Q632  |                                    |
| HCP: 6           | ♣ KJT4  |                                    |
| <b>Board: 26</b> | ♠ JT853 | RHO is dealer. You bid second.     |
| Dealer: East     | ♥ T9    | East (RHO) opens 1NT if possible.  |
| Vul: Both        | ♦ T8    | East (RHO) Doubles 2♦ if possible. |
| HCP: 7+1         | ♣ AQT8  |                                    |
| <b>Board: 27</b> | ♠ J95   | RHO is dealer. You bid second.     |
| Dealer: East     | ♥ A32   | East (RHO) opens 1NT if possible.  |
| Vul: None        | ♦ J92   | West (LHO) Doubles 2♥ if possible. |
| HCP: 6           | ♣ 7532  | East (RHO) Doubles 3♥ if possible. |
| <b>Board: 28</b> | ♠ Q98   | You are dealer.                    |
| Dealer: South    | ♥ JT2   | The opponents are silent.          |
| Vul: E-W         | ♦ AKJ   |                                    |
| HCP: 15          | ♣ A752  |                                    |
| <b>Board: 29</b> | ♠ A42   | Partner is dealer.                 |
| Dealer: North    | ♥ T65   | The opponents are silent.          |
| Vul: N-S         | ♦ 942   |                                    |
| HCP: 4           | ♣ T532  |                                    |

## Both hands (Answers Page)

| Board: 25           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ J4   | ♠ T76  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ Q965 | ♥ T7   |   |     |          |   |
| North HCP: 16       | ♦ AK8  | ♦ Q632 |   |     |          |   |
| South HCP: 6        | ♣ AQ76 | ♣ KJT4 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 26          | North:  | South:  | W    | N               | E    | S                           |
|--------------------|---------|---------|------|-----------------|------|-----------------------------|
| Dealer: East       | ♠ AK64  | ♠ JT853 |      | 1NT             | Pass |                             |
| Vul: Both          | ♥ KQJ42 | ♥ T9    | Pass | 2♦ <sup>1</sup> | X    | 3♠                          |
| North HCP: 15+1    | ♦ J6    | ♦ T8    |      | All Pass        |      |                             |
| South HCP: 7+1     | ♣ J9    | ♣ AQT8  |      |                 |      | 1. Cappelletti, both majors |
| Contract: 3♠ South |         |         |      |                 |      |                             |

| Board: 27           | North:    | South: | W    | N               | E    | S                          |
|---------------------|-----------|--------|------|-----------------|------|----------------------------|
| Dealer: East        | ♠ 7       | ♠ J95  |      | 1NT             | Pass |                            |
| Vul: None           | ♥ KQJT875 | ♥ A32  | Pass | 2♣ <sup>1</sup> | Pass | 2♦ <sup>2</sup>            |
| North HCP: 14+3     | ♦ K63     | ♦ J92  | Pass | 2♥              | Pass | Pass                       |
| South HCP: 6        | ♣ KQ      | ♣ 7532 | X    | 3♥              | X    | All Pass                   |
| Contract: 3♥X North |           |        |      |                 |      | 1. Cappelletti, any 6+suit |
|                     |           |        |      |                 |      | 2. automat                 |

| Board: 28           | North:  | South: | W | N        | E   | S |
|---------------------|---------|--------|---|----------|-----|---|
| Dealer: South       | ♠ 76    | ♠ Q98  |   |          | 1NT |   |
| Vul: E-W            | ♥ 86    | ♥ JT2  |   | All Pass |     |   |
| North HCP: 5+1      | ♦ QT85  | ♦ AKJ  |   |          |     |   |
| South HCP: 15       | ♣ QJT63 | ♣ A752 |   |          |     |   |
| Contract: 1NT South |         |        |   |          |     |   |

| Board: 29           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ T8   | ♠ A42  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ AK74 | ♥ T65  |   |     |          |   |
| North HCP: 15       | ♦ KJ53 | ♦ 942  |   |     |          |   |
| South HCP: 4        | ♣ A87  | ♣ T532 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 30</b> | ♠ 653   | Partner is dealer.        |
| Dealer: South    | ♥ 6     | The opponents are silent. |
| Vul: N-S         | ♦ KQT93 |                           |
| HCP: 6+1         | ♣ J984  |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 31</b> | ♠ AKJT | You are dealer.           |
| Dealer: North    | ♥ Q95  | The opponents are silent. |
| Vul: N-S         | ♦ AK72 |                           |
| HCP: 17          | ♣ 72   |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 32</b> | ♠ J7   | Partner is dealer.        |
| Dealer: South    | ♥ 9863 | The opponents are silent. |
| Vul: Both        | ♦ T974 |                           |
| HCP: 6           | ♣ KQ3  |                           |

---

|                  |          |                                   |
|------------------|----------|-----------------------------------|
| <b>Board: 33</b> | ♠ AKJT42 | LHO is dealer.                    |
| Dealer: East     | ♥ AK9    | East (LHO) opens 1NT if possible. |
| Vul: E-W         | ♦ AJ     | East (LHO) bids 2♣ if possible.   |
| HCP: 20+2        | ♣ T4     |                                   |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 34</b> | ♠ J43   | Partner is dealer.        |
| Dealer: South    | ♥ 7652  | The opponents are silent. |
| Vul: Both        | ♦ 6     |                           |
| HCP: 1+1         | ♣ 98652 |                           |

## Both hands (Answers Page)

**Board: 30**

Dealer: South

**North:**

♠ 653

**South:**

♠ AQ84

W N E S

1NT

Vul: N-S

♥ 6

♥ A73

All Pass

North HCP: 6+1

♦ KQT93

♦ J42

South HCP: 15

♣ J984

♣ A73

Contract: 1NT South

**Board: 31**

Dealer: North

**North:**

♠ AKJT

**South:**

♠ Q74

W N E S

1NT All Pass

Vul: N-S

♥ Q95

♥ 4

North HCP: 17

♦ AK72

♦ J943

South HCP: 5+1

♣ 72

♣ Q8543

Contract: 1NT North

**Board: 32**

Dealer: South

**North:**

♠ J7

**South:**

♠ K85

W N E S

1NT

Vul: Both

♥ 9863

♥ AQ54

All Pass

North HCP: 6

♦ T974

♦ J6

South HCP: 15

♣ KQ3

♣ AJT7

Contract: 1NT South

**Board: 33**

Dealer: East

**North:**

♠ AKJT42

**South:**

♠ 7653

W N E S

1NT Pass

Vul: E-W

♥ AK9

♥ J876

Pass X 2♣ Pass

North HCP: 20+2

♦ AJ

♦ T765

Pass 3♠ Pass 4♠

South HCP: 2

♣ T4

♣ J

All Pass

Contract: 4♠ South

**Board: 34**

Dealer: South

**North:**

♠ J43

**South:**

♠ AK87

W N E S

1NT

Vul: Both

♥ 7652

♥ 98

All Pass

North HCP: 1+1

♦ 6

♦ KQ74

South HCP: 16

♣ 98652

♣ A73

Contract: 1NT South

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 30</b> | ♠ AQ84 | You are dealer.           |
| Dealer: South    | ♥ A73  | The opponents are silent. |
| Vul: N-S         | ♦ J42  |                           |
| HCP: 15          | ♣ A73  |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 31</b> | ♠ Q74   | Partner is dealer.        |
| Dealer: North    | ♥ 4     | The opponents are silent. |
| Vul: N-S         | ♦ J943  |                           |
| HCP: 5+1         | ♣ Q8543 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 32</b> | ♠ K85  | You are dealer.           |
| Dealer: South    | ♥ AQ54 | The opponents are silent. |
| Vul: Both        | ♦ J6   |                           |
| HCP: 15          | ♣ AJT7 |                           |

---

|                  |        |                                   |
|------------------|--------|-----------------------------------|
| <b>Board: 33</b> | ♠ 7653 | RHO is dealer. You bid second.    |
| Dealer: East     | ♥ J876 | East (RHO) opens 1NT if possible. |
| Vul: E-W         | ♦ T765 | East (RHO) bids 2♣ if possible.   |
| HCP: 2           | ♣ J    |                                   |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 34</b> | ♠ AK87 | You are dealer.           |
| Dealer: South    | ♥ 98   | The opponents are silent. |
| Vul: Both        | ♦ KQ74 |                           |
| HCP: 16          | ♣ A73  |                           |

## Both hands (Answers Page)

**Board: 30**

Dealer: South

**North:**

♠ 653

**South:**

♠ AQ84

W N E S

1NT

Vul: N-S

♥ 6

♥ A73

All Pass

North HCP: 6+1

♦ KQT93

♦ J42

South HCP: 15

♣ J984

♣ A73

Contract: 1NT South

**Board: 31**

Dealer: North

**North:**

♠ AKJT

**South:**

♠ Q74

W N E S

1NT All Pass

Vul: N-S

♥ Q95

♥ 4

North HCP: 17

♦ AK72

♦ J943

South HCP: 5+1

♣ 72

♣ Q8543

Contract: 1NT North

**Board: 32**

Dealer: South

**North:**

♠ J7

**South:**

♠ K85

W N E S

1NT

Vul: Both

♥ 9863

♥ AQ54

All Pass

North HCP: 6

♦ T974

♦ J6

South HCP: 15

♣ KQ3

♣ AJT7

Contract: 1NT South

**Board: 33**

Dealer: East

**North:**

♠ AKJT42

**South:**

♠ 7653

W N E S

1NT Pass

Vul: E-W

♥ AK9

♥ J876

Pass X 2♣ Pass

North HCP: 20+2

♦ AJ

♦ T765

Pass 3♠ Pass 4♠

South HCP: 2

♣ T4

♣ J

All Pass

Contract: 4♠ South

**Board: 34**

Dealer: South

**North:**

♠ J43

**South:**

♠ AK87

W N E S

1NT

Vul: Both

♥ 7652

♥ 98

All Pass

North HCP: 1+1

♦ 6

♦ KQ74

South HCP: 16

♣ 98652

♣ A73

Contract: 1NT South

**Board: 35**      ♠ AT9542      LHO is dealer.

Dealer: East      ♥ 3      East (LHO) opens 1NT if possible.

Vul: None      ♦ A76

HCP: 16+2      ♣ AKJ

---

**Board: 36**      ♠ 94      Partner is dealer.

Dealer: South      ♥ KQ93      The opponents are silent.

Vul: E-W      ♦ J32

HCP: 6      ♣ T982

---

**Board: 37**      ♠ K952      You are dealer.

Dealer: North      ♥ KJ64      The opponents are silent.

Vul: Both      ♦ A9

HCP: 15      ♣ A75

---

**Board: 38**      ♠ 93      Partner is dealer.

Dealer: South      ♥ T87      The opponents are silent.

Vul: E-W      ♦ K765

HCP: 7      ♣ A765

---

**Board: 39**      ♠ A3      You are dealer.

Dealer: North      ♥ AJ73      The opponents are silent.

Vul: E-W      ♦ A953

HCP: 16      ♣ K53

## Both hands (Answers Page)

| Board: 35          | North:   | South:  | W    | N               | E        | S                          |
|--------------------|----------|---------|------|-----------------|----------|----------------------------|
| Dealer: East       | ♠ AT9542 | ♠ J3    |      |                 | 1NT      | Pass                       |
| Vul: None          | ♥ 3      | ♥ J8654 | Pass | 2♣ <sup>1</sup> | Pass     | 2♦ <sup>2</sup>            |
| North HCP: 16+2    | ♦ A76    | ♦ JT85  | Pass | 2♠              | All Pass |                            |
| South HCP: 3+1     | ♣ AKJ    | ♣ 53    |      |                 |          | 1. Cappelletti, any 6+suit |
| Contract: 2♠ North |          |         |      |                 |          | 2. automat                 |

| Board: 36           | North: | South:  | W        | N | E | S   |
|---------------------|--------|---------|----------|---|---|-----|
| Dealer: South       | ♠ 94   | ♠ A2    |          |   |   | 1NT |
| Vul: E-W            | ♥ KQ93 | ♥ AJ742 | All Pass |   |   |     |
| North HCP: 6        | ♦ J32  | ♦ K98   |          |   |   |     |
| South HCP: 15+1     | ♣ T982 | ♣ K73   |          |   |   |     |
| Contract: 1NT South |        |         |          |   |   |     |

| Board: 37           | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ K952 | ♠ AJ8   |   | 1NT | All Pass |   |
| Vul: Both           | ♥ KJ64 | ♥ 98    |   |     |          |   |
| North HCP: 15       | ♦ A9   | ♦ T8763 |   |     |          |   |
| South HCP: 7+1      | ♣ A75  | ♣ Q92   |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 38           | North: | South: | W        | N | E | S   |
|---------------------|--------|--------|----------|---|---|-----|
| Dealer: South       | ♠ 93   | ♠ AK   |          |   |   | 1NT |
| Vul: E-W            | ♥ T87  | ♥ Q632 | All Pass |   |   |     |
| North HCP: 7        | ♦ K765 | ♦ AJ4  |          |   |   |     |
| South HCP: 15       | ♣ A765 | ♣ J984 |          |   |   |     |
| Contract: 1NT South |        |        |          |   |   |     |

| Board: 39           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ A3   | ♠ 962  |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ AJ73 | ♥ K654 |   |     |          |   |
| North HCP: 16       | ♦ A953 | ♦ QT   |   |     |          |   |
| South HCP: 6        | ♣ K53  | ♣ JT76 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 35</b> | ♠ J3    | RHO is dealer. You bid second.    |
| Dealer: East     | ♥ J8654 | East (RHO) opens 1NT if possible. |
| Vul: None        | ♦ JT85  |                                   |
| HCP: 3+1         | ♣ 53    |                                   |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 36</b> | ♠ A2    | You are dealer.           |
| Dealer: South    | ♥ AJ742 | The opponents are silent. |
| Vul: E-W         | ♦ K98   |                           |
| HCP: 15+1        | ♣ K73   |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 37</b> | ♠ AJ8   | Partner is dealer.        |
| Dealer: North    | ♥ 98    | The opponents are silent. |
| Vul: Both        | ♦ T8763 |                           |
| HCP: 7+1         | ♣ Q92   |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 38</b> | ♠ AK   | You are dealer.           |
| Dealer: South    | ♥ Q632 | The opponents are silent. |
| Vul: E-W         | ♦ AJ4  |                           |
| HCP: 15          | ♣ J984 |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 39</b> | ♠ 962  | Partner is dealer.        |
| Dealer: North    | ♥ K654 | The opponents are silent. |
| Vul: E-W         | ♦ QT   |                           |
| HCP: 6           | ♣ JT76 |                           |

## Both hands (Answers Page)

| Board: 35          | North:   | South:  | W    | N               | E        | S                          |
|--------------------|----------|---------|------|-----------------|----------|----------------------------|
| Dealer: East       | ♠ AT9542 | ♠ J3    |      |                 | 1NT      | Pass                       |
| Vul: None          | ♥ 3      | ♥ J8654 | Pass | 2♣ <sup>1</sup> | Pass     | 2♦ <sup>2</sup>            |
| North HCP: 16+2    | ♦ A76    | ♦ JT85  | Pass | 2♠              | All Pass |                            |
| South HCP: 3+1     | ♣ AKJ    | ♣ 53    |      |                 |          | 1. Cappelletti, any 6+suit |
| Contract: 2♠ North |          |         |      |                 |          | 2. automat                 |

| Board: 36           | North: | South:  | W        | N | E | S   |
|---------------------|--------|---------|----------|---|---|-----|
| Dealer: South       | ♠ 94   | ♠ A2    |          |   |   | 1NT |
| Vul: E-W            | ♥ KQ93 | ♥ AJ742 | All Pass |   |   |     |
| North HCP: 6        | ♦ J32  | ♦ K98   |          |   |   |     |
| South HCP: 15+1     | ♣ T982 | ♣ K73   |          |   |   |     |
| Contract: 1NT South |        |         |          |   |   |     |

| Board: 37           | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ K952 | ♠ AJ8   |   | 1NT | All Pass |   |
| Vul: Both           | ♥ KJ64 | ♥ 98    |   |     |          |   |
| North HCP: 15       | ♦ A9   | ♦ T8763 |   |     |          |   |
| South HCP: 7+1      | ♣ A75  | ♣ Q92   |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 38           | North: | South: | W        | N | E | S   |
|---------------------|--------|--------|----------|---|---|-----|
| Dealer: South       | ♠ 93   | ♠ AK   |          |   |   | 1NT |
| Vul: E-W            | ♥ T87  | ♥ Q632 | All Pass |   |   |     |
| North HCP: 7        | ♦ K765 | ♦ AJ4  |          |   |   |     |
| South HCP: 15       | ♣ A765 | ♣ J984 |          |   |   |     |
| Contract: 1NT South |        |        |          |   |   |     |

| Board: 39           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ A3   | ♠ 962  |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ AJ73 | ♥ K654 |   |     |          |   |
| North HCP: 16       | ♦ A953 | ♦ QT   |   |     |          |   |
| South HCP: 6        | ♣ K53  | ♣ JT76 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 40</b> | ♠ 542   | Partner is dealer.        |
| Dealer: South    | ♥ 72    | The opponents are silent. |
| Vul: E-W         | ♦ QT942 |                           |
| HCP: 5+1         | ♣ K63   |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 41</b> | ♠ KJ3  | You are dealer.           |
| Dealer: North    | ♥ J52  | The opponents are silent. |
| Vul: N-S         | ♦ AJ2  |                           |
| HCP: 17          | ♣ AQJ4 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 42</b> | ♠ 842  | Partner is dealer.        |
| Dealer: South    | ♥ J832 | The opponents are silent. |
| Vul: Both        | ♦ Q83  |                           |
| HCP: 5           | ♣ Q74  |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 43</b> | ♠ J84  | You are dealer.           |
| Dealer: North    | ♥ AT85 | The opponents are silent. |
| Vul: N-S         | ♦ AJ93 |                           |
| HCP: 15          | ♣ KQ   |                           |

---

|                  |        |                                   |
|------------------|--------|-----------------------------------|
| <b>Board: 44</b> | ♠ 85   | RHO is dealer. You bid second.    |
| Dealer: West     | ♥ KT74 | West (RHO) opens 1NT if possible. |
| Vul: Both        | ♦ QJ53 |                                   |
| HCP: 9           | ♣ QJ9  |                                   |

## Both hands (Answers Page)

| Board: 40           | North:  | South: | W | N        | E | S   |
|---------------------|---------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 542   | ♠ T7   |   |          |   | 1NT |
| Vul: E-W            | ♥ 72    | ♥ AQ65 |   | All Pass |   |     |
| North HCP: 5+1      | ♦ QT942 | ♦ K53  |   |          |   |     |
| South HCP: 16       | ♣ K63   | ♣ AQJT |   |          |   |     |
| Contract: 1NT South |         |        |   |          |   |     |

| Board: 41           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ KJ3  | ♠ 7542 |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ J52  | ♥ K96  |   |     |          |   |
| North HCP: 17       | ♦ AJ2  | ♦ Q854 |   |     |          |   |
| South HCP: 5        | ♣ AQJ4 | ♣ 72   |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 42           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 842  | ♠ K93  |   |          |   | 1NT |
| Vul: Both           | ♥ J832 | ♥ Q94  |   | All Pass |   |     |
| North HCP: 5        | ♦ Q83  | ♦ AK54 |   |          |   |     |
| South HCP: 16       | ♣ Q74  | ♣ KJ9  |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 43           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ J84  | ♠ 75   |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ AT85 | ♥ KJ32 |   |     |          |   |
| North HCP: 15       | ♦ AJ93 | ♦ QT65 |   |     |          |   |
| South HCP: 6        | ♣ KQ   | ♣ T64  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 44          | North: | South:  | W   | N                     | E    | S               |
|--------------------|--------|---------|-----|-----------------------|------|-----------------|
| Dealer: West       | ♠ 85   | ♠ KJT42 | 1NT | Pass                  | Pass | 2♠ <sup>1</sup> |
| Vul: Both          | ♥ KT74 | ♥ AJ6   |     | All Pass              |      |                 |
| North HCP: 9       | ♦ QJ53 | ♦ 7     |     |                       |      |                 |
| South HCP: 13+1    | ♣ QJ9  | ♣ A732  |     | 1. Cappelletti, 5M-4m |      |                 |
| Contract: 2♠ South |        |         |     |                       |      |                 |

**Board: 40**      ♠ T7      You are dealer.

Dealer: South      ♥ AQ65      The opponents are silent.

Vul: E-W      ♦ K53

HCP: 16      ♣ AQJT

---

**Board: 41**      ♠ 7542      Partner is dealer.

Dealer: North      ♥ K96      The opponents are silent.

Vul: N-S      ♦ Q854

HCP: 5      ♣ 72

---

**Board: 42**      ♠ K93      You are dealer.

Dealer: South      ♥ Q94      The opponents are silent.

Vul: Both      ♦ AK54

HCP: 16      ♣ KJ9

---

**Board: 43**      ♠ 75      Partner is dealer.

Dealer: North      ♥ KJ32      The opponents are silent.

Vul: N-S      ♦ QT65

HCP: 6      ♣ T64

---

**Board: 44**      ♠ KJT42      LHO is dealer.

Dealer: West      ♥ AJ6      West (LHO) opens 1NT if possible.

Vul: Both      ♦ 7

HCP: 13+1      ♣ A732

## Both hands (Answers Page)

| Board: 40           | North:  | South: | W | N        | E | S   |
|---------------------|---------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 542   | ♠ T7   |   |          |   | 1NT |
| Vul: E-W            | ♥ 72    | ♥ AQ65 |   | All Pass |   |     |
| North HCP: 5+1      | ♦ QT942 | ♦ K53  |   |          |   |     |
| South HCP: 16       | ♣ K63   | ♣ AQJT |   |          |   |     |
| Contract: 1NT South |         |        |   |          |   |     |

| Board: 41           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ KJ3  | ♠ 7542 |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ J52  | ♥ K96  |   |     |          |   |
| North HCP: 17       | ♦ AJ2  | ♦ Q854 |   |     |          |   |
| South HCP: 5        | ♣ AQJ4 | ♣ 72   |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 42           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 842  | ♠ K93  |   |          |   | 1NT |
| Vul: Both           | ♥ J832 | ♥ Q94  |   | All Pass |   |     |
| North HCP: 5        | ♦ Q83  | ♦ AK54 |   |          |   |     |
| South HCP: 16       | ♣ Q74  | ♣ KJ9  |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 43           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ J84  | ♠ 75   |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ AT85 | ♥ KJ32 |   |     |          |   |
| North HCP: 15       | ♦ AJ93 | ♦ QT65 |   |     |          |   |
| South HCP: 6        | ♣ KQ   | ♣ T64  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 44          | North: | South:  | W   | N                     | E    | S               |
|--------------------|--------|---------|-----|-----------------------|------|-----------------|
| Dealer: West       | ♠ 85   | ♠ KJT42 | 1NT | Pass                  | Pass | 2♠ <sup>1</sup> |
| Vul: Both          | ♥ KT74 | ♥ AJ6   |     | All Pass              |      |                 |
| North HCP: 9       | ♦ QJ53 | ♦ 7     |     |                       |      |                 |
| South HCP: 13+1    | ♣ QJ9  | ♣ A732  |     | 1. Cappelletti, 5M-4m |      |                 |
| Contract: 2♠ South |        |         |     |                       |      |                 |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 45</b> | ♠ AK65 | You are dealer.           |
| Dealer: North    | ♥ AT74 | The opponents are silent. |
| Vul: Both        | ♦ 85   |                           |
| HCP: 15          | ♣ A93  |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 46</b> | ♠ T873  | Partner is dealer.        |
| Dealer: South    | ♥ 73    | The opponents are silent. |
| Vul: None        | ♦ AJT85 |                           |
| HCP: 5+1         | ♣ 32    |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 47</b> | ♠ JT7  | You are dealer.           |
| Dealer: North    | ♥ AQ73 | The opponents are silent. |
| Vul: N-S         | ♦ KQT  |                           |
| HCP: 16          | ♣ KJ3  |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 48</b> | ♠ 743  | Partner is dealer.        |
| Dealer: South    | ♥ 92   | The opponents are silent. |
| Vul: Both        | ♦ K942 |                           |
| HCP: 3           | ♣ 8762 |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 49</b> | ♠ KQJ94 | You are dealer.           |
| Dealer: North    | ♥ K7    | The opponents are silent. |
| Vul: N-S         | ♦ QT4   |                           |
| HCP: 15+1        | ♣ A98   |                           |

## Both hands (Answers Page)

**Board: 45**

Dealer: North  
Vul: Both  
North HCP: 15  
South HCP: 6  
Contract: 1NT North

**North:**

♠ AK65  
♥ AT74  
♦ 85  
♣ A93

**South:**

♠ 87  
♥ Q985  
♦ K942  
♣ J86

W    N    E    S

1NT   All Pass

**Board: 46**

Dealer: South  
Vul: None  
North HCP: 5+1  
South HCP: 15  
Contract: 1NT South

**North:**

♠ T873  
♥ 73  
♦ AJT85  
♣ 32

**South:**

♠ AQ52  
♥ AK54  
♦ Q62  
♣ 97

W    N    E    S

1NT

**Board: 47**

Dealer: North  
Vul: N-S  
North HCP: 16  
South HCP: 7+1  
Contract: 1NT North

**North:**

♠ JT7  
♥ AQ73  
♦ KQT  
♣ KJ3

**South:**

♠ 95  
♥ K96  
♦ A7632  
♣ 875

W    N    E    S

1NT   All Pass

**Board: 48**

Dealer: South  
Vul: Both  
North HCP: 3  
South HCP: 17  
Contract: 1NT South

**North:**

♠ 743  
♥ 92  
♦ K942  
♣ 8762

**South:**

♠ K52  
♥ KQJ6  
♦ Q75  
♣ KQJ

W    N    E    S

1NT

**Board: 49**

Dealer: North  
Vul: N-S  
North HCP: 15+1  
South HCP: 5  
Contract: 1NT North

**North:**

♠ KQJ94  
♥ K7  
♦ QT4  
♣ A98

**South:**

♠ 863  
♥ T62  
♦ J987  
♣ KJ7

W    N    E    S

1NT   All Pass

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 45</b> | ♠ 87   | Partner is dealer.        |
| Dealer: North    | ♥ Q985 | The opponents are silent. |
| Vul: Both        | ♦ K942 |                           |
| HCP: 6           | ♣ J86  |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 46</b> | ♠ AQ52 | You are dealer.           |
| Dealer: South    | ♥ AK54 | The opponents are silent. |
| Vul: None        | ♦ Q62  |                           |
| HCP: 15          | ♣ 97   |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 47</b> | ♠ 95    | Partner is dealer.        |
| Dealer: North    | ♥ K96   | The opponents are silent. |
| Vul: N-S         | ♦ A7632 |                           |
| HCP: 7+1         | ♣ 875   |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 48</b> | ♠ K52  | You are dealer.           |
| Dealer: South    | ♥ KQJ6 | The opponents are silent. |
| Vul: Both        | ♦ Q75  |                           |
| HCP: 17          | ♣ KQJ  |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 49</b> | ♠ 863  | Partner is dealer.        |
| Dealer: North    | ♥ T62  | The opponents are silent. |
| Vul: N-S         | ♦ J987 |                           |
| HCP: 5           | ♣ KJ7  |                           |

## Both hands (Answers Page)

**Board: 45**

Dealer: North  
Vul: Both  
North HCP: 15  
South HCP: 6  
Contract: 1NT North

**North:**

♠ AK65  
♥ AT74  
♦ 85  
♣ A93

**South:**

♠ 87  
♥ Q985  
♦ K942  
♣ J86

W    N    E    S

1NT   All Pass

**Board: 46**

Dealer: South  
Vul: None  
North HCP: 5+1  
South HCP: 15  
Contract: 1NT South

**North:**

♠ T873  
♥ 73  
♦ AJT85  
♣ 32

**South:**

♠ AQ52  
♥ AK54  
♦ Q62  
♣ 97

W    N    E    S

1NT

**Board: 47**

Dealer: North  
Vul: N-S  
North HCP: 16  
South HCP: 7+1  
Contract: 1NT North

**North:**

♠ JT7  
♥ AQ73  
♦ KQT  
♣ KJ3

**South:**

♠ 95  
♥ K96  
♦ A7632  
♣ 875

W    N    E    S

1NT   All Pass

**Board: 48**

Dealer: South  
Vul: Both  
North HCP: 3  
South HCP: 17  
Contract: 1NT South

**North:**

♠ 743  
♥ 92  
♦ K942  
♣ 8762

**South:**

♠ K52  
♥ KQJ6  
♦ Q75  
♣ KQJ

W    N    E    S

1NT

**Board: 49**

Dealer: North  
Vul: N-S  
North HCP: 15+1  
South HCP: 5  
Contract: 1NT North

**North:**

♠ KQJ94  
♥ K7  
♦ QT4  
♣ A98

**South:**

♠ 863  
♥ T62  
♦ J987  
♣ KJ7

W    N    E    S

1NT   All Pass

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 50</b> | ♠ 532  | Partner is dealer.        |
| Dealer: South    | ♥ J72  | The opponents are silent. |
| Vul: Both        | ♦ Q53  |                           |
| HCP: 4           | ♣ JT86 |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 51</b> | ♠ A6   | You are dealer.           |
| Dealer: North    | ♥ QJ5  | The opponents are silent. |
| Vul: None        | ♦ AK43 |                           |
| HCP: 17          | ♣ QJ52 |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 52</b> | ♠ 8732 | Partner is dealer.        |
| Dealer: South    | ♥ 873  | The opponents are silent. |
| Vul: None        | ♦ J62  |                           |
| HCP: 1           | ♣ T96  |                           |

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|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 53</b> | ♠ KJ    | LHO is dealer.                    |
| Dealer: East     | ♥ AQJ52 | East (LHO) opens 1NT if possible. |
| Vul: N-S         | ♦ 9     |                                   |
| HCP: 14+2        | ♣ QJ942 |                                   |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 54</b> | ♠ K73  | Partner is dealer.        |
| Dealer: South    | ♥ A43  | The opponents are silent. |
| Vul: N-S         | ♦ 643  |                           |
| HCP: 7           | ♣ 8642 |                           |

## Both hands (Answers Page)

| Board: 50           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 532  | ♠ AJT6 |   |          |   | 1NT |
| Vul: Both           | ♥ J72  | ♥ KT8  |   | All Pass |   |     |
| North HCP: 4        | ♦ Q53  | ♦ AT4  |   |          |   |     |
| South HCP: 16       | ♣ JT86 | ♣ A32  |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 51           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ A6   | ♠ QT74 |   | 1NT | All Pass |   |
| Vul: None           | ♥ QJ5  | ♥ T742 |   |     |          |   |
| North HCP: 17       | ♦ AK43 | ♦ J82  |   |     |          |   |
| South HCP: 3        | ♣ QJ52 | ♣ 76   |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 52           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 8732 | ♠ KQJ5 |   |          |   | 1NT |
| Vul: None           | ♥ 873  | ♥ Q42  |   | All Pass |   |     |
| North HCP: 1        | ♦ J62  | ♦ QT95 |   |          |   |     |
| South HCP: 17       | ♣ T96  | ♣ AK   |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 53          | North:  | South:  | W    | N               | E    | S                     |
|--------------------|---------|---------|------|-----------------|------|-----------------------|
| Dealer: East       | ♠ KJ    | ♠ A542  |      |                 | 1NT  | Pass                  |
| Vul: N-S           | ♥ AQJ52 | ♥ 974   | Pass | 2♥ <sup>1</sup> | Pass | 3♥                    |
| North HCP: 14+2    | ♦ 9     | ♦ KJ652 |      | All Pass        |      |                       |
| South HCP: 8+1     | ♣ QJ942 | ♣ 8     |      |                 |      | 1. Cappelletti, 5M-4m |
| Contract: 3♥ South |         |         |      |                 |      |                       |

| Board: 54           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ K73  | ♠ AT2  |   |          |   | 1NT |
| Vul: N-S            | ♥ A43  | ♥ JT92 |   | All Pass |   |     |
| North HCP: 7        | ♦ 643  | ♦ AK85 |   |          |   |     |
| South HCP: 15       | ♣ 8642 | ♣ K3   |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

**Board: 50**      ♠ AJT6      You are dealer.

Dealer: South      ♥ KT8      The opponents are silent.

Vul: Both      ♦ AT4

HCP: 16      ♣ A32

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**Board: 51**      ♠ QT74      Partner is dealer.

Dealer: North      ♥ T742      The opponents are silent.

Vul: None      ♦ J82

HCP: 3      ♣ 76

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**Board: 52**      ♠ KQJ5      You are dealer.

Dealer: South      ♥ Q42      The opponents are silent.

Vul: None      ♦ QT95

HCP: 17      ♣ AK

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**Board: 53**      ♠ A542      RHO is dealer. You bid second.

Dealer: East      ♥ 974      East (RHO) opens 1NT if possible.

Vul: N-S      ♦ KJ652

HCP: 8+1      ♣ 8

---

**Board: 54**      ♠ AT2      You are dealer.

Dealer: South      ♥ JT92      The opponents are silent.

Vul: N-S      ♦ AK85

HCP: 15      ♣ K3

## Both hands (Answers Page)

| Board: 50           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 532  | ♠ AJT6 |   |          |   | 1NT |
| Vul: Both           | ♥ J72  | ♥ KT8  |   | All Pass |   |     |
| North HCP: 4        | ♦ Q53  | ♦ AT4  |   |          |   |     |
| South HCP: 16       | ♣ JT86 | ♣ A32  |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 51           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ A6   | ♠ QT74 |   | 1NT | All Pass |   |
| Vul: None           | ♥ QJ5  | ♥ T742 |   |     |          |   |
| North HCP: 17       | ♦ AK43 | ♦ J82  |   |     |          |   |
| South HCP: 3        | ♣ QJ52 | ♣ 76   |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 52           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 8732 | ♠ KQJ5 |   |          |   | 1NT |
| Vul: None           | ♥ 873  | ♥ Q42  |   | All Pass |   |     |
| North HCP: 1        | ♦ J62  | ♦ QT95 |   |          |   |     |
| South HCP: 17       | ♣ T96  | ♣ AK   |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 53          | North:  | South:  | W    | N               | E    | S                     |
|--------------------|---------|---------|------|-----------------|------|-----------------------|
| Dealer: East       | ♠ KJ    | ♠ A542  |      |                 | 1NT  | Pass                  |
| Vul: N-S           | ♥ AQJ52 | ♥ 974   | Pass | 2♥ <sup>1</sup> | Pass | 3♥                    |
| North HCP: 14+2    | ♦ 9     | ♦ KJ652 |      | All Pass        |      |                       |
| South HCP: 8+1     | ♣ QJ942 | ♣ 8     |      |                 |      | 1. Cappelletti, 5M-4m |
| Contract: 3♥ South |         |         |      |                 |      |                       |

| Board: 54           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ K73  | ♠ AT2  |   |          |   | 1NT |
| Vul: N-S            | ♥ A43  | ♥ JT92 |   | All Pass |   |     |
| North HCP: 7        | ♦ 643  | ♦ AK85 |   |          |   |     |
| South HCP: 15       | ♣ 8642 | ♣ K3   |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

**Board: 55**      ♠ A75      You are dealer.

Dealer: North      ♥ J93      The opponents are silent.

Vul: E-W      ♦ AT654

HCP: 16+1      ♣ AK

---

**Board: 56**      ♠ T972      Partner is dealer.

Dealer: South      ♥ QT85      The opponents are silent.

Vul: N-S      ♦ 53

HCP: 6      ♣ A73

---

**Board: 57**      ♠ AKQJ6      You are dealer.

Dealer: North      ♥ T3      The opponents are silent.

Vul: E-W      ♦ AJ3

HCP: 15+1      ♣ 976

---

**Board: 58**      ♠ QT942      LHO is dealer.

Dealer: East      ♥ KQ64      East (LHO) opens 1NT if possible.

Vul: None      ♦ Q53

HCP: 13+1      ♣ A

---

**Board: 59**      ♠ J84      You are dealer.

Dealer: North      ♥ KQJ9      The opponents are silent.

Vul: E-W      ♦ AKT7

HCP: 16      ♣ Q5

## Both hands (Answers Page)

| Board: 55           | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ A75   | ♠ T9   |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ J93   | ♥ T74  |   |     |          |   |
| North HCP: 16+1     | ♦ AT654 | ♦ J872 |   |     |          |   |
| South HCP: 1        | ♣ AK    | ♣ 6543 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 56           | North: | South: | W | N        | E   | S |
|---------------------|--------|--------|---|----------|-----|---|
| Dealer: South       | ♠ T972 | ♠ J8   |   |          | 1NT |   |
| Vul: N-S            | ♥ QT85 | ♥ AK92 |   | All Pass |     |   |
| North HCP: 6        | ♦ 53   | ♦ K76  |   |          |     |   |
| South HCP: 15       | ♣ A73  | ♣ KJT2 |   |          |     |   |
| Contract: 1NT South |        |        |   |          |     |   |

| Board: 57           | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AKQJ6 | ♠ 974  |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ T3    | ♥ 976  |   |     |          |   |
| North HCP: 15+1     | ♦ AJ3   | ♦ QT2  |   |     |          |   |
| South HCP: 5        | ♣ 976   | ♣ QJT3 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 58          | North:  | South:  | W                           | N               | E    | S  |
|--------------------|---------|---------|-----------------------------|-----------------|------|----|
| Dealer: East       | ♠ QT942 | ♠ J653  |                             | 1NT             | Pass |    |
| Vul: None          | ♥ KQ64  | ♥ A8    | Pass                        | 2♦ <sup>1</sup> | Pass | 3♠ |
| North HCP: 13+1    | ♦ Q53   | ♦ J2    |                             | All Pass        |      |    |
| South HCP: 9+1     | ♣ A     | ♣ QJ643 |                             |                 |      |    |
| Contract: 3♠ South |         |         | 1. Cappelletti, both majors |                 |      |    |

| Board: 59           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ J84  | ♠ K62  |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ KQJ9 | ♥ T742 |   |     |          |   |
| North HCP: 16       | ♦ AKT7 | ♦ 8642 |   |     |          |   |
| South HCP: 4        | ♣ Q5   | ♣ J6   |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 55</b> | ♠ T9   | Partner is dealer.        |
| Dealer: North    | ♥ T74  | The opponents are silent. |
| Vul: E-W         | ♦ J872 |                           |
| HCP: 1           | ♣ 6543 |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 56</b> | ♠ J8   | You are dealer.           |
| Dealer: South    | ♥ AK92 | The opponents are silent. |
| Vul: N-S         | ♦ K76  |                           |
| HCP: 15          | ♣ KJT2 |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 57</b> | ♠ 974  | Partner is dealer.        |
| Dealer: North    | ♥ 976  | The opponents are silent. |
| Vul: E-W         | ♦ QT2  |                           |
| HCP: 5           | ♣ QJT3 |                           |

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|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 58</b> | ♠ J653  | RHO is dealer. You bid second.    |
| Dealer: East     | ♥ A8    | East (RHO) opens 1NT if possible. |
| Vul: None        | ♦ J2    |                                   |
| HCP: 9+1         | ♣ QJ643 |                                   |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 59</b> | ♠ K62  | Partner is dealer.        |
| Dealer: North    | ♥ T742 | The opponents are silent. |
| Vul: E-W         | ♦ 8642 |                           |
| HCP: 4           | ♣ J6   |                           |

## Both hands (Answers Page)

| Board: 55           | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ A75   | ♠ T9   |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ J93   | ♥ T74  |   |     |          |   |
| North HCP: 16+1     | ♦ AT654 | ♦ J872 |   |     |          |   |
| South HCP: 1        | ♣ AK    | ♣ 6543 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 56           | North: | South: | W | N        | E   | S |
|---------------------|--------|--------|---|----------|-----|---|
| Dealer: South       | ♠ T972 | ♠ J8   |   |          | 1NT |   |
| Vul: N-S            | ♥ QT85 | ♥ AK92 |   | All Pass |     |   |
| North HCP: 6        | ♦ 53   | ♦ K76  |   |          |     |   |
| South HCP: 15       | ♣ A73  | ♣ KJT2 |   |          |     |   |
| Contract: 1NT South |        |        |   |          |     |   |

| Board: 57           | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AKQJ6 | ♠ 974  |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ T3    | ♥ 976  |   |     |          |   |
| North HCP: 15+1     | ♦ AJ3   | ♦ QT2  |   |     |          |   |
| South HCP: 5        | ♣ 976   | ♣ QJT3 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 58          | North:  | South:  | W                           | N               | E    | S  |
|--------------------|---------|---------|-----------------------------|-----------------|------|----|
| Dealer: East       | ♠ QT942 | ♠ J653  |                             | 1NT             | Pass |    |
| Vul: None          | ♥ KQ64  | ♥ A8    | Pass                        | 2♦ <sup>1</sup> | Pass | 3♠ |
| North HCP: 13+1    | ♦ Q53   | ♦ J2    |                             | All Pass        |      |    |
| South HCP: 9+1     | ♣ A     | ♣ QJ643 |                             |                 |      |    |
| Contract: 3♠ South |         |         | 1. Cappelletti, both majors |                 |      |    |

| Board: 59           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ J84  | ♠ K62  |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ KQJ9 | ♥ T742 |   |     |          |   |
| North HCP: 16       | ♦ AKT7 | ♦ 8642 |   |     |          |   |
| South HCP: 4        | ♣ Q5   | ♣ J6   |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 60</b> | ♠ A73  | Partner is dealer.        |
| Dealer: South    | ♥ QT82 | The opponents are silent. |
| Vul: E-W         | ♦ 742  |                           |
| HCP: 6           | ♣ 962  |                           |

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|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 61</b> | ♠ T532  | RHO is dealer. You bid second.    |
| Dealer: West     | ♥ J5    | West (RHO) opens 1NT if possible. |
| Vul: E-W         | ♦ QT942 |                                   |
| HCP: 4+1         | ♣ J4    |                                   |

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|                  |          |                                   |
|------------------|----------|-----------------------------------|
| <b>Board: 62</b> | ♠ 64     | RHO is dealer. You bid second.    |
| Dealer: West     | ♥ A98    | West (RHO) opens 1NT if possible. |
| Vul: None        | ♦ 65     |                                   |
| HCP: 10+2        | ♣ AQT652 |                                   |

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|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 63</b> | ♠ QT42  | RHO is dealer. You bid second.    |
| Dealer: West     | ♥ KT942 | West (RHO) opens 1NT if possible. |
| Vul: E-W         | ♦ 2     |                                   |
| HCP: 5+1         | ♣ 852   |                                   |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 64</b> | ♠ K73  | Partner is dealer.        |
| Dealer: South    | ♥ 97   | The opponents are silent. |
| Vul: E-W         | ♦ JT73 |                           |
| HCP: 7           | ♣ K532 |                           |

## Both hands (Answers Page)

| Board: 60           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ A73  | ♠ Q654 |   |          |   | 1NT |
| Vul: E-W            | ♥ QT82 | ♥ AK94 |   | All Pass |   |     |
| North HCP: 6        | ♦ 742  | ♦ Q93  |   |          |   |     |
| South HCP: 15       | ♣ 962  | ♣ AT   |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 61          | North:  | South:  | W    | N    | E        | S                           |
|--------------------|---------|---------|------|------|----------|-----------------------------|
| Dealer: West       | ♠ T532  | ♠ AQ98  | 1NT  | Pass | Pass     | 2♦ <sup>1</sup>             |
| Vul: E-W           | ♥ J5    | ♥ A8742 | Pass | 2♠   | All Pass |                             |
| North HCP: 4+1     | ♦ QT942 | ♦ 6     |      |      |          |                             |
| South HCP: 15+1    | ♣ J4    | ♣ KQ8   |      |      |          | 1. Cappelletti, both majors |
| Contract: 2♠ North |         |         |      |      |          |                             |

| Board: 62          | North:   | South:     | W   | N        | E    | S                          |
|--------------------|----------|------------|-----|----------|------|----------------------------|
| Dealer: West       | ♠ 64     | ♠ AKJT9875 | 1NT | Pass     | Pass | 2♣ <sup>1</sup>            |
| Vul: None          | ♥ A98    | ♥ QJ6      |     | All Pass |      |                            |
| North HCP: 10+2    | ♦ 65     | ♦ J8       |     |          |      |                            |
| South HCP: 12+4    | ♣ AQT652 | ♣ -        |     |          |      | 1. Cappelletti, any 6+suit |
| Contract: 2♣ South |          |            |     |          |      |                            |

| Board: 63          | North:  | South:    | W    | N               | E        | S                          |
|--------------------|---------|-----------|------|-----------------|----------|----------------------------|
| Dealer: West       | ♠ QT42  | ♠ 6       | 1NT  | Pass            | Pass     | 2♣ <sup>1</sup>            |
| Vul: E-W           | ♥ KT942 | ♥ 75      | Pass | 2♦ <sup>2</sup> | All Pass |                            |
| North HCP: 5+1     | ♦ 2     | ♦ AKQT876 |      |                 |          |                            |
| South HCP: 13+3    | ♣ 852   | ♣ AT9     |      |                 |          | 1. Cappelletti, any 6+suit |
| Contract: 2♦ North |         |           |      |                 |          | 2. automat                 |

| Board: 64           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ K73  | ♠ AJ   |   |          |   | 1NT |
| Vul: E-W            | ♥ 97   | ♥ Q432 |   | All Pass |   |     |
| North HCP: 7        | ♦ JT73 | ♦ K95  |   |          |   |     |
| South HCP: 16       | ♣ K532 | ♣ AQ96 |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

**Board: 60**      ♠ Q654      You are dealer.

Dealer: South      ♥ AK94      The opponents are silent.

Vul: E-W      ♦ Q93

HCP: 15      ♣ AT

---

**Board: 61**      ♠ AQ98      LHO is dealer.

Dealer: West      ♥ A8742      West (LHO) opens 1NT if possible.

Vul: E-W      ♦ 6

HCP: 15+1      ♣ KQ8

---

**Board: 62**      ♠ AKJT9875      LHO is dealer.

Dealer: West      ♥ QJ6      West (LHO) opens 1NT if possible.

Vul: None      ♦ J8

HCP: 12+4      ♣ -

---

**Board: 63**      ♠ 6      LHO is dealer.

Dealer: West      ♥ 75      West (LHO) opens 1NT if possible.

Vul: E-W      ♦ AKQT876

HCP: 13+3      ♣ AT9

---

**Board: 64**      ♠ AJ      You are dealer.

Dealer: South      ♥ Q432      The opponents are silent.

Vul: E-W      ♦ K95

HCP: 16      ♣ AQ96

## Both hands (Answers Page)

| Board: 60           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ A73  | ♠ Q654 |   |          |   | 1NT |
| Vul: E-W            | ♥ QT82 | ♥ AK94 |   | All Pass |   |     |
| North HCP: 6        | ♦ 742  | ♦ Q93  |   |          |   |     |
| South HCP: 15       | ♣ 962  | ♣ AT   |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 61          | North:  | South:  | W    | N    | E        | S                           |
|--------------------|---------|---------|------|------|----------|-----------------------------|
| Dealer: West       | ♠ T532  | ♠ AQ98  | 1NT  | Pass | Pass     | 2♦ <sup>1</sup>             |
| Vul: E-W           | ♥ J5    | ♥ A8742 | Pass | 2♠   | All Pass |                             |
| North HCP: 4+1     | ♦ QT942 | ♦ 6     |      |      |          |                             |
| South HCP: 15+1    | ♣ J4    | ♣ KQ8   |      |      |          | 1. Cappelletti, both majors |
| Contract: 2♠ North |         |         |      |      |          |                             |

| Board: 62          | North:   | South:     | W   | N        | E    | S                          |
|--------------------|----------|------------|-----|----------|------|----------------------------|
| Dealer: West       | ♠ 64     | ♠ AKJT9875 | 1NT | Pass     | Pass | 2♣ <sup>1</sup>            |
| Vul: None          | ♥ A98    | ♥ QJ6      |     | All Pass |      |                            |
| North HCP: 10+2    | ♦ 65     | ♦ J8       |     |          |      |                            |
| South HCP: 12+4    | ♣ AQT652 | ♣ -        |     |          |      | 1. Cappelletti, any 6+suit |
| Contract: 2♣ South |          |            |     |          |      |                            |

| Board: 63          | North:  | South:    | W    | N               | E        | S                          |
|--------------------|---------|-----------|------|-----------------|----------|----------------------------|
| Dealer: West       | ♠ QT42  | ♠ 6       | 1NT  | Pass            | Pass     | 2♣ <sup>1</sup>            |
| Vul: E-W           | ♥ KT942 | ♥ 75      | Pass | 2♦ <sup>2</sup> | All Pass |                            |
| North HCP: 5+1     | ♦ 2     | ♦ AKQT876 |      |                 |          |                            |
| South HCP: 13+3    | ♣ 852   | ♣ AT9     |      |                 |          | 1. Cappelletti, any 6+suit |
| Contract: 2♦ North |         |           |      |                 |          | 2. automat                 |

| Board: 64           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ K73  | ♠ AJ   |   |          |   | 1NT |
| Vul: E-W            | ♥ 97   | ♥ Q432 |   | All Pass |   |     |
| North HCP: 7        | ♦ JT73 | ♦ K95  |   |          |   |     |
| South HCP: 16       | ♣ K532 | ♣ AQ96 |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

**Board: 65**      ♠ KQ      You are dealer.

Dealer: North      ♥ Q764      The opponents are silent.

Vul: Both      ♦ A42

HCP: 15      ♣ A865

---

**Board: 66**      ♠ Q642      Partner is dealer.

Dealer: South      ♥ 873      The opponents are silent.

Vul: None      ♦ Q74

HCP: 6      ♣ Q74

---

**Board: 67**      ♠ AK      You are dealer.

Dealer: North      ♥ A876      The opponents are silent.

Vul: Both      ♦ A84

HCP: 16      ♣ J952

---

**Board: 68**      ♠ K9      LHO is dealer.

Dealer: East      ♥ AKQT53      East (LHO) opens 1NT if possible.

Vul: N-S      ♦ K7      East (LHO) Doubles 2♣ if possible.

HCP: 15+2      ♣ 653

---

**Board: 69**      ♠ AQJ3      You are dealer.

Dealer: North      ♥ QJ6      The opponents are silent.

Vul: Both      ♦ A87

HCP: 15      ♣ J83

## Both hands (Answers Page)

| <b>Board: 65</b>    | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ KQ          | ♠ 2           |          | 1NT      | All Pass |          |
| Vul: Both           | ♥ Q764        | ♥ JT32        |          |          |          |          |
| North HCP: 15       | ♦ A42         | ♦ T97         |          |          |          |          |
| South HCP: 5+1      | ♣ A865        | ♣ KJ973       |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| Board: 66           | North: | South:  | W        | N | E | S   |
|---------------------|--------|---------|----------|---|---|-----|
| Dealer: South       | ♠ Q642 | ♠ A95   |          |   |   | 1NT |
| Vul: None           | ♥ 873  | ♥ AKQ54 | All Pass |   |   |     |
| North HCP: 6        | ♦ Q74  | ♦ AT5   |          |   |   |     |
| South HCP: 17+1     | ♣ Q74  | ♣ 65    |          |   |   |     |
| Contract: 1NT South |        |         |          |   |   |     |

| Board: 67           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AK   | ♠ J984 |   | 1NT | All Pass |   |
| Vul: Both           | ♥ A876 | ♥ J5   |   |     |          |   |
| North HCP: 16       | ♦ A84  | ♦ K963 |   |     |          |   |
| South HCP: 5        | ♣ J952 | ♣ 876  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 68          | North:   | South:  | W                          | N               | E    | S    |
|--------------------|----------|---------|----------------------------|-----------------|------|------|
| Dealer: East       | ♦ K9     | ♦ Q7432 |                            |                 | 1NT  | Pass |
| Vul: N-S           | ♥ AKQT53 | ♥ J2    | Pass                       | 2♣ <sup>1</sup> | X    | 2♠   |
| North HCP: 15+2    | ♦ K7     | ♦ Q62   | Pass                       | 3♣ <sup>2</sup> | Pass | 3♠   |
| South HCP: 5+1     | ♣ 653    | ♣ T72   | All Pass                   |                 |      |      |
| Contract: 3♠ South |          |         | 1. Cappelletti, any 6+suit |                 |      |      |

| Board: 69           | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ AQJ3 | ♠ 96    |   | 1NT | All Pass |   |
| Vul: Both           | ♥ QJ6  | ♥ K87   |   |     |          |   |
| North HCP: 15       | ♦ A87  | ♦ 954   |   |     |          |   |
| South HCP: 7+1      | ♣ J83  | ♣ AT964 |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 65</b> | ♠ 2     | Partner is dealer.        |
| Dealer: North    | ♥ JT32  | The opponents are silent. |
| Vul: Both        | ♦ T97   |                           |
| HCP: 5+1         | ♣ KJ973 |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 66</b> | ♠ A95   | You are dealer.           |
| Dealer: South    | ♥ AKQ54 | The opponents are silent. |
| Vul: None        | ♦ AT5   |                           |
| HCP: 17+1        | ♣ 65    |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 67</b> | ♠ J984 | Partner is dealer.        |
| Dealer: North    | ♥ J5   | The opponents are silent. |
| Vul: Both        | ♦ K963 |                           |
| HCP: 5           | ♣ 876  |                           |

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|                  |         |                                    |
|------------------|---------|------------------------------------|
| <b>Board: 68</b> | ♠ Q7432 | RHO is dealer. You bid second.     |
| Dealer: East     | ♥ J2    | East (RHO) opens 1NT if possible.  |
| Vul: N-S         | ♦ Q62   | East (RHO) Doubles 2♣ if possible. |
| HCP: 5+1         | ♣ T72   |                                    |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 69</b> | ♠ 96    | Partner is dealer.        |
| Dealer: North    | ♥ K87   | The opponents are silent. |
| Vul: Both        | ♦ 954   |                           |
| HCP: 7+1         | ♣ AT964 |                           |

## Both hands (Answers Page)

| <b>Board: 65</b>    | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ KQ          | ♠ 2           |          | 1NT      | All Pass |          |
| Vul: Both           | ♥ Q764        | ♥ JT32        |          |          |          |          |
| North HCP: 15       | ♦ A42         | ♦ T97         |          |          |          |          |
| South HCP: 5+1      | ♣ A865        | ♣ KJ973       |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| Board: 66           | North: | South:  | W        | N | E | S   |
|---------------------|--------|---------|----------|---|---|-----|
| Dealer: South       | ♠ Q642 | ♠ A95   |          |   |   | 1NT |
| Vul: None           | ♥ 873  | ♥ AKQ54 | All Pass |   |   |     |
| North HCP: 6        | ♦ Q74  | ♦ AT5   |          |   |   |     |
| South HCP: 17+1     | ♣ Q74  | ♣ 65    |          |   |   |     |
| Contract: 1NT South |        |         |          |   |   |     |

| Board: 67           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AK   | ♠ J984 |   | 1NT | All Pass |   |
| Vul: Both           | ♥ A876 | ♥ J5   |   |     |          |   |
| North HCP: 16       | ♦ A84  | ♦ K963 |   |     |          |   |
| South HCP: 5        | ♣ J952 | ♣ 876  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 68          | North:   | South:  | W        | N               | E    | S    |
|--------------------|----------|---------|----------|-----------------|------|------|
| Dealer: East       | ♠ K9     | ♠ Q7432 |          |                 | 1NT  | Pass |
| Vul: N-S           | ♥ AKQT53 | ♥ J2    | Pass     | 2♣ <sup>1</sup> | X    | 2♠   |
| North HCP: 15+2    | ♦ K7     | ♦ Q62   | Pass     | 3♣ <sup>2</sup> | Pass | 3♠   |
| South HCP: 5+1     | ♣ 653    | ♣ T72   | All Pass |                 |      |      |
| Contract: 3♠ South |          |         |          |                 |      |      |

| Board: 69           | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ AQJ3 | ♠ 96    |   | 1NT | All Pass |   |
| Vul: Both           | ♥ QJ6  | ♥ K87   |   |     |          |   |
| North HCP: 15       | ♦ A87  | ♦ 954   |   |     |          |   |
| South HCP: 7+1      | ♣ J83  | ♣ AT964 |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 70</b> | ♠ 83    | Partner is dealer.        |
| Dealer: South    | ♥ T92   | The opponents are silent. |
| Vul: None        | ♦ JT2   |                           |
| HCP: 2+1         | ♣ J9743 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 71</b> | ♠ AK93 | You are dealer.           |
| Dealer: North    | ♥ QT   | The opponents are silent. |
| Vul: E-W         | ♦ K654 |                           |
| HCP: 15          | ♣ K96  |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 72</b> | ♠ T9   | Partner is dealer.        |
| Dealer: South    | ♥ KT54 | The opponents are silent. |
| Vul: E-W         | ♦ 6532 |                           |
| HCP: 6           | ♣ K92  |                           |

---

|                  |          |                                   |
|------------------|----------|-----------------------------------|
| <b>Board: 73</b> | ♠ AT9763 | LHO is dealer.                    |
| Dealer: East     | ♥ 97     | East (LHO) opens 1NT if possible. |
| Vul: E-W         | ♦ A4     |                                   |
| HCP: 12+2        | ♣ AT4    |                                   |

---

|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 74</b> | ♠ KJ5   | LHO is dealer.                    |
| Dealer: East     | ♥ AKQ87 | East (LHO) opens 1NT if possible. |
| Vul: Both        | ♦ AQT5  |                                   |
| HCP: 19+1        | ♣ 7     |                                   |

## Both hands (Answers Page)

**Board: 70**

Dealer: South

**North:**

♠ 83

**South:**

♠ 94

W N E S

1NT

Vul: None

♥ T92

♥ AKQ76

All Pass

North HCP: 2+1

♦ JT2

♦ AQ6

South HCP: 15+1

♣ J9743

♣ 652

Contract: 1NT South

**Board: 71**

Dealer: North

**North:**

♠ AK93

**South:**

♠ Q842

W N E S

1NT All Pass

Vul: E-W

♥ QT

♥ 9654

North HCP: 15

♦ K654

♦ Q

South HCP: 5

♣ K96

♣ JT83

Contract: 1NT North

**Board: 72**

Dealer: South

**North:**

♠ T9

**South:**

♠ QJ65

W N E S

1NT

Vul: E-W

♥ KT54

♥ J96

All Pass

North HCP: 6

♦ 6532

♦ AQJ

South HCP: 16

♣ K92

♣ AJ8

Contract: 1NT South

**Board: 73**

Dealer: East

**North:**

♠ AT9763

**South:**

♠ Q5

W N E S

1NT Pass

Vul: E-W

♥ 97

♥ AT53

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

North HCP: 12+2

♦ A4

♦ 7652

Pass 2♠ All Pass

South HCP: 7

♣ AT4

♣ J75

1. Cappelletti, any 6+suit

2. automat

**Board: 74**

Dealer: East

**North:**

♠ KJ5

**South:**

♠ 98762

W N E S

1NT Pass

Vul: Both

♥ AKQ87

♥ T42

Pass X Pass 2♠

North HCP: 19+1

♦ AQT5

♦ -

All Pass

South HCP: 1+2

♣ 7

♣ J9843

Contract: 2♠ South

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 70</b> | ♠ 94    | You are dealer.           |
| Dealer: South    | ♥ AKQ76 | The opponents are silent. |
| Vul: None        | ♦ AQ6   |                           |
| HCP: 15+1        | ♣ 652   |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 71</b> | ♠ Q842 | Partner is dealer.        |
| Dealer: North    | ♥ 9654 | The opponents are silent. |
| Vul: E-W         | ♦ Q    |                           |
| HCP: 5           | ♣ JT83 |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 72</b> | ♠ QJ65 | You are dealer.           |
| Dealer: South    | ♥ J96  | The opponents are silent. |
| Vul: E-W         | ♦ AQJ  |                           |
| HCP: 16          | ♣ AJ8  |                           |

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|                  |        |                                   |
|------------------|--------|-----------------------------------|
| <b>Board: 73</b> | ♠ Q5   | RHO is dealer. You bid second.    |
| Dealer: East     | ♥ AT53 | East (RHO) opens 1NT if possible. |
| Vul: E-W         | ♦ 7652 |                                   |
| HCP: 7           | ♣ J75  |                                   |

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|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 74</b> | ♠ 98762 | RHO is dealer. You bid second.    |
| Dealer: East     | ♥ T42   | East (RHO) opens 1NT if possible. |
| Vul: Both        | ♦ -     |                                   |
| HCP: 1+2         | ♣ J9843 |                                   |

## Both hands (Answers Page)

**Board: 70**

Dealer: South

**North:**

♠ 83

**South:**

♠ 94

W N E S

1NT

Vul: None

♥ T92

♥ AKQ76

All Pass

North HCP: 2+1

♦ JT2

♦ AQ6

South HCP: 15+1

♣ J9743

♣ 652

Contract: 1NT South

**Board: 71**

Dealer: North

**North:**

♠ AK93

**South:**

♠ Q842

W N E S

1NT All Pass

Vul: E-W

♥ QT

♥ 9654

North HCP: 15

♦ K654

♦ Q

South HCP: 5

♣ K96

♣ JT83

Contract: 1NT North

**Board: 72**

Dealer: South

**North:**

♠ T9

**South:**

♠ QJ65

W N E S

1NT

Vul: E-W

♥ KT54

♥ J96

All Pass

North HCP: 6

♦ 6532

♦ AQJ

South HCP: 16

♣ K92

♣ AJ8

Contract: 1NT South

**Board: 73**

Dealer: East

**North:**

♠ AT9763

**South:**

♠ Q5

W N E S

1NT Pass

Vul: E-W

♥ 97

♥ AT53

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

North HCP: 12+2

♦ A4

♦ 7652

Pass 2♠ All Pass

South HCP: 7

♣ AT4

♣ J75

1. Cappelletti, any 6+suit

2. automat

**Board: 74**

Dealer: East

**North:**

♠ KJ5

**South:**

♠ 98762

W N E S

1NT Pass

Vul: Both

♥ AKQ87

♥ T42

Pass X Pass 2♠

North HCP: 19+1

♦ AQT5

♦ -

All Pass

South HCP: 1+2

♣ 7

♣ J9843

Contract: 2♠ South

|                  |        |                                     |
|------------------|--------|-------------------------------------|
| <b>Board: 75</b> | ♠ K954 | You are dealer.                     |
| Dealer: North    | ♥ A865 | West (RHO) Doubles 1NT if possible. |
| Vul: N-S         | ♦ KQJ  |                                     |
| HCP: 15          | ♣ Q8   |                                     |

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|                  |        |                                   |
|------------------|--------|-----------------------------------|
| <b>Board: 76</b> | ♠ QT5  | RHO is dealer. You bid second.    |
| Dealer: West     | ♥ KQ65 | West (RHO) opens 1NT if possible. |
| Vul: Both        | ♦ K2   |                                   |
| HCP: 10          | ♣ 8652 |                                   |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 77</b> | ♠ AK73 | You are dealer.           |
| Dealer: North    | ♥ AT87 | The opponents are silent. |
| Vul: N-S         | ♦ A62  |                           |
| HCP: 17          | ♣ Q6   |                           |

---

|                  |        |                                   |
|------------------|--------|-----------------------------------|
| <b>Board: 78</b> | ♠ 63   | RHO is dealer. You bid second.    |
| Dealer: West     | ♥ A973 | West (RHO) opens 1NT if possible. |
| Vul: None        | ♦ JT52 |                                   |
| HCP: 5           | ♣ 543  |                                   |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 79</b> | ♠ AK85 | You are dealer.           |
| Dealer: North    | ♥ AQ3  | The opponents are silent. |
| Vul: None        | ♦ Q764 |                           |
| HCP: 15          | ♣ 53   |                           |

## Both hands (Answers Page)

**Board: 75**

Dealer: North

**North:**

♠ K954

**South:**

♠ 872

W N E S

1NT Pass Pass

Vul: N-S

♥ A865

♥ 94

X All Pass

North HCP: 15

♦ KQJ

♦ 983

South HCP: 1+1

♣ Q8

♣ J9543

Contract: 1NTX North

**Board: 76**

Dealer: West

**North:**

♠ QT5

**South:**

♠ A9743

W N E S

 1NT Pass Pass 2♠<sup>1</sup>

Vul: Both

♥ KQ65

♥ 84

Pass 3♠ All Pass

North HCP: 10

♦ K2

♦ AQ65

1. Cappelletti, 5M-4m

South HCP: 13+1

♣ 8652

♣ K7

Contract: 3♠ North

**Board: 77**

Dealer: North

**North:**

♠ AK73

**South:**

♠ Q96

W N E S

1NT All Pass

Vul: N-S

♥ AT87

♥ 3

North HCP: 17

♦ A62

♦ KJ875

South HCP: 6+1

♣ Q6

♣ T983

Contract: 1NT North

**Board: 78**

Dealer: West

**North:**

♠ 63

**South:**

♠ KJ982

W N E S

 1NT Pass Pass 2♠<sup>1</sup>

Vul: None

♥ A973

♥ Q5

All Pass

North HCP: 5

♦ JT52

♦ A6

1. Cappelletti, 5M-4m

South HCP: 14+1

♣ 543

♣ KJT7

Contract: 2♠ South

**Board: 79**

Dealer: North

**North:**

♠ AK85

**South:**

♠ 643

W N E S

1NT All Pass

Vul: None

♥ AQ3

♥ T82

North HCP: 15

♦ Q764

♦ 95

South HCP: 3+1

♣ 53

♣ K9642

Contract: 1NT North

|                  |         |                                     |
|------------------|---------|-------------------------------------|
| <b>Board: 75</b> | ♠ 872   | Partner is dealer.                  |
| Dealer: North    | ♥ 94    | West (LHO) Doubles 1NT if possible. |
| Vul: N-S         | ♦ 983   |                                     |
| HCP: 1+1         | ♣ J9543 |                                     |

---

|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 76</b> | ♠ A9743 | LHO is dealer.                    |
| Dealer: West     | ♥ 84    | West (LHO) opens 1NT if possible. |
| Vul: Both        | ♦ AQ65  |                                   |
| HCP: 13+1        | ♣ K7    |                                   |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 77</b> | ♠ Q96   | Partner is dealer.        |
| Dealer: North    | ♥ 3     | The opponents are silent. |
| Vul: N-S         | ♦ KJ875 |                           |
| HCP: 6+1         | ♣ T983  |                           |

---

|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 78</b> | ♠ KJ982 | LHO is dealer.                    |
| Dealer: West     | ♥ Q5    | West (LHO) opens 1NT if possible. |
| Vul: None        | ♦ A6    |                                   |
| HCP: 14+1        | ♣ KJT7  |                                   |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 79</b> | ♠ 643   | Partner is dealer.        |
| Dealer: North    | ♥ T82   | The opponents are silent. |
| Vul: None        | ♦ 95    |                           |
| HCP: 3+1         | ♣ K9642 |                           |

## Both hands (Answers Page)

**Board: 75**

Dealer: North

**North:**

♠ K954

**South:**

♠ 872

W N E S

1NT Pass Pass

Vul: N-S

♥ A865

♥ 94

X All Pass

North HCP: 15

♦ KQJ

♦ 983

South HCP: 1+1

♣ Q8

♣ J9543

Contract: 1NTX North

**Board: 76**

Dealer: West

**North:**

♠ QT5

**South:**

♠ A9743

W N E S

 1NT Pass Pass 2♠<sup>1</sup>

Vul: Both

♥ KQ65

♥ 84

Pass 3♠ All Pass

North HCP: 10

♦ K2

♦ AQ65

1. Cappelletti, 5M-4m

South HCP: 13+1

♣ 8652

♣ K7

Contract: 3♠ North

**Board: 77**

Dealer: North

**North:**

♠ AK73

**South:**

♠ Q96

W N E S

1NT All Pass

Vul: N-S

♥ AT87

♥ 3

North HCP: 17

♦ A62

♦ KJ875

South HCP: 6+1

♣ Q6

♣ T983

Contract: 1NT North

**Board: 78**

Dealer: West

**North:**

♠ 63

**South:**

♠ KJ982

W N E S

 1NT Pass Pass 2♠<sup>1</sup>

Vul: None

♥ A973

♥ Q5

All Pass

North HCP: 5

♦ JT52

♦ A6

1. Cappelletti, 5M-4m

South HCP: 14+1

♣ 543

♣ KJT7

Contract: 2♠ South

**Board: 79**

Dealer: North

**North:**

♠ AK85

**South:**

♠ 643

W N E S

1NT All Pass

Vul: None

♥ AQ3

♥ T82

North HCP: 15

♦ Q764

♦ 95

South HCP: 3+1

♣ 53

♣ K9642

Contract: 1NT North

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 80</b> | ♠ 953  | Partner is dealer.        |
| Dealer: South    | ♥ QJT9 | The opponents are silent. |
| Vul: E-W         | ♦ J87  |                           |
| HCP: 4           | ♣ 853  |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 81</b> | ♠ KQJ7 | You are dealer.           |
| Dealer: North    | ♥ KJ5  | The opponents are silent. |
| Vul: N-S         | ♦ 432  |                           |
| HCP: 15          | ♣ KQ5  |                           |

---

|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 82</b> | ♠ QT93  | RHO is dealer. You bid second.    |
| Dealer: West     | ♥ -     | West (RHO) opens 1NT if possible. |
| Vul: Both        | ♦ K752  |                                   |
| HCP: 9+1         | ♣ AT983 |                                   |

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|                  |        |                                   |
|------------------|--------|-----------------------------------|
| <b>Board: 83</b> | ♠ T54  | RHO is dealer. You bid second.    |
| Dealer: West     | ♥ AT   | West (RHO) opens 1NT if possible. |
| Vul: E-W         | ♦ J642 |                                   |
| HCP: 5           | ♣ 8752 |                                   |

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|                  |        |                                     |
|------------------|--------|-------------------------------------|
| <b>Board: 84</b> | ♠ J94  | Partner is dealer.                  |
| Dealer: South    | ♥ J94  | East (LHO) Doubles 1NT if possible. |
| Vul: N-S         | ♦ J975 | East (LHO) Doubles 2♥ if possible.  |
| HCP: 3           | ♣ T54  |                                     |

## Both hands (Answers Page)

| Board: 80           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 953  | ♠ J72  |   |          |   | 1NT |
| Vul: E-W            | ♥ QJT9 | ♥ A642 |   | All Pass |   |     |
| North HCP: 4        | ♦ J87  | ♦ A42  |   |          |   |     |
| South HCP: 15       | ♣ 853  | ♣ AQ2  |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 81           | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ KQJ7 | ♠ 64    |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ KJ5  | ♥ 93    |   |     |          |   |
| North HCP: 15       | ♦ 432  | ♦ A987  |   |     |          |   |
| South HCP: 4+1      | ♣ KQ5  | ♣ 87643 |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 82          | North:  | South:  | W                          | N               | E    | S               |
|--------------------|---------|---------|----------------------------|-----------------|------|-----------------|
| Dealer: West       | ♠ QT93  | ♠ 875   | 1NT                        | Pass            | Pass | 2♣ <sup>1</sup> |
| Vul: Both          | ♥ -     | ♥ AJ632 | Pass                       | 2♦ <sup>2</sup> | Pass | 2♥              |
| North HCP: 9+1     | ♦ K752  | ♦ QT    |                            | All Pass        |      |                 |
| South HCP: 13+2    | ♣ AT983 | ♣ KJ    |                            |                 |      |                 |
| Contract: 2♥ South |         |         | 1. Cappelletti, any 6+suit |                 |      |                 |
|                    |         |         | 2. automat                 |                 |      |                 |

| Board: 83          | North: | South:  | W    | N                           | E        | S               |
|--------------------|--------|---------|------|-----------------------------|----------|-----------------|
| Dealer: West       | ♠ T54  | ♠ QJ963 | 1NT  | Pass                        | Pass     | 2♦ <sup>1</sup> |
| Vul: E-W           | ♥ AT   | ♥ KQ75  | Pass | 2♠                          | All Pass |                 |
| North HCP: 5       | ♦ J642 | ♦ K95   |      |                             |          |                 |
| South HCP: 13+1    | ♣ 8752 | ♣ Q     |      | 1. Cappelletti, both majors |          |                 |
| Contract: 2♠ North |        |         |      |                             |          |                 |

| Board: 84           | North: | South:  | W    | N    | E | S        |
|---------------------|--------|---------|------|------|---|----------|
| Dealer: South       | ♠ J94  | ♠ AT2   |      |      |   | 1NT      |
| Vul: N-S            | ♥ J94  | ♥ AK732 | Pass | Pass | X | 2♥       |
| North HCP: 3        | ♦ J975 | ♦ K8    | Pass | Pass | X | All Pass |
| South HCP: 16+1     | ♣ T54  | ♣ Q96   |      |      |   |          |
| Contract: 2♥X South |        |         |      |      |   |          |

**Board: 80**      ♠ J72      You are dealer.

Dealer: South      ♥ A642      The opponents are silent.

Vul: E-W      ♦ A42

HCP: 15      ♣ AQ2

---

**Board: 81**      ♠ 64      Partner is dealer.

Dealer: North      ♥ 93      The opponents are silent.

Vul: N-S      ♦ A987

HCP: 4+1      ♣ 87643

---

**Board: 82**      ♠ 875      LHO is dealer.

Dealer: West      ♥ AQJ632      West (LHO) opens 1NT if possible.

Vul: Both      ♦ QT

HCP: 13+2      ♣ KJ

---

**Board: 83**      ♠ QJ963      LHO is dealer.

Dealer: West      ♥ KQ75      West (LHO) opens 1NT if possible.

Vul: E-W      ♦ K95

HCP: 13+1      ♣ Q

---

**Board: 84**      ♠ AT2      You are dealer.

Dealer: South      ♥ AK732      East (RHO) Doubles 1NT if possible.

Vul: N-S      ♦ K8      East (RHO) Doubles 2♥ if possible.

HCP: 16+1      ♣ Q96

## Both hands (Answers Page)

| Board: 80           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 953  | ♠ J72  |   |          |   | 1NT |
| Vul: E-W            | ♥ QJT9 | ♥ A642 |   | All Pass |   |     |
| North HCP: 4        | ♦ J87  | ♦ A42  |   |          |   |     |
| South HCP: 15       | ♣ 853  | ♣ AQ2  |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 81           | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ KQJ7 | ♠ 64    |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ KJ5  | ♥ 93    |   |     |          |   |
| North HCP: 15       | ♦ 432  | ♦ A987  |   |     |          |   |
| South HCP: 4+1      | ♣ KQ5  | ♣ 87643 |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 82          | North:  | South:   | W                          | N               | E    | S               |
|--------------------|---------|----------|----------------------------|-----------------|------|-----------------|
| Dealer: West       | ♠ QT93  | ♠ 875    | 1NT                        | Pass            | Pass | 2♣ <sup>1</sup> |
| Vul: Both          | ♥ -     | ♥ AQJ632 | Pass                       | 2♦ <sup>2</sup> | Pass | 2♥              |
| North HCP: 9+1     | ♦ K752  | ♦ QT     |                            | All Pass        |      |                 |
| South HCP: 13+2    | ♣ AT983 | ♣ KJ     |                            |                 |      |                 |
| Contract: 2♥ South |         |          | 1. Cappelletti, any 6+suit |                 |      |                 |
|                    |         |          | 2. automat                 |                 |      |                 |

| Board: 83          | North: | South:  | W    | N                           | E        | S               |
|--------------------|--------|---------|------|-----------------------------|----------|-----------------|
| Dealer: West       | ♠ T54  | ♠ QJ963 | 1NT  | Pass                        | Pass     | 2♦ <sup>1</sup> |
| Vul: E-W           | ♥ AT   | ♥ KQ75  | Pass | 2♠                          | All Pass |                 |
| North HCP: 5       | ♦ J642 | ♦ K95   |      |                             |          |                 |
| South HCP: 13+1    | ♣ 8752 | ♣ Q     |      | 1. Cappelletti, both majors |          |                 |
| Contract: 2♠ North |        |         |      |                             |          |                 |

| Board: 84           | North: | South:  | W    | N    | E | S        |
|---------------------|--------|---------|------|------|---|----------|
| Dealer: South       | ♠ J94  | ♠ AT2   |      |      |   | 1NT      |
| Vul: N-S            | ♥ J94  | ♥ AK732 | Pass | Pass | X | 2♥       |
| North HCP: 3        | ♦ J975 | ♦ K8    | Pass | Pass | X | All Pass |
| South HCP: 16+1     | ♣ T54  | ♣ Q96   |      |      |   |          |
| Contract: 2♥X South |        |         |      |      |   |          |

**Board: 85**      ♠ KQ      You are dealer.

Dealer: North      ♥ K85      The opponents are silent.

Vul: Both      ♦ AQJT

HCP: 16      ♣ J432

---

**Board: 86**      ♠ 863      Partner is dealer.

Dealer: South      ♥ T42      The opponents are silent.

Vul: None      ♦ Q876

HCP: 4      ♣ Q42

---

**Board: 87**      ♠ J      RHO is dealer. You bid second.

Dealer: West      ♥ 54      West (RHO) opens 1NT if possible.

Vul: None      ♦ AQJ62

HCP: 8+2      ♣ T5432

---

**Board: 88**      ♠ T65      Partner is dealer.

Dealer: South      ♥ T3      The opponents are silent.

Vul: E-W      ♦ T64

HCP: 5+1      ♣ AJ743

---

**Board: 89**      ♠ A76      You are dealer.

Dealer: North      ♥ A432      The opponents are silent.

Vul: N-S      ♦ KJ3

HCP: 15      ♣ KT4

## Both hands (Answers Page)

| Board: 85           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ KQ   | ♠ JT76 |   | 1NT | All Pass |   |
| Vul: Both           | ♥ K85  | ♥ T732 |   |     |          |   |
| North HCP: 16       | ♦ AQJT | ♦ K8   |   |     |          |   |
| South HCP: 6        | ♣ J432 | ♣ QT9  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 86           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 863  | ♠ AK9  |   |          |   | 1NT |
| Vul: None           | ♥ T42  | ♥ AQJ6 |   | All Pass |   |     |
| North HCP: 4        | ♦ Q876 | ♦ J952 |   |          |   |     |
| South HCP: 15       | ♣ Q42  | ♣ 95   |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 87          | North:  | South:  | W    | N    | E        | S                           |
|--------------------|---------|---------|------|------|----------|-----------------------------|
| Dealer: West       | ♠ J     | ♠ K6543 | 1NT  | Pass | Pass     | 2♦ <sup>1</sup>             |
| Vul: None          | ♥ 54    | ♥ QT73  | Pass | 2♥   | All Pass |                             |
| North HCP: 8+2     | ♦ AQJ62 | ♦ 74    |      |      |          |                             |
| South HCP: 12+1    | ♣ T5432 | ♣ AK    |      |      |          | 1. Cappelletti, both majors |
| Contract: 2♥ North |         |         |      |      |          |                             |

| Board: 88           | North:  | South: | W | N        | E | S   |
|---------------------|---------|--------|---|----------|---|-----|
| Dealer: South       | ♠ T65   | ♠ K92  |   |          |   | 1NT |
| Vul: E-W            | ♥ T3    | ♥ 986  |   | All Pass |   |     |
| North HCP: 5+1      | ♦ T64   | ♦ AKJ8 |   |          |   |     |
| South HCP: 16       | ♣ AJ743 | ♣ KQT  |   |          |   |     |
| Contract: 1NT South |         |        |   |          |   |     |

| Board: 89           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ A76  | ♠ JT42 |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ A432 | ♥ K85  |   |     |          |   |
| North HCP: 15       | ♦ KJ3  | ♦ T8   |   |     |          |   |
| South HCP: 4        | ♣ KT4  | ♣ 7532 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 85</b> | ♠ JT76 | Partner is dealer.        |
| Dealer: North    | ♥ T732 | The opponents are silent. |
| Vul: Both        | ♦ K8   |                           |
| HCP: 6           | ♣ QT9  |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 86</b> | ♠ AK9  | You are dealer.           |
| Dealer: South    | ♥ AQJ6 | The opponents are silent. |
| Vul: None        | ♦ J952 |                           |
| HCP: 15          | ♣ 95   |                           |

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|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 87</b> | ♠ K6543 | LHO is dealer.                    |
| Dealer: West     | ♥ QT73  | West (LHO) opens 1NT if possible. |
| Vul: None        | ♦ 74    |                                   |
| HCP: 12+1        | ♣ AK    |                                   |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 88</b> | ♠ K92  | You are dealer.           |
| Dealer: South    | ♥ 986  | The opponents are silent. |
| Vul: E-W         | ♦ AKJ8 |                           |
| HCP: 16          | ♣ KQT  |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 89</b> | ♠ JT42 | Partner is dealer.        |
| Dealer: North    | ♥ K85  | The opponents are silent. |
| Vul: N-S         | ♦ T8   |                           |
| HCP: 4           | ♣ 7532 |                           |

## Both hands (Answers Page)

| Board: 85           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ KQ   | ♠ JT76 |   | 1NT | All Pass |   |
| Vul: Both           | ♥ K85  | ♥ T732 |   |     |          |   |
| North HCP: 16       | ♦ AQJT | ♦ K8   |   |     |          |   |
| South HCP: 6        | ♣ J432 | ♣ QT9  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 86           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 863  | ♠ AK9  |   |          |   | 1NT |
| Vul: None           | ♥ T42  | ♥ AQJ6 |   | All Pass |   |     |
| North HCP: 4        | ♦ Q876 | ♦ J952 |   |          |   |     |
| South HCP: 15       | ♣ Q42  | ♣ 95   |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 87          | North:  | South:  | W    | N    | E        | S                           |
|--------------------|---------|---------|------|------|----------|-----------------------------|
| Dealer: West       | ♠ J     | ♠ K6543 | 1NT  | Pass | Pass     | 2♦ <sup>1</sup>             |
| Vul: None          | ♥ 54    | ♥ QT73  | Pass | 2♥   | All Pass |                             |
| North HCP: 8+2     | ♦ AQJ62 | ♦ 74    |      |      |          |                             |
| South HCP: 12+1    | ♣ T5432 | ♣ AK    |      |      |          | 1. Cappelletti, both majors |
| Contract: 2♥ North |         |         |      |      |          |                             |

| Board: 88           | North:  | South: | W | N        | E | S   |
|---------------------|---------|--------|---|----------|---|-----|
| Dealer: South       | ♠ T65   | ♠ K92  |   |          |   | 1NT |
| Vul: E-W            | ♥ T3    | ♥ 986  |   | All Pass |   |     |
| North HCP: 5+1      | ♦ T64   | ♦ AKJ8 |   |          |   |     |
| South HCP: 16       | ♣ AJ743 | ♣ KQT  |   |          |   |     |
| Contract: 1NT South |         |        |   |          |   |     |

| Board: 89           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ A76  | ♠ JT42 |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ A432 | ♥ K85  |   |     |          |   |
| North HCP: 15       | ♦ KJ3  | ♦ T8   |   |     |          |   |
| South HCP: 4        | ♣ KT4  | ♣ 7532 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 90</b> | ♠ K976 | Partner is dealer.        |
| Dealer: South    | ♥ 742  | The opponents are silent. |
| Vul: Both        | ♦ T432 |                           |
| HCP: 4           | ♣ J4   |                           |

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|                  |          |                                   |
|------------------|----------|-----------------------------------|
| <b>Board: 91</b> | ♠ KQJ    | LHO is dealer.                    |
| Dealer: East     | ♥ AT9753 | East (LHO) opens 1NT if possible. |
| Vul: E-W         | ♦ T      | East (LHO) bids 2♦ if possible.   |
| HCP: 19+2        | ♣ AKQ    |                                   |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 92</b> | ♠ 6432 | Partner is dealer.        |
| Dealer: South    | ♥ KT54 | The opponents are silent. |
| Vul: None        | ♦ J    |                           |
| HCP: 5           | ♣ J752 |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 93</b> | ♠ Q72   | You are dealer.           |
| Dealer: North    | ♥ AQT43 | The opponents are silent. |
| Vul: E-W         | ♦ A3    |                           |
| HCP: 16+1        | ♣ A94   |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 94</b> | ♠ Q64  | Partner is dealer.        |
| Dealer: South    | ♥ 654  | The opponents are silent. |
| Vul: None        | ♦ KQ5  |                           |
| HCP: 7           | ♣ 8643 |                           |

## Both hands (Answers Page)

| Board: 90           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ K976 | ♠ AQJ2 |   |          |   | 1NT |
| Vul: Both           | ♥ 742  | ♥ AK3  |   | All Pass |   |     |
| North HCP: 4        | ♦ T432 | ♦ QJ8  |   |          |   |     |
| South HCP: 17       | ♣ J4   | ♣ T85  |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 91          | North:   | South:   | W    | N  | E        | S    |
|--------------------|----------|----------|------|----|----------|------|
| Dealer: East       | ♠ KQJ    | ♠ T98    |      |    | 1NT      | Pass |
| Vul: E-W           | ♥ AT9753 | ♥ -      | Pass | X  | 2♦       | Pass |
| North HCP: 19+2    | ♦ T      | ♦ 9762   | Pass | 3♥ | All Pass |      |
| South HCP: 0+2     | ♣ AKQ    | ♣ T86532 |      |    |          |      |
| Contract: 3♥ North |          |          |      |    |          |      |

| Board: 92           | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ 6432 | ♠ AK7   |   |          |   | 1NT |
| Vul: None           | ♥ KT54 | ♥ AQJ76 |   | All Pass |   |     |
| North HCP: 5        | ♦ J    | ♦ K73   |   |          |   |     |
| South HCP: 17+1     | ♣ J752 | ♣ 84    |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 93           | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ Q72   | ♠ J93  |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ AQT43 | ♥ J9   |   |     |          |   |
| North HCP: 16+1     | ♦ A3    | ♦ T862 |   |     |          |   |
| South HCP: 4        | ♣ A94   | ♣ QT73 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 94           | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ Q64  | ♠ AK3   |   |          |   | 1NT |
| Vul: None           | ♥ 654  | ♥ Q9    |   | All Pass |   |     |
| North HCP: 7        | ♦ KQ5  | ♦ J9732 |   |          |   |     |
| South HCP: 15+1     | ♣ 8643 | ♣ KQ7   |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 90</b> | ♠ AQJ2 | You are dealer.           |
| Dealer: South    | ♥ AK3  | The opponents are silent. |
| Vul: Both        | ♦ QJ8  |                           |
| HCP: 17          | ♣ T85  |                           |

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|                  |          |                                   |
|------------------|----------|-----------------------------------|
| <b>Board: 91</b> | ♠ T98    | RHO is dealer. You bid second.    |
| Dealer: East     | ♥ -      | East (RHO) opens 1NT if possible. |
| Vul: E-W         | ♦ 9762   | East (RHO) bids 2♦ if possible.   |
| HCP: 0+2         | ♣ T86532 |                                   |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 92</b> | ♠ AK7   | You are dealer.           |
| Dealer: South    | ♥ AQJ76 | The opponents are silent. |
| Vul: None        | ♦ K73   |                           |
| HCP: 17+1        | ♣ 84    |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 93</b> | ♠ J93  | Partner is dealer.        |
| Dealer: North    | ♥ J9   | The opponents are silent. |
| Vul: E-W         | ♦ T862 |                           |
| HCP: 4           | ♣ QT73 |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 94</b> | ♠ AK3   | You are dealer.           |
| Dealer: South    | ♥ Q9    | The opponents are silent. |
| Vul: None        | ♦ J9732 |                           |
| HCP: 15+1        | ♣ KQ7   |                           |

## Both hands (Answers Page)

| Board: 90           | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ K976 | ♠ AQJ2 |   |          |   | 1NT |
| Vul: Both           | ♥ 742  | ♥ AK3  |   | All Pass |   |     |
| North HCP: 4        | ♦ T432 | ♦ QJ8  |   |          |   |     |
| South HCP: 17       | ♣ J4   | ♣ T85  |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 91          | North:   | South:   | W    | N  | E        | S    |
|--------------------|----------|----------|------|----|----------|------|
| Dealer: East       | ♠ KQJ    | ♠ T98    |      |    | 1NT      | Pass |
| Vul: E-W           | ♥ AT9753 | ♥ -      | Pass | X  | 2♦       | Pass |
| North HCP: 19+2    | ♦ T      | ♦ 9762   | Pass | 3♥ | All Pass |      |
| South HCP: 0+2     | ♣ AKQ    | ♣ T86532 |      |    |          |      |
| Contract: 3♥ North |          |          |      |    |          |      |

| Board: 92           | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ 6432 | ♠ AK7   |   |          |   | 1NT |
| Vul: None           | ♥ KT54 | ♥ AQJ76 |   | All Pass |   |     |
| North HCP: 5        | ♦ J    | ♦ K73   |   |          |   |     |
| South HCP: 17+1     | ♣ J752 | ♣ 84    |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 93           | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ Q72   | ♠ J93  |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ AQT43 | ♥ J9   |   |     |          |   |
| North HCP: 16+1     | ♦ A3    | ♦ T862 |   |     |          |   |
| South HCP: 4        | ♣ A94   | ♣ QT73 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 94           | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ Q64  | ♠ AK3   |   |          |   | 1NT |
| Vul: None           | ♥ 654  | ♥ Q9    |   | All Pass |   |     |
| North HCP: 7        | ♦ KQ5  | ♦ J9732 |   |          |   |     |
| South HCP: 15+1     | ♣ 8643 | ♣ KQ7   |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 95</b> | ♠ Q2    | LHO is dealer.                    |
| Dealer: East     | ♥ Q6542 | East (LHO) opens 1NT if possible. |
| Vul: N-S         | ♦ A5    |                                   |
| HCP: 14+1        | ♣ AQ95  |                                   |
| <br>             |         |                                   |
| <b>Board: 96</b> | ♠ 7642  | Partner is dealer.                |
| Dealer: South    | ♥ Q4    | The opponents are silent.         |
| Vul: N-S         | ♦ 76    |                                   |
| HCP: 4+1         | ♣ Q8752 |                                   |
| <br>             |         |                                   |
| <b>Board: 97</b> | ♠ KT84  | You are dealer.                   |
| Dealer: North    | ♥ AKJT  | The opponents are silent.         |
| Vul: E-W         | ♦ 32    |                                   |
| HCP: 15          | ♣ KJ9   |                                   |
| <br>             |         |                                   |
| <b>Board: 98</b> | ♠ K93   | Partner is dealer.                |
| Dealer: South    | ♥ J     | The opponents are silent.         |
| Vul: Both        | ♦ T8543 |                                   |
| HCP: 6+1         | ♣ QT43  |                                   |
| <br>             |         |                                   |
| <b>Board: 99</b> | ♠ AJT   | You are dealer.                   |
| Dealer: North    | ♥ A972  | The opponents are silent.         |
| Vul: Both        | ♦ AK65  |                                   |
| HCP: 16          | ♣ 98    |                                   |

## Both hands (Answers Page)

| Board: 95          | North:  | South:  | W                     | N               | E        | S    |
|--------------------|---------|---------|-----------------------|-----------------|----------|------|
| Dealer: East       | ♠ Q2    | ♠ KJT94 |                       |                 | 1NT      | Pass |
| Vul: N-S           | ♥ Q6542 | ♥ J     | Pass                  | 2♥ <sup>1</sup> | Pass     | 2NT  |
| North HCP: 14+1    | ♦ A5    | ♦ T32   | Pass                  | 3♣              | All Pass |      |
| South HCP: 6+1     | ♣ AQ95  | ♣ JT73  | 1. Cappelletti, 5M-4m |                 |          |      |
| Contract: 3♣ North |         |         |                       |                 |          |      |

| Board: 96           | North:  | South: | W        | N | E   | S |
|---------------------|---------|--------|----------|---|-----|---|
| Dealer: South       | ♠ 7642  | ♠ 853  |          |   | 1NT |   |
| Vul: N-S            | ♥ Q4    | ♥ AK93 | All Pass |   |     |   |
| North HCP: 4+1      | ♦ 76    | ♦ KQT2 |          |   |     |   |
| South HCP: 15       | ♣ Q8752 | ♣ K3   |          |   |     |   |
| Contract: 1NT South |         |        |          |   |     |   |

| Board: 97           | North: | South: | W   | N        | E | S |
|---------------------|--------|--------|-----|----------|---|---|
| Dealer: North       | ♠ KT84 | ♠ Q653 | 1NT | All Pass |   |   |
| Vul: E-W            | ♥ AKJT | ♥ 654  |     |          |   |   |
| North HCP: 15       | ♦ 32   | ♦ QT   |     |          |   |   |
| South HCP: 6        | ♣ KJ9  | ♣ Q843 |     |          |   |   |
| Contract: 1NT North |        |        |     |          |   |   |

| Board: 98           | North:  | South: | W        | N | E   | S |
|---------------------|---------|--------|----------|---|-----|---|
| Dealer: South       | ♠ K93   | ♠ 86   |          |   | 1NT |   |
| Vul: Both           | ♥ J     | ♥ AK65 | All Pass |   |     |   |
| North HCP: 6+1      | ♦ T8543 | ♦ QJ72 |          |   |     |   |
| South HCP: 17       | ♣ QT43  | ♣ AK6  |          |   |     |   |
| Contract: 1NT South |         |        |          |   |     |   |

| Board: 99           | North: | South:  | W   | N        | E | S |
|---------------------|--------|---------|-----|----------|---|---|
| Dealer: North       | ♠ AJT  | ♠ 42    | 1NT | All Pass |   |   |
| Vul: Both           | ♥ A972 | ♥ QT    |     |          |   |   |
| North HCP: 16       | ♦ AK65 | ♦ J8432 |     |          |   |   |
| South HCP: 8+1      | ♣ 98   | ♣ KQ52  |     |          |   |   |
| Contract: 1NT North |        |         |     |          |   |   |

|                  |         |                                   |
|------------------|---------|-----------------------------------|
| <b>Board: 95</b> | ♠ KJT94 | RHO is dealer. You bid second.    |
| Dealer: East     | ♥ J     | East (RHO) opens 1NT if possible. |
| Vul: N-S         | ♦ T32   |                                   |
| HCP: 6+1         | ♣ JT73  |                                   |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 96</b> | ♠ 853  | You are dealer.           |
| Dealer: South    | ♥ AK93 | The opponents are silent. |
| Vul: N-S         | ♦ KQT2 |                           |
| HCP: 15          | ♣ K3   |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 97</b> | ♠ Q653 | Partner is dealer.        |
| Dealer: North    | ♥ 654  | The opponents are silent. |
| Vul: E-W         | ♦ QT   |                           |
| HCP: 6           | ♣ Q843 |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 98</b> | ♠ 86   | You are dealer.           |
| Dealer: South    | ♥ AK65 | The opponents are silent. |
| Vul: Both        | ♦ QJ72 |                           |
| HCP: 17          | ♣ AK6  |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 99</b> | ♠ 42    | Partner is dealer.        |
| Dealer: North    | ♥ QT    | The opponents are silent. |
| Vul: Both        | ♦ J8432 |                           |
| HCP: 8+1         | ♣ KQ52  |                           |

## Both hands (Answers Page)

| Board: 95          | North:  | South:  | W    | N               | E        | S                     |
|--------------------|---------|---------|------|-----------------|----------|-----------------------|
| Dealer: East       | ♠ Q2    | ♠ KJT94 |      |                 | 1NT      | Pass                  |
| Vul: N-S           | ♥ Q6542 | ♥ J     | Pass | 2♥ <sup>1</sup> | Pass     | 2NT                   |
| North HCP: 14+1    | ♦ A5    | ♦ T32   | Pass | 3♣              | All Pass |                       |
| South HCP: 6+1     | ♣ AQ95  | ♣ JT73  |      |                 |          | 1. Cappelletti, 5M-4m |
| Contract: 3♣ North |         |         |      |                 |          |                       |

| Board: 96           | North:  | South: | W        | N | E   | S |
|---------------------|---------|--------|----------|---|-----|---|
| Dealer: South       | ♠ 7642  | ♠ 853  |          |   | 1NT |   |
| Vul: N-S            | ♥ Q4    | ♥ AK93 | All Pass |   |     |   |
| North HCP: 4+1      | ♦ 76    | ♦ KQT2 |          |   |     |   |
| South HCP: 15       | ♣ Q8752 | ♣ K3   |          |   |     |   |
| Contract: 1NT South |         |        |          |   |     |   |

| Board: 97           | North: | South: | W   | N        | E | S |
|---------------------|--------|--------|-----|----------|---|---|
| Dealer: North       | ♠ KT84 | ♠ Q653 | 1NT | All Pass |   |   |
| Vul: E-W            | ♥ AKJT | ♥ 654  |     |          |   |   |
| North HCP: 15       | ♦ 32   | ♦ QT   |     |          |   |   |
| South HCP: 6        | ♣ KJ9  | ♣ Q843 |     |          |   |   |
| Contract: 1NT North |        |        |     |          |   |   |

| Board: 98           | North:  | South: | W        | N | E   | S |
|---------------------|---------|--------|----------|---|-----|---|
| Dealer: South       | ♠ K93   | ♠ 86   |          |   | 1NT |   |
| Vul: Both           | ♥ J     | ♥ AK65 | All Pass |   |     |   |
| North HCP: 6+1      | ♦ T8543 | ♦ QJ72 |          |   |     |   |
| South HCP: 17       | ♣ QT43  | ♣ AK6  |          |   |     |   |
| Contract: 1NT South |         |        |          |   |     |   |

| Board: 99           | North: | South:  | W   | N        | E | S |
|---------------------|--------|---------|-----|----------|---|---|
| Dealer: North       | ♠ AJT  | ♠ 42    | 1NT | All Pass |   |   |
| Vul: Both           | ♥ A972 | ♥ QT    |     |          |   |   |
| North HCP: 16       | ♦ AK65 | ♦ J8432 |     |          |   |   |
| South HCP: 8+1      | ♣ 98   | ♣ KQ52  |     |          |   |   |
| Contract: 1NT North |        |         |     |          |   |   |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 100</b> | ♠ 9875  | Partner is dealer.        |
| Dealer: South     | ♥ 4     | The opponents are silent. |
| Vul: E-W          | ♦ T6543 |                           |
| HCP: 3+1          | ♣ QJT   |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 101</b> | ♠ Q82   | You are dealer.           |
| Dealer: North     | ♥ A7    | The opponents are silent. |
| Vul: E-W          | ♦ AQT97 |                           |
| HCP: 15+1         | ♣ K96   |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 102</b> | ♠ T     | Partner is dealer.        |
| Dealer: South     | ♥ 7542  | The opponents are silent. |
| Vul: None         | ♦ A9742 |                           |
| HCP: 6+1          | ♣ Q75   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 103</b> | ♠ JT73 | You are dealer.           |
| Dealer: North     | ♥ KQ85 | The opponents are silent. |
| Vul: E-W          | ♦ A3   |                           |
| HCP: 15           | ♣ AJ9  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 104</b> | ♠ K43  | Partner is dealer.        |
| Dealer: South     | ♥ 965  | The opponents are silent. |
| Vul: Both         | ♦ 9732 |                           |
| HCP: 5            | ♣ Q94  |                           |

## Both hands (Answers Page)

**Board: 100**

Dealer: South

**North:**

♠ 9875

**South:**

♠ AT4

W N E S

1NT

Vul: E-W

♥ 4

♥ Q5

All Pass

North HCP: 3+1

♦ T6543

♦ AQJ72

South HCP: 16+1

♣ QJT

♣ K87

Contract: 1NT South

**Board: 101**

Dealer: North

**North:**

♠ Q82

**South:**

♠ 9743

W N E S

1NT All Pass

Vul: E-W

♥ A7

♥ Q54

North HCP: 15+1

♦ AQT97

♦ 65

South HCP: 2

♣ K96

♣ T542

Contract: 1NT North

**Board: 102**

Dealer: South

**North:**

♠ T

**South:**

♠ A94

W N E S

1NT

Vul: None

♥ 7542

♥ AKT96

All Pass

North HCP: 6+1

♦ A9742

♦ Q5

South HCP: 17+1

♣ Q75

♣ A86

Contract: 1NT South

**Board: 103**

Dealer: North

**North:**

♠ JT73

**South:**

♠ Q6

W N E S

1NT All Pass

Vul: E-W

♥ KQ85

♥ 743

North HCP: 15

♦ A3

♦ K9642

South HCP: 7+1

♣ AJ9

♣ Q62

Contract: 1NT North

**Board: 104**

Dealer: South

**North:**

♠ K43

**South:**

♠ J86

W N E S

1NT

Vul: Both

♥ 965

♥ T32

All Pass

North HCP: 5

♦ 9732

♦ AK

South HCP: 15+1

♣ Q94

♣ AK865

Contract: 1NT South

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 100</b> | ♠ AT4   | You are dealer.           |
| Dealer: South     | ♥ Q5    | The opponents are silent. |
| Vul: E-W          | ♦ AQJ72 |                           |
| HCP: 16+1         | ♣ K87   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 101</b> | ♠ 9743 | Partner is dealer.        |
| Dealer: North     | ♥ Q54  | The opponents are silent. |
| Vul: E-W          | ♦ 65   |                           |
| HCP: 2            | ♣ T542 |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 102</b> | ♠ A94   | You are dealer.           |
| Dealer: South     | ♥ AKT96 | The opponents are silent. |
| Vul: None         | ♦ Q5    |                           |
| HCP: 17+1         | ♣ A86   |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 103</b> | ♠ Q6    | Partner is dealer.        |
| Dealer: North     | ♥ 743   | The opponents are silent. |
| Vul: E-W          | ♦ K9642 |                           |
| HCP: 7+1          | ♣ Q62   |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 104</b> | ♠ J86   | You are dealer.           |
| Dealer: South     | ♥ T32   | The opponents are silent. |
| Vul: Both         | ♦ AK    |                           |
| HCP: 15+1         | ♣ AK865 |                           |

## Both hands (Answers Page)

**Board: 100**

Dealer: South

**North:**

♠ 9875

**South:**

♠ AT4

W N E S

1NT

Vul: E-W

♥ 4

♥ Q5

All Pass

North HCP: 3+1

♦ T6543

♦ AQJ72

South HCP: 16+1

♣ QJT

♣ K87

Contract: 1NT South

**Board: 101**

Dealer: North

**North:**

♠ Q82

**South:**

♠ 9743

W N E S

1NT All Pass

Vul: E-W

♥ A7

♥ Q54

North HCP: 15+1

♦ AQT97

♦ 65

South HCP: 2

♣ K96

♣ T542

Contract: 1NT North

**Board: 102**

Dealer: South

**North:**

♠ T

**South:**

♠ A94

W N E S

1NT

Vul: None

♥ 7542

♥ AKT96

All Pass

North HCP: 6+1

♦ A9742

♦ Q5

South HCP: 17+1

♣ Q75

♣ A86

Contract: 1NT South

**Board: 103**

Dealer: North

**North:**

♠ JT73

**South:**

♠ Q6

W N E S

1NT All Pass

Vul: E-W

♥ KQ85

♥ 743

North HCP: 15

♦ A3

♦ K9642

South HCP: 7+1

♣ AJ9

♣ Q62

Contract: 1NT North

**Board: 104**

Dealer: South

**North:**

♠ K43

**South:**

♠ J86

W N E S

1NT

Vul: Both

♥ 965

♥ T32

All Pass

North HCP: 5

♦ 9732

♦ AK

South HCP: 15+1

♣ Q94

♣ AK865

Contract: 1NT South

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 105</b> | ♠ AQ72 | You are dealer.           |
| Dealer: North     | ♥ A62  | The opponents are silent. |
| Vul: None         | ♦ K74  |                           |
| HCP: 17           | ♣ A43  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 106</b> | ♠ K64  | Partner is dealer.        |
| Dealer: South     | ♥ T93  | The opponents are silent. |
| Vul: Both         | ♦ QJ9  |                           |
| HCP: 7            | ♣ J643 |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 107</b> | ♠ A84   | You are dealer.           |
| Dealer: North     | ♥ AQ9   | The opponents are silent. |
| Vul: None         | ♦ AQ843 |                           |
| HCP: 16+1         | ♣ 83    |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 108</b> | ♠ 853  | Partner is dealer.        |
| Dealer: South     | ♥ 7654 | The opponents are silent. |
| Vul: None         | ♦ Q7   |                           |
| HCP: 3            | ♣ J642 |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 109</b> | ♠ J96   | You are dealer.           |
| Dealer: North     | ♥ A32   | The opponents are silent. |
| Vul: E-W          | ♦ KQT74 |                           |
| HCP: 15+1         | ♣ AJ    |                           |

## Both hands (Answers Page)

| <b>Board: 105</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ AQ72        | ♠ K86         |          | 1NT      | All Pass |          |
| Vul: None           | ♥ A62         | ♥ 98          |          |          |          |          |
| North HCP: 17       | ♦ K74         | ♦ J63         |          |          |          |          |
| South HCP: 7+1      | ♣ A43         | ♣ QJ962       |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 106</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ K64         | ♠ A9          |          |          | 1NT      |          |
| Vul: Both           | ♥ T93         | ♥ QJ75        |          | All Pass |          |          |
| North HCP: 7        | ♦ QJ9         | ♦ K32         |          |          |          |          |
| South HCP: 15       | ♣ J643        | ♣ KQT2        |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 107</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ A84         | ♠ JT95        |          | 1NT      | All Pass |          |
| Vul: None           | ♥ AQ9         | ♥ J64         |          |          |          |          |
| North HCP: 16+1     | ♦ AQ843       | ♦ T95         |          |          |          |          |
| South HCP: 4        | ♣ 83          | ♣ Q42         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 108</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ 853         | ♠ T976        |          |          | 1NT      |          |
| Vul: None           | ♥ 7654        | ♥ AT2         |          | All Pass |          |          |
| North HCP: 3        | ♦ Q7          | ♦ AJT         |          |          |          |          |
| South HCP: 15       | ♣ J642        | ♣ AQ9         |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 109</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ J96         | ♠ T83         |          | 1NT      | All Pass |          |
| Vul: E-W            | ♥ A32         | ♥ 75          |          |          |          |          |
| North HCP: 15+1     | ♦ KQT74       | ♦ J8632       |          |          |          |          |
| South HCP: 1+1      | ♣ AJ          | ♣ T53         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 105</b> | ♠ K86   | Partner is dealer.        |
| Dealer: North     | ♥ 98    | The opponents are silent. |
| Vul: None         | ♦ J63   |                           |
| HCP: 7+1          | ♣ QJ962 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 106</b> | ♠ A9   | You are dealer.           |
| Dealer: South     | ♥ QJ75 | The opponents are silent. |
| Vul: Both         | ♦ K32  |                           |
| HCP: 15           | ♣ KQT2 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 107</b> | ♠ JT95 | Partner is dealer.        |
| Dealer: North     | ♥ J64  | The opponents are silent. |
| Vul: None         | ♦ T95  |                           |
| HCP: 4            | ♣ Q42  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 108</b> | ♠ T976 | You are dealer.           |
| Dealer: South     | ♥ AT2  | The opponents are silent. |
| Vul: None         | ♦ AJT  |                           |
| HCP: 15           | ♣ AQ9  |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 109</b> | ♠ T83   | Partner is dealer.        |
| Dealer: North     | ♥ 75    | The opponents are silent. |
| Vul: E-W          | ♦ J8632 |                           |
| HCP: 1+1          | ♣ T53   |                           |

## Both hands (Answers Page)

| <b>Board: 105</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ AQ72        | ♠ K86         |          | 1NT      | All Pass |          |
| Vul: None           | ♥ A62         | ♥ 98          |          |          |          |          |
| North HCP: 17       | ♦ K74         | ♦ J63         |          |          |          |          |
| South HCP: 7+1      | ♣ A43         | ♣ QJ962       |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 106</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ K64         | ♠ A9          |          |          | 1NT      |          |
| Vul: Both           | ♥ T93         | ♥ QJ75        |          | All Pass |          |          |
| North HCP: 7        | ♦ QJ9         | ♦ K32         |          |          |          |          |
| South HCP: 15       | ♣ J643        | ♣ KQT2        |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 107</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ A84         | ♠ JT95        |          | 1NT      | All Pass |          |
| Vul: None           | ♥ AQ9         | ♥ J64         |          |          |          |          |
| North HCP: 16+1     | ♦ AQ843       | ♦ T95         |          |          |          |          |
| South HCP: 4        | ♣ 83          | ♣ Q42         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 108</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ 853         | ♠ T976        |          |          | 1NT      |          |
| Vul: None           | ♥ 7654        | ♥ AT2         |          | All Pass |          |          |
| North HCP: 3        | ♦ Q7          | ♦ AJT         |          |          |          |          |
| South HCP: 15       | ♣ J642        | ♣ AQ9         |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 109</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ J96         | ♠ T83         |          | 1NT      | All Pass |          |
| Vul: E-W            | ♥ A32         | ♥ 75          |          |          |          |          |
| North HCP: 15+1     | ♦ KQT74       | ♦ J8632       |          |          |          |          |
| South HCP: 1+1      | ♣ AJ          | ♣ T53         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

|                   |        |                                 |
|-------------------|--------|---------------------------------|
| <b>Board: 110</b> | ♠ QJ97 | Partner is dealer.              |
| Dealer: South     | ♥ 86   | East (LHO) bids 2♥ if possible. |
| Vul: E-W          | ♦ 874  | East (LHO) bids 3♣ if possible. |
| HCP: 6            | ♣ K963 | West (RHO) bids 3♥ if possible. |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 111</b> | ♠ AK    | You are dealer.           |
| Dealer: North     | ♥ A76   | The opponents are silent. |
| Vul: N-S          | ♦ A52   |                           |
| HCP: 16+1         | ♣ JT854 |                           |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 112</b> | ♠ K952  | Partner is dealer.        |
| Dealer: South     | ♥ 32    | The opponents are silent. |
| Vul: Both         | ♦ T8    |                           |
| HCP: 3+1          | ♣ 87542 |                           |

|                   |        |                                    |
|-------------------|--------|------------------------------------|
| <b>Board: 113</b> | ♠ 8543 | RHO is dealer. You bid second.     |
| Dealer: West      | ♥ 3    | West (RHO) opens 1NT if possible.  |
| Vul: None         | ♦ KJT2 | West (RHO) Doubles 4♠ if possible. |
| HCP: 8            | ♣ AT97 |                                    |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 114</b> | ♠ KT6  | Partner is dealer.        |
| Dealer: South     | ♥ 9532 | The opponents are silent. |
| Vul: N-S          | ♦ 752  |                           |
| HCP: 3            | ♣ 965  |                           |

## Both hands (Answers Page)

| Board: 110         | North: | South:  | W    | N    | E               | S    |
|--------------------|--------|---------|------|------|-----------------|------|
| Dealer: South      | ♠ QJ97 | ♠ AKT52 |      |      |                 | 1NT  |
| Vul: E-W           | ♥ 86   | ♥ JT9   | Pass | Pass | 2♥ <sup>1</sup> | Pass |
| North HCP: 6       | ♦ 874  | ♦ AQ    | Pass | X    | Pass            | 2♠   |
| South HCP: 16+1    | ♣ K963 | ♣ QT5   | Pass | Pass | 3♣              | Pass |
| Contract: 3♠ North |        |         | 3♥   | 3♠   | All Pass        |      |

1. Cappelletti, 5M-4m

| Board: 111          | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AK    | ♠ Q8   |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ A76   | ♥ Q43  |   |     |          |   |
| North HCP: 16+1     | ♦ A52   | ♦ Q943 |   |     |          |   |
| South HCP: 8        | ♣ JT854 | ♣ Q972 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 112          | North:  | South:  | W | N        | E | S   |
|---------------------|---------|---------|---|----------|---|-----|
| Dealer: South       | ♠ K952  | ♠ A8763 |   |          |   | 1NT |
| Vul: Both           | ♥ 32    | ♥ A5    |   | All Pass |   |     |
| North HCP: 3+1      | ♦ T8    | ♦ KJ4   |   |          |   |     |
| South HCP: 15+1     | ♣ 87542 | ♣ KT3   |   |          |   |     |
| Contract: 1NT South |         |         |   |          |   |     |

| Board: 113          | North: | South:   | W                           | N        | E    | S               |
|---------------------|--------|----------|-----------------------------|----------|------|-----------------|
| Dealer: West        | ♠ 8543 | ♠ AQJ7   | 1NT                         | Pass     | Pass | 2♦ <sup>1</sup> |
| Vul: None           | ♥ 3    | ♥ QJ8764 | Pass                        | 3♠       | Pass | 4♠              |
| North HCP: 8        | ♦ KJT2 | ♦ 8      | X                           | All Pass |      |                 |
| South HCP: 13+2     | ♣ AT97 | ♣ K2     |                             |          |      |                 |
| Contract: 4♠X South |        |          | 1. Cappelletti, both majors |          |      |                 |

| Board: 114          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ KT6  | ♠ 98    |   |          |   | 1NT |
| Vul: N-S            | ♥ 9532 | ♥ AKQ74 |   | All Pass |   |     |
| North HCP: 3        | ♦ 752  | ♦ KJ4   |   |          |   |     |
| South HCP: 16+1     | ♣ 965  | ♣ K32   |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

|                   |         |                                 |
|-------------------|---------|---------------------------------|
| <b>Board: 110</b> | ♠ AKT52 | You are dealer.                 |
| Dealer: South     | ♥ JT9   | East (RHO) bids 2♥ if possible. |
| Vul: E-W          | ♦ AQ    | East (RHO) bids 3♣ if possible. |
| HCP: 16+1         | ♣ QT5   | West (LHO) bids 3♥ if possible. |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 111</b> | ♠ Q8   | Partner is dealer.        |
| Dealer: North     | ♥ Q43  | The opponents are silent. |
| Vul: N-S          | ♦ Q943 |                           |
| HCP: 8            | ♣ Q972 |                           |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 112</b> | ♠ A8763 | You are dealer.           |
| Dealer: South     | ♥ A5    | The opponents are silent. |
| Vul: Both         | ♦ KJ4   |                           |
| HCP: 15+1         | ♣ KT3   |                           |

|                   |          |                                    |
|-------------------|----------|------------------------------------|
| <b>Board: 113</b> | ♠ AQJ7   | LHO is dealer.                     |
| Dealer: West      | ♥ QJ8764 | West (LHO) opens 1NT if possible.  |
| Vul: None         | ♦ 8      | West (LHO) Doubles 4♠ if possible. |
| HCP: 13+2         | ♣ K2     |                                    |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 114</b> | ♠ 98    | You are dealer.           |
| Dealer: South     | ♥ AKQ74 | The opponents are silent. |
| Vul: N-S          | ♦ KJ4   |                           |
| HCP: 16+1         | ♣ K32   |                           |

## Both hands (Answers Page)

| Board: 110         | North: | South:  | W    | N    | E               | S    |
|--------------------|--------|---------|------|------|-----------------|------|
| Dealer: South      | ♠ QJ97 | ♠ AKT52 |      |      |                 | 1NT  |
| Vul: E-W           | ♥ 86   | ♥ JT9   | Pass | Pass | 2♥ <sup>1</sup> | Pass |
| North HCP: 6       | ♦ 874  | ♦ AQ    | Pass | X    | Pass            | 2♠   |
| South HCP: 16+1    | ♣ K963 | ♣ QT5   | Pass | Pass | 3♣              | Pass |
| Contract: 3♠ North |        |         | 3♥   | 3♠   | All Pass        |      |

1. Cappelletti, 5M-4m

| Board: 111          | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AK    | ♠ Q8   |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ A76   | ♥ Q43  |   |     |          |   |
| North HCP: 16+1     | ♦ A52   | ♦ Q943 |   |     |          |   |
| South HCP: 8        | ♣ JT854 | ♣ Q972 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 112          | North:  | South:  | W | N        | E | S   |
|---------------------|---------|---------|---|----------|---|-----|
| Dealer: South       | ♠ K952  | ♠ A8763 |   |          |   | 1NT |
| Vul: Both           | ♥ 32    | ♥ A5    |   | All Pass |   |     |
| North HCP: 3+1      | ♦ T8    | ♦ KJ4   |   |          |   |     |
| South HCP: 15+1     | ♣ 87542 | ♣ KT3   |   |          |   |     |
| Contract: 1NT South |         |         |   |          |   |     |

| Board: 113          | North: | South:   | W                           | N        | E    | S               |
|---------------------|--------|----------|-----------------------------|----------|------|-----------------|
| Dealer: West        | ♠ 8543 | ♠ AQJ7   | 1NT                         | Pass     | Pass | 2♦ <sup>1</sup> |
| Vul: None           | ♥ 3    | ♥ QJ8764 | Pass                        | 3♠       | Pass | 4♠              |
| North HCP: 8        | ♦ KJT2 | ♦ 8      | X                           | All Pass |      |                 |
| South HCP: 13+2     | ♣ AT97 | ♣ K2     |                             |          |      |                 |
| Contract: 4♠X South |        |          | 1. Cappelletti, both majors |          |      |                 |

| Board: 114          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ KT6  | ♠ 98    |   |          |   | 1NT |
| Vul: N-S            | ♥ 9532 | ♥ AKQ74 |   | All Pass |   |     |
| North HCP: 3        | ♦ 752  | ♦ KJ4   |   |          |   |     |
| South HCP: 16+1     | ♣ 965  | ♣ K32   |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 115</b> | ♠ AK5  | You are dealer.           |
| Dealer: North     | ♥ KT62 | The opponents are silent. |
| Vul: None         | ♦ Q65  |                           |
| HCP: 16           | ♣ AT5  |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 116</b> | ♠ 74    | Partner is dealer.        |
| Dealer: South     | ♥ 653   | The opponents are silent. |
| Vul: E-W          | ♦ KJ643 |                           |
| HCP: 4+1          | ♣ 872   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 117</b> | ♠ QT9  | You are dealer.           |
| Dealer: North     | ♥ AQ52 | The opponents are silent. |
| Vul: Both         | ♦ AJ73 |                           |
| HCP: 16           | ♣ K7   |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 118</b> | ♠ T8    | Partner is dealer.        |
| Dealer: South     | ♥ K543  | The opponents are silent. |
| Vul: None         | ♦ 86    |                           |
| HCP: 6+1          | ♣ K8753 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 119</b> | ♠ K872 | You are dealer.           |
| Dealer: North     | ♥ AK7  | The opponents are silent. |
| Vul: N-S          | ♦ K6   |                           |
| HCP: 16           | ♣ K762 |                           |

## Both hands (Answers Page)

| <b>Board: 115</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ AK5         | ♠ QJ72        |          | 1NT      | All Pass |          |
| Vul: None           | ♥ KT62        | ♥ Q43         |          |          |          |          |
| North HCP: 16       | ♦ Q65         | ♦ T93         |          |          |          |          |
| South HCP: 6        | ♣ AT5         | ♣ J86         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 116</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ 74          | ♠ KT93        |          |          | 1NT      |          |
| Vul: E-W            | ♥ 653         | ♥ AKQ         |          | All Pass |          |          |
| North HCP: 4+1      | ♦ KJ643       | ♦ T7          |          |          |          |          |
| South HCP: 16       | ♣ 872         | ♣ KJ96        |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 117</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ QT9         | ♠ A63         |          | 1NT      | All Pass |          |
| Vul: Both           | ♥ AQ52        | ♥ 987         |          |          |          |          |
| North HCP: 16       | ♦ AJ73        | ♦ 865         |          |          |          |          |
| South HCP: 5        | ♣ K7          | ♣ J986        |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 118</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ T8          | ♠ AQJ9        |          |          | 1NT      |          |
| Vul: None           | ♥ K543        | ♥ J76         |          | All Pass |          |          |
| North HCP: 6+1      | ♦ 86          | ♦ AJ54        |          |          |          |          |
| South HCP: 15       | ♣ K8753       | ♣ Q4          |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 119</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ K872        | ♠ J954        |          | 1NT      | All Pass |          |
| Vul: N-S            | ♥ AK7         | ♥ QJ94        |          |          |          |          |
| North HCP: 16       | ♦ K6          | ♦ Q95         |          |          |          |          |
| South HCP: 6        | ♣ K762        | ♣ 43          |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 115</b> | ♠ QJ72 | Partner is dealer.        |
| Dealer: North     | ♥ Q43  | The opponents are silent. |
| Vul: None         | ♦ T93  |                           |
| HCP: 6            | ♣ J86  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 116</b> | ♠ KT93 | You are dealer.           |
| Dealer: South     | ♥ AKQ  | The opponents are silent. |
| Vul: E-W          | ♦ T7   |                           |
| HCP: 16           | ♣ KJ96 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 117</b> | ♠ A63  | Partner is dealer.        |
| Dealer: North     | ♥ 987  | The opponents are silent. |
| Vul: Both         | ♦ 865  |                           |
| HCP: 5            | ♣ J986 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 118</b> | ♠ AQJ9 | You are dealer.           |
| Dealer: South     | ♥ J76  | The opponents are silent. |
| Vul: None         | ♦ AJ54 |                           |
| HCP: 15           | ♣ Q4   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 119</b> | ♠ J954 | Partner is dealer.        |
| Dealer: North     | ♥ QJ94 | The opponents are silent. |
| Vul: N-S          | ♦ Q95  |                           |
| HCP: 6            | ♣ 43   |                           |

## Both hands (Answers Page)

| <b>Board: 115</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ AK5         | ♠ QJ72        |          | 1NT      | All Pass |          |
| Vul: None           | ♥ KT62        | ♥ Q43         |          |          |          |          |
| North HCP: 16       | ♦ Q65         | ♦ T93         |          |          |          |          |
| South HCP: 6        | ♣ AT5         | ♣ J86         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 116</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ 74          | ♠ KT93        |          |          | 1NT      |          |
| Vul: E-W            | ♥ 653         | ♥ AKQ         |          | All Pass |          |          |
| North HCP: 4+1      | ♦ KJ643       | ♦ T7          |          |          |          |          |
| South HCP: 16       | ♣ 872         | ♣ KJ96        |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 117</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ QT9         | ♠ A63         |          | 1NT      | All Pass |          |
| Vul: Both           | ♥ AQ52        | ♥ 987         |          |          |          |          |
| North HCP: 16       | ♦ AJ73        | ♦ 865         |          |          |          |          |
| South HCP: 5        | ♣ K7          | ♣ J986        |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 118</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ T8          | ♠ AQJ9        |          |          | 1NT      |          |
| Vul: None           | ♥ K543        | ♥ J76         |          | All Pass |          |          |
| North HCP: 6+1      | ♦ 86          | ♦ AJ54        |          |          |          |          |
| South HCP: 15       | ♣ K8753       | ♣ Q4          |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 119</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ K872        | ♠ J954        |          | 1NT      | All Pass |          |
| Vul: N-S            | ♥ AK7         | ♥ QJ94        |          |          |          |          |
| North HCP: 16       | ♦ K6          | ♦ Q95         |          |          |          |          |
| South HCP: 6        | ♣ K762        | ♣ 43          |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

|                   |         |
|-------------------|---------|
| <b>Board: 120</b> | ♠ J972  |
| Dealer: South     | ♥ J87   |
| Vul: Both         | ♦ 8     |
| HCP: 6+1          | ♣ AT543 |

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|                   |        |                                    |
|-------------------|--------|------------------------------------|
| <b>Board: 121</b> | ♠ 8754 | RHO is dealer. You bid second.     |
| Dealer: West      | ♥ T3   | West (RHO) opens 1NT if possible.  |
| Vul: N-S          | ♦ T75  | East (LHO) Doubles 3♦ if possible. |
| HCP: 0            | ♣ 6542 |                                    |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 122</b> | ♠ AT5  | Partner is dealer.        |
| Dealer: South     | ♥ T953 | The opponents are silent. |
| Vul: N-S          | ♦ 872  |                           |
| HCP: 6            | ♣ Q84  |                           |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 123</b> | ♠ 8     | LHO is dealer.                    |
| Dealer: East      | ♥ A9643 | East (LHO) opens 1NT if possible. |
| Vul: None         | ♦ AK2   |                                   |
| HCP: 14+1         | ♣ KT85  |                                   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 124</b> | ♠ 952  | Partner is dealer.        |
| Dealer: South     | ♥ JT85 | The opponents are silent. |
| Vul: None         | ♦ T74  |                           |
| HCP: 2            | ♣ JT7  |                           |

## Both hands (Answers Page)

| Board: 120          | North:  | South: | W | N        | E | S   |
|---------------------|---------|--------|---|----------|---|-----|
| Dealer: South       | ♠ J972  | ♠ K85  |   |          |   | 1NT |
| Vul: Both           | ♥ J87   | ♥ AQ5  |   | All Pass |   |     |
| North HCP: 6+1      | ♦ 8     | ♦ KQ5  |   |          |   |     |
| South HCP: 17       | ♣ AT543 | ♣ QJ98 |   |          |   |     |
| Contract: 1NT South |         |        |   |          |   |     |

| Board: 121          | North: | South:   | W                          | N               | E    | S               |
|---------------------|--------|----------|----------------------------|-----------------|------|-----------------|
| Dealer: West        | ♠ 8754 | ♠ AK9    | 1NT                        | Pass            | Pass | 2♣ <sup>1</sup> |
| Vul: N-S            | ♥ T3   | ♥ A6     | Pass                       | 2♦ <sup>2</sup> | Pass | 3♦              |
| North HCP: 0        | ♦ T75  | ♦ AQ9842 | Pass                       | Pass            | X    | All Pass        |
| South HCP: 18+2     | ♣ 6542 | ♣ J7     |                            |                 |      |                 |
| Contract: 3♦X South |        |          | 1. Cappelletti, any 6+suit |                 |      |                 |
|                     |        |          | 2. automat                 |                 |      |                 |

| Board: 122          | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ AT5  | ♠ J94  |   |          |   | 1NT |
| Vul: N-S            | ♥ T953 | ♥ Q7   |   | All Pass |   |     |
| North HCP: 6        | ♦ 872  | ♦ AK54 |   |          |   |     |
| South HCP: 15       | ♣ Q84  | ♣ AJ95 |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 123         | North:  | South: | W                     | N               | E        | S    |
|--------------------|---------|--------|-----------------------|-----------------|----------|------|
| Dealer: East       | ♠ 8     | ♠ AT64 |                       |                 | 1NT      | Pass |
| Vul: None          | ♥ A9643 | ♥ 7    | Pass                  | 2♥ <sup>1</sup> | Pass     | 2NT  |
| North HCP: 14+1    | ♦ AK2   | ♦ QT84 | Pass                  | 3♣              | All Pass |      |
| South HCP: 7       | ♣ KT85  | ♣ J974 |                       |                 |          |      |
| Contract: 3♣ North |         |        | 1. Cappelletti, 5M-4m |                 |          |      |

| Board: 124          | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 952  | ♠ KT8  |   |          |   | 1NT |
| Vul: None           | ♥ JT85 | ♥ AK74 |   | All Pass |   |     |
| North HCP: 2        | ♦ T74  | ♦ AK86 |   |          |   |     |
| South HCP: 17       | ♣ JT7  | ♣ 92   |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

**Board: 120**      ♠ K85      You are dealer.

Dealer: South      ♥ AQ5      The opponents are silent.

Vul: Both      ♦ KQ5

HCP: 17      ♣ QJ98

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**Board: 121**      ♠ AK9      LHO is dealer.

Dealer: West      ♥ A6      West (LHO) opens 1NT if possible.

Vul: N-S      ♦ AQ9842      East (RHO) Doubles 3♦ if possible.

HCP: 18+2      ♣ J7

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**Board: 122**      ♠ J94      You are dealer.

Dealer: South      ♥ Q7      The opponents are silent.

Vul: N-S      ♦ AK54

HCP: 15      ♣ AJ95

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**Board: 123**      ♠ AT64      RHO is dealer. You bid second.

Dealer: East      ♥ 7      East (RHO) opens 1NT if possible.

Vul: None      ♦ QT84

HCP: 7      ♣ J974

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**Board: 124**      ♠ KT8      You are dealer.

Dealer: South      ♥ AK74      The opponents are silent.

Vul: None      ♦ AK86

HCP: 17      ♣ 92

## Both hands (Answers Page)

| Board: 120          | North:  | South: | W | N        | E | S   |
|---------------------|---------|--------|---|----------|---|-----|
| Dealer: South       | ♠ J972  | ♠ K85  |   |          |   | 1NT |
| Vul: Both           | ♥ J87   | ♥ AQ5  |   | All Pass |   |     |
| North HCP: 6+1      | ♦ 8     | ♦ KQ5  |   |          |   |     |
| South HCP: 17       | ♣ AT543 | ♣ QJ98 |   |          |   |     |
| Contract: 1NT South |         |        |   |          |   |     |

| Board: 121          | North: | South:   | W                          | N               | E    | S               |
|---------------------|--------|----------|----------------------------|-----------------|------|-----------------|
| Dealer: West        | ♠ 8754 | ♠ AK9    | 1NT                        | Pass            | Pass | 2♣ <sup>1</sup> |
| Vul: N-S            | ♥ T3   | ♥ A6     | Pass                       | 2♦ <sup>2</sup> | Pass | 3♦              |
| North HCP: 0        | ♦ T75  | ♦ AQ9842 | Pass                       | Pass            | X    | All Pass        |
| South HCP: 18+2     | ♣ 6542 | ♣ J7     |                            |                 |      |                 |
| Contract: 3♦X South |        |          | 1. Cappelletti, any 6+suit |                 |      |                 |
|                     |        |          | 2. automat                 |                 |      |                 |

| Board: 122          | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ AT5  | ♠ J94  |   |          |   | 1NT |
| Vul: N-S            | ♥ T953 | ♥ Q7   |   | All Pass |   |     |
| North HCP: 6        | ♦ 872  | ♦ AK54 |   |          |   |     |
| South HCP: 15       | ♣ Q84  | ♣ AJ95 |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 123         | North:  | South: | W                     | N               | E        | S    |
|--------------------|---------|--------|-----------------------|-----------------|----------|------|
| Dealer: East       | ♠ 8     | ♠ AT64 |                       |                 | 1NT      | Pass |
| Vul: None          | ♥ A9643 | ♥ 7    | Pass                  | 2♥ <sup>1</sup> | Pass     | 2NT  |
| North HCP: 14+1    | ♦ AK2   | ♦ QT84 | Pass                  | 3♣              | All Pass |      |
| South HCP: 7       | ♣ KT85  | ♣ J974 |                       |                 |          |      |
| Contract: 3♣ North |         |        | 1. Cappelletti, 5M-4m |                 |          |      |

| Board: 124          | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 952  | ♠ KT8  |   |          |   | 1NT |
| Vul: None           | ♥ JT85 | ♥ AK74 |   | All Pass |   |     |
| North HCP: 2        | ♦ T74  | ♦ AK86 |   |          |   |     |
| South HCP: 17       | ♣ JT7  | ♣ 92   |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 125</b> | ♠ KJ2   | You are dealer.           |
| Dealer: North     | ♥ 43    | The opponents are silent. |
| Vul: None         | ♦ AT9   |                           |
| HCP: 16+1         | ♣ AKJT2 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 126</b> | ♠ K953 | Partner is dealer.        |
| Dealer: South     | ♥ 7652 | The opponents are silent. |
| Vul: E-W          | ♦ KT   |                           |
| HCP: 6            | ♣ T42  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 127</b> | ♠ 643  | You are dealer.           |
| Dealer: North     | ♥ QT53 | The opponents are silent. |
| Vul: N-S          | ♦ AKT  |                           |
| HCP: 15           | ♣ AQ8  |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 128</b> | ♠ J542  | Partner is dealer.        |
| Dealer: South     | ♥ K8    | The opponents are silent. |
| Vul: E-W          | ♦ 87543 |                           |
| HCP: 4+1          | ♣ 87    |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 129</b> | ♠ AKJ  | You are dealer.           |
| Dealer: North     | ♥ 72   | The opponents are silent. |
| Vul: N-S          | ♦ AJ86 |                           |
| HCP: 17           | ♣ KJ98 |                           |

## Both hands (Answers Page)

| <b>Board: 125</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ KJ2         | ♠ QT54        |          | 1NT      | All Pass |          |
| Vul: None           | ♥ 43          | ♥ Q9          |          |          |          |          |
| North HCP: 16+1     | ♦ AT9         | ♦ J853        |          |          |          |          |
| South HCP: 5        | ♣ AKJT2       | ♣ 873         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 126</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ K953        | ♠ 72          |          |          | 1NT      |          |
| Vul: E-W            | ♥ 7652        | ♥ AQT         |          | All Pass |          |          |
| North HCP: 6        | ♦ KT          | ♦ QJ2         |          |          |          |          |
| South HCP: 16+1     | ♣ T42         | ♣ AK753       |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 127</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ 643         | ♠ K9          |          | 1NT      | All Pass |          |
| Vul: N-S            | ♥ QT53        | ♥ K874        |          |          |          |          |
| North HCP: 15       | ♦ AKT         | ♦ 8432        |          |          |          |          |
| South HCP: 6        | ♣ AQ8         | ♣ T97         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 128</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ J542        | ♠ KQT7        |          |          | 1NT      |          |
| Vul: E-W            | ♥ K8          | ♥ A3          |          | All Pass |          |          |
| North HCP: 4+1      | ♦ 87543       | ♦ AKT2        |          |          |          |          |
| South HCP: 16       | ♣ 87          | ♣ 542         |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 129</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ AKJ         | ♠ 92          |          | 1NT      | All Pass |          |
| Vul: N-S            | ♥ 72          | ♥ Q65         |          |          |          |          |
| North HCP: 17       | ♦ AJ86        | ♦ KT975       |          |          |          |          |
| South HCP: 7+1      | ♣ KJ98        | ♣ Q75         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 125</b> | ♠ QT54 | Partner is dealer.        |
| Dealer: North     | ♥ Q9   | The opponents are silent. |
| Vul: None         | ♦ J853 |                           |
| HCP: 5            | ♣ 873  |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 126</b> | ♠ 72    | You are dealer.           |
| Dealer: South     | ♥ AQT   | The opponents are silent. |
| Vul: E-W          | ♦ QJ2   |                           |
| HCP: 16+1         | ♣ AK753 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 127</b> | ♠ K9   | Partner is dealer.        |
| Dealer: North     | ♥ K874 | The opponents are silent. |
| Vul: N-S          | ♦ 8432 |                           |
| HCP: 6            | ♣ T97  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 128</b> | ♠ KQT7 | You are dealer.           |
| Dealer: South     | ♥ A3   | The opponents are silent. |
| Vul: E-W          | ♦ AKT2 |                           |
| HCP: 16           | ♣ 542  |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 129</b> | ♠ 92    | Partner is dealer.        |
| Dealer: North     | ♥ Q65   | The opponents are silent. |
| Vul: N-S          | ♦ KT975 |                           |
| HCP: 7+1          | ♣ Q75   |                           |

## Both hands (Answers Page)

| <b>Board: 125</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ KJ2         | ♠ QT54        |          | 1NT      | All Pass |          |
| Vul: None           | ♥ 43          | ♥ Q9          |          |          |          |          |
| North HCP: 16+1     | ♦ AT9         | ♦ J853        |          |          |          |          |
| South HCP: 5        | ♣ AKJT2       | ♣ 873         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 126</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ K953        | ♠ 72          |          |          | 1NT      |          |
| Vul: E-W            | ♥ 7652        | ♥ AQT         |          | All Pass |          |          |
| North HCP: 6        | ♦ KT          | ♦ QJ2         |          |          |          |          |
| South HCP: 16+1     | ♣ T42         | ♣ AK753       |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 127</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ 643         | ♠ K9          |          | 1NT      | All Pass |          |
| Vul: N-S            | ♥ QT53        | ♥ K874        |          |          |          |          |
| North HCP: 15       | ♦ AKT         | ♦ 8432        |          |          |          |          |
| South HCP: 6        | ♣ AQ8         | ♣ T97         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 128</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ J542        | ♠ KQT7        |          |          | 1NT      |          |
| Vul: E-W            | ♥ K8          | ♥ A3          |          | All Pass |          |          |
| North HCP: 4+1      | ♦ 87543       | ♦ AKT2        |          |          |          |          |
| South HCP: 16       | ♣ 87          | ♣ 542         |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 129</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ AKJ         | ♠ 92          |          | 1NT      | All Pass |          |
| Vul: N-S            | ♥ 72          | ♥ Q65         |          |          |          |          |
| North HCP: 17       | ♦ AJ86        | ♦ KT975       |          |          |          |          |
| South HCP: 7+1      | ♣ KJ98        | ♣ Q75         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 130</b> | ♠ 865  | Partner is dealer.        |
| Dealer: South     | ♥ JT9  | The opponents are silent. |
| Vul: Both         | ♦ T762 |                           |
| HCP: 2            | ♣ J42  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 131</b> | ♠ KQ   | You are dealer.           |
| Dealer: North     | ♥ AJ42 | The opponents are silent. |
| Vul: N-S          | ♦ KQ5  |                           |
| HCP: 16           | ♣ J943 |                           |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 132</b> | ♠ 5     | RHO is dealer. You bid second.    |
| Dealer: West      | ♥ 986   | West (RHO) opens 1NT if possible. |
| Vul: Both         | ♦ Q8542 |                                   |
| HCP: 5+1          | ♣ QJT8  |                                   |

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|                   |         |                                    |
|-------------------|---------|------------------------------------|
| <b>Board: 133</b> | ♠ A5432 | LHO is dealer.                     |
| Dealer: East      | ♥ AJ    | East (LHO) opens 1NT if possible.  |
| Vul: N-S          | ♦ QJ54  | West (RHO) Doubles 2♠ if possible. |
| HCP: 12+1         | ♣ 63    |                                    |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 134</b> | ♠ 32    | Partner is dealer.        |
| Dealer: South     | ♥ Q     | The opponents are silent. |
| Vul: E-W          | ♦ T9742 |                           |
| HCP: 8+2          | ♣ AQT82 |                           |

## Both hands (Answers Page)

| Board: 130          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ 865  | ♠ A4    |   |          |   | 1NT |
| Vul: Both           | ♥ JT9  | ♥ AQ753 |   | All Pass |   |     |
| North HCP: 2        | ♦ T762 | ♦ A93   |   |          |   |     |
| South HCP: 16+1     | ♣ J42  | ♣ Q75   |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 131          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ KQ   | ♠ J865  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ AJ42 | ♥ Q6    |   |     |          |   |
| North HCP: 16       | ♦ KQ5  | ♦ J9432 |   |     |          |   |
| South HCP: 6+1      | ♣ J943 | ♣ QT    |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 132         | North:  | South:    | W    | N                       | E    | S               |
|--------------------|---------|-----------|------|-------------------------|------|-----------------|
| Dealer: West       | ♠ 5     | ♠ KQJ9876 | 1NT  | Pass                    | Pass | 2♣ <sup>1</sup> |
| Vul: Both          | ♥ 986   | ♥ K5      | Pass | 2♦ <sup>2</sup>         | Pass | 2♠              |
| North HCP: 5+1     | ♦ Q8542 | ♦ A6      |      | All Pass                |      |                 |
| South HCP: 13+3    | ♣ QJT8  | ♣ 92      |      |                         |      |                 |
| Contract: 2♠ South |         |           | 1.   | Cappelletti, any 6+suit |      |                 |
|                    |         |           | 2.   | automat                 |      |                 |

| Board: 133          | North:  | South:  | W    | N                  | E    | S    |
|---------------------|---------|---------|------|--------------------|------|------|
| Dealer: East        | ♠ A5432 | ♠ 76    |      | 1NT                | Pass |      |
| Vul: N-S            | ♥ AJ    | ♥ K9742 | Pass | 2♠ <sup>1</sup>    | Pass | Pass |
| North HCP: 12+1     | ♦ QJ54  | ♦ T32   | X    | All Pass           |      |      |
| South HCP: 7+1      | ♣ 63    | ♣ KJ7   |      |                    |      |      |
| Contract: 2♠X North |         |         | 1.   | Cappelletti, 5M-4m |      |      |

| Board: 134          | North:  | South:  | W | N        | E | S   |
|---------------------|---------|---------|---|----------|---|-----|
| Dealer: South       | ♠ 32    | ♠ A97   |   |          |   | 1NT |
| Vul: E-W            | ♥ Q     | ♥ J64   |   | All Pass |   |     |
| North HCP: 8+2      | ♦ T9742 | ♦ AKQJ8 |   |          |   |     |
| South HCP: 16+1     | ♣ AQT82 | ♣ J4    |   |          |   |     |
| Contract: 1NT South |         |         |   |          |   |     |

**Board: 130**      ♠ A4      You are dealer.

Dealer: South      ♥ AQ753      The opponents are silent.

Vul: Both      ♦ A93

HCP: 16+1      ♣ Q75

---

**Board: 131**      ♠ J865      Partner is dealer.

Dealer: North      ♥ Q6      The opponents are silent.

Vul: N-S      ♦ J9432

HCP: 6+1      ♣ QT

---

**Board: 132**      ♠ KQJ9876      LHO is dealer.

Dealer: West      ♥ K5      West (LHO) opens 1NT if possible.

Vul: Both      ♦ A6

HCP: 13+3      ♣ 92

---

**Board: 133**      ♠ 76      RHO is dealer. You bid second.

Dealer: East      ♥ K9742      East (RHO) opens 1NT if possible.

Vul: N-S      ♦ T32      West (LHO) Doubles 2♠ if possible.

HCP: 7+1      ♣ KJ7

---

**Board: 134**      ♠ A97      You are dealer.

Dealer: South      ♥ J64      The opponents are silent.

Vul: E-W      ♦ AKQJ8

HCP: 16+1      ♣ J4

## Both hands (Answers Page)

| Board: 130          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ 865  | ♠ A4    |   |          |   | 1NT |
| Vul: Both           | ♥ JT9  | ♥ AQ753 |   | All Pass |   |     |
| North HCP: 2        | ♦ T762 | ♦ A93   |   |          |   |     |
| South HCP: 16+1     | ♣ J42  | ♣ Q75   |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 131          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ KQ   | ♠ J865  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ AJ42 | ♥ Q6    |   |     |          |   |
| North HCP: 16       | ♦ KQ5  | ♦ J9432 |   |     |          |   |
| South HCP: 6+1      | ♣ J943 | ♣ QT    |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 132         | North:  | South:    | W    | N                       | E    | S               |
|--------------------|---------|-----------|------|-------------------------|------|-----------------|
| Dealer: West       | ♠ 5     | ♠ KQJ9876 | 1NT  | Pass                    | Pass | 2♣ <sup>1</sup> |
| Vul: Both          | ♥ 986   | ♥ K5      | Pass | 2♦ <sup>2</sup>         | Pass | 2♠              |
| North HCP: 5+1     | ♦ Q8542 | ♦ A6      |      | All Pass                |      |                 |
| South HCP: 13+3    | ♣ QJT8  | ♣ 92      |      |                         |      |                 |
| Contract: 2♠ South |         |           | 1.   | Cappelletti, any 6+suit |      |                 |
|                    |         |           | 2.   | automat                 |      |                 |

| Board: 133          | North:  | South:  | W    | N                  | E    | S    |
|---------------------|---------|---------|------|--------------------|------|------|
| Dealer: East        | ♠ A5432 | ♠ 76    |      | 1NT                | Pass |      |
| Vul: N-S            | ♥ AJ    | ♥ K9742 | Pass | 2♠ <sup>1</sup>    | Pass | Pass |
| North HCP: 12+1     | ♦ QJ54  | ♦ T32   | X    | All Pass           |      |      |
| South HCP: 7+1      | ♣ 63    | ♣ KJ7   |      |                    |      |      |
| Contract: 2♠X North |         |         | 1.   | Cappelletti, 5M-4m |      |      |

| Board: 134          | North:  | South:  | W | N        | E | S   |
|---------------------|---------|---------|---|----------|---|-----|
| Dealer: South       | ♠ 32    | ♠ A97   |   |          |   | 1NT |
| Vul: E-W            | ♥ Q     | ♥ J64   |   | All Pass |   |     |
| North HCP: 8+2      | ♦ T9742 | ♦ AKQJ8 |   |          |   |     |
| South HCP: 16+1     | ♣ AQT82 | ♣ J4    |   |          |   |     |
| Contract: 1NT South |         |         |   |          |   |     |

**Board: 135**      ♠ K97      You are dealer.

Dealer: North      ♥ KJ43      The opponents are silent.

Vul: N-S      ♦ AJ96

HCP: 16      ♣ A8

---

**Board: 136**      ♠ 83      LHO is dealer.

Dealer: East      ♥ KT7      East (LHO) opens 1NT if possible.

Vul: Both      ♦ AKQJT4

HCP: 13+2      ♣ 96

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**Board: 137**      ♠ A6      LHO is dealer.

Dealer: East      ♥ AJ987      East (LHO) opens 1NT if possible.

Vul: N-S      ♦ J7

HCP: 13+1      ♣ K952

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**Board: 138**      ♠ J43      Partner is dealer.

Dealer: South      ♥ JT97      The opponents are silent.

Vul: Both      ♦ T7653

HCP: 2+1      ♣ 2

---

**Board: 139**      ♠ K983      You are dealer.

Dealer: North      ♥ K9      The opponents are silent.

Vul: Both      ♦ K92

HCP: 16      ♣ AK73

## Both hands (Answers Page)

| Board: 135          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ K97  | ♠ T3    |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ KJ43 | ♥ Q95   |   |     |          |   |
| North HCP: 16       | ♦ AJ96 | ♦ QT732 |   |     |          |   |
| South HCP: 7+1      | ♣ A8   | ♣ K54   |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 136         | North:   | South: | W                          | N               | E    | S               |
|--------------------|----------|--------|----------------------------|-----------------|------|-----------------|
| Dealer: East       | ♠ 83     | ♠ QT65 |                            | 1NT             | Pass |                 |
| Vul: Both          | ♥ KT7    | ♥ Q643 | Pass                       | 2♣ <sup>1</sup> | Pass | 2♦ <sup>2</sup> |
| North HCP: 13+2    | ♦ AKQJT4 | ♦ 85   |                            | All Pass        |      |                 |
| South HCP: 7       | ♣ 96     | ♣ QJ4  |                            |                 |      |                 |
| Contract: 2♦ South |          |        | 1. Cappelletti, any 6+suit |                 |      |                 |
|                    |          |        | 2. automat                 |                 |      |                 |

| Board: 137         | North:  | South: | W                     | N               | E        | S |
|--------------------|---------|--------|-----------------------|-----------------|----------|---|
| Dealer: East       | ♠ A6    | ♠ Q985 |                       | 1NT             | Pass     |   |
| Vul: N-S           | ♥ AJ987 | ♥ 53   | Pass                  | 2♥ <sup>1</sup> | All Pass |   |
| North HCP: 13+1    | ♦ J7    | ♦ 9642 |                       |                 |          |   |
| South HCP: 4       | ♣ K952  | ♣ QT6  | 1. Cappelletti, 5M-4m |                 |          |   |
| Contract: 2♥ North |         |        |                       |                 |          |   |

| Board: 138          | North:  | South: | W | N        | E | S |
|---------------------|---------|--------|---|----------|---|---|
| Dealer: South       | ♠ J43   | ♠ A7   |   | 1NT      |   |   |
| Vul: Both           | ♥ JT97  | ♥ K842 |   | All Pass |   |   |
| North HCP: 2+1      | ♦ T7653 | ♦ KJ9  |   |          |   |   |
| South HCP: 17       | ♣ 2     | ♣ AQ86 |   |          |   |   |
| Contract: 1NT South |         |        |   |          |   |   |

| Board: 139          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ K983 | ♠ 42   |   | 1NT | All Pass |   |
| Vul: Both           | ♥ K9   | ♥ T872 |   |     |          |   |
| North HCP: 16       | ♦ K92  | ♦ A643 |   |     |          |   |
| South HCP: 5        | ♣ AK73 | ♣ J96  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 135</b> | ♠ T3    | Partner is dealer.        |
| Dealer: North     | ♥ Q95   | The opponents are silent. |
| Vul: N-S          | ♦ QT732 |                           |
| HCP: 7+1          | ♣ K54   |                           |

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|                   |        |                                   |
|-------------------|--------|-----------------------------------|
| <b>Board: 136</b> | ♠ QT65 | RHO is dealer. You bid second.    |
| Dealer: East      | ♥ Q643 | East (RHO) opens 1NT if possible. |
| Vul: Both         | ♦ 85   |                                   |
| HCP: 7            | ♣ QJ4  |                                   |

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|                   |        |                                   |
|-------------------|--------|-----------------------------------|
| <b>Board: 137</b> | ♠ Q985 | RHO is dealer. You bid second.    |
| Dealer: East      | ♥ 53   | East (RHO) opens 1NT if possible. |
| Vul: N-S          | ♦ 9642 |                                   |
| HCP: 4            | ♣ QT6  |                                   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 138</b> | ♠ A7   | You are dealer.           |
| Dealer: South     | ♥ K842 | The opponents are silent. |
| Vul: Both         | ♦ KJ9  |                           |
| HCP: 17           | ♣ AQ86 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 139</b> | ♠ 42   | Partner is dealer.        |
| Dealer: North     | ♥ T872 | The opponents are silent. |
| Vul: Both         | ♦ A643 |                           |
| HCP: 5            | ♣ J96  |                           |

## Both hands (Answers Page)

| Board: 135          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ K97  | ♠ T3    |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ KJ43 | ♥ Q95   |   |     |          |   |
| North HCP: 16       | ♦ AJ96 | ♦ QT732 |   |     |          |   |
| South HCP: 7+1      | ♣ A8   | ♣ K54   |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 136         | North:   | South: | W                          | N               | E    | S               |
|--------------------|----------|--------|----------------------------|-----------------|------|-----------------|
| Dealer: East       | ♠ 83     | ♠ QT65 |                            | 1NT             | Pass |                 |
| Vul: Both          | ♥ KT7    | ♥ Q643 | Pass                       | 2♣ <sup>1</sup> | Pass | 2♦ <sup>2</sup> |
| North HCP: 13+2    | ♦ AKQJT4 | ♦ 85   |                            | All Pass        |      |                 |
| South HCP: 7       | ♣ 96     | ♣ QJ4  |                            |                 |      |                 |
| Contract: 2♦ South |          |        | 1. Cappelletti, any 6+suit |                 |      |                 |
|                    |          |        | 2. automat                 |                 |      |                 |

| Board: 137         | North:  | South: | W                     | N               | E        | S |
|--------------------|---------|--------|-----------------------|-----------------|----------|---|
| Dealer: East       | ♠ A6    | ♠ Q985 |                       | 1NT             | Pass     |   |
| Vul: N-S           | ♥ AJ987 | ♥ 53   | Pass                  | 2♥ <sup>1</sup> | All Pass |   |
| North HCP: 13+1    | ♦ J7    | ♦ 9642 |                       |                 |          |   |
| South HCP: 4       | ♣ K952  | ♣ QT6  | 1. Cappelletti, 5M-4m |                 |          |   |
| Contract: 2♥ North |         |        |                       |                 |          |   |

| Board: 138          | North:  | South: | W | N        | E | S |
|---------------------|---------|--------|---|----------|---|---|
| Dealer: South       | ♠ J43   | ♠ A7   |   | 1NT      |   |   |
| Vul: Both           | ♥ JT97  | ♥ K842 |   | All Pass |   |   |
| North HCP: 2+1      | ♦ T7653 | ♦ KJ9  |   |          |   |   |
| South HCP: 17       | ♣ 2     | ♣ AQ86 |   |          |   |   |
| Contract: 1NT South |         |        |   |          |   |   |

| Board: 139          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ K983 | ♠ 42   |   | 1NT | All Pass |   |
| Vul: Both           | ♥ K9   | ♥ T872 |   |     |          |   |
| North HCP: 16       | ♦ K92  | ♦ A643 |   |     |          |   |
| South HCP: 5        | ♣ AK73 | ♣ J96  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 140</b> | ♠ T52  | Partner is dealer.        |
| Dealer: South     | ♥ K84  | The opponents are silent. |
| Vul: None         | ♦ J984 |                           |
| HCP: 4            | ♣ 732  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 141</b> | ♠ AK64 | You are dealer.           |
| Dealer: North     | ♥ K987 | The opponents are silent. |
| Vul: N-S          | ♦ K75  |                           |
| HCP: 16           | ♣ K9   |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 142</b> | ♠ 8     | Partner is dealer.        |
| Dealer: South     | ♥ 8643  | The opponents are silent. |
| Vul: E-W          | ♦ J74   |                           |
| HCP: 2+1          | ♣ J8743 |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 143</b> | ♠ 52    | You are dealer.           |
| Dealer: North     | ♥ KQT   | The opponents are silent. |
| Vul: E-W          | ♦ AQ6   |                           |
| HCP: 15+1         | ♣ KJ975 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 144</b> | ♠ T974 | Partner is dealer.        |
| Dealer: South     | ♥ 532  | The opponents are silent. |
| Vul: None         | ♦ J53  |                           |
| HCP: 4            | ♣ K98  |                           |

## Both hands (Answers Page)

| Board: 140          | North: | South:  | W        | N | E | S   |
|---------------------|--------|---------|----------|---|---|-----|
| Dealer: South       | ♠ T52  | ♠ AKQ   |          |   |   | 1NT |
| Vul: None           | ♥ K84  | ♥ AJ965 | All Pass |   |   |     |
| North HCP: 4        | ♦ J984 | ♦ T53   |          |   |   |     |
| South HCP: 16+1     | ♣ 732  | ♣ Q5    |          |   |   |     |
| Contract: 1NT South |        |         |          |   |   |     |

| Board: 141          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AK64 | ♠ 872  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ K987 | ♥ QT43 |   |     |          |   |
| North HCP: 16       | ♦ K75  | ♦ J864 |   |     |          |   |
| South HCP: 4        | ♣ K9   | ♣ J2   |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 142          | North:  | South:  | W        | N | E | S   |
|---------------------|---------|---------|----------|---|---|-----|
| Dealer: South       | ♠ 8     | ♠ AKJ94 |          |   |   | 1NT |
| Vul: E-W            | ♥ 8643  | ♥ A75   | All Pass |   |   |     |
| North HCP: 2+1      | ♦ J74   | ♦ K93   |          |   |   |     |
| South HCP: 17+1     | ♣ J8743 | ♣ Q5    |          |   |   |     |
| Contract: 1NT South |         |         |          |   |   |     |

| Board: 143          | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ 52    | ♠ JT7  |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ KQT   | ♥ J52  |   |     |          |   |
| North HCP: 15+1     | ♦ AQ6   | ♦ JT9  |   |     |          |   |
| South HCP: 5        | ♣ KJ975 | ♣ Q864 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 144          | North: | South:  | W        | N | E | S   |
|---------------------|--------|---------|----------|---|---|-----|
| Dealer: South       | ♠ T974 | ♠ AK2   |          |   |   | 1NT |
| Vul: None           | ♥ 532  | ♥ K6    | All Pass |   |   |     |
| North HCP: 4        | ♦ J53  | ♦ KQ864 |          |   |   |     |
| South HCP: 15+1     | ♣ K98  | ♣ T76   |          |   |   |     |
| Contract: 1NT South |        |         |          |   |   |     |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 140</b> | ♠ AKQ   | You are dealer.           |
| Dealer: South     | ♥ AJ965 | The opponents are silent. |
| Vul: None         | ♦ T53   |                           |
| HCP: 16+1         | ♣ Q5    |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 141</b> | ♠ 872  | Partner is dealer.        |
| Dealer: North     | ♥ QT43 | The opponents are silent. |
| Vul: N-S          | ♦ J864 |                           |
| HCP: 4            | ♣ J2   |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 142</b> | ♠ AKJ94 | You are dealer.           |
| Dealer: South     | ♥ A75   | The opponents are silent. |
| Vul: E-W          | ♦ K93   |                           |
| HCP: 17+1         | ♣ Q5    |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 143</b> | ♠ JT7  | Partner is dealer.        |
| Dealer: North     | ♥ J52  | The opponents are silent. |
| Vul: E-W          | ♦ JT9  |                           |
| HCP: 5            | ♣ Q864 |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 144</b> | ♠ AK2   | You are dealer.           |
| Dealer: South     | ♥ K6    | The opponents are silent. |
| Vul: None         | ♦ KQ864 |                           |
| HCP: 15+1         | ♣ T76   |                           |

## Both hands (Answers Page)

| Board: 140          | North: | South:  | W        | N | E | S   |
|---------------------|--------|---------|----------|---|---|-----|
| Dealer: South       | ♠ T52  | ♠ AKQ   |          |   |   | 1NT |
| Vul: None           | ♥ K84  | ♥ AJ965 | All Pass |   |   |     |
| North HCP: 4        | ♦ J984 | ♦ T53   |          |   |   |     |
| South HCP: 16+1     | ♣ 732  | ♣ Q5    |          |   |   |     |
| Contract: 1NT South |        |         |          |   |   |     |

| Board: 141          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AK64 | ♠ 872  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ K987 | ♥ QT43 |   |     |          |   |
| North HCP: 16       | ♦ K75  | ♦ J864 |   |     |          |   |
| South HCP: 4        | ♣ K9   | ♣ J2   |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 142          | North:  | South:  | W        | N | E | S   |
|---------------------|---------|---------|----------|---|---|-----|
| Dealer: South       | ♠ 8     | ♠ AKJ94 |          |   |   | 1NT |
| Vul: E-W            | ♥ 8643  | ♥ A75   | All Pass |   |   |     |
| North HCP: 2+1      | ♦ J74   | ♦ K93   |          |   |   |     |
| South HCP: 17+1     | ♣ J8743 | ♣ Q5    |          |   |   |     |
| Contract: 1NT South |         |         |          |   |   |     |

| Board: 143          | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ 52    | ♠ JT7  |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ KQT   | ♥ J52  |   |     |          |   |
| North HCP: 15+1     | ♦ AQ6   | ♦ JT9  |   |     |          |   |
| South HCP: 5        | ♣ KJ975 | ♣ Q864 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 144          | North: | South:  | W        | N | E | S   |
|---------------------|--------|---------|----------|---|---|-----|
| Dealer: South       | ♠ T974 | ♠ AK2   |          |   |   | 1NT |
| Vul: None           | ♥ 532  | ♥ K6    | All Pass |   |   |     |
| North HCP: 4        | ♦ J53  | ♦ KQ864 |          |   |   |     |
| South HCP: 15+1     | ♣ K98  | ♣ T76   |          |   |   |     |
| Contract: 1NT South |        |         |          |   |   |     |

|                   |         |
|-------------------|---------|
| <b>Board: 145</b> | ♠ QT7   |
| Dealer: North     | ♥ AK    |
| Vul: N-S          | ♦ J98   |
| HCP: 16+1         | ♣ KQJ83 |

You are dealer.  
The opponents are silent.

|                   |         |
|-------------------|---------|
| <b>Board: 146</b> | ♠ 3     |
| Dealer: West      | ♥ T765  |
| Vul: Both         | ♦ 984   |
| HCP: 5+1          | ♣ AJ873 |

RHO is dealer. You bid second.  
West (RHO) opens 1NT if possible.

|                   |        |
|-------------------|--------|
| <b>Board: 147</b> | ♠ K6   |
| Dealer: North     | ♥ KQJ4 |
| Vul: None         | ♦ AK87 |
| HCP: 16           | ♣ T82  |

You are dealer.  
The opponents are silent.

|                   |         |
|-------------------|---------|
| <b>Board: 148</b> | ♠ JT6   |
| Dealer: West      | ♥ 642   |
| Vul: Both         | ♦ Q7    |
| HCP: 10+1         | ♣ AKT94 |

RHO is dealer. You bid second.  
West (RHO) opens 1NT if possible.  
West (RHO) bids 3♥ if possible.

|                   |         |
|-------------------|---------|
| <b>Board: 149</b> | ♠ AK    |
| Dealer: East      | ♥ KQJ87 |
| Vul: N-S          | ♦ A985  |
| HCP: 17+1         | ♣ 52    |

LHO is dealer.  
East (LHO) opens 1NT if possible.

## Both hands (Answers Page)

| Board: 145          | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ QT7   | ♠ KJ2  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ AK    | ♥ J963 |   |     |          |   |
| North HCP: 16+1     | ♦ J98   | ♦ T6   |   |     |          |   |
| South HCP: 5        | ♣ KQJ83 | ♣ 9654 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 146         | North:  | South:   | W        | N    | E    | S                     |
|--------------------|---------|----------|----------|------|------|-----------------------|
| Dealer: West       | ♠ 3     | ♠ AKJ964 | 1NT      | Pass | Pass | 2♠ <sup>1</sup>       |
| Vul: Both          | ♥ T765  | ♥ Q      | Pass     | 2NT  | Pass | 3♦                    |
| North HCP: 5+1     | ♦ 984   | ♦ QT53   | All Pass |      |      |                       |
| South HCP: 15+2    | ♣ AJ873 | ♣ K6     |          |      |      | 1. Cappelletti, 5M-4m |
| Contract: 3♦ South |         |          |          |      |      |                       |

| Board: 147          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ K6   | ♠ 87   |   | 1NT | All Pass |   |
| Vul: None           | ♥ KQJ4 | ♥ T952 |   |     |          |   |
| North HCP: 16       | ♦ AK87 | ♦ QT6  |   |     |          |   |
| South HCP: 6        | ♣ T82  | ♣ A765 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 148         | North:  | South:   | W        | N    | E    | S                     |
|--------------------|---------|----------|----------|------|------|-----------------------|
| Dealer: West       | ♠ JT6   | ♠ KQ8754 | 1NT      | Pass | Pass | 2♠ <sup>1</sup>       |
| Vul: Both          | ♥ 642   | ♥ A53    | 3♥       | 3♠   | Pass | 4♠                    |
| North HCP: 10+1    | ♦ Q7    | ♦ A862   | All Pass |      |      |                       |
| South HCP: 13+2    | ♣ AKT94 | ♣ -      |          |      |      | 1. Cappelletti, 5M-4m |
| Contract: 4♠ South |         |          |          |      |      |                       |

| Board: 149         | North:  | South:  | W        | N               | E    | S                     |
|--------------------|---------|---------|----------|-----------------|------|-----------------------|
| Dealer: East       | ♠ AK    | ♠ JT32  |          | 1NT             | Pass |                       |
| Vul: N-S           | ♥ KQJ87 | ♥ T532  | Pass     | 2♥ <sup>1</sup> | Pass | 4♥                    |
| North HCP: 17+1    | ♦ A985  | ♦ -     | All Pass |                 |      |                       |
| South HCP: 8+1     | ♣ 52    | ♣ AQJ98 |          |                 |      | 1. Cappelletti, 5M-4m |
| Contract: 4♥ South |         |         |          |                 |      |                       |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 145</b> | ♠ KJ2  | Partner is dealer.        |
| Dealer: North     | ♥ J963 | The opponents are silent. |
| Vul: N-S          | ♦ T6   |                           |
| HCP: 5            | ♣ 9654 |                           |

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|                   |          |                                   |
|-------------------|----------|-----------------------------------|
| <b>Board: 146</b> | ♠ AKJ964 | LHO is dealer.                    |
| Dealer: West      | ♥ Q      | West (LHO) opens 1NT if possible. |
| Vul: Both         | ♦ QT53   |                                   |
| HCP: 15+2         | ♣ K6     |                                   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 147</b> | ♠ 87   | Partner is dealer.        |
| Dealer: North     | ♥ T952 | The opponents are silent. |
| Vul: None         | ♦ QT6  |                           |
| HCP: 6            | ♣ A765 |                           |

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|                   |          |                                   |
|-------------------|----------|-----------------------------------|
| <b>Board: 148</b> | ♠ KQ8754 | LHO is dealer.                    |
| Dealer: West      | ♥ A53    | West (LHO) opens 1NT if possible. |
| Vul: Both         | ♦ A862   | West (LHO) bids 3♥ if possible.   |
| HCP: 13+2         | ♣ -      |                                   |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 149</b> | ♠ JT32  | RHO is dealer. You bid second.    |
| Dealer: East      | ♥ T532  | East (RHO) opens 1NT if possible. |
| Vul: N-S          | ♦ -     |                                   |
| HCP: 8+1          | ♣ AQJ98 |                                   |

## Both hands (Answers Page)

| Board: 145          | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ QT7   | ♠ KJ2  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ AK    | ♥ J963 |   |     |          |   |
| North HCP: 16+1     | ♦ J98   | ♦ T6   |   |     |          |   |
| South HCP: 5        | ♣ KQJ83 | ♣ 9654 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 146         | North:  | South:   | W        | N    | E    | S                     |
|--------------------|---------|----------|----------|------|------|-----------------------|
| Dealer: West       | ♠ 3     | ♠ AKJ964 | 1NT      | Pass | Pass | 2♠ <sup>1</sup>       |
| Vul: Both          | ♥ T765  | ♥ Q      | Pass     | 2NT  | Pass | 3♦                    |
| North HCP: 5+1     | ♦ 984   | ♦ QT53   | All Pass |      |      |                       |
| South HCP: 15+2    | ♣ AJ873 | ♣ K6     |          |      |      | 1. Cappelletti, 5M-4m |
| Contract: 3♦ South |         |          |          |      |      |                       |

| Board: 147          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ K6   | ♠ 87   |   | 1NT | All Pass |   |
| Vul: None           | ♥ KQJ4 | ♥ T952 |   |     |          |   |
| North HCP: 16       | ♦ AK87 | ♦ QT6  |   |     |          |   |
| South HCP: 6        | ♣ T82  | ♣ A765 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 148         | North:  | South:   | W        | N    | E    | S                     |
|--------------------|---------|----------|----------|------|------|-----------------------|
| Dealer: West       | ♠ JT6   | ♠ KQ8754 | 1NT      | Pass | Pass | 2♠ <sup>1</sup>       |
| Vul: Both          | ♥ 642   | ♥ A53    | 3♥       | 3♠   | Pass | 4♠                    |
| North HCP: 10+1    | ♦ Q7    | ♦ A862   | All Pass |      |      |                       |
| South HCP: 13+2    | ♣ AKT94 | ♣ -      |          |      |      | 1. Cappelletti, 5M-4m |
| Contract: 4♠ South |         |          |          |      |      |                       |

| Board: 149         | North:  | South:  | W        | N               | E    | S                     |
|--------------------|---------|---------|----------|-----------------|------|-----------------------|
| Dealer: East       | ♠ AK    | ♠ JT32  |          | 1NT             | Pass |                       |
| Vul: N-S           | ♥ KQJ87 | ♥ T532  | Pass     | 2♥ <sup>1</sup> | Pass | 4♥                    |
| North HCP: 17+1    | ♦ A985  | ♦ -     | All Pass |                 |      |                       |
| South HCP: 8+1     | ♣ 52    | ♣ AQJ98 |          |                 |      | 1. Cappelletti, 5M-4m |
| Contract: 4♥ South |         |         |          |                 |      |                       |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 150</b> | ♠ K98   | Partner is dealer.        |
| Dealer: South     | ♥ T54   | The opponents are silent. |
| Vul: N-S          | ♦ J5    |                           |
| HCP: 6+1          | ♣ QT654 |                           |

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|                   |          |                                   |
|-------------------|----------|-----------------------------------|
| <b>Board: 151</b> | ♠ AQJ832 | LHO is dealer.                    |
| Dealer: East      | ♥ 3      | East (LHO) opens 1NT if possible. |
| Vul: None         | ♦ Q5     |                                   |
| HCP: 14+2         | ♣ KQ87   |                                   |

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|                   |        |                                   |
|-------------------|--------|-----------------------------------|
| <b>Board: 152</b> | ♠ A63  | RHO is dealer. You bid second.    |
| Dealer: West      | ♥ J974 | West (RHO) opens 1NT if possible. |
| Vul: N-S          | ♦ J96  |                                   |
| HCP: 9            | ♣ KT8  |                                   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 153</b> | ♠ AQJ2 | You are dealer.           |
| Dealer: North     | ♥ T3   | The opponents are silent. |
| Vul: Both         | ♦ AJ5  |                           |
| HCP: 16           | ♣ A876 |                           |

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|                   |          |                                   |
|-------------------|----------|-----------------------------------|
| <b>Board: 154</b> | ♠ Q974   | LHO is dealer.                    |
| Dealer: East      | ♥ K8     | East (LHO) opens 1NT if possible. |
| Vul: E-W          | ♦ KQJ843 |                                   |
| HCP: 11+2         | ♣ 6      |                                   |

## Both hands (Answers Page)

| Board: 150          | North:  | South: | W | N        | E | S   |
|---------------------|---------|--------|---|----------|---|-----|
| Dealer: South       | ♠ K98   | ♠ Q765 |   |          |   | 1NT |
| Vul: N-S            | ♥ T54   | ♥ AQ73 |   | All Pass |   |     |
| North HCP: 6+1      | ♦ J5    | ♦ AT3  |   |          |   |     |
| South HCP: 16       | ♣ QT654 | ♣ A3   |   |          |   |     |
| Contract: 1NT South |         |        |   |          |   |     |

| Board: 151         | North:   | South: | W    | N                     | E        | S    |
|--------------------|----------|--------|------|-----------------------|----------|------|
| Dealer: East       | ♠ AQJ832 | ♠ T5   |      |                       | 1NT      | Pass |
| Vul: None          | ♥ 3      | ♥ T965 | Pass | 2♠ <sup>1</sup>       | All Pass |      |
| North HCP: 14+2    | ♦ Q5     | ♦ KT94 |      |                       |          |      |
| South HCP: 3       | ♣ KQ87   | ♣ 942  |      | 1. Cappelletti, 5M-4m |          |      |
| Contract: 2♠ North |          |        |      |                       |          |      |

| Board: 152         | North: | South:  | W   | N                     | E    | S               |
|--------------------|--------|---------|-----|-----------------------|------|-----------------|
| Dealer: West       | ♠ A63  | ♠ KQJT2 | 1NT | Pass                  | Pass | 2♠ <sup>1</sup> |
| Vul: N-S           | ♥ J974 | ♥ QT5   |     | All Pass              |      |                 |
| North HCP: 9       | ♦ J96  | ♦ AT85  |     |                       |      |                 |
| South HCP: 12+1    | ♣ KT8  | ♣ 3     |     | 1. Cappelletti, 5M-4m |      |                 |
| Contract: 2♠ South |        |         |     |                       |      |                 |

| Board: 153          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ AQJ2 | ♠ T97   |   | 1NT | All Pass |   |
| Vul: Both           | ♥ T3   | ♥ A54   |   |     |          |   |
| North HCP: 16       | ♦ AJ5  | ♦ QT632 |   |     |          |   |
| South HCP: 6+1      | ♣ A876 | ♣ 42    |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 154         | North:   | South:  | W    | N                          | E    | S               |
|--------------------|----------|---------|------|----------------------------|------|-----------------|
| Dealer: East       | ♠ Q974   | ♠ 52    |      |                            | 1NT  | Pass            |
| Vul: E-W           | ♥ K8     | ♥ QT95  | Pass | 2♣ <sup>1</sup>            | Pass | 2♦ <sup>2</sup> |
| North HCP: 11+2    | ♦ KQJ843 | ♦ AT    |      | All Pass                   |      |                 |
| South HCP: 11+1    | ♣ 6      | ♣ AJ952 |      | 1. Cappelletti, any 6+suit |      |                 |
| Contract: 2♦ South |          |         |      | 2. automat                 |      |                 |

**Board: 150**      ♠ Q765      You are dealer.

Dealer: South      ♥ AQ73      The opponents are silent.

Vul: N-S      ♦ AT3

HCP: 16      ♣ A3

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**Board: 151**      ♠ T5      RHO is dealer. You bid second.

Dealer: East      ♥ T965      East (RHO) opens 1NT if possible.

Vul: None      ♦ KT94

HCP: 3      ♣ 942

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**Board: 152**      ♠ KQJT2      LHO is dealer.

Dealer: West      ♥ QT5      West (LHO) opens 1NT if possible.

Vul: N-S      ♦ AT85

HCP: 12+1      ♣ 3

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**Board: 153**      ♠ T97      Partner is dealer.

Dealer: North      ♥ A54      The opponents are silent.

Vul: Both      ♦ QT632

HCP: 6+1      ♣ 42

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**Board: 154**      ♠ 52      RHO is dealer. You bid second.

Dealer: East      ♥ QT95      East (RHO) opens 1NT if possible.

Vul: E-W      ♦ AT

HCP: 11+1      ♣ AJ952

## Both hands (Answers Page)

| Board: 150          | North:  | South: | W | N        | E | S   |
|---------------------|---------|--------|---|----------|---|-----|
| Dealer: South       | ♠ K98   | ♠ Q765 |   |          |   | 1NT |
| Vul: N-S            | ♥ T54   | ♥ AQ73 |   | All Pass |   |     |
| North HCP: 6+1      | ♦ J5    | ♦ AT3  |   |          |   |     |
| South HCP: 16       | ♣ QT654 | ♣ A3   |   |          |   |     |
| Contract: 1NT South |         |        |   |          |   |     |

| Board: 151         | North:   | South: | W    | N                     | E        | S    |
|--------------------|----------|--------|------|-----------------------|----------|------|
| Dealer: East       | ♠ AQJ832 | ♠ T5   |      |                       | 1NT      | Pass |
| Vul: None          | ♥ 3      | ♥ T965 | Pass | 2♠ <sup>1</sup>       | All Pass |      |
| North HCP: 14+2    | ♦ Q5     | ♦ KT94 |      |                       |          |      |
| South HCP: 3       | ♣ KQ87   | ♣ 942  |      | 1. Cappelletti, 5M-4m |          |      |
| Contract: 2♠ North |          |        |      |                       |          |      |

| Board: 152         | North: | South:  | W   | N                     | E    | S               |
|--------------------|--------|---------|-----|-----------------------|------|-----------------|
| Dealer: West       | ♠ A63  | ♠ KQJT2 | 1NT | Pass                  | Pass | 2♠ <sup>1</sup> |
| Vul: N-S           | ♥ J974 | ♥ QT5   |     | All Pass              |      |                 |
| North HCP: 9       | ♦ J96  | ♦ AT85  |     |                       |      |                 |
| South HCP: 12+1    | ♣ KT8  | ♣ 3     |     | 1. Cappelletti, 5M-4m |      |                 |
| Contract: 2♠ South |        |         |     |                       |      |                 |

| Board: 153          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ AQJ2 | ♠ T97   |   | 1NT | All Pass |   |
| Vul: Both           | ♥ T3   | ♥ A54   |   |     |          |   |
| North HCP: 16       | ♦ AJ5  | ♦ QT632 |   |     |          |   |
| South HCP: 6+1      | ♣ A876 | ♣ 42    |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 154         | North:   | South:  | W    | N                          | E    | S               |
|--------------------|----------|---------|------|----------------------------|------|-----------------|
| Dealer: East       | ♠ Q974   | ♠ 52    |      |                            | 1NT  | Pass            |
| Vul: E-W           | ♥ K8     | ♥ QT95  | Pass | 2♣ <sup>1</sup>            | Pass | 2♦ <sup>2</sup> |
| North HCP: 11+2    | ♦ KQJ843 | ♦ AT    |      | All Pass                   |      |                 |
| South HCP: 11+1    | ♣ 6      | ♣ AJ952 |      | 1. Cappelletti, any 6+suit |      |                 |
| Contract: 2♦ South |          |         |      | 2. automat                 |      |                 |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 155</b> | ♠ AQ52 | You are dealer.           |
| Dealer: North     | ♥ Q986 | The opponents are silent. |
| Vul: Both         | ♦ K98  |                           |
| HCP: 15           | ♣ A4   |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 156</b> | ♠ T     | Partner is dealer.        |
| Dealer: South     | ♥ T975  | The opponents are silent. |
| Vul: None         | ♦ T8742 |                           |
| HCP: 2+1          | ♣ Q94   |                           |

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|                   |        |                                   |
|-------------------|--------|-----------------------------------|
| <b>Board: 157</b> | ♠ JT74 | RHO is dealer. You bid second.    |
| Dealer: West      | ♥ J643 | West (RHO) opens 1NT if possible. |
| Vul: E-W          | ♦ 73   |                                   |
| HCP: 6            | ♣ A75  |                                   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 158</b> | ♠ J973 | Partner is dealer.        |
| Dealer: South     | ♥ 832  | The opponents are silent. |
| Vul: E-W          | ♦ 843  |                           |
| HCP: 3            | ♣ QT8  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 159</b> | ♠ AJ86 | You are dealer.           |
| Dealer: North     | ♥ A98  | The opponents are silent. |
| Vul: E-W          | ♦ J94  |                           |
| HCP: 16           | ♣ AQT  |                           |

## Both hands (Answers Page)

| Board: 155          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AQ52 | ♠ J9   |   | 1NT | All Pass |   |
| Vul: Both           | ♥ Q986 | ♥ J753 |   |     |          |   |
| North HCP: 15       | ♦ K98  | ♦ QT64 |   |     |          |   |
| South HCP: 4        | ♣ A4   | ♣ 962  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 156          | North:  | South:  | W | N        | E | S   |
|---------------------|---------|---------|---|----------|---|-----|
| Dealer: South       | ♠ T     | ♠ 85    |   |          |   | 1NT |
| Vul: None           | ♥ T975  | ♥ AKQJ6 |   | All Pass |   |     |
| North HCP: 2+1      | ♦ T8742 | ♦ J93   |   |          |   |     |
| South HCP: 15+1     | ♣ Q94   | ♣ KJ6   |   |          |   |     |
| Contract: 1NT South |         |         |   |          |   |     |

| Board: 157         | North: | South:   | W                          | N               | E        | S               |
|--------------------|--------|----------|----------------------------|-----------------|----------|-----------------|
| Dealer: West       | ♠ JT74 | ♠ A98    | 1NT                        | Pass            | Pass     | 2♣ <sup>1</sup> |
| Vul: E-W           | ♥ J643 | ♥ A      | Pass                       | 2♦ <sup>2</sup> | All Pass |                 |
| North HCP: 6       | ♦ 73   | ♦ A98654 |                            |                 |          |                 |
| South HCP: 12+2    | ♣ A75  | ♣ 986    |                            |                 |          |                 |
| Contract: 2♦ North |        |          | 1. Cappelletti, any 6+suit |                 |          |                 |
|                    |        |          | 2. automat                 |                 |          |                 |

| Board: 158          | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ J973 | ♠ A52  |   |          |   | 1NT |
| Vul: E-W            | ♥ 832  | ♥ QJ65 |   | All Pass |   |     |
| North HCP: 3        | ♦ 843  | ♦ AQ9  |   |          |   |     |
| South HCP: 17       | ♣ QT8  | ♣ A74  |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 159          | North: | South:  | W   | N        | E | S |
|---------------------|--------|---------|-----|----------|---|---|
| Dealer: North       | ♠ AJ86 | ♠ 74    | 1NT | All Pass |   |   |
| Vul: E-W            | ♥ A98  | ♥ Q76   |     |          |   |   |
| North HCP: 16       | ♦ J94  | ♦ K8652 |     |          |   |   |
| South HCP: 8+1      | ♣ AQT  | ♣ K95   |     |          |   |   |
| Contract: 1NT North |        |         |     |          |   |   |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 155</b> | ♠ J9   | Partner is dealer.        |
| Dealer: North     | ♥ J753 | The opponents are silent. |
| Vul: Both         | ♦ QT64 |                           |
| HCP: 4            | ♣ 962  |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 156</b> | ♠ 85    | You are dealer.           |
| Dealer: South     | ♥ AKQJ6 | The opponents are silent. |
| Vul: None         | ♦ J93   |                           |
| HCP: 15+1         | ♣ KJ6   |                           |

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|                   |          |                                   |
|-------------------|----------|-----------------------------------|
| <b>Board: 157</b> | ♠ A98    | LHO is dealer.                    |
| Dealer: West      | ♥ A      | West (LHO) opens 1NT if possible. |
| Vul: E-W          | ♦ A98654 |                                   |
| HCP: 12+2         | ♣ 986    |                                   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 158</b> | ♠ A52  | You are dealer.           |
| Dealer: South     | ♥ QJ65 | The opponents are silent. |
| Vul: E-W          | ♦ AQ9  |                           |
| HCP: 17           | ♣ A74  |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 159</b> | ♠ 74    | Partner is dealer.        |
| Dealer: North     | ♥ Q76   | The opponents are silent. |
| Vul: E-W          | ♦ K8652 |                           |
| HCP: 8+1          | ♣ K95   |                           |

## Both hands (Answers Page)

| Board: 155          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AQ52 | ♠ J9   |   | 1NT | All Pass |   |
| Vul: Both           | ♥ Q986 | ♥ J753 |   |     |          |   |
| North HCP: 15       | ♦ K98  | ♦ QT64 |   |     |          |   |
| South HCP: 4        | ♣ A4   | ♣ 962  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 156          | North:  | South:  | W | N        | E | S   |
|---------------------|---------|---------|---|----------|---|-----|
| Dealer: South       | ♠ T     | ♠ 85    |   |          |   | 1NT |
| Vul: None           | ♥ T975  | ♥ AKQJ6 |   | All Pass |   |     |
| North HCP: 2+1      | ♦ T8742 | ♦ J93   |   |          |   |     |
| South HCP: 15+1     | ♣ Q94   | ♣ KJ6   |   |          |   |     |
| Contract: 1NT South |         |         |   |          |   |     |

| Board: 157         | North: | South:   | W                          | N               | E        | S               |
|--------------------|--------|----------|----------------------------|-----------------|----------|-----------------|
| Dealer: West       | ♠ JT74 | ♠ A98    | 1NT                        | Pass            | Pass     | 2♣ <sup>1</sup> |
| Vul: E-W           | ♥ J643 | ♥ A      | Pass                       | 2♦ <sup>2</sup> | All Pass |                 |
| North HCP: 6       | ♦ 73   | ♦ A98654 |                            |                 |          |                 |
| South HCP: 12+2    | ♣ A75  | ♣ 986    |                            |                 |          |                 |
| Contract: 2♦ North |        |          | 1. Cappelletti, any 6+suit |                 |          |                 |
|                    |        |          | 2. automat                 |                 |          |                 |

| Board: 158          | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ J973 | ♠ A52  |   |          |   | 1NT |
| Vul: E-W            | ♥ 832  | ♥ QJ65 |   | All Pass |   |     |
| North HCP: 3        | ♦ 843  | ♦ AQ9  |   |          |   |     |
| South HCP: 17       | ♣ QT8  | ♣ A74  |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

| Board: 159          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ AJ86 | ♠ 74    |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ A98  | ♥ Q76   |   |     |          |   |
| North HCP: 16       | ♦ J94  | ♦ K8652 |   |     |          |   |
| South HCP: 8+1      | ♣ AQT  | ♣ K95   |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

**Board: 160**      ♠ AT75      RHO is dealer. You bid second.

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

Vul: E-W      ♦ 87543

HCP: 8+1      ♣ 65

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**Board: 161**      ♠ KQJ97      You are dealer.

Dealer: North      ♥ JT      West (RHO) Doubles 1NT if possible.

Vul: Both      ♦ A98      East (LHO) Doubles 2♠ if possible.

HCP: 16+1      ♣ KQ6      East (LHO) Doubles 3♠ if possible.

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**Board: 162**      ♠ 7532      Partner is dealer.

Dealer: South      ♥ T975      The opponents are silent.

Vul: E-W      ♦ JT

HCP: 5      ♣ A94

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**Board: 163**      ♠ AQJ      You are dealer.

Dealer: North      ♥ A8      The opponents are silent.

Vul: N-S      ♦ 7432

HCP: 15      ♣ A964

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**Board: 164**      ♠ 62      Partner is dealer.

Dealer: South      ♥ JT65      The opponents are silent.

Vul: N-S      ♦ 9432

HCP: 2      ♣ JT5

## Both hands (Answers Page)

| Board: 160         | North:  | South:   | W                     | N    | E    | S               |
|--------------------|---------|----------|-----------------------|------|------|-----------------|
| Dealer: West       | ♠ AT75  | ♠ 4      | 1NT                   | Pass | Pass | 2♥ <sup>1</sup> |
| Vul: E-W           | ♥ AT    | ♥ K97532 | All Pass              |      |      |                 |
| North HCP: 8+1     | ♦ 87543 | ♦ A9     |                       |      |      |                 |
| South HCP: 13+2    | ♣ 65    | ♣ KQJ2   | 1. Cappelletti, 5M-4m |      |      |                 |
| Contract: 2♥ South |         |          |                       |      |      |                 |

| Board: 161           | North:  | South:  | W    | N    | E    | S        |
|----------------------|---------|---------|------|------|------|----------|
| Dealer: North        | ♠ KQJ97 | ♠ 8643  | 1NT  | Pass | Pass |          |
| Vul: Both            | ♥ JT    | ♥ Q32   | X    | 2♠   | X    | 3♠       |
| North HCP: 16+1      | ♦ A98   | ♦ 2     | Pass | Pass | X    | All Pass |
| South HCP: 3+1       | ♣ KQ6   | ♣ JT753 |      |      |      |          |
| Contract: 3♠ X South |         |         |      |      |      |          |

| Board: 162          | North: | South:  | W        | N | E | S   |
|---------------------|--------|---------|----------|---|---|-----|
| Dealer: South       | ♠ 7532 | ♠ AJ4   |          |   |   | 1NT |
| Vul: E-W            | ♥ T975 | ♥ K8    | All Pass |   |   |     |
| North HCP: 5        | ♦ JT   | ♦ A9765 |          |   |   |     |
| South HCP: 15+1     | ♣ A94  | ♣ K83   |          |   |   |     |
| Contract: 1NT South |        |         |          |   |   |     |

| Board: 163          | North: | South: | W   | N        | E | S |
|---------------------|--------|--------|-----|----------|---|---|
| Dealer: North       | ♠ AQJ  | ♠ T62  | 1NT | All Pass |   |   |
| Vul: N-S            | ♥ A8   | ♥ Q62  |     |          |   |   |
| North HCP: 15       | ♦ 7432 | ♦ T985 |     |          |   |   |
| South HCP: 2        | ♣ A964 | ♣ T32  |     |          |   |   |
| Contract: 1NT North |        |        |     |          |   |   |

| Board: 164          | North: | South: | W        | N | E | S   |
|---------------------|--------|--------|----------|---|---|-----|
| Dealer: South       | ♠ 62   | ♠ K75  |          |   |   | 1NT |
| Vul: N-S            | ♥ JT65 | ♥ 87   | All Pass |   |   |     |
| North HCP: 2        | ♦ 9432 | ♦ KQT5 |          |   |   |     |
| South HCP: 17       | ♣ JT5  | ♣ AKQ6 |          |   |   |     |
| Contract: 1NT South |        |        |          |   |   |     |

**Board: 160**      ♠ 4      LHO is dealer.

Dealer: West      ♥ K97532      West (LHO) opens 1NT if possible.

Vul: E-W      ♦ A9

HCP: 13+2      ♣ KQJ2

---

**Board: 161**      ♠ 8643      Partner is dealer.

Dealer: North      ♥ Q32      West (LHO) Doubles 1NT if possible.

Vul: Both      ♦ 2      East (RHO) Doubles 2♠ if possible.

HCP: 3+1      ♣ JT753      East (RHO) Doubles 3♠ if possible.

---

**Board: 162**      ♠ AJ4      You are dealer.

Dealer: South      ♥ K8      The opponents are silent.

Vul: E-W      ♦ A9765

HCP: 15+1      ♣ K83

---

**Board: 163**      ♠ T62      Partner is dealer.

Dealer: North      ♥ Q62      The opponents are silent.

Vul: N-S      ♦ T985

HCP: 2      ♣ T32

---

**Board: 164**      ♠ K75      You are dealer.

Dealer: South      ♥ 87      The opponents are silent.

Vul: N-S      ♦ KQT5

HCP: 17      ♣ AKQ6

## Both hands (Answers Page)

| Board: 160         | North:  | South:   | W                     | N    | E    | S               |
|--------------------|---------|----------|-----------------------|------|------|-----------------|
| Dealer: West       | ♠ AT75  | ♠ 4      | 1NT                   | Pass | Pass | 2♥ <sup>1</sup> |
| Vul: E-W           | ♥ AT    | ♥ K97532 | All Pass              |      |      |                 |
| North HCP: 8+1     | ♦ 87543 | ♦ A9     |                       |      |      |                 |
| South HCP: 13+2    | ♣ 65    | ♣ KQJ2   | 1. Cappelletti, 5M-4m |      |      |                 |
| Contract: 2♥ South |         |          |                       |      |      |                 |

| Board: 161           | North:  | South:  | W    | N    | E    | S        |
|----------------------|---------|---------|------|------|------|----------|
| Dealer: North        | ♠ KQJ97 | ♠ 8643  | 1NT  | Pass | Pass |          |
| Vul: Both            | ♥ JT    | ♥ Q32   | X    | 2♠   | X    | 3♠       |
| North HCP: 16+1      | ♦ A98   | ♦ 2     | Pass | Pass | X    | All Pass |
| South HCP: 3+1       | ♣ KQ6   | ♣ JT753 |      |      |      |          |
| Contract: 3♠ X South |         |         |      |      |      |          |

| Board: 162          | North: | South:  | W        | N | E | S   |
|---------------------|--------|---------|----------|---|---|-----|
| Dealer: South       | ♠ 7532 | ♠ AJ4   |          |   |   | 1NT |
| Vul: E-W            | ♥ T975 | ♥ K8    | All Pass |   |   |     |
| North HCP: 5        | ♦ JT   | ♦ A9765 |          |   |   |     |
| South HCP: 15+1     | ♣ A94  | ♣ K83   |          |   |   |     |
| Contract: 1NT South |        |         |          |   |   |     |

| Board: 163          | North: | South: | W   | N        | E | S |
|---------------------|--------|--------|-----|----------|---|---|
| Dealer: North       | ♠ AQJ  | ♠ T62  | 1NT | All Pass |   |   |
| Vul: N-S            | ♥ A8   | ♥ Q62  |     |          |   |   |
| North HCP: 15       | ♦ 7432 | ♦ T985 |     |          |   |   |
| South HCP: 2        | ♣ A964 | ♣ T32  |     |          |   |   |
| Contract: 1NT North |        |        |     |          |   |   |

| Board: 164          | North: | South: | W        | N | E | S   |
|---------------------|--------|--------|----------|---|---|-----|
| Dealer: South       | ♠ 62   | ♠ K75  |          |   |   | 1NT |
| Vul: N-S            | ♥ JT65 | ♥ 87   | All Pass |   |   |     |
| North HCP: 2        | ♦ 9432 | ♦ KQT5 |          |   |   |     |
| South HCP: 17       | ♣ JT5  | ♣ AKQ6 |          |   |   |     |
| Contract: 1NT South |        |        |          |   |   |     |

**Board: 165**      ♠ AQT5      You are dealer.

Dealer: North      ♥ T6      The opponents are silent.

Vul: Both      ♦ AT3

HCP: 16      ♣ AQ42

---

**Board: 166**      ♠ 542      RHO is dealer. You bid second.

Dealer: West      ♥ A3      West (RHO) opens 1NT if possible.

Vul: N-S      ♦ KJ982

HCP: 8+1      ♣ 976

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**Board: 167**      ♠ KJ93      You are dealer.

Dealer: North      ♥ J98      The opponents are silent.

Vul: None      ♦ A7

HCP: 16      ♣ AK95

---

**Board: 168**      ♠ K974      RHO is dealer. You bid second.

Dealer: West      ♥ K632      West (RHO) opens 1NT if possible.

Vul: Both      ♦ Q87

HCP: 9      ♣ J6

---

**Board: 169**      ♠ 943      RHO is dealer. You bid second.

Dealer: West      ♥ 42      West (RHO) opens 1NT if possible.

Vul: E-W      ♦ KT96

HCP: 3      ♣ 8542

## Both hands (Answers Page)

| Board: 165          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AQT5 | ♠ 432  |   | 1NT | All Pass |   |
| Vul: Both           | ♥ T6   | ♥ KQ73 |   |     |          |   |
| North HCP: 16       | ♦ AT3  | ♦ 642  |   |     |          |   |
| South HCP: 5        | ♣ AQ42 | ♣ 965  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 166         | North:  | South:  | W   | N                     | E    | S               |
|--------------------|---------|---------|-----|-----------------------|------|-----------------|
| Dealer: West       | ♠ 542   | ♠ KJ7   | 1NT | Pass                  | Pass | 2♥ <sup>1</sup> |
| Vul: N-S           | ♥ A3    | ♥ K9865 |     | All Pass              |      |                 |
| North HCP: 8+1     | ♦ KJ982 | ♦ 7     |     |                       |      |                 |
| South HCP: 13+1    | ♣ 976   | ♣ AQ54  |     | 1. Cappelletti, 5M-4m |      |                 |
| Contract: 2♥ South |         |         |     |                       |      |                 |

| Board: 167          | North: | South:  | W   | N        | E | S |
|---------------------|--------|---------|-----|----------|---|---|
| Dealer: North       | ♠ KJ93 | ♠ T85   | 1NT | All Pass |   |   |
| Vul: None           | ♥ J98  | ♥ Q2    |     |          |   |   |
| North HCP: 16       | ♦ A7   | ♦ KQT53 |     |          |   |   |
| South HCP: 7+1      | ♣ AK95 | ♣ 872   |     |          |   |   |
| Contract: 1NT North |        |         |     |          |   |   |

| Board: 168         | North: | South:  | W    | N                     | E    | S               |
|--------------------|--------|---------|------|-----------------------|------|-----------------|
| Dealer: West       | ♠ K974 | ♠ AQJ85 | 1NT  | Pass                  | Pass | 2♠ <sup>1</sup> |
| Vul: Both          | ♥ K632 | ♥ -     | Pass | 3♠                    | Pass | 4♠              |
| North HCP: 9       | ♦ Q87  | ♦ A92   |      | All Pass              |      |                 |
| South HCP: 14+2    | ♣ J6   | ♣ KT932 |      | 1. Cappelletti, 5M-4m |      |                 |
| Contract: 4♠ South |        |         |      |                       |      |                 |

| Board: 169         | North: | South:  | W    | N                           | E        | S               |
|--------------------|--------|---------|------|-----------------------------|----------|-----------------|
| Dealer: West       | ♠ 943  | ♠ AT862 | 1NT  | Pass                        | Pass     | 2♦ <sup>1</sup> |
| Vul: E-W           | ♥ 42   | ♥ AQ53  | Pass | 2♠                          | All Pass |                 |
| North HCP: 3       | ♦ KT96 | ♦ J7    |      |                             |          |                 |
| South HCP: 15+1    | ♣ 8542 | ♣ A6    |      | 1. Cappelletti, both majors |          |                 |
| Contract: 2♠ North |        |         |      |                             |          |                 |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 165</b> | ♠ 432  | Partner is dealer.        |
| Dealer: North     | ♥ KQ73 | The opponents are silent. |
| Vul: Both         | ♦ 642  |                           |
| HCP: 5            | ♣ 965  |                           |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 166</b> | ♠ KJ7   | LHO is dealer.                    |
| Dealer: West      | ♥ K9865 | West (LHO) opens 1NT if possible. |
| Vul: N-S          | ♦ 7     |                                   |
| HCP: 13+1         | ♣ AQ54  |                                   |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 167</b> | ♠ T85   | Partner is dealer.        |
| Dealer: North     | ♥ Q2    | The opponents are silent. |
| Vul: None         | ♦ KQT53 |                           |
| HCP: 7+1          | ♣ 872   |                           |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 168</b> | ♠ AQJ85 | LHO is dealer.                    |
| Dealer: West      | ♥ -     | West (LHO) opens 1NT if possible. |
| Vul: Both         | ♦ A92   |                                   |
| HCP: 14+2         | ♣ KT932 |                                   |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 169</b> | ♠ AT862 | LHO is dealer.                    |
| Dealer: West      | ♥ AQ53  | West (LHO) opens 1NT if possible. |
| Vul: E-W          | ♦ J7    |                                   |
| HCP: 15+1         | ♣ A6    |                                   |

## Both hands (Answers Page)

| Board: 165          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AQT5 | ♠ 432  |   | 1NT | All Pass |   |
| Vul: Both           | ♥ T6   | ♥ KQ73 |   |     |          |   |
| North HCP: 16       | ♦ AT3  | ♦ 642  |   |     |          |   |
| South HCP: 5        | ♣ AQ42 | ♣ 965  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 166         | North:  | South:  | W   | N                     | E    | S               |
|--------------------|---------|---------|-----|-----------------------|------|-----------------|
| Dealer: West       | ♠ 542   | ♠ KJ7   | 1NT | Pass                  | Pass | 2♥ <sup>1</sup> |
| Vul: N-S           | ♥ A3    | ♥ K9865 |     | All Pass              |      |                 |
| North HCP: 8+1     | ♦ KJ982 | ♦ 7     |     |                       |      |                 |
| South HCP: 13+1    | ♣ 976   | ♣ AQ54  |     | 1. Cappelletti, 5M-4m |      |                 |
| Contract: 2♥ South |         |         |     |                       |      |                 |

| Board: 167          | North: | South:  | W   | N        | E | S |
|---------------------|--------|---------|-----|----------|---|---|
| Dealer: North       | ♠ KJ93 | ♠ T85   | 1NT | All Pass |   |   |
| Vul: None           | ♥ J98  | ♥ Q2    |     |          |   |   |
| North HCP: 16       | ♦ A7   | ♦ KQT53 |     |          |   |   |
| South HCP: 7+1      | ♣ AK95 | ♣ 872   |     |          |   |   |
| Contract: 1NT North |        |         |     |          |   |   |

| Board: 168         | North: | South:  | W    | N                     | E    | S               |
|--------------------|--------|---------|------|-----------------------|------|-----------------|
| Dealer: West       | ♠ K974 | ♠ AQJ85 | 1NT  | Pass                  | Pass | 2♠ <sup>1</sup> |
| Vul: Both          | ♥ K632 | ♥ -     | Pass | 3♠                    | Pass | 4♠              |
| North HCP: 9       | ♦ Q87  | ♦ A92   |      | All Pass              |      |                 |
| South HCP: 14+2    | ♣ J6   | ♣ KT932 |      | 1. Cappelletti, 5M-4m |      |                 |
| Contract: 4♠ South |        |         |      |                       |      |                 |

| Board: 169         | North: | South:  | W    | N                           | E        | S               |
|--------------------|--------|---------|------|-----------------------------|----------|-----------------|
| Dealer: West       | ♠ 943  | ♠ AT862 | 1NT  | Pass                        | Pass     | 2♦ <sup>1</sup> |
| Vul: E-W           | ♥ 42   | ♥ AQ53  | Pass | 2♠                          | All Pass |                 |
| North HCP: 3       | ♦ KT96 | ♦ J7    |      |                             |          |                 |
| South HCP: 15+1    | ♣ 8542 | ♣ A6    |      | 1. Cappelletti, both majors |          |                 |
| Contract: 2♠ North |        |         |      |                             |          |                 |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 170</b> | ♠ JT76 | Partner is dealer.        |
| Dealer: South     | ♥ J85  | The opponents are silent. |
| Vul: None         | ♦ J542 |                           |
| HCP: 5            | ♣ QT   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 171</b> | ♠ J52  | You are dealer.           |
| Dealer: North     | ♥ AK82 | The opponents are silent. |
| Vul: E-W          | ♦ KJT  |                           |
| HCP: 17           | ♣ KQ7  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 172</b> | ♠ T5   | Partner is dealer.        |
| Dealer: South     | ♥ A532 | The opponents are silent. |
| Vul: Both         | ♦ T873 |                           |
| HCP: 4            | ♣ 875  |                           |

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|                   |        |                                    |
|-------------------|--------|------------------------------------|
| <b>Board: 173</b> | ♠ Q3   | RHO is dealer. You bid second.     |
| Dealer: West      | ♥ K842 | West (RHO) opens 1NT if possible.  |
| Vul: N-S          | ♦ T75  | West (RHO) Doubles 2♦ if possible. |
| HCP: 6            | ♣ J972 |                                    |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 174</b> | ♠ QJ54 | Partner is dealer.        |
| Dealer: South     | ♥ 9752 | The opponents are silent. |
| Vul: E-W          | ♦ K8   |                           |
| HCP: 6            | ♣ T97  |                           |

## Both hands (Answers Page)

| Board: 170          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ JT76 | ♠ K84   |   |          |   | 1NT |
| Vul: None           | ♥ J85  | ♥ KQT   |   | All Pass |   |     |
| North HCP: 5        | ♦ J542 | ♦ 86    |   |          |   |     |
| South HCP: 15+1     | ♣ QT   | ♣ AK853 |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 171          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ J52  | ♠ AQ84  |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ AK82 | ♥ T6    |   |     |          |   |
| North HCP: 17       | ♦ KJT  | ♦ 98652 |   |     |          |   |
| South HCP: 6+1      | ♣ KQ7  | ♣ 94    |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 172          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ T5   | ♠ K74   |   |          |   | 1NT |
| Vul: Both           | ♥ A532 | ♥ 86    |   | All Pass |   |     |
| North HCP: 4        | ♦ T873 | ♦ KJ5   |   |          |   |     |
| South HCP: 16+1     | ♣ 875  | ♣ AKQ42 |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 173         | North: | South:  | W   | N                           | E        | S               |
|--------------------|--------|---------|-----|-----------------------------|----------|-----------------|
| Dealer: West       | ♠ Q3   | ♠ AT842 | 1NT | Pass                        | Pass     | 2♦ <sup>1</sup> |
| Vul: N-S           | ♥ K842 | ♥ QJT9  | X   | 2♥                          | All Pass |                 |
| North HCP: 6       | ♦ T75  | ♦ AJ    |     |                             |          |                 |
| South HCP: 14+1    | ♣ J972 | ♣ Q6    |     | 1. Cappelletti, both majors |          |                 |
| Contract: 2♥ North |        |         |     |                             |          |                 |

| Board: 174          | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ QJ54 | ♠ AK97 |   |          |   | 1NT |
| Vul: E-W            | ♥ 9752 | ♥ AT6  |   | All Pass |   |     |
| North HCP: 6        | ♦ K8   | ♦ Q5   |   |          |   |     |
| South HCP: 17       | ♣ T97  | ♣ A842 |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

**Board: 170**      ♠ K84      You are dealer.

Dealer: South      ♥ KQT      The opponents are silent.

Vul: None      ♦ 86

HCP: 15+1      ♣ AK853

---

**Board: 171**      ♠ AQ84      Partner is dealer.

Dealer: North      ♥ T6      The opponents are silent.

Vul: E-W      ♦ 98652

HCP: 6+1      ♣ 94

---

**Board: 172**      ♠ K74      You are dealer.

Dealer: South      ♥ 86      The opponents are silent.

Vul: Both      ♦ KJ5

HCP: 16+1      ♣ AKQ42

---

**Board: 173**      ♠ AT842      LHO is dealer.

Dealer: West      ♥ QJT9      West (LHO) opens 1NT if possible.

Vul: N-S      ♦ AJ      West (LHO) Doubles 2♦ if possible.

HCP: 14+1      ♣ Q6

---

**Board: 174**      ♠ AK97      You are dealer.

Dealer: South      ♥ AT6      The opponents are silent.

Vul: E-W      ♦ Q5

HCP: 17      ♣ A842

## Both hands (Answers Page)

| Board: 170          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ JT76 | ♠ K84   |   |          |   | 1NT |
| Vul: None           | ♥ J85  | ♥ KQT   |   | All Pass |   |     |
| North HCP: 5        | ♦ J542 | ♦ 86    |   |          |   |     |
| South HCP: 15+1     | ♣ QT   | ♣ AK853 |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 171          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ J52  | ♠ AQ84  |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ AK82 | ♥ T6    |   |     |          |   |
| North HCP: 17       | ♦ KJT  | ♦ 98652 |   |     |          |   |
| South HCP: 6+1      | ♣ KQ7  | ♣ 94    |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 172          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ T5   | ♠ K74   |   |          |   | 1NT |
| Vul: Both           | ♥ A532 | ♥ 86    |   | All Pass |   |     |
| North HCP: 4        | ♦ T873 | ♦ KJ5   |   |          |   |     |
| South HCP: 16+1     | ♣ 875  | ♣ AKQ42 |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 173         | North: | South:  | W   | N                           | E        | S               |
|--------------------|--------|---------|-----|-----------------------------|----------|-----------------|
| Dealer: West       | ♠ Q3   | ♠ AT842 | 1NT | Pass                        | Pass     | 2♦ <sup>1</sup> |
| Vul: N-S           | ♥ K842 | ♥ QJT9  | X   | 2♥                          | All Pass |                 |
| North HCP: 6       | ♦ T75  | ♦ AJ    |     |                             |          |                 |
| South HCP: 14+1    | ♣ J972 | ♣ Q6    |     | 1. Cappelletti, both majors |          |                 |
| Contract: 2♥ North |        |         |     |                             |          |                 |

| Board: 174          | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ QJ54 | ♠ AK97 |   |          |   | 1NT |
| Vul: E-W            | ♥ 9752 | ♥ AT6  |   | All Pass |   |     |
| North HCP: 6        | ♦ K8   | ♦ Q5   |   |          |   |     |
| South HCP: 17       | ♣ T97  | ♣ A842 |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

**Board: 175**      ♠ 9732      You are dealer.

Dealer: North      ♥ AKT7      The opponents are silent.

Vul: Both      ♦ AQ4

HCP: 16      ♣ K8

---

**Board: 176**      ♠ T32      Partner is dealer.

Dealer: South      ♥ QT      The opponents are silent.

Vul: E-W      ♦ A975

HCP: 6      ♣ 8532

---

**Board: 177**      ♠ AQ86532      LHO is dealer.

Dealer: East      ♥ K5      East (LHO) opens 1NT if possible.

Vul: Both      ♦ T      West (RHO) Doubles 2♦ if possible.

HCP: 15+3      ♣ AQ4      West (RHO) bids 3♣ if possible.

West (RHO) Doubles 3♠ if possible.

---

**Board: 178**      ♠ A872      RHO is dealer. You bid second.

Dealer: West      ♥ K543      West (RHO) opens 1NT if possible.

Vul: E-W      ♦ A

HCP: 11      ♣ T963

## Both hands (Answers Page)

| Board: 175          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ 9732 | ♠ Q5    |   | 1NT | All Pass |   |
| Vul: Both           | ♥ AKT7 | ♥ Q5    |   |     |          |   |
| North HCP: 16       | ♦ AQ4  | ♦ T853  |   |     |          |   |
| South HCP: 7+1      | ♣ K8   | ♣ QJ532 |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 176          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ T32  | ♠ AKJ97 |   |          |   | 1NT |
| Vul: E-W            | ♥ QT   | ♥ 73    |   | All Pass |   |     |
| North HCP: 6        | ♦ A975 | ♦ KQT   |   |          |   |     |
| South HCP: 16+1     | ♣ 8532 | ♣ QJ7   |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 177          | North:    | South:   | W    | N               | E    | S               |
|---------------------|-----------|----------|------|-----------------|------|-----------------|
| Dealer: East        | ♠ AQ86532 | ♠ 97     |      |                 | 1NT  | Pass            |
| Vul: Both           | ♥ K5      | ♥ T97432 | Pass | 2♣ <sup>1</sup> | Pass | 2♦ <sup>2</sup> |
| North HCP: 15+3     | ♦ T       | ♦ Q762   | X    | 2♠              | Pass | Pass            |
| South HCP: 2+2      | ♣ AQ4     | ♣ 3      | 3♣   | 3♠              | Pass | Pass            |
| Contract: 3♠X North |           |          | X    | All Pass        |      |                 |

1. Cappelletti, any 6+suit
2. automat

| Board: 178         | North: | South:  | W    | N    | E        | S               |
|--------------------|--------|---------|------|------|----------|-----------------|
| Dealer: West       | ♠ A872 | ♠ KJ643 | 1NT  | Pass | Pass     | 2♠ <sup>1</sup> |
| Vul: E-W           | ♥ K543 | ♥ 86    | Pass | 4♠   | All Pass |                 |
| North HCP: 11      | ♦ A    | ♦ K652  |      |      |          |                 |
| South HCP: 11+1    | ♣ T963 | ♣ A4    |      |      |          |                 |
| Contract: 4♠ North |        |         |      |      |          |                 |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 175</b> | ♠ Q5    | Partner is dealer.        |
| Dealer: North     | ♥ Q5    | The opponents are silent. |
| Vul: Both         | ♦ T853  |                           |
| HCP: 7+1          | ♣ QJ532 |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 176</b> | ♠ AKJ97 | You are dealer.           |
| Dealer: South     | ♥ 73    | The opponents are silent. |
| Vul: E-W          | ♦ KQT   |                           |
| HCP: 16+1         | ♣ QJ7   |                           |

---

|                   |          |                                    |
|-------------------|----------|------------------------------------|
| <b>Board: 177</b> | ♠ 97     | RHO is dealer. You bid second.     |
| Dealer: East      | ♥ T97432 | East (RHO) opens 1NT if possible.  |
| Vul: Both         | ♦ Q762   | West (LHO) Doubles 2♦ if possible. |
| HCP: 2+2          | ♣ 3      | West (LHO) bids 3♣ if possible.    |
|                   |          | West (LHO) Doubles 3♠ if possible. |

---

|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 178</b> | ♠ KJ643 | LHO is dealer.                    |
| Dealer: West      | ♥ 86    | West (LHO) opens 1NT if possible. |
| Vul: E-W          | ♦ K652  |                                   |
| HCP: 11+1         | ♣ A4    |                                   |

## Both hands (Answers Page)

| Board: 175          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ 9732 | ♠ Q5    |   | 1NT | All Pass |   |
| Vul: Both           | ♥ AKT7 | ♥ Q5    |   |     |          |   |
| North HCP: 16       | ♦ AQ4  | ♦ T853  |   |     |          |   |
| South HCP: 7+1      | ♣ K8   | ♣ QJ532 |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 176          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ T32  | ♠ AKJ97 |   |          |   | 1NT |
| Vul: E-W            | ♥ QT   | ♥ 73    |   | All Pass |   |     |
| North HCP: 6        | ♦ A975 | ♦ KQT   |   |          |   |     |
| South HCP: 16+1     | ♣ 8532 | ♣ QJ7   |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 177          | North:    | South:   | W    | N               | E    | S               |
|---------------------|-----------|----------|------|-----------------|------|-----------------|
| Dealer: East        | ♠ AQ86532 | ♠ 97     |      |                 | 1NT  | Pass            |
| Vul: Both           | ♥ K5      | ♥ T97432 | Pass | 2♣ <sup>1</sup> | Pass | 2♦ <sup>2</sup> |
| North HCP: 15+3     | ♦ T       | ♦ Q762   | X    | 2♠              | Pass | Pass            |
| South HCP: 2+2      | ♣ AQ4     | ♣ 3      | 3♣   | 3♠              | Pass | Pass            |
| Contract: 3♠X North |           |          | X    | All Pass        |      |                 |

1. Cappelletti, any 6+suit
2. automat

| Board: 178         | North: | South:  | W    | N    | E        | S               |
|--------------------|--------|---------|------|------|----------|-----------------|
| Dealer: West       | ♠ A872 | ♠ KJ643 | 1NT  | Pass | Pass     | 2♠ <sup>1</sup> |
| Vul: E-W           | ♥ K543 | ♥ 86    | Pass | 4♠   | All Pass |                 |
| North HCP: 11      | ♦ A    | ♦ K652  |      |      |          |                 |
| South HCP: 11+1    | ♣ T963 | ♣ A4    |      |      |          |                 |
| Contract: 4♠ North |        |         |      |      |          |                 |

**Board: 179**      ♠ K62      RHO is dealer. You bid second.

Dealer: West      ♥ 86      West (RHO) opens 1NT if possible.

Vul: Both      ♦ K6532

HCP: 7+1      ♣ J87

---

**Board: 180**      ♠ 73      RHO is dealer. You bid second.

Dealer: West      ♥ A543      West (RHO) opens 1NT if possible.

Vul: None      ♦ QT

HCP: 9+1      ♣ QJT73

---

**Board: 181**      ♠ AT8      You are dealer.

Dealer: North      ♥ K95      The opponents are silent.

Vul: E-W      ♦ AJ4

HCP: 16      ♣ A632

---

**Board: 182**      ♠ KQJT7      LHO is dealer.

Dealer: East      ♥ A8      East (LHO) opens 1NT if possible.

Vul: Both      ♦ J872

HCP: 15+1      ♣ A4

---

**Board: 183**      ♠ A75      You are dealer.

Dealer: North      ♥ K543      The opponents are silent.

Vul: None      ♦ AK6

HCP: 16      ♣ Q32

## Both hands (Answers Page)

**Board: 179**

Dealer: West

**North:**

♠ K62

**South:**

♠ AQJT4

**W    N    E    S**

 1NT   Pass   Pass   2♦<sup>1</sup>

Vul: Both

♥ 86

♥ KQ94

Pass   2♠   All Pass

North HCP: 7+1

♦ K6532

♦ T7

1. Cappelletti, both majors

South HCP: 12+1

♣ J87

♣ T9

Contract: 2♠ North

**Board: 180**

Dealer: West

**North:**

♠ 73

**South:**

♠ AKJT65

**W    N    E    S**

 1NT   Pass   Pass   2♣<sup>1</sup>

Vul: None

♥ A543

♥ Q98

 Pass   2♦<sup>2</sup>   Pass   2♠

North HCP: 9+1

♦ QT

♦ J95

Pass   3♠   Pass   4♠

South HCP: 11+2

♣ QJT73

♣ 4

All Pass

Contract: 4♠ South

1. Cappelletti, any 6+suit

2. automat

**Board: 181**

Dealer: North

**North:**

♠ AT8

**South:**

♠ J2

**W    N    E    S**

1NT   All Pass

Vul: E-W

♥ K95

♥ J63

North HCP: 16

♦ AJ4

♦ K63

South HCP: 6+1

♣ A632

♣ JT875

Contract: 1NT North

**Board: 182**

Dealer: East

**North:**

♠ KQJT7

**South:**

♠ 82

**W    N    E    S**

1NT   Pass

Vul: Both

♥ A8

♥ Q9643

Pass   X   Pass   2♥

North HCP: 15+1

♦ J872

♦ 543

All Pass

South HCP: 4+1

♣ A4

♣ Q97

Contract: 2♥ South

**Board: 183**

Dealer: North

**North:**

♠ A75

**South:**

♠ Q982

**W    N    E    S**

1NT   All Pass

Vul: None

♥ K543

♥ 92

North HCP: 16

♦ AK6

♦ J83

South HCP: 6

♣ Q32

♣ KT85

Contract: 1NT North

|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 179</b> | ♠ AQJT4 | LHO is dealer.                    |
| Dealer: West      | ♥ KQ94  | West (LHO) opens 1NT if possible. |
| Vul: Both         | ♦ T7    |                                   |
| HCP: 12+1         | ♣ T9    |                                   |

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|                   |          |                                   |
|-------------------|----------|-----------------------------------|
| <b>Board: 180</b> | ♠ AKJT65 | LHO is dealer.                    |
| Dealer: West      | ♥ Q98    | West (LHO) opens 1NT if possible. |
| Vul: None         | ♦ J95    |                                   |
| HCP: 11+2         | ♣ 4      |                                   |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 181</b> | ♠ J2    | Partner is dealer.        |
| Dealer: North     | ♥ J63   | The opponents are silent. |
| Vul: E-W          | ♦ K63   |                           |
| HCP: 6+1          | ♣ JT875 |                           |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 182</b> | ♠ 82    | RHO is dealer. You bid second.    |
| Dealer: East      | ♥ Q9643 | East (RHO) opens 1NT if possible. |
| Vul: Both         | ♦ 543   |                                   |
| HCP: 4+1          | ♣ Q97   |                                   |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 183</b> | ♠ Q982 | Partner is dealer.        |
| Dealer: North     | ♥ 92   | The opponents are silent. |
| Vul: None         | ♦ J83  |                           |
| HCP: 6            | ♣ KT85 |                           |

## Both hands (Answers Page)

**Board: 179**

Dealer: West

**North:**

♠ K62

**South:**

♠ AQJT4

**W    N    E    S**

 1NT   Pass   Pass   2♦<sup>1</sup>

Vul: Both

♥ 86

♥ KQ94

Pass   2♠   All Pass

North HCP: 7+1

♦ K6532

♦ T7

1. Cappelletti, both majors

South HCP: 12+1

♣ J87

♣ T9

Contract: 2♠ North

**Board: 180**

Dealer: West

**North:**

♠ 73

**South:**

♠ AKJT65

**W    N    E    S**

 1NT   Pass   Pass   2♣<sup>1</sup>

Vul: None

♥ A543

♥ Q98

 Pass   2♦<sup>2</sup>   Pass   2♠

North HCP: 9+1

♦ QT

♦ J95

Pass   3♠   Pass   4♠

South HCP: 11+2

♣ QJT73

♣ 4

All Pass

Contract: 4♠ South

1. Cappelletti, any 6+suit

2. automat

**Board: 181**

Dealer: North

**North:**

♠ AT8

**South:**

♠ J2

**W    N    E    S**

1NT   All Pass

Vul: E-W

♥ K95

♥ J63

North HCP: 16

♦ AJ4

♦ K63

South HCP: 6+1

♣ A632

♣ JT875

Contract: 1NT North

**Board: 182**

Dealer: East

**North:**

♠ KQJT7

**South:**

♠ 82

**W    N    E    S**

1NT   Pass

Vul: Both

♥ A8

♥ Q9643

Pass   X   Pass   2♥

North HCP: 15+1

♦ J872

♦ 543

All Pass

South HCP: 4+1

♣ A4

♣ Q97

Contract: 2♥ South

**Board: 183**

Dealer: North

**North:**

♠ A75

**South:**

♠ Q982

**W    N    E    S**

1NT   All Pass

Vul: None

♥ K543

♥ 92

North HCP: 16

♦ AK6

♦ J83

South HCP: 6

♣ Q32

♣ KT85

Contract: 1NT North

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 184</b> | ♠ Q643 | Partner is dealer.        |
| Dealer: South     | ♥ Q    | The opponents are silent. |
| Vul: N-S          | ♦ 9832 |                           |
| HCP: 4            | ♣ 7542 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 185</b> | ♠ Q86  | You are dealer.           |
| Dealer: North     | ♥ AJ4  | The opponents are silent. |
| Vul: E-W          | ♦ AJ7  |                           |
| HCP: 16           | ♣ A643 |                           |

---

|                   |        |                                   |
|-------------------|--------|-----------------------------------|
| <b>Board: 186</b> | ♠ A    | RHO is dealer. You bid second.    |
| Dealer: West      | ♥ Q874 | West (RHO) opens 1NT if possible. |
| Vul: Both         | ♦ 8653 | West (RHO) bids 2♠ if possible.   |
| HCP: 6            | ♣ 9752 |                                   |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 187</b> | ♠ AT92 | You are dealer.           |
| Dealer: North     | ♥ AT42 | The opponents are silent. |
| Vul: N-S          | ♦ AKQ  |                           |
| HCP: 17           | ♣ 54   |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 188</b> | ♠ AJ98 | Partner is dealer.        |
| Dealer: South     | ♥ T93  | The opponents are silent. |
| Vul: Both         | ♦ 762  |                           |
| HCP: 6            | ♣ JT5  |                           |

## Both hands (Answers Page)

| Board: 184          | North: | South: | W        | N | E | S   |
|---------------------|--------|--------|----------|---|---|-----|
| Dealer: South       | ♠ Q643 | ♠ AJ98 |          |   |   | 1NT |
| Vul: N-S            | ♥ Q    | ♥ K952 | All Pass |   |   |     |
| North HCP: 4        | ♦ 9832 | ♦ Q6   |          |   |   |     |
| South HCP: 17       | ♣ 7542 | ♣ AK8  |          |   |   |     |
| Contract: 1NT South |        |        |          |   |   |     |

| Board: 185          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ Q86  | ♠ T42  |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ AJ4  | ♥ Q5   |   |     |          |   |
| North HCP: 16       | ♦ AJ7  | ♦ Q984 |   |     |          |   |
| South HCP: 5        | ♣ A643 | ♣ J985 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 186         | North: | South:  | W        | N    | E    | S  |
|--------------------|--------|---------|----------|------|------|----|
| Dealer: West       | ♠ A    | ♠ QJ86  | 1NT      | Pass | Pass | X  |
| Vul: Both          | ♥ Q874 | ♥ KT    | 2♠       | X    | Pass | 3♣ |
| North HCP: 6       | ♦ 8653 | ♦ K9    | All Pass |      |      |    |
| South HCP: 15+1    | ♣ 9752 | ♣ KQJT4 |          |      |      |    |
| Contract: 3♣ South |        |         |          |      |      |    |

| Board: 187          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AT92 | ♠ 873  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ AT42 | ♥ Q5   |   |     |          |   |
| North HCP: 17       | ♦ AKQ  | ♦ 8653 |   |     |          |   |
| South HCP: 6        | ♣ 54   | ♣ AT92 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 188          | North: | South:  | W        | N | E | S   |
|---------------------|--------|---------|----------|---|---|-----|
| Dealer: South       | ♠ AJ98 | ♠ K2    |          |   |   | 1NT |
| Vul: Both           | ♥ T93  | ♥ AQ874 | All Pass |   |   |     |
| North HCP: 6        | ♦ 762  | ♦ KJT   |          |   |   |     |
| South HCP: 17+1     | ♣ JT5  | ♣ A93   |          |   |   |     |
| Contract: 1NT South |        |         |          |   |   |     |

**Board: 184**      ♠ AJ98      You are dealer.

Dealer: South      ♥ K952      The opponents are silent.

Vul: N-S      ♦ Q6

HCP: 17      ♣ AK8

---

**Board: 185**      ♠ T42      Partner is dealer.

Dealer: North      ♥ Q5      The opponents are silent.

Vul: E-W      ♦ Q984

HCP: 5      ♣ J985

---

**Board: 186**      ♠ QJ86      LHO is dealer.

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

Vul: Both      ♦ K9      West (LHO) bids 2♠ if possible.

HCP: 15+1      ♣ KQJT4

---

**Board: 187**      ♠ 873      Partner is dealer.

Dealer: North      ♥ Q5      The opponents are silent.

Vul: N-S      ♦ 8653

HCP: 6      ♣ AT92

---

**Board: 188**      ♠ K2      You are dealer.

Dealer: South      ♥ AQ874      The opponents are silent.

Vul: Both      ♦ KJT

HCP: 17+1      ♣ A93

## Both hands (Answers Page)

| Board: 184          | North: | South: | W        | N | E | S   |
|---------------------|--------|--------|----------|---|---|-----|
| Dealer: South       | ♠ Q643 | ♠ AJ98 |          |   |   | 1NT |
| Vul: N-S            | ♥ Q    | ♥ K952 | All Pass |   |   |     |
| North HCP: 4        | ♦ 9832 | ♦ Q6   |          |   |   |     |
| South HCP: 17       | ♣ 7542 | ♣ AK8  |          |   |   |     |
| Contract: 1NT South |        |        |          |   |   |     |

| Board: 185          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ Q86  | ♠ T42  |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ AJ4  | ♥ Q5   |   |     |          |   |
| North HCP: 16       | ♦ AJ7  | ♦ Q984 |   |     |          |   |
| South HCP: 5        | ♣ A643 | ♣ J985 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 186         | North: | South:  | W        | N    | E    | S  |
|--------------------|--------|---------|----------|------|------|----|
| Dealer: West       | ♠ A    | ♠ QJ86  | 1NT      | Pass | Pass | X  |
| Vul: Both          | ♥ Q874 | ♥ KT    | 2♠       | X    | Pass | 3♣ |
| North HCP: 6       | ♦ 8653 | ♦ K9    | All Pass |      |      |    |
| South HCP: 15+1    | ♣ 9752 | ♣ KQJT4 |          |      |      |    |
| Contract: 3♣ South |        |         |          |      |      |    |

| Board: 187          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AT92 | ♠ 873  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ AT42 | ♥ Q5   |   |     |          |   |
| North HCP: 17       | ♦ AKQ  | ♦ 8653 |   |     |          |   |
| South HCP: 6        | ♣ 54   | ♣ AT92 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 188          | North: | South:  | W        | N | E | S   |
|---------------------|--------|---------|----------|---|---|-----|
| Dealer: South       | ♠ AJ98 | ♠ K2    |          |   |   | 1NT |
| Vul: Both           | ♥ T93  | ♥ AQ874 | All Pass |   |   |     |
| North HCP: 6        | ♦ 762  | ♦ KJT   |          |   |   |     |
| South HCP: 17+1     | ♣ JT5  | ♣ A93   |          |   |   |     |
| Contract: 1NT South |        |         |          |   |   |     |

**Board: 189**      ♠ AQ6      You are dealer.

Dealer: North      ♥ K8      The opponents are silent.

Vul: N-S      ♦ K9765

HCP: 16+1      ♣ A96

---

**Board: 190**      ♠ 63      RHO is dealer. You bid second.

Dealer: West      ♥ AJ864      West (RHO) opens 1NT if possible.

Vul: Both      ♦ JT3

HCP: 8+1      ♣ Q52

---

**Board: 191**      ♠ K6      You are dealer.

Dealer: North      ♥ AT83      The opponents are silent.

Vul: E-W      ♦ K94

HCP: 15      ♣ KQ75

---

**Board: 192**      ♠ KJ      Partner is dealer.

Dealer: South      ♥ 83      The opponents are silent.

Vul: E-W      ♦ Q862

HCP: 8+1      ♣ QT873

---

**Board: 193**      ♠ Q82      You are dealer.

Dealer: North      ♥ QJ      The opponents are silent.

Vul: E-W      ♦ AKQT8

HCP: 15+1      ♣ J95

## Both hands (Answers Page)

| Board: 189          | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AQ6   | ♠ T75  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ K8    | ♥ Q5   |   |     |          |   |
| North HCP: 16+1     | ♦ K9765 | ♦ JT43 |   |     |          |   |
| South HCP: 5        | ♣ A96   | ♣ Q543 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 190         | North:  | South:   | W                          | N               | E        | S               |
|--------------------|---------|----------|----------------------------|-----------------|----------|-----------------|
| Dealer: West       | ♠ 63    | ♠ AQJ842 | 1NT                        | Pass            | Pass     | 2♣ <sup>1</sup> |
| Vul: Both          | ♥ AJ864 | ♥ KQ5    | Pass                       | 2♦ <sup>2</sup> | Pass     | 2♠              |
| North HCP: 8+1     | ♦ JT3   | ♦ 86     | Pass                       | 3♠              | All Pass |                 |
| South HCP: 12+2    | ♣ Q52   | ♣ 86     |                            |                 |          |                 |
| Contract: 3♠ North |         |          | 1. Cappelletti, any 6+suit |                 |          |                 |
|                    |         |          | 2. automat                 |                 |          |                 |

| Board: 191          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ K6   | ♠ 2    |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ AT83 | ♥ QJ54 |   |     |          |   |
| North HCP: 15       | ♦ K94  | ♦ Q852 |   |     |          |   |
| South HCP: 6        | ♣ KQ75 | ♣ J986 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 192          | North:  | South: | W | N        | E | S   |
|---------------------|---------|--------|---|----------|---|-----|
| Dealer: South       | ♠ KJ    | ♠ AQT2 |   |          |   | 1NT |
| Vul: E-W            | ♥ 83    | ♥ AKT5 |   | All Pass |   |     |
| North HCP: 8+1      | ♦ Q862  | ♦ 94   |   |          |   |     |
| South HCP: 17       | ♣ QT873 | ♣ A92  |   |          |   |     |
| Contract: 1NT South |         |        |   |          |   |     |

| Board: 193          | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ Q82   | ♠ 97   |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ QJ    | ♥ 9862 |   |     |          |   |
| North HCP: 15+1     | ♦ AKQT8 | ♦ J74  |   |     |          |   |
| South HCP: 3        | ♣ J95   | ♣ QT74 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 189</b> | ♠ T75  | Partner is dealer.        |
| Dealer: North     | ♥ Q5   | The opponents are silent. |
| Vul: N-S          | ♦ JT43 |                           |
| HCP: 5            | ♣ Q543 |                           |

---

|                   |          |                                   |
|-------------------|----------|-----------------------------------|
| <b>Board: 190</b> | ♠ AQJ842 | LHO is dealer.                    |
| Dealer: West      | ♥ KQ5    | West (LHO) opens 1NT if possible. |
| Vul: Both         | ♦ 86     |                                   |
| HCP: 12+2         | ♣ 86     |                                   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 191</b> | ♠ 2    | Partner is dealer.        |
| Dealer: North     | ♥ QJ54 | The opponents are silent. |
| Vul: E-W          | ♦ Q852 |                           |
| HCP: 6            | ♣ J986 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 192</b> | ♠ AQT2 | You are dealer.           |
| Dealer: South     | ♥ AKT5 | The opponents are silent. |
| Vul: E-W          | ♦ 94   |                           |
| HCP: 17           | ♣ A92  |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 193</b> | ♠ 97   | Partner is dealer.        |
| Dealer: North     | ♥ 9862 | The opponents are silent. |
| Vul: E-W          | ♦ J74  |                           |
| HCP: 3            | ♣ QT74 |                           |

## Both hands (Answers Page)

| Board: 189          | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AQ6   | ♠ T75  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ K8    | ♥ Q5   |   |     |          |   |
| North HCP: 16+1     | ♦ K9765 | ♦ JT43 |   |     |          |   |
| South HCP: 5        | ♣ A96   | ♣ Q543 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 190         | North:  | South:   | W                          | N               | E        | S               |
|--------------------|---------|----------|----------------------------|-----------------|----------|-----------------|
| Dealer: West       | ♠ 63    | ♠ AQJ842 | 1NT                        | Pass            | Pass     | 2♣ <sup>1</sup> |
| Vul: Both          | ♥ AJ864 | ♥ KQ5    | Pass                       | 2♦ <sup>2</sup> | Pass     | 2♠              |
| North HCP: 8+1     | ♦ JT3   | ♦ 86     | Pass                       | 3♠              | All Pass |                 |
| South HCP: 12+2    | ♣ Q52   | ♣ 86     |                            |                 |          |                 |
| Contract: 3♠ North |         |          | 1. Cappelletti, any 6+suit |                 |          |                 |
|                    |         |          | 2. automat                 |                 |          |                 |

| Board: 191          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ K6   | ♠ 2    |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ AT83 | ♥ QJ54 |   |     |          |   |
| North HCP: 15       | ♦ K94  | ♦ Q852 |   |     |          |   |
| South HCP: 6        | ♣ KQ75 | ♣ J986 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 192          | North:  | South: | W | N        | E | S   |
|---------------------|---------|--------|---|----------|---|-----|
| Dealer: South       | ♠ KJ    | ♠ AQT2 |   |          |   | 1NT |
| Vul: E-W            | ♥ 83    | ♥ AKT5 |   | All Pass |   |     |
| North HCP: 8+1      | ♦ Q862  | ♦ 94   |   |          |   |     |
| South HCP: 17       | ♣ QT873 | ♣ A92  |   |          |   |     |
| Contract: 1NT South |         |        |   |          |   |     |

| Board: 193          | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ Q82   | ♠ 97   |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ QJ    | ♥ 9862 |   |     |          |   |
| North HCP: 15+1     | ♦ AKQT8 | ♦ J74  |   |     |          |   |
| South HCP: 3        | ♣ J95   | ♣ QT74 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 194</b> | ♠ 95    | Partner is dealer.        |
| Dealer: South     | ♥ 965   | The opponents are silent. |
| Vul: N-S          | ♦ QJ952 |                           |
| HCP: 3+1          | ♣ 982   |                           |

---

|                   |          |                                   |
|-------------------|----------|-----------------------------------|
| <b>Board: 195</b> | ♠ J2     | RHO is dealer. You bid second.    |
| Dealer: West      | ♥ 43     | West (RHO) opens 1NT if possible. |
| Vul: Both         | ♦ J64    |                                   |
| HCP: 4+2          | ♣ Q76532 |                                   |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 196</b> | ♠ -     | Partner is dealer.        |
| Dealer: South     | ♥ KJ84  | The opponents are silent. |
| Vul: E-W          | ♦ T7632 |                           |
| HCP: 5+1          | ♣ J982  |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 197</b> | ♠ AQT98 | You are dealer.           |
| Dealer: North     | ♥ K72   | The opponents are silent. |
| Vul: N-S          | ♦ Q87   |                           |
| HCP: 15+1         | ♣ A5    |                           |

---

|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 198</b> | ♠ AJT   | RHO is dealer. You bid second.    |
| Dealer: West      | ♥ K75   | West (RHO) opens 1NT if possible. |
| Vul: Both         | ♦ 85    |                                   |
| HCP: 9+1          | ♣ JT765 |                                   |

## Both hands (Answers Page)

**Board: 194**

Dealer: South

**North:**

♠ 95

**South:**

♠ AQ4

W N E S

1NT

Vul: N-S

♥ 965

♥ AKJ

All Pass

North HCP: 3+1

♦ QJ952

♦ 876

South HCP: 17

♣ 982

♣ KT53

Contract: 1NT South

**Board: 195**

Dealer: West

**North:**

♠ J2

**South:**

♠ AK84

W N E S

1NT Pass Pass X

Vul: Both

♥ 43

♥ KT9

Pass 2♣ All Pass

North HCP: 4+2

♦ J64

♦ KQT98

South HCP: 15+1

♣ Q76532

♣ 9

Contract: 2♣ North

**Board: 196**

Dealer: South

**North:**

♠ -

**South:**

♠ AJ82

W N E S

1NT

Vul: E-W

♥ KJ84

♥ A97

All Pass

North HCP: 5+1

♦ T7632

♦ AQJ5

South HCP: 16

♣ J982

♣ 75

Contract: 1NT South

**Board: 197**

Dealer: North

**North:**

♠ AQT98

**South:**

♠ 64

W N E S

1NT All Pass

Vul: N-S

♥ K72

♥ 84

North HCP: 15+1

♦ Q87

♦ A9652

South HCP: 8+1

♣ A5

♣ KJ96

Contract: 1NT North

**Board: 198**

Dealer: West

**North:**

♠ AJT

**South:**

♠ Q86

W N E S

 1NT Pass Pass 2♥<sup>1</sup>

Vul: Both

♥ K75

♥ AJ64

Pass 3♥ All Pass

North HCP: 9+1

♦ 85

♦ K6432

1. Cappelletti, 5M-4m

South HCP: 12+2

♣ JT765

♣ -

Contract: 3♥ North

**Board: 194**      ♠ AQ4      You are dealer.

Dealer: South      ♥ AKJ      The opponents are silent.

Vul: N-S      ♦ 876

HCP: 17      ♣ KT53

---

**Board: 195**      ♠ AK84      LHO is dealer.

Dealer: West      ♥ KT9      West (LHO) opens 1NT if possible.

Vul: Both      ♦ KQT98

HCP: 15+1      ♣ 9

---

**Board: 196**      ♠ AJ82      You are dealer.

Dealer: South      ♥ A97      The opponents are silent.

Vul: E-W      ♦ AQJ5

HCP: 16      ♣ 75

---

**Board: 197**      ♠ 64      Partner is dealer.

Dealer: North      ♥ 84      The opponents are silent.

Vul: N-S      ♦ A9652

HCP: 8+1      ♣ KJ96

---

**Board: 198**      ♠ Q86      LHO is dealer.

Dealer: West      ♥ AQJ64      West (LHO) opens 1NT if possible.

Vul: Both      ♦ K6432

HCP: 12+2      ♣ -

## Both hands (Answers Page)

**Board: 194**

Dealer: South

**North:**

♠ 95

**South:**

♠ AQ4

W N E S

1NT

Vul: N-S

♥ 965

♥ AKJ

All Pass

North HCP: 3+1

♦ QJ952

♦ 876

South HCP: 17

♣ 982

♣ KT53

Contract: 1NT South

**Board: 195**

Dealer: West

**North:**

♠ J2

**South:**

♠ AK84

W N E S

1NT Pass Pass X

Vul: Both

♥ 43

♥ KT9

Pass 2♣ All Pass

North HCP: 4+2

♦ J64

♦ KQT98

South HCP: 15+1

♣ Q76532

♣ 9

Contract: 2♣ North

**Board: 196**

Dealer: South

**North:**

♠ -

**South:**

♠ AJ82

W N E S

1NT

Vul: E-W

♥ KJ84

♥ A97

All Pass

North HCP: 5+1

♦ T7632

♦ AQJ5

South HCP: 16

♣ J982

♣ 75

Contract: 1NT South

**Board: 197**

Dealer: North

**North:**

♠ AQT98

**South:**

♠ 64

W N E S

1NT All Pass

Vul: N-S

♥ K72

♥ 84

North HCP: 15+1

♦ Q87

♦ A9652

South HCP: 8+1

♣ A5

♣ KJ96

Contract: 1NT North

**Board: 198**

Dealer: West

**North:**

♠ AJT

**South:**

♠ Q86

W N E S

 1NT Pass Pass 2♥<sup>1</sup>

Vul: Both

♥ K75

♥ AJ64

Pass 3♥ All Pass

North HCP: 9+1

♦ 85

♦ K6432

1. Cappelletti, 5M-4m

South HCP: 12+2

♣ JT765

♣ -

Contract: 3♥ North

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 199</b> | ♠ A754 | You are dealer.           |
| Dealer: North     | ♥ T953 | The opponents are silent. |
| Vul: None         | ♦ A5   |                           |
| HCP: 15           | ♣ AK6  |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 200</b> | ♠ JT42 | Partner is dealer.        |
| Dealer: South     | ♥ 85   | The opponents are silent. |
| Vul: E-W          | ♦ J64  |                           |
| HCP: 2            | ♣ T985 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 201</b> | ♠ KQ7  | You are dealer.           |
| Dealer: North     | ♥ AT97 | The opponents are silent. |
| Vul: Both         | ♦ AK52 |                           |
| HCP: 16           | ♣ T2   |                           |

---

|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 202</b> | ♠ Q82   | RHO is dealer. You bid second.    |
| Dealer: West      | ♥ J83   | West (RHO) opens 1NT if possible. |
| Vul: None         | ♦ T9543 |                                   |
| HCP: 3+1          | ♣ 32    |                                   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 203</b> | ♠ A32  | You are dealer.           |
| Dealer: North     | ♥ AQ   | The opponents are silent. |
| Vul: None         | ♦ JT73 |                           |
| HCP: 15           | ♣ AT65 |                           |

## Both hands (Answers Page)

| Board: 199          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ A754 | ♠ Q93   |   | 1NT | All Pass |   |
| Vul: None           | ♥ T953 | ♥ J7    |   |     |          |   |
| North HCP: 15       | ♦ A5   | ♦ 963   |   |     |          |   |
| South HCP: 5+1      | ♣ AK6  | ♣ Q9832 |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 200          | North: | South: | W        | N | E   | S |
|---------------------|--------|--------|----------|---|-----|---|
| Dealer: South       | ♠ JT42 | ♠ 986  |          |   | 1NT |   |
| Vul: E-W            | ♥ 85   | ♥ Q762 | All Pass |   |     |   |
| North HCP: 2        | ♦ J64  | ♦ AKQ3 |          |   |     |   |
| South HCP: 15       | ♣ T985 | ♣ KJ   |          |   |     |   |
| Contract: 1NT South |        |        |          |   |     |   |

| Board: 201          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ KQ7  | ♠ 853   |   | 1NT | All Pass |   |
| Vul: Both           | ♥ AT97 | ♥ 63    |   |     |          |   |
| North HCP: 16       | ♦ AK52 | ♦ 98643 |   |     |          |   |
| South HCP: 4+1      | ♣ T2   | ♣ A97   |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 202         | North:  | South:  | W                     | N    | E    | S               |
|--------------------|---------|---------|-----------------------|------|------|-----------------|
| Dealer: West       | ♠ Q82   | ♠ T43   | 1NT                   | Pass | Pass | 2♥ <sup>1</sup> |
| Vul: None          | ♥ J83   | ♥ AQT65 | All Pass              |      |      |                 |
| North HCP: 3+1     | ♦ T9543 | ♦ A     |                       |      |      |                 |
| South HCP: 14+1    | ♣ 32    | ♣ KJ96  | 1. Cappelletti, 5M-4m |      |      |                 |
| Contract: 2♥ South |         |         |                       |      |      |                 |

| Board: 203          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ A32  | ♠ QJ76 |   | 1NT | All Pass |   |
| Vul: None           | ♥ AQ   | ♥ T875 |   |     |          |   |
| North HCP: 15       | ♦ JT73 | ♦ Q64  |   |     |          |   |
| South HCP: 5        | ♣ AT65 | ♣ 73   |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 199</b> | ♠ Q93   | Partner is dealer.        |
| Dealer: North     | ♥ J7    | The opponents are silent. |
| Vul: None         | ♦ 963   |                           |
| HCP: 5+1          | ♣ Q9832 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 200</b> | ♠ 986  | You are dealer.           |
| Dealer: South     | ♥ Q762 | The opponents are silent. |
| Vul: E-W          | ♦ AKQ3 |                           |
| HCP: 15           | ♣ KJ   |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 201</b> | ♠ 853   | Partner is dealer.        |
| Dealer: North     | ♥ 63    | The opponents are silent. |
| Vul: Both         | ♦ 98643 |                           |
| HCP: 4+1          | ♣ A97   |                           |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 202</b> | ♠ T43   | LHO is dealer.                    |
| Dealer: West      | ♥ AQT65 | West (LHO) opens 1NT if possible. |
| Vul: None         | ♦ A     |                                   |
| HCP: 14+1         | ♣ KJ96  |                                   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 203</b> | ♠ QJ76 | Partner is dealer.        |
| Dealer: North     | ♥ T875 | The opponents are silent. |
| Vul: None         | ♦ Q64  |                           |
| HCP: 5            | ♣ 73   |                           |

## Both hands (Answers Page)

| Board: 199          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ A754 | ♠ Q93   |   | 1NT | All Pass |   |
| Vul: None           | ♥ T953 | ♥ J7    |   |     |          |   |
| North HCP: 15       | ♦ A5   | ♦ 963   |   |     |          |   |
| South HCP: 5+1      | ♣ AK6  | ♣ Q9832 |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 200          | North: | South: | W        | N | E   | S |
|---------------------|--------|--------|----------|---|-----|---|
| Dealer: South       | ♠ JT42 | ♠ 986  |          |   | 1NT |   |
| Vul: E-W            | ♥ 85   | ♥ Q762 | All Pass |   |     |   |
| North HCP: 2        | ♦ J64  | ♦ AKQ3 |          |   |     |   |
| South HCP: 15       | ♣ T985 | ♣ KJ   |          |   |     |   |
| Contract: 1NT South |        |        |          |   |     |   |

| Board: 201          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ KQ7  | ♠ 853   |   | 1NT | All Pass |   |
| Vul: Both           | ♥ AT97 | ♥ 63    |   |     |          |   |
| North HCP: 16       | ♦ AK52 | ♦ 98643 |   |     |          |   |
| South HCP: 4+1      | ♣ T2   | ♣ A97   |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 202         | North:  | South:  | W                     | N    | E    | S               |
|--------------------|---------|---------|-----------------------|------|------|-----------------|
| Dealer: West       | ♠ Q82   | ♠ T43   | 1NT                   | Pass | Pass | 2♥ <sup>1</sup> |
| Vul: None          | ♥ J83   | ♥ AQT65 | All Pass              |      |      |                 |
| North HCP: 3+1     | ♦ T9543 | ♦ A     |                       |      |      |                 |
| South HCP: 14+1    | ♣ 32    | ♣ KJ96  | 1. Cappelletti, 5M-4m |      |      |                 |
| Contract: 2♥ South |         |         |                       |      |      |                 |

| Board: 203          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ A32  | ♠ QJ76 |   | 1NT | All Pass |   |
| Vul: None           | ♥ AQ   | ♥ T875 |   |     |          |   |
| North HCP: 15       | ♦ JT73 | ♦ Q64  |   |     |          |   |
| South HCP: 5        | ♣ AT65 | ♣ 73   |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 204</b> | ♠ T94  | Partner is dealer.        |
| Dealer: South     | ♥ T5   | The opponents are silent. |
| Vul: N-S          | ♦ J872 |                           |
| HCP: 5            | ♣ KJ72 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 205</b> | ♠ QT   | You are dealer.           |
| Dealer: North     | ♥ AJ42 | The opponents are silent. |
| Vul: Both         | ♦ JT2  |                           |
| HCP: 16           | ♣ AKJ4 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 206</b> | ♠ 8543 | Partner is dealer.        |
| Dealer: South     | ♥ Q7   | The opponents are silent. |
| Vul: E-W          | ♦ 974  |                           |
| HCP: 4            | ♣ Q432 |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 207</b> | ♠ AKJ53 | You are dealer.           |
| Dealer: North     | ♥ QT7   | The opponents are silent. |
| Vul: N-S          | ♦ AJ    |                           |
| HCP: 16+1         | ♣ J82   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 208</b> | ♠ QT6  | Partner is dealer.        |
| Dealer: South     | ♥ A84  | The opponents are silent. |
| Vul: None         | ♦ 542  |                           |
| HCP: 6            | ♣ T987 |                           |

## Both hands (Answers Page)

**Board: 204**

Dealer: South

**North:**

♠ T94

**South:**

♠ A653

W N E S

1NT

Vul: N-S

♥ T5

♥ A32

All Pass

North HCP: 5

♦ J872

♦ A63

South HCP: 16

♣ KJ72

♣ A53

Contract: 1NT South

**Board: 205**

Dealer: North

**North:**

♠ QT

**South:**

♠ 752

W N E S

1NT All Pass

Vul: Both

♥ AJ42

♥ 763

North HCP: 16

♦ JT2

♦ AK86

South HCP: 7

♣ AKJ4

♣ T98

Contract: 1NT North

**Board: 206**

Dealer: South

**North:**

♠ 8543

**South:**

♠ K6

W N E S

1NT

Vul: E-W

♥ Q7

♥ 942

All Pass

North HCP: 4

♦ 974

♦ AKQT6

South HCP: 16+1

♣ Q432

♣ AT6

Contract: 1NT South

**Board: 207**

Dealer: North

**North:**

♠ AKJ53

**South:**

♠ Q92

W N E S

1NT All Pass

Vul: N-S

♥ QT7

♥ J986

North HCP: 16+1

♦ AJ

♦ QT7

South HCP: 5

♣ J82

♣ 653

Contract: 1NT North

**Board: 208**

Dealer: South

**North:**

♠ QT6

**South:**

♠ A542

W N E S

1NT

Vul: None

♥ A84

♥ K93

All Pass

North HCP: 6

♦ 542

♦ 73

South HCP: 16

♣ T987

♣ AKQ3

Contract: 1NT South

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 204</b> | ♠ A653 | You are dealer.           |
| Dealer: South     | ♥ A32  | The opponents are silent. |
| Vul: N-S          | ♦ A63  |                           |
| HCP: 16           | ♣ A53  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 205</b> | ♠ 752  | Partner is dealer.        |
| Dealer: North     | ♥ 763  | The opponents are silent. |
| Vul: Both         | ♦ AK86 |                           |
| HCP: 7            | ♣ T98  |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 206</b> | ♠ K6    | You are dealer.           |
| Dealer: South     | ♥ 942   | The opponents are silent. |
| Vul: E-W          | ♦ AKQT6 |                           |
| HCP: 16+1         | ♣ AT6   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 207</b> | ♠ Q92  | Partner is dealer.        |
| Dealer: North     | ♥ J986 | The opponents are silent. |
| Vul: N-S          | ♦ QT7  |                           |
| HCP: 5            | ♣ 653  |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 208</b> | ♠ A542 | You are dealer.           |
| Dealer: South     | ♥ K93  | The opponents are silent. |
| Vul: None         | ♦ 73   |                           |
| HCP: 16           | ♣ AKQ3 |                           |

## Both hands (Answers Page)

**Board: 204**

Dealer: South

**North:**

♠ T94

**South:**

♠ A653

W N E S

1NT

Vul: N-S

♥ T5

♥ A32

All Pass

North HCP: 5

♦ J872

♦ A63

South HCP: 16

♣ KJ72

♣ A53

Contract: 1NT South

**Board: 205**

Dealer: North

**North:**

♠ QT

**South:**

♠ 752

W N E S

1NT All Pass

Vul: Both

♥ AJ42

♥ 763

North HCP: 16

♦ JT2

♦ AK86

South HCP: 7

♣ AKJ4

♣ T98

Contract: 1NT North

**Board: 206**

Dealer: South

**North:**

♠ 8543

**South:**

♠ K6

W N E S

1NT

Vul: E-W

♥ Q7

♥ 942

All Pass

North HCP: 4

♦ 974

♦ AKQT6

South HCP: 16+1

♣ Q432

♣ AT6

Contract: 1NT South

**Board: 207**

Dealer: North

**North:**

♠ AKJ53

**South:**

♠ Q92

W N E S

1NT All Pass

Vul: N-S

♥ QT7

♥ J986

North HCP: 16+1

♦ AJ

♦ QT7

South HCP: 5

♣ J82

♣ 653

Contract: 1NT North

**Board: 208**

Dealer: South

**North:**

♠ QT6

**South:**

♠ A542

W N E S

1NT

Vul: None

♥ A84

♥ K93

All Pass

North HCP: 6

♦ 542

♦ 73

South HCP: 16

♣ T987

♣ AKQ3

Contract: 1NT South

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 209</b> | ♠ 862   | You are dealer.           |
| Dealer: North     | ♥ AJ7   | The opponents are silent. |
| Vul: E-W          | ♦ AKT76 |                           |
| HCP: 16+1         | ♣ A5    |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 210</b> | ♠ 3     | Partner is dealer.        |
| Dealer: South     | ♥ T74   | The opponents are silent. |
| Vul: Both         | ♦ QT65  |                           |
| HCP: 2+1          | ♣ T8643 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 211</b> | ♠ KQ3  | You are dealer.           |
| Dealer: North     | ♥ AQ42 | The opponents are silent. |
| Vul: None         | ♦ KQ72 |                           |
| HCP: 16           | ♣ T7   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 212</b> | ♠ T    | Partner is dealer.        |
| Dealer: South     | ♥ T832 | The opponents are silent. |
| Vul: E-W          | ♦ T983 |                           |
| HCP: 4            | ♣ AT42 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 213</b> | ♠ T6   | You are dealer.           |
| Dealer: North     | ♥ A974 | The opponents are silent. |
| Vul: Both         | ♦ AKQ3 |                           |
| HCP: 17           | ♣ AT9  |                           |

## Both hands (Answers Page)

| Board: 209          | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ 862   | ♠ QJT3 |   | 1NT | All Pass |   |
| Vul: E-W            | ♥ AJ7   | ♥ Q96  |   |     |          |   |
| North HCP: 16+1     | ♦ AKT76 | ♦ 32   |   |     |          |   |
| South HCP: 5        | ♣ A5    | ♣ 8742 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 210          | North:  | South: | W | N        | E   | S |
|---------------------|---------|--------|---|----------|-----|---|
| Dealer: South       | ♠ 3     | ♠ 8752 |   |          | 1NT |   |
| Vul: Both           | ♥ T74   | ♥ AKQJ |   | All Pass |     |   |
| North HCP: 2+1      | ♦ QT65  | ♦ KJ9  |   |          |     |   |
| South HCP: 17       | ♣ T8643 | ♣ K7   |   |          |     |   |
| Contract: 1NT South |         |        |   |          |     |   |

| Board: 211          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ KQ3  | ♠ J42   |   | 1NT | All Pass |   |
| Vul: None           | ♥ AQ42 | ♥ 76    |   |     |          |   |
| North HCP: 16       | ♦ KQ72 | ♦ JT3   |   |     |          |   |
| South HCP: 6+1      | ♣ T7   | ♣ A9643 |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

| Board: 212          | North: | South:  | W | N        | E   | S |
|---------------------|--------|---------|---|----------|-----|---|
| Dealer: South       | ♠ T    | ♠ A2    |   |          | 1NT |   |
| Vul: E-W            | ♥ T832 | ♥ 764   |   | All Pass |     |   |
| North HCP: 4        | ♦ T983 | ♦ AKJ64 |   |          |     |   |
| South HCP: 15+1     | ♣ AT42 | ♣ K98   |   |          |     |   |
| Contract: 1NT South |        |         |   |          |     |   |

| Board: 213          | North: | South:  | W | N   | E        | S |
|---------------------|--------|---------|---|-----|----------|---|
| Dealer: North       | ♠ T6   | ♠ 52    |   | 1NT | All Pass |   |
| Vul: Both           | ♥ A974 | ♥ K2    |   |     |          |   |
| North HCP: 17       | ♦ AKQ3 | ♦ T742  |   |     |          |   |
| South HCP: 3+1      | ♣ AT9  | ♣ 87632 |   |     |          |   |
| Contract: 1NT North |        |         |   |     |          |   |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 209</b> | ♠ QJT3 | Partner is dealer.        |
| Dealer: North     | ♥ Q96  | The opponents are silent. |
| Vul: E-W          | ♦ 32   |                           |
| HCP: 5            | ♣ 8742 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 210</b> | ♠ 8752 | You are dealer.           |
| Dealer: South     | ♥ AKQJ | The opponents are silent. |
| Vul: Both         | ♦ KJ9  |                           |
| HCP: 17           | ♣ K7   |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 211</b> | ♠ J42   | Partner is dealer.        |
| Dealer: North     | ♥ 76    | The opponents are silent. |
| Vul: None         | ♦ JT3   |                           |
| HCP: 6+1          | ♣ A9643 |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 212</b> | ♠ A2    | You are dealer.           |
| Dealer: South     | ♥ 764   | The opponents are silent. |
| Vul: E-W          | ♦ AKJ64 |                           |
| HCP: 15+1         | ♣ K98   |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 213</b> | ♠ 52    | Partner is dealer.        |
| Dealer: North     | ♥ K2    | The opponents are silent. |
| Vul: Both         | ♦ T742  |                           |
| HCP: 3+1          | ♣ 87632 |                           |

## Both hands (Answers Page)

| <b>Board: 209</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ 862         | ♠ QJT3        |          | 1NT      | All Pass |          |
| Vul: E-W            | ♥ AJ7         | ♥ Q96         |          |          |          |          |
| North HCP: 16+1     | ♦ AKT76       | ♦ 32          |          |          |          |          |
| South HCP: 5        | ♣ A5          | ♣ 8742        |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 210</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ 3           | ♠ 8752        |          |          | 1NT      |          |
| Vul: Both           | ♥ T74         | ♥ AKQJ        |          | All Pass |          |          |
| North HCP: 2+1      | ♦ QT65        | ♦ KJ9         |          |          |          |          |
| South HCP: 17       | ♣ T8643       | ♣ K7          |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 211</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ KQ3         | ♠ J42         |          | 1NT      | All Pass |          |
| Vul: None           | ♥ AQ42        | ♥ 76          |          |          |          |          |
| North HCP: 16       | ♦ KQ72        | ♦ JT3         |          |          |          |          |
| South HCP: 6+1      | ♣ T7          | ♣ A9643       |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 212</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ T           | ♠ A2          |          |          | 1NT      |          |
| Vul: E-W            | ♥ T832        | ♥ 764         |          | All Pass |          |          |
| North HCP: 4        | ♦ T983        | ♦ AKJ64       |          |          |          |          |
| South HCP: 15+1     | ♣ AT42        | ♣ K98         |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 213</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ T6          | ♠ 52          |          | 1NT      | All Pass |          |
| Vul: Both           | ♥ A974        | ♥ K2          |          |          |          |          |
| North HCP: 17       | ♦ AKQ3        | ♦ T742        |          |          |          |          |
| South HCP: 3+1      | ♣ AT9         | ♣ 87632       |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 214</b> | ♠ JT7  | Partner is dealer.        |
| Dealer: South     | ♥ 754  | The opponents are silent. |
| Vul: E-W          | ♦ AJT6 |                           |
| HCP: 6            | ♣ 652  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 215</b> | ♠ 63   | You are dealer.           |
| Dealer: North     | ♥ AJ54 | The opponents are silent. |
| Vul: N-S          | ♦ AKQ2 |                           |
| HCP: 16           | ♣ QT7  |                           |

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|                   |          |                                   |
|-------------------|----------|-----------------------------------|
| <b>Board: 216</b> | ♠ AJ32   | LHO is dealer.                    |
| Dealer: East      | ♥ Q8     | East (LHO) opens 1NT if possible. |
| Vul: N-S          | ♦ KQJ642 |                                   |
| HCP: 13+2         | ♣ 5      |                                   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 217</b> | ♠ Q53  | You are dealer.           |
| Dealer: North     | ♥ A94  | The opponents are silent. |
| Vul: N-S          | ♦ QT4  |                           |
| HCP: 17           | ♣ AKQ2 |                           |

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|                   |         |                                 |
|-------------------|---------|---------------------------------|
| <b>Board: 218</b> | ♠ J6    | Partner is dealer.              |
| Dealer: South     | ♥ 763   | East (LHO) bids 2♣ if possible. |
| Vul: None         | ♦ 986   |                                 |
| HCP: 4+1          | ♣ QJ653 |                                 |

## Both hands (Answers Page)

| Board: 214          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ JT7  | ♠ K32   |   |          |   | 1NT |
| Vul: E-W            | ♥ 754  | ♥ A9    |   | All Pass |   |     |
| North HCP: 6        | ♦ AJT6 | ♦ K9853 |   |          |   |     |
| South HCP: 17+1     | ♣ 652  | ♣ AK8   |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 215          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ 63   | ♠ T82  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ AJ54 | ♥ QT62 |   |     |          |   |
| North HCP: 16       | ♦ AKQ2 | ♦ J96  |   |     |          |   |
| South HCP: 3        | ♣ QT7  | ♣ 854  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 216         | North:   | South:   | W    | N               | E                          | S               |
|--------------------|----------|----------|------|-----------------|----------------------------|-----------------|
| Dealer: East       | ♠ AJ32   | ♠ 4      |      | 1NT             | Pass                       |                 |
| Vul: N-S           | ♥ Q8     | ♥ T76542 | Pass | 2♣ <sup>1</sup> | Pass                       | 2♦ <sup>2</sup> |
| North HCP: 13+2    | ♦ KQJ642 | ♦ 5      |      | All Pass        |                            |                 |
| South HCP: 4+3     | ♣ 5      | ♣ A8632  |      |                 | 1. Cappelletti, any 6+suit |                 |
| Contract: 2♦ South |          |          |      |                 | 2. automat                 |                 |

| Board: 217          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ Q53  | ♠ JT87 |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ A94  | ♥ KJ5  |   |     |          |   |
| North HCP: 17       | ♦ QT4  | ♦ 632  |   |     |          |   |
| South HCP: 6        | ♣ AKQ2 | ♣ J76  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 218         | North:  | South:  | W    | N        | E                          | S   |
|--------------------|---------|---------|------|----------|----------------------------|-----|
| Dealer: South      | ♠ J6    | ♠ A9    |      |          |                            | 1NT |
| Vul: None          | ♥ 763   | ♥ KQJT5 | Pass | Pass     | 2♣ <sup>1</sup>            | 2♥  |
| North HCP: 4+1     | ♦ 986   | ♦ AT2   |      | All Pass |                            |     |
| South HCP: 17+1    | ♣ QJ653 | ♣ K74   |      |          | 1. Cappelletti, any 6+suit |     |
| Contract: 2♥ South |         |         |      |          |                            |     |

**Board: 214**      ♠ K32      You are dealer.

Dealer: South      ♥ A9      The opponents are silent.

Vul: E-W      ♦ K9853

HCP: 17+1      ♣ AK8

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**Board: 215**      ♠ T82      Partner is dealer.

Dealer: North      ♥ QT62      The opponents are silent.

Vul: N-S      ♦ J96

HCP: 3      ♣ 854

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**Board: 216**      ♠ 4      RHO is dealer. You bid second.

Dealer: East      ♥ T76542      East (RHO) opens 1NT if possible.

Vul: N-S      ♦ 5

HCP: 4+3      ♣ A8632

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**Board: 217**      ♠ JT87      Partner is dealer.

Dealer: North      ♥ KJ5      The opponents are silent.

Vul: N-S      ♦ 632

HCP: 6      ♣ J76

---

**Board: 218**      ♠ A9      You are dealer.

Dealer: South      ♥ KQJT5      East (RHO) bids 2♣ if possible.

Vul: None      ♦ AT2

HCP: 17+1      ♣ K74

## Both hands (Answers Page)

| Board: 214          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ JT7  | ♠ K32   |   |          |   | 1NT |
| Vul: E-W            | ♥ 754  | ♥ A9    |   | All Pass |   |     |
| North HCP: 6        | ♦ AJT6 | ♦ K9853 |   |          |   |     |
| South HCP: 17+1     | ♣ 652  | ♣ AK8   |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 215          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ 63   | ♠ T82  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ AJ54 | ♥ QT62 |   |     |          |   |
| North HCP: 16       | ♦ AKQ2 | ♦ J96  |   |     |          |   |
| South HCP: 3        | ♣ QT7  | ♣ 854  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 216         | North:   | South:   | W    | N               | E                          | S               |
|--------------------|----------|----------|------|-----------------|----------------------------|-----------------|
| Dealer: East       | ♠ AJ32   | ♠ 4      |      | 1NT             | Pass                       |                 |
| Vul: N-S           | ♥ Q8     | ♥ T76542 | Pass | 2♣ <sup>1</sup> | Pass                       | 2♦ <sup>2</sup> |
| North HCP: 13+2    | ♦ KQJ642 | ♦ 5      |      | All Pass        |                            |                 |
| South HCP: 4+3     | ♣ 5      | ♣ A8632  |      |                 | 1. Cappelletti, any 6+suit |                 |
| Contract: 2♦ South |          |          |      |                 | 2. automat                 |                 |

| Board: 217          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ Q53  | ♠ JT87 |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ A94  | ♥ KJ5  |   |     |          |   |
| North HCP: 17       | ♦ QT4  | ♦ 632  |   |     |          |   |
| South HCP: 6        | ♣ AKQ2 | ♣ J76  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 218         | North:  | South:  | W    | N        | E                          | S   |
|--------------------|---------|---------|------|----------|----------------------------|-----|
| Dealer: South      | ♠ J6    | ♠ A9    |      |          |                            | 1NT |
| Vul: None          | ♥ 763   | ♥ KQJT5 | Pass | Pass     | 2♣ <sup>1</sup>            | 2♥  |
| North HCP: 4+1     | ♦ 986   | ♦ AT2   |      | All Pass |                            |     |
| South HCP: 17+1    | ♣ QJ653 | ♣ K74   |      |          | 1. Cappelletti, any 6+suit |     |
| Contract: 2♥ South |         |         |      |          |                            |     |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 219</b> | ♠ AK964 | LHO is dealer.                    |
| Dealer: East      | ♥ K7    | East (LHO) opens 1NT if possible. |
| Vul: Both         | ♦ J5    |                                   |
| HCP: 13+1         | ♣ Q975  |                                   |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 220</b> | ♠ 643   | Partner is dealer.        |
| Dealer: South     | ♥ 95    | The opponents are silent. |
| Vul: N-S          | ♦ 98632 |                           |
| HCP: 1+1          | ♣ JT9   |                           |

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|                   |           |                                   |
|-------------------|-----------|-----------------------------------|
| <b>Board: 221</b> | ♠ J3      | LHO is dealer.                    |
| Dealer: East      | ♥ AKT8532 | East (LHO) opens 1NT if possible. |
| Vul: Both         | ♦ K       |                                   |
| HCP: 16+3         | ♣ AJ2     |                                   |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 222</b> | ♠ K432  | Partner is dealer.        |
| Dealer: South     | ♥ 3     | The opponents are silent. |
| Vul: None         | ♦ T8763 |                           |
| HCP: 6+1          | ♣ QJ9   |                           |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 223</b> | ♠ 42    | LHO is dealer.                    |
| Dealer: East      | ♥ AQT93 | East (LHO) opens 1NT if possible. |
| Vul: E-W          | ♦ A6    |                                   |
| HCP: 13+1         | ♣ K873  |                                   |

## Both hands (Answers Page)

| Board: 219         | North:  | South:   | W    | N               | E        | S                     |
|--------------------|---------|----------|------|-----------------|----------|-----------------------|
| Dealer: East       | ♠ AK964 | ♠ 85     |      |                 | 1NT      | Pass                  |
| Vul: Both          | ♥ K7    | ♥ JT5    | Pass | 2♠ <sup>1</sup> | All Pass |                       |
| North HCP: 13+1    | ♦ J5    | ♦ A98743 |      |                 |          | 1. Cappelletti, 5M-4m |
| South HCP: 6+2     | ♣ Q975  | ♣ J3     |      |                 |          |                       |
| Contract: 2♠ North |         |          |      |                 |          |                       |

| Board: 220          | North:  | South:  | W        | N | E   | S |
|---------------------|---------|---------|----------|---|-----|---|
| Dealer: South       | ♠ 643   | ♠ Q82   |          |   | 1NT |   |
| Vul: N-S            | ♥ 95    | ♥ KQJT4 | All Pass |   |     |   |
| North HCP: 1+1      | ♦ 98632 | ♦ KQ    |          |   |     |   |
| South HCP: 17+1     | ♣ JT9   | ♣ A62   |          |   |     |   |
| Contract: 1NT South |         |         |          |   |     |   |

| Board: 221         | North:    | South:  | W    | N               | E                          | S               |
|--------------------|-----------|---------|------|-----------------|----------------------------|-----------------|
| Dealer: East       | ♠ J3      | ♠ T8542 |      |                 | 1NT                        | Pass            |
| Vul: Both          | ♥ AKT8532 | ♥ 7     | Pass | 2♣ <sup>1</sup> | Pass                       | 2♦ <sup>2</sup> |
| North HCP: 16+3    | ♦ K       | ♦ Q54   | Pass | 2♥              | All Pass                   |                 |
| South HCP: 4+1     | ♣ AJ2     | ♣ Q975  |      |                 | 1. Cappelletti, any 6+suit |                 |
| Contract: 2♥ North |           |         |      |                 | 2. automat                 |                 |

| Board: 222          | North:  | South: | W        | N | E   | S |
|---------------------|---------|--------|----------|---|-----|---|
| Dealer: South       | ♠ K432  | ♠ T965 |          |   | 1NT |   |
| Vul: None           | ♥ 3     | ♥ AK86 | All Pass |   |     |   |
| North HCP: 6+1      | ♦ T8763 | ♦ KJ   |          |   |     |   |
| South HCP: 15       | ♣ QJ9   | ♣ A76  |          |   |     |   |
| Contract: 1NT South |         |        |          |   |     |   |

| Board: 223         | North:  | South:  | W    | N               | E                     | S    |
|--------------------|---------|---------|------|-----------------|-----------------------|------|
| Dealer: East       | ♠ 42    | ♠ KQJT  |      |                 | 1NT                   | Pass |
| Vul: E-W           | ♥ AQT93 | ♥ 6     | Pass | 2♥ <sup>1</sup> | Pass                  | 2NT  |
| North HCP: 13+1    | ♦ A6    | ♦ 97543 | Pass | 3♣              | All Pass              |      |
| South HCP: 6+1     | ♣ K873  | ♣ 942   |      |                 | 1. Cappelletti, 5M-4m |      |
| Contract: 3♣ North |         |         |      |                 |                       |      |

|                   |          |                                   |
|-------------------|----------|-----------------------------------|
| <b>Board: 219</b> | ♠ 85     | RHO is dealer. You bid second.    |
| Dealer: East      | ♥ JT5    | East (RHO) opens 1NT if possible. |
| Vul: Both         | ♦ A98743 |                                   |
| HCP: 6+2          | ♣ J3     |                                   |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 220</b> | ♠ Q82   | You are dealer.           |
| Dealer: South     | ♥ KQJT4 | The opponents are silent. |
| Vul: N-S          | ♦ KQ    |                           |
| HCP: 17+1         | ♣ A62   |                           |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 221</b> | ♠ T8542 | RHO is dealer. You bid second.    |
| Dealer: East      | ♥ 7     | East (RHO) opens 1NT if possible. |
| Vul: Both         | ♦ Q54   |                                   |
| HCP: 4+1          | ♣ Q975  |                                   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 222</b> | ♠ T965 | You are dealer.           |
| Dealer: South     | ♥ AK86 | The opponents are silent. |
| Vul: None         | ♦ KJ   |                           |
| HCP: 15           | ♣ A76  |                           |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 223</b> | ♠ KQJT  | RHO is dealer. You bid second.    |
| Dealer: East      | ♥ 6     | East (RHO) opens 1NT if possible. |
| Vul: E-W          | ♦ 97543 |                                   |
| HCP: 6+1          | ♣ 942   |                                   |

## Both hands (Answers Page)

| Board: 219         | North:  | South:   | W    | N               | E        | S                     |
|--------------------|---------|----------|------|-----------------|----------|-----------------------|
| Dealer: East       | ♠ AK964 | ♠ 85     |      |                 | 1NT      | Pass                  |
| Vul: Both          | ♥ K7    | ♥ JT5    | Pass | 2♠ <sup>1</sup> | All Pass |                       |
| North HCP: 13+1    | ♦ J5    | ♦ A98743 |      |                 |          | 1. Cappelletti, 5M-4m |
| South HCP: 6+2     | ♣ Q975  | ♣ J3     |      |                 |          |                       |
| Contract: 2♠ North |         |          |      |                 |          |                       |

| Board: 220          | North:  | South:  | W        | N | E   | S |
|---------------------|---------|---------|----------|---|-----|---|
| Dealer: South       | ♠ 643   | ♠ Q82   |          |   | 1NT |   |
| Vul: N-S            | ♥ 95    | ♥ KQJT4 | All Pass |   |     |   |
| North HCP: 1+1      | ♦ 98632 | ♦ KQ    |          |   |     |   |
| South HCP: 17+1     | ♣ JT9   | ♣ A62   |          |   |     |   |
| Contract: 1NT South |         |         |          |   |     |   |

| Board: 221         | North:    | South:  | W    | N               | E        | S                          |
|--------------------|-----------|---------|------|-----------------|----------|----------------------------|
| Dealer: East       | ♠ J3      | ♠ T8542 |      |                 | 1NT      | Pass                       |
| Vul: Both          | ♥ AKT8532 | ♥ 7     | Pass | 2♣ <sup>1</sup> | Pass     | 2♦ <sup>2</sup>            |
| North HCP: 16+3    | ♦ K       | ♦ Q54   | Pass | 2♥              | All Pass |                            |
| South HCP: 4+1     | ♣ AJ2     | ♣ Q975  |      |                 |          | 1. Cappelletti, any 6+suit |
| Contract: 2♥ North |           |         |      |                 |          | 2. automat                 |

| Board: 222          | North:  | South: | W        | N | E   | S |
|---------------------|---------|--------|----------|---|-----|---|
| Dealer: South       | ♠ K432  | ♠ T965 |          |   | 1NT |   |
| Vul: None           | ♥ 3     | ♥ AK86 | All Pass |   |     |   |
| North HCP: 6+1      | ♦ T8763 | ♦ KJ   |          |   |     |   |
| South HCP: 15       | ♣ QJ9   | ♣ A76  |          |   |     |   |
| Contract: 1NT South |         |        |          |   |     |   |

| Board: 223         | North:  | South:  | W    | N               | E        | S                     |
|--------------------|---------|---------|------|-----------------|----------|-----------------------|
| Dealer: East       | ♠ 42    | ♠ KQJT  |      |                 | 1NT      | Pass                  |
| Vul: E-W           | ♥ AQT93 | ♥ 6     | Pass | 2♥ <sup>1</sup> | Pass     | 2NT                   |
| North HCP: 13+1    | ♦ A6    | ♦ 97543 | Pass | 3♣              | All Pass |                       |
| South HCP: 6+1     | ♣ K873  | ♣ 942   |      |                 |          | 1. Cappelletti, 5M-4m |
| Contract: 3♣ North |         |         |      |                 |          |                       |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 224</b> | ♠ A4    | LHO is dealer.                    |
| Dealer: East      | ♥ A972  | East (LHO) opens 1NT if possible. |
| Vul: Both         | ♦ KJT62 | East (LHO) bids 2♦ if possible.   |
| HCP: 15+1         | ♣ K9    |                                   |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 225</b> | ♠ K92   | You are dealer.           |
| Dealer: North     | ♥ KQ742 | The opponents are silent. |
| Vul: Both         | ♦ Q8    |                           |
| HCP: 15+1         | ♣ AJ2   |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 226</b> | ♠ QJ2   | Partner is dealer.        |
| Dealer: South     | ♥ 63    | The opponents are silent. |
| Vul: None         | ♦ JT842 |                           |
| HCP: 7+1          | ♣ K72   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 227</b> | ♠ A73  | You are dealer.           |
| Dealer: North     | ♥ KQ9  | The opponents are silent. |
| Vul: N-S          | ♦ AJ87 |                           |
| HCP: 16           | ♣ Q52  |                           |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 228</b> | ♠ 3     | LHO is dealer.                    |
| Dealer: East      | ♥ A4    | East (LHO) opens 1NT if possible. |
| Vul: E-W          | ♦ AKJ65 |                                   |
| HCP: 15+2         | ♣ QJ632 |                                   |

## Both hands (Answers Page)

| Board: 224         | North:  | South:  | W    | N | E        | S    |
|--------------------|---------|---------|------|---|----------|------|
| Dealer: East       | ♠ A4    | ♠ KJ876 |      |   | 1NT      | Pass |
| Vul: Both          | ♥ A972  | ♥ T85   | Pass | X | 2♦       | 2♠   |
| North HCP: 15+1    | ♦ KJT62 | ♦ 5     |      |   | All Pass |      |
| South HCP: 5+1     | ♣ K9    | ♣ J753  |      |   |          |      |
| Contract: 2♠ South |         |         |      |   |          |      |

| Board: 225          | North:  | South:  | W | N   | E        | S |
|---------------------|---------|---------|---|-----|----------|---|
| Dealer: North       | ♠ K92   | ♠ QJT8  |   | 1NT | All Pass |   |
| Vul: Both           | ♥ KQ742 | ♥ 865   |   |     |          |   |
| North HCP: 15+1     | ♦ Q8    | ♦ 3     |   |     |          |   |
| South HCP: 5+1      | ♣ AJ2   | ♣ Q9865 |   |     |          |   |
| Contract: 1NT North |         |         |   |     |          |   |

| Board: 226          | North:  | South: | W | N        | E   | S |
|---------------------|---------|--------|---|----------|-----|---|
| Dealer: South       | ♠ QJ2   | ♠ 876  |   |          | 1NT |   |
| Vul: None           | ♥ 63    | ♥ AQT4 |   | All Pass |     |   |
| North HCP: 7+1      | ♦ JT842 | ♦ AKQ9 |   |          |     |   |
| South HCP: 15       | ♣ K72   | ♣ 53   |   |          |     |   |
| Contract: 1NT South |         |        |   |          |     |   |

| Board: 227          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ A73  | ♠ K854 |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ KQ9  | ♥ 863  |   |     |          |   |
| North HCP: 16       | ♦ AJ87 | ♦ KT   |   |     |          |   |
| South HCP: 6        | ♣ Q52  | ♣ T743 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 228         | North:  | South:  | W    | N        | E    | S  |
|--------------------|---------|---------|------|----------|------|----|
| Dealer: East       | ♠ 3     | ♠ J8542 |      | 1NT      | Pass |    |
| Vul: E-W           | ♥ A4    | ♥ Q87   | Pass | X        | Pass | 2♠ |
| North HCP: 15+2    | ♦ AKJ65 | ♦ 93    |      | All Pass |      |    |
| South HCP: 3+1     | ♣ QJ632 | ♣ 987   |      |          |      |    |
| Contract: 2♠ South |         |         |      |          |      |    |

|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 224</b> | ♠ KJ876 | RHO is dealer. You bid second.    |
| Dealer: East      | ♥ T85   | East (RHO) opens 1NT if possible. |
| Vul: Both         | ♦ 5     | East (RHO) bids 2♦ if possible.   |
| HCP: 5+1          | ♣ J753  |                                   |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 225</b> | ♠ QJT8  | Partner is dealer.        |
| Dealer: North     | ♥ 865   | The opponents are silent. |
| Vul: Both         | ♦ 3     |                           |
| HCP: 5+1          | ♣ Q9865 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 226</b> | ♠ 876  | You are dealer.           |
| Dealer: South     | ♥ AQT4 | The opponents are silent. |
| Vul: None         | ♦ AKQ9 |                           |
| HCP: 15           | ♣ 53   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 227</b> | ♠ K854 | Partner is dealer.        |
| Dealer: North     | ♥ 863  | The opponents are silent. |
| Vul: N-S          | ♦ KT   |                           |
| HCP: 6            | ♣ T743 |                           |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 228</b> | ♠ J8542 | RHO is dealer. You bid second.    |
| Dealer: East      | ♥ Q87   | East (RHO) opens 1NT if possible. |
| Vul: E-W          | ♦ 93    |                                   |
| HCP: 3+1          | ♣ 987   |                                   |

## Both hands (Answers Page)

| Board: 224         | North:  | South:  | W    | N | E        | S    |
|--------------------|---------|---------|------|---|----------|------|
| Dealer: East       | ♠ A4    | ♠ KJ876 |      |   | 1NT      | Pass |
| Vul: Both          | ♥ A972  | ♥ T85   | Pass | X | 2♦       | 2♠   |
| North HCP: 15+1    | ♦ KJT62 | ♦ 5     |      |   | All Pass |      |
| South HCP: 5+1     | ♣ K9    | ♣ J753  |      |   |          |      |
| Contract: 2♠ South |         |         |      |   |          |      |

| Board: 225          | North:  | South:  | W | N   | E        | S |
|---------------------|---------|---------|---|-----|----------|---|
| Dealer: North       | ♠ K92   | ♠ QJT8  |   | 1NT | All Pass |   |
| Vul: Both           | ♥ KQ742 | ♥ 865   |   |     |          |   |
| North HCP: 15+1     | ♦ Q8    | ♦ 3     |   |     |          |   |
| South HCP: 5+1      | ♣ AJ2   | ♣ Q9865 |   |     |          |   |
| Contract: 1NT North |         |         |   |     |          |   |

| Board: 226          | North:  | South: | W | N        | E   | S |
|---------------------|---------|--------|---|----------|-----|---|
| Dealer: South       | ♠ QJ2   | ♠ 876  |   |          | 1NT |   |
| Vul: None           | ♥ 63    | ♥ AQT4 |   | All Pass |     |   |
| North HCP: 7+1      | ♦ JT842 | ♦ AKQ9 |   |          |     |   |
| South HCP: 15       | ♣ K72   | ♣ 53   |   |          |     |   |
| Contract: 1NT South |         |        |   |          |     |   |

| Board: 227          | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ A73  | ♠ K854 |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ KQ9  | ♥ 863  |   |     |          |   |
| North HCP: 16       | ♦ AJ87 | ♦ KT   |   |     |          |   |
| South HCP: 6        | ♣ Q52  | ♣ T743 |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

| Board: 228         | North:  | South:  | W    | N        | E    | S  |
|--------------------|---------|---------|------|----------|------|----|
| Dealer: East       | ♠ 3     | ♠ J8542 |      | 1NT      | Pass |    |
| Vul: E-W           | ♥ A4    | ♥ Q87   | Pass | X        | Pass | 2♠ |
| North HCP: 15+2    | ♦ AKJ65 | ♦ 93    |      | All Pass |      |    |
| South HCP: 3+1     | ♣ QJ632 | ♣ 987   |      |          |      |    |
| Contract: 2♠ South |         |         |      |          |      |    |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 229</b> | ♠ AK5  | You are dealer.           |
| Dealer: North     | ♥ KJ65 | The opponents are silent. |
| Vul: Both         | ♦ J82  |                           |
| HCP: 15           | ♣ KT5  |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 230</b> | ♠ Q432  | Partner is dealer.        |
| Dealer: South     | ♥ 6     | The opponents are silent. |
| Vul: None         | ♦ K53   |                           |
| HCP: 6+1          | ♣ J9742 |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 231</b> | ♠ AJT95 | You are dealer.           |
| Dealer: North     | ♥ K82   | The opponents are silent. |
| Vul: None         | ♦ AQJ   |                           |
| HCP: 15+1         | ♣ 97    |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 232</b> | ♠ QT3   | Partner is dealer.        |
| Dealer: South     | ♥ Q83   | The opponents are silent. |
| Vul: E-W          | ♦ T8432 |                           |
| HCP: 5+1          | ♣ J8    |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 233</b> | ♠ A85  | You are dealer.           |
| Dealer: North     | ♥ K82  | The opponents are silent. |
| Vul: None         | ♦ A95  |                           |
| HCP: 17           | ♣ KQJ4 |                           |

## Both hands (Answers Page)

| <b>Board: 229</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ AK5         | ♠ 92          |          | 1NT      | All Pass |          |
| Vul: Both           | ♥ KJ65        | ♥ A83         |          |          |          |          |
| North HCP: 15       | ♦ J82         | ♦ 974         |          |          |          |          |
| South HCP: 4+1      | ♣ KT5         | ♣ 86432       |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 230</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ Q432        | ♠ K65         |          |          | 1NT      |          |
| Vul: None           | ♥ 6           | ♥ KQ42        |          | All Pass |          |          |
| North HCP: 6+1      | ♦ K53         | ♦ AQJ8        |          |          |          |          |
| South HCP: 15       | ♣ J9742       | ♣ 83          |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 231</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ AJT95       | ♠ K42         |          | 1NT      | All Pass |          |
| Vul: None           | ♥ K82         | ♥ Q95         |          |          |          |          |
| North HCP: 15+1     | ♦ AQJ         | ♦ T953        |          |          |          |          |
| South HCP: 7        | ♣ 97          | ♣ Q65         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 232</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ QT3         | ♠ 974         |          |          | 1NT      |          |
| Vul: E-W            | ♥ Q83         | ♥ A62         |          | All Pass |          |          |
| North HCP: 5+1      | ♦ T8432       | ♦ AJ          |          |          |          |          |
| South HCP: 16+1     | ♣ J8          | ♣ AKT75       |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 233</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ A85         | ♠ J72         |          | 1NT      | All Pass |          |
| Vul: None           | ♥ K82         | ♥ Q95         |          |          |          |          |
| North HCP: 17       | ♦ A95         | ♦ KT432       |          |          |          |          |
| South HCP: 6+1      | ♣ KQJ4        | ♣ 76          |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 229</b> | ♠ 92    | Partner is dealer.        |
| Dealer: North     | ♥ A83   | The opponents are silent. |
| Vul: Both         | ♦ 974   |                           |
| HCP: 4+1          | ♣ 86432 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 230</b> | ♠ K65  | You are dealer.           |
| Dealer: South     | ♥ KQ42 | The opponents are silent. |
| Vul: None         | ♦ AQJ8 |                           |
| HCP: 15           | ♣ 83   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 231</b> | ♠ K42  | Partner is dealer.        |
| Dealer: North     | ♥ Q95  | The opponents are silent. |
| Vul: None         | ♦ T953 |                           |
| HCP: 7            | ♣ Q65  |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 232</b> | ♠ 974   | You are dealer.           |
| Dealer: South     | ♥ A62   | The opponents are silent. |
| Vul: E-W          | ♦ AJ    |                           |
| HCP: 16+1         | ♣ AKT75 |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 233</b> | ♠ J72   | Partner is dealer.        |
| Dealer: North     | ♥ Q95   | The opponents are silent. |
| Vul: None         | ♦ KT432 |                           |
| HCP: 6+1          | ♣ 76    |                           |

## Both hands (Answers Page)

| <b>Board: 229</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ AK5         | ♠ 92          |          | 1NT      | All Pass |          |
| Vul: Both           | ♥ KJ65        | ♥ A83         |          |          |          |          |
| North HCP: 15       | ♦ J82         | ♦ 974         |          |          |          |          |
| South HCP: 4+1      | ♣ KT5         | ♣ 86432       |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 230</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ Q432        | ♠ K65         |          |          | 1NT      |          |
| Vul: None           | ♥ 6           | ♥ KQ42        |          | All Pass |          |          |
| North HCP: 6+1      | ♦ K53         | ♦ AQJ8        |          |          |          |          |
| South HCP: 15       | ♣ J9742       | ♣ 83          |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 231</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ AJT95       | ♠ K42         |          | 1NT      | All Pass |          |
| Vul: None           | ♥ K82         | ♥ Q95         |          |          |          |          |
| North HCP: 15+1     | ♦ AQJ         | ♦ T953        |          |          |          |          |
| South HCP: 7        | ♣ 97          | ♣ Q65         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 232</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ QT3         | ♠ 974         |          |          | 1NT      |          |
| Vul: E-W            | ♥ Q83         | ♥ A62         |          | All Pass |          |          |
| North HCP: 5+1      | ♦ T8432       | ♦ AJ          |          |          |          |          |
| South HCP: 16+1     | ♣ J8          | ♣ AKT75       |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 233</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ A85         | ♠ J72         |          | 1NT      | All Pass |          |
| Vul: None           | ♥ K82         | ♥ Q95         |          |          |          |          |
| North HCP: 17       | ♦ A95         | ♦ KT432       |          |          |          |          |
| South HCP: 6+1      | ♣ KQJ4        | ♣ 76          |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 234</b> | ♠ A95  | Partner is dealer.        |
| Dealer: South     | ♥ T875 | The opponents are silent. |
| Vul: Both         | ♦ 75   |                           |
| HCP: 4            | ♣ T962 |                           |

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|                   |          |                                   |
|-------------------|----------|-----------------------------------|
| <b>Board: 235</b> | ♠ AK8763 | LHO is dealer.                    |
| Dealer: East      | ♥ AJ2    | East (LHO) opens 1NT if possible. |
| Vul: N-S          | ♦ Q8     |                                   |
| HCP: 14+2         | ♣ 84     |                                   |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 236</b> | ♠ J82  | Partner is dealer.        |
| Dealer: South     | ♥ A752 | The opponents are silent. |
| Vul: N-S          | ♦ T84  |                           |
| HCP: 6            | ♣ JT3  |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 237</b> | ♠ J94   | You are dealer.           |
| Dealer: North     | ♥ AQ6   | The opponents are silent. |
| Vul: Both         | ♦ KQ975 |                           |
| HCP: 16+1         | ♣ A8    |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 238</b> | ♠ T954 | Partner is dealer.        |
| Dealer: South     | ♥ 42   | The opponents are silent. |
| Vul: N-S          | ♦ KT52 |                           |
| HCP: 3            | ♣ 643  |                           |

## Both hands (Answers Page)

| Board: 234          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ A95  | ♠ Q76   |   |          |   | 1NT |
| Vul: Both           | ♥ T875 | ♥ AKQ42 |   | All Pass |   |     |
| North HCP: 4        | ♦ 75   | ♦ Q94   |   |          |   |     |
| South HCP: 17+1     | ♣ T962 | ♣ A5    |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 235         | North:   | South: | W                          | N               | E        | S               |
|--------------------|----------|--------|----------------------------|-----------------|----------|-----------------|
| Dealer: East       | ♠ AK8763 | ♠ J2   |                            |                 | 1NT      | Pass            |
| Vul: N-S           | ♥ AJ2    | ♥ T987 | Pass                       | 2♣ <sup>1</sup> | Pass     | 2♦ <sup>2</sup> |
| North HCP: 14+2    | ♦ Q8     | ♦ AT96 | Pass                       | 2♠              | Pass     | 3♠              |
| South HCP: 8       | ♣ 84     | ♣ KT6  | Pass                       | 4♠              | All Pass |                 |
| Contract: 4♠ North |          |        |                            |                 |          |                 |
|                    |          |        | 1. Cappelletti, any 6+suit |                 |          |                 |
|                    |          |        | 2. automat                 |                 |          |                 |

| Board: 236          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ J82  | ♠ AK976 |   |          |   | 1NT |
| Vul: N-S            | ♥ A752 | ♥ 94    |   | All Pass |   |     |
| North HCP: 6        | ♦ T84  | ♦ KQ6   |   |          |   |     |
| South HCP: 15+1     | ♣ JT3  | ♣ K95   |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 237          | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ J94   | ♠ T62  |   | 1NT | All Pass |   |
| Vul: Both           | ♥ AQ6   | ♥ 32   |   |     |          |   |
| North HCP: 16+1     | ♦ KQ975 | ♦ A863 |   |     |          |   |
| South HCP: 5        | ♣ A8    | ♣ JT95 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 238          | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ T954 | ♠ KQ32 |   |          |   | 1NT |
| Vul: N-S            | ♥ 42   | ♥ AQ96 |   | All Pass |   |     |
| North HCP: 3        | ♦ KT52 | ♦ A3   |   |          |   |     |
| South HCP: 17       | ♣ 643  | ♣ Q85  |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

**Board: 234**      ♠ Q76      You are dealer.

Dealer: South      ♥ AKQ42      The opponents are silent.

Vul: Both      ♦ Q94

HCP: 17+1      ♣ A5

---

**Board: 235**      ♠ J2      RHO is dealer. You bid second.

Dealer: East      ♥ T987      East (RHO) opens 1NT if possible.

Vul: N-S      ♦ AT96

HCP: 8      ♣ KT6

---

**Board: 236**      ♠ AK976      You are dealer.

Dealer: South      ♥ 94      The opponents are silent.

Vul: N-S      ♦ KQ6

HCP: 15+1      ♣ K95

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**Board: 237**      ♠ T62      Partner is dealer.

Dealer: North      ♥ 32      The opponents are silent.

Vul: Both      ♦ A863

HCP: 5      ♣ JT95

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**Board: 238**      ♠ KQ32      You are dealer.

Dealer: South      ♥ AQ96      The opponents are silent.

Vul: N-S      ♦ A3

HCP: 17      ♣ Q85

## Both hands (Answers Page)

| Board: 234          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ A95  | ♠ Q76   |   |          |   | 1NT |
| Vul: Both           | ♥ T875 | ♥ AKQ42 |   | All Pass |   |     |
| North HCP: 4        | ♦ 75   | ♦ Q94   |   |          |   |     |
| South HCP: 17+1     | ♣ T962 | ♣ A5    |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 235         | North:   | South: | W                          | N               | E        | S               |
|--------------------|----------|--------|----------------------------|-----------------|----------|-----------------|
| Dealer: East       | ♠ AK8763 | ♠ J2   |                            |                 | 1NT      | Pass            |
| Vul: N-S           | ♥ AJ2    | ♥ T987 | Pass                       | 2♣ <sup>1</sup> | Pass     | 2♦ <sup>2</sup> |
| North HCP: 14+2    | ♦ Q8     | ♦ AT96 | Pass                       | 2♠              | Pass     | 3♠              |
| South HCP: 8       | ♣ 84     | ♣ KT6  | Pass                       | 4♠              | All Pass |                 |
| Contract: 4♠ North |          |        |                            |                 |          |                 |
|                    |          |        | 1. Cappelletti, any 6+suit |                 |          |                 |
|                    |          |        | 2. automat                 |                 |          |                 |

| Board: 236          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ J82  | ♠ AK976 |   |          |   | 1NT |
| Vul: N-S            | ♥ A752 | ♥ 94    |   | All Pass |   |     |
| North HCP: 6        | ♦ T84  | ♦ KQ6   |   |          |   |     |
| South HCP: 15+1     | ♣ JT3  | ♣ K95   |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 237          | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ J94   | ♠ T62  |   | 1NT | All Pass |   |
| Vul: Both           | ♥ AQ6   | ♥ 32   |   |     |          |   |
| North HCP: 16+1     | ♦ KQ975 | ♦ A863 |   |     |          |   |
| South HCP: 5        | ♣ A8    | ♣ JT95 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 238          | North: | South: | W | N        | E | S   |
|---------------------|--------|--------|---|----------|---|-----|
| Dealer: South       | ♠ T954 | ♠ KQ32 |   |          |   | 1NT |
| Vul: N-S            | ♥ 42   | ♥ AQ96 |   | All Pass |   |     |
| North HCP: 3        | ♦ KT52 | ♦ A3   |   |          |   |     |
| South HCP: 17       | ♣ 643  | ♣ Q85  |   |          |   |     |
| Contract: 1NT South |        |        |   |          |   |     |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 239</b> | ♠ KJT9 | You are dealer.           |
| Dealer: North     | ♥ QJ4  | The opponents are silent. |
| Vul: None         | ♦ AK85 |                           |
| HCP: 16           | ♣ Q5   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 240</b> | ♠ 9854 | Partner is dealer.        |
| Dealer: South     | ♥ QT9  | The opponents are silent. |
| Vul: None         | ♦ KJ72 |                           |
| HCP: 6            | ♣ 94   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 241</b> | ♠ A9   | You are dealer.           |
| Dealer: North     | ♥ JT52 | The opponents are silent. |
| Vul: N-S          | ♦ KQ7  |                           |
| HCP: 15           | ♣ AJ85 |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 242</b> | ♠ T73   | Partner is dealer.        |
| Dealer: South     | ♥ Q     | The opponents are silent. |
| Vul: N-S          | ♦ 8543  |                           |
| HCP: 6+1          | ♣ KJ764 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 243</b> | ♠ A63  | You are dealer.           |
| Dealer: North     | ♥ J82  | The opponents are silent. |
| Vul: Both         | ♦ AT7  |                           |
| HCP: 16           | ♣ AQJ6 |                           |

## Both hands (Answers Page)

| <b>Board: 239</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ KJT9        | ♠ 7           |          | 1NT      | All Pass |          |
| Vul: None           | ♥ QJ4         | ♥ K763        |          |          |          |          |
| North HCP: 16       | ♦ AK85        | ♦ Q743        |          |          |          |          |
| South HCP: 6        | ♣ Q5          | ♣ J942        |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 240</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ 9854        | ♠ AQ32        |          |          | 1NT      |          |
| Vul: None           | ♥ QT9         | ♥ AK87        |          | All Pass |          |          |
| North HCP: 6        | ♦ KJ72        | ♦ 94          |          |          |          |          |
| South HCP: 16       | ♣ 94          | ♣ KT7         |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 241</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ A9          | ♠ J765        |          | 1NT      | All Pass |          |
| Vul: N-S            | ♥ JT52        | ♥ 863         |          |          |          |          |
| North HCP: 15       | ♦ KQ7         | ♦ 8           |          |          |          |          |
| South HCP: 3+1      | ♣ AJ85        | ♣ QT943       |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 242</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ T73         | ♠ AK2         |          |          | 1NT      |          |
| Vul: N-S            | ♥ Q           | ♥ K963        |          | All Pass |          |          |
| North HCP: 6+1      | ♦ 8543        | ♦ KQ92        |          |          |          |          |
| South HCP: 15       | ♣ KJ764       | ♣ 82          |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 243</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ A63         | ♠ 9875        |          | 1NT      | All Pass |          |
| Vul: Both           | ♥ J82         | ♥ K6          |          |          |          |          |
| North HCP: 16       | ♦ AT7         | ♦ Q953        |          |          |          |          |
| South HCP: 5        | ♣ AQJ6        | ♣ T42         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 239</b> | ♠ 7    | Partner is dealer.        |
| Dealer: North     | ♥ K763 | The opponents are silent. |
| Vul: None         | ♦ Q743 |                           |
| HCP: 6            | ♣ J942 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 240</b> | ♠ AQ32 | You are dealer.           |
| Dealer: South     | ♥ AK87 | The opponents are silent. |
| Vul: None         | ♦ 94   |                           |
| HCP: 16           | ♣ KT7  |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 241</b> | ♠ J765  | Partner is dealer.        |
| Dealer: North     | ♥ 863   | The opponents are silent. |
| Vul: N-S          | ♦ 8     |                           |
| HCP: 3+1          | ♣ QT943 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 242</b> | ♠ AK2  | You are dealer.           |
| Dealer: South     | ♥ K963 | The opponents are silent. |
| Vul: N-S          | ♦ KQ92 |                           |
| HCP: 15           | ♣ 82   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 243</b> | ♠ 9875 | Partner is dealer.        |
| Dealer: North     | ♥ K6   | The opponents are silent. |
| Vul: Both         | ♦ Q953 |                           |
| HCP: 5            | ♣ T42  |                           |

## Both hands (Answers Page)

| <b>Board: 239</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ KJT9        | ♠ 7           |          | 1NT      | All Pass |          |
| Vul: None           | ♥ QJ4         | ♥ K763        |          |          |          |          |
| North HCP: 16       | ♦ AK85        | ♦ Q743        |          |          |          |          |
| South HCP: 6        | ♣ Q5          | ♣ J942        |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 240</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ 9854        | ♠ AQ32        |          |          | 1NT      |          |
| Vul: None           | ♥ QT9         | ♥ AK87        |          | All Pass |          |          |
| North HCP: 6        | ♦ KJ72        | ♦ 94          |          |          |          |          |
| South HCP: 16       | ♣ 94          | ♣ KT7         |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 241</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ A9          | ♠ J765        |          | 1NT      | All Pass |          |
| Vul: N-S            | ♥ JT52        | ♥ 863         |          |          |          |          |
| North HCP: 15       | ♦ KQ7         | ♦ 8           |          |          |          |          |
| South HCP: 3+1      | ♣ AJ85        | ♣ QT943       |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

| <b>Board: 242</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South       | ♠ T73         | ♠ AK2         |          |          | 1NT      |          |
| Vul: N-S            | ♥ Q           | ♥ K963        |          | All Pass |          |          |
| North HCP: 6+1      | ♦ 8543        | ♦ KQ92        |          |          |          |          |
| South HCP: 15       | ♣ KJ764       | ♣ 82          |          |          |          |          |
| Contract: 1NT South |               |               |          |          |          |          |

| <b>Board: 243</b>   | <b>North:</b> | <b>South:</b> | <b>W</b> | <b>N</b> | <b>E</b> | <b>S</b> |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North       | ♠ A63         | ♠ 9875        |          | 1NT      | All Pass |          |
| Vul: Both           | ♥ J82         | ♥ K6          |          |          |          |          |
| North HCP: 16       | ♦ AT7         | ♦ Q953        |          |          |          |          |
| South HCP: 5        | ♣ AQJ6        | ♣ T42         |          |          |          |          |
| Contract: 1NT North |               |               |          |          |          |          |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 244</b> | ♠ 3     | Partner is dealer.        |
| Dealer: South     | ♥ T75   | The opponents are silent. |
| Vul: E-W          | ♦ AJ754 |                           |
| HCP: 7+1          | ♣ Q932  |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 245</b> | ♠ AJ5   | You are dealer.           |
| Dealer: North     | ♥ J2    | The opponents are silent. |
| Vul: None         | ♦ AJ752 |                           |
| HCP: 17+1         | ♣ AQT   |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 246</b> | ♠ KT2  | Partner is dealer.        |
| Dealer: South     | ♥ 7632 | The opponents are silent. |
| Vul: Both         | ♦ J6   |                           |
| HCP: 5            | ♣ J765 |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 247</b> | ♠ A8652 | You are dealer.           |
| Dealer: North     | ♥ A8    | The opponents are silent. |
| Vul: None         | ♦ Q95   |                           |
| HCP: 17+1         | ♣ AK3   |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 248</b> | ♠ J64   | Partner is dealer.        |
| Dealer: South     | ♥ 98    | The opponents are silent. |
| Vul: N-S          | ♦ A62   |                           |
| HCP: 5+1          | ♣ 98762 |                           |

## Both hands (Answers Page)

**Board: 244**

Dealer: South

**North:**

♠ 3

**South:**

♠ AKJT

W N E S

1NT

Vul: E-W

♥ T75

♥ J862

All Pass

North HCP: 7+1

♦ AJ754

♦ Q6

South HCP: 16

♣ Q932

♣ AJ7

Contract: 1NT South

**Board: 245**

Dealer: North

**North:**

♠ AJ5

**South:**

♠ 932

W N E S

1NT All Pass

Vul: None

♥ J2

♥ Q3

North HCP: 17+1

♦ AJ752

♦ QT94

South HCP: 8

♣ AQT

♣ KJ75

Contract: 1NT North

**Board: 246**

Dealer: South

**North:**

♠ KT2

**South:**

♠ AJ986

W N E S

1NT

Vul: Both

♥ 7632

♥ AKJ

All Pass

North HCP: 5

♦ J6

♦ AT8

South HCP: 17+1

♣ J765

♣ 94

Contract: 1NT South

**Board: 247**

Dealer: North

**North:**

♠ A8652

**South:**

♠ Q3

W N E S

1NT All Pass

Vul: None

♥ A8

♥ 95

North HCP: 17+1

♦ Q95

♦ KJT8

South HCP: 7+1

♣ AK3

♣ JT952

Contract: 1NT North

**Board: 248**

Dealer: South

**North:**

♠ J64

**South:**

♠ AK95

W N E S

1NT

Vul: N-S

♥ 98

♥ K3

All Pass

North HCP: 5+1

♦ A62

♦ 853

South HCP: 16

♣ 98762

♣ KQJ5

Contract: 1NT South

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 244</b> | ♠ AKJT | You are dealer.           |
| Dealer: South     | ♥ J862 | The opponents are silent. |
| Vul: E-W          | ♦ Q6   |                           |
| HCP: 16           | ♣ AJ7  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 245</b> | ♠ 932  | Partner is dealer.        |
| Dealer: North     | ♥ Q3   | The opponents are silent. |
| Vul: None         | ♦ QT94 |                           |
| HCP: 8            | ♣ KJ75 |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 246</b> | ♠ AJ986 | You are dealer.           |
| Dealer: South     | ♥ AKJ   | The opponents are silent. |
| Vul: Both         | ♦ AT8   |                           |
| HCP: 17+1         | ♣ 94    |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 247</b> | ♠ Q3    | Partner is dealer.        |
| Dealer: North     | ♥ 95    | The opponents are silent. |
| Vul: None         | ♦ KJT8  |                           |
| HCP: 7+1          | ♣ JT952 |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 248</b> | ♠ AK95 | You are dealer.           |
| Dealer: South     | ♥ K3   | The opponents are silent. |
| Vul: N-S          | ♦ 853  |                           |
| HCP: 16           | ♣ KQJ5 |                           |

## Both hands (Answers Page)

| Board: 244          | North:  | South: | W | N        | E | S   |
|---------------------|---------|--------|---|----------|---|-----|
| Dealer: South       | ♠ 3     | ♠ AKJT |   |          |   | 1NT |
| Vul: E-W            | ♥ T75   | ♥ J862 |   | All Pass |   |     |
| North HCP: 7+1      | ♦ AJ754 | ♦ Q6   |   |          |   |     |
| South HCP: 16       | ♣ Q932  | ♣ AJ7  |   |          |   |     |
| Contract: 1NT South |         |        |   |          |   |     |

| Board: 245          | North:  | South: | W | N   | E        | S |
|---------------------|---------|--------|---|-----|----------|---|
| Dealer: North       | ♠ AJ5   | ♠ 932  |   | 1NT | All Pass |   |
| Vul: None           | ♥ J2    | ♥ Q3   |   |     |          |   |
| North HCP: 17+1     | ♦ AJ752 | ♦ QT94 |   |     |          |   |
| South HCP: 8        | ♣ AQT   | ♣ KJ75 |   |     |          |   |
| Contract: 1NT North |         |        |   |     |          |   |

| Board: 246          | North: | South:  | W | N        | E | S   |
|---------------------|--------|---------|---|----------|---|-----|
| Dealer: South       | ♠ KT2  | ♠ AJ986 |   |          |   | 1NT |
| Vul: Both           | ♥ 7632 | ♥ AKJ   |   | All Pass |   |     |
| North HCP: 5        | ♦ J6   | ♦ AT8   |   |          |   |     |
| South HCP: 17+1     | ♣ J765 | ♣ 94    |   |          |   |     |
| Contract: 1NT South |        |         |   |          |   |     |

| Board: 247          | North:  | South:  | W | N   | E        | S |
|---------------------|---------|---------|---|-----|----------|---|
| Dealer: North       | ♠ A8652 | ♠ Q3    |   | 1NT | All Pass |   |
| Vul: None           | ♥ A8    | ♥ 95    |   |     |          |   |
| North HCP: 17+1     | ♦ Q95   | ♦ KJT8  |   |     |          |   |
| South HCP: 7+1      | ♣ AK3   | ♣ JT952 |   |     |          |   |
| Contract: 1NT North |         |         |   |     |          |   |

| Board: 248          | North:  | South: | W | N        | E | S   |
|---------------------|---------|--------|---|----------|---|-----|
| Dealer: South       | ♠ J64   | ♠ AK95 |   |          |   | 1NT |
| Vul: N-S            | ♥ 98    | ♥ K3   |   | All Pass |   |     |
| North HCP: 5+1      | ♦ A62   | ♦ 853  |   |          |   |     |
| South HCP: 16       | ♣ 98762 | ♣ KQJ5 |   |          |   |     |
| Contract: 1NT South |         |        |   |          |   |     |

**Board: 249**      ♠ AQ3      You are dealer.

Dealer: North      ♥ AJ654      The opponents are silent.

Vul: None      ♦ A74

HCP: 17+1      ♣ Q3

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**Board: 250**      ♠ 8653      Partner is dealer.

Dealer: South      ♥ QJ32      The opponents are silent.

Vul: E-W      ♦ K3

HCP: 6      ♣ T54

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**Board: 251**      ♠ AKJ6      You are dealer.

Dealer: North      ♥ KT9      The opponents are silent.

Vul: N-S      ♦ KQ98

HCP: 16      ♣ T7

---

**Board: 252**      ♠ J4      RHO is dealer. You bid second.

Dealer: West      ♥ AK985      West (RHO) opens 1NT if possible.

Vul: Both      ♦ 9754

HCP: 8+1      ♣ 42

## Both hands (Answers Page)

**Board: 249**

Dealer: North

**North:**

♠ AQ3

**South:**

♠ T

W N E S

1NT All Pass

Vul: None

♥ AJ654

♥ KT8

North HCP: 17+1

♦ A74

♦ KT986

South HCP: 6+1

♣ Q3

♣ 8752

Contract: 1NT North

**Board: 250**

Dealer: South

**North:**

♠ 8653

**South:**

♠ A42

W N E S

1NT

Vul: E-W

♥ QJ32

♥ A96

All Pass

North HCP: 6

♦ K3

♦ A965

South HCP: 16

♣ T54

♣ A82

Contract: 1NT South

**Board: 251**

Dealer: North

**North:**

♠ AKJ6

**South:**

♠ T95

W N E S

1NT All Pass

Vul: N-S

♥ KT9

♥ 7542

North HCP: 16

♦ KQ98

♦ T

South HCP: 4+1

♣ T7

♣ A9865

Contract: 1NT North

**Board: 252**

Dealer: West

**North:**

♠ J4

**South:**

♠ AQ532

W N E S

 1NT Pass Pass 2♠<sup>1</sup>

Vul: Both

♥ AK985

♥ T6

All Pass

North HCP: 8+1

♦ 9754

♦ 3

1. Cappelletti, 5M-4m

South HCP: 13+2

♣ 42

♣ AKT95

Contract: 2♠ South

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 249</b> | ♠ T     | Partner is dealer.        |
| Dealer: North     | ♥ KT8   | The opponents are silent. |
| Vul: None         | ♦ KT986 |                           |
| HCP: 6+1          | ♣ 8752  |                           |

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|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 250</b> | ♠ A42  | You are dealer.           |
| Dealer: South     | ♥ A96  | The opponents are silent. |
| Vul: E-W          | ♦ A965 |                           |
| HCP: 16           | ♣ A82  |                           |

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|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 251</b> | ♠ T95   | Partner is dealer.        |
| Dealer: North     | ♥ 7542  | The opponents are silent. |
| Vul: N-S          | ♦ T     |                           |
| HCP: 4+1          | ♣ A9865 |                           |

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|                   |         |                                   |
|-------------------|---------|-----------------------------------|
| <b>Board: 252</b> | ♠ AQ532 | LHO is dealer.                    |
| Dealer: West      | ♥ T6    | West (LHO) opens 1NT if possible. |
| Vul: Both         | ♦ 3     |                                   |
| HCP: 13+2         | ♣ AKT95 |                                   |

## Both hands (Answers Page)

**Board: 249**

Dealer: North

**North:**

♠ AQ3

**South:**

♠ T

W N E S

1NT All Pass

Vul: None

♥ AJ654

♥ KT8

North HCP: 17+1

♦ A74

♦ KT986

South HCP: 6+1

♣ Q3

♣ 8752

Contract: 1NT North

**Board: 250**

Dealer: South

**North:**

♠ 8653

**South:**

♠ A42

W N E S

1NT

Vul: E-W

♥ QJ32

♥ A96

All Pass

North HCP: 6

♦ K3

♦ A965

South HCP: 16

♣ T54

♣ A82

Contract: 1NT South

**Board: 251**

Dealer: North

**North:**

♠ AKJ6

**South:**

♠ T95

W N E S

1NT All Pass

Vul: N-S

♥ KT9

♥ 7542

North HCP: 16

♦ KQ98

♦ T

South HCP: 4+1

♣ T7

♣ A9865

Contract: 1NT North

**Board: 252**

Dealer: West

**North:**

♠ J4

**South:**

♠ AQ532

W N E S

 1NT Pass Pass 2♠<sup>1</sup>

Vul: Both

♥ AK985

♥ T6

All Pass

North HCP: 8+1

♦ 9754

♦ 3

1. Cappelletti, 5M-4m

South HCP: 13+2

♣ 42

♣ AKT95

Contract: 2♠ South