

## North hands (Practice Page)

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

Board: 1	♠ J64	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ Q982	Partner bids first.
HCP: 11	♣ J107	
Board: 2	♠ Q32	East Doubles 2♠ if possible.
Dealer: N	♥ AK8	
Vul: NS	♦ 54	You bid first.
HCP: 14	♣ KQ973	
Board: 3	♠ AQ9	The opponents are silent.
Dealer: S	♥ Q108764	
Vul: EW	♦ K2	Partner bids first.
HCP: 14	♣ K9	
Board: 4	♠ A102	The opponents are silent.
Dealer: N	♥ A984	
Vul: Both	♦ A97	You bid first.
HCP: 15	♣ QJ10	
Board: 5	♠ A864	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ A95	Partner bids first.
HCP: 13	♣ Q64	
Board: 6	♠ J93	East Bids 3♥ if possible.
Dealer: N	♥ K942	
Vul: Both	♦ AQ4	You bid first.
HCP: 14	♣ KJ7	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A953				1NT
Vul: None	♥ AQJ	♥ K1092				
North HCP: 11	♦ Q982	♦ K3	Pass	3NT	AP	
South HCP: 14	♣ J107	♣ A42				
Contract: 3N S						

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

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

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ 98				
Vul: Both	♥ A984	♥ KJ106		1NT	Pass	2♣ <sup>1</sup>
North HCP: 15	♦ A97	♦ KQJ	Pass	2♥	Pass	4♥
South HCP: 17	♣ QJ10	♣ AK76	AP			
Contract: 4♥ N			1. Stayman			

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ A864	♠ K53				1NT
Vul: EW	♥ QJ10	♥ A95	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 13	♦ A95	♦ 843	Pass	3NT	AP	
South HCP: 14	♣ Q64	♣ AK105	1. Stayman			
Contract: 3N S						

Board: 6

Dealer: N

Vul: Both

North HCP: 14

South HCP: 10

Contract: 3N N

North:

♠ J93

♥ K942

♦ AQ4

♣ KJ7

South:

♠ K72

♥ 3

♦ K7

♣ A985432

West	North	East	South
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	1NT	3♥	3NT
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AP

## South hands (Practice Page)

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

Board: 1      ♠ A953  
Dealer: S      ♥ K1092  
Vul: None     ♦ K3  
HCP: 14      ♣ A42

The opponents are silent.

You bid first.

Board: 2      ♠ KJ1086  
Dealer: N      ♥ 964  
Vul: NS       ♦ KQJ  
HCP: 10      ♣ 82

East Doubles 2♠ if possible.

Partner bids first.

Board: 3      ♠ KJ52  
Dealer: S      ♥ 32  
Vul: EW       ♦ AQJ  
HCP: 15      ♣ A1063

The opponents are silent.

You bid first.

Board: 4      ♠ 98  
Dealer: N      ♥ KJ106  
Vul: Both     ♦ KQJ  
HCP: 17      ♣ AK76

The opponents are silent.

Partner bids first.

Board: 5      ♠ K53  
Dealer: S      ♥ A95  
Vul: EW       ♦ 843  
HCP: 14      ♣ AK105

The opponents are silent.

You bid first.

Board: 6      ♠ K72  
Dealer: N      ♥ 3  
Vul: Both     ♦ K7  
HCP: 10      ♣ A985432

East Bids 3♥ if possible.

Partner bids first.

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A953				1NT
Vul: None	♥ AQJ	♥ K1092				
North HCP: 11	♦ Q982	♦ K3	Pass	3NT	AP	
South HCP: 14	♣ J107	♣ A42				
Contract: 3N S						

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

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

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ 98				
Vul: Both	♥ A984	♥ KJ106		1NT	Pass	2♣ <sup>1</sup>
North HCP: 15	♦ A97	♦ KQJ	Pass	2♥	Pass	4♥
South HCP: 17	♣ QJ10	♣ AK76	AP			
Contract: 4♥ N			1. Stayman			

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ A864	♠ K53				1NT
Vul: EW	♥ QJ10	♥ A95	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 13	♦ A95	♦ 843	Pass	3NT	AP	
South HCP: 14	♣ Q64	♣ AK105	1. Stayman			
Contract: 3N S						

Board: 6

Dealer: N

Vul: Both

North HCP: 14

South HCP: 10

Contract: 3N N

North:

♠ J93

♥ K942

♦ AQ4

♣ KJ7

South:

♠ K72

♥ 3

♦ K7

♣ A985432

West	North	East	South
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	1NT	3♥	3NT
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AP

## North hands (Practice Page)

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

Board: 7	♠ KJ1087	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: None	♦ Q72	Partner bids first.
HCP: 14	♣ A5	

Board: 8	♠ K63	The opponents are silent.
Dealer: N	♥ J3	
Vul: Both	♦ KJ5	You bid first.
HCP: 15	♣ AK876	

Board: 9	♠ K9842	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ AQ8	Partner bids first.
HCP: 14	♣ 85	

Board: 10	♠ AQJ	The opponents are silent.
Dealer: N	♥ 1093	
Vul: NS	♦ J42	You bid first.
HCP: 15	♣ AK108	

Board: 11	♠ Q86	East Bids 2♥ if possible.
Dealer: S	♥ 108764	West Bids 2♠ if possible.
Vul: None	♦ A10873	
HCP: 6	♣ —	Partner bids first.

Board: 12	♠ KQ	West Doubles 3♠ if possible.
Dealer: N	♥ KQ43	
Vul: NS	♦ 10986	You bid first.
HCP: 14	♣ A87	

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ KJ1087	♠ A62				1NT
Vul: None	♥ KJ10	♥ A92	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q72	♦ AK98	Pass	3NT	Pass	4♠
South HCP: 15	♣ A5	♣ 743	AP			
Contract: 4♠ S						

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

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ K9842	♠ AQ5				1NT
Vul: None	♥ AJ9	♥ 62	Pass	2♥	Pass	2♠
North HCP: 14	♦ AQ8	♦ J10962	Pass	3NT	Pass	4♠
South HCP: 14	♣ 85	♣ AK2	AP			
Contract: 4♠ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1062				
Vul: NS	♥ 1093	♥ KQJ76		1NT	Pass	2♦
North HCP: 15	♦ J42	♦ AK87	Pass	2♥	Pass	3♦
South HCP: 13	♣ AK108	♣ 6	Pass	4♥	AP	
Contract: 4♥ N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ K4				1NT
Vul: None	♥ 108764	♥ J95	Pass	2♦	2♥ <sup>1</sup>	X
North HCP: 6	♦ A10873	♦ KQ9	2♠	AP		
South HCP: 15	♣ —	♣ KQJ54				
Contract: 2♠ W						

1. Michaels Cuebid



Board: 12

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 4♥ N

North:

♠ KQ

♥ KQ43

♦ 10986

♣ A87

South:

♠ 9

♥ A982

♦ AJ432

♣ Q63

West	North	East	South
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	1NT	Pass	3♠ <sup>1</sup>
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X	4♥	AP	
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1. Splinter

## South hands (Practice Page)

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

Board: 7	♠ A62	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ AK98	You bid first.
HCP: 15	♣ 743	
Board: 8	♠ J109	The opponents are silent.
Dealer: N	♥ 7542	
Vul: Both	♦ A109	Partner bids first.
HCP: 8	♣ QJ10	
Board: 9	♠ AQ5	The opponents are silent.
Dealer: S	♥ 62	
Vul: None	♦ J10962	You bid first.
HCP: 14	♣ AK2	
Board: 10	♠ 1062	The opponents are silent.
Dealer: N	♥ KQJ76	
Vul: NS	♦ AK87	Partner bids first.
HCP: 13	♣ 6	
Board: 11	♠ K4	East Bids 2♥ if possible.
Dealer: S	♥ J95	West Bids 2♠ if possible.
Vul: None	♦ KQ9	
HCP: 15	♣ KQJ54	You bid first.
Board: 12	♠ 9	West Doubles 3♠ if possible.
Dealer: N	♥ A982	
Vul: NS	♦ AJ432	Partner bids first.
HCP: 11	♣ Q63	

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ KJ1087	♠ A62				1NT
Vul: None	♥ KJ10	♥ A92	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q72	♦ AK98	Pass	3NT	Pass	4♠
South HCP: 15	♣ A5	♣ 743	AP			
Contract: 4♠ S						

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

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ K9842	♠ AQ5				1NT
Vul: None	♥ AJ9	♥ 62	Pass	2♥	Pass	2♠
North HCP: 14	♦ AQ8	♦ J10962	Pass	3NT	Pass	4♠
South HCP: 14	♣ 85	♣ AK2	AP			
Contract: 4♠ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1062				
Vul: NS	♥ 1093	♥ KQJ76		1NT	Pass	2♦
North HCP: 15	♦ J42	♦ AK87	Pass	2♥	Pass	3♦
South HCP: 13	♣ AK108	♣ 6	Pass	4♥	AP	
Contract: 4♥ N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ K4				1NT
Vul: None	♥ 108764	♥ J95	Pass	2♦	2♥ <sup>1</sup>	X
North HCP: 6	♦ A10873	♦ KQ9	2♠	AP		
South HCP: 15	♣ —	♣ KQJ54				
Contract: 2♠ W						

1. Michaels Cuebid

Board: 12

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 4♥ N

North:

♠ KQ

♥ KQ43

♦ 10986

♣ A87

South:

♠ 9

♥ A982

♦ AJ432

♣ Q63

West	North	East	South
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	1NT	Pass	3♠ <sup>1</sup>
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X	4♥	AP	
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1. Splinter

## North hands (Practice Page)

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

Board: 13	♠ AJ76	The opponents are silent.
Dealer: S	♥ 952	
Vul: EW	♦ A1062	Partner bids first.
HCP: 11	♣ Q10	

Board: 14	♠ AJ6	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ K10632	You bid first.
HCP: 14	♣ A63	

Board: 15	♠ 63	The opponents are silent.
Dealer: S	♥ J743	
Vul: Both	♦ A64	Partner bids first.
HCP: 9	♣ A853	

Board: 16	♠ KQ9	West Bids 3♣ if possible.
Dealer: N	♥ A82	
Vul: NS	♦ Q65	You bid first.
HCP: 15	♣ KJ62	

Board: 17	♠ Q7	The opponents are silent.
Dealer: S	♥ K10762	
Vul: EW	♦ 10	Partner bids first.
HCP: 11	♣ AQ653	

Board: 18	♠ A95	East Doubles 1NT if possible.
Dealer: N	♥ K105	West Bids 2♠ if possible.
Vul: Both	♦ K42	
HCP: 14	♣ KJ108	You bid first.

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

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ AJ76	♠ Q1054				1NT
Vul: EW	♥ 952	♥ KQ4	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ A1062	♦ Q875	Pass	4♠	AP	
South HCP: 14	♣ Q10	♣ AJ				
Contract: 4♠ S						1. Stayman

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K972		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q9	♥ KJ852	Pass	2♦	Pass	3♠ <sup>2</sup>
North HCP: 14	♦ K10632	♦ A8	Pass	3NT	AP	
South HCP: 14	♣ A63	♣ K8				
Contract: 3N N						1. Stayman 2. SMOLEN

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

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 1032		1NT	Pass	2♦
Vul: NS	♥ A82	♥ QJ10643				
North HCP: 15	♦ Q65	♦ 103	3♣	AP		
South HCP: 3	♣ KJ62	♣ 53				
Contract: 3♣ W						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AJ8				1NT
Vul: EW	♥ K10762	♥ J3	Pass	2♦	Pass	2♥
North HCP: 11	♦ 10	♦ AQJ97	Pass	3♣	Pass	3NT
South HCP: 14	♣ AQ653	♣ J82	AP			
Contract: 3N S						

Board: 18

Dealer: N

Vul: Both

North HCP: 14

South HCP: 8

Contract: 2♠ W

North:

♠ A95

♥ K105

♦ K42

♣ KJ108

South:

♠ J1083

♥ AJ4

♦ 1085

♣ Q42

West	North	East	South
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	1NT	X <sup>1</sup>	Pass
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2♠	AP		
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1. Cappelletti, strong

## South hands (Practice Page)

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

Board: 13      ♠ Q1054  
Dealer: S      ♥ KQ4  
Vul: EW      ♦ Q875  
HCP: 14      ♣ AJ

The opponents are silent.

You bid first.

Board: 14      ♠ K972  
Dealer: N      ♥ KJ852  
Vul: None      ♦ A8  
HCP: 14      ♣ K8

The opponents are silent.

Partner bids first.

Board: 15      ♠ Q98  
Dealer: S      ♥ KQ862  
Vul: Both      ♦ KQ7  
HCP: 15      ♣ K2

The opponents are silent.

You bid first.

Board: 16      ♠ 1032  
Dealer: N      ♥ QJ10643  
Vul: NS      ♦ 103  
HCP: 3      ♣ 53

West Bids 3♣ if possible.

Partner bids first.

Board: 17      ♠ AJ8  
Dealer: S      ♥ J3  
Vul: EW      ♦ AQJ97  
HCP: 14      ♣ J82

The opponents are silent.

You bid first.

Board: 18      ♠ J1083  
Dealer: N      ♥ AJ4  
Vul: Both      ♦ 1085  
HCP: 8      ♣ Q42

East Doubles 1NT if possible.

West Bids 2♠ if possible.

Partner bids first.



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

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ AJ76	♠ Q1054				1NT
Vul: EW	♥ 952	♥ KQ4	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ A1062	♦ Q875	Pass	4♠	AP	
South HCP: 14	♣ Q10	♣ AJ				
Contract: 4♠ S						1. Stayman

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K972		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q9	♥ KJ852	Pass	2♦	Pass	3♠ <sup>2</sup>
North HCP: 14	♦ K10632	♦ A8	Pass	3NT	AP	
South HCP: 14	♣ A63	♣ K8				
Contract: 3N N						1. Stayman 2. SMOLEN

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

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 1032		1NT	Pass	2♦
Vul: NS	♥ A82	♥ QJ10643				
North HCP: 15	♦ Q65	♦ 103	3♣	AP		
South HCP: 3	♣ KJ62	♣ 53				
Contract: 3♣ W						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AJ8				1NT
Vul: EW	♥ K10762	♥ J3	Pass	2♦	Pass	2♥
North HCP: 11	♦ 10	♦ AQJ97	Pass	3♣	Pass	3NT
South HCP: 14	♣ AQ653	♣ J82	AP			
Contract: 3N S						

Board: 18

Dealer: N

Vul: Both

North HCP: 14

South HCP: 8

Contract: 2♠ W

North:

♠ A95

♥ K105

♦ K42

♣ KJ108

South:

♠ J1083

♥ AJ4

♦ 1085

♣ Q42

West	North	East	South
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	1NT	X <sup>1</sup>	Pass
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2♠	AP		
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1. Cappelletti, strong

## North hands (Practice Page)

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

Board: 19	♠ 62	The opponents are silent.
Dealer: S	♥ KJ62	
Vul: None	♦ AJ	Partner bids first.
HCP: 14	♣ AJ872	

Board: 20	♠ K53	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ AJ104	You bid first.
HCP: 15	♣ Q108	

Board: 21	♠ J7542	The opponents are silent.
Dealer: S	♥ Q82	
Vul: Both	♦ 1042	Partner bids first.
HCP: 3	♣ 65	

Board: 22	♠ AKJ5	The opponents are silent.
Dealer: N	♥ 108	
Vul: Both	♦ 983	You bid first.
HCP: 14	♣ KQJ3	

Board: 23	♠ 74	The opponents are silent.
Dealer: S	♥ 43	
Vul: None	♦ A10752	Partner bids first.
HCP: 10	♣ AQ74	

Board: 24	♠ KQ6	East Bids 2♣ if possible.
Dealer: N	♥ K72	West Bids 2♦ if possible.
Vul: NS	♦ J1086	East Bids 2♥ if possible.
HCP: 14	♣ AJ7	You bid first.

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

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AJ3				1NT
Vul: None	♥ KJ62	♥ Q875	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 14	♦ AJ	♦ Q5	Pass	4♥	AP	
South HCP: 14	♣ AJ872	♣ KQ65				
Contract: 4♥ S						

1. Stayman

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ J982				
Vul: EW	♥ AJ9	♥ K65		1NT	AP	
North HCP: 15	♦ AJ104	♦ 865				
South HCP: 4	♣ Q108	♣ 652				
Contract: 1N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ J7542	♠ A83				1NT
Vul: Both	♥ Q82	♥ K109	Pass	2♥	Pass	2♠
North HCP: 3	♦ 1042	♦ Q3	AP			
South HCP: 14	♣ 65	♣ AJ1092				
Contract: 2♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 9		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 108	♥ AKQJ9654	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 14	♦ 983	♦ KJ10	Pass	5♦	Pass	5♥
South HCP: 14	♣ KQJ3	♣ 5	AP			
Contract: 5♥ N						

1. Texas  
2. Blackwood 0314, for ♥

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ J83				1NT
Vul: None	♥ 43	♥ AQ10				
North HCP: 10	♦ A10752	♦ K984	Pass	2NT	AP	
South HCP: 14	♣ AQ74	♣ KJ2				
Contract: 2N S						

Board: 24

Dealer: N

Vul: NS

North HCP: 14

South HCP: 4

Contract: 2♥ E

North:

♠ KQ6

♥ K72

♦ J1086

♣ AJ7

South:

♠ J82

♥ 984

♦ 943

♣ K832

West	North	East	South
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	1NT	2♣ <sup>1</sup>	Pass
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2♦ <sup>2</sup>	Pass	2♥	AP
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1. Cappelletti, any 6+suit

2. automat

## South hands (Practice Page)

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

Board: 19	♠ AJ3	The opponents are silent.
Dealer: S	♥ Q875	
Vul: None	♦ Q5	You bid first.
HCP: 14	♣ KQ65	

Board: 20	♠ J982	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ 865	Partner bids first.
HCP: 4	♣ 652	

Board: 21	♠ A83	The opponents are silent.
Dealer: S	♥ K109	
Vul: Both	♦ Q3	You bid first.
HCP: 14	♣ AJ1092	

Board: 22	♠ 9	The opponents are silent.
Dealer: N	♥ AKQJ9654	
Vul: Both	♦ KJ10	Partner bids first.
HCP: 14	♣ 5	

Board: 23	♠ J83	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ K984	You bid first.
HCP: 14	♣ KJ2	

Board: 24	♠ J82	East Bids 2♣ if possible.
Dealer: N	♥ 984	West Bids 2♦ if possible.
Vul: NS	♦ 943	East Bids 2♥ if possible.
HCP: 4	♣ K832	Partner bids first.

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

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AJ3				1NT
Vul: None	♥ KJ62	♥ Q875	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 14	♦ AJ	♦ Q5	Pass	4♥	AP	
South HCP: 14	♣ AJ872	♣ KQ65				
Contract: 4♥ S						

1. Stayman

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ J982				
Vul: EW	♥ AJ9	♥ K65		1NT	AP	
North HCP: 15	♦ AJ104	♦ 865				
South HCP: 4	♣ Q108	♣ 652				
Contract: 1N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ J7542	♠ A83				1NT
Vul: Both	♥ Q82	♥ K109	Pass	2♥	Pass	2♠
North HCP: 3	♦ 1042	♦ Q3	AP			
South HCP: 14	♣ 65	♣ AJ1092				
Contract: 2♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 9		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 108	♥ AKQJ9654	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 14	♦ 983	♦ KJ10	Pass	5♦	Pass	5♥
South HCP: 14	♣ KQJ3	♣ 5	AP			
Contract: 5♥ N						

1. Texas  
2. Blackwood 0314, for ♥

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ J83				1NT
Vul: None	♥ 43	♥ AQ10				
North HCP: 10	♦ A10752	♦ K984	Pass	2NT	AP	
South HCP: 14	♣ AQ74	♣ KJ2				
Contract: 2N S						

Board: 24

Dealer: N

Vul: NS

North HCP: 14

South HCP: 4

Contract: 2♥ E

North:

♠ KQ6

♥ K72

♦ J1086

♣ AJ7

South:

♠ J82

♥ 984

♦ 943

♣ K832

West	North	East	South
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	1NT	2♣ <sup>1</sup>	Pass
--	-----	-----------------	------

2♦ <sup>2</sup>	Pass	2♥	AP
-----------------	------	----	----

1. Cappelletti, any 6+suit

2. automat



## North hands (Practice Page)

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

Board: 25	♠ 107654	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ K76	Partner bids first.
HCP: 8	♣ J97	

Board: 26	♠ KQJ	The opponents are silent.
Dealer: N	♥ Q832	
Vul: None	♦ QJ	You bid first.
HCP: 15	♣ A872	

Board: 27	♠ A93	West Bids 2♦ if possible.
Dealer: S	♥ K98	
Vul: NS	♦ 964	Partner bids first.
HCP: 10	♣ K832	

Board: 28	♠ KQ54	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ A983	You bid first.
HCP: 15	♣ K98	

Board: 29	♠ K7	The opponents are silent.
Dealer: S	♥ A92	
Vul: Both	♦ K10854	Partner bids first.
HCP: 16	♣ AQ2	

Board: 30	♠ A9	East Bids 2♣ if possible.
Dealer: N	♥ A1083	West Bids 2♦ if possible.
Vul: NS	♦ Q103	East Bids 3♠ if possible.
HCP: 14	♣ KJ75	You bid first.

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 107654	♠ KJ8				1NT
Vul: EW	♥ A5	♥ K873	Pass	2♥	Pass	2♠
North HCP: 8	♦ K76	♦ A542	AP			
South HCP: 14	♣ J97	♣ K2				
Contract: 2♠ S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A64		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q832	♥ AK76	Pass	2♥	Pass	4♥
North HCP: 15	♦ QJ	♦ 72	AP			
South HCP: 14	♣ A872	♣ QJ106	1. Stayman			
Contract: 4♥ N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J52				1NT
Vul: NS	♥ K98	♥ A72	2♦ <sup>1</sup>	2NT	Pass	3NT
North HCP: 10	♦ 964	♦ AJ532	AP			
South HCP: 14	♣ K832	♣ A9	1. Cappelletti, both majors			
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 972				
Vul: EW	♥ K8	♥ Q74		1NT	Pass	3NT
North HCP: 15	♦ A983	♦ KJ76	AP			
South HCP: 12	♣ K98	♣ AQ5				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AQJ3				1NT
Vul: Both	♥ A92	♥ KQ105	Pass	3NT	AP	
North HCP: 16	♦ K10854	♦ Q92				
South HCP: 15	♣ AQ2	♣ J8				
Contract: 3N S						

Board: 30  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 3  
Contract: 3♠ E

North:  
♠ A9  
♥ A1083  
♦ Q103  
♣ KJ75

South:  
♠ 106  
♥ K96542  
♦ 85  
♣ 1083

West	North	East	South
	1NT	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	Pass	2♥
Pass	3♦ <sup>3</sup>	3♠	AP

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

## South hands (Practice Page)

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

Board: 25	♠ KJ8	The opponents are silent.
Dealer: S	♥ K873	
Vul: EW	♦ A542	You bid first.
HCP: 14	♣ K2	

Board: 26	♠ A64	The opponents are silent.
Dealer: N	♥ AK76	
Vul: None	♦ 72	Partner bids first.
HCP: 14	♣ QJ106	

Board: 27	♠ J52	West Bids 2♦ if possible.
Dealer: S	♥ A72	
Vul: NS	♦ AJ532	You bid first.
HCP: 14	♣ A9	

Board: 28	♠ 972	The opponents are silent.
Dealer: N	♥ Q74	
Vul: EW	♦ KJ76	Partner bids first.
HCP: 12	♣ AQ5	

Board: 29	♠ AQJ3	The opponents are silent.
Dealer: S	♥ KQ105	
Vul: Both	♦ Q92	You bid first.
HCP: 15	♣ J8	

Board: 30	♠ 106	East Bids 2♣ if possible.
Dealer: N	♥ K96542	West Bids 2♦ if possible.
Vul: NS	♦ 85	East Bids 3♠ if possible.
HCP: 3	♣ 1083	Partner bids first.

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 107654	♠ KJ8				1NT
Vul: EW	♥ A5	♥ K873	Pass	2♥	Pass	2♠
North HCP: 8	♦ K76	♦ A542	AP			
South HCP: 14	♣ J97	♣ K2				
Contract: 2♠ S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A64		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q832	♥ AK76	Pass	2♥	Pass	4♥
North HCP: 15	♦ QJ	♦ 72	AP			
South HCP: 14	♣ A872	♣ QJ106	1. Stayman			
Contract: 4♥ N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J52				1NT
Vul: NS	♥ K98	♥ A72	2♦ <sup>1</sup>	2NT	Pass	3NT
North HCP: 10	♦ 964	♦ AJ532	AP			
South HCP: 14	♣ K832	♣ A9	1. Cappelletti, both majors			
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 972				
Vul: EW	♥ K8	♥ Q74		1NT	Pass	3NT
North HCP: 15	♦ A983	♦ KJ76	AP			
South HCP: 12	♣ K98	♣ AQ5				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AQJ3				1NT
Vul: Both	♥ A92	♥ KQ105	Pass	3NT	AP	
North HCP: 16	♦ K10854	♦ Q92				
South HCP: 15	♣ AQ2	♣ J8				
Contract: 3N S						

Board: 30  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 3  
Contract: 3♠ E

North:  
♠ A9  
♥ A1083  
♦ Q103  
♣ KJ75

South:  
♠ 106  
♥ K96542  
♦ 85  
♣ 1083

West	North	East	South
	1NT	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	Pass	2♥
Pass	3♦ <sup>3</sup>	3♠	AP

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

## North hands (Practice Page)

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

Board: 31	♠ AQ4	The opponents are silent.
Dealer: S	♥ K63	
Vul: EW	♦ K1064	Partner bids first.
HCP: 15	♣ K94	

Board: 32	♠ AJ86	West Bids 2♣ if possible.
Dealer: N	♥ J10	East Bids 2♦ if possible.
Vul: Both	♦ KQ94	West Bids 2♠ if possible.
HCP: 15	♣ A93	East Bids 3♠ if possible.
		West Bids 4♠ if possible.
		You bid first.

Board: 33	♠ A852	The opponents are silent.
Dealer: S	♥ AQ1032	
Vul: None	♦ J532	Partner bids first.
HCP: 11	♣ —	

Board: 34	♠ A105	East Bids 2♠ if possible.
Dealer: N	♥ 103	
Vul: EW	♦ A97	You bid first.
HCP: 14	♣ KQJ97	

Board: 35	♠ 654	The opponents are silent.
Dealer: S	♥ QJ32	
Vul: Both	♦ A10862	Partner bids first.
HCP: 8	♣ J	

Board: 36	♠ KJ84	The opponents are silent.
Dealer: N	♥ KQ65	
Vul: None	♦ A62	You bid first.
HCP: 15	♣ Q2	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ K65				1NT
Vul: EW	♥ K63	♥ Q84				
North HCP: 15	♦ K1064	♦ AJ83	Pass	3NT	AP	
South HCP: 14	♣ K94	♣ A85				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ 4		1NT	Pass	Pass
Vul: Both	♥ J10	♥ 8763	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
North HCP: 15	♦ KQ94	♦ 107532	2♠	Pass	3♠	Pass
South HCP: 0	♣ A93	♣ 1065	4♠	AP		
Contract: 4♠ W						

1. Cappelletti, any 6+suit  
2. automat

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ A852	♠ KQ6				1NT
Vul: None	♥ AQ1032	♥ K98	Pass	2♦	Pass	2♥
North HCP: 11	♦ J532	♦ A108	Pass	2♠	Pass	4♥
South HCP: 15	♣ —	♣ K863	AP			
Contract: 4♥ S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ Q62		1NT	Pass	2♦
Vul: EW	♥ 103	♥ AK962				
North HCP: 14	♦ A97	♦ 542	Pass	2♥	2♠	AP
South HCP: 9	♣ KQJ97	♣ 42				
Contract: 2♠ E						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A108				1NT
Vul: Both	♥ QJ32	♥ K10				
North HCP: 8	♦ A10862	♦ J43	AP			
South HCP: 15	♣ J	♣ AK865				
Contract: 1N S						



Board: 36

Dealer: N

Vul: None

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ KJ84

♥ KQ65

♦ A62

♣ Q2

South:

♠ 962

♥ A943

♦ KQ

♣ AJ76

West	North	East	South
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	1NT	Pass	2♣ <sup>1</sup>
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Pass	2♥	Pass	4♥
------	----	------	----

AP

1. Stayman

## South hands (Practice Page)

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

Board: 31      ♠ K65  
Dealer: S      ♥ Q84  
Vul: EW      ♦ AJ83  
HCP: 14      ♣ A85

The opponents are silent.

You bid first.

Board: 32      ♠ 4  
Dealer: N      ♥ 8763  
Vul: Both      ♦ 107532  
HCP: 0      ♣ 1065

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 33      ♠ KQ6  
Dealer: S      ♥ K98  
Vul: None      ♦ A108  
HCP: 15      ♣ K863

The opponents are silent.

You bid first.

Board: 34      ♠ Q62  
Dealer: N      ♥ AK962  
Vul: EW      ♦ 542  
HCP: 9      ♣ 42

East Bids 2♠ if possible.

Partner bids first.

Board: 35      ♠ A108  
Dealer: S      ♥ K10  
Vul: Both      ♦ J43  
HCP: 15      ♣ AK865

The opponents are silent.

You bid first.

Board: 36      ♠ 962  
Dealer: N      ♥ A943  
Vul: None      ♦ KQ  
HCP: 14      ♣ AJ76

The opponents are silent.

Partner bids first.

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ K65				1NT
Vul: EW	♥ K63	♥ Q84				
North HCP: 15	♦ K1064	♦ AJ83	Pass	3NT	AP	
South HCP: 14	♣ K94	♣ A85				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ 4		1NT	Pass	Pass
Vul: Both	♥ J10	♥ 8763	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
North HCP: 15	♦ KQ94	♦ 107532	2♠	Pass	3♠	Pass
South HCP: 0	♣ A93	♣ 1065	4♠	AP		
Contract: 4♠ W						

1. Cappelletti, any 6+suit  
2. automat

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ A852	♠ KQ6				1NT
Vul: None	♥ AQ1032	♥ K98	Pass	2♦	Pass	2♥
North HCP: 11	♦ J532	♦ A108	Pass	2♠	Pass	4♥
South HCP: 15	♣ —	♣ K863	AP			
Contract: 4♥ S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ Q62		1NT	Pass	2♦
Vul: EW	♥ 103	♥ AK962				
North HCP: 14	♦ A97	♦ 542	Pass	2♥	2♠	AP
South HCP: 9	♣ KQJ97	♣ 42				
Contract: 2♠ E						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A108				1NT
Vul: Both	♥ QJ32	♥ K10				
North HCP: 8	♦ A10862	♦ J43	AP			
South HCP: 15	♣ J	♣ AK865				
Contract: 1N S						

Board: 36

Dealer: N

Vul: None

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ KJ84

♥ KQ65

♦ A62

♣ Q2

South:

♠ 962

♥ A943

♦ KQ

♣ AJ76

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

	1NT	Pass	2♣ <sup>1</sup>
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Pass	2♥	Pass	4♥
------	----	------	----

AP

1. Stayman

## North hands (Practice Page)

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

Board: 37      ♠ J97  
Dealer: S      ♥ 1054  
Vul: Both     ♦ A953  
HCP: 5        ♣ 654

The opponents are silent.

Partner bids first.

Board: 38      ♠ QJ5  
Dealer: N      ♥ AQJ8  
Vul: NS        ♦ 85  
HCP: 14       ♣ A984

West Bids 2♠ if possible.  
East Bids 2NT if possible.  
West Bids 3♦ if possible.

You bid first.

Board: 39      ♠ J74  
Dealer: S      ♥ 85  
Vul: None     ♦ Q7  
HCP: 10       ♣ AK10763

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

Partner bids first.

Board: 40      ♠ 1092  
Dealer: N      ♥ AK108  
Vul: NS        ♦ A92  
HCP: 14       ♣ K92

The opponents are silent.

You bid first.

Board: 41      ♠ 654  
Dealer: S      ♥ 98  
Vul: Both     ♦ Q9874  
HCP: 6        ♣ KJ2

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

Partner bids first.

Board: 42      ♠ AJ  
Dealer: N      ♥ Q97  
Vul: None     ♦ AJ1086  
HCP: 15       ♣ K87

The opponents are silent.

You bid first.

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

Board: 37

Dealer: S

Vul: Both

North HCP: 5

South HCP: 15

Contract: 1N S

North:

♠ J97

♥ 1054

♦ A953

♣ 654

South:

♠ KQ43

♥ K9

♦ J1042

♣ KQJ

West North East South

1NT

AP

Board: 38

Dealer: N

Vul: NS

North HCP: 14

South HCP: 4

Contract: 3♦ W

North:

♠ QJ5

♥ AQJ8

♦ 85

♣ A984

South:

♠ 108643

♥ K10

♦ 1072

♣ J75

West North East South

1NT Pass 2♥

2♠<sup>1</sup> Pass 2NT<sup>2</sup> Pass

3♦ AP

1. Michaels Cuebid

2. to the partner's longer

Board: 39

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 4♣ S

North:

♠ J74

♥ 85

♦ Q7

♣ AK10763

South:

♠ AKQ3

♥ K3

♦ 543

♣ Q985

West North East South

1NT

2♥<sup>1</sup> 2NT<sup>2</sup> 3♥ 4♣

AP

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

Board: 40

Dealer: N

Vul: NS

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ 1092

♥ AK108

♦ A92

♣ K92

South:

♠ A64

♥ 963

♦ J65

♣ AQJ6

West North East South

1NT Pass 3NT

AP

Board: 41

Dealer: S

Vul: Both

North HCP: 6

South HCP: 14

Contract: 3♠ E

North:

♠ 654

♥ 98

♦ Q9874

♣ KJ2

South:

♠ Q2

♥ AK72

♦ AJ5

♣ 9843

West North East South

1NT

Pass Pass 2♠<sup>1</sup> Pass

3♠ AP

1. Cappelletti, 5M-4m

Board: 42

Dealer: N

Vul: None

North HCP: 15

South HCP: 7

Contract: 2♥ N

North:

♠ AJ

♥ Q97

♦ AJ1086

♣ K87

South:

♠ 8

♥ 108632

♦ Q7

♣ AJ1096

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	AP	
------	----	----	--

## South hands (Practice Page)

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

Board: 37	♠ KQ43	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ J1042	You bid first.
HCP: 15	♣ KQJ	

Board: 38	♠ 108643	West Bids 2♠ if possible.
Dealer: N	♥ K10	East Bids 2NT if possible.
Vul: NS	♦ 1072	West Bids 3♦ if possible.
HCP: 4	♣ J75	Partner bids first.

Board: 39	♠ AKQ3	West Bids 2♥ if possible.
Dealer: S	♥ K3	East Bids 3♥ if possible.
Vul: None	♦ 543	
HCP: 14	♣ Q985	You bid first.

Board: 40	♠ A64	The opponents are silent.
Dealer: N	♥ 963	
Vul: NS	♦ J65	Partner bids first.
HCP: 12	♣ AQJ6	

Board: 41	♠ Q2	East Bids 2♠ if possible.
Dealer: S	♥ AK72	West Bids 3♠ if possible.
Vul: Both	♦ AJ5	
HCP: 14	♣ 9843	You bid first.

Board: 42	♠ 8	The opponents are silent.
Dealer: N	♥ 108632	
Vul: None	♦ Q7	Partner bids first.
HCP: 7	♣ AJ1096	



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

Board: 37	North:	South:				
Dealer: S	♠ J97	♠ KQ43	West	North	East	South
Vul: Both	♥ 1054	♥ K9				1NT
North HCP: 5	♦ A953	♦ J1042	AP			
South HCP: 15	♣ 654	♣ KQJ				
Contract: 1N S						

Board: 38			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: NS	♠ QJ5	♠ 108643	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>	Pass
North HCP: 14	♥ AQJ8	♥ K10	3♦	AP		
South HCP: 4	♦ 85	♦ 1072				
Contract: 3♦ W	♣ A984	♣ J75	1. Michaels Cuebid			
			2. to the partner's longer			

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ AKQ3				1NT
Vul: None	♥ 85	♥ K3	2♥ <sup>1</sup>	2NT <sup>2</sup>	3♥	4♣
North HCP: 10	♦ Q7	♦ 543	AP			
South HCP: 14	♣ AK10763	♣ Q985	1. Cappelletti, 5M-4m			
Contract: 4♣ S			2. Rubensohl after 1NT			

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ A64		1NT	Pass	3NT
Vul: NS	♥ AK108	♥ 963				
North HCP: 14	♦ A92	♦ J65	AP			
South HCP: 12	♣ K92	♣ AQJ6				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ Q2				1NT
Vul: Both	♥ 98	♥ AK72	Pass	Pass	2♠ <sup>1</sup>	Pass
North HCP: 6	♦ Q9874	♦ AJ5	3♠	AP		
South HCP: 14	♣ KJ2	♣ 9843	1. Cappelletti, 5M-4m			
Contract: 3♠ E						

Board: 42

Dealer: N

Vul: None

North HCP: 15

South HCP: 7

Contract: 2♥ N

North:

♠ AJ

♥ Q97

♦ AJ1086

♣ K87

South:

♠ 8

♥ 108632

♦ Q7

♣ AJ1096

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

## North hands (Practice Page)

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

Board: 43	♠ AKQ10976	The opponents are silent.
Dealer: S	♥ 75	
Vul: EW	♦ A	Partner bids first.
HCP: 15	♣ Q63	
Board: 44	♠ K6	The opponents are silent.
Dealer: N	♥ 843	
Vul: Both	♦ AK1096	You bid first.
HCP: 15	♣ KQ5	
Board: 45	♠ Q108	East Bids 3♣ if possible.
Dealer: S	♥ 10	West Bids 3♠ if possible.
Vul: None	♦ 63	West Bids 4♠ if possible.
HCP: 7	♣ KQ85432	West Bids XA♠♠ if possible.
		Partner bids first.
Board: 46	♠ A82	The opponents are silent.
Dealer: N	♥ 10964	
Vul: NS	♦ A76	You bid first.
HCP: 15	♣ AK10	
Board: 47	♠ Q852	The opponents are silent.
Dealer: S	♥ J862	
Vul: Both	♦ 842	Partner bids first.
HCP: 7	♣ A7	
Board: 48	♠ 954	West Bids 2♦ if possible.
Dealer: N	♥ J8	East Bids 2♥ if possible.
Vul: NS	♦ KQ98	
HCP: 15	♣ AKQ10	You bid first.

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

Board: 43  
Dealer: S  
Vul: EW  
North HCP: 15  
South HCP: 14  
Contract: 6♠ S

North:  
♠ AKQ10976  
♥ 75  
♦ A  
♣ Q63

South:  
♠ 542  
♥ AJ106  
♦ KQ8  
♣ A82

West	North	East	South
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♥
Pass	6♠	AP	

1. Texas  
2. Blackwood 0314, for ♠

Board: 44  
Dealer: N  
Vul: Both  
North HCP: 15  
South HCP: 7  
Contract: 1N N

North:  
♠ K6  
♥ 843  
♦ AK1096  
♣ KQ5

South:  
♠ Q53  
♥ KQ72  
♦ 54  
♣ 9642

West	North	East	South
	1NT	AP	

Board: 45  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 15  
Contract: 5♣X N

North:  
♠ Q108  
♥ 10  
♦ 63  
♣ KQ85432

South:  
♠ 43  
♥ K852  
♦ AKJ5  
♣ A96

West	North	East	South
			1NT
Pass	2♠ <sup>1</sup>	3♣ <sup>2</sup>	X
3♠	4♣	Pass	Pass
4♠	5♣	Pass	Pass
XA♠♠	AP		

1. Minor Suit Transfers after 1NT  
2. Michaels Cuebid

Board: 46  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 8  
Contract: 2♠ N

North:  
♠ A82  
♥ 10964  
♦ A76  
♣ AK10

South:  
♠ 97654  
♥ K7  
♦ K953  
♣ Q5

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

Board: 47  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 15  
Contract: 1N S

North:  
♠ Q852  
♥ J862  
♦ 842  
♣ A7

South:  
♠ K73  
♥ AK93  
♦ AJ9  
♣ 965

West	North	East	South
			1NT
AP			

Board: 48

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 2♥ E

North:

♠ 954

♥ J8

♦ KQ98

♣ AKQ10

South:

♠ QJ102

♥ 10752

♦ AJ53

♣ 5

West	North	East	South
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	1NT	Pass	Pass
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2♦ <sup>1</sup>	Pass	2♥	AP
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1. Cappelletti, both majors

## South hands (Practice Page)

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

Board: 43	♠ 542	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: EW	♦ KQ8	You bid first.
HCP: 14	♣ A82	

Board: 44	♠ Q53	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: Both	♦ 54	Partner bids first.
HCP: 7	♣ 9642	

Board: 45	♠ 43	East Bids 3♣ if possible.
Dealer: S	♥ K852	West Bids 3♠ if possible.
Vul: None	♦ AKJ5	West Bids 4♠ if possible.
HCP: 15	♣ A96	West Bids XA♠♠ if possible.
		You bid first.

Board: 46	♠ 97654	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ K953	Partner bids first.
HCP: 8	♣ Q5	

Board: 47	♠ K73	The opponents are silent.
Dealer: S	♥ AK93	
Vul: Both	♦ AJ9	You bid first.
HCP: 15	♣ 965	

Board: 48	♠ QJ102	West Bids 2♦ if possible.
Dealer: N	♥ 10752	East Bids 2♥ if possible.
Vul: NS	♦ AJ53	
HCP: 8	♣ 5	Partner bids first.

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

Board: 43  
Dealer: S  
Vul: EW  
North HCP: 15  
South HCP: 14  
Contract: 6♠ S

North:  
♠ AKQ10976  
♥ 75  
♦ A  
♣ Q63

South:  
♠ 542  
♥ AJ106  
♦ KQ8  
♣ A82

West	North	East	South
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♥
Pass	6♠	AP	

1. Texas  
2. Blackwood 0314, for ♠

Board: 44  
Dealer: N  
Vul: Both  
North HCP: 15  
South HCP: 7  
Contract: 1N N

North:  
♠ K6  
♥ 843  
♦ AK1096  
♣ KQ5

South:  
♠ Q53  
♥ KQ72  
♦ 54  
♣ 9642

West	North	East	South
	1NT	AP	

Board: 45  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 15  
Contract: 5♣X N

North:  
♠ Q108  
♥ 10  
♦ 63  
♣ KQ85432

South:  
♠ 43  
♥ K852  
♦ AKJ5  
♣ A96

West	North	East	South
			1NT
Pass	2♠ <sup>1</sup>	3♣ <sup>2</sup>	X
3♠	4♣	Pass	Pass
4♠	5♣	Pass	Pass
XA♠♠	AP		

1. Minor Suit Transfers after 1NT  
2. Michaels Cuebid

Board: 46  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 8  
Contract: 2♠ N

North:  
♠ A82  
♥ 10964  
♦ A76  
♣ AK10

South:  
♠ 97654  
♥ K7  
♦ K953  
♣ Q5

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

Board: 47  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 15  
Contract: 1N S

North:  
♠ Q852  
♥ J862  
♦ 842  
♣ A7

South:  
♠ K73  
♥ AK93  
♦ AJ9  
♣ 965

West	North	East	South
			1NT
AP			

Board: 48

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 2♥ E

North:

♠ 954

♥ J8

♦ KQ98

♣ AKQ10

South:

♠ QJ102

♥ 10752

♦ AJ53

♣ 5

West	North	East	South
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	1NT	Pass	Pass
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2♦ <sup>1</sup>	Pass	2♥	AP
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1. Cappelletti, both majors



## North hands (Practice Page)

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

Board: 49      ♠ 73  
Dealer: S      ♥ 987643  
Vul: EW      ♦ 10642  
HCP: 0      ♣ 9

East Bids 2♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 50      ♠ AJ108  
Dealer: N      ♥ K106  
Vul: None      ♦ AQ86  
HCP: 14      ♣ 83

The opponents are silent.

You bid first.

Board: 51      ♠ A  
Dealer: S      ♥ A842  
Vul: NS      ♦ J52  
HCP: 15      ♣ KQJ102

The opponents are silent.

Partner bids first.

Board: 52      ♠ A9  
Dealer: N      ♥ K973  
Vul: EW      ♦ A64  
HCP: 14      ♣ QJ97

The opponents are silent.

You bid first.

Board: 53      ♠ A104  
Dealer: S      ♥ AK4  
Vul: Both      ♦ K1062  
HCP: 15      ♣ J72

The opponents are silent.

Partner bids first.

Board: 54      ♠ A4  
Dealer: N      ♥ KJ93  
Vul: NS      ♦ Q1096  
HCP: 14      ♣ A94

The opponents are silent.

You bid first.

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

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ A84				1NT
Vul: EW	♥ 987643	♥ A10	Pass	2♦	Pass	2♥
North HCP: 0	♦ 10642	♦ K753	Pass	Pass	2♠	Pass
South HCP: 15	♣ 9	♣ A1076	3NT	4♥	4♠	AP
Contract: 4♠ E						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ 76		1NT	Pass	2♦
Vul: None	♥ K106	♥ AJ7543	Pass	2♥	Pass	3♥
North HCP: 14	♦ AQ86	♦ J	AP			
South HCP: 10	♣ 83	♣ KJ107				
Contract: 3♥ N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K854				1NT
Vul: NS	♥ A842	♥ Q95	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 15	♦ J52	♦ AQ9	Pass	3♣	Pass	3NT
South HCP: 15	♣ KQJ102	♣ A43	AP			
Contract: 3N S			1. Stayman			

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

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KJ32				1NT
Vul: Both	♥ AK4	♥ J109	Pass	3NT	AP	
North HCP: 15	♦ K1062	♦ A985				
South HCP: 14	♣ J72	♣ KQ				
Contract: 3N S						

Board: 54

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 3N N

North:

♠ A4

♥ KJ93

♦ Q1096

♣ A94

South:

♠ 10853

♥ Q102

♦ AKJ82

♣ 5

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

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

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

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

1. Stayman

## South hands (Practice Page)

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

Board: 49  
Dealer: S  
Vul: EW  
HCP: 15

♠ A84  
♥ A10  
♦ K753  
♣ A1076

East Bids 2♠ if possible.  
West Bids 3NT if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 50  
Dealer: N  
Vul: None  
HCP: 10

♠ 76  
♥ AJ7543  
♦ J  
♣ KJ107

The opponents are silent.

Partner bids first.

Board: 51  
Dealer: S  
Vul: NS  
HCP: 15

♠ K854  
♥ Q95  
♦ AQ9  
♣ A43

The opponents are silent.

You bid first.

Board: 52  
Dealer: N  
Vul: EW  
HCP: 5

♠ 52  
♥ 652  
♦ J108  
♣ A10652

The opponents are silent.

Partner bids first.

Board: 53  
Dealer: S  
Vul: Both  
HCP: 14

♠ KJ32  
♥ J109  
♦ A985  
♣ KQ

The opponents are silent.

You bid first.

Board: 54  
Dealer: N  
Vul: NS  
HCP: 10

♠ 10853  
♥ Q102  
♦ AKJ82  
♣ 5

The opponents are silent.

Partner bids first.

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

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ A84				1NT
Vul: EW	♥ 987643	♥ A10	Pass	2♦	Pass	2♥
North HCP: 0	♦ 10642	♦ K753	Pass	Pass	2♠	Pass
South HCP: 15	♣ 9	♣ A1076	3NT	4♥	4♠	AP
Contract: 4♠ E						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ 76		1NT	Pass	2♦
Vul: None	♥ K106	♥ AJ7543	Pass	2♥	Pass	3♥
North HCP: 14	♦ AQ86	♦ J	AP			
South HCP: 10	♣ 83	♣ KJ107				
Contract: 3♥ N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K854				1NT
Vul: NS	♥ A842	♥ Q95	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 15	♦ J52	♦ AQ9	Pass	3♣	Pass	3NT
South HCP: 15	♣ KQJ102	♣ A43	AP			
Contract: 3N S			1. Stayman			

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

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KJ32				1NT
Vul: Both	♥ AK4	♥ J109	Pass	3NT	AP	
North HCP: 15	♦ K1062	♦ A985				
South HCP: 14	♣ J72	♣ KQ				
Contract: 3N S						

Board: 54

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 3N N

North:

♠ A4

♥ KJ93

♦ Q1096

♣ A94

South:

♠ 10853

♥ Q102

♦ AKJ82

♣ 5

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

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

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

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

1. Stayman

## North hands (Practice Page)

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

Board: 55	♠ AK5	The opponents are silent.
Dealer: S	♥ 10962	
Vul: EW	♦ Q8752	Partner bids first.
HCP: 9	♣ 6	

Board: 56	♠ KJ5	The opponents are silent.
Dealer: N	♥ Q96	
Vul: Both	♦ 76	You bid first.
HCP: 15	♣ AKQ92	

Board: 57	♠ K10943	The opponents are silent.
Dealer: S	♥ K654	
Vul: None	♦ K85	Partner bids first.
HCP: 9	♣ 8	

Board: 58	♠ A5	The opponents are silent.
Dealer: N	♥ A10743	
Vul: Both	♦ Q104	You bid first.
HCP: 14	♣ KJ2	

Board: 59	♠ 1052	The opponents are silent.
Dealer: S	♥ AQ74	
Vul: None	♦ A54	Partner bids first.
HCP: 10	♣ 1096	

Board: 60	♠ AKJ8	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: Both	♦ Q5	You bid first.
HCP: 15	♣ J1094	

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

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ QJ876				1NT
Vul: EW	♥ 10962	♥ KJ	Pass	2♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ Q8752	♦ A63	Pass	4♠	AP	
South HCP: 15	♣ 6	♣ A54	1. Stayman			
Contract: 4♠ S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ AQ963		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ Q96	♥ K854	Pass	2♦	Pass	2♠
North HCP: 15	♦ 76	♦ J53	Pass	4♠	AP	
South HCP: 10	♣ AKQ92	♣ 5	1. Stayman			
Contract: 4♠ S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K10943	♠ A65				1NT
Vul: None	♥ K654	♥ Q10	Pass	2♥	Pass	2♠
North HCP: 9	♦ K85	♦ J63	AP			
South HCP: 14	♣ 8	♣ AQJ75				
Contract: 2♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ QJ82				
Vul: Both	♥ A10743	♥ 962		1NT	AP	
North HCP: 14	♦ Q104	♦ K93				
South HCP: 6	♣ KJ2	♣ 1083				
Contract: 1N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ AQ7				1NT
Vul: None	♥ AQ74	♥ K85	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ A54	♦ QJ987	Pass	2NT	Pass	3NT
South HCP: 14	♣ 1096	♣ Q5	AP			
Contract: 3N S			1. Stayman			



Board: 60

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 1N N

North:

♠ AKJ8

♥ KJ10

♦ Q5

♣ J1094

South:

♠ 952

♥ 8753

♦ 1064

♣ AKQ

West	North	East	South
	1NT	AP	

## South hands (Practice Page)

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

Board: 55	♠ QJ876	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ A63	You bid first.
HCP: 15	♣ A54	

Board: 56	♠ AQ963	The opponents are silent.
Dealer: N	♥ K854	
Vul: Both	♦ J53	Partner bids first.
HCP: 10	♣ 5	

Board: 57	♠ A65	The opponents are silent.
Dealer: S	♥ Q10	
Vul: None	♦ J63	You bid first.
HCP: 14	♣ AQJ75	

Board: 58	♠ QJ82	The opponents are silent.
Dealer: N	♥ 962	
Vul: Both	♦ K93	Partner bids first.
HCP: 6	♣ 1083	

Board: 59	♠ AQ7	The opponents are silent.
Dealer: S	♥ K85	
Vul: None	♦ QJ987	You bid first.
HCP: 14	♣ Q5	

Board: 60	♠ 952	The opponents are silent.
Dealer: N	♥ 8753	
Vul: Both	♦ 1064	Partner bids first.
HCP: 9	♣ AKQ	

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

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ QJ876				1NT
Vul: EW	♥ 10962	♥ KJ	Pass	2♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ Q8752	♦ A63	Pass	4♠	AP	
South HCP: 15	♣ 6	♣ A54				
Contract: 4♠ S			1. Stayman			

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ AQ963		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ Q96	♥ K854	Pass	2♦	Pass	2♠
North HCP: 15	♦ 76	♦ J53	Pass	4♠	AP	
South HCP: 10	♣ AKQ92	♣ 5				
Contract: 4♠ S			1. Stayman			

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K10943	♠ A65				1NT
Vul: None	♥ K654	♥ Q10	Pass	2♥	Pass	2♠
North HCP: 9	♦ K85	♦ J63	AP			
South HCP: 14	♣ 8	♣ AQJ75				
Contract: 2♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ QJ82				
Vul: Both	♥ A10743	♥ 962		1NT	AP	
North HCP: 14	♦ Q104	♦ K93				
South HCP: 6	♣ KJ2	♣ 1083				
Contract: 1N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ AQ7				1NT
Vul: None	♥ AQ74	♥ K85	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ A54	♦ QJ987	Pass	2NT	Pass	3NT
South HCP: 14	♣ 1096	♣ Q5	AP			
Contract: 3N S			1. Stayman			

Board: 60

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 1N N

North:

♠ AKJ8

♥ KJ10

♦ Q5

♣ J1094

South:

♠ 952

♥ 8753

♦ 1064

♣ AKQ

West	North	East	South
	1NT	AP	

## North hands (Practice Page)

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

Board: 61  
Dealer: S  
Vul: None  
HCP: 8

♠ 10762  
♥ Q2  
♦ 72  
♣ KQJ109

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

Partner bids first.

Board: 62  
Dealer: N  
Vul: NS  
HCP: 14

♠ Q4  
♥ J76  
♦ AKJ73  
♣ K62

The opponents are silent.

You bid first.

Board: 63  
Dealer: S  
Vul: NS  
HCP: 6

♠ 72  
♥ 953  
♦ AQ9853  
♣ 32

East Doubles Pass if possible.  
West Bids 3♠ if possible.

Partner bids first.

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

♠ K3  
♥ Q763  
♦ KQ98  
♣ AJ3

The opponents are silent.

You bid first.

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

♠ 10962  
♥ 53  
♦ K4  
♣ KJ832

The opponents are silent.

Partner bids first.

Board: 66  
Dealer: N  
Vul: EW  
HCP: 15

♠ A8  
♥ K106  
♦ A1076  
♣ KJ93

The opponents are silent.

You bid first.

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

Board: 61  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 15  
Contract: 3N S

North:  
♠ 10762  
♥ Q2  
♦ 72  
♣ KQJ109

South:  
♠ A9  
♥ AK97  
♦ 10965  
♣ A52

West	North	East	South
			1NT
2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
2♠	3♣	Pass	3NT
AP			

1. Cappelletti, any 6+suit  
2. automat

Board: 62  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 2  
Contract: 1N N

North:  
♠ Q4  
♥ J76  
♦ AKJ73  
♣ K62

South:  
♠ 10873  
♥ Q93  
♦ 985  
♣ 1075

West	North	East	South
	1NT	AP	

Board: 63  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 15  
Contract: 3♠ W

North:  
♠ 72  
♥ 953  
♦ AQ9853  
♣ 32

South:  
♠ AKQ6  
♥ AQ6  
♦ 107  
♣ 9764

West	North	East	South
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	Pass	X	Pass
3♠	AP		

1. Minor Suit Transfers after 1NT  
2. automat

Board: 64  
Dealer: N  
Vul: Both  
North HCP: 15  
South HCP: 10  
Contract: 3N N

North:  
♠ K3  
♥ Q763  
♦ KQ98  
♣ AJ3

South:  
♠ 1097  
♥ A85  
♦ A76  
♣ Q985

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

Board: 65  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 14  
Contract: 1N S

North:  
♠ 10962  
♥ 53  
♦ K4  
♣ KJ832

South:  
♠ Q7  
♥ KJ64  
♦ A1076  
♣ A105

West	North	East	South
			1NT
AP			

Board: 66

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 4♠ N

North:

♠ A8

♥ K106

♦ A1076

♣ KJ93

South:

♠ Q106542

♥ 82

♦ QJ

♣ A82

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

## South hands (Practice Page)

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

Board: 61  
Dealer: S  
Vul: None  
HCP: 15

♠ A9  
♥ AK97  
♦ 10965  
♣ A52

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

You bid first.

Board: 62  
Dealer: N  
Vul: NS  
HCP: 2

♠ 10873  
♥ Q93  
♦ 985  
♣ 1075

The opponents are silent.

Partner bids first.

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

♠ AKQ6  
♥ AQ6  
♦ 107  
♣ 9764

East Doubles Pass if possible.  
West Bids 3♠ if possible.

You bid first.

Board: 64  
Dealer: N  
Vul: Both  
HCP: 10

♠ 1097  
♥ A85  
♦ A76  
♣ Q985

The opponents are silent.

Partner bids first.

Board: 65  
Dealer: S  
Vul: NS  
HCP: 14

♠ Q7  
♥ KJ64  
♦ A1076  
♣ A105

The opponents are silent.

You bid first.

Board: 66  
Dealer: N  
Vul: EW  
HCP: 9

♠ Q106542  
♥ 82  
♦ QJ  
♣ A82

The opponents are silent.

Partner bids first.



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

Board: 61  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 15  
Contract: 3N S

North:  
♠ 10762  
♥ Q2  
♦ 72  
♣ KQJ109

South:  
♠ A9  
♥ AK97  
♦ 10965  
♣ A52

West	North	East	South
			1NT
2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
2♠	3♣	Pass	3NT
AP			

1. Cappelletti, any 6+suit  
2. automat

Board: 62  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 2  
Contract: 1N N

North:  
♠ Q4  
♥ J76  
♦ AKJ73  
♣ K62

South:  
♠ 10873  
♥ Q93  
♦ 985  
♣ 1075

West	North	East	South
	1NT	AP	

Board: 63  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 15  
Contract: 3♠ W

North:  
♠ 72  
♥ 953  
♦ AQ9853  
♣ 32

South:  
♠ AKQ6  
♥ AQ6  
♦ 107  
♣ 9764

West	North	East	South
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	Pass	X	Pass
3♠	AP		

1. Minor Suit Transfers after 1NT  
2. automat

Board: 64  
Dealer: N  
Vul: Both  
North HCP: 15  
South HCP: 10  
Contract: 3N N

North:  
♠ K3  
♥ Q763  
♦ KQ98  
♣ AJ3

South:  
♠ 1097  
♥ A85  
♦ A76  
♣ Q985

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

Board: 65  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 14  
Contract: 1N S

North:  
♠ 10962  
♥ 53  
♦ K4  
♣ KJ832

South:  
♠ Q7  
♥ KJ64  
♦ A1076  
♣ A105

West	North	East	South
			1NT
AP			

Board: 66

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 4♠ N

North:

♠ A8

♥ K106

♦ A1076

♣ KJ93

South:

♠ Q106542

♥ 82

♦ QJ

♣ A82

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

## North hands (Practice Page)

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

Board: 67	♠ K10962	The opponents are silent.
Dealer: S	♥ 109	
Vul: Both	♦ J876	Partner bids first.
HCP: 7	♣ QJ	

Board: 68	♠ J8	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: Both	♦ AKJ	You bid first.
HCP: 15	♣ 10985	

Board: 69	♠ AKQ8	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ KJ104	Partner bids first.
HCP: 14	♣ J842	

Board: 70	♠ K83	The opponents are silent.
Dealer: N	♥ K74	
Vul: None	♦ QJ98	You bid first.
HCP: 14	♣ KQ9	

Board: 71	♠ 1086	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: EW	♦ K652	Partner bids first.
HCP: 12	♣ K3	

Board: 72	♠ K54	East Bids 2♥ if possible.
Dealer: N	♥ Q64	
Vul: NS	♦ Q32	You bid first.
HCP: 14	♣ AK93	

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

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ K10962	♠ AJ43				1NT
Vul: Both	♥ 109	♥ 73	Pass	2♥	Pass	3♠ <sup>1</sup>
North HCP: 7	♦ J876	♦ AK109	AP			
South HCP: 15	♣ QJ	♣ K109				
Contract: 3♠ S						1. Super acceptance after NT

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AQ10642				
Vul: Both	♥ AQ73	♥ J9		1NT	Pass	2♥
North HCP: 15	♦ AKJ	♦ Q102	Pass	2♠	Pass	4♠
South HCP: 13	♣ 10985	♣ A3	AP			
Contract: 4♠ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ AKQ8	♠ J974				1NT
Vul: None	♥ 10	♥ 953	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 14	♦ KJ104	♦ AQ83	AP			
South HCP: 14	♣ J842	♣ AK				
Contract: 4♠ S						1. Splitter

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ A105				
Vul: None	♥ K74	♥ J109		1NT	Pass	2NT
North HCP: 14	♦ QJ98	♦ 54	Pass	3NT	AP	
South HCP: 10	♣ KQ9	♣ AJ432				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ Q543				1NT
Vul: EW	♥ AQ86	♥ J1042	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ K652	♦ AQ	Pass	4♥	AP	
South HCP: 14	♣ K3	♣ AJ2				
Contract: 4♥ S						1. Stayman

Board: 72  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 13  
Contract: 4♠ N

North:  
♠ K54  
♥ Q64  
♦ Q32  
♣ AK93

South:  
♠ QJ1087  
♥ A108  
♦ A85  
♣ Q6

West	North	East	South
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	1NT	2♥ <sup>1</sup>	3♥ <sup>2</sup>
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Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>
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Pass	4♠	AP	
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1. Cappelletti, 5M-4m
2. Rubensohl after 1NT
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper

## South hands (Practice Page)

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

Board: 67	♠ AJ43	The opponents are silent.
Dealer: S	♥ 73	
Vul: Both	♦ AK109	You bid first.
HCP: 15	♣ K109	

Board: 68	♠ AQ10642	The opponents are silent.
Dealer: N	♥ J9	
Vul: Both	♦ Q102	Partner bids first.
HCP: 13	♣ A3	

Board: 69	♠ J974	The opponents are silent.
Dealer: S	♥ 953	
Vul: None	♦ AQ83	You bid first.
HCP: 14	♣ AK	

Board: 70	♠ A105	The opponents are silent.
Dealer: N	♥ J109	
Vul: None	♦ 54	Partner bids first.
HCP: 10	♣ AJ432	

Board: 71	♠ Q543	The opponents are silent.
Dealer: S	♥ J1042	
Vul: EW	♦ AQ	You bid first.
HCP: 14	♣ AJ2	

Board: 72	♠ QJ1087	East Bids 2♥ if possible.
Dealer: N	♥ A108	
Vul: NS	♦ A85	Partner bids first.
HCP: 13	♣ Q6	

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

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ K10962	♠ AJ43				1NT
Vul: Both	♥ 109	♥ 73	Pass	2♥	Pass	3♠ <sup>1</sup>
North HCP: 7	♦ J876	♦ AK109	AP			
South HCP: 15	♣ QJ	♣ K109				
Contract: 3♠ S						1. Super acceptance after NT

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AQ10642				
Vul: Both	♥ AQ73	♥ J9		1NT	Pass	2♥
North HCP: 15	♦ AKJ	♦ Q102	Pass	2♠	Pass	4♠
South HCP: 13	♣ 10985	♣ A3	AP			
Contract: 4♠ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ AKQ8	♠ J974				1NT
Vul: None	♥ 10	♥ 953	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 14	♦ KJ104	♦ AQ83	AP			
South HCP: 14	♣ J842	♣ AK				
Contract: 4♠ S						1. Splitter

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ A105				
Vul: None	♥ K74	♥ J109		1NT	Pass	2NT
North HCP: 14	♦ QJ98	♦ 54	Pass	3NT	AP	
South HCP: 10	♣ KQ9	♣ AJ432				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ Q543				1NT
Vul: EW	♥ AQ86	♥ J1042	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ K652	♦ AQ	Pass	4♥	AP	
South HCP: 14	♣ K3	♣ AJ2				
Contract: 4♥ S						1. Stayman

Board: 72  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 13  
Contract: 4♠ N

North:  
♠ K54  
♥ Q64  
♦ Q32  
♣ AK93

South:  
♠ QJ1087  
♥ A108  
♦ A85  
♣ Q6

West	North	East	South
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	1NT	2♥ <sup>1</sup>	3♥ <sup>2</sup>
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Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>
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Pass	4♠	AP	
------	----	----	--

1. Cappelletti, 5M-4m
2. Rubensohl after 1NT
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper



## North hands (Practice Page)

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

Board: 73      ♠ Q42  
Dealer: S      ♥ K6  
Vul: EW      ♦ AK10  
HCP: 18      ♣ KQJ65

The opponents are silent.

Partner bids first.

Board: 74      ♠ Q98  
Dealer: N      ♥ A1062  
Vul: Both      ♦ A1092  
HCP: 14      ♣ A4

West Doubles 2♣ if possible.

You bid first.

Board: 75      ♠ 9865  
Dealer: S      ♥ A94  
Vul: NS      ♦ AKQ6  
HCP: 13      ♣ 109

The opponents are silent.

Partner bids first.

Board: 76      ♠ J84  
Dealer: N      ♥ KJ2  
Vul: EW      ♦ AQ93  
HCP: 15      ♣ A73

East Doubles 1NT if possible.

West Doubles Pass if possible.

You bid first.

Board: 77      ♠ 862  
Dealer: S      ♥ 98543  
Vul: Both      ♦ 53  
HCP: 3      ♣ K97

East Doubles Pass if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 78      ♠ KQ10  
Dealer: N      ♥ 107  
Vul: None      ♦ AJ83  
HCP: 14      ♣ A853

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♥ if possible.

You bid first.

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

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ A103				1NT
Vul: EW	♥ K6	♥ AQ83	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 18	♦ AK10	♦ 72	AP			
South HCP: 14	♣ KQJ65	♣ A973				
Contract: 6N S						1. Quantitative 4NT

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ A53		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A1062	♥ KQJ8	X	2♥	Pass	4♥
North HCP: 14	♦ A1092	♦ Q	AP			
South HCP: 14	♣ A4	♣ Q7532				
Contract: 4♥ N						1. Stayman

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ K2				1NT
Vul: NS	♥ A94	♥ QJ10	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 13	♦ AKQ6	♦ J1083	Pass	3NT	AP	
South HCP: 14	♣ 109	♣ AK43				
Contract: 3N S						1. Stayman

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ J84	♠ Q952		1NT	X <sup>1</sup>	4♦ <sup>2</sup>
Vul: EW	♥ KJ2	♥ 10987643	Pass	4♥	Pass	Pass
North HCP: 15	♦ AQ93	♦ 8	X	AP		
South HCP: 2	♣ A73	♣ 8				
Contract: 4♥X N						1. Cappelletti, strong 2. Texas

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ KJ4				1NT
Vul: Both	♥ 98543	♥ 107	Pass	2♦	Pass	2♥
North HCP: 3	♦ 53	♦ AK942	Pass	Pass	X	Pass
South HCP: 14	♣ K97	♣ QJ8	2♠	AP		
Contract: 2♠ W						

Board: 78  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 6  
Contract: 2♥ W

North:  
♠ KQ10  
♥ 107  
♦ AJ83  
♣ A853

South:  
♠ A643  
♥ 82  
♦ Q72  
♣ 10976

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

## South hands (Practice Page)

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

Board: 73	♠ A103	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: EW	♦ 72	You bid first.
HCP: 14	♣ A973	
Board: 74	♠ A53	West Doubles 2♣ if possible.
Dealer: N	♥ KQJ8	
Vul: Both	♦ Q	Partner bids first.
HCP: 14	♣ Q7532	
Board: 75	♠ K2	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: NS	♦ J1083	You bid first.
HCP: 14	♣ AK43	
Board: 76	♠ Q952	East Doubles 1NT if possible.
Dealer: N	♥ 10987643	West Doubles Pass if possible.
Vul: EW	♦ 8	
HCP: 2	♣ 8	Partner bids first.
Board: 77	♠ KJ4	East Doubles Pass if possible.
Dealer: S	♥ 107	West Bids 2♠ if possible.
Vul: Both	♦ AK942	
HCP: 14	♣ QJ8	You bid first.
Board: 78	♠ A643	West Bids 2♣ if possible.
Dealer: N	♥ 82	East Bids 2♦ if possible.
Vul: None	♦ Q72	West Bids 2♥ if possible.
HCP: 6	♣ 10976	Partner bids first.

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

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ A103				1NT
Vul: EW	♥ K6	♥ AQ83	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 18	♦ AK10	♦ 72	AP			
South HCP: 14	♣ KQJ65	♣ A973				
Contract: 6N S						1. Quantitative 4NT

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ A53		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A1062	♥ KQJ8	X	2♥	Pass	4♥
North HCP: 14	♦ A1092	♦ Q	AP			
South HCP: 14	♣ A4	♣ Q7532				
Contract: 4♥ N						1. Stayman

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ K2				1NT
Vul: NS	♥ A94	♥ QJ10	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 13	♦ AKQ6	♦ J1083	Pass	3NT	AP	
South HCP: 14	♣ 109	♣ AK43				
Contract: 3N S						1. Stayman

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ J84	♠ Q952		1NT	X <sup>1</sup>	4♦ <sup>2</sup>
Vul: EW	♥ KJ2	♥ 10987643	Pass	4♥	Pass	Pass
North HCP: 15	♦ AQ93	♦ 8	X	AP		
South HCP: 2	♣ A73	♣ 8				
Contract: 4♥X N						1. Cappelletti, strong 2. Texas

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ KJ4				1NT
Vul: Both	♥ 98543	♥ 107	Pass	2♦	Pass	2♥
North HCP: 3	♦ 53	♦ AK942	Pass	Pass	X	Pass
South HCP: 14	♣ K97	♣ QJ8	2♠	AP		
Contract: 2♠ W						

Board: 78

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 2♥ W

North:

♠ KQ10

♥ 107

♦ AJ83

♣ A853

South:

♠ A643

♥ 82

♦ Q72

♣ 10976

West	North	East	South
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	1NT	Pass	Pass
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2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
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2♥	AP		
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1. Cappelletti, any 6+ suit

2. automat

## North hands (Practice Page)

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

Board: 79	♠ AK5	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: Both	♦ 63	Partner bids first.
HCP: 16	♣ AJ942	

Board: 80	♠ K102	The opponents are silent.
Dealer: N	♥ A62	
Vul: None	♦ QJ5	You bid first.
HCP: 14	♣ A965	

Board: 81	♠ 4	West Bids 2♣ if possible.
Dealer: S	♥ K653	East Bids 2♦ if possible.
Vul: NS	♦ K752	West Bids 2♠ if possible.
HCP: 6	♣ 7542	East Bids 3♠ if possible.
		Partner bids first.

Board: 82	♠ Q109	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ KQ92	You bid first.
HCP: 15	♣ 1052	

Board: 83	♠ —	The opponents are silent.
Dealer: S	♥ AJ10942	
Vul: EW	♦ KJ652	Partner bids first.
HCP: 11	♣ Q7	

Board: 84	♠ J987	West Bids 3♦ if possible.
Dealer: N	♥ K96	
Vul: None	♦ KJ	You bid first.
HCP: 14	♣ AQ95	

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

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ Q96				1NT
Vul: Both	♥ KJ5	♥ Q43				
North HCP: 16	♦ 63	♦ AK10	Pass	3NT	AP	
South HCP: 14	♣ AJ942	♣ K865				
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ 985				
Vul: None	♥ A62	♥ 74		1NT	Pass	3NT
North HCP: 14	♦ QJ5	♦ AK98732	AP			
South HCP: 8	♣ A965	♣ J				
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A953				1NT
Vul: NS	♥ K653	♥ 10974	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
North HCP: 6	♦ K752	♦ AJ4	2♠	Pass	3♠	AP
South HCP: 14	♣ 7542	♣ KQ	1. Cappelletti, any 6+suit			
Contract: 3♠ W			2. automat			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ Q109	♠ KJ				
Vul: NS	♥ AKJ	♥ 9654				
North HCP: 15	♦ KQ92	♦ 106		1NT	AP	
South HCP: 6	♣ 1052	♣ Q8763				
Contract: 1N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AJ93				1NT
Vul: EW	♥ AJ10942	♥ K6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ KJ652	♦ AQ8	AP			
South HCP: 15	♣ Q7	♣ J653	1. Texas			
Contract: 4♥ S						



Board: 84

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 3♦ W

North:

♠ J987

♥ K96

♦ KJ

♣ AQ95

South:

♠ 6

♥ AQ1082

♦ 752

♣ KJ76

West	North	East	South
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	1NT	Pass	2♦
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3♦	AP		
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## South hands (Practice Page)

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

Board: 79	♠ Q96	The opponents are silent.
Dealer: S	♥ Q43	
Vul: Both	♦ AK10	You bid first.
HCP: 14	♣ K865	

Board: 80	♠ 985	The opponents are silent.
Dealer: N	♥ 74	
Vul: None	♦ AK98732	Partner bids first.
HCP: 8	♣ J	

Board: 81	♠ A953	West Bids 2♣ if possible.
Dealer: S	♥ 10974	East Bids 2♦ if possible.
Vul: NS	♦ AJ4	West Bids 2♠ if possible.
HCP: 14	♣ KQ	East Bids 3♠ if possible.
		You bid first.

Board: 82	♠ KJ	The opponents are silent.
Dealer: N	♥ 9654	
Vul: NS	♦ 106	Partner bids first.
HCP: 6	♣ Q8763	

Board: 83	♠ AJ93	The opponents are silent.
Dealer: S	♥ K6	
Vul: EW	♦ AQ8	You bid first.
HCP: 15	♣ J653	

Board: 84	♠ 6	West Bids 3♦ if possible.
Dealer: N	♥ AQ1082	
Vul: None	♦ 752	Partner bids first.
HCP: 10	♣ KJ76	

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

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ Q96				1NT
Vul: Both	♥ KJ5	♥ Q43				
North HCP: 16	♦ 63	♦ AK10	Pass	3NT	AP	
South HCP: 14	♣ AJ942	♣ K865				
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ 985				
Vul: None	♥ A62	♥ 74		1NT	Pass	3NT
North HCP: 14	♦ QJ5	♦ AK98732	AP			
South HCP: 8	♣ A965	♣ J				
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A953				1NT
Vul: NS	♥ K653	♥ 10974	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
North HCP: 6	♦ K752	♦ AJ4	2♠	Pass	3♠	AP
South HCP: 14	♣ 7542	♣ KQ	1. Cappelletti, any 6+suit			
Contract: 3♠ W			2. automat			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ Q109	♠ KJ				
Vul: NS	♥ AKJ	♥ 9654				
North HCP: 15	♦ KQ92	♦ 106		1NT	AP	
South HCP: 6	♣ 1052	♣ Q8763				
Contract: 1N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AJ93				1NT
Vul: EW	♥ AJ10942	♥ K6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ KJ652	♦ AQ8	AP			
South HCP: 15	♣ Q7	♣ J653	1. Texas			
Contract: 4♥ S						

Board: 84

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 3♦ W

North:

♠ J987

♥ K96

♦ KJ

♣ AQ95

South:

♠ 6

♥ AQ1082

♦ 752

♣ KJ76

West	North	East	South
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	1NT	Pass	2♦
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3♦	AP		
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## North hands (Practice Page)

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

Board: 85	♠ Q84	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: NS	♦ KJ65	Partner bids first.
HCP: 14	♣ Q106	

Board: 86	♠ J74	The opponents are silent.
Dealer: N	♥ Q94	
Vul: EW	♦ KQ62	You bid first.
HCP: 15	♣ AK2	

Board: 87	♠ A	The opponents are silent.
Dealer: S	♥ Q10976	
Vul: Both	♦ 9863	Partner bids first.
HCP: 6	♣ 764	

Board: 88	♠ KJ7	The opponents are silent.
Dealer: N	♥ 865	
Vul: EW	♦ KQJ87	You bid first.
HCP: 14	♣ A10	

Board: 89	♠ K7	The opponents are silent.
Dealer: S	♥ KJ83	
Vul: Both	♦ 10654	Partner bids first.
HCP: 7	♣ 1084	

Board: 90	♠ Q10	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ 1065	You bid first.
HCP: 15	♣ AQ986	

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

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AK107				1NT
Vul: NS	♥ AQ9	♥ 873				
North HCP: 14	♦ KJ65	♦ A8	Pass	3NT	AP	
South HCP: 15	♣ Q106	♣ KJ82				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ KQ985		1NT	Pass	2♥
Vul: EW	♥ Q94	♥ AJ6	Pass	2♠	Pass	3♦
North HCP: 15	♦ KQ62	♦ A985	Pass	4♠	AP	
South HCP: 14	♣ AK2	♣ 5				
Contract: 4♠ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q1054				1NT
Vul: Both	♥ Q10976	♥ K83	Pass	2♦	Pass	2♥
North HCP: 6	♦ 9863	♦ A2	AP			
South HCP: 14	♣ 764	♣ AJ85				
Contract: 2♥ S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 952		1NT	Pass	3NT
Vul: EW	♥ 865	♥ AQ2				
North HCP: 14	♦ KQJ87	♦ A10	AP			
South HCP: 15	♣ A10	♣ KQ976				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ 103				1NT
Vul: Both	♥ KJ83	♥ A976				
North HCP: 7	♦ 10654	♦ KJ98	AP			
South HCP: 15	♣ 1084	♣ AK3				
Contract: 1N S						

Board: 90

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ Q10

♥ AK2

♦ 1065

♣ AQ986

South:

♠ 432

♥ Q4

♦ AQ7432

♣ J3

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

2. automat

## South hands (Practice Page)

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

Board: 85	♠ AK107	The opponents are silent.
Dealer: S	♥ 873	
Vul: NS	♦ A8	You bid first.
HCP: 15	♣ KJ82	

Board: 86	♠ KQ985	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: EW	♦ A985	Partner bids first.
HCP: 14	♣ 5	

Board: 87	♠ Q1054	The opponents are silent.
Dealer: S	♥ K83	
Vul: Both	♦ A2	You bid first.
HCP: 14	♣ AJ85	

Board: 88	♠ 952	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: EW	♦ A10	Partner bids first.
HCP: 15	♣ KQ976	

Board: 89	♠ 103	The opponents are silent.
Dealer: S	♥ A976	
Vul: Both	♦ KJ98	You bid first.
HCP: 15	♣ AK3	

Board: 90	♠ 432	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ AQ7432	Partner bids first.
HCP: 9	♣ J3	



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

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AK107				1NT
Vul: NS	♥ AQ9	♥ 873				
North HCP: 14	♦ KJ65	♦ A8	Pass	3NT	AP	
South HCP: 15	♣ Q106	♣ KJ82				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ KQ985		1NT	Pass	2♥
Vul: EW	♥ Q94	♥ AJ6	Pass	2♠	Pass	3♦
North HCP: 15	♦ KQ62	♦ A985	Pass	4♠	AP	
South HCP: 14	♣ AK2	♣ 5				
Contract: 4♠ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q1054				1NT
Vul: Both	♥ Q10976	♥ K83	Pass	2♦	Pass	2♥
North HCP: 6	♦ 9863	♦ A2	AP			
South HCP: 14	♣ 764	♣ AJ85				
Contract: 2♥ S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 952		1NT	Pass	3NT
Vul: EW	♥ 865	♥ AQ2				
North HCP: 14	♦ KQJ87	♦ A10	AP			
South HCP: 15	♣ A10	♣ KQ976				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ 103				1NT
Vul: Both	♥ KJ83	♥ A976				
North HCP: 7	♦ 10654	♦ KJ98	AP			
South HCP: 15	♣ 1084	♣ AK3				
Contract: 1N S						

Board: 90

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ Q10

♥ AK2

♦ 1065

♣ AQ986

South:

♠ 432

♥ Q4

♦ AQ7432

♣ J3

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

2. automat

## North hands (Practice Page)

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

Board: 91	♠ 8542	The opponents are silent.
Dealer: S	♥ J632	
Vul: Both	♦ 874	Partner bids first.
HCP: 2	♣ J6	

Board: 92	♠ A3	The opponents are silent.
Dealer: N	♥ 1094	
Vul: None	♦ AJ103	You bid first.
HCP: 15	♣ AQ83	

Board: 93	♠ 9762	West Bids 2♠ if possible.
Dealer: S	♥ 74	
Vul: NS	♦ J7654	Partner bids first.
HCP: 4	♣ K2	

Board: 94	♠ A3	The opponents are silent.
Dealer: N	♥ A85	
Vul: Both	♦ A765	You bid first.
HCP: 14	♣ Q1052	

Board: 95	♠ AQ6	The opponents are silent.
Dealer: S	♥ Q83	
Vul: NS	♦ 86	Partner bids first.
HCP: 14	♣ AQ754	

Board: 96	♠ AK63	West Bids 3♥ if possible.
Dealer: N	♥ 86	
Vul: EW	♦ KJ76	You bid first.
HCP: 14	♣ K105	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 8542	♠ 10763				1NT
Vul: Both	♥ J632	♥ AK84				
North HCP: 2	♦ 874	♦ A2	AP			
South HCP: 14	♣ J6	♣ K52				
Contract: 1N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 9875				
Vul: None	♥ 1094	♥ AJ87		1NT	AP	
North HCP: 15	♦ AJ103	♦ 94				
South HCP: 6	♣ AQ83	♣ J97				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 9762	♠ K108				1NT
Vul: NS	♥ 74	♥ K852				
North HCP: 4	♦ J7654	♦ AQ32	2♠ <sup>1</sup>	AP		
South HCP: 14	♣ K2	♣ Q3	1. Cappelletti, 5M-4m			
Contract: 2♠ W						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J9				
Vul: Both	♥ A85	♥ K102		1NT	AP	
North HCP: 14	♦ A765	♦ QJ984				
South HCP: 7	♣ Q1052	♣ 874				
Contract: 1N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ K102				1NT
Vul: NS	♥ Q83	♥ K1072				
North HCP: 14	♦ 86	♦ AKJ2	Pass	3NT	AP	
South HCP: 14	♣ AQ754	♣ 102				
Contract: 3N S						

Board: 96

Dealer: N

Vul: EW

North HCP: 14

South HCP: 4

Contract: 3♥ W

North:

♠ AK63

♥ 86

♦ KJ76

♣ K105

South:

♠ 92

♥ 10

♦ Q982

♣ Q96432

West	North	East	South
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1NT	Pass	2♠ <sup>1</sup>
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3♥	AP
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1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

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

Board: 91	♠ 10763	The opponents are silent.
Dealer: S	♥ AK84	
Vul: Both	♦ A2	You bid first.
HCP: 14	♣ K52	

Board: 92	♠ 9875	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: None	♦ 94	Partner bids first.
HCP: 6	♣ J97	

Board: 93	♠ K108	West Bids 2♠ if possible.
Dealer: S	♥ K852	
Vul: NS	♦ AQ32	You bid first.
HCP: 14	♣ Q3	

Board: 94	♠ J9	The opponents are silent.
Dealer: N	♥ K102	
Vul: Both	♦ QJ984	Partner bids first.
HCP: 7	♣ 874	

Board: 95	♠ K102	The opponents are silent.
Dealer: S	♥ K1072	
Vul: NS	♦ AKJ2	You bid first.
HCP: 14	♣ 102	

Board: 96	♠ 92	West Bids 3♥ if possible.
Dealer: N	♥ 10	
Vul: EW	♦ Q982	Partner bids first.
HCP: 4	♣ Q96432	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 8542	♠ 10763				1NT
Vul: Both	♥ J632	♥ AK84				
North HCP: 2	♦ 874	♦ A2	AP			
South HCP: 14	♣ J6	♣ K52				
Contract: 1N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 9875				
Vul: None	♥ 1094	♥ AJ87		1NT	AP	
North HCP: 15	♦ AJ103	♦ 94				
South HCP: 6	♣ AQ83	♣ J97				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 9762	♠ K108				1NT
Vul: NS	♥ 74	♥ K852				
North HCP: 4	♦ J7654	♦ AQ32	2♠ <sup>1</sup>	AP		
South HCP: 14	♣ K2	♣ Q3	1. Cappelletti, 5M-4m			
Contract: 2♠ W						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J9				
Vul: Both	♥ A85	♥ K102		1NT	AP	
North HCP: 14	♦ A765	♦ QJ984				
South HCP: 7	♣ Q1052	♣ 874				
Contract: 1N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ K102				1NT
Vul: NS	♥ Q83	♥ K1072				
North HCP: 14	♦ 86	♦ AKJ2	Pass	3NT	AP	
South HCP: 14	♣ AQ754	♣ 102				
Contract: 3N S						

Board: 96

Dealer: N

Vul: EW

North HCP: 14

South HCP: 4

Contract: 3♥ W

North:

♠ AK63

♥ 86

♦ KJ76

♣ K105

South:

♠ 92

♥ 10

♦ Q982

♣ Q96432

West	North	East	South
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1NT	Pass	2♠ <sup>1</sup>
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3♥	AP
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1. Minor Suit Transfers after 1NT



## North hands (Practice Page)

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

Board: 97	♠ AKQ	The opponents are silent.
Dealer: S	♥ QJ743	
Vul: Both	♦ 943	Partner bids first.
HCP: 12	♣ 72	
Board: 98	♠ QJ	The opponents are silent.
Dealer: N	♥ Q108	
Vul: None	♦ A43	You bid first.
HCP: 14	♣ AJ862	
Board: 99	♠ Q8	East Doubles 2♦ if possible.
Dealer: S	♥ 98743	
Vul: EW	♦ J9	Partner bids first.
HCP: 3	♣ 7632	
Board: 100	♠ A6	The opponents are silent.
Dealer: N	♥ 932	
Vul: Both	♦ AK7	You bid first.
HCP: 14	♣ K9632	
Board: 101	♠ 8	West Bids 2♣ if possible.
Dealer: S	♥ 8642	East Bids 2♦ if possible.
Vul: None	♦ 963	
HCP: 5	♣ KQ753	Partner bids first.
Board: 102	♠ AJ9	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: NS	♦ K54	You bid first.
HCP: 15	♣ K964	

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

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 643				1NT
Vul: Both	♥ QJ743	♥ 106	Pass	2♦	Pass	2♥
North HCP: 12	♦ 943	♦ AKJ75	Pass	3NT	AP	
South HCP: 15	♣ 72	♣ AK10				
Contract: 3N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K5		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q108	♥ KJ74	Pass	2♦	Pass	2NT
North HCP: 14	♦ A43	♦ Q10	Pass	3NT	AP	
South HCP: 11	♣ AJ862	♣ Q9753				
Contract: 3N N			1. Stayman			

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ KJ5				1NT
Vul: EW	♥ 98743	♥ AQJ	Pass	2♦	X	2♥
North HCP: 3	♦ J9	♦ K854	AP			
South HCP: 15	♣ 7632	♣ J95				
Contract: 2♥ S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K87		1NT	Pass	2♦
Vul: Both	♥ 932	♥ K10875	Pass	2♥	Pass	3NT
North HCP: 14	♦ AK7	♦ Q3	Pass	4♥	AP	
South HCP: 12	♣ K9632	♣ A84				
Contract: 4♥ N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K64				1NT
Vul: None	♥ 8642	♥ AK105	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	AP
North HCP: 5	♦ 963	♦ A104	1. Cappelletti, any 6+suit			
South HCP: 15	♣ KQ753	♣ J102	2. automat			
Contract: 2♦ E						

Board: 102

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 1N N

North:

♠ AJ9

♥ KJ9

♦ K54

♣ K964

South:

♠ Q8

♥ 82

♦ AJ1093

♣ Q1083

West	North	East	South
	1NT	AP	

## South hands (Practice Page)

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

Board: 97	♠ 643	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ AKJ75	You bid first.
HCP: 15	♣ AK10	
Board: 98	♠ K5	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: None	♦ Q10	Partner bids first.
HCP: 11	♣ Q9753	
Board: 99	♠ KJ5	East Doubles 2♦ if possible.
Dealer: S	♥ AQJ	
Vul: EW	♦ K854	You bid first.
HCP: 15	♣ J95	
Board: 100	♠ K87	The opponents are silent.
Dealer: N	♥ K10875	
Vul: Both	♦ Q3	Partner bids first.
HCP: 12	♣ A84	
Board: 101	♠ K64	West Bids 2♣ if possible.
Dealer: S	♥ AK105	East Bids 2♦ if possible.
Vul: None	♦ A104	
HCP: 15	♣ J102	You bid first.
Board: 102	♠ Q8	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ AJ1093	Partner bids first.
HCP: 9	♣ Q1083	

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

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 643				1NT
Vul: Both	♥ QJ743	♥ 106	Pass	2♦	Pass	2♥
North HCP: 12	♦ 943	♦ AKJ75	Pass	3NT	AP	
South HCP: 15	♣ 72	♣ AK10				
Contract: 3N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K5		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q108	♥ KJ74	Pass	2♦	Pass	2NT
North HCP: 14	♦ A43	♦ Q10	Pass	3NT	AP	
South HCP: 11	♣ AJ862	♣ Q9753				
Contract: 3N N			1. Stayman			

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ KJ5				1NT
Vul: EW	♥ 98743	♥ AQJ	Pass	2♦	X	2♥
North HCP: 3	♦ J9	♦ K854	AP			
South HCP: 15	♣ 7632	♣ J95				
Contract: 2♥ S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K87		1NT	Pass	2♦
Vul: Both	♥ 932	♥ K10875	Pass	2♥	Pass	3NT
North HCP: 14	♦ AK7	♦ Q3	Pass	4♥	AP	
South HCP: 12	♣ K9632	♣ A84				
Contract: 4♥ N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K64				1NT
Vul: None	♥ 8642	♥ AK105	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	AP
North HCP: 5	♦ 963	♦ A104	1. Cappelletti, any 6+suit			
South HCP: 15	♣ KQ753	♣ J102	2. automat			
Contract: 2♦ E						

Board: 102

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 1N N

North:

♠ AJ9

♥ KJ9

♦ K54

♣ K964

South:

♠ Q8

♥ 82

♦ AJ1093

♣ Q1083

West	North	East	South
	1NT	AP	

## North hands (Practice Page)

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

Board: 103      ♠ Q10764  
Dealer: S        ♥ 643  
Vul: Both        ♦ A54  
HCP: 6           ♣ 63

The opponents are silent.

Partner bids first.

Board: 104      ♠ J9  
Dealer: N        ♥ AK107  
Vul: None        ♦ AQ32  
HCP: 15          ♣ J87

West Bids 3♠ if possible.

You bid first.

Board: 105      ♠ Q762  
Dealer: S        ♥ 1076  
Vul: NS          ♦ 76  
HCP: 2           ♣ 9852

East Bids 2♣ if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 2NT if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 106      ♠ KQ105  
Dealer: N        ♥ 98  
Vul: EW          ♦ AK73  
HCP: 14          ♣ Q82

The opponents are silent.

You bid first.

Board: 107      ♠ 843  
Dealer: S        ♥ A87  
Vul: None        ♦ 942  
HCP: 6           ♣ Q843

The opponents are silent.

Partner bids first.

Board: 108      ♠ Q53  
Dealer: N        ♥ AKJ9  
Vul: NS          ♦ 1096  
HCP: 15          ♣ AJ5

East Bids 2♥ if possible.

You bid first.

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

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ Q10764	♠ A98				1NT
Vul: Both	♥ 643	♥ A9	Pass	2♥	Pass	2♠
North HCP: 6	♦ A54	♦ Q632	AP			
South HCP: 14	♣ 63	♣ A985				
Contract: 2♠ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 76		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ AK107	♥ 3	3♠	Pass	Pass	4♣
North HCP: 15	♦ AQ32	♦ J1074	AP			
South HCP: 8	♣ J87	♣ AK10643				
Contract: 4♣ S						

1. Minor Suit Transfers after 1NT

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ Q762	♠ J1054				1NT
Vul: NS	♥ 1076	♥ AK4	Pass	Pass	2♣ <sup>1</sup>	Pass
North HCP: 2	♦ 76	♦ 109	2♦ <sup>2</sup>	Pass	2♥	Pass
South HCP: 14	♣ 9852	♣ KQJ4	2NT	Pass	4♥	AP
Contract: 4♥ E						

1. Cappelletti, any 6+ suit  
2. automat

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ J8				
Vul: EW	♥ 98	♥ AJ6542		1NT	Pass	2♦
North HCP: 14	♦ AK73	♦ 82	Pass	2♥	Pass	4♥
South HCP: 13	♣ Q82	♣ AK10	AP			
Contract: 4♥ N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ Q2				
Vul: None	♥ A87	♥ Q105				1NT
North HCP: 6	♦ 942	♦ Q10865	AP			
South HCP: 14	♣ Q843	♣ AKJ				
Contract: 1N S						



Board: 108

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 2♥ E

North:

♠ Q53

♥ AKJ9

♦ 1096

♣ AJ5

South:

♠ 10764

♥ 63

♦ AKJ52

♣ 92

West North East South

1NT 2♥<sup>1</sup> AP

1. Cappelletti, 5M-4m

## South hands (Practice Page)

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

Board: 103	♠ A98	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ Q632	You bid first.
HCP: 14	♣ A985	
Board: 104	♠ 76	West Bids 3♠ if possible.
Dealer: N	♥ 3	
Vul: None	♦ J1074	Partner bids first.
HCP: 8	♣ AK10643	
Board: 105	♠ J1054	East Bids 2♣ if possible.
Dealer: S	♥ AK4	West Bids 2♦ if possible.
Vul: NS	♦ 109	East Bids 2♥ if possible.
HCP: 14	♣ KQJ4	West Bids 2NT if possible.
		East Bids 4♥ if possible.
		You bid first.
Board: 106	♠ J8	The opponents are silent.
Dealer: N	♥ AJ6542	
Vul: EW	♦ 82	Partner bids first.
HCP: 13	♣ AK10	
Board: 107	♠ Q2	The opponents are silent.
Dealer: S	♥ Q105	
Vul: None	♦ Q10865	You bid first.
HCP: 14	♣ AKJ	
Board: 108	♠ 10764	East Bids 2♥ if possible.
Dealer: N	♥ 63	
Vul: NS	♦ AKJ52	Partner bids first.
HCP: 8	♣ 92	

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

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ Q10764	♠ A98				1NT
Vul: Both	♥ 643	♥ A9	Pass	2♥	Pass	2♠
North HCP: 6	♦ A54	♦ Q632	AP			
South HCP: 14	♣ 63	♣ A985				
Contract: 2♠ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 76		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ AK107	♥ 3	3♠	Pass	Pass	4♣
North HCP: 15	♦ AQ32	♦ J1074	AP			
South HCP: 8	♣ J87	♣ AK10643				
Contract: 4♣ S						

1. Minor Suit Transfers after 1NT

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ Q762	♠ J1054				1NT
Vul: NS	♥ 1076	♥ AK4	Pass	Pass	2♣ <sup>1</sup>	Pass
North HCP: 2	♦ 76	♦ 109	2♦ <sup>2</sup>	Pass	2♥	Pass
South HCP: 14	♣ 9852	♣ KQJ4	2NT	Pass	4♥	AP
Contract: 4♥ E						

1. Cappelletti, any 6+ suit  
2. automat

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ J8				
Vul: EW	♥ 98	♥ AJ6542		1NT	Pass	2♦
North HCP: 14	♦ AK73	♦ 82	Pass	2♥	Pass	4♥
South HCP: 13	♣ Q82	♣ AK10	AP			
Contract: 4♥ N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ Q2				
Vul: None	♥ A87	♥ Q105				1NT
North HCP: 6	♦ 942	♦ Q10865	AP			
South HCP: 14	♣ Q843	♣ AKJ				
Contract: 1N S						

Board: 108

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 2♥ E

North:

♠ Q53

♥ AKJ9

♦ 1096

♣ AJ5

South:

♠ 10764

♥ 63

♦ AKJ52

♣ 92

West North East South

1NT 2♥<sup>1</sup> AP

1. Cappelletti, 5M-4m

## North hands (Practice Page)

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

Board: 109	♠ J108	The opponents are silent.
Dealer: S	♥ J106	
Vul: EW	♦ Q743	Partner bids first.
HCP: 8	♣ KJ4	

Board: 110	♠ A82	The opponents are silent.
Dealer: N	♥ 1073	
Vul: Both	♦ AQJ64	You bid first.
HCP: 15	♣ A7	

Board: 111	♠ KJ52	West Bids 2♥ if possible.
Dealer: S	♥ 85	
Vul: EW	♦ K9765	Partner bids first.
HCP: 7	♣ 53	

Board: 112	♠ 42	The opponents are silent.
Dealer: N	♥ K87	
Vul: Both	♦ AK42	You bid first.
HCP: 14	♣ KJ107	

Board: 113	♠ K10	The opponents are silent.
Dealer: S	♥ J43	
Vul: None	♦ 109842	Partner bids first.
HCP: 7	♣ K65	

Board: 114	♠ A76	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ Q964	You bid first.
HCP: 15	♣ K43	

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

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ AK7				1NT
Vul: EW	♥ J106	♥ K952				
North HCP: 8	♦ Q743	♦ K92	AP			
South HCP: 15	♣ KJ4	♣ Q76				
Contract: 1N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ KQJ95		1NT	Pass	2♥
Vul: Both	♥ 1073	♥ J65	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQJ64	♦ K9	Pass	4♠	AP	
South HCP: 13	♣ A7	♣ K32				
Contract: 4♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ KJ52	♠ A103				1NT
Vul: EW	♥ 85	♥ J4	2♥ <sup>1</sup>	AP		
North HCP: 7	♦ K9765	♦ AQ82	1. Cappelletti, 5M-4m			
South HCP: 14	♣ 53	♣ QJ94				
Contract: 2♥ W						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AJ653		1NT	Pass	2♥
Vul: Both	♥ K87	♥ 96532	Pass	2♠	AP	
North HCP: 14	♦ AK42	♦ 7				
South HCP: 9	♣ KJ107	♣ A3				
Contract: 2♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A982				1NT
Vul: None	♥ J43	♥ Q109				
North HCP: 7	♦ 109842	♦ AK53	AP			
South HCP: 15	♣ K65	♣ Q3				
Contract: 1N S						

Board: 114

Dealer: N

Vul: Both

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ A76

♥ AQ6

♦ Q964

♣ K43

South:

♠ 953

♥ KJ3

♦ AJ1072

♣ A9

West	North	East	South
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	1NT	Pass	3NT
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AP

## South hands (Practice Page)

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

Board: 109	♠ AK7	The opponents are silent.
Dealer: S	♥ K952	
Vul: EW	♦ K92	You bid first.
HCP: 15	♣ Q76	

Board: 110	♠ KQJ95	The opponents are silent.
Dealer: N	♥ J65	
Vul: Both	♦ K9	Partner bids first.
HCP: 13	♣ K32	

Board: 111	♠ A103	West Bids 2♥ if possible.
Dealer: S	♥ J4	
Vul: EW	♦ AQ82	You bid first.
HCP: 14	♣ QJ94	

Board: 112	♠ AJ653	The opponents are silent.
Dealer: N	♥ 96532	
Vul: Both	♦ 7	Partner bids first.
HCP: 9	♣ A3	

Board: 113	♠ A982	The opponents are silent.
Dealer: S	♥ Q109	
Vul: None	♦ AK53	You bid first.
HCP: 15	♣ Q3	

Board: 114	♠ 953	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: Both	♦ AJ1072	Partner bids first.
HCP: 13	♣ A9	



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

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ AK7				1NT
Vul: EW	♥ J106	♥ K952				
North HCP: 8	♦ Q743	♦ K92	AP			
South HCP: 15	♣ KJ4	♣ Q76				
Contract: 1N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ KQJ95		1NT	Pass	2♥
Vul: Both	♥ 1073	♥ J65	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQJ64	♦ K9	Pass	4♠	AP	
South HCP: 13	♣ A7	♣ K32				
Contract: 4♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ KJ52	♠ A103				1NT
Vul: EW	♥ 85	♥ J4	2♥ <sup>1</sup>	AP		
North HCP: 7	♦ K9765	♦ AQ82	1. Cappelletti, 5M-4m			
South HCP: 14	♣ 53	♣ QJ94				
Contract: 2♥ W						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AJ653		1NT	Pass	2♥
Vul: Both	♥ K87	♥ 96532	Pass	2♠	AP	
North HCP: 14	♦ AK42	♦ 7				
South HCP: 9	♣ KJ107	♣ A3				
Contract: 2♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A982				1NT
Vul: None	♥ J43	♥ Q109				
North HCP: 7	♦ 109842	♦ AK53	AP			
South HCP: 15	♣ K65	♣ Q3				
Contract: 1N S						

Board: 114

Dealer: N

Vul: Both

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ A76

♥ AQ6

♦ Q964

♣ K43

South:

♠ 953

♥ KJ3

♦ AJ1072

♣ A9

West	North	East	South
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	1NT	Pass	3NT
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AP

## North hands (Practice Page)

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

Board: 115      ♠ 10974  
Dealer: S        ♥ J2  
Vul: None        ♦ 962  
HCP: 3           ♣ Q752

The opponents are silent.

Partner bids first.

Board: 116      ♠ 1084  
Dealer: N        ♥ A107  
Vul: NS          ♦ AQ10  
HCP: 14          ♣ A975

East Bids 2♣ if possible.

West Bids 2♦ if possible.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

You bid first.

Board: 117      ♠ 10  
Dealer: S        ♥ K963  
Vul: Both        ♦ Q109  
HCP: 5           ♣ 98654

East Bids 2♦ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 118      ♠ KQ5  
Dealer: N        ♥ AJ104  
Vul: None        ♦ K654  
HCP: 15          ♣ Q3

The opponents are silent.

You bid first.

Board: 119      ♠ A7432  
Dealer: S        ♥ 8542  
Vul: EW          ♦ 64  
HCP: 7           ♣ K7

The opponents are silent.

Partner bids first.

Board: 120      ♠ K64  
Dealer: N        ♥ A102  
Vul: EW          ♦ K104  
HCP: 14          ♣ KJ32

The opponents are silent.

You bid first.

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 10974	♠ K62				1NT
Vul: None	♥ J2	♥ AQ43				
North HCP: 3	♦ 962	♦ J1043	AP			
South HCP: 15	♣ Q752	♣ AJ				
Contract: 1N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ 1084	♠ Q6		1NT	2♣ <sup>1</sup>	Pass
Vul: NS	♥ A107	♥ J98643	2♦ <sup>2</sup>	Pass	2♠	Pass
North HCP: 14	♦ AQ10	♦ J4	3♠	AP		
South HCP: 4	♣ A975	♣ 432				
Contract: 3♠ E			1. Cappelletti, any 6+suit			
			2. automat			

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ42				1NT
Vul: Both	♥ K963	♥ 84	Pass	Pass	2♦ <sup>1</sup>	Pass
North HCP: 5	♦ Q109	♦ K76	2♠	AP		
South HCP: 14	♣ 98654	♣ AJ102				
Contract: 2♠ W			1. Cappelletti, both majors			

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 10962		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ104	♥ K72	Pass	2♥	Pass	2NT
North HCP: 15	♦ K654	♦ AQJ9	Pass	3NT	AP	
South HCP: 10	♣ Q3	♣ 95				
Contract: 3N N			1. Stayman			

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ A7432	♠ K106				1NT
Vul: EW	♥ 8542	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 7	♦ 64	♦ 872	AP			
South HCP: 14	♣ K7	♣ A1053				
Contract: 2♠ S						

Board: 120

Dealer: N

Vul: EW

North HCP: 14

South HCP: 9

Contract: 1N N

North:

♠ K64

♥ A102

♦ K104

♣ KJ32

South:

♠ 83

♥ 953

♦ AJ82

♣ A1095

West	North	East	South
	1NT	AP	

## South hands (Practice Page)

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

Board: 115	♠ K62	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: None	♦ J1043	You bid first.
HCP: 15	♣ AJ	

Board: 116	♠ Q6	East Bids 2♣ if possible.
Dealer: N	♥ J98643	West Bids 2♦ if possible.
Vul: NS	♦ J4	East Bids 2♠ if possible.
HCP: 4	♣ 432	West Bids 3♠ if possible.
		Partner bids first.

Board: 117	♠ AQ42	East Bids 2♦ if possible.
Dealer: S	♥ 84	West Bids 2♠ if possible.
Vul: Both	♦ K76	
HCP: 14	♣ AJ102	You bid first.

Board: 118	♠ 10962	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ AQJ9	Partner bids first.
HCP: 10	♣ 95	

Board: 119	♠ K106	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ 872	You bid first.
HCP: 14	♣ A1053	

Board: 120	♠ 83	The opponents are silent.
Dealer: N	♥ 953	
Vul: EW	♦ AJ82	Partner bids first.
HCP: 9	♣ A1095	

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 10974	♠ K62				1NT
Vul: None	♥ J2	♥ AQ43				
North HCP: 3	♦ 962	♦ J1043	AP			
South HCP: 15	♣ Q752	♣ AJ				
Contract: 1N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ 1084	♠ Q6		1NT	2♣ <sup>1</sup>	Pass
Vul: NS	♥ A107	♥ J98643	2♦ <sup>2</sup>	Pass	2♠	Pass
North HCP: 14	♦ AQ10	♦ J4	3♠	AP		
South HCP: 4	♣ A975	♣ 432				
Contract: 3♠ E						

1. Cappelletti, any 6+ suit  
2. automat

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ42				1NT
Vul: Both	♥ K963	♥ 84	Pass	Pass	2♦ <sup>1</sup>	Pass
North HCP: 5	♦ Q109	♦ K76	2♠	AP		
South HCP: 14	♣ 98654	♣ AJ102				
Contract: 2♠ W						

1. Cappelletti, both majors

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 10962		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ104	♥ K72	Pass	2♥	Pass	2NT
North HCP: 15	♦ K654	♦ AQJ9	Pass	3NT	AP	
South HCP: 10	♣ Q3	♣ 95				
Contract: 3N N						

1. Stayman

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ A7432	♠ K106				1NT
Vul: EW	♥ 8542	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 7	♦ 64	♦ 872	AP			
South HCP: 14	♣ K7	♣ A1053				
Contract: 2♠ S						

Board: 120

Dealer: N

Vul: EW

North HCP: 14

South HCP: 9

Contract: 1N N

North:

♠ K64

♥ A102

♦ K104

♣ KJ32

South:

♠ 83

♥ 953

♦ AJ82

♣ A1095

West	North	East	South
	1NT	AP	



## North hands (Practice Page)

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

Board: 121	♠ AKJ1072	The opponents are silent.
Dealer: S	♥ 873	
Vul: Both	♦ 9	Partner bids first.
HCP: 9	♣ J32	
Board: 122	♠ K86	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ 832	You bid first.
HCP: 14	♣ AKQ96	
Board: 123	♠ J7542	East Doubles 2♥ if possible.
Dealer: S	♥ K107	
Vul: EW	♦ 97	Partner bids first.
HCP: 7	♣ K87	
Board: 124	♠ Q2	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: Both	♦ Q965	You bid first.
HCP: 14	♣ AJ103	
Board: 125	♠ 5432	The opponents are silent.
Dealer: S	♥ 653	
Vul: None	♦ A763	Partner bids first.
HCP: 5	♣ J3	
Board: 126	♠ 872	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ AK10	You bid first.
HCP: 15	♣ QJ1076	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ AKJ1072	♠ Q84				1NT
Vul: Both	♥ 873	♥ K6	Pass	2♥	Pass	2♠
North HCP: 9	♦ 9	♦ Q1084	Pass	3♠	AP	
South HCP: 14	♣ J32	♣ AK105				
Contract: 3♠ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ AJ10543		1NT	Pass	2♥
Vul: NS	♥ Q7	♥ A1053	Pass	2♠	Pass	4♠
North HCP: 14	♦ 832	♦ KJ	AP			
South HCP: 13	♣ AKQ96	♣ 8				
Contract: 4♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ J7542	♠ A106				1NT
Vul: EW	♥ K107	♥ 94	Pass	2♥	X	2♠
North HCP: 7	♦ 97	♦ AQJ4	AP			
South HCP: 15	♣ K87	♣ A954				
Contract: 2♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ K8763		1NT	Pass	2♥
Vul: Both	♥ AJ3	♥ Q5	Pass	2♠	Pass	3♦
North HCP: 14	♦ Q965	♦ AK32	Pass	3NT	AP	
South HCP: 12	♣ AJ103	♣ 98				
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 5432	♠ A9				1NT
Vul: None	♥ 653	♥ K1082				
North HCP: 5	♦ A763	♦ QJ95	AP			
South HCP: 14	♣ J3	♣ A52				
Contract: 1N S						

Board: 126

Dealer: N

Vul: EW

North HCP: 15

South HCP: 5

Contract: 2♥ N

North:

♠ 872

♥ AJ

♦ AK10

♣ QJ1076

South:

♠ K106

♥ Q7643

♦ 65

♣ 943

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

## South hands (Practice Page)

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

Board: 121	♠ Q84	The opponents are silent.
Dealer: S	♥ K6	
Vul: Both	♦ Q1084	You bid first.
HCP: 14	♣ AK105	
Board: 122	♠ AJ10543	The opponents are silent.
Dealer: N	♥ A1053	
Vul: NS	♦ KJ	Partner bids first.
HCP: 13	♣ 8	
Board: 123	♠ A106	East Doubles 2♥ if possible.
Dealer: S	♥ 94	
Vul: EW	♦ AQJ4	You bid first.
HCP: 15	♣ A954	
Board: 124	♠ K8763	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ AK32	Partner bids first.
HCP: 12	♣ 98	
Board: 125	♠ A9	The opponents are silent.
Dealer: S	♥ K1082	
Vul: None	♦ QJ95	You bid first.
HCP: 14	♣ A52	
Board: 126	♠ K106	The opponents are silent.
Dealer: N	♥ Q7643	
Vul: EW	♦ 65	Partner bids first.
HCP: 5	♣ 943	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ AKJ1072	♠ Q84				1NT
Vul: Both	♥ 873	♥ K6	Pass	2♥	Pass	2♠
North HCP: 9	♦ 9	♦ Q1084	Pass	3♠	AP	
South HCP: 14	♣ J32	♣ AK105				
Contract: 3♠ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ AJ10543		1NT	Pass	2♥
Vul: NS	♥ Q7	♥ A1053	Pass	2♠	Pass	4♠
North HCP: 14	♦ 832	♦ KJ	AP			
South HCP: 13	♣ AKQ96	♣ 8				
Contract: 4♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ J7542	♠ A106				1NT
Vul: EW	♥ K107	♥ 94	Pass	2♥	X	2♠
North HCP: 7	♦ 97	♦ AQJ4	AP			
South HCP: 15	♣ K87	♣ A954				
Contract: 2♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ K8763		1NT	Pass	2♥
Vul: Both	♥ AJ3	♥ Q5	Pass	2♠	Pass	3♦
North HCP: 14	♦ Q965	♦ AK32	Pass	3NT	AP	
South HCP: 12	♣ AJ103	♣ 98				
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 5432	♠ A9				1NT
Vul: None	♥ 653	♥ K1082				
North HCP: 5	♦ A763	♦ QJ95	AP			
South HCP: 14	♣ J3	♣ A52				
Contract: 1N S						

Board: 126

Dealer: N

Vul: EW

North HCP: 15

South HCP: 5

Contract: 2♥ N

North:

♠ 872

♥ AJ

♦ AK10

♣ QJ1076

South:

♠ K106

♥ Q7643

♦ 65

♣ 943

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

## North hands (Practice Page)

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

Board: 127	♠ AQ875	The opponents are silent.
Dealer: S	♥ A93	
Vul: Both	♦ J6	Partner bids first.
HCP: 15	♣ A94	

Board: 128	♠ KJ102	The opponents are silent.
Dealer: N	♥ A1065	
Vul: NS	♦ Q5	You bid first.
HCP: 14	♣ A43	

Board: 129	♠ QJ7432	East Doubles 4♥ if possible.
Dealer: S	♥ 53	
Vul: Both	♦ AJ98	Partner bids first.
HCP: 8	♣ 8	

Board: 130	♠ A102	The opponents are silent.
Dealer: N	♥ AJ65	
Vul: None	♦ AJ9	You bid first.
HCP: 14	♣ 985	

Board: 131	♠ 6432	West Doubles 1NT if possible.
Dealer: S	♥ 764	West Bids 2♣ if possible.
Vul: NS	♦ Q10643	East Bids 3♣ if possible.
HCP: 2	♣ 3	Partner bids first.

Board: 132	♠ 9543	East Bids 2♦ if possible.
Dealer: N	♥ KQ7	East Doubles 3♥ if possible.
Vul: EW	♦ A75	
HCP: 14	♣ AJ4	You bid first.

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

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ AQ875	♠ 63				1NT
Vul: Both	♥ A93	♥ QJ64				
North HCP: 15	♦ J6	♦ AK52	Pass	2♥	Pass	2♠
South HCP: 14	♣ A94	♣ KJ6	Pass	3NT	AP	
Contract: 3N S						
Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ KJ102	♠ 943		1NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A1065	♥ 7				
North HCP: 14	♦ Q5	♦ KJ10873	Pass	3♦ <sup>2</sup>	AP	
South HCP: 9	♣ A43	♣ KQ8	1. Minor Suit Transfers after 1NT			
Contract: 3♦ N			2. automat			
Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ QJ7432	♠ K6				1NT
Vul: Both	♥ 53	♥ K87	Pass	4♥ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 8	♦ AJ98	♦ Q1073	Pass	4♠	AP	
South HCP: 15	♣ 8	♣ AK95	1. Texas			
Contract: 4♠ N			2. denies a ♥ stopper			
Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KJ93		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AJ65	♥ 4				
North HCP: 14	♦ AJ9	♦ Q743	Pass	3NT	AP	
South HCP: 11	♣ 985	♣ AJ42	1. Splinter			
Contract: 3N N						
Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 6432	♠ 9875				1NT
Vul: NS	♥ 764	♥ AKQ9	X <sup>1</sup>	Pass	Pass	XX <sup>2</sup>
North HCP: 2	♦ Q10643	♦ AJ7	2♣	Pass	3♣	AP
South HCP: 15	♣ 3	♣ J9	1. Cappelletti, strong			
Contract: 3♣ W			2. SOS			



Board: 132

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 4♦ S

North:

♠ 9543

♥ KQ7

♦ A75

♣ AJ4

South:

♠ —

♥ J942

♦ QJ8642

♣ K106

West	North	East	South
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1NT	2♦ <sup>1</sup>	3♦
-----	-----------------	----

Pass	3♥ <sup>2</sup>	X	4♦
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AP

1. Cappelletti, both majors

2. strength cue bid

## South hands (Practice Page)

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

Board: 127	♠ 63	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: Both	♦ AK52	You bid first.
HCP: 14	♣ KJ6	
Board: 128	♠ 943	The opponents are silent.
Dealer: N	♥ 7	
Vul: NS	♦ KJ10873	Partner bids first.
HCP: 9	♣ KQ8	
Board: 129	♠ K6	East Doubles 4♥ if possible.
Dealer: S	♥ K87	
Vul: Both	♦ Q1073	You bid first.
HCP: 15	♣ AK95	
Board: 130	♠ KJ93	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ Q743	Partner bids first.
HCP: 11	♣ AJ42	
Board: 131	♠ 9875	West Doubles 1NT if possible.
Dealer: S	♥ AKQ9	West Bids 2♣ if possible.
Vul: NS	♦ AJ7	East Bids 3♣ if possible.
HCP: 15	♣ J9	You bid first.
Board: 132	♠ —	East Bids 2♦ if possible.
Dealer: N	♥ J942	East Doubles 3♥ if possible.
Vul: EW	♦ QJ8642	
HCP: 7	♣ K106	Partner bids first.

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

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ AQ875	♠ 63				1NT
Vul: Both	♥ A93	♥ QJ64				
North HCP: 15	♦ J6	♦ AK52	Pass	2♥	Pass	2♠
South HCP: 14	♣ A94	♣ KJ6	Pass	3NT	AP	
Contract: 3N S						
Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ KJ102	♠ 943		1NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A1065	♥ 7				
North HCP: 14	♦ Q5	♦ KJ10873	Pass	3♦ <sup>2</sup>	AP	
South HCP: 9	♣ A43	♣ KQ8	1. Minor Suit Transfers after 1NT			
Contract: 3♦ N			2. automat			
Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ QJ7432	♠ K6				1NT
Vul: Both	♥ 53	♥ K87	Pass	4♥ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 8	♦ AJ98	♦ Q1073	Pass	4♠	AP	
South HCP: 15	♣ 8	♣ AK95	1. Texas			
Contract: 4♠ N			2. denies a ♥ stopper			
Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KJ93		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AJ65	♥ 4				
North HCP: 14	♦ AJ9	♦ Q743	Pass	3NT	AP	
South HCP: 11	♣ 985	♣ AJ42	1. Splinter			
Contract: 3N N						
Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 6432	♠ 9875				1NT
Vul: NS	♥ 764	♥ AKQ9	X <sup>1</sup>	Pass	Pass	XX <sup>2</sup>
North HCP: 2	♦ Q10643	♦ AJ7	2♣	Pass	3♣	AP
South HCP: 15	♣ 3	♣ J9	1. Cappelletti, strong			
Contract: 3♣ W			2. SOS			

Board: 132

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 4♦ S

North:

♠ 9543

♥ KQ7

♦ A75

♣ AJ4

South:

♠ —

♥ J942

♦ QJ8642

♣ K106

West	North	East	South
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1NT	2♦ <sup>1</sup>	3♦
-----	-----------------	----

Pass	3♥ <sup>2</sup>	X	4♦
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AP

1. Cappelletti, both majors

2. strength cue bid

## North hands (Practice Page)

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

Board: 133  
Dealer: S  
Vul: NS  
HCP: 3

♠ 954  
♥ Q75432  
♦ J2  
♣ 96

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

Partner bids first.

Board: 134  
Dealer: N  
Vul: EW  
HCP: 14

♠ AQ8  
♥ Q984  
♦ A9  
♣ Q762

East Bids 2♣ if possible.  
East Bids 3♠ if possible.

You bid first.

Board: 135  
Dealer: S  
Vul: Both  
HCP: 7

♠ Q764  
♥ Q74  
♦ K63  
♣ 1093

The opponents are silent.

Partner bids first.

Board: 136  
Dealer: N  
Vul: NS  
HCP: 15

♠ AJ93  
♥ K105  
♦ AK4  
♣ 1072

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

You bid first.

Board: 137  
Dealer: S  
Vul: EW  
HCP: 7

♠ K97  
♥ 106543  
♦ K107  
♣ J2

West Bids 2♠ if possible.

Partner bids first.

Board: 138  
Dealer: N  
Vul: Both  
HCP: 15

♠ AQ3  
♥ Q92  
♦ AK65  
♣ 1086

The opponents are silent.

You bid first.

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

Board: 133  
Dealer: S  
Vul: NS  
North HCP: 3  
South HCP: 14  
Contract: 2♠ W

North:  
♠ 954  
♥ Q75432  
♦ J2  
♣ 96

South:  
♠ AK3  
♥ J109  
♦ AQ85  
♣ 732

West	North	East	South
			1NT
2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
2♠	AP		
1. Cappelletti, any 6+suit			
2. automat			

Board: 134  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 8  
Contract: 4♥ N

North:  
♠ AQ8  
♥ Q984  
♦ A9  
♣ Q762

South:  
♠ 4  
♥ AJ1076  
♦ K8754  
♣ 103

West	North	East	South
	1NT	2♣ <sup>1</sup>	2♦
Pass	3♥ <sup>2</sup>	3♠	4♥
AP			
1. Cappelletti, any 6+suit			
2. Super acceptance after NT			

Board: 135  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 14  
Contract: 1N S

North:  
♠ Q764  
♥ Q74  
♦ K63  
♣ 1093

South:  
♠ A1098  
♥ 52  
♦ AJ104  
♣ KQ7

West	North	East	South
			1NT
AP			

Board: 136  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 8  
Contract: 2♥ W

North:  
♠ AJ93  
♥ K105  
♦ AK4  
♣ 1072

South:  
♠ K875  
♥ 63  
♦ Q103  
♣ K653

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

Board: 137  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 15  
Contract: 2♠ W

North:  
♠ K97  
♥ 106543  
♦ K107  
♣ J2

South:  
♠ 1032  
♥ AQ2  
♦ AQ3  
♣ K763

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

Board: 138

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ AQ3

♥ Q92

♦ AK65

♣ 1086

South:

♠ 9

♥ AJ107654

♦ 10987

♣ A

West	North	East	South
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	1NT	Pass	4♦ <sup>1</sup>
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Pass	4♥	AP	
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1. Texas

## South hands (Practice Page)

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

Board: 133  
Dealer: S  
Vul: NS  
HCP: 14

♠ AK3  
♥ J109  
♦ AQ85  
♣ 732

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

You bid first.

Board: 134  
Dealer: N  
Vul: EW  
HCP: 8

♠ 4  
♥ AJ1076  
♦ K8754  
♣ 103

East Bids 2♣ if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 135  
Dealer: S  
Vul: Both  
HCP: 14

♠ A1098  
♥ 52  
♦ AJ104  
♣ KQ7

The opponents are silent.

You bid first.

Board: 136  
Dealer: N  
Vul: NS  
HCP: 8

♠ K875  
♥ 63  
♦ Q103  
♣ K653

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

Partner bids first.

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

♠ 1032  
♥ AQ2  
♦ AQ3  
♣ K763

West Bids 2♠ if possible.

You bid first.

Board: 138  
Dealer: N  
Vul: Both  
HCP: 9

♠ 9  
♥ AJ107654  
♦ 10987  
♣ A

The opponents are silent.

Partner bids first.



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

Board: 133  
Dealer: S  
Vul: NS  
North HCP: 3  
South HCP: 14  
Contract: 2♠ W

North:  
♠ 954  
♥ Q75432  
♦ J2  
♣ 96

South:  
♠ AK3  
♥ J109  
♦ AQ85  
♣ 732

West	North	East	South
			1NT
2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
2♠	AP		
1. Cappelletti, any 6+suit			
2. automat			

Board: 134  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 8  
Contract: 4♥ N

North:  
♠ AQ8  
♥ Q984  
♦ A9  
♣ Q762

South:  
♠ 4  
♥ AJ1076  
♦ K8754  
♣ 103

West	North	East	South
	1NT	2♣ <sup>1</sup>	2♦
Pass	3♥ <sup>2</sup>	3♠	4♥
AP			
1. Cappelletti, any 6+suit			
2. Super acceptance after NT			

Board: 135  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 14  
Contract: 1N S

North:  
♠ Q764  
♥ Q74  
♦ K63  
♣ 1093

South:  
♠ A1098  
♥ 52  
♦ AJ104  
♣ KQ7

West	North	East	South
			1NT
AP			

Board: 136  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 8  
Contract: 2♥ W

North:  
♠ AJ93  
♥ K105  
♦ AK4  
♣ 1072

South:  
♠ K875  
♥ 63  
♦ Q103  
♣ K653

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

Board: 137  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 15  
Contract: 2♠ W

North:  
♠ K97  
♥ 106543  
♦ K107  
♣ J2

South:  
♠ 1032  
♥ AQ2  
♦ AQ3  
♣ K763

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

Board: 138

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ AQ3

♥ Q92

♦ AK65

♣ 1086

South:

♠ 9

♥ AJ107654

♦ 10987

♣ A

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

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

1. Texas

## North hands (Practice Page)

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

Board: 139	♠ Q1082	The opponents are silent.
Dealer: S	♥ Q86	
Vul: None	♦ 632	Partner bids first.
HCP: 7	♣ K94	

Board: 140	♠ Q4	West Bids 2♠ if possible.
Dealer: N	♥ AQ75	West Bids 3♠ if possible.
Vul: EW	♦ J43	
HCP: 15	♣ AQ85	You bid first.

Board: 141	♠ Q10873	West Bids 2♥ if possible.
Dealer: S	♥ Q2	East Bids 3♥ if possible.
Vul: Both	♦ 76542	
HCP: 8	♣ A	Partner bids first.

Board: 142	♠ K9	East Bids 3♠ if possible.
Dealer: N	♥ Q87	
Vul: NS	♦ A653	You bid first.
HCP: 15	♣ AQ96	

Board: 143	♠ 10542	West Bids 3♣ if possible.
Dealer: S	♥ QJ632	
Vul: None	♦ 8	Partner bids first.
HCP: 6	♣ K65	

Board: 144	♠ A952	East Bids 2♣ if possible.
Dealer: N	♥ 93	West Bids 2♠ if possible.
Vul: NS	♦ AJ63	
HCP: 14	♣ KQ6	You bid first.

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

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q1082	♠ K73				1NT
Vul: None	♥ Q86	♥ A754				
North HCP: 7	♦ 632	♦ Q10	AP			
South HCP: 15	♣ K94	♣ AQ83				
Contract: 1N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ J9		1NT	Pass	2♦
Vul: EW	♥ AQ75	♥ KJ642	2♠	Pass	Pass	3♦
North HCP: 15	♦ J43	♦ A1098	3♠	4♥	AP	
South HCP: 9	♣ AQ85	♣ 102				
Contract: 4♥ N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ Q10873	♠ AJ2				1NT
Vul: Both	♥ Q2	♥ 94	2♥ <sup>1</sup>	2♠	3♥	3♠
North HCP: 8	♦ 76542	♦ KQJ3	AP			
South HCP: 14	♣ A	♣ QJ72	1. Cappelletti, 5M-4m			
Contract: 3♠ N						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 63				
Vul: NS	♥ Q87	♥ AK53		1NT	3♠	AP
North HCP: 15	♦ A653	♦ J10874				
South HCP: 11	♣ AQ96	♣ K10				
Contract: 3♠ E						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 10542	♠ KQJ3				1NT
Vul: None	♥ QJ632	♥ A74				
North HCP: 6	♦ 8	♦ K1042	3♣	AP		
South HCP: 15	♣ K65	♣ Q9				
Contract: 3♣ W						

Board: 144

Dealer: N

Vul: NS

North HCP: 14

South HCP: 6

Contract: 2♠ W

North:

♠ A952

♥ 93

♦ AJ63

♣ KQ6

South:

♠ Q

♥ J10864

♦ K109

♣ 9843

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

1NT	2♣ <sup>1</sup>	Pass
-----	-----------------	------

2♠	AP
----	----

1. Cappelletti, any 6+ suit

## South hands (Practice Page)

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

Board: 139	♠ K73	The opponents are silent.
Dealer: S	♥ A754	
Vul: None	♦ Q10	You bid first.
HCP: 15	♣ AQ83	

Board: 140	♠ J9	West Bids 2♠ if possible.
Dealer: N	♥ KJ642	West Bids 3♠ if possible.
Vul: EW	♦ A1098	
HCP: 9	♣ 102	Partner bids first.

Board: 141	♠ AJ2	West Bids 2♥ if possible.
Dealer: S	♥ 94	East Bids 3♥ if possible.
Vul: Both	♦ KQJ3	
HCP: 14	♣ QJ72	You bid first.

Board: 142	♠ 63	East Bids 3♠ if possible.
Dealer: N	♥ AK53	
Vul: NS	♦ J10874	Partner bids first.
HCP: 11	♣ K10	

Board: 143	♠ KQJ3	West Bids 3♣ if possible.
Dealer: S	♥ A74	
Vul: None	♦ K1042	You bid first.
HCP: 15	♣ Q9	

Board: 144	♠ Q	East Bids 2♣ if possible.
Dealer: N	♥ J10864	West Bids 2♠ if possible.
Vul: NS	♦ K109	
HCP: 6	♣ 9843	Partner bids first.

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

Board: 139

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 1N S

North:

♠ Q1082

♥ Q86

♦ 632

♣ K94

South:

♠ K73

♥ A754

♦ Q10

♣ AQ83

West North East South

1NT

AP

Board: 140

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ Q4

♥ AQ75

♦ J43

♣ AQ85

South:

♠ J9

♥ KJ642

♦ A1098

♣ 102

West North East South

1NT Pass 2♦

2♠ Pass Pass 3♦

3♠ 4♥ AP

Board: 141

Dealer: S

Vul: Both

North HCP: 8

South HCP: 14

Contract: 3♠ N

North:

♠ Q10873

♥ Q2

♦ 76542

♣ A

South:

♠ AJ2

♥ 94

♦ KQJ3

♣ QJ72

West North East South

1NT

2♥<sup>1</sup> 2♠ 3♥ 3♠

AP

1. Cappelletti, 5M-4m

Board: 142

Dealer: N

Vul: NS

North HCP: 15

South HCP: 11

Contract: 3♠ E

North:

♠ K9

♥ Q87

♦ A653

♣ AQ96

South:

♠ 63

♥ AK53

♦ J10874

♣ K10

West North East South

1NT 3♠ AP

Board: 143

Dealer: S

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♣ W

North:

♠ 10542

♥ QJ632

♦ 8

♣ K65

South:

♠ KQJ3

♥ A74

♦ K1042

♣ Q9

West North East South

1NT

3♣ AP

Board: 144

Dealer: N

Vul: NS

North HCP: 14

South HCP: 6

Contract: 2♠ W

North:

♠ A952

♥ 93

♦ AJ63

♣ KQ6

South:

♠ Q

♥ J10864

♦ K109

♣ 9843

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

1NT	2♣ <sup>1</sup>	Pass
-----	-----------------	------

2♠	AP
----	----

1. Cappelletti, any 6+ suit



## North hands (Practice Page)

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

Board: 145	♠ Q86	The opponents are silent.
Dealer: S	♥ K104	
Vul: EW	♦ 10	Partner bids first.
HCP: 7	♣ Q65432	

Board: 146	♠ K764	West Bids 3♣ if possible.
Dealer: N	♥ AK10	
Vul: None	♦ A54	You bid first.
HCP: 14	♣ 975	

Board: 147	♠ J95	The opponents are silent.
Dealer: S	♥ AKJ93	
Vul: NS	♦ Q76	Partner bids first.
HCP: 11	♣ 75	

Board: 148	♠ A7	The opponents are silent.
Dealer: N	♥ A632	
Vul: EW	♦ K652	You bid first.
HCP: 14	♣ K108	

Board: 149	♠ A93	The opponents are silent.
Dealer: S	♥ AQ5432	
Vul: NS	♦ Q32	Partner bids first.
HCP: 12	♣ 9	

Board: 150	♠ KJ1098	The opponents are silent.
Dealer: N	♥ Q76	
Vul: Both	♦ AJ6	You bid first.
HCP: 15	♣ A3	

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

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ AJ4				1NT
Vul: EW	♥ K104	♥ J532	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 7	♦ 10	♦ A92	AP			
South HCP: 14	♣ Q65432	♣ A109				
Contract: 3♣ S						

1. Minor Suit Transfers after 1NT  
2. automat

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ K764	♠ QJ1098				
Vul: None	♥ AK10	♥ J9743		1NT	Pass	2♥
North HCP: 14	♦ A54	♦ K2	3♣	3♠	Pass	4♠
South HCP: 11	♣ 975	♣ A	AP			
Contract: 4♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ A103				1NT
Vul: NS	♥ AKJ93	♥ Q85	Pass	2♦	Pass	2♥
North HCP: 11	♦ Q76	♦ AJ43	Pass	3NT	Pass	4♥
South HCP: 15	♣ 75	♣ A84	AP			
Contract: 4♥ S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q2				
Vul: EW	♥ A632	♥ 108		1NT	Pass	2NT
North HCP: 14	♦ K652	♦ AJ843	Pass	3NT	AP	
South HCP: 10	♣ K108	♣ QJ96				
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J85				1NT
Vul: NS	♥ AQ5432	♥ KJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ Q32	♦ K64	AP			
South HCP: 14	♣ 9	♣ KQJ86				
Contract: 4♥ S						

1. Texas

Board: 150

Dealer: N

Vul: Both

North HCP: 15

South HCP: 12

Contract: 4♥ N

North:

♠ KJ1098

♥ Q76

♦ AJ6

♣ A3

South:

♠ Q

♥ AK543

♦ 10752

♣ K54

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

## South hands (Practice Page)

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

Board: 145	♠ AJ4	The opponents are silent.
Dealer: S	♥ J532	
Vul: EW	♦ A92	You bid first.
HCP: 14	♣ A109	

Board: 146	♠ QJ1098	West Bids 3♣ if possible.
Dealer: N	♥ J9743	
Vul: None	♦ K2	Partner bids first.
HCP: 11	♣ A	

Board: 147	♠ A103	The opponents are silent.
Dealer: S	♥ Q85	
Vul: NS	♦ AJ43	You bid first.
HCP: 15	♣ A84	

Board: 148	♠ Q2	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ AJ843	Partner bids first.
HCP: 10	♣ QJ96	

Board: 149	♠ J85	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ K64	You bid first.
HCP: 14	♣ KQJ86	

Board: 150	♠ Q	The opponents are silent.
Dealer: N	♥ AK543	
Vul: Both	♦ 10752	Partner bids first.
HCP: 12	♣ K54	

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

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ AJ4				1NT
Vul: EW	♥ K104	♥ J532	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 7	♦ 10	♦ A92	AP			
South HCP: 14	♣ Q65432	♣ A109				
Contract: 3♣ S						
						1. Minor Suit Transfers after 1NT
						2. automat

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ K764	♠ QJ1098				
Vul: None	♥ AK10	♥ J9743		1NT	Pass	2♥
North HCP: 14	♦ A54	♦ K2	3♣	3♠	Pass	4♠
South HCP: 11	♣ 975	♣ A	AP			
Contract: 4♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ A103				1NT
Vul: NS	♥ AKJ93	♥ Q85	Pass	2♦	Pass	2♥
North HCP: 11	♦ Q76	♦ AJ43	Pass	3NT	Pass	4♥
South HCP: 15	♣ 75	♣ A84	AP			
Contract: 4♥ S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q2				
Vul: EW	♥ A632	♥ 108		1NT	Pass	2NT
North HCP: 14	♦ K652	♦ AJ843	Pass	3NT	AP	
South HCP: 10	♣ K108	♣ QJ96				
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J85				1NT
Vul: NS	♥ AQ5432	♥ KJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ Q32	♦ K64	AP			
South HCP: 14	♣ 9	♣ KQJ86				
Contract: 4♥ S						
						1. Texas

Board: 150

Dealer: N

Vul: Both

North HCP: 15

South HCP: 12

Contract: 4♥ N

North:

♠ KJ1098

♥ Q76

♦ AJ6

♣ A3

South:

♠ Q

♥ AK543

♦ 10752

♣ K54

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

## North hands (Practice Page)

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

Board: 151	♠ KQ	The opponents are silent.
Dealer: S	♥ K10965	
Vul: None	♦ AQ32	Partner bids first.
HCP: 15	♣ J3	
Board: 152	♠ AJ63	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ 65	You bid first.
HCP: 14	♣ Q854	
Board: 153	♠ Q107	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ Q65432	Partner bids first.
HCP: 10	♣ K109	
Board: 154	♠ QJ10	East Bids 2♣ if possible.
Dealer: N	♥ 93	East Bids 2♥ if possible.
Vul: None	♦ AJ9	West Doubles 2NT if possible.
HCP: 14	♣ AQ654	You bid first.
Board: 155	♠ Q853	The opponents are silent.
Dealer: S	♥ K43	
Vul: Both	♦ Q107	Partner bids first.
HCP: 13	♣ AQ3	
Board: 156	♠ KQ2	East Bids 2♦ if possible.
Dealer: N	♥ A4	West Bids 2♥ if possible.
Vul: None	♦ Q862	West Bids 3♥ if possible.
HCP: 15	♣ A975	East Bids 4♥ if possible.
		You bid first.

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

Board: 151

Dealer: S

Vul: None

North HCP: 15

South HCP: 15

Contract: 3N S

North:

♠ KQ  
♥ K10965  
♦ AQ32  
♣ J3

South:

♠ AJ104  
♥ A4  
♦ 986  
♣ AQ74

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

Board: 152

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 1N N

North:

♠ AJ63  
♥ AQJ  
♦ 65  
♣ Q854

South:

♠ Q842  
♥ 986  
♦ KQ7  
♣ 1093

West	North	East	South
	1NT	AP	

Board: 153

Dealer: S

Vul: Both

North HCP: 10

South HCP: 15

Contract: 3♦ S

North:

♠ Q107  
♥ K  
♦ Q65432  
♣ K109

South:

♠ AK42  
♥ 954  
♦ A7  
♣ A654

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

Board: 154

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 2NX N

North:

♠ QJ10  
♥ 93  
♦ AJ9  
♣ AQ654

South:

♠ K863  
♥ 104  
♦ K542  
♣ KJ2

West	North	East	South
	1NT	2♣ <sup>1</sup>	X <sup>2</sup>
Pass	2♦	2♥	2NT
X	AP		
1. Cappelletti, any 6+suit			
2. Stayman			

Board: 155

Dealer: S

Vul: Both

North HCP: 13

South HCP: 15

Contract: 4♥ S

North:

♠ Q853  
♥ K43  
♦ Q107  
♣ AQ3

South:

♠ K62  
♥ Q10852  
♦ AK  
♣ K52

West	North	East	South
			1NT
Pass	2♣ <sup>1</sup>	Pass	3♥
Pass	4♥	AP	
1. Stayman			



Board: 156  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 6  
Contract: 4♥X W

North:  
♠ KQ2  
♥ A4  
♦ Q862  
♣ A975

South:  
♠ 9764  
♥ 6  
♦ KJ94  
♣ Q1032

West	North	East	South
	1NT	2♦ <sup>1</sup>	X
2♥	3♦	Pass	Pass
3♥	Pass	4♥	Pass
Pass	X	AP	

1. Cappelletti, both majors

## South hands (Practice Page)

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

Board: 151      ♠ AJ104  
Dealer: S        ♥ A4  
Vul: None       ♦ 986  
HCP: 15         ♣ AQ74

The opponents are silent.

You bid first.

Board: 152      ♠ Q842  
Dealer: N        ♥ 986  
Vul: EW         ♦ KQ7  
HCP: 7          ♣ 1093

The opponents are silent.

Partner bids first.

Board: 153      ♠ AK42  
Dealer: S        ♥ 954  
Vul: Both       ♦ A7  
HCP: 15         ♣ A654

The opponents are silent.

You bid first.

Board: 154      ♠ K863  
Dealer: N        ♥ 104  
Vul: None       ♦ K542  
HCP: 10         ♣ KJ2

East Bids 2♣ if possible.

East Bids 2♥ if possible.

West Doubles 2NT if possible.

Partner bids first.

Board: 155      ♠ K62  
Dealer: S        ♥ Q10852  
Vul: Both       ♦ AK  
HCP: 15         ♣ K52

The opponents are silent.

You bid first.

Board: 156      ♠ 9764  
Dealer: N        ♥ 6  
Vul: None       ♦ KJ94  
HCP: 6          ♣ Q1032

East Bids 2♦ if possible.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ AJ104				1NT
Vul: None	♥ K10965	♥ A4	Pass	2♦	Pass	2♥
North HCP: 15	♦ AQ32	♦ 986	Pass	3♦	Pass	3NT
South HCP: 15	♣ J3	♣ AQ74	AP			
Contract: 3N S						
Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AJ63	♠ Q842				
Vul: EW	♥ AQJ	♥ 986		1NT	AP	
North HCP: 14	♦ 65	♦ KQ7				
South HCP: 7	♣ Q854	♣ 1093				
Contract: 1N N						
Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ AK42				1NT
Vul: Both	♥ K	♥ 954	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 10	♦ Q65432	♦ A7	AP			
South HCP: 15	♣ K109	♣ A654	1. Minor Suit Transfers after 1NT			
Contract: 3♦ S			2. automat			
Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ K863		1NT	2♣ <sup>1</sup>	X <sup>2</sup>
Vul: None	♥ 93	♥ 104	Pass	2♦	2♥	2NT
North HCP: 14	♦ AJ9	♦ K542	X	AP		
South HCP: 10	♣ AQ654	♣ KJ2	1. Cappelletti, any 6+suit			
Contract: 2NX N			2. Stayman			
Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ Q853	♠ K62				1NT
Vul: Both	♥ K43	♥ Q10852	Pass	2♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ Q107	♦ AK	Pass	4♥	AP	
South HCP: 15	♣ AQ3	♣ K52	1. Stayman			
Contract: 4♥ S						

Board: 156  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 6  
Contract: 4♥X W

North:  
♠ KQ2  
♥ A4  
♦ Q862  
♣ A975

South:  
♠ 9764  
♥ 6  
♦ KJ94  
♣ Q1032

West	North	East	South
	1NT	2♦ <sup>1</sup>	X
2♥	3♦	Pass	Pass
3♥	Pass	4♥	Pass
Pass	X	AP	

1. Cappelletti, both majors

## North hands (Practice Page)

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

Board: 157	♠ Q87	The opponents are silent.
Dealer: S	♥ 9654	
Vul: NS	♦ AK9	Partner bids first.
HCP: 9	♣ 852	

Board: 158	♠ 984	The opponents are silent.
Dealer: N	♥ A654	
Vul: NS	♦ AJ	You bid first.
HCP: 15	♣ AQ109	

Board: 159	♠ K97	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ J843	Partner bids first.
HCP: 7	♣ Q9865	

Board: 160	♠ K43	The opponents are silent.
Dealer: N	♥ QJ62	
Vul: NS	♦ Q2	You bid first.
HCP: 15	♣ AK105	

Board: 161	♠ A8762	East Bids 3♦ if possible.
Dealer: S	♥ 82	
Vul: Both	♦ 82	Partner bids first.
HCP: 6	♣ Q765	

Board: 162	♠ 10875	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ A42	You bid first.
HCP: 14	♣ KJ94	

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

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ32				1NT
Vul: NS	♥ 9654	♥ AJ2				
North HCP: 9	♦ AK9	♦ J853	AP			
South HCP: 14	♣ 852	♣ A10				
Contract: 1N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ 984	♠ AKJ6		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ A654	♥ 83	Pass	2♥	Pass	3NT
North HCP: 15	♦ AJ	♦ KQ974	AP			
South HCP: 13	♣ AQ109	♣ 74	1. Stayman			
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ Q5				1NT
Vul: EW	♥ J	♥ 9842				
North HCP: 7	♦ J843	♦ AKQ2	AP			
South HCP: 15	♣ Q9865	♣ KJ2				
Contract: 1N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q87				
Vul: NS	♥ QJ62	♥ K5		1NT	AP	
North HCP: 15	♦ Q2	♦ K964				
South HCP: 8	♣ AK105	♣ 8642				
Contract: 1N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ A8762	♠ KJ				1NT
Vul: Both	♥ 82	♥ Q7654	Pass	2♥	3♦	Pass
North HCP: 6	♦ 82	♦ AJ5	Pass	XA♠♠	AP	
South HCP: 15	♣ Q765	♣ KJ2				
Contract: 3♦X E						

Board: 162

Dealer: N

Vul: None

North HCP: 14

South HCP: 3

Contract: 3♠ N

North:

♠ 10875

♥ AQ

♦ A42

♣ KJ94

South:

♠ QJ962

♥ 10532

♦ 3

♣ 532

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

Pass	3♠ <sup>1</sup>	AP
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1. Super acceptance after NT

## South hands (Practice Page)

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

Board: 157	♠ KJ32	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ J853	You bid first.
HCP: 14	♣ A10	

Board: 158	♠ AKJ6	The opponents are silent.
Dealer: N	♥ 83	
Vul: NS	♦ KQ974	Partner bids first.
HCP: 13	♣ 74	

Board: 159	♠ Q5	The opponents are silent.
Dealer: S	♥ 9842	
Vul: EW	♦ AKQ2	You bid first.
HCP: 15	♣ KJ2	

Board: 160	♠ Q87	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ K964	Partner bids first.
HCP: 8	♣ 8642	

Board: 161	♠ KJ	East Bids 3♦ if possible.
Dealer: S	♥ Q7654	
Vul: Both	♦ AJ5	You bid first.
HCP: 15	♣ KJ2	

Board: 162	♠ QJ962	The opponents are silent.
Dealer: N	♥ 10532	
Vul: None	♦ 3	Partner bids first.
HCP: 3	♣ 532	



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

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ32				1NT
Vul: NS	♥ 9654	♥ AJ2				
North HCP: 9	♦ AK9	♦ J853	AP			
South HCP: 14	♣ 852	♣ A10				
Contract: 1N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ 984	♠ AKJ6		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ A654	♥ 83	Pass	2♥	Pass	3NT
North HCP: 15	♦ AJ	♦ KQ974	AP			
South HCP: 13	♣ AQ109	♣ 74	1. Stayman			
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ Q5				1NT
Vul: EW	♥ J	♥ 9842				
North HCP: 7	♦ J843	♦ AKQ2	AP			
South HCP: 15	♣ Q9865	♣ KJ2				
Contract: 1N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q87				
Vul: NS	♥ QJ62	♥ K5		1NT	AP	
North HCP: 15	♦ Q2	♦ K964				
South HCP: 8	♣ AK105	♣ 8642				
Contract: 1N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ A8762	♠ KJ				1NT
Vul: Both	♥ 82	♥ Q7654	Pass	2♥	3♦	Pass
North HCP: 6	♦ 82	♦ AJ5	Pass	XA♠♠	AP	
South HCP: 15	♣ Q765	♣ KJ2				
Contract: 3♦X E						

Board: 162

Dealer: N

Vul: None

North HCP: 14

South HCP: 3

Contract: 3♠ N

North:

♠ 10875

♥ AQ

♦ A42

♣ KJ94

South:

♠ QJ962

♥ 10532

♦ 3

♣ 532

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

Pass	3♠ <sup>1</sup>	AP
------	-----------------	----

1. Super acceptance after NT

## North hands (Practice Page)

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

Board: 163	♠ 103	The opponents are silent.
Dealer: S	♥ AJ7632	
Vul: EW	♦ QJ	Partner bids first.
HCP: 8	♣ 1085	
Board: 164	♠ A53	East Doubles 1NT if possible.
Dealer: N	♥ A82	West Bids 3♦ if possible.
Vul: Both	♦ QJ1084	
HCP: 14	♣ K2	You bid first.
Board: 165	♠ J8	The opponents are silent.
Dealer: S	♥ AJ63	
Vul: None	♦ 42	Partner bids first.
HCP: 10	♣ A10843	
Board: 166	♠ 752	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ AKJ84	You bid first.
HCP: 14	♣ AQ2	
Board: 167	♠ A10	West Doubles 2♥ if possible.
Dealer: S	♥ AJ964	East Bids 2♠ if possible.
Vul: None	♦ 108	
HCP: 9	♣ 8753	Partner bids first.
Board: 168	♠ A53	The opponents are silent.
Dealer: N	♥ K973	
Vul: EW	♦ KJ87	You bid first.
HCP: 15	♣ A4	

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

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ KQ9				1NT
Vul: EW	♥ AJ7632	♥ KQ	Pass	2♦	Pass	2♥
North HCP: 8	♦ QJ	♦ 109742	Pass	3♥	Pass	4♥
South HCP: 15	♣ 1085	♣ AJ7	AP			
Contract: 4♥ S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ A53	♠ J862				
Vul: Both	♥ A82	♥ 109763		1NT	X <sup>1</sup>	2♦
North HCP: 14	♦ QJ1084	♦ 5	3♦	AP		
South HCP: 1	♣ K2	♣ 753	1. Cappelletti, strong			
Contract: 3♦ W						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AQ2				1NT
Vul: None	♥ AJ63	♥ K9754	Pass	2♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ 42	♦ Q65	Pass	4♥	AP	
South HCP: 15	♣ A10843	♣ KJ	1. Stayman			
Contract: 4♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ 752	♠ Q104				
Vul: NS	♥ 82	♥ AQ963		1NT	Pass	2♦
North HCP: 14	♦ AKJ84	♦ 9753	Pass	2♥	AP	
South HCP: 9	♣ AQ2	♣ J				
Contract: 2♥ N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ QJ				1NT
Vul: None	♥ AJ964	♥ KQ2	Pass	2♦	Pass	2♥
North HCP: 9	♦ 108	♦ K976	X	Pass	2♠	Pass
South HCP: 14	♣ 8753	♣ QJ92	Pass	3♣	Pass	3♥
Contract: 3♥ S			AP			

Board: 168

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ A53

♥ K973

♦ KJ87

♣ A4

South:

♠ KQ1087

♥ J

♦ Q10432

♣ Q9

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

## South hands (Practice Page)

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

Board: 163	♠ KQ9	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ 109742	You bid first.
HCP: 15	♣ AJ7	
Board: 164	♠ J862	East Doubles 1NT if possible.
Dealer: N	♥ 109763	West Bids 3♦ if possible.
Vul: Both	♦ 5	
HCP: 1	♣ 753	Partner bids first.
Board: 165	♠ AQ2	The opponents are silent.
Dealer: S	♥ K9754	
Vul: None	♦ Q65	You bid first.
HCP: 15	♣ KJ	
Board: 166	♠ Q104	The opponents are silent.
Dealer: N	♥ AQ963	
Vul: NS	♦ 9753	Partner bids first.
HCP: 9	♣ J	
Board: 167	♠ QJ	West Doubles 2♥ if possible.
Dealer: S	♥ KQ2	East Bids 2♠ if possible.
Vul: None	♦ K976	
HCP: 14	♣ QJ92	You bid first.
Board: 168	♠ KQ1087	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ Q10432	Partner bids first.
HCP: 10	♣ Q9	

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

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ KQ9				1NT
Vul: EW	♥ AJ7632	♥ KQ	Pass	2♦	Pass	2♥
North HCP: 8	♦ QJ	♦ 109742	Pass	3♥	Pass	4♥
South HCP: 15	♣ 1085	♣ AJ7	AP			
Contract: 4♥ S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ A53	♠ J862				
Vul: Both	♥ A82	♥ 109763		1NT	X <sup>1</sup>	2♦
North HCP: 14	♦ QJ1084	♦ 5	3♦	AP		
South HCP: 1	♣ K2	♣ 753	1. Cappelletti, strong			
Contract: 3♦ W						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AQ2				1NT
Vul: None	♥ AJ63	♥ K9754	Pass	2♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ 42	♦ Q65	Pass	4♥	AP	
South HCP: 15	♣ A10843	♣ KJ	1. Stayman			
Contract: 4♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ 752	♠ Q104				
Vul: NS	♥ 82	♥ AQ963		1NT	Pass	2♦
North HCP: 14	♦ AKJ84	♦ 9753	Pass	2♥	AP	
South HCP: 9	♣ AQ2	♣ J				
Contract: 2♥ N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ QJ				1NT
Vul: None	♥ AJ964	♥ KQ2	Pass	2♦	Pass	2♥
North HCP: 9	♦ 108	♦ K976	X	Pass	2♠	Pass
South HCP: 14	♣ 8753	♣ QJ92	Pass	3♣	Pass	3♥
Contract: 3♥ S			AP			

Board: 168

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ A53

♥ K973

♦ KJ87

♣ A4

South:

♠ KQ1087

♥ J

♦ Q10432

♣ Q9

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



## North hands (Practice Page)

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

Board: 169	♠ 962	East Bids 2♠ if possible.
Dealer: S	♥ Q108642	West Bids 3♠ if possible.
Vul: None	♦ K5	
HCP: 5	♣ 98	Partner bids first.
Board: 170	♠ K2	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ K9543	You bid first.
HCP: 15	♣ K105	
Board: 171	♠ Q7	The opponents are silent.
Dealer: S	♥ K107653	
Vul: EW	♦ KJ5	Partner bids first.
HCP: 9	♣ 102	
Board: 172	♠ K96	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ J1075	You bid first.
HCP: 15	♣ KJ54	
Board: 173	♠ 102	The opponents are silent.
Dealer: S	♥ A532	
Vul: Both	♦ Q85	Partner bids first.
HCP: 8	♣ Q1098	
Board: 174	♠ Q93	The opponents are silent.
Dealer: N	♥ AQ102	
Vul: Both	♦ AK3	You bid first.
HCP: 15	♣ 874	

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

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ QJ				1NT
Vul: None	♥ Q108642	♥ K975	Pass	2♦	Pass	2♥
North HCP: 5	♦ K5	♦ J87	Pass	Pass	2♠	Pass
South HCP: 14	♣ 98	♣ AK73	Pass	3♥	Pass	Pass
Contract: 3♠ E			3♠	AP		

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AJ976				
Vul: NS	♥ AQ9	♥ 10732		1NT	Pass	2♥
North HCP: 15	♦ K9543	♦ A6	Pass	2♠	AP	
South HCP: 9	♣ K105	♣ 73				
Contract: 2♠ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ J1065				1NT
Vul: EW	♥ K107653	♥ Q82	Pass	2♦	Pass	2♥
North HCP: 9	♦ KJ5	♦ AQ	Pass	3♥	Pass	4♥
South HCP: 14	♣ 102	♣ KQ97	AP			
Contract: 4♥ S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ QJ75		1NT	Pass	2♣ <sup>1</sup>
Vul: EW	♥ AK	♥ J75	Pass	2♦	Pass	2NT
North HCP: 15	♦ J1075	♦ K96	Pass	3NT	AP	
South HCP: 11	♣ KJ54	♣ A63				
Contract: 3N N			1. Stayman			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ KQ76				1NT
Vul: Both	♥ A532	♥ 74				
North HCP: 8	♦ Q85	♦ AK106	AP			
South HCP: 15	♣ Q1098	♣ K76				
Contract: 1N S						

Board: 174

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 1N N

North:

♠ Q93

♥ AQ102

♦ AK3

♣ 874

South:

♠ K86

♥ 73

♦ 9862

♣ AQ52

West	North	East	South
	1NT	AP	

## South hands (Practice Page)

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

Board: 169	♠ QJ	East Bids 2♠ if possible.
Dealer: S	♥ K975	West Bids 3♠ if possible.
Vul: None	♦ J87	
HCP: 14	♣ AK73	You bid first.

Board: 170	♠ AJ976	The opponents are silent.
Dealer: N	♥ 10732	
Vul: NS	♦ A6	Partner bids first.
HCP: 9	♣ 73	

Board: 171	♠ J1065	The opponents are silent.
Dealer: S	♥ Q82	
Vul: EW	♦ AQ	You bid first.
HCP: 14	♣ KQ97	

Board: 172	♠ QJ75	The opponents are silent.
Dealer: N	♥ J75	
Vul: EW	♦ K96	Partner bids first.
HCP: 11	♣ A63	

Board: 173	♠ KQ76	The opponents are silent.
Dealer: S	♥ 74	
Vul: Both	♦ AK106	You bid first.
HCP: 15	♣ K76	

Board: 174	♠ K86	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ 9862	Partner bids first.
HCP: 9	♣ AQ52	

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

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ QJ				1NT
Vul: None	♥ Q108642	♥ K975	Pass	2♦	Pass	2♥
North HCP: 5	♦ K5	♦ J87	Pass	Pass	2♠	Pass
South HCP: 14	♣ 98	♣ AK73	Pass	3♥	Pass	Pass
Contract: 3♠ E			3♠	AP		

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AJ976				
Vul: NS	♥ AQ9	♥ 10732		1NT	Pass	2♥
North HCP: 15	♦ K9543	♦ A6	Pass	2♠	AP	
South HCP: 9	♣ K105	♣ 73				
Contract: 2♠ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ J1065				1NT
Vul: EW	♥ K107653	♥ Q82	Pass	2♦	Pass	2♥
North HCP: 9	♦ KJ5	♦ AQ	Pass	3♥	Pass	4♥
South HCP: 14	♣ 102	♣ KQ97	AP			
Contract: 4♥ S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ QJ75		1NT	Pass	2♣ <sup>1</sup>
Vul: EW	♥ AK	♥ J75	Pass	2♦	Pass	2NT
North HCP: 15	♦ J1075	♦ K96	Pass	3NT	AP	
South HCP: 11	♣ KJ54	♣ A63				
Contract: 3N N			1. Stayman			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ KQ76				1NT
Vul: Both	♥ A532	♥ 74				
North HCP: 8	♦ Q85	♦ AK106	AP			
South HCP: 15	♣ Q1098	♣ K76				
Contract: 1N S						

Board: 174

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 1N N

North:

♠ Q93

♥ AQ102

♦ AK3

♣ 874

South:

♠ K86

♥ 73

♦ 9862

♣ AQ52

West	North	East	South
	1NT	AP	

## North hands (Practice Page)

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

Board: 175	♠ J	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ A632	Partner bids first.
HCP: 14	♣ AQ654	
Board: 176	♠ K8	East Bids 2♠ if possible.
Dealer: N	♥ K106	West Bids 4♠ if possible.
Vul: NS	♦ A986	
HCP: 14	♣ A654	You bid first.
Board: 177	♠ KQ1075	East Doubles Pass if possible.
Dealer: S	♥ 1095	West Bids 3♦ if possible.
Vul: Both	♦ 109	
HCP: 5	♣ 652	Partner bids first.
Board: 178	♠ KQJ2	The opponents are silent.
Dealer: N	♥ K973	
Vul: None	♦ J72	You bid first.
HCP: 15	♣ AJ	
Board: 179	♠ 1098	The opponents are silent.
Dealer: S	♥ KQ52	
Vul: NS	♦ A8653	Partner bids first.
HCP: 12	♣ K	
Board: 180	♠ A732	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ Q7	You bid first.
HCP: 15	♣ K1072	

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

Board: 175

Dealer: S

Vul: None

North HCP: 14

South HCP: 14

Contract: 3N S

North:

♠ J  
♥ K52  
♦ A632  
♣ AQ654

South:

♠ A76  
♥ A74  
♦ QJ94  
♣ K83

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 176

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 4♠X E

North:

♠ K8  
♥ K106  
♦ A986  
♣ A654

South:

♠ AJ5  
♥ Q87542  
♦ J  
♣ J108

West	North	East	South
	1NT	2♠ <sup>1</sup>	3♦ <sup>2</sup>
Pass	3♥ <sup>3</sup>	Pass	4♥
4♠	Pass	Pass	XA♠♠
AP			

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

Board: 177

Dealer: S

Vul: Both

North HCP: 5

South HCP: 15

Contract: 3♦ W

North:

♠ KQ1075  
♥ 1095  
♦ 109  
♣ 652

South:

♠ A9  
♥ K432  
♦ Q86  
♣ AQ87

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

Board: 178

Dealer: N

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ KQJ2  
♥ K973  
♦ J72  
♣ AJ

South:

♠ A654  
♥ QJ  
♦ A963  
♣ 942

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3NT
Pass	4♠	AP	

1. Stayman

Board: 179

Dealer: S

Vul: NS

North HCP: 12

South HCP: 14

Contract: 4♥ S

North:

♠ 1098  
♥ KQ52  
♦ A8653  
♣ K

South:

♠ KJ63  
♥ AJ94  
♦ J4  
♣ A43

West	North	East	South
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	4♥	AP	

1. Stayman



Board: 180

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ A732

♥ AQ10

♦ Q7

♣ K1072

South:

♠ 5

♥ K9832

♦ K84

♣ A964

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

	1NT	Pass	2♦
--	-----	------	----

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

Pass	4♥	AP	
------	----	----	--

## South hands (Practice Page)

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

Board: 175	♠ A76	The opponents are silent.
Dealer: S	♥ A74	
Vul: None	♦ QJ94	You bid first.
HCP: 14	♣ K83	
Board: 176	♠ AJ5	East Bids 2♠ if possible.
Dealer: N	♥ Q87542	West Bids 4♠ if possible.
Vul: NS	♦ J	
HCP: 9	♣ J108	Partner bids first.
Board: 177	♠ A9	East Doubles Pass if possible.
Dealer: S	♥ K432	West Bids 3♦ if possible.
Vul: Both	♦ Q86	
HCP: 15	♣ AQ87	You bid first.
Board: 178	♠ A654	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ A963	Partner bids first.
HCP: 11	♣ 942	
Board: 179	♠ KJ63	The opponents are silent.
Dealer: S	♥ AJ94	
Vul: NS	♦ J4	You bid first.
HCP: 14	♣ A43	
Board: 180	♠ 5	The opponents are silent.
Dealer: N	♥ K9832	
Vul: EW	♦ K84	Partner bids first.
HCP: 10	♣ A964	

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

Board: 175

Dealer: S

Vul: None

North HCP: 14

South HCP: 14

Contract: 3N S

North:

♠ J

♥ K52

♦ A632

♣ AQ654

South:

♠ A76

♥ A74

♦ QJ94

♣ K83

West	North	East	South
			1NT

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

Board: 176

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 4♠X E

North:

♠ K8

♥ K106

♦ A986

♣ A654

South:

♠ AJ5

♥ Q87542

♦ J

♣ J108

West	North	East	South
	1NT	2♠ <sup>1</sup>	3♦ <sup>2</sup>

Pass	3♥ <sup>3</sup>	Pass	4♥
4♠	Pass	Pass	XA♠♠
AP			

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

3. relay

Board: 177

Dealer: S

Vul: Both

North HCP: 5

South HCP: 15

Contract: 3♦ W

North:

♠ KQ1075

♥ 1095

♦ 109

♣ 652

South:

♠ A9

♥ K432

♦ Q86

♣ AQ87

West	North	East	South
			1NT

Pass	2♥	Pass	2♠
Pass	Pass	X	Pass
3♦	AP		

Board: 178

Dealer: N

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ KQJ2

♥ K973

♦ J72

♣ AJ

South:

♠ A654

♥ QJ

♦ A963

♣ 942

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
Pass	4♠	AP	

1. Stayman

Board: 179

Dealer: S

Vul: NS

North HCP: 12

South HCP: 14

Contract: 4♥ S

North:

♠ 1098

♥ KQ52

♦ A8653

♣ K

South:

♠ KJ63

♥ AJ94

♦ J4

♣ A43

West	North	East	South
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	4♥	AP	

1. Stayman

Board: 180

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ A732

♥ AQ10

♦ Q7

♣ K1072

South:

♠ 5

♥ K9832

♦ K84

♣ A964

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

	1NT	Pass	2♦
--	-----	------	----

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

Pass	4♥	AP	
------	----	----	--

## North hands (Practice Page)

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

Board: 181	♠ 65	The opponents are silent.
Dealer: S	♥ 10864	
Vul: NS	♦ 52	Partner bids first.
HCP: 1	♣ J10653	

Board: 182	♠ AK8	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: Both	♦ 1064	You bid first.
HCP: 14	♣ K754	

Board: 183	♠ K3	The opponents are silent.
Dealer: S	♥ 10764	
Vul: NS	♦ AQJ9	Partner bids first.
HCP: 10	♣ 632	

Board: 184	♠ A9	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: EW	♦ KQJ84	You bid first.
HCP: 14	♣ 865	

Board: 185	♠ Q98	The opponents are silent.
Dealer: S	♥ Q102	
Vul: Both	♦ 4	Partner bids first.
HCP: 4	♣ 1086532	

Board: 186	♠ K52	The opponents are silent.
Dealer: N	♥ Q86	
Vul: None	♦ KQ	You bid first.
HCP: 14	♣ KJ432	

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

Board: 181

Dealer: S

Vul: NS

North HCP: 1

South HCP: 15

Contract: 1N S

North:

♠ 65

♥ 10864

♦ 52

♣ J10653

South:

♠ K98

♥ J7

♦ AK10

♣ A9872

West	North	East	South
			1NT

AP

Board: 182

Dealer: N

Vul: Both

North HCP: 14

South HCP: 4

Contract: 2♠ N

North:

♠ AK8

♥ KJ7

♦ 1064

♣ K754

South:

♠ 107542

♥ Q96

♦ 2

♣ Q1082

West	North	East	South
	1NT	Pass	2♥

Pass	2♠	AP	
------	----	----	--

Board: 183

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 3N S

North:

♠ K3

♥ 10764

♦ AQJ9

♣ 632

South:

♠ AQ98

♥ KJ9

♦ 108

♣ KJ98

West	North	East	South
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

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

AP

1. Stayman

Board: 184

Dealer: N

Vul: EW

North HCP: 14

South HCP: 10

Contract: 6♥ N

North:

♠ A9

♥ KJ2

♦ KQJ84

♣ 865

South:

♠ 6

♥ AQ1098763

♦ 107

♣ A7

West	North	East	South
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♠	Pass	6♥
------	----	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 185

Dealer: S

Vul: Both

North HCP: 4

South HCP: 14

Contract: 3♣ S

North:

♠ Q98

♥ Q102

♦ 4

♣ 1086532

South:

♠ A72

♥ AJ4

♦ K982

♣ Q94

West	North	East	South
			1NT

Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 186

Dealer: N

Vul: None

North HCP: 14

South HCP: 7

Contract: 2♥ N

North:

♠ K52

♥ Q86

♦ KQ

♣ KJ432

South:

♠ 76

♥ AK974

♦ 1076

♣ 1095

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	AP	
------	----	----	--

## South hands (Practice Page)

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

Board: 181	♠ K98	The opponents are silent.
Dealer: S	♥ J7	
Vul: NS	♦ AK10	You bid first.
HCP: 15	♣ A9872	

Board: 182	♠ 107542	The opponents are silent.
Dealer: N	♥ Q96	
Vul: Both	♦ 2	Partner bids first.
HCP: 4	♣ Q1082	

Board: 183	♠ AQ98	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ 108	You bid first.
HCP: 14	♣ KJ98	

Board: 184	♠ 6	The opponents are silent.
Dealer: N	♥ AQ1098763	
Vul: EW	♦ 107	Partner bids first.
HCP: 10	♣ A7	

Board: 185	♠ A72	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ K982	You bid first.
HCP: 14	♣ Q94	

Board: 186	♠ 76	The opponents are silent.
Dealer: N	♥ AK974	
Vul: None	♦ 1076	Partner bids first.
HCP: 7	♣ 1095	



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

Board: 181

Dealer: S

Vul: NS

North HCP: 1

South HCP: 15

Contract: 1N S

North:

♠ 65

♥ 10864

♦ 52

♣ J10653

South:

♠ K98

♥ J7

♦ AK10

♣ A9872

West	North	East	South
			1NT

AP

Board: 182

Dealer: N

Vul: Both

North HCP: 14

South HCP: 4

Contract: 2♠ N

North:

♠ AK8

♥ KJ7

♦ 1064

♣ K754

South:

♠ 107542

♥ Q96

♦ 2

♣ Q1082

West	North	East	South
	1NT	Pass	2♥

Pass	2♠	AP	
------	----	----	--

Board: 183

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 3N S

North:

♠ K3

♥ 10764

♦ AQJ9

♣ 632

South:

♠ AQ98

♥ KJ9

♦ 108

♣ KJ98

West	North	East	South
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

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

AP

1. Stayman

Board: 184

Dealer: N

Vul: EW

North HCP: 14

South HCP: 10

Contract: 6♥ N

North:

♠ A9

♥ KJ2

♦ KQJ84

♣ 865

South:

♠ 6

♥ AQ1098763

♦ 107

♣ A7

West	North	East	South
	1NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♠	Pass	6♥
------	----	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 185

Dealer: S

Vul: Both

North HCP: 4

South HCP: 14

Contract: 3♣ S

North:

♠ Q98

♥ Q102

♦ 4

♣ 1086532

South:

♠ A72

♥ AJ4

♦ K982

♣ Q94

West	North	East	South
			1NT

Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 186

Dealer: N

Vul: None

North HCP: 14

South HCP: 7

Contract: 2♥ N

North:

♠ K52

♥ Q86

♦ KQ

♣ KJ432

South:

♠ 76

♥ AK974

♦ 1076

♣ 1095

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	AP	
------	----	----	--

## North hands (Practice Page)

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

Board: 187	♠ A93	The opponents are silent.
Dealer: S	♥ 842	
Vul: EW	♦ 1076	Partner bids first.
HCP: 13	♣ AKQ4	

Board: 188	♠ J95	The opponents are silent.
Dealer: N	♥ AK74	
Vul: Both	♦ QJ	You bid first.
HCP: 15	♣ A1042	

Board: 189	♠ 9762	The opponents are silent.
Dealer: S	♥ A954	
Vul: None	♦ 8762	Partner bids first.
HCP: 4	♣ 8	

Board: 190	♠ KQ87	East Doubles 2♥ if possible.
Dealer: N	♥ A3	West Bids 3♣ if possible.
Vul: NS	♦ AJ74	
HCP: 15	♣ J105	You bid first.

Board: 191	♠ J9	The opponents are silent.
Dealer: S	♥ KJ43	
Vul: Both	♦ KJ65	Partner bids first.
HCP: 10	♣ J102	

Board: 192	♠ AK8	West Bids 3♦ if possible.
Dealer: N	♥ Q852	
Vul: None	♦ Q10	You bid first.
HCP: 14	♣ K732	

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

Board: 187

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N S

North:

♠ A93

♥ 842

♦ 1076

♣ AKQ4

South:

♠ K72

♥ AQJ

♦ AJ53

♣ 975

West North East South

1NT

Pass 3NT AP

Board: 188

Dealer: N

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3♦ N

North:

♠ J95

♥ AK74

♦ QJ

♣ A1042

South:

♠ Q

♥ Q102

♦ A96432

♣ Q83

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 189

Dealer: S

Vul: None

North HCP: 4

South HCP: 15

Contract: 1N S

North:

♠ 9762

♥ A954

♦ 8762

♣ 8

South:

♠ Q10

♥ QJ7

♦ QJ10

♣ AK1052

West North East South

1NT

AP

Board: 190

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 3♣X W

North:

♠ KQ87

♥ A3

♦ AJ74

♣ J105

South:

♠ 1063

♥ KJ1094

♦ Q65

♣ Q2

West North East South

1NT Pass 2♦

Pass 2♥ X Pass

3♣ Pass Pass XA♠♠

AP

Board: 191

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 3N S

North:

♠ J9

♥ KJ43

♦ KJ65

♣ J102

South:

♠ 652

♥ AQ102

♦ A83

♣ A54

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ Pass 3NT

AP

1. Stayman

Board: 192

Dealer: N

Vul: None

North HCP: 14

South HCP: 1

Contract: 3♦ W

North:

♠ AK8

♥ Q852

♦ Q10

♣ K732

South:

♠ J96543

♥ 964

♦ 7

♣ 854

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

## South hands (Practice Page)

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

Board: 187	♠ K72	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ AJ53	You bid first.
HCP: 15	♣ 975	

Board: 188	♠ Q	The opponents are silent.
Dealer: N	♥ Q102	
Vul: Both	♦ A96432	Partner bids first.
HCP: 10	♣ Q83	

Board: 189	♠ Q10	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: None	♦ QJ10	You bid first.
HCP: 15	♣ AK1052	

Board: 190	♠ 1063	East Doubles 2♥ if possible.
Dealer: N	♥ KJ1094	West Bids 3♣ if possible.
Vul: NS	♦ Q65	
HCP: 8	♣ Q2	Partner bids first.

Board: 191	♠ 652	The opponents are silent.
Dealer: S	♥ AQ102	
Vul: Both	♦ A83	You bid first.
HCP: 14	♣ A54	

Board: 192	♠ J96543	West Bids 3♦ if possible.
Dealer: N	♥ 964	
Vul: None	♦ 7	Partner bids first.
HCP: 1	♣ 854	

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

Board: 187

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N S

North:

♠ A93

♥ 842

♦ 1076

♣ AKQ4

South:

♠ K72

♥ AQJ

♦ AJ53

♣ 975

West North East South

1NT

Pass 3NT AP

Board: 188

Dealer: N

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3♦ N

North:

♠ J95

♥ AK74

♦ QJ

♣ A1042

South:

♠ Q

♥ Q102

♦ A96432

♣ Q83

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 189

Dealer: S

Vul: None

North HCP: 4

South HCP: 15

Contract: 1N S

North:

♠ 9762

♥ A954

♦ 8762

♣ 8

South:

♠ Q10

♥ QJ7

♦ QJ10

♣ AK1052

West North East South

1NT

AP

Board: 190

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 3♣X W

North:

♠ KQ87

♥ A3

♦ AJ74

♣ J105

South:

♠ 1063

♥ KJ1094

♦ Q65

♣ Q2

West North East South

1NT Pass 2♦

Pass 2♥ X Pass

3♣ Pass Pass XA♠♠

AP

Board: 191

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 3N S

North:

♠ J9

♥ KJ43

♦ KJ65

♣ J102

South:

♠ 652

♥ AQ102

♦ A83

♣ A54

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ Pass 3NT

AP

1. Stayman

Board: 192

Dealer: N

Vul: None

North HCP: 14

South HCP: 1

Contract: 3♦ W

North:

♠ AK8

♥ Q852

♦ Q10

♣ K732

South:

♠ J96543

♥ 964

♦ 7

♣ 854

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



## North hands (Practice Page)

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

Board: 193	♠ Q65	West Doubles 1NT if possible.
Dealer: S	♥ Q9764	
Vul: NS	♦ 976	Partner bids first.
HCP: 4	♣ 109	

Board: 194	♠ J97	The opponents are silent.
Dealer: N	♥ 42	
Vul: None	♦ AK982	You bid first.
HCP: 15	♣ AK4	

Board: 195	♠ J109754	West Bids 2♠ if possible.
Dealer: S	♥ K953	East Bids 2NT if possible.
Vul: Both	♦ 8	West Bids 3♦ if possible.
HCP: 7	♣ K8	Partner bids first.

Board: 196	♠ KJ3	The opponents are silent.
Dealer: N	♥ 973	
Vul: EW	♦ AK642	You bid first.
HCP: 15	♣ A6	

Board: 197	♠ A72	The opponents are silent.
Dealer: S	♥ 864	
Vul: Both	♦ J94	Partner bids first.
HCP: 10	♣ KQ43	

Board: 198	♠ Q1075	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ AQJ2	You bid first.
HCP: 14	♣ Q97	

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

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ K982				1NT
Vul: NS	♥ Q9764	♥ 82	X <sup>1</sup>	2♦	Pass	2♥
North HCP: 4	♦ 976	♦ KJ4	AP			
South HCP: 14	♣ 109	♣ AK85				
Contract: 2♥ S						1. Cappelletti, strong

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ K105				
Vul: None	♥ 42	♥ AK5		1NT	Pass	3NT
North HCP: 15	♦ AK982	♦ Q1074	AP			
South HCP: 12	♣ AK4	♣ 1076				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ J109754	♠ 82				1NT
Vul: Both	♥ K953	♥ AQJ10	2♠ <sup>1</sup>	Pass	2NT	Pass
North HCP: 7	♦ 8	♦ A103	3♦	AP		
South HCP: 15	♣ K8	♣ A765				
Contract: 3♦ W						1. Cappelletti, 5M-4m

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 10987				
Vul: EW	♥ 973	♥ J2		1NT	AP	
North HCP: 15	♦ AK642	♦ Q953				
South HCP: 6	♣ A6	♣ QJ10				
Contract: 1N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ A72	♠ KQ83				1NT
Vul: Both	♥ 864	♥ AJ7				
North HCP: 10	♦ J94	♦ 8765	Pass	2NT	AP	
South HCP: 14	♣ KQ43	♣ A2				
Contract: 2N S						

Board: 198

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ Q1075

♥ K9

♦ AQJ2

♣ Q97

South:

♠ AJ3

♥ 632

♦ 96

♣ AK854

West	North	East	South
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	1NT	Pass	3NT
--	-----	------	-----

AP

## South hands (Practice Page)

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

Board: 193	♠ K982	West Doubles 1NT if possible.  You bid first.
Dealer: S	♥ 82	
Vul: NS	♦ KJ4	
HCP: 14	♣ AK85	

Board: 194	♠ K105	The opponents are silent.  Partner bids first.
Dealer: N	♥ AK5	
Vul: None	♦ Q1074	
HCP: 12	♣ 1076	

Board: 195	♠ 82	West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 3♦ if possible.  You bid first.
Dealer: S	♥ AQJ10	
Vul: Both	♦ A103	
HCP: 15	♣ A765	

Board: 196	♠ 10987	The opponents are silent.  Partner bids first.
Dealer: N	♥ J2	
Vul: EW	♦ Q953	
HCP: 6	♣ QJ10	

Board: 197	♠ KQ83	The opponents are silent.  You bid first.
Dealer: S	♥ AJ7	
Vul: Both	♦ 8765	
HCP: 14	♣ A2	

Board: 198	♠ AJ3	The opponents are silent.  Partner bids first.
Dealer: N	♥ 632	
Vul: None	♦ 96	
HCP: 12	♣ AK854	

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

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ K982				1NT
Vul: NS	♥ Q9764	♥ 82	X <sup>1</sup>	2♦	Pass	2♥
North HCP: 4	♦ 976	♦ KJ4	AP			
South HCP: 14	♣ 109	♣ AK85				
Contract: 2♥ S			1. Cappelletti, strong			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ K105				
Vul: None	♥ 42	♥ AK5		1NT	Pass	3NT
North HCP: 15	♦ AK982	♦ Q1074	AP			
South HCP: 12	♣ AK4	♣ 1076				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ J109754	♠ 82				1NT
Vul: Both	♥ K953	♥ AQJ10	2♠ <sup>1</sup>	Pass	2NT	Pass
North HCP: 7	♦ 8	♦ A103	3♦	AP		
South HCP: 15	♣ K8	♣ A765				
Contract: 3♦ W			1. Cappelletti, 5M-4m			

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 10987				
Vul: EW	♥ 973	♥ J2		1NT	AP	
North HCP: 15	♦ AK642	♦ Q953				
South HCP: 6	♣ A6	♣ QJ10				
Contract: 1N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ A72	♠ KQ83				1NT
Vul: Both	♥ 864	♥ AJ7				
North HCP: 10	♦ J94	♦ 8765	Pass	2NT	AP	
South HCP: 14	♣ KQ43	♣ A2				
Contract: 2N S						

Board: 198

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ Q1075

♥ K9

♦ AQJ2

♣ Q97

South:

♠ AJ3

♥ 632

♦ 96

♣ AK854

West	North	East	South
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	1NT	Pass	3NT
--	-----	------	-----

AP

## North hands (Practice Page)

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

Board: 199     ♠ A832  
Dealer: S       ♥ 865  
Vul: EW        ♦ 973  
HCP: 7         ♣ K52

The opponents are silent.

Partner bids first.

Board: 200     ♠ A87  
Dealer: N       ♥ K54  
Vul: Both      ♦ K10  
HCP: 15       ♣ AJ984

The opponents are silent.

You bid first.

Board: 201     ♠ K  
Dealer: S       ♥ K98763  
Vul: None      ♦ 964  
HCP: 10       ♣ A102

East Bids 2♥ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 202     ♠ AK108  
Dealer: N       ♥ Q105  
Vul: NS        ♦ KQ76  
HCP: 14       ♣ 104

West Bids 2♠ if possible.

East Bids 2NT if possible.

You bid first.

Board: 203     ♠ 864  
Dealer: S       ♥ K1064  
Vul: Both      ♦ Q107  
HCP: 7         ♣ Q98

East Doubles Pass if possible.

Partner bids first.

Board: 204     ♠ 9643  
Dealer: N       ♥ AKQ  
Vul: None      ♦ K76  
HCP: 14       ♣ Q63

The opponents are silent.

You bid first.

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

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ A832	♠ J96				1NT
Vul: EW	♥ 865	♥ AQ73				
North HCP: 7	♦ 973	♦ A85	AP			
South HCP: 14	♣ K52	♣ QJ10				
Contract: 1N S						
Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ J96		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K54	♥ Q32	Pass	3♦ <sup>2</sup>	AP	
North HCP: 15	♦ K10	♦ AQ9762	1. Minor Suit Transfers after 1NT			
South HCP: 9	♣ AJ984	♣ 10	2. automat			
Contract: 3♦ N						
Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ7				1NT
Vul: None	♥ K98763	♥ QJ10	Pass	2♦	2♥ <sup>1</sup>	X
North HCP: 10	♦ 964	♦ KQ7	2♠	4♥	AP	
South HCP: 15	♣ A102	♣ J984	1. Michaels Cuebid			
Contract: 4♥ N						
Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ QJ9732		1NT	Pass	2♥
Vul: NS	♥ Q105	♥ 942	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>	3♠
North HCP: 14	♦ KQ76	♦ A95	AP			
South HCP: 7	♣ 104	♣ 5	1. Michaels Cuebid			
Contract: 3♠ S			2. to the partner's longer			
Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ KQ7				1NT
Vul: Both	♥ K1064	♥ QJ	Pass	Pass	X <sup>1</sup>	2♦
North HCP: 7	♦ Q107	♦ K6532	AP			
South HCP: 14	♣ Q98	♣ K42	1. Cappelletti, strong			
Contract: 2♦ S						



Board: 204

Dealer: N

Vul: None

North HCP: 14

South HCP: 15

Contract: 3N N

North:

♠ 9643

♥ AKQ

♦ K76

♣ Q63

South:

♠ AK5

♥ 9854

♦ A1094

♣ A10

West	North	East	South
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	1NT	Pass	2♣ <sup>1</sup>
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Pass	2♠	Pass	3NT
------	----	------	-----

AP

1. Stayman

## South hands (Practice Page)

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

Board: 199	♠ J96	The opponents are silent.
Dealer: S	♥ AQ73	
Vul: EW	♦ A85	You bid first.
HCP: 14	♣ QJ10	
Board: 200	♠ J96	The opponents are silent.
Dealer: N	♥ Q32	
Vul: Both	♦ AQ9762	Partner bids first.
HCP: 9	♣ 10	
Board: 201	♠ AQ7	East Bids 2♥ if possible.
Dealer: S	♥ QJ10	West Bids 2♠ if possible.
Vul: None	♦ KQ7	
HCP: 15	♣ J984	You bid first.
Board: 202	♠ QJ9732	West Bids 2♠ if possible.
Dealer: N	♥ 942	East Bids 2NT if possible.
Vul: NS	♦ A95	
HCP: 7	♣ 5	Partner bids first.
Board: 203	♠ KQ7	East Doubles Pass if possible.
Dealer: S	♥ QJ	
Vul: Both	♦ K6532	You bid first.
HCP: 14	♣ K42	
Board: 204	♠ AK5	The opponents are silent.
Dealer: N	♥ 9854	
Vul: None	♦ A1094	Partner bids first.
HCP: 15	♣ A10	

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

Board: 199

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 1N S

North:

♠ A832

♥ 865

♦ 973

♣ K52

South:

♠ J96

♥ AQ73

♦ A85

♣ QJ10

West North East South

1NT

AP

Board: 200

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ A87

♥ K54

♦ K10

♣ AJ984

South:

♠ J96

♥ Q32

♦ AQ9762

♣ 10

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 201

Dealer: S

Vul: None

North HCP: 10

South HCP: 15

Contract: 4♥ N

North:

♠ K

♥ K98763

♦ 964

♣ A102

South:

♠ AQ7

♥ QJ10

♦ KQ7

♣ J984

West North East South

1NT

Pass 2♦ 2♥<sup>1</sup> X

2♠ 4♥ AP

1. Michaels Cuebid

Board: 202

Dealer: N

Vul: NS

North HCP: 14

South HCP: 7

Contract: 3♠ S

North:

♠ AK108

♥ Q105

♦ KQ76

♣ 104

South:

♠ QJ9732

♥ 942

♦ A95

♣ 5

West North East South

1NT Pass 2♥

2♠<sup>1</sup> Pass 2NT<sup>2</sup> 3♠

AP

1. Michaels Cuebid

2. to the partner's longer

Board: 203

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 2♦ S

North:

♠ 864

♥ K1064

♦ Q107

♣ Q98

South:

♠ KQ7

♥ QJ

♦ K6532

♣ K42

West North East South

1NT

Pass Pass X<sup>1</sup> 2♦

AP

1. Cappelletti, strong

Board: 204

Dealer: N

Vul: None

North HCP: 14

South HCP: 15

Contract: 3N N

North:

♠ 9643

♥ AKQ

♦ K76

♣ Q63

South:

♠ AK5

♥ 9854

♦ A1094

♣ A10

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

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♠	Pass	3NT
------	----	------	-----

AP

1. Stayman

## North hands (Practice Page)

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

Board: 205	♠ Q62	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: None	♦ Q6432	Partner bids first.
HCP: 10	♣ 3	
Board: 206	♠ QJ	East Doubles 1NT if possible.
Dealer: N	♥ Q64	West Doubles 4♥ if possible.
Vul: NS	♦ AQJ105	West Doubles 4♠ if possible.
HCP: 15	♣ K87	You bid first.
Board: 207	♠ 654	East Bids 2♥ if possible.
Dealer: S	♥ Q3	
Vul: EW	♦ J732	Partner bids first.
HCP: 3	♣ 10954	
Board: 208	♠ K95	West Doubles Pass if possible.
Dealer: N	♥ A95	
Vul: Both	♦ AQ65	You bid first.
HCP: 14	♣ J82	
Board: 209	♠ A6	The opponents are silent.
Dealer: S	♥ 92	
Vul: NS	♦ Q8732	Partner bids first.
HCP: 11	♣ AJ53	

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

Board: 205  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 15  
Contract: 3N S

North:  
♠ Q62  
♥ AQ82  
♦ Q6432  
♣ 3

South:  
♠ AK9  
♥ 654  
♦ KJ109  
♣ A42

West	North	East	South
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	2NT	Pass	3NT
AP			

1. Stayman

Board: 206  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 0  
Contract: 4♠X S

North:  
♠ QJ  
♥ Q64  
♦ AQJ105  
♣ K87

South:  
♠ 10985432  
♥ 10  
♦ 74  
♣ 532

West	North	East	South
	1NT	X <sup>1</sup>	4♥ <sup>2</sup>
X	Pass <sup>3</sup>	Pass	4♠
X	AP		

1. Cappelletti, strong  
2. Texas  
3. denies a ♥ stopper

Board: 207  
Dealer: S  
Vul: EW  
North HCP: 3  
South HCP: 14  
Contract: 2♥ E

North:  
♠ 654  
♥ Q3  
♦ J732  
♣ 10954

South:  
♠ K107  
♥ 9542  
♦ A864  
♣ AK

West	North	East	South
			1NT
Pass	Pass	2♥ <sup>1</sup>	AP

1. Cappelletti, 5M-4m

Board: 208  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 8  
Contract: 1NX N

North:  
♠ K95  
♥ A95  
♦ AQ65  
♣ J82

South:  
♠ J1073  
♥ 106  
♦ KJ7  
♣ K1053

West	North	East	South
	1NT	Pass	Pass
X <sup>1</sup>	AP		

1. Cappelletti, strong

Board: 209  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 15  
Contract: 3N S

North:  
♠ A6  
♥ 92  
♦ Q8732  
♣ AJ53

South:  
♠ QJ943  
♥ A5  
♦ K96  
♣ KQ10

West	North	East	South
			1NT
Pass	3NT	AP	

## South hands (Practice Page)

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

Board: 205  
Dealer: S  
Vul: None  
HCP: 15

♠ AK9  
♥ 654  
♦ KJ109  
♣ A42

The opponents are silent.

You bid first.

Board: 206  
Dealer: N  
Vul: NS  
HCP: 0

♠ 10985432  
♥ 10  
♦ 74  
♣ 532

East Doubles 1NT if possible.  
West Doubles 4♥ if possible.  
West Doubles 4♠ if possible.

Partner bids first.

Board: 207  
Dealer: S  
Vul: EW  
HCP: 14

♠ K107  
♥ 9542  
♦ A864  
♣ AK

East Bids 2♥ if possible.

You bid first.

Board: 208  
Dealer: N  
Vul: Both  
HCP: 8

♠ J1073  
♥ 106  
♦ KJ7  
♣ K1053

West Doubles Pass if possible.

Partner bids first.

Board: 209  
Dealer: S  
Vul: NS  
HCP: 15

♠ QJ943  
♥ A5  
♦ K96  
♣ KQ10

The opponents are silent.

You bid first.

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

Board: 205  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 15  
Contract: 3N S

North:  
♠ Q62  
♥ AQ82  
♦ Q6432  
♣ 3

South:  
♠ AK9  
♥ 654  
♦ KJ109  
♣ A42

West	North	East	South
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	2NT	Pass	3NT
AP			

1. Stayman

Board: 206  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 0  
Contract: 4♠X S

North:  
♠ QJ  
♥ Q64  
♦ AQJ105  
♣ K87

South:  
♠ 10985432  
♥ 10  
♦ 74  
♣ 532

West	North	East	South
	1NT	X <sup>1</sup>	4♥ <sup>2</sup>
X	Pass <sup>3</sup>	Pass	4♠
X	AP		

1. Cappelletti, strong  
2. Texas  
3. denies a ♥ stopper

Board: 207  
Dealer: S  
Vul: EW  
North HCP: 3  
South HCP: 14  
Contract: 2♥ E

North:  
♠ 654  
♥ Q3  
♦ J732  
♣ 10954

South:  
♠ K107  
♥ 9542  
♦ A864  
♣ AK

West	North	East	South
			1NT
Pass	Pass	2♥ <sup>1</sup>	AP

1. Cappelletti, 5M-4m

Board: 208  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 8  
Contract: 1NX N

North:  
♠ K95  
♥ A95  
♦ AQ65  
♣ J82

South:  
♠ J1073  
♥ 106  
♦ KJ7  
♣ K1053

West	North	East	South
	1NT	Pass	Pass
X <sup>1</sup>	AP		

1. Cappelletti, strong

Board: 209  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 15  
Contract: 3N S

North:  
♠ A6  
♥ 92  
♦ Q8732  
♣ AJ53

South:  
♠ QJ943  
♥ A5  
♦ K96  
♣ KQ10

West	North	East	South
			1NT
Pass	3NT	AP	



## North hands (Practice Page)

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

Board: 210	♠ 9765	East Bids 2NT if possible.
Dealer: N	♥ K65	
Vul: EW	♦ AKJ5	You bid first.
HCP: 14	♣ K8	
Board: 211	♠ 1084	The opponents are silent.
Dealer: S	♥ 976	
Vul: None	♦ AQJ1075	Partner bids first.
HCP: 9	♣ Q	
Board: 212	♠ A1042	The opponents are silent.
Dealer: N	♥ A92	
Vul: EW	♦ K10	You bid first.
HCP: 14	♣ K976	
Board: 213	♠ 8752	The opponents are silent.
Dealer: S	♥ J53	
Vul: Both	♦ 54	Partner bids first.
HCP: 1	♣ 9754	
Board: 214	♠ KJ2	East Doubles 2♠ if possible.
Dealer: N	♥ Q108	West Bids 3♣ if possible.
Vul: NS	♦ KQ86	
HCP: 15	♣ A72	You bid first.
Board: 215	♠ K74	West Doubles 2♥ if possible.
Dealer: S	♥ AJ1096	
Vul: Both	♦ J10732	Partner bids first.
HCP: 9	♣ —	

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

Board: 210  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 12  
Contract: 5♠ S

North:  
♠ 9765  
♥ K65  
♦ AKJ5  
♣ K8

South:  
♠ AKJ1032  
♥ 9872  
♦ 8  
♣ A5

West	North	East	South
	1NT	2NT <sup>1</sup>	3♠
Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
Pass	4♠	Pass	4NT <sup>4</sup>
Pass	5♦	Pass	5♠
AP			

1. Unusual 2NT
2. limit raise or better in ♠
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠

Board: 211  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 14  
Contract: 3♦ S

North:  
♠ 1084  
♥ 976  
♦ AQJ1075  
♣ Q

South:  
♠ KJ73  
♥ Q8  
♦ 632  
♣ AKJ8

West	North	East	South
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 212  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 6  
Contract: 1N N

North:  
♠ A1042  
♥ A92  
♦ K10  
♣ K976

South:  
♠ 765  
♥ J85  
♦ AJ872  
♣ 32

West	North	East	South
	1NT	AP	

Board: 213  
Dealer: S  
Vul: Both  
North HCP: 1  
South HCP: 15  
Contract: 1N S

North:  
♠ 8752  
♥ J53  
♦ 54  
♣ 9754

South:  
♠ QJ  
♥ K109  
♦ AQ1092  
♣ QJ10

West	North	East	South
			1NT
AP			

Board: 214  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 3  
Contract: 3♣ W

North:  
♠ KJ2  
♥ Q108  
♦ KQ86  
♣ A72

South:  
♠ Q87543  
♥ J953  
♦ 3  
♣ 43

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

Board: 215

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♥X S

North:

♠ K74

♥ AJ1096

♦ J10732

♣ —

South:

♠ 1063

♥ K52

♦ Q6

♣ AKQ32

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

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

Board: 210	♠ AKJ1032	East Bids 2NT if possible.
Dealer: N	♥ 9872	
Vul: EW	♦ 8	Partner bids first.
HCP: 12	♣ A5	
Board: 211	♠ KJ73	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ 632	You bid first.
HCP: 14	♣ AKJ8	
Board: 212	♠ 765	The opponents are silent.
Dealer: N	♥ J85	
Vul: EW	♦ AJ872	Partner bids first.
HCP: 6	♣ 32	
Board: 213	♠ QJ	The opponents are silent.
Dealer: S	♥ K109	
Vul: Both	♦ AQ1092	You bid first.
HCP: 15	♣ QJ10	
Board: 214	♠ Q87543	East Doubles 2♠ if possible.
Dealer: N	♥ J953	West Bids 3♣ if possible.
Vul: NS	♦ 3	
HCP: 3	♣ 43	Partner bids first.
Board: 215	♠ 1063	West Doubles 2♥ if possible.
Dealer: S	♥ K52	
Vul: Both	♦ Q6	You bid first.
HCP: 14	♣ AKQ32	

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

Board: 210			West	North	East	South
Dealer: N	North:	South:		1NT	2NT <sup>1</sup>	3♠
Vul: EW	♠ 9765	♠ AKJ1032	Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
North HCP: 14	♥ K65	♥ 9872	Pass	4♠	Pass	4NT <sup>4</sup>
South HCP: 12	♦ AKJ5	♦ 8	Pass	5♦	Pass	5♠
Contract: 5♠ S	♣ K8	♣ A5	AP			

1. Unusual 2NT
2. limit raise or better in ♠
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠

Board: 211			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 1084	♠ KJ73	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9	♥ 976	♥ Q8	AP			
South HCP: 14	♦ AQJ1075	♦ 632	1. Minor Suit Transfers after 1NT			
Contract: 3♦ S	♣ Q	♣ AKJ8	2. automat			

Board: 212			West	North	East	South
Dealer: N	North:	South:		1NT	AP	
Vul: EW	♠ A1042	♠ 765				
North HCP: 14	♥ A92	♥ J85				
South HCP: 6	♦ K10	♦ AJ872				
Contract: 1N N	♣ K976	♣ 32				

Board: 213			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 8752	♠ QJ	AP			
North HCP: 1	♥ J53	♥ K109				
South HCP: 15	♦ 54	♦ AQ1092				
Contract: 1N S	♣ 9754	♣ QJ10				

Board: 214			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♥
Vul: NS	♠ KJ2	♠ Q87543	Pass	2♠	X	Pass
North HCP: 15	♥ Q108	♥ J953	3♣	AP		
South HCP: 3	♦ KQ86	♦ 3				
Contract: 3♣ W	♣ A72	♣ 43				

Board: 215

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♥X S

North:

♠ K74

♥ AJ1096

♦ J10732

♣ —

South:

♠ 1063

♥ K52

♦ Q6

♣ AKQ32

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

X	AP		
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## North hands (Practice Page)

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

Board: 216	♠ A32	East Doubles 1NT if possible.
Dealer: N	♥ K2	
Vul: NS	♦ 865	
HCP: 14	♣ AK853	You bid first.

Board: 217	♠ J1085	The opponents are silent.
Dealer: S	♥ 854	
Vul: EW	♦ 752	
HCP: 5	♣ KJ5	Partner bids first.

Board: 218	♠ K5	The opponents are silent.
Dealer: N	♥ 9754	
Vul: None	♦ AKQ	
HCP: 15	♣ QJ103	You bid first.

Board: 219	♠ AQ83	The opponents are silent.
Dealer: S	♥ Q92	
Vul: Both	♦ 1075	
HCP: 8	♣ 982	Partner bids first.

Board: 220	♠ QJ65	East Bids 2♣ if possible.
Dealer: N	♥ J63	
Vul: NS	♦ K1065	
HCP: 14	♣ AK	You bid first.

Board: 221	♠ KJ832	The opponents are silent.
Dealer: S	♥ Q10852	
Vul: Both	♦ K3	
HCP: 9	♣ 2	Partner bids first.

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

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ Q10864		1NT	X <sup>1</sup>	2♥
Vul: NS	♥ K2	♥ 754	Pass	2♠	AP	
North HCP: 14	♦ 865	♦ KQ1073				
South HCP: 7	♣ AK853	♣ —				
Contract: 2♠ N						1. Cappelletti, strong

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ J1085	♠ K7				1NT
Vul: EW	♥ 854	♥ K103				
North HCP: 5	♦ 752	♦ AK63	AP			
South HCP: 15	♣ KJ5	♣ Q876				
Contract: 1N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AQJ1042		1NT	Pass	2♥
Vul: None	♥ 9754	♥ 83	Pass	2♠	Pass	3♠
North HCP: 15	♦ AKQ	♦ 876	AP			
South HCP: 11	♣ QJ103	♣ A5				
Contract: 3♠ N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ AQ83	♠ 652				1NT
Vul: Both	♥ Q92	♥ A8				
North HCP: 8	♦ 1075	♦ Q86	AP			
South HCP: 14	♣ 982	♣ AKJ106				
Contract: 1N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ QJ65	♠ AK1032		1NT	2♣ <sup>1</sup>	2♥
Vul: NS	♥ J63	♥ KQ2	Pass	3♠ <sup>2</sup>	Pass	4♠
North HCP: 14	♦ K1065	♦ 3	AP			
South HCP: 12	♣ AK	♣ 9543				
Contract: 4♠ N						1. Cappelletti, any 6+suit 2. Super acceptance after NT



Board: 221

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 4♠ S

North:

♠ KJ832

♥ Q10852

♦ K3

♣ 2

South:

♠ A96

♥ K76

♦ AQJ

♣ 10864

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

Pass	4♥	Pass	4♠
------	----	------	----

AP

## South hands (Practice Page)

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

Board: 216	♠ Q10864	East Doubles 1NT if possible.
Dealer: N	♥ 754	
Vul: NS	♦ KQ1073	Partner bids first.
HCP: 7	♣ —	

Board: 217	♠ K7	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ AK63	You bid first.
HCP: 15	♣ Q876	

Board: 218	♠ AQJ1042	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ 876	Partner bids first.
HCP: 11	♣ A5	

Board: 219	♠ 652	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ Q86	You bid first.
HCP: 14	♣ AKJ106	

Board: 220	♠ AK1032	East Bids 2♣ if possible.
Dealer: N	♥ KQ2	
Vul: NS	♦ 3	Partner bids first.
HCP: 12	♣ 9543	

Board: 221	♠ A96	The opponents are silent.
Dealer: S	♥ K76	
Vul: Both	♦ AQJ	You bid first.
HCP: 14	♣ 10864	

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

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ Q10864		1NT	X <sup>1</sup>	2♥
Vul: NS	♥ K2	♥ 754	Pass	2♠	AP	
North HCP: 14	♦ 865	♦ KQ1073				
South HCP: 7	♣ AK853	♣ —				
Contract: 2♠ N						1. Cappelletti, strong

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ J1085	♠ K7				1NT
Vul: EW	♥ 854	♥ K103				
North HCP: 5	♦ 752	♦ AK63	AP			
South HCP: 15	♣ KJ5	♣ Q876				
Contract: 1N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AQJ1042		1NT	Pass	2♥
Vul: None	♥ 9754	♥ 83	Pass	2♠	Pass	3♠
North HCP: 15	♦ AKQ	♦ 876	AP			
South HCP: 11	♣ QJ103	♣ A5				
Contract: 3♠ N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ AQ83	♠ 652				1NT
Vul: Both	♥ Q92	♥ A8				
North HCP: 8	♦ 1075	♦ Q86	AP			
South HCP: 14	♣ 982	♣ AKJ106				
Contract: 1N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ QJ65	♠ AK1032		1NT	2♣ <sup>1</sup>	2♥
Vul: NS	♥ J63	♥ KQ2	Pass	3♠ <sup>2</sup>	Pass	4♠
North HCP: 14	♦ K1065	♦ 3	AP			
South HCP: 12	♣ AK	♣ 9543				
Contract: 4♠ N						1. Cappelletti, any 6+suit
						2. Super acceptance after NT

Board: 221

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 4♠ S

North:

♠ KJ832

♥ Q10852

♦ K3

♣ 2

South:

♠ A96

♥ K76

♦ AQJ

♣ 10864

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

Pass	4♥	Pass	4♠
------	----	------	----

AP

## North hands (Practice Page)

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

Board: 222	♠ 93	West Bids 2♦ if possible.
Dealer: N	♥ KQ74	East Bids 3♥ if possible.
Vul: None	♦ AKJ2	
HCP: 14	♣ J76	You bid first.

Board: 223	♠ J86	The opponents are silent.
Dealer: S	♥ 864	
Vul: EW	♦ 1076	Partner bids first.
HCP: 3	♣ Q986	

Board: 224	♠ K96	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ KJ103	You bid first.
HCP: 15	♣ AQJ4	

Board: 225	♠ KJ8	The opponents are silent.
Dealer: S	♥ 6543	
Vul: NS	♦ K42	Partner bids first.
HCP: 9	♣ Q75	

Board: 226	♠ 875	East Doubles 1NT if possible.
Dealer: N	♥ K93	West Bids 2♣ if possible.
Vul: Both	♦ QJ6	
HCP: 15	♣ AKQ6	You bid first.

Board: 227	♠ 109832	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ K1082	Partner bids first.
HCP: 10	♣ AK5	

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

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ QJ2		1NT	Pass	Pass
Vul: None	♥ KQ74	♥ 2				
North HCP: 14	♦ AKJ2	♦ 108543	2♦ <sup>1</sup>	Pass	3♥	AP
South HCP: 3	♣ J76	♣ 9843	1. Cappelletti, both majors			
Contract: 3♥ E						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ K973				1NT
Vul: EW	♥ 864	♥ KQ2				
North HCP: 3	♦ 1076	♦ AQ43	AP			
South HCP: 15	♣ Q986	♣ J4				
Contract: 1N S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ QJ1073		1NT	Pass	2♥
Vul: Both	♥ J10	♥ A9643	Pass	2♠	Pass	4♥
North HCP: 15	♦ KJ103	♦ A	Pass	4♣	AP	
South HCP: 11	♣ AQJ4	♣ 32				
Contract: 4♠ N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ A107				1NT
Vul: NS	♥ 6543	♥ KJ2				
North HCP: 9	♦ K42	♦ 953	AP			
South HCP: 15	♣ Q75	♣ AK104				
Contract: 1N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ 10942		1NT	X <sup>1</sup>	Pass
Vul: Both	♥ K93	♥ AQ7				
North HCP: 15	♦ QJ6	♦ 732	2♣	AP		
South HCP: 7	♣ AKQ6	♣ J32	1. Cappelletti, strong			
Contract: 2♣ W						

Board: 227

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ 109832

♥ 8

♦ K1082

♣ AK5

South:

♠ AQJ

♥ J952

♦ AQ4

♣ J74

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

Pass	2NT	Pass	4♠
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AP			
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## South hands (Practice Page)

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

Board: 222	♠ QJ2	West Bids 2♦ if possible.
Dealer: N	♥ 2	East Bids 3♥ if possible.
Vul: None	♦ 108543	
HCP: 3	♣ 9843	Partner bids first.

Board: 223	♠ K973	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ AQ43	You bid first.
HCP: 15	♣ J4	

Board: 224	♠ QJ1073	The opponents are silent.
Dealer: N	♥ A9643	
Vul: Both	♦ A	Partner bids first.
HCP: 11	♣ 32	

Board: 225	♠ A107	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: NS	♦ 953	You bid first.
HCP: 15	♣ AK104	

Board: 226	♠ 10942	East Doubles 1NT if possible.
Dealer: N	♥ AQ7	West Bids 2♣ if possible.
Vul: Both	♦ 732	
HCP: 7	♣ J32	Partner bids first.

Board: 227	♠ AQJ	The opponents are silent.
Dealer: S	♥ J952	
Vul: NS	♦ AQ4	You bid first.
HCP: 15	♣ J74	



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

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ QJ2		1NT	Pass	Pass
Vul: None	♥ KQ74	♥ 2				
North HCP: 14	♦ AKJ2	♦ 108543	2♦ <sup>1</sup>	Pass	3♥	AP
South HCP: 3	♣ J76	♣ 9843	1. Cappelletti, both majors			
Contract: 3♥ E						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ K973				1NT
Vul: EW	♥ 864	♥ KQ2				
North HCP: 3	♦ 1076	♦ AQ43	AP			
South HCP: 15	♣ Q986	♣ J4				
Contract: 1N S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ QJ1073		1NT	Pass	2♥
Vul: Both	♥ J10	♥ A9643	Pass	2♠	Pass	4♥
North HCP: 15	♦ KJ103	♦ A	Pass	4♠	AP	
South HCP: 11	♣ AQJ4	♣ 32				
Contract: 4♠ N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ A107				1NT
Vul: NS	♥ 6543	♥ KJ2				
North HCP: 9	♦ K42	♦ 953	AP			
South HCP: 15	♣ Q75	♣ AK104				
Contract: 1N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ 10942		1NT	X <sup>1</sup>	Pass
Vul: Both	♥ K93	♥ AQ7				
North HCP: 15	♦ QJ6	♦ 732	2♣	AP		
South HCP: 7	♣ AKQ6	♣ J32	1. Cappelletti, strong			
Contract: 2♣ W						

Board: 227

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ 109832

♥ 8

♦ K1082

♣ AK5

South:

♠ AQJ

♥ J952

♦ AQ4

♣ J74

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

Pass	2NT	Pass	4♠
------	-----	------	----

AP			
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## North hands (Practice Page)

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

Board: 228	♠ AK52	The opponents are silent.
Dealer: N	♥ 42	
Vul: EW	♦ Q86	You bid first.
HCP: 14	♣ KQ95	

Board: 229	♠ A3	The opponents are silent.
Dealer: S	♥ K109	
Vul: NS	♦ 107653	Partner bids first.
HCP: 7	♣ 1096	

Board: 230	♠ AJ7	The opponents are silent.
Dealer: N	♥ 10765	
Vul: EW	♦ AQ5	You bid first.
HCP: 14	♣ K102	

Board: 231	♠ Q62	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ KQJ862	Partner bids first.
HCP: 12	♣ KJ	

Board: 232	♠ AQJ5	The opponents are silent.
Dealer: N	♥ Q98	
Vul: NS	♦ QJ6	You bid first.
HCP: 15	♣ K83	

Board: 233	♠ 73	The opponents are silent.
Dealer: S	♥ 743	
Vul: EW	♦ 109654	Partner bids first.
HCP: 0	♣ 765	

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

Board: 228	North:	South:				
Dealer: N	♠ AK52	♠ 843		West	North	East South
Vul: EW	♥ 42	♥ Q95			1NT	AP
North HCP: 14	♦ Q86	♦ 74				
South HCP: 7	♣ KQ95	♣ AJ863				
Contract: 1N N						

Board: 229	North:	South:				
Dealer: S	♠ A3	♠ KQ5		West	North	East South
Vul: NS	♥ K109	♥ AQ75				1NT
North HCP: 7	♦ 107653	♦ Q2		AP		
South HCP: 15	♣ 1096	♣ Q752				
Contract: 1N S						

Board: 230	North:	South:				
Dealer: N	♠ AJ7	♠ Q984		West	North	East South
Vul: EW	♥ 10765	♥ 83			1NT	AP
North HCP: 14	♦ AQ5	♦ 974				
South HCP: 3	♣ K102	♣ J643				
Contract: 1N N						

Board: 231	North:	South:				
Dealer: S	♠ Q62	♠ A73		West	North	East South
Vul: Both	♥ 32	♥ 875				1NT
North HCP: 12	♦ KQJ862	♦ A1094		Pass	3NT	AP
South HCP: 14	♣ KJ	♣ AQ2				
Contract: 3N S						

Board: 232	North:	South:				
Dealer: N	♠ AQJ5	♠ 43		West	North	East South
Vul: NS	♥ Q98	♥ K10762			1NT	Pass 2♦
North HCP: 15	♦ QJ6	♦ 9532		Pass	2♥	AP
South HCP: 4	♣ K83	♣ J10				
Contract: 2♥ N						

Board: 233

Dealer: S

Vul: EW

North HCP: 0

South HCP: 14

Contract: 1N S

North:

♠ 73

♥ 743

♦ 109654

♣ 765

South:

♠ K942

♥ KQ65

♦ AQ3

♣ 98

West North East South

1NT

AP

## South hands (Practice Page)

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

Board: 228	♠ 843	The opponents are silent.
Dealer: N	♥ Q95	
Vul: EW	♦ 74	Partner bids first.
HCP: 7	♣ AJ863	

Board: 229	♠ KQ5	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: NS	♦ Q2	You bid first.
HCP: 15	♣ Q752	

Board: 230	♠ Q984	The opponents are silent.
Dealer: N	♥ 83	
Vul: EW	♦ 974	Partner bids first.
HCP: 3	♣ J643	

Board: 231	♠ A73	The opponents are silent.
Dealer: S	♥ 875	
Vul: Both	♦ A1094	You bid first.
HCP: 14	♣ AQ2	

Board: 232	♠ 43	The opponents are silent.
Dealer: N	♥ K10762	
Vul: NS	♦ 9532	Partner bids first.
HCP: 4	♣ J10	

Board: 233	♠ K942	The opponents are silent.
Dealer: S	♥ KQ65	
Vul: EW	♦ AQ3	You bid first.
HCP: 14	♣ 98	

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

Board: 228	North:	South:	
Dealer: N	♠ AK52	♠ 843	
Vul: EW	♥ 42	♥ Q95	West North East South
North HCP: 14	♦ Q86	♦ 74	1NT AP
South HCP: 7	♣ KQ95	♣ AJ863	
Contract: 1N N			

Board: 229	North:	South:	
Dealer: S	♠ A3	♠ KQ5	
Vul: NS	♥ K109	♥ AQ75	West North East South
North HCP: 7	♦ 107653	♦ Q2	1NT
South HCP: 15	♣ 1096	♣ Q752	AP
Contract: 1N S			

Board: 230	North:	South:	
Dealer: N	♠ AJ7	♠ Q984	
Vul: EW	♥ 10765	♥ 83	West North East South
North HCP: 14	♦ AQ5	♦ 974	1NT AP
South HCP: 3	♣ K102	♣ J643	
Contract: 1N N			

Board: 231	North:	South:	
Dealer: S	♠ Q62	♠ A73	
Vul: Both	♥ 32	♥ 875	West North East South
North HCP: 12	♦ KQJ862	♦ A1094	1NT
South HCP: 14	♣ KJ	♣ AQ2	Pass 3NT AP
Contract: 3N S			

Board: 232	North:	South:	
Dealer: N	♠ AQJ5	♠ 43	
Vul: NS	♥ Q98	♥ K10762	West North East South
North HCP: 15	♦ QJ6	♦ 9532	1NT Pass 2♦
South HCP: 4	♣ K83	♣ J10	Pass 2♥ AP
Contract: 2♥ N			

Board: 233

Dealer: S

Vul: EW

North HCP: 0

South HCP: 14

Contract: 1N S

North:

♠ 73

♥ 743

♦ 109654

♣ 765

South:

♠ K942

♥ KQ65

♦ AQ3

♣ 98

West North East South

1NT

AP



## North hands (Practice Page)

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

Board: 234	♠ Q3	The opponents are silent.
Dealer: N	♥ K42	
Vul: None	♦ QJ6	You bid first.
HCP: 14	♣ KQJ54	

Board: 235	♠ 2	The opponents are silent.
Dealer: S	♥ 74	
Vul: EW	♦ AK75	Partner bids first.
HCP: 14	♣ AK8632	

Board: 236	♠ 1096	East Bids 2♦ if possible.
Dealer: N	♥ J9	
Vul: None	♦ AQ3	You bid first.
HCP: 15	♣ AKJ93	

Board: 237	♠ AKJ53	The opponents are silent.
Dealer: S	♥ AKQ84	
Vul: NS	♦ Q	Partner bids first.
HCP: 19	♣ 104	

Board: 238	♠ K1094	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: Both	♦ AQ4	You bid first.
HCP: 14	♣ 95	

Board: 239	♠ J863	The opponents are silent.
Dealer: S	♥ 1084	
Vul: None	♦ Q103	Partner bids first.
HCP: 3	♣ 1093	

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

Board: 234

Dealer: N

Vul: None

North HCP: 14

South HCP: 9

Contract: 2♠ N

North:

♠ Q3

♥ K42

♦ QJ6

♣ KQJ54

South:

♠ AJ986

♥ 87

♦ A872

♣ 102

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

Board: 235

Dealer: S

Vul: EW

North HCP: 14

South HCP: 15

Contract: 3N S

North:

♠ 2

♥ 74

♦ AK75

♣ AK8632

South:

♠ KQ5

♥ AQ

♦ J63

♣ QJ1095

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 236

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 3N N

North:

♠ 1096

♥ J9

♦ AQ3

♣ AKJ93

South:

♠ 84

♥ A432

♦ K642

♣ Q76

West	North	East	South
	1NT	2♦ <sup>1</sup>	2NT
Pass	3NT	AP	

1. Cappelletti, both majors

Board: 237

Dealer: S

Vul: NS

North HCP: 19

South HCP: 14

Contract: 6♠ S

North:

♠ AKJ53

♥ AKQ84

♦ Q

♣ 104

South:

♠ Q98

♥ J7

♦ AK105

♣ KJ98

West	North	East	South
			1NT
Pass	2♥	Pass	2♠
Pass	4♥	Pass	4♠
Pass	4NT <sup>1</sup>	Pass	5♦
Pass	6♠	AP	

1. Blackwood 0314, for ♠

Board: 238

Dealer: N

Vul: Both

North HCP: 14

South HCP: 13

Contract: 4♥ N

North:

♠ K1094

♥ KQ108

♦ AQ4

♣ 95

South:

♠ Q6

♥ AJ73

♦ KJ2

♣ Q432

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
AP			

1. Stayman

Board: 239

Dealer: S

Vul: None

North HCP: 3

South HCP: 14

Contract: 1N S

North:

♠ J863

♥ 1084

♦ Q103

♣ 1093

South:

♠ 94

♥ AQ2

♦ KJ82

♣ A764

West North East South

1NT

AP

## South hands (Practice Page)

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

Board: 234	♠ AJ986	The opponents are silent.
Dealer: N	♥ 87	
Vul: None	♦ A872	Partner bids first.
HCP: 9	♣ 102	

Board: 235	♠ KQ5	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ J63	You bid first.
HCP: 15	♣ QJ1095	

Board: 236	♠ 84	East Bids 2♦ if possible.
Dealer: N	♥ A432	
Vul: None	♦ K642	Partner bids first.
HCP: 9	♣ Q76	

Board: 237	♠ Q98	The opponents are silent.
Dealer: S	♥ J7	
Vul: NS	♦ AK105	You bid first.
HCP: 14	♣ KJ98	

Board: 238	♠ Q6	The opponents are silent.
Dealer: N	♥ AJ73	
Vul: Both	♦ KJ2	Partner bids first.
HCP: 13	♣ Q432	

Board: 239	♠ 94	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ KJ82	You bid first.
HCP: 14	♣ A764	

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

Board: 234

Dealer: N

Vul: None

North HCP: 14

South HCP: 9

Contract: 2♠ N

North:

♠ Q3

♥ K42

♦ QJ6

♣ KQJ54

South:

♠ AJ986

♥ 87

♦ A872

♣ 102

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

Board: 235

Dealer: S

Vul: EW

North HCP: 14

South HCP: 15

Contract: 3N S

North:

♠ 2

♥ 74

♦ AK75

♣ AK8632

South:

♠ KQ5

♥ AQ

♦ J63

♣ QJ1095

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 236

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 3N N

North:

♠ 1096

♥ J9

♦ AQ3

♣ AKJ93

South:

♠ 84

♥ A432

♦ K642

♣ Q76

West	North	East	South
	1NT	2♦ <sup>1</sup>	2NT
Pass	3NT	AP	

1. Cappelletti, both majors

Board: 237

Dealer: S

Vul: NS

North HCP: 19

South HCP: 14

Contract: 6♠ S

North:

♠ AKJ53

♥ AKQ84

♦ Q

♣ 104

South:

♠ Q98

♥ J7

♦ AK105

♣ KJ98

West	North	East	South
			1NT
Pass	2♥	Pass	2♠
Pass	4♥	Pass	4♠
Pass	4NT <sup>1</sup>	Pass	5♦
Pass	6♠	AP	

1. Blackwood 0314, for ♠

Board: 238

Dealer: N

Vul: Both

North HCP: 14

South HCP: 13

Contract: 4♥ N

North:

♠ K1094

♥ KQ108

♦ AQ4

♣ 95

South:

♠ Q6

♥ AJ73

♦ KJ2

♣ Q432

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
AP			

1. Stayman

Board: 239

Dealer: S

Vul: None

North HCP: 3

South HCP: 14

Contract: 1N S

North:

♠ J863

♥ 1084

♦ Q103

♣ 1093

South:

♠ 94

♥ AQ2

♦ KJ82

♣ A764

West North East South

1NT

AP

## North hands (Practice Page)

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

Board: 240  
Dealer: N  
Vul: EW  
HCP: 14

♠ AKJ  
♥ J53  
♦ Q9  
♣ QJ863

The opponents are silent.

You bid first.

Board: 241  
Dealer: S  
Vul: None  
HCP: 7

♠ K75  
♥ Q8  
♦ Q108  
♣ 106532

West Bids 2♥ if possible.

Partner bids first.

Board: 242  
Dealer: N  
Vul: NS  
HCP: 15

♠ Q94  
♥ AK  
♦ Q1073  
♣ KJ83

East Bids 2♦ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

West Bids 5♥ if possible.

You bid first.

Board: 243  
Dealer: S  
Vul: EW  
HCP: 12

♠ QJ73  
♥ Q10974  
♦ AK5  
♣ 6

The opponents are silent.

Partner bids first.

Board: 244  
Dealer: N  
Vul: Both  
HCP: 14

♠ AJ107  
♥ 107  
♦ KJ7  
♣ AJ63

West Doubles Pass if possible.

East Bids 2♠ if possible.

East Bids XA♠♠ if possible.

You bid first.

Board: 245

Dealer: S

Vul: Both

HCP: 7

♠ 84

♥ J85

♦ AJ9

♣ J10983

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♠ if possible.

Partner bids first.



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

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q		1NT	Pass	4♠ <sup>1</sup>
Vul: EW	♥ J53	♥ 98	Pass	5♣	Pass	5NT
North HCP: 14	♦ Q9	♦ AK1085	AP			
South HCP: 16	♣ QJ863	♣ AK972	1. Minors			
Contract: 5N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ Q984				1NT
Vul: None	♥ Q8	♥ J92	2♥ <sup>1</sup>	AP		
North HCP: 7	♦ Q108	♦ A5	1. Cappelletti, 5M-4m			
South HCP: 14	♣ 106532	♣ AK87				
Contract: 2♥ W						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ 72		1NT	2♦ <sup>1</sup>	Pass
Vul: NS	♥ AK	♥ —	3♥	Pass	4♥	5♣
North HCP: 15	♦ Q1073	♦ A8652	5♥	X	AP	
South HCP: 4	♣ KJ83	♣ 1076542	1. Cappelletti, both majors			
Contract: 5♥ X W						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ QJ73	♠ AK96				1NT
Vul: EW	♥ Q10974	♥ K85	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 12	♦ AK5	♦ Q873	Pass	4♠	AP	
South HCP: 15	♣ 6	♣ K9	1. Stayman			
Contract: 4♠ S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AJ107	♠ 8		1NT	Pass	2♦
Vul: Both	♥ 107	♥ K86532	Pass	2♥	Pass	Pass
North HCP: 14	♦ KJ7	♦ 104	X	Pass	2♠	3♥
South HCP: 5	♣ AJ63	♣ Q842	Pass	Pass	XA♠♠	AP
Contract: 3♥ X N						

Board: 245

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 2♠ W

North:

♠ 84

♥ J85

♦ AJ9

♣ J10983

South:

♠ 92

♥ AQ9

♦ K83

♣ KQ652

West North East South

1NT

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

2♠ AP

1. Cappelletti, any 6+ suit

2. automat

## South hands (Practice Page)

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

Board: 240	♠ Q	The opponents are silent.
Dealer: N	♥ 98	
Vul: EW	♦ AK1085	Partner bids first.
HCP: 16	♣ AK972	

Board: 241	♠ Q984	West Bids 2♥ if possible.
Dealer: S	♥ J92	
Vul: None	♦ A5	You bid first.
HCP: 14	♣ AK87	

Board: 242	♠ 72	East Bids 2♦ if possible.
Dealer: N	♥ —	West Bids 3♥ if possible.
Vul: NS	♦ A8652	East Bids 4♥ if possible.
HCP: 4	♣ 1076542	West Bids 5♥ if possible.
		Partner bids first.

Board: 243	♠ AK96	The opponents are silent.
Dealer: S	♥ K85	
Vul: EW	♦ Q873	You bid first.
HCP: 15	♣ K9	

Board: 244	♠ 8	West Doubles Pass if possible.
Dealer: N	♥ K86532	East Bids 2♠ if possible.
Vul: Both	♦ 104	East Bids XA♠♠ if possible.
HCP: 5	♣ Q842	Partner bids first.

Board: 245

Dealer: S

Vul: Both

HCP: 14

♠ 92

♥ AQ9

♦ K83

♣ KQ652

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♠ if possible.

You bid first.

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

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q		1NT	Pass	4♠ <sup>1</sup>
Vul: EW	♥ J53	♥ 98	Pass	5♣	Pass	5NT
North HCP: 14	♦ Q9	♦ AK1085	AP			
South HCP: 16	♣ QJ863	♣ AK972	1. Minors			
Contract: 5N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ Q984				1NT
Vul: None	♥ Q8	♥ J92	2♥ <sup>1</sup>	AP		
North HCP: 7	♦ Q108	♦ A5	1. Cappelletti, 5M-4m			
South HCP: 14	♣ 106532	♣ AK87				
Contract: 2♥ W						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ 72		1NT	2♦ <sup>1</sup>	Pass
Vul: NS	♥ AK	♥ —	3♥	Pass	4♥	5♣
North HCP: 15	♦ Q1073	♦ A8652	5♥	X	AP	
South HCP: 4	♣ KJ83	♣ 1076542	1. Cappelletti, both majors			
Contract: 5♥ X W						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ QJ73	♠ AK96				1NT
Vul: EW	♥ Q10974	♥ K85	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 12	♦ AK5	♦ Q873	Pass	4♠	AP	
South HCP: 15	♣ 6	♣ K9	1. Stayman			
Contract: 4♠ S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AJ107	♠ 8		1NT	Pass	2♦
Vul: Both	♥ 107	♥ K86532	Pass	2♥	Pass	Pass
North HCP: 14	♦ KJ7	♦ 104	X	Pass	2♠	3♥
South HCP: 5	♣ AJ63	♣ Q842	Pass	Pass	XA♠♠	AP
Contract: 3♥ X N						

Board: 245

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 2♠ W

North:

♠ 84

♥ J85

♦ AJ9

♣ J10983

South:

♠ 92

♥ AQ9

♦ K83

♣ KQ652

West North East South

1NT

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

2♠ AP

1. Cappelletti, any 6+ suit

2. automat

## North hands (Practice Page)

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

Board: 246	♠ A972	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: None	♦ AJ6	You bid first.
HCP: 15	♣ 1093	

Board: 247	♠ 1082	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: EW	♦ 942	Partner bids first.
HCP: 6	♣ 972	

Board: 248	♠ A104	The opponents are silent.
Dealer: N	♥ 1084	
Vul: Both	♦ A95	You bid first.
HCP: 14	♣ AQ96	

Board: 249	♠ J98	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ QJ983	Partner bids first.
HCP: 11	♣ A1097	

Board: 250	♠ KQ	The opponents are silent.
Dealer: N	♥ J72	
Vul: NS	♦ A62	You bid first.
HCP: 15	♣ AJ1094	

Board: 251	♠ K84	The opponents are silent.
Dealer: S	♥ Q87	
Vul: Both	♦ A102	Partner bids first.
HCP: 14	♣ KQ96	

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

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ K1043		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AQ6	♥ K4	Pass	2♠	Pass	4♠
North HCP: 15	♦ AJ6	♦ Q984	AP			
South HCP: 11	♣ 1093	♣ QJ8	1. Stayman			
Contract: 4♠ N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ AK64				1NT
Vul: EW	♥ KQJ6	♥ A53				
North HCP: 6	♦ 942	♦ 53	AP			
South HCP: 14	♣ 972	♣ K854				
Contract: 1N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KJ3		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 1084	♥ KQ63	Pass	2♦	Pass	3NT
North HCP: 14	♦ A95	♦ Q63	AP			
South HCP: 11	♣ AQ96	♣ 732	1. Stayman			
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ 543				1NT
Vul: None	♥ K	♥ AQ5				
North HCP: 11	♦ QJ983	♦ K1074	Pass	3NT	AP	
South HCP: 15	♣ A1097	♣ KQJ				
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J6		1NT	AP	
Vul: NS	♥ J72	♥ Q1054				
North HCP: 15	♦ A62	♦ Q974				
South HCP: 8	♣ AJ1094	♣ K72				
Contract: 1N N						



Board: 251

Dealer: S

Vul: Both

North HCP: 14

South HCP: 14

Contract: 3N S

North:

♠ K84

♥ Q87

♦ A102

♣ KQ96

South:

♠ A763

♥ A104

♦ KQJ

♣ 532

West	North	East	South
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			1NT
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Pass	3NT	AP	
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## South hands (Practice Page)

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

Board: 246	♠ K1043	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ Q984	Partner bids first.
HCP: 11	♣ QJ8	

Board: 247	♠ AK64	The opponents are silent.
Dealer: S	♥ A53	
Vul: EW	♦ 53	You bid first.
HCP: 14	♣ K854	

Board: 248	♠ KJ3	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: Both	♦ Q63	Partner bids first.
HCP: 11	♣ 732	

Board: 249	♠ 543	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ K1074	You bid first.
HCP: 15	♣ KQJ	

Board: 250	♠ J6	The opponents are silent.
Dealer: N	♥ Q1054	
Vul: NS	♦ Q974	Partner bids first.
HCP: 8	♣ K72	

Board: 251	♠ A763	The opponents are silent.
Dealer: S	♥ A104	
Vul: Both	♦ KQJ	You bid first.
HCP: 14	♣ 532	

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

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ K1043		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AQ6	♥ K4	Pass	2♠	Pass	4♠
North HCP: 15	♦ AJ6	♦ Q984	AP			
South HCP: 11	♣ 1093	♣ QJ8	1. Stayman			
Contract: 4♠ N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ AK64				1NT
Vul: EW	♥ KQJ6	♥ A53				
North HCP: 6	♦ 942	♦ 53	AP			
South HCP: 14	♣ 972	♣ K854				
Contract: 1N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KJ3		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 1084	♥ KQ63	Pass	2♦	Pass	3NT
North HCP: 14	♦ A95	♦ Q63	AP			
South HCP: 11	♣ AQ96	♣ 732	1. Stayman			
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ 543				1NT
Vul: None	♥ K	♥ AQ5				
North HCP: 11	♦ QJ983	♦ K1074	Pass	3NT	AP	
South HCP: 15	♣ A1097	♣ KQJ				
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J6		1NT	AP	
Vul: NS	♥ J72	♥ Q1054				
North HCP: 15	♦ A62	♦ Q974				
South HCP: 8	♣ AJ1094	♣ K72				
Contract: 1N N						

Board: 251

Dealer: S

Vul: Both

North HCP: 14

South HCP: 14

Contract: 3N S

North:

♠ K84

♥ Q87

♦ A102

♣ KQ96

South:

♠ A763

♥ A104

♦ KQJ

♣ 532

West	North	East	South
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			1NT
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Pass	3NT	AP	
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## North hands (Practice Page)

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

Board: 252	♠ KJ76	The opponents are silent.
Dealer: N	♥ K32	
Vul: None	♦ 104	You bid first.
HCP: 14	♣ AK53	

Board: 253	♠ QJ63	The opponents are silent.
Dealer: S	♥ Q54	
Vul: EW	♦ —	Partner bids first.
HCP: 12	♣ AK9875	

Board: 254	♠ Q94	The opponents are silent.
Dealer: N	♥ QJ84	
Vul: EW	♦ 63	You bid first.
HCP: 14	♣ AKQ10	

Board: 255	♠ 63	West Bids 2♣ if possible.
Dealer: S	♥ K7	
Vul: Both	♦ Q95	Partner bids first.
HCP: 9	♣ KJ9653	

Board: 256	♠ J2	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: NS	♦ AJ2	You bid first.
HCP: 15	♣ A1073	

Board: 257	♠ 742	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ KJ75	Partner bids first.
HCP: 7	♣ K10986	

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

Board: 252

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 3♦ N

North:

♠ KJ76

♥ K32

♦ 104

♣ AK53

South:

♠ 95

♥ 7

♦ AKJ873

♣ Q1087

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 253

Dealer: S

Vul: EW

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ QJ63

♥ Q54

♦ —

♣ AK9875

South:

♠ K1074

♥ A102

♦ AQ7

♣ Q63

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ AP

1. Stayman

Board: 254

Dealer: N

Vul: EW

North HCP: 14

South HCP: 10

Contract: 4♠ N

North:

♠ Q94

♥ QJ84

♦ 63

♣ AKQ10

South:

♠ KJ653

♥ K52

♦ K974

♣ 9

West North East South

1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 4♠ AP

Board: 255

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 3♣ S

North:

♠ 63

♥ K7

♦ Q95

♣ KJ9653

South:

♠ Q754

♥ Q103

♦ A103

♣ AQ7

West North East South

1NT

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

AP

1. Cappelletti, any 6+ suit

2. Minor Suit Transfers after 1NT

3. automat

Board: 256

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 4♥ N

North:

♠ J2

♥ KQ97

♦ AJ2

♣ A1073

South:

♠ KQ106

♥ AJ865

♦ Q54

♣ 8

West North East South

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

AP

1. Stayman

Board: 257

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 1N S

North:

♠ 742

♥ 6

♦ KJ75

♣ K10986

South:

♠ K6

♥ KQJ8

♦ 643

♣ AJ53

West North East South

1NT

AP

## South hands (Practice Page)

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

Board: 252	♠ 95	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ AKJ873	Partner bids first.
HCP: 10	♣ Q1087	

Board: 253	♠ K1074	The opponents are silent.
Dealer: S	♥ A102	
Vul: EW	♦ AQ7	You bid first.
HCP: 15	♣ Q63	

Board: 254	♠ KJ653	The opponents are silent.
Dealer: N	♥ K52	
Vul: EW	♦ K974	Partner bids first.
HCP: 10	♣ 9	

Board: 255	♠ Q754	West Bids 2♣ if possible.
Dealer: S	♥ Q103	
Vul: Both	♦ A103	You bid first.
HCP: 14	♣ AQ7	

Board: 256	♠ KQ106	The opponents are silent.
Dealer: N	♥ AJ865	
Vul: NS	♦ Q54	Partner bids first.
HCP: 12	♣ 8	

Board: 257	♠ K6	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: EW	♦ 643	You bid first.
HCP: 14	♣ AJ53	



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

Board: 252

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 3♦ N

North:

♠ KJ76

♥ K32

♦ 104

♣ AK53

South:

♠ 95

♥ 7

♦ AKJ873

♣ Q1087

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 253

Dealer: S

Vul: EW

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ QJ63

♥ Q54

♦ —

♣ AK9875

South:

♠ K1074

♥ A102

♦ AQ7

♣ Q63

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ AP

1. Stayman

Board: 254

Dealer: N

Vul: EW

North HCP: 14

South HCP: 10

Contract: 4♠ N

North:

♠ Q94

♥ QJ84

♦ 63

♣ AKQ10

South:

♠ KJ653

♥ K52

♦ K974

♣ 9

West North East South

1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 4♠ AP

Board: 255

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 3♣ S

North:

♠ 63

♥ K7

♦ Q95

♣ KJ9653

South:

♠ Q754

♥ Q103

♦ A103

♣ AQ7

West North East South

1NT

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

AP

1. Cappelletti, any 6+ suit

2. Minor Suit Transfers after 1NT

3. automat

Board: 256

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 4♥ N

North:

♠ J2

♥ KQ97

♦ AJ2

♣ A1073

South:

♠ KQ106

♥ AJ865

♦ Q54

♣ 8

West North East South

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

AP

1. Stayman

Board: 257

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 1N S

North:

♠ 742

♥ 6

♦ KJ75

♣ K10986

South:

♠ K6

♥ KQJ8

♦ 643

♣ AJ53

West North East South

1NT

AP

## North hands (Practice Page)

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

Board: 258	♠ K1043	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ A1098	You bid first.
HCP: 14	♣ Q52	

Board: 259	♠ KQJ6	The opponents are silent.
Dealer: S	♥ K54	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 12	♣ 875	

Board: 260	♠ A63	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ KQ5	You bid first.
HCP: 15	♣ A10873	

Board: 261	♠ AJ72	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ K92	Partner bids first.
HCP: 15	♣ J54	

Board: 262	♠ AQ75	West Bids 3♠ if possible.
Dealer: N	♥ J952	
Vul: NS	♦ KQ10	You bid first.
HCP: 15	♣ QJ	

Board: 263	♠ 108	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: EW	♦ A98	Partner bids first.
HCP: 13	♣ J1065	

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

Board: 258

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 3N N

North:

♠ K1043

♥ AJ

♦ A1098

♣ Q52

South:

♠ 985

♥ K1098

♦ 2

♣ AK974

West North East South

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

Pass 3NT AP

1. Stayman

Board: 259

Dealer: S

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ KQJ6

♥ K54

♦ QJ8

♣ 875

South:

♠ A10

♥ AJ83

♦ A93

♣ Q1064

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT AP

1. Stayman

Board: 260

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 1N N

North:

♠ A63

♥ Q10

♦ KQ5

♣ A10873

South:

♠ Q2

♥ J865

♦ A96

♣ J654

West North East South

1NT AP

Board: 261

Dealer: S

Vul: None

North HCP: 15

South HCP: 14

Contract: 4♠ S

North:

♠ AJ72

♥ AQ5

♦ K92

♣ J54

South:

♠ K1086

♥ KJ42

♦ 654

♣ AK

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT Pass 4♠

AP

1. Stayman

Board: 262

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 3♠X W

North:

♠ AQ75

♥ J952

♦ KQ10

♣ QJ

South:

♠ 1086

♥ 64

♦ 84

♣ AK8742

West North East South

1NT Pass 2♠<sup>1</sup>

3♠ Pass Pass XA♠♠

AP

1. Minor Suit Transfers after 1NT

Board: 263

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N S

North:

♠ 108

♥ AKJ4

♦ A98

♣ J1065

South:

♠ AJ5

♥ 32

♦ KQ103

♣ KQ82

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT Pass 3NT

AP

1. Stayman

## South hands (Practice Page)

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

Board: 258	♠ 985	The opponents are silent.
Dealer: N	♥ K1098	
Vul: None	♦ 2	Partner bids first.
HCP: 10	♣ AK974	

Board: 259	♠ A10	The opponents are silent.
Dealer: S	♥ AJ83	
Vul: Both	♦ A93	You bid first.
HCP: 15	♣ Q1064	

Board: 260	♠ Q2	The opponents are silent.
Dealer: N	♥ J865	
Vul: NS	♦ A96	Partner bids first.
HCP: 8	♣ J654	

Board: 261	♠ K1086	The opponents are silent.
Dealer: S	♥ KJ42	
Vul: None	♦ 654	You bid first.
HCP: 14	♣ AK	

Board: 262	♠ 1086	West Bids 3♠ if possible.
Dealer: N	♥ 64	
Vul: NS	♦ 84	Partner bids first.
HCP: 7	♣ AK8742	

Board: 263	♠ AJ5	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ KQ103	You bid first.
HCP: 15	♣ KQ82	

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

Board: 258

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 3N N

North:

♠ K1043

♥ AJ

♦ A1098

♣ Q52

South:

♠ 985

♥ K1098

♦ 2

♣ AK974

West North East South

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

Pass 3NT AP

1. Stayman

Board: 259

Dealer: S

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ KQJ6

♥ K54

♦ QJ8

♣ 875

South:

♠ A10

♥ AJ83

♦ A93

♣ Q1064

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT AP

1. Stayman

Board: 260

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 1N N

North:

♠ A63

♥ Q10

♦ KQ5

♣ A10873

South:

♠ Q2

♥ J865

♦ A96

♣ J654

West North East South

1NT AP

Board: 261

Dealer: S

Vul: None

North HCP: 15

South HCP: 14

Contract: 4♠ S

North:

♠ AJ72

♥ AQ5

♦ K92

♣ J54

South:

♠ K1086

♥ KJ42

♦ 654

♣ AK

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT Pass 4♠

AP

1. Stayman

Board: 262

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 3♠X W

North:

♠ AQ75

♥ J952

♦ KQ10

♣ QJ

South:

♠ 1086

♥ 64

♦ 84

♣ AK8742

West North East South

1NT Pass 2♠<sup>1</sup>

3♠ Pass Pass XA♠♠

AP

1. Minor Suit Transfers after 1NT

Board: 263

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N S

North:

♠ 108

♥ AKJ4

♦ A98

♣ J1065

South:

♠ AJ5

♥ 32

♦ KQ103

♣ KQ82

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT Pass 3NT

AP

1. Stayman



## North hands (Practice Page)

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

Board: 264	♠ Q85	The opponents are silent.
Dealer: N	♥ A985	
Vul: None	♦ AQJ	You bid first.
HCP: 15	♣ Q95	

Board: 265	♠ Q74	West Bids 2♦ if possible.
Dealer: S	♥ Q10	
Vul: EW	♦ AKQJ8	Partner bids first.
HCP: 15	♣ J82	

Board: 266	♠ AQ54	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ J964	You bid first.
HCP: 14	♣ A102	

Board: 267	♠ K108	West Bids 2♣ if possible.
Dealer: S	♥ J8	
Vul: EW	♦ A109	Partner bids first.
HCP: 10	♣ Q7532	

Board: 268	♠ AK7	The opponents are silent.
Dealer: N	♥ 6543	
Vul: Both	♦ Q65	You bid first.
HCP: 14	♣ KQ6	

Board: 269	♠ 1093	The opponents are silent.
Dealer: S	♥ 753	
Vul: EW	♦ K5	Partner bids first.
HCP: 6	♣ K8754	

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

Board: 264	North:	South:	
Dealer: N	♠ Q85	♠ A63	
Vul: None	♥ A985	♥ 6	West North East South
North HCP: 15	♦ AQJ	♦ 7653	1NT AP
South HCP: 4	♣ Q95	♣ 76432	
Contract: 1N N			

Board: 265	North:	South:	West North East South
Dealer: S	♠ Q74	♠ A5	1NT
Vul: EW	♥ Q10	♥ A985	2♦ <sup>1</sup> 3♦ Pass 3NT
North HCP: 15	♦ AKQJ8	♦ 1065	AP
South HCP: 14	♣ J82	♣ AQ96	1. Cappelletti, both majors
Contract: 3N S			

Board: 266	North:	South:	
Dealer: N	♠ AQ54	♠ J63	
Vul: NS	♥ K8	♥ 10964	West North East South
North HCP: 14	♦ J964	♦ KQ8	1NT AP
South HCP: 6	♣ A102	♣ 653	
Contract: 1N N			

Board: 267	North:	South:	West North East South
Dealer: S	♠ K108	♠ 95	1NT
Vul: EW	♥ J8	♥ AQ97	2♣ <sup>1</sup> 2NT AP
North HCP: 10	♦ A109	♦ KQ4	1. Cappelletti, any 6+suit
South HCP: 14	♣ Q7532	♣ K964	
Contract: 2N S			

Board: 268	North:	South:	West North East South
Dealer: N	♠ AK7	♠ J10865	1NT Pass 2♥
Vul: Both	♥ 6543	♥ A	Pass 2♠ AP
North HCP: 14	♦ Q65	♦ J94	
South HCP: 6	♣ KQ6	♣ 8742	
Contract: 2♠ N			

Board: 269

Dealer: S

Vul: EW

North HCP: 6

South HCP: 15

Contract: 1N S

North:

♠ 1093

♥ 753

♦ K5

♣ K8754

South:

♠ KJ85

♥ J98

♦ A762

♣ AQ

West North East South

1NT

AP

## South hands (Practice Page)

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

Board: 264	♠ A63	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ 7653	Partner bids first.
HCP: 4	♣ 76432	

Board: 265	♠ A5	West Bids 2♦ if possible.
Dealer: S	♥ A985	
Vul: EW	♦ 1065	You bid first.
HCP: 14	♣ AQ96	

Board: 266	♠ J63	The opponents are silent.
Dealer: N	♥ 10964	
Vul: NS	♦ KQ8	Partner bids first.
HCP: 6	♣ 653	

Board: 267	♠ 95	West Bids 2♣ if possible.
Dealer: S	♥ AQ97	
Vul: EW	♦ KQ4	You bid first.
HCP: 14	♣ K964	

Board: 268	♠ J10865	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ J94	Partner bids first.
HCP: 6	♣ 8742	

Board: 269	♠ KJ85	The opponents are silent.
Dealer: S	♥ J98	
Vul: EW	♦ A762	You bid first.
HCP: 15	♣ AQ	

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

Board: 264	North:	South:	
Dealer: N	♠ Q85	♠ A63	
Vul: None	♥ A985	♥ 6	West North East South
North HCP: 15	♦ AQJ	♦ 7653	1NT AP
South HCP: 4	♣ Q95	♣ 76432	
Contract: 1N N			

Board: 265	North:	South:	West North East South
Dealer: S	♠ Q74	♠ A5	1NT
Vul: EW	♥ Q10	♥ A985	2♦ <sup>1</sup> 3♦ Pass 3NT
North HCP: 15	♦ AKQJ8	♦ 1065	AP
South HCP: 14	♣ J82	♣ AQ96	1. Cappelletti, both majors
Contract: 3N S			

Board: 266	North:	South:	
Dealer: N	♠ AQ54	♠ J63	
Vul: NS	♥ K8	♥ 10964	West North East South
North HCP: 14	♦ J964	♦ KQ8	1NT AP
South HCP: 6	♣ A102	♣ 653	
Contract: 1N N			

Board: 267	North:	South:	West North East South
Dealer: S	♠ K108	♠ 95	1NT
Vul: EW	♥ J8	♥ AQ97	2♣ <sup>1</sup> 2NT AP
North HCP: 10	♦ A109	♦ KQ4	1. Cappelletti, any 6+suit
South HCP: 14	♣ Q7532	♣ K964	
Contract: 2N S			

Board: 268	North:	South:	West North East South
Dealer: N	♠ AK7	♠ J10865	1NT Pass 2♥
Vul: Both	♥ 6543	♥ A	Pass 2♠ AP
North HCP: 14	♦ Q65	♦ J94	
South HCP: 6	♣ KQ6	♣ 8742	
Contract: 2♠ N			

Board: 269

Dealer: S

Vul: EW

North HCP: 6

South HCP: 15

Contract: 1N S

North:

♠ 1093

♥ 753

♦ K5

♣ K8754

South:

♠ KJ85

♥ J98

♦ A762

♣ AQ

West	North	East	South
			1NT
AP			

## North hands (Practice Page)

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

Board: 270	♠ KJ7	The opponents are silent.
Dealer: N	♥ Q8	
Vul: Both	♦ QJ53	You bid first.
HCP: 15	♣ AQ87	
Board: 271	♠ 74	East Doubles Pass if possible.
Dealer: S	♥ 94	West Bids 3♠ if possible.
Vul: None	♦ A109	
HCP: 8	♣ A87652	Partner bids first.
Board: 272	♠ J964	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ AK9	You bid first.
HCP: 14	♣ K643	
Board: 273	♠ AQ7	The opponents are silent.
Dealer: S	♥ J843	
Vul: Both	♦ 972	Partner bids first.
HCP: 7	♣ 962	
Board: 274	♠ J2	West Doubles 4♥ if possible.
Dealer: N	♥ K86	
Vul: None	♦ AQJ108	You bid first.
HCP: 15	♣ A73	
Board: 275	♠ A1095	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ AKQ76	Partner bids first.
HCP: 18	♣ KQ94	

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

Board: 270

Dealer: N

Vul: Both

North HCP: 15

South HCP: 15

Contract: 3N N

North:

♠ KJ7

♥ Q8

♦ QJ53

♣ AQ87

South:

♠ A8

♥ A9432

♦ A942

♣ K4

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3NT AP

Board: 271

Dealer: S

Vul: None

North HCP: 8

South HCP: 14

Contract: 3♠X W

North:

♠ 74

♥ 94

♦ A109

♣ A87652

South:

♠ QJ6

♥ KQ75

♦ Q65

♣ KJ4

West North East South

1NT

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

Pass Pass X Pass

3♠ X♠ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 272

Dealer: N

Vul: NS

North HCP: 14

South HCP: 6

Contract: 1N N

North:

♠ J964

♥ K8

♦ AK9

♣ K643

South:

♠ K85

♥ 43

♦ QJ65

♣ 10975

West North East South

1NT AP

Board: 273

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1N S

North:

♠ AQ7

♥ J843

♦ 972

♣ 962

South:

♠ K43

♥ A52

♦ Q10643

♣ AJ

West North East South

1NT

AP

Board: 274

Dealer: N

Vul: None

North HCP: 15

South HCP: 5

Contract: 4♠ S

North:

♠ J2

♥ K86

♦ AQJ108

♣ A73

South:

♠ Q1098754

♥ 95

♦ 3

♣ QJ6

West North East South

1NT Pass 4♥<sup>1</sup>

X Pass<sup>2</sup> Pass 4♠

AP

1. Texas

2. denies a ♥ stopper



Board: 275

Dealer: S

Vul: NS

North HCP: 18

South HCP: 15

Contract: 6♠ S

North:

♠ A1095

♥ —

♦ AKQ76

♣ KQ94

South:

♠ K876

♥ AK6

♦ J1092

♣ A7

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

1NT

Pass	3♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	5♥ <sup>2</sup>	Pass	6♣
------	-----------------	------	----

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

AP

1. Splinter

2. Exclusion, for ♠

## South hands (Practice Page)

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

Board: 270	♠ A8	The opponents are silent.
Dealer: N	♥ A9432	
Vul: Both	♦ A942	Partner bids first.
HCP: 15	♣ K4	
Board: 271	♠ QJ6	East Doubles Pass if possible.
Dealer: S	♥ KQ75	West Bids 3♠ if possible.
Vul: None	♦ Q65	
HCP: 14	♣ KJ4	You bid first.
Board: 272	♠ K85	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ QJ65	Partner bids first.
HCP: 6	♣ 10975	
Board: 273	♠ K43	The opponents are silent.
Dealer: S	♥ A52	
Vul: Both	♦ Q10643	You bid first.
HCP: 14	♣ AJ	
Board: 274	♠ Q1098754	West Doubles 4♥ if possible.
Dealer: N	♥ 95	
Vul: None	♦ 3	Partner bids first.
HCP: 5	♣ QJ6	
Board: 275	♠ K876	The opponents are silent.
Dealer: S	♥ AK6	
Vul: NS	♦ J1092	You bid first.
HCP: 15	♣ A7	

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

Board: 270

Dealer: N

Vul: Both

North HCP: 15

South HCP: 15

Contract: 3N N

North:

♠ KJ7

♥ Q8

♦ QJ53

♣ AQ87

South:

♠ A8

♥ A9432

♦ A942

♣ K4

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3NT AP

Board: 271

Dealer: S

Vul: None

North HCP: 8

South HCP: 14

Contract: 3♠X W

North:

♠ 74

♥ 94

♦ A109

♣ A87652

South:

♠ QJ6

♥ KQ75

♦ Q65

♣ KJ4

West North East South

1NT

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

Pass Pass X Pass

3♠ X♠ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 272

Dealer: N

Vul: NS

North HCP: 14

South HCP: 6

Contract: 1N N

North:

♠ J964

♥ K8

♦ AK9

♣ K643

South:

♠ K85

♥ 43

♦ QJ65

♣ 10975

West North East South

1NT AP

Board: 273

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1N S

North:

♠ AQ7

♥ J843

♦ 972

♣ 962

South:

♠ K43

♥ A52

♦ Q10643

♣ AJ

West North East South

1NT

AP

Board: 274

Dealer: N

Vul: None

North HCP: 15

South HCP: 5

Contract: 4♠ S

North:

♠ J2

♥ K86

♦ AQJ108

♣ A73

South:

♠ Q1098754

♥ 95

♦ 3

♣ QJ6

West North East South

1NT Pass 4♥<sup>1</sup>

X Pass<sup>2</sup> Pass 4♠

AP

1. Texas

2. denies a ♥ stopper

Board: 275

Dealer: S

Vul: NS

North HCP: 18

South HCP: 15

Contract: 6♠ S

North:

♠ A1095

♥ —

♦ AKQ76

♣ KQ94

South:

♠ K876

♥ AK6

♦ J1092

♣ A7

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

1NT

Pass	3♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	5♥ <sup>2</sup>	Pass	6♣
------	-----------------	------	----

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

AP

1. Splinter

2. Exclusion, for ♠

## North hands (Practice Page)

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

Board: 276	♠ KQ32	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ Q97	You bid first.
HCP: 15	♣ Q73	

Board: 277	♠ 109	The opponents are silent.
Dealer: S	♥ J1095	
Vul: None	♦ A97	Partner bids first.
HCP: 7	♣ Q632	

Board: 278	♠ KQ73	The opponents are silent.
Dealer: N	♥ AK102	
Vul: NS	♦ 98	You bid first.
HCP: 15	♣ QJ5	

Board: 279	♠ 95	The opponents are silent.
Dealer: S	♥ KJ42	
Vul: EW	♦ 542	Partner bids first.
HCP: 7	♣ K953	

Board: 280	♠ A942	The opponents are silent.
Dealer: N	♥ A106	
Vul: Both	♦ AK106	You bid first.
HCP: 15	♣ 72	

Board: 281	♠ Q3	The opponents are silent.
Dealer: S	♥ 1085	
Vul: NS	♦ A9842	Partner bids first.
HCP: 9	♣ K92	

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

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ KQ32	♠ A		1NT	Pass	2♣ <sup>1</sup>
Vul: EW	♥ AQ4	♥ KJ63	Pass	2♠	Pass	5NT
North HCP: 15	♦ Q97	♦ A1064	Pass	6NT	AP	
South HCP: 20	♣ Q73	♣ AKJ8				
Contract: 6N N						1. Stayman

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AQ5				1NT
Vul: None	♥ J1095	♥ AK63				
North HCP: 7	♦ A97	♦ J86	AP			
South HCP: 14	♣ Q632	♣ 874				
Contract: 1N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ KQ73	♠ 106		1NT	Pass	3NT
Vul: NS	♥ AK102	♥ J7				
North HCP: 15	♦ 98	♦ KJ1074	AP			
South HCP: 12	♣ QJ5	♣ AK96				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK106				1NT
Vul: EW	♥ KJ42	♥ A1095				
North HCP: 7	♦ 542	♦ 87	AP			
South HCP: 15	♣ K953	♣ A104				
Contract: 1N S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ A942	♠ K63		1NT	Pass	3NT
Vul: Both	♥ A106	♥ K9				
North HCP: 15	♦ AK106	♦ 7	AP			
South HCP: 14	♣ 72	♣ AKJ9543				
Contract: 3N N						

Board: 281

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 1N S

North:

♠ Q3

♥ 1085

♦ A9842

♣ K92

South:

♠ AJ107

♥ KQ

♦ K53

♣ Q874

West North East South

1NT

AP

## South hands (Practice Page)

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

Board: 276	♠ A	The opponents are silent.
Dealer: N	♥ KJ63	
Vul: EW	♦ A1064	Partner bids first.
HCP: 20	♣ AKJ8	

Board: 277	♠ AQ5	The opponents are silent.
Dealer: S	♥ AK63	
Vul: None	♦ J86	You bid first.
HCP: 14	♣ 874	

Board: 278	♠ 106	The opponents are silent.
Dealer: N	♥ J7	
Vul: NS	♦ KJ1074	Partner bids first.
HCP: 12	♣ AK96	

Board: 279	♠ AK106	The opponents are silent.
Dealer: S	♥ A1095	
Vul: EW	♦ 87	You bid first.
HCP: 15	♣ A104	

Board: 280	♠ K63	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ 7	Partner bids first.
HCP: 14	♣ AKJ9543	

Board: 281	♠ AJ107	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ K53	You bid first.
HCP: 15	♣ Q874	



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

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ KQ32	♠ A		1NT	Pass	2♣ <sup>1</sup>
Vul: EW	♥ AQ4	♥ KJ63	Pass	2♠	Pass	5NT
North HCP: 15	♦ Q97	♦ A1064	Pass	6NT	AP	
South HCP: 20	♣ Q73	♣ AKJ8				
Contract: 6N N						1. Stayman

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AQ5				1NT
Vul: None	♥ J1095	♥ AK63				
North HCP: 7	♦ A97	♦ J86	AP			
South HCP: 14	♣ Q632	♣ 874				
Contract: 1N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ KQ73	♠ 106		1NT	Pass	3NT
Vul: NS	♥ AK102	♥ J7				
North HCP: 15	♦ 98	♦ KJ1074	AP			
South HCP: 12	♣ QJ5	♣ AK96				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK106				1NT
Vul: EW	♥ KJ42	♥ A1095				
North HCP: 7	♦ 542	♦ 87	AP			
South HCP: 15	♣ K953	♣ A104				
Contract: 1N S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ A942	♠ K63		1NT	Pass	3NT
Vul: Both	♥ A106	♥ K9				
North HCP: 15	♦ AK106	♦ 7	AP			
South HCP: 14	♣ 72	♣ AKJ9543				
Contract: 3N N						

Board: 281

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 1N S

North:

♠ Q3

♥ 1085

♦ A9842

♣ K92

South:

♠ AJ107

♥ KQ

♦ K53

♣ Q874

West North East South

1NT

AP

## North hands (Practice Page)

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

Board: 282	♠ AQ102	The opponents are silent.
Dealer: N	♥ J53	
Vul: Both	♦ A95	You bid first.
HCP: 15	♣ A32	

Board: 283	♠ Q64	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: None	♦ A1087	Partner bids first.
HCP: 15	♣ QJ	

Board: 284	♠ 75	The opponents are silent.
Dealer: N	♥ A98	
Vul: EW	♦ K85	You bid first.
HCP: 14	♣ AK975	

Board: 285	♠ A	The opponents are silent.
Dealer: S	♥ 965	
Vul: Both	♦ AKQ10854	Partner bids first.
HCP: 15	♣ Q10	

Board: 286	♠ AK103	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: None	♦ Q42	You bid first.
HCP: 14	♣ 1086	

Board: 287	♠ Q73	The opponents are silent.
Dealer: S	♥ 96	
Vul: NS	♦ 109843	Partner bids first.
HCP: 5	♣ K106	

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

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ AQ102	♠ K97		1NT	Pass	3NT
Vul: Both	♥ J53	♥ Q104				
North HCP: 15	♦ A95	♦ KQJ7	AP			
South HCP: 14	♣ A32	♣ QJ4				
Contract: 3N N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ 83				1NT
Vul: None	♥ AQ53	♥ K42	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 15	♦ A1087	♦ KJ954	Pass	3NT	AP	
South HCP: 14	♣ QJ	♣ AK10	1. Stayman			
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ QJ932		1NT	Pass	2♥
Vul: EW	♥ A98	♥ J106	Pass	2♠	Pass	2NT
North HCP: 14	♦ K85	♦ AJ42	Pass	3NT	AP	
South HCP: 10	♣ AK975	♣ J				
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K963				1NT
Vul: Both	♥ 965	♥ AK				
North HCP: 15	♦ AKQ10854	♦ 9732	Pass	3NT	AP	
South HCP: 14	♣ Q10	♣ A73				
Contract: 3N S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ QJ		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQ2	♥ A1093	Pass	2♠	Pass	5NT
North HCP: 14	♦ Q42	♦ AK5	Pass	6NT	AP	
South HCP: 21	♣ 1086	♣ AK52	1. Stayman			
Contract: 6N N						

Board: 287

Dealer: S

Vul: NS

North HCP: 5

South HCP: 14

Contract: 1N S

North:

♠ Q73

♥ 96

♦ 109843

♣ K106

South:

♠ AK

♥ 8754

♦ AQ65

♣ J42

West North East South

1NT

AP

## South hands (Practice Page)

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

Board: 282	♠ K97	The opponents are silent.
Dealer: N	♥ Q104	
Vul: Both	♦ KQJ7	Partner bids first.
HCP: 14	♣ QJ4	

Board: 283	♠ 83	The opponents are silent.
Dealer: S	♥ K42	
Vul: None	♦ KJ954	You bid first.
HCP: 14	♣ AK10	

Board: 284	♠ QJ932	The opponents are silent.
Dealer: N	♥ J106	
Vul: EW	♦ AJ42	Partner bids first.
HCP: 10	♣ J	

Board: 285	♠ K963	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ 9732	You bid first.
HCP: 14	♣ A73	

Board: 286	♠ QJ	The opponents are silent.
Dealer: N	♥ A1093	
Vul: None	♦ AK5	Partner bids first.
HCP: 21	♣ AK52	

Board: 287	♠ AK	The opponents are silent.
Dealer: S	♥ 8754	
Vul: NS	♦ AQ65	You bid first.
HCP: 14	♣ J42	

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

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ AQ102	♠ K97		1NT	Pass	3NT
Vul: Both	♥ J53	♥ Q104				
North HCP: 15	♦ A95	♦ KQJ7	AP			
South HCP: 14	♣ A32	♣ QJ4				
Contract: 3N N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ 83				1NT
Vul: None	♥ AQ53	♥ K42	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 15	♦ A1087	♦ KJ954	Pass	3NT	AP	
South HCP: 14	♣ QJ	♣ AK10	1. Stayman			
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ QJ932		1NT	Pass	2♥
Vul: EW	♥ A98	♥ J106	Pass	2♠	Pass	2NT
North HCP: 14	♦ K85	♦ AJ42	Pass	3NT	AP	
South HCP: 10	♣ AK975	♣ J				
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K963				1NT
Vul: Both	♥ 965	♥ AK				
North HCP: 15	♦ AKQ10854	♦ 9732	Pass	3NT	AP	
South HCP: 14	♣ Q10	♣ A73				
Contract: 3N S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ QJ		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQ2	♥ A1093	Pass	2♠	Pass	5NT
North HCP: 14	♦ Q42	♦ AK5	Pass	6NT	AP	
South HCP: 21	♣ 1086	♣ AK52	1. Stayman			
Contract: 6N N						

Board: 287

Dealer: S

Vul: NS

North HCP: 5

South HCP: 14

Contract: 1N S

North:

♠ Q73

♥ 96

♦ 109843

♣ K106

South:

♠ AK

♥ 8754

♦ AQ65

♣ J42

West North East South

1NT

AP



## North hands (Practice Page)

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

Board: 288	♠ KQ2	The opponents are silent.
Dealer: N	♥ J95	
Vul: None	♦ K1064	You bid first.
HCP: 15	♣ AQ5	

Board: 289	♠ J42	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ Q63	Partner bids first.
HCP: 10	♣ AK1082	

Board: 290	♠ Q4	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ QJ65	You bid first.
HCP: 15	♣ QJ106	

Board: 291	♠ J1097	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ K104	Partner bids first.
HCP: 10	♣ A1082	

Board: 292	♠ AK6	The opponents are silent.
Dealer: N	♥ K105	
Vul: EW	♦ Q32	You bid first.
HCP: 14	♣ Q1054	

Board: 293	♠ 76432	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ 98532	Partner bids first.
HCP: 2	♣ 52	

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

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ J5		1NT	AP	
Vul: None	♥ J95	♥ 643				
North HCP: 15	♦ K1064	♦ 952				
South HCP: 1	♣ AQ5	♣ 96432				
Contract: 1N N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ J42	♠ K1065				1NT
Vul: NS	♥ 76	♥ KQJ2	Pass	2NT	Pass	3NT
North HCP: 10	♦ Q63	♦ A84	AP			
South HCP: 14	♣ AK1082	♣ J7				
Contract: 3N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ KJ7		1NT	Pass	3NT
Vul: EW	♥ AK4	♥ 102	AP			
North HCP: 15	♦ QJ65	♦ K97				
South HCP: 14	♣ QJ106	♣ AK972				
Contract: 3N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ J1097	♠ AK5				1NT
Vul: NS	♥ Q9	♥ K1087	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ K104	♦ A63	Pass	2NT	Pass	3NT
South HCP: 14	♣ A1082	♣ 953	AP			
Contract: 3N S						

1. Stayman

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J4		1NT	Pass	2NT
Vul: EW	♥ K105	♥ Q73	Pass	3NT	AP	
North HCP: 14	♦ Q32	♦ K10864				
South HCP: 10	♣ Q1054	♣ A63				
Contract: 3N N						

Board: 293

Dealer: S

Vul: Both

North HCP: 2

South HCP: 14

Contract: 2♠ S

North:

♠ 76432

♥ Q

♦ 98532

♣ 52

South:

♠ Q105

♥ 8765

♦ AJ6

♣ AK3

West	North	East	South
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Pass	2♥	Pass	2♠
------	----	------	----

AP

1NT

## South hands (Practice Page)

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

Board: 288	♠ J5	The opponents are silent.
Dealer: N	♥ 643	
Vul: None	♦ 952	Partner bids first.
HCP: 1	♣ 96432	

Board: 289	♠ K1065	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: NS	♦ A84	You bid first.
HCP: 14	♣ J7	

Board: 290	♠ KJ7	The opponents are silent.
Dealer: N	♥ 102	
Vul: EW	♦ K97	Partner bids first.
HCP: 14	♣ AK972	

Board: 291	♠ AK5	The opponents are silent.
Dealer: S	♥ K1087	
Vul: NS	♦ A63	You bid first.
HCP: 14	♣ 953	

Board: 292	♠ J4	The opponents are silent.
Dealer: N	♥ Q73	
Vul: EW	♦ K10864	Partner bids first.
HCP: 10	♣ A63	

Board: 293	♠ Q105	The opponents are silent.
Dealer: S	♥ 8765	
Vul: Both	♦ AJ6	You bid first.
HCP: 14	♣ AK3	

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

Board: 288	North:	South:	
Dealer: N	♠ KQ2	♠ J5	West North East South
Vul: None	♥ J95	♥ 643	1NT AP
North HCP: 15	♦ K1064	♦ 952	
South HCP: 1	♣ AQ5	♣ 96432	
Contract: 1N N			

Board: 289	North:	South:	
Dealer: S	♠ J42	♠ K1065	West North East South
Vul: NS	♥ 76	♥ KQJ2	1NT
North HCP: 10	♦ Q63	♦ A84	Pass 2NT Pass 3NT
South HCP: 14	♣ AK1082	♣ J7	AP
Contract: 3N S			

Board: 290	North:	South:	
Dealer: N	♠ Q4	♠ KJ7	West North East South
Vul: EW	♥ AK4	♥ 102	1NT Pass 3NT
North HCP: 15	♦ QJ65	♦ K97	AP
South HCP: 14	♣ QJ106	♣ AK972	
Contract: 3N N			

Board: 291	North:	South:	
Dealer: S	♠ J1097	♠ AK5	West North East South
Vul: NS	♥ Q9	♥ K1087	1NT
North HCP: 10	♦ K104	♦ A63	Pass 2♣ <sup>1</sup> Pass 2♥
South HCP: 14	♣ A1082	♣ 953	Pass 2NT Pass 3NT
Contract: 3N S			AP

1. Stayman

Board: 292	North:	South:	
Dealer: N	♠ AK6	♠ J4	West North East South
Vul: EW	♥ K105	♥ Q73	1NT Pass 2NT
North HCP: 14	♦ Q32	♦ K10864	Pass 3NT AP
South HCP: 10	♣ Q1054	♣ A63	
Contract: 3N N			

Board: 293

Dealer: S

Vul: Both

North HCP: 2

South HCP: 14

Contract: 2♠ S

North:

♠ 76432

♥ Q

♦ 98532

♣ 52

South:

♠ Q105

♥ 8765

♦ AJ6

♣ AK3

West	North	East	South
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Pass	2♥	Pass	2♠
------	----	------	----

AP

1NT

## North hands (Practice Page)

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

Board: 294	♠ AK2	The opponents are silent.
Dealer: N	♥ K976	
Vul: NS	♦ QJ	You bid first.
HCP: 15	♣ Q964	
Board: 295	♠ Q32	West Doubles 1NT if possible.
Dealer: S	♥ 93	
Vul: EW	♦ K109532	Partner bids first.
HCP: 5	♣ 82	
Board: 296	♠ A98	The opponents are silent.
Dealer: N	♥ A108	
Vul: Both	♦ KQ62	You bid first.
HCP: 14	♣ J95	
Board: 297	♠ 642	West Bids 2♥ if possible.
Dealer: S	♥ 4	
Vul: EW	♦ J32	Partner bids first.
HCP: 7	♣ KQJ632	
Board: 298	♠ QJ	The opponents are silent.
Dealer: N	♥ 10853	
Vul: Both	♦ AQ103	You bid first.
HCP: 14	♣ KQ3	
Board: 299	♠ AK84	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ J7542	Partner bids first.
HCP: 12	♣ A86	

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

Board: 294

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 3♥ N

North:

♠ AK2

♥ K976

♦ QJ

♣ Q964

South:

♠ 95

♥ A10853

♦ 9876

♣ K5

West North East South

1NT Pass 2♦

Pass 3♥<sup>1</sup> AP

1. Super acceptance after NT

Board: 295

Dealer: S

Vul: EW

North HCP: 5

South HCP: 14

Contract: 3♦ S

North:

♠ Q32

♥ 93

♦ K109532

♣ 82

South:

♠ J108

♥ AQ105

♦ Q764

♣ AJ

West North East South

1NT

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

AP

1. Cappelletti, strong

2. Minor Suit Transfers after 1NT

3. automat

Board: 296

Dealer: N

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ A98

♥ A108

♦ KQ62

♣ J95

South:

♠ K73

♥ J7

♦ 1073

♣ AK1043

West North East South

1NT Pass 3NT

AP

Board: 297

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 3♣ S

North:

♠ 642

♥ 4

♦ J32

♣ KQJ632

South:

♠ A983

♥ Q97

♦ A98

♣ A98

West North East South

1NT

2♥<sup>1</sup> 2NT<sup>2</sup> Pass 3♣<sup>3</sup>

AP

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

3. relay

Board: 298

Dealer: N

Vul: Both

North HCP: 14

South HCP: 14

Contract: 3N N

North:

♠ QJ

♥ 10853

♦ AQ103

♣ KQ3

South:

♠ AK8

♥ J72

♦ J84

♣ AJ104

West North East South

1NT Pass 3NT

AP



Board: 299

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ AK84

♥ 3

♦ J7542

♣ A86

South:

♠ Q953

♥ AJ98

♦ AQ

♣ Q107

West	North	East	South
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			1NT
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Pass	3♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. Splinter

## South hands (Practice Page)

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

Board: 294	♠ 95	The opponents are silent.
Dealer: N	♥ A10853	
Vul: NS	♦ 9876	Partner bids first.
HCP: 7	♣ K5	

Board: 295	♠ J108	West Doubles 1NT if possible.
Dealer: S	♥ AQ105	
Vul: EW	♦ Q764	You bid first.
HCP: 14	♣ AJ	

Board: 296	♠ K73	The opponents are silent.
Dealer: N	♥ J7	
Vul: Both	♦ 1073	Partner bids first.
HCP: 11	♣ AK1043	

Board: 297	♠ A983	West Bids 2♥ if possible.
Dealer: S	♥ Q97	
Vul: EW	♦ A98	You bid first.
HCP: 14	♣ A98	

Board: 298	♠ AK8	The opponents are silent.
Dealer: N	♥ J72	
Vul: Both	♦ J84	Partner bids first.
HCP: 14	♣ AJ104	

Board: 299	♠ Q953	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: NS	♦ AQ	You bid first.
HCP: 15	♣ Q107	

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

Board: 294

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 3♥ N

North:

♠ AK2

♥ K976

♦ QJ

♣ Q964

South:

♠ 95

♥ A10853

♦ 9876

♣ K5

West North East South

1NT Pass 2♦

Pass 3♥<sup>1</sup> AP

1. Super acceptance after NT

Board: 295

Dealer: S

Vul: EW

North HCP: 5

South HCP: 14

Contract: 3♦ S

North:

♠ Q32

♥ 93

♦ K109532

♣ 82

South:

♠ J108

♥ AQ105

♦ Q764

♣ AJ

West North East South

1NT

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

AP

1. Cappelletti, strong

2. Minor Suit Transfers after 1NT

3. automat

Board: 296

Dealer: N

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ A98

♥ A108

♦ KQ62

♣ J95

South:

♠ K73

♥ J7

♦ 1073

♣ AK1043

West North East South

1NT Pass 3NT

AP

Board: 297

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 3♣ S

North:

♠ 642

♥ 4

♦ J32

♣ KQJ632

South:

♠ A983

♥ Q97

♦ A98

♣ A98

West North East South

1NT

2♥<sup>1</sup> 2NT<sup>2</sup> Pass 3♣<sup>3</sup>

AP

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

3. relay

Board: 298

Dealer: N

Vul: Both

North HCP: 14

South HCP: 14

Contract: 3N N

North:

♠ QJ

♥ 10853

♦ AQ103

♣ KQ3

South:

♠ AK8

♥ J72

♦ J84

♣ AJ104

West North East South

1NT Pass 3NT

AP

Board: 299

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ AK84

♥ 3

♦ J7542

♣ A86

South:

♠ Q953

♥ AJ98

♦ AQ

♣ Q107

West	North	East	South
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			1NT
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Pass	3♥ <sup>1</sup>	Pass	4♠
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AP

1. Splinter

## North hands (Practice Page)

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

Board: 300	♠ AK9	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ AQJ85	You bid first.
HCP: 14	♣ 853	

Board: 301	♠ Q10976	West Bids 2♠ if possible.
Dealer: S	♥ 75	
Vul: NS	♦ QJ86	Partner bids first.
HCP: 5	♣ 64	

Board: 302	♠ Q74	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: None	♦ 753	You bid first.
HCP: 14	♣ AQ5	

Board: 303	♠ 7	The opponents are silent.
Dealer: S	♥ QJ1072	
Vul: Both	♦ A5	Partner bids first.
HCP: 10	♣ K8764	

Board: 304	♠ AK3	West Doubles Pass if possible.
Dealer: N	♥ QJ9	East Bids 2♠ if possible.
Vul: NS	♦ KQ10	
HCP: 15	♣ 10873	You bid first.

Board: 305	♠ AKJ5	West Bids 2♦ if possible.
Dealer: S	♥ 863	
Vul: None	♦ QJ8	Partner bids first.
HCP: 16	♣ KQ9	

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

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 843		1NT	Pass	2♦
Vul: Both	♥ 74	♥ QJ832				
North HCP: 14	♦ AQJ85	♦ 743	Pass	2♥	AP	
South HCP: 7	♣ 853	♣ KJ				
Contract: 2♥ N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ Q10976	♠ 83				1NT
Vul: NS	♥ 75	♥ AJ42				
North HCP: 5	♦ QJ86	♦ K43	2♠ <sup>1</sup>	AP		
South HCP: 14	♣ 64	♣ AQ92	1. Cappelletti, 5M-4m			
Contract: 2♠ W						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ Q74	♠ 109863		1NT	Pass	2♥
Vul: None	♥ KQJ6	♥ 543				
North HCP: 14	♦ 753	♦ J62	Pass	2♠	AP	
South HCP: 1	♣ AQ5	♣ 64				
Contract: 2♠ N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A8653				1NT
Vul: Both	♥ QJ1072	♥ A4	Pass	2♦	Pass	2♥
North HCP: 10	♦ A5	♦ KQ7	Pass	2NT	Pass	3♠
South HCP: 15	♣ K8764	♣ Q103	Pass	3NT	AP	
Contract: 3N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 109		1NT	Pass	2♦
Vul: NS	♥ QJ9	♥ A10532				
North HCP: 15	♦ KQ10	♦ J872	Pass	2♥	Pass	Pass
South HCP: 8	♣ 10873	♣ K4	X	Pass	2♠	AP
Contract: 2♠ E						

Board: 305

Dealer: S

Vul: None

North HCP: 16

South HCP: 15

Contract: 3N S

North:

♠ AKJ5

♥ 863

♦ QJ8

♣ KQ9

South:

♠ 642

♥ AK9

♦ K107

♣ AJ76

West	North	East	South
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			1NT
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2♦ <sup>1</sup>	3NT	AP	
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1. Cappelletti, both majors

## South hands (Practice Page)

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

Board: 300	♠ 843	The opponents are silent.
Dealer: N	♥ QJ832	
Vul: Both	♦ 743	Partner bids first.
HCP: 7	♣ KJ	

Board: 301	♠ 83	West Bids 2♠ if possible.
Dealer: S	♥ AJ42	
Vul: NS	♦ K43	You bid first.
HCP: 14	♣ AQ92	

Board: 302	♠ 109863	The opponents are silent.
Dealer: N	♥ 543	
Vul: None	♦ J62	Partner bids first.
HCP: 1	♣ 64	

Board: 303	♠ A8653	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ KQ7	You bid first.
HCP: 15	♣ Q103	

Board: 304	♠ 109	West Doubles Pass if possible.
Dealer: N	♥ A10532	East Bids 2♠ if possible.
Vul: NS	♦ J872	
HCP: 8	♣ K4	Partner bids first.

Board: 305	♠ 642	West Bids 2♦ if possible.
Dealer: S	♥ AK9	
Vul: None	♦ K107	You bid first.
HCP: 15	♣ AJ76	



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

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 843		1NT	Pass	2♦
Vul: Both	♥ 74	♥ QJ832				
North HCP: 14	♦ AQJ85	♦ 743	Pass	2♥	AP	
South HCP: 7	♣ 853	♣ KJ				
Contract: 2♥ N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ Q10976	♠ 83				1NT
Vul: NS	♥ 75	♥ AJ42				
North HCP: 5	♦ QJ86	♦ K43	2♠ <sup>1</sup>	AP		
South HCP: 14	♣ 64	♣ AQ92	1. Cappelletti, 5M-4m			
Contract: 2♠ W						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ Q74	♠ 109863		1NT	Pass	2♥
Vul: None	♥ KQJ6	♥ 543				
North HCP: 14	♦ 753	♦ J62	Pass	2♠	AP	
South HCP: 1	♣ AQ5	♣ 64				
Contract: 2♠ N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A8653				1NT
Vul: Both	♥ QJ1072	♥ A4	Pass	2♦	Pass	2♥
North HCP: 10	♦ A5	♦ KQ7	Pass	2NT	Pass	3♠
South HCP: 15	♣ K8764	♣ Q103	Pass	3NT	AP	
Contract: 3N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 109		1NT	Pass	2♦
Vul: NS	♥ QJ9	♥ A10532				
North HCP: 15	♦ KQ10	♦ J872	Pass	2♥	Pass	Pass
South HCP: 8	♣ 10873	♣ K4	X	Pass	2♠	AP
Contract: 2♠ E						

Board: 305

Dealer: S

Vul: None

North HCP: 16

South HCP: 15

Contract: 3N S

North:

♠ AKJ5

♥ 863

♦ QJ8

♣ KQ9

South:

♠ 642

♥ AK9

♦ K107

♣ AJ76

West	North	East	South
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			1NT
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2♦ <sup>1</sup>	3NT	AP	
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1. Cappelletti, both majors

## North hands (Practice Page)

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

Board: 306	♠ 62	The opponents are silent.
Dealer: N	♥ A876	
Vul: EW	♦ AK107	You bid first.
HCP: 14	♣ K103	
Board: 307	♠ 8732	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ QJ1052	Partner bids first.
HCP: 4	♣ 72	
Board: 308	♠ AK74	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ K109	You bid first.
HCP: 15	♣ J1032	
Board: 309	♠ K742	The opponents are silent.
Dealer: S	♥ A98	
Vul: NS	♦ J9	Partner bids first.
HCP: 10	♣ Q743	
Board: 310	♠ AQ8	West Bids 3♣ if possible.
Dealer: N	♥ 94	
Vul: Both	♦ A864	You bid first.
HCP: 14	♣ KJ64	
Board: 311	♠ 95	West Doubles 1NT if possible.
Dealer: S	♥ 872	East Bids 2♠ if possible.
Vul: None	♦ 975	
HCP: 5	♣ KQ932	Partner bids first.

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

Board: 306	North:	South:	
Dealer: N	♠ 62	♠ K975	
Vul: EW	♥ A876	♥ 54	West North East South
North HCP: 14	♦ AK107	♦ J9865	1NT AP
South HCP: 8	♣ K103	♣ A4	
Contract: 1N N			

Board: 307	North:	South:	
Dealer: S	♠ 8732	♠ KQ65	
Vul: Both	♥ J4	♥ K107	West North East South
North HCP: 4	♦ QJ1052	♦ A97	1NT
South HCP: 14	♣ 72	♣ Q103	AP
Contract: 1N S			

Board: 308	North:	South:	
Dealer: N	♠ AK74	♠ 3	
Vul: None	♥ A6	♥ 108543	West North East South
North HCP: 15	♦ K109	♦ 6432	1NT Pass 2♦
South HCP: 7	♣ J1032	♣ AK4	Pass 2♥ AP
Contract: 2♥ N			

Board: 309	North:	South:	
Dealer: S	♠ K742	♠ J53	
Vul: NS	♥ A98	♥ Q64	West North East South
North HCP: 10	♦ J9	♦ A64	1NT
South HCP: 14	♣ Q743	♣ AK85	Pass 2♣ <sup>1</sup> Pass 2♦
Contract: 3N S			Pass 2NT Pass 3NT
			AP
			1. Stayman

Board: 310	North:	South:	
Dealer: N	♠ AQ8	♠ K764	
Vul: Both	♥ 94	♥ 1087632	West North East South
North HCP: 14	♦ A864	♦ Q9	1NT Pass 2♦
South HCP: 5	♣ KJ64	♣ 10	Pass 2♥ Pass Pass
Contract: 3♥ N			3♣ Pass Pass 3♥
			AP

Board: 311

Dealer: S

Vul: None

North HCP: 5

South HCP: 14

Contract: 2♠ E

North:

♠ 95

♥ 872

♦ 975

♣ KQ932

South:

♠ J8

♥ AK9

♦ KQ832

♣ J106

West	North	East	South
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1NT

X <sup>1</sup>	Pass	2♠	AP
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1. Cappelletti, strong

## South hands (Practice Page)

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

Board: 306	♠ K975	The opponents are silent.
Dealer: N	♥ 54	
Vul: EW	♦ J9865	Partner bids first.
HCP: 8	♣ A4	
Board: 307	♠ KQ65	The opponents are silent.
Dealer: S	♥ K107	
Vul: Both	♦ A97	You bid first.
HCP: 14	♣ Q103	
Board: 308	♠ 3	The opponents are silent.
Dealer: N	♥ 108543	
Vul: None	♦ 6432	Partner bids first.
HCP: 7	♣ AK4	
Board: 309	♠ J53	The opponents are silent.
Dealer: S	♥ Q64	
Vul: NS	♦ A64	You bid first.
HCP: 14	♣ AK85	
Board: 310	♠ K764	West Bids 3♣ if possible.
Dealer: N	♥ 1087632	
Vul: Both	♦ Q9	Partner bids first.
HCP: 5	♣ 10	
Board: 311	♠ J8	West Doubles 1NT if possible.
Dealer: S	♥ AK9	East Bids 2♠ if possible.
Vul: None	♦ KQ832	
HCP: 14	♣ J106	You bid first.

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

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ K975		1NT	AP	
Vul: EW	♥ A876	♥ 54				
North HCP: 14	♦ AK107	♦ J9865				
South HCP: 8	♣ K103	♣ A4				
Contract: 1N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 8732	♠ KQ65				1NT
Vul: Both	♥ J4	♥ K107				
North HCP: 4	♦ QJ1052	♦ A97	AP			
South HCP: 14	♣ 72	♣ Q103				
Contract: 1N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ 3		1NT	Pass	2♦
Vul: None	♥ A6	♥ 108543				
North HCP: 15	♦ K109	♦ 6432	Pass	2♥	AP	
South HCP: 7	♣ J1032	♣ AK4				
Contract: 2♥ N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ K742	♠ J53				1NT
Vul: NS	♥ A98	♥ Q64	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ J9	♦ A64	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q743	♣ AK85				
Contract: 3N S			AP			
			1. Stayman			

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K764		1NT	Pass	2♦
Vul: Both	♥ 94	♥ 1087632	Pass	2♥	Pass	Pass
North HCP: 14	♦ A864	♦ Q9	3♣	Pass	Pass	3♥
South HCP: 5	♣ KJ64	♣ 10	AP			
Contract: 3♥ N						

Board: 311

Dealer: S

Vul: None

North HCP: 5

South HCP: 14

Contract: 2♠ E

North:

♠ 95

♥ 872

♦ 975

♣ KQ932

South:

♠ J8

♥ AK9

♦ KQ832

♣ J106

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

			1NT
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X <sup>1</sup>	Pass	2♠	AP
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1. Cappelletti, strong



## North hands (Practice Page)

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

Board: 312	♠ AJ82	The opponents are silent.
Dealer: N	♥ KJ83	
Vul: NS	♦ 104	You bid first.
HCP: 14	♣ AJ5	

Board: 313	♠ 94	The opponents are silent.
Dealer: S	♥ Q97	
Vul: EW	♦ AQJ73	Partner bids first.
HCP: 9	♣ 952	

Board: 314	♠ KQ10	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: None	♦ 98	You bid first.
HCP: 15	♣ K1074	

Board: 315	♠ AQ2	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ 10942	Partner bids first.
HCP: 10	♣ 7632	

Board: 316	♠ K3	The opponents are silent.
Dealer: N	♥ 643	
Vul: EW	♦ A542	You bid first.
HCP: 14	♣ AK42	

Board: 317	♠ AQJ62	The opponents are silent.
Dealer: S	♥ 632	
Vul: Both	♦ QJ	Partner bids first.
HCP: 10	♣ 932	

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

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ Q1097		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ KJ83	♥ A64	Pass	2♥	Pass	2NT
North HCP: 14	♦ 104	♦ A932	Pass	4♠	AP	
South HCP: 10	♣ AJ5	♣ 93	1. Stayman			
Contract: 4♠ N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ KQ8				1NT
Vul: EW	♥ Q97	♥ A54				
North HCP: 9	♦ AQJ73	♦ 62	AP			
South HCP: 14	♣ 952	♣ KQ876				
Contract: 1N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A854		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AQJ10	♥ K64	Pass	2♥	Pass	3♦
North HCP: 15	♦ 98	♦ AKQ64	Pass	3NT	AP	
South HCP: 16	♣ K1074	♣ 6	1. Stayman			
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ 953				1NT
Vul: NS	♥ A6	♥ 74	Pass	2NT	Pass	3NT
North HCP: 10	♦ 10942	♦ AKQ85	AP			
South HCP: 15	♣ 7632	♣ KQJ				
Contract: 3N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AJ8654		1NT	Pass	2♥
Vul: EW	♥ 643	♥ A10	Pass	2♠	Pass	3♠
North HCP: 14	♦ A542	♦ 109	AP			
South HCP: 10	♣ AK42	♣ J87				
Contract: 3♠ N						

Board: 317

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 4♠ S

North:

♠ AQJ62

♥ 632

♦ QJ

♣ 932

South:

♠ 1075

♥ 98

♦ AK1097

♣ AK6

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

Pass	2NT	Pass	4♠
------	-----	------	----

AP			
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## South hands (Practice Page)

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

Board: 312	♠ Q1097	The opponents are silent.
Dealer: N	♥ A64	
Vul: NS	♦ A932	Partner bids first.
HCP: 10	♣ 93	

Board: 313	♠ KQ8	The opponents are silent.
Dealer: S	♥ A54	
Vul: EW	♦ 62	You bid first.
HCP: 14	♣ KQ876	

Board: 314	♠ A854	The opponents are silent.
Dealer: N	♥ K64	
Vul: None	♦ AKQ64	Partner bids first.
HCP: 16	♣ 6	

Board: 315	♠ 953	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ AKQ85	You bid first.
HCP: 15	♣ KQJ	

Board: 316	♠ AJ8654	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ 109	Partner bids first.
HCP: 10	♣ J87	

Board: 317	♠ 1075	The opponents are silent.
Dealer: S	♥ 98	
Vul: Both	♦ AK1097	You bid first.
HCP: 14	♣ AK6	

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

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ Q1097		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ KJ83	♥ A64	Pass	2♥	Pass	2NT
North HCP: 14	♦ 104	♦ A932	Pass	4♠	AP	
South HCP: 10	♣ AJ5	♣ 93				
Contract: 4♠ N			1. Stayman			

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ KQ8				1NT
Vul: EW	♥ Q97	♥ A54				
North HCP: 9	♦ AQJ73	♦ 62	AP			
South HCP: 14	♣ 952	♣ KQ876				
Contract: 1N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A854		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AQJ10	♥ K64	Pass	2♥	Pass	3♦
North HCP: 15	♦ 98	♦ AKQ64	Pass	3NT	AP	
South HCP: 16	♣ K1074	♣ 6				
Contract: 3N N			1. Stayman			

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ 953				1NT
Vul: NS	♥ A6	♥ 74	Pass	2NT	Pass	3NT
North HCP: 10	♦ 10942	♦ AKQ85	AP			
South HCP: 15	♣ 7632	♣ KQJ				
Contract: 3N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AJ8654		1NT	Pass	2♥
Vul: EW	♥ 643	♥ A10	Pass	2♠	Pass	3♠
North HCP: 14	♦ A542	♦ 109	AP			
South HCP: 10	♣ AK42	♣ J87				
Contract: 3♠ N						

Board: 317

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 4♠ S

North:

♠ AQJ62

♥ 632

♦ QJ

♣ 932

South:

♠ 1075

♥ 98

♦ AK1097

♣ AK6

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

## North hands (Practice Page)

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

Board: 318	♠ QJ93	East Bids 2♥ if possible.
Dealer: N	♥ KJ	West Bids 3♥ if possible.
Vul: NS	♦ AK97	
HCP: 14	♣ 1074	You bid first.
Board: 319	♠ KQ62	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ J852	Partner bids first.
HCP: 15	♣ AQ4	
Board: 320	♠ K32	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ A62	You bid first.
HCP: 15	♣ J9862	
Board: 321	♠ J54	East Doubles Pass if possible.
Dealer: S	♥ 5	West Bids 2NT if possible.
Vul: None	♦ 10643	
HCP: 2	♣ J10832	Partner bids first.
Board: 322	♠ Q1076	The opponents are silent.
Dealer: N	♥ AK75	
Vul: NS	♦ Q8	You bid first.
HCP: 15	♣ KJ6	
Board: 323	♠ AK10764	The opponents are silent.
Dealer: S	♥ KQ986	
Vul: Both	♦ J	Partner bids first.
HCP: 16	♣ K	

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

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ QJ93	♠ 842		1NT	2♥ <sup>1</sup>	3♣ <sup>2</sup>
Vul: NS	♥ KJ	♥ A10	3♥	4♦	AP	
North HCP: 14	♦ AK97	♦ J1086542	1. Cappelletti, 5M-4m			
South HCP: 7	♣ 1074	♣ Q	2. Rubensohl after 1NT			
Contract: 4♦ N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ KQ62	♠ A4				1NT
Vul: EW	♥ K2	♥ Q764	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 15	♦ J852	♦ AK96	Pass	3NT	AP	
South HCP: 14	♣ AQ4	♣ J83	1. Stayman			
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ A1065		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AK	♥ 852	Pass	2♦	Pass	2NT
North HCP: 15	♦ A62	♦ KQ943	Pass	3NT	AP	
South HCP: 9	♣ J9862	♣ 4	1. Stayman			
Contract: 3N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ AQ8				1NT
Vul: None	♥ 5	♥ AQ62	Pass	Pass	X <sup>1</sup>	Pass
North HCP: 2	♦ 10643	♦ Q72	2NT	AP		
South HCP: 14	♣ J10832	♣ 765	1. Cappelletti, strong			
Contract: 2N W						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ Q1076	♠ 943				
Vul: NS	♥ AK75	♥ J86		1NT	AP	
North HCP: 15	♦ Q8	♦ J765				
South HCP: 4	♣ KJ6	♣ Q72				
Contract: 1N N						



Board: 323

Dealer: S

Vul: Both

North HCP: 16

South HCP: 14

Contract: 7N S

North:

♠ AK10764

♥ KQ986

♦ J

♣ K

South:

♠ J95

♥ AJ

♦ A96

♣ A10963

West	North	East	South
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Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣
------	------------------	------	----

Pass	5♦	Pass	5NT
------	----	------	-----

Pass	7NT	AP	
------	-----	----	--

1. Texas

2. Blackwood 0314, for ♠

## South hands (Practice Page)

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

Board: 318	♠ 842	East Bids 2♥ if possible.
Dealer: N	♥ A10	West Bids 3♥ if possible.
Vul: NS	♦ J1086542	
HCP: 7	♣ Q	Partner bids first.
Board: 319	♠ A4	The opponents are silent.
Dealer: S	♥ Q764	
Vul: EW	♦ AK96	You bid first.
HCP: 14	♣ J83	
Board: 320	♠ A1065	The opponents are silent.
Dealer: N	♥ 852	
Vul: Both	♦ KQ943	Partner bids first.
HCP: 9	♣ 4	
Board: 321	♠ AQ8	East Doubles Pass if possible.
Dealer: S	♥ AQ62	West Bids 2NT if possible.
Vul: None	♦ Q72	
HCP: 14	♣ 765	You bid first.
Board: 322	♠ 943	The opponents are silent.
Dealer: N	♥ J86	
Vul: NS	♦ J765	Partner bids first.
HCP: 4	♣ Q72	
Board: 323	♠ J95	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ A96	You bid first.
HCP: 14	♣ A10963	

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

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ QJ93	♠ 842		1NT	2♥ <sup>1</sup>	3♣ <sup>2</sup>
Vul: NS	♥ KJ	♥ A10	3♥	4♦	AP	
North HCP: 14	♦ AK97	♦ J1086542	1. Cappelletti, 5M-4m			
South HCP: 7	♣ 1074	♣ Q	2. Rubensohl after 1NT			
Contract: 4♦ N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ KQ62	♠ A4				1NT
Vul: EW	♥ K2	♥ Q764	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 15	♦ J852	♦ AK96	Pass	3NT	AP	
South HCP: 14	♣ AQ4	♣ J83	1. Stayman			
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ A1065		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AK	♥ 852	Pass	2♦	Pass	2NT
North HCP: 15	♦ A62	♦ KQ943	Pass	3NT	AP	
South HCP: 9	♣ J9862	♣ 4	1. Stayman			
Contract: 3N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ AQ8				1NT
Vul: None	♥ 5	♥ AQ62	Pass	Pass	X <sup>1</sup>	Pass
North HCP: 2	♦ 10643	♦ Q72	2NT	AP		
South HCP: 14	♣ J10832	♣ 765	1. Cappelletti, strong			
Contract: 2N W						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ Q1076	♠ 943				
Vul: NS	♥ AK75	♥ J86		1NT	AP	
North HCP: 15	♦ Q8	♦ J765				
South HCP: 4	♣ KJ6	♣ Q72				
Contract: 1N N						

Board: 323

Dealer: S

Vul: Both

North HCP: 16

South HCP: 14

Contract: 7N S

North:

♠ AK10764

♥ KQ986

♦ J

♣ K

South:

♠ J95

♥ AJ

♦ A96

♣ A10963

West	North	East	South
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Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣
------	------------------	------	----

Pass	5♦	Pass	5NT
------	----	------	-----

Pass	7NT	AP	
------	-----	----	--

1. Texas

2. Blackwood 0314, for ♠

## North hands (Practice Page)

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

Board: 324	♠ A654	The opponents are silent.
Dealer: N	♥ Q4	
Vul: None	♦ AQ87	You bid first.
HCP: 14	♣ Q83	

Board: 325	♠ J986	West Bids 3♥ if possible.
Dealer: S	♥ 9	
Vul: NS	♦ KQ108	Partner bids first.
HCP: 7	♣ J762	

Board: 326	♠ A863	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ J4	You bid first.
HCP: 15	♣ A1073	

Board: 327	♠ QJ65	The opponents are silent.
Dealer: S	♥ J2	
Vul: None	♦ J642	Partner bids first.
HCP: 7	♣ Q54	

Board: 328	♠ AQ	The opponents are silent.
Dealer: N	♥ 962	
Vul: EW	♦ AK43	You bid first.
HCP: 15	♣ Q432	

Board: 329	♠ AQ102	The opponents are silent.
Dealer: S	♥ J3	
Vul: Both	♦ QJ92	Partner bids first.
HCP: 12	♣ Q96	

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

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ 1073		1NT	AP	
Vul: None	♥ Q4	♥ J6				
North HCP: 14	♦ AQ87	♦ K10654				
South HCP: 4	♣ Q83	♣ 1042				
Contract: 1N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J986	♠ AK7				1NT
Vul: NS	♥ 9	♥ A10				
North HCP: 7	♦ KQ108	♦ 7652	3♥	AP		
South HCP: 15	♣ J762	♣ A843				
Contract: 3♥ W						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ A863	♠ 7542		1NT	AP	
Vul: EW	♥ AQ7	♥ 1092				
North HCP: 15	♦ J4	♦ 2				
South HCP: 2	♣ A1073	♣ Q9865				
Contract: 1N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ QJ65	♠ AK94				1NT
Vul: None	♥ J2	♥ 654				
North HCP: 7	♦ J642	♦ A73	AP			
South HCP: 14	♣ Q54	♣ K103				
Contract: 1N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 874		1NT	Pass	2♦
Vul: EW	♥ 962	♥ KJ1075				
North HCP: 15	♦ AK43	♦ 65	Pass	2♥	AP	
South HCP: 8	♣ Q432	♣ A107				
Contract: 2♥ N						

Board: 329

Dealer: S

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ AQ102

♥ J3

♦ QJ92

♣ Q96

South:

♠ 973

♥ AK64

♦ A65

♣ K32

West	North	East	South
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			1NT
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Pass	2♣ <sup>1</sup>	Pass	2♥
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Pass	3NT	AP	
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1. Stayman

## South hands (Practice Page)

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

Board: 324	♠ 1073	The opponents are silent.
Dealer: N	♥ J6	
Vul: None	♦ K10654	Partner bids first.
HCP: 4	♣ 1042	

Board: 325	♠ AK7	West Bids 3♥ if possible.
Dealer: S	♥ A10	
Vul: NS	♦ 7652	You bid first.
HCP: 15	♣ A843	

Board: 326	♠ 7542	The opponents are silent.
Dealer: N	♥ 1092	
Vul: EW	♦ 2	Partner bids first.
HCP: 2	♣ Q9865	

Board: 327	♠ AK94	The opponents are silent.
Dealer: S	♥ 654	
Vul: None	♦ A73	You bid first.
HCP: 14	♣ K103	

Board: 328	♠ 874	The opponents are silent.
Dealer: N	♥ KJ1075	
Vul: EW	♦ 65	Partner bids first.
HCP: 8	♣ A107	

Board: 329	♠ 973	The opponents are silent.
Dealer: S	♥ AK64	
Vul: Both	♦ A65	You bid first.
HCP: 14	♣ K32	



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

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ 1073		1NT	AP	
Vul: None	♥ Q4	♥ J6				
North HCP: 14	♦ AQ87	♦ K10654				
South HCP: 4	♣ Q83	♣ 1042				
Contract: 1N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J986	♠ AK7				1NT
Vul: NS	♥ 9	♥ A10				
North HCP: 7	♦ KQ108	♦ 7652	3♥	AP		
South HCP: 15	♣ J762	♣ A843				
Contract: 3♥ W						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ A863	♠ 7542		1NT	AP	
Vul: EW	♥ AQ7	♥ 1092				
North HCP: 15	♦ J4	♦ 2				
South HCP: 2	♣ A1073	♣ Q9865				
Contract: 1N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ QJ65	♠ AK94				1NT
Vul: None	♥ J2	♥ 654				
North HCP: 7	♦ J642	♦ A73	AP			
South HCP: 14	♣ Q54	♣ K103				
Contract: 1N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 874		1NT	Pass	2♦
Vul: EW	♥ 962	♥ KJ1075				
North HCP: 15	♦ AK43	♦ 65	Pass	2♥	AP	
South HCP: 8	♣ Q432	♣ A107				
Contract: 2♥ N						

Board: 329

Dealer: S

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ AQ102

♥ J3

♦ QJ92

♣ Q96

South:

♠ 973

♥ AK64

♦ A65

♣ K32

West	North	East	South
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			1NT
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Pass	2♣ <sup>1</sup>	Pass	2♥
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Pass	3NT	AP	
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1. Stayman

## North hands (Practice Page)

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

Board: 330	♠ J82	West Bids 3♠ if possible.
Dealer: N	♥ AQ6	East Bids 4♠ if possible.
Vul: NS	♦ AKJ95	
HCP: 15	♣ 94	You bid first.

Board: 331	♠ J4	East Bids 3♣ if possible.
Dealer: S	♥ QJ732	
Vul: EW	♦ K8642	Partner bids first.
HCP: 7	♣ 6	

Board: 332	♠ A105	The opponents are silent.
Dealer: N	♥ K83	
Vul: Both	♦ A4	You bid first.
HCP: 15	♣ A9654	

Board: 333	♠ QJ763	East Bids 2♠ if possible.
Dealer: S	♥ 10	West Bids 3♥ if possible.
Vul: EW	♦ AQ97	
HCP: 9	♣ 532	Partner bids first.

Board: 334	♠ KJ4	West Bids 2♠ if possible.
Dealer: N	♥ A843	East Bids 2NT if possible.
Vul: None	♦ A85	West Bids 3♣ if possible.
HCP: 15	♣ QJ2	You bid first.

Board: 335	♠ 982	West Bids 2♣ if possible.
Dealer: S	♥ J94	East Bids 2♦ if possible.
Vul: NS	♦ 8754	West Bids 2♥ if possible.
HCP: 5	♣ A72	Partner bids first.

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

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ —		1NT	Pass	Pass
Vul: NS	♥ AQ6	♥ 9532				
North HCP: 15	♦ AKJ95	♦ Q1084	3♠	Pass	4♠	AP
South HCP: 5	♣ 94	♣ K8632				
Contract: 4♠ W						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ KQ86				1NT
Vul: EW	♥ QJ732	♥ K54				
North HCP: 7	♦ K8642	♦ AQ95	Pass	2♦	3♣	AP
South HCP: 14	♣ 6	♣ 94				
Contract: 3♣ E						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ K4		1NT	Pass	3NT
Vul: Both	♥ K83	♥ Q109				
North HCP: 15	♦ A4	♦ K109	AP			
South HCP: 12	♣ A9654	♣ KJ832				
Contract: 3N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ QJ763	♠ AK9				1NT
Vul: EW	♥ 10	♥ 62	Pass	2♥	2♠ <sup>1</sup>	Pass
North HCP: 9	♦ AQ97	♦ KJ54	3♥	AP		
South HCP: 14	♣ 532	♣ QJ64				
Contract: 3♥ W						

1. Michaels Cuebid

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q10952		1NT	Pass	2♥
Vul: None	♥ A843	♥ 2	2♠ <sup>1</sup>	X	2NT <sup>2</sup>	Pass
North HCP: 15	♦ A85	♦ 109742	3♣	Pass	Pass	3♠
South HCP: 5	♣ QJ2	♣ K3	AP			
Contract: 3♠ S						

1. Michaels Cuebid  
2. to the partner's longer

Board: 335

Dealer: S

Vul: NS

North HCP: 5

South HCP: 14

Contract: 2♥ W

North:

♠ 982

♥ J94

♦ 8754

♣ A72

South:

♠ K1043

♥ Q5

♦ AKJ

♣ J653

West North East South

1NT

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

2♥ AP

1. Cappelletti, any 6+suit

2. automat

## South hands (Practice Page)

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

Board: 330	♠ —	West Bids 3♠ if possible.
Dealer: N	♥ 9532	East Bids 4♠ if possible.
Vul: NS	♦ Q1084	
HCP: 5	♣ K8632	Partner bids first.

Board: 331	♠ KQ86	East Bids 3♣ if possible.
Dealer: S	♥ K54	
Vul: EW	♦ AQ95	You bid first.
HCP: 14	♣ 94	

Board: 332	♠ K4	The opponents are silent.
Dealer: N	♥ Q109	
Vul: Both	♦ K109	Partner bids first.
HCP: 12	♣ KJ832	

Board: 333	♠ AK9	East Bids 2♠ if possible.
Dealer: S	♥ 62	West Bids 3♥ if possible.
Vul: EW	♦ KJ54	
HCP: 14	♣ QJ64	You bid first.

Board: 334	♠ Q10952	West Bids 2♠ if possible.
Dealer: N	♥ 2	East Bids 2NT if possible.
Vul: None	♦ 109742	West Bids 3♣ if possible.
HCP: 5	♣ K3	Partner bids first.

Board: 335	♠ K1043	West Bids 2♣ if possible.
Dealer: S	♥ Q5	East Bids 2♦ if possible.
Vul: NS	♦ AKJ	West Bids 2♥ if possible.
HCP: 14	♣ J653	You bid first.

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

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ —		1NT	Pass	Pass
Vul: NS	♥ AQ6	♥ 9532				
North HCP: 15	♦ AKJ95	♦ Q1084	3♠	Pass	4♠	AP
South HCP: 5	♣ 94	♣ K8632				
Contract: 4♠ W						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ KQ86				1NT
Vul: EW	♥ QJ732	♥ K54				
North HCP: 7	♦ K8642	♦ AQ95	Pass	2♦	3♣	AP
South HCP: 14	♣ 6	♣ 94				
Contract: 3♣ E						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ K4		1NT	Pass	3NT
Vul: Both	♥ K83	♥ Q109				
North HCP: 15	♦ A4	♦ K109	AP			
South HCP: 12	♣ A9654	♣ KJ832				
Contract: 3N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ QJ763	♠ AK9				1NT
Vul: EW	♥ 10	♥ 62	Pass	2♥	2♠ <sup>1</sup>	Pass
North HCP: 9	♦ AQ97	♦ KJ54	3♥	AP		
South HCP: 14	♣ 532	♣ QJ64				
Contract: 3♥ W						

1. Michaels Cuebid

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q10952		1NT	Pass	2♥
Vul: None	♥ A843	♥ 2	2♠ <sup>1</sup>	X	2NT <sup>2</sup>	Pass
North HCP: 15	♦ A85	♦ 109742	3♣	Pass	Pass	3♠
South HCP: 5	♣ QJ2	♣ K3	AP			
Contract: 3♠ S						

1. Michaels Cuebid  
2. to the partner's longer

Board: 335

Dealer: S

Vul: NS

North HCP: 5

South HCP: 14

Contract: 2♥ W

North:

♠ 982

♥ J94

♦ 8754

♣ A72

South:

♠ K1043

♥ Q5

♦ AKJ

♣ J653

West North East South

1NT

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

2♥ AP

1. Cappelletti, any 6+suit

2. automat



## North hands (Practice Page)

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

Board: 336	♠ Q9652	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ AQ	You bid first.
HCP: 14	♣ Q94	

Board: 337	♠ A972	The opponents are silent.
Dealer: S	♥ A10952	
Vul: None	♦ J	Partner bids first.
HCP: 13	♣ A102	

Board: 338	♠ J976	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ AJ54	You bid first.
HCP: 14	♣ A92	

Board: 339	♠ J10653	West Bids 2♣ if possible.
Dealer: S	♥ 8762	East Bids 2♦ if possible.
Vul: NS	♦ AJ	
HCP: 6	♣ 75	Partner bids first.

Board: 340	♠ Q642	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ QJ6	You bid first.
HCP: 14	♣ A1053	

Board: 341	♠ AJ965	The opponents are silent.
Dealer: S	♥ 109843	
Vul: Both	♦ 964	Partner bids first.
HCP: 5	♣ —	

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

Board: 336

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 4♠ S

North:

♠ Q9652

♥ A103

♦ AQ

♣ Q94

South:

♠ 874

♥ K964

♦ K10

♣ A1083

West North East South

1NT Pass 2♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3♠

Pass 3NT Pass 4♠

AP

1. Stayman

2. artificial

Board: 337

Dealer: S

Vul: None

North HCP: 13

South HCP: 15

Contract: 4♥ S

North:

♠ A972

♥ A10952

♦ J

♣ A102

South:

♠ J53

♥ KQ8

♦ A94

♣ KQ43

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♠<sup>2</sup> Pass 4♥

AP

1. Stayman

2. SMOLEN

Board: 338

Dealer: N

Vul: NS

North HCP: 14

South HCP: 6

Contract: 1N N

North:

♠ J976

♥ A3

♦ AJ54

♣ A92

South:

♠ 1084

♥ 854

♦ KQ10

♣ J1064

West North East South

1NT AP

Board: 339

Dealer: S

Vul: NS

North HCP: 6

South HCP: 15

Contract: 2♦ E

North:

♠ J10653

♥ 8762

♦ AJ

♣ 75

South:

♠ A9

♥ 1095

♦ Q52

♣ AKQ94

West North East South

1NT

2♣<sup>1</sup> Pass 2♦<sup>2</sup> AP

1. Cappelletti, any 6+suit

2. automat

Board: 340

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 1N N

North:

♠ Q642

♥ KQ

♦ QJ6

♣ A1053

South:

♠ 9

♥ J652

♦ K10954

♣ QJ6

West North East South

1NT AP

Board: 341

Dealer: S

Vul: Both

North HCP: 5

South HCP: 14

Contract: 2♠ S

North:

♠ AJ965

♥ 109843

♦ 964

♣ —

South:

♠ 872

♥ AK62

♦ K105

♣ A96

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

1NT

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

AP

## South hands (Practice Page)

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

Board: 336	♠ 874	The opponents are silent.
Dealer: N	♥ K964	
Vul: None	♦ K10	Partner bids first.
HCP: 10	♣ A1083	

Board: 337	♠ J53	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: None	♦ A94	You bid first.
HCP: 15	♣ KQ43	

Board: 338	♠ 1084	The opponents are silent.
Dealer: N	♥ 854	
Vul: NS	♦ KQ10	Partner bids first.
HCP: 6	♣ J1064	

Board: 339	♠ A9	West Bids 2♣ if possible.
Dealer: S	♥ 1095	East Bids 2♦ if possible.
Vul: NS	♦ Q52	
HCP: 15	♣ AKQ94	You bid first.

Board: 340	♠ 9	The opponents are silent.
Dealer: N	♥ J652	
Vul: EW	♦ K10954	Partner bids first.
HCP: 7	♣ QJ6	

Board: 341	♠ 872	The opponents are silent.
Dealer: S	♥ AK62	
Vul: Both	♦ K105	You bid first.
HCP: 14	♣ A96	

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

Board: 336

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 4♠ S

North:

♠ Q9652

♥ A103

♦ AQ

♣ Q94

South:

♠ 874

♥ K964

♦ K10

♣ A1083

West North East South

1NT Pass 2♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3♠

Pass 3NT Pass 4♠

AP

1. Stayman

2. artificial

Board: 337

Dealer: S

Vul: None

North HCP: 13

South HCP: 15

Contract: 4♥ S

North:

♠ A972

♥ A10952

♦ J

♣ A102

South:

♠ J53

♥ KQ8

♦ A94

♣ KQ43

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♠<sup>2</sup> Pass 4♥

AP

1. Stayman

2. SMOLEN

Board: 338

Dealer: N

Vul: NS

North HCP: 14

South HCP: 6

Contract: 1N N

North:

♠ J976

♥ A3

♦ AJ54

♣ A92

South:

♠ 1084

♥ 854

♦ KQ10

♣ J1064

West North East South

1NT AP

Board: 339

Dealer: S

Vul: NS

North HCP: 6

South HCP: 15

Contract: 2♦ E

North:

♠ J10653

♥ 8762

♦ AJ

♣ 75

South:

♠ A9

♥ 1095

♦ Q52

♣ AKQ94

West North East South

1NT

2♣<sup>1</sup> Pass 2♦<sup>2</sup> AP

1. Cappelletti, any 6+suit

2. automat

Board: 340

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 1N N

North:

♠ Q642

♥ KQ

♦ QJ6

♣ A1053

South:

♠ 9

♥ J652

♦ K10954

♣ QJ6

West North East South

1NT AP

Board: 341

Dealer: S

Vul: Both

North HCP: 5

South HCP: 14

Contract: 2♠ S

North:

♠ AJ965

♥ 109843

♦ 964

♣ —

South:

♠ 872

♥ AK62

♦ K105

♣ A96

West	North	East	South
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1NT

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

AP

## North hands (Practice Page)

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

Board: 342	♠ KJ72	The opponents are silent.
Dealer: N	♥ KJ87	
Vul: EW	♦ A6	You bid first.
HCP: 15	♣ K63	
Board: 343	♠ AK107	The opponents are silent.
Dealer: S	♥ J654	
Vul: Both	♦ Q76	Partner bids first.
HCP: 14	♣ KJ	
Board: 344	♠ AK97	The opponents are silent.
Dealer: N	♥ 10543	
Vul: None	♦ A95	You bid first.
HCP: 15	♣ A2	
Board: 345	♠ AJ2	The opponents are silent.
Dealer: S	♥ AK2	
Vul: Both	♦ 9842	Partner bids first.
HCP: 13	♣ J102	
Board: 346	♠ AKJ8	The opponents are silent.
Dealer: N	♥ Q1082	
Vul: NS	♦ A5	You bid first.
HCP: 15	♣ J96	
Board: 347	♠ KJ10862	East Doubles 4♥ if possible.
Dealer: S	♥ —	
Vul: EW	♦ KQ4	Partner bids first.
HCP: 11	♣ Q987	

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

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ KJ72	♠ Q1085		1NT	Pass	2♣ <sup>1</sup>
Vul: EW	♥ KJ87	♥ —	Pass	2♥	Pass	2NT
North HCP: 15	♦ A6	♦ J1032	Pass	4♠	AP	
South HCP: 10	♣ K63	♣ AQJ54				
Contract: 4♠ N			1. Stayman			

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ AK107	♠ 632				1NT
Vul: Both	♥ J654	♥ AK97	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 14	♦ Q76	♦ K94	Pass	4♥	AP	
South HCP: 14	♣ KJ	♣ A43				
Contract: 4♥ S			1. Stayman			

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ Q642				
Vul: None	♥ 10543	♥ AJ86		1NT	AP	
North HCP: 15	♦ A95	♦ 6				
South HCP: 8	♣ A2	♣ J1065				
Contract: 1N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ Q1065				1NT
Vul: Both	♥ AK2	♥ QJ4				
North HCP: 13	♦ 9842	♦ AQJ5	Pass	3NT	AP	
South HCP: 15	♣ J102	♣ K5				
Contract: 3N S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 42		1NT	Pass	2♦
Vul: NS	♥ Q1082	♥ AK9763	Pass	3♥ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ A5	♦ Q962	AP			
South HCP: 9	♣ J96	♣ 8				
Contract: 4♥ N			1. Super acceptance after NT			



Board: 347

Dealer: S

Vul: EW

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ KJ10862

♥ —

♦ KQ4

♣ Q987

South:

♠ Q75

♥ AQ642

♦ A105

♣ K5

West North East South

1NT

Pass 4♥<sup>1</sup> X 4♠

AP

1. Texas

## South hands (Practice Page)

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

Board: 342	♠ Q1085	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ J1032	Partner bids first.
HCP: 10	♣ AQJ54	
Board: 343	♠ 632	The opponents are silent.
Dealer: S	♥ AK97	
Vul: Both	♦ K94	You bid first.
HCP: 14	♣ A43	
Board: 344	♠ Q642	The opponents are silent.
Dealer: N	♥ AJ86	
Vul: None	♦ 6	Partner bids first.
HCP: 8	♣ J1065	
Board: 345	♠ Q1065	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: Both	♦ AQJ5	You bid first.
HCP: 15	♣ K5	
Board: 346	♠ 42	The opponents are silent.
Dealer: N	♥ AK9763	
Vul: NS	♦ Q962	Partner bids first.
HCP: 9	♣ 8	
Board: 347	♠ Q75	East Doubles 4♥ if possible.
Dealer: S	♥ AQ642	
Vul: EW	♦ A105	You bid first.
HCP: 15	♣ K5	

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

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ KJ72	♠ Q1085		1NT	Pass	2♣ <sup>1</sup>
Vul: EW	♥ KJ87	♥ —	Pass	2♥	Pass	2NT
North HCP: 15	♦ A6	♦ J1032	Pass	4♠	AP	
South HCP: 10	♣ K63	♣ AQJ54				
Contract: 4♠ N						1. Stayman

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ AK107	♠ 632				1NT
Vul: Both	♥ J654	♥ AK97	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 14	♦ Q76	♦ K94	Pass	4♥	AP	
South HCP: 14	♣ KJ	♣ A43				
Contract: 4♥ S						1. Stayman

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ Q642				
Vul: None	♥ 10543	♥ AJ86		1NT	AP	
North HCP: 15	♦ A95	♦ 6				
South HCP: 8	♣ A2	♣ J1065				
Contract: 1N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ Q1065				1NT
Vul: Both	♥ AK2	♥ QJ4				
North HCP: 13	♦ 9842	♦ AQJ5	Pass	3NT	AP	
South HCP: 15	♣ J102	♣ K5				
Contract: 3N S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 42		1NT	Pass	2♦
Vul: NS	♥ Q1082	♥ AK9763	Pass	3♥ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ A5	♦ Q962	AP			
South HCP: 9	♣ J96	♣ 8				
Contract: 4♥ N						1. Super acceptance after NT

Board: 347

Dealer: S

Vul: EW

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ KJ10862

♥ —

♦ KQ4

♣ Q987

South:

♠ Q75

♥ AQ642

♦ A105

♣ K5

West North East South

1NT

Pass 4♥<sup>1</sup> X 4♠

AP

1. Texas

## North hands (Practice Page)

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

Board: 348	♠ AK5	The opponents are silent.
Dealer: N	♥ A1095	
Vul: None	♦ A765	You bid first.
HCP: 15	♣ 108	
Board: 349	♠ 10	The opponents are silent.
Dealer: S	♥ Q752	
Vul: NS	♦ Q2	Partner bids first.
HCP: 13	♣ AKQ852	
Board: 350	♠ Q3	East Bids 3♠ if possible.
Dealer: N	♥ A108	
Vul: EW	♦ AK1075	You bid first.
HCP: 15	♣ Q63	
Board: 351	♠ A764	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ Q7652	Partner bids first.
HCP: 9	♣ 98	
Board: 352	♠ AK74	East Doubles 2♠ if possible.
Dealer: N	♥ 754	West Bids 3♥ if possible.
Vul: NS	♦ A53	
HCP: 14	♣ K75	You bid first.
Board: 353	♠ J93	The opponents are silent.
Dealer: S	♥ 53	
Vul: EW	♦ AK987	Partner bids first.
HCP: 8	♣ 842	

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

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 76432		1NT	Pass	2♥
Vul: None	♥ A1095	♥ J4				
North HCP: 15	♦ A765	♦ KQ10	Pass	2♠	AP	
South HCP: 6	♣ 108	♣ 654				
Contract: 2♠ N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KQJ2				1NT
Vul: NS	♥ Q752	♥ K84	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ Q2	♦ AJ73	AP			
South HCP: 14	♣ AKQ852	♣ 94	1. Splinter			
Contract: 3N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A		1NT	3♠	4♥
Vul: EW	♥ A108	♥ KJ9652				
North HCP: 15	♦ AK1075	♦ J8	AP			
South HCP: 13	♣ Q63	♣ A987				
Contract: 4♥ S						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ A764	♠ Q1092				1NT
Vul: Both	♥ K3	♥ A62				
North HCP: 9	♦ Q7652	♦ K9	AP			
South HCP: 14	♣ 98	♣ AJ102				
Contract: 1N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ Q10982		1NT	Pass	2♥
Vul: NS	♥ 754	♥ Q10				
North HCP: 14	♦ A53	♦ Q7	Pass	2♠	X	Pass
South HCP: 7	♣ K75	♣ J984	3♥	AP		
Contract: 3♥ W						

Board: 353

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 1N S

North:

♠ J93

♥ 53

♦ AK987

♣ 842

South:

♠ AK8

♥ QJ10

♦ J543

♣ KJ9

West North East South

1NT

AP

## South hands (Practice Page)

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

Board: 348	♠ 76432	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ KQ10	Partner bids first.
HCP: 6	♣ 654	

Board: 349	♠ KQJ2	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ AJ73	You bid first.
HCP: 14	♣ 94	

Board: 350	♠ A	East Bids 3♠ if possible.
Dealer: N	♥ KJ9652	
Vul: EW	♦ J8	Partner bids first.
HCP: 13	♣ A987	

Board: 351	♠ Q1092	The opponents are silent.
Dealer: S	♥ A62	
Vul: Both	♦ K9	You bid first.
HCP: 14	♣ AJ102	

Board: 352	♠ Q10982	East Doubles 2♠ if possible.
Dealer: N	♥ Q10	West Bids 3♥ if possible.
Vul: NS	♦ Q7	
HCP: 7	♣ J984	Partner bids first.

Board: 353	♠ AK8	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ J543	You bid first.
HCP: 15	♣ KJ9	



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

Board: 348

Dealer: N

Vul: None

North HCP: 15

South HCP: 6

Contract: 2♠ N

North:

♠ AK5

♥ A1095

♦ A765

♣ 108

South:

♠ 76432

♥ J4

♦ KQ10

♣ 654

West North East South

1NT Pass 2♥

Pass 2♠ AP

Board: 349

Dealer: S

Vul: NS

North HCP: 13

South HCP: 14

Contract: 3N S

North:

♠ 10

♥ Q752

♦ Q2

♣ AKQ852

South:

♠ KQJ2

♥ K84

♦ AJ73

♣ 94

West North East South

1NT

Pass 3♠<sup>1</sup> Pass 3NT

AP

1. Splinter

Board: 350

Dealer: N

Vul: EW

North HCP: 15

South HCP: 13

Contract: 4♥ S

North:

♠ Q3

♥ A108

♦ AK1075

♣ Q63

South:

♠ A

♥ KJ9652

♦ J8

♣ A987

West North East South

1NT 3♠ 4♥

AP

Board: 351

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1N S

North:

♠ A764

♥ K3

♦ Q7652

♣ 98

South:

♠ Q1092

♥ A62

♦ K9

♣ AJ102

West North East South

1NT

AP

Board: 352

Dealer: N

Vul: NS

North HCP: 14

South HCP: 7

Contract: 3♥ W

North:

♠ AK74

♥ 754

♦ A53

♣ K75

South:

♠ Q10982

♥ Q10

♦ Q7

♣ J984

West North East South

1NT Pass 2♥

Pass 2♠ X Pass

3♥ AP

Board: 353

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 1N S

North:

♠ J93

♥ 53

♦ AK987

♣ 842

South:

♠ AK8

♥ QJ10

♦ J543

♣ KJ9

West North East South

1NT

AP

## North hands (Practice Page)

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

Board: 354	♠ Q2	West Bids 2♠ if possible.
Dealer: N	♥ A96	East Bids 3♠ if possible.
Vul: Both	♦ AQ73	
HCP: 15	♣ K752	You bid first.

Board: 355	♠ KQ10432	The opponents are silent.
Dealer: S	♥ 92	
Vul: None	♦ A73	Partner bids first.
HCP: 9	♣ 76	

Board: 356	♠ 9542	East Bids 2♦ if possible.
Dealer: N	♥ A65	West Bids 2♥ if possible.
Vul: EW	♦ AK108	
HCP: 15	♣ A9	You bid first.

Board: 357	♠ 9	The opponents are silent.
Dealer: S	♥ Q9653	
Vul: Both	♦ J7632	Partner bids first.
HCP: 9	♣ AQ	

Board: 358	♠ A83	The opponents are silent.
Dealer: N	♥ A982	
Vul: NS	♦ QJ3	You bid first.
HCP: 15	♣ A109	

Board: 359	♠ AQ987	The opponents are silent.
Dealer: S	♥ Q82	
Vul: None	♦ A10	Partner bids first.
HCP: 12	♣ 762	

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

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ 10		1NT	Pass	2♦
Vul: Both	♥ A96	♥ QJ1054				
North HCP: 15	♦ AQ73	♦ 65	2♠	Pass	3♠	AP
South HCP: 8	♣ K752	♣ AJ1086				
Contract: 3♠ W						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ KQ10432	♠ AJ8				1NT
Vul: None	♥ 92	♥ KQ7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ A73	♦ K542	AP			
South HCP: 14	♣ 76	♣ J83	1. Texas			
Contract: 4♠ S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ 9542	♠ QJ76		1NT	2♦ <sup>1</sup>	Pass
Vul: EW	♥ A65	♥ 94	2♥	Pass	Pass	3♣
North HCP: 15	♦ AK108	♦ 95	AP			
South HCP: 8	♣ A9	♣ KQ1075	1. Cappelletti, both majors			
Contract: 3♣ S						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ42				1NT
Vul: Both	♥ Q9653	♥ A10	Pass	2♦	Pass	2♥
North HCP: 9	♦ J7632	♦ KQ4				
South HCP: 14	♣ AQ	♣ 10743	Pass	2NT	Pass	3NT
Contract: 3NT S			AP			

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ Q2				
Vul: NS	♥ A982	♥ J10		1NT	AP	
North HCP: 15	♦ QJ3	♦ A9654				
South HCP: 9	♣ A109	♣ Q865				
Contract: 1NT N						

Board: 359

Dealer: S

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ AQ987

♥ Q82

♦ A10

♣ 762

South:

♠ KJ103

♥ 43

♦ KJ9

♣ AK94

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

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

Pass	2♥	Pass	3♠ <sup>1</sup>
------	----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. Super acceptance after NT

## South hands (Practice Page)

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

Board: 354	♠ 10	West Bids 2♠ if possible.
Dealer: N	♥ QJ1054	East Bids 3♠ if possible.
Vul: Both	♦ 65	
HCP: 8	♣ AJ1086	Partner bids first.

Board: 355	♠ AJ8	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: None	♦ K542	You bid first.
HCP: 14	♣ J83	

Board: 356	♠ QJ76	East Bids 2♦ if possible.
Dealer: N	♥ 94	West Bids 2♥ if possible.
Vul: EW	♦ 95	
HCP: 8	♣ KQ1075	Partner bids first.

Board: 357	♠ AJ42	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ KQ4	You bid first.
HCP: 14	♣ 10743	

Board: 358	♠ Q2	The opponents are silent.
Dealer: N	♥ J10	
Vul: NS	♦ A9654	Partner bids first.
HCP: 9	♣ Q865	

Board: 359	♠ KJ103	The opponents are silent.
Dealer: S	♥ 43	
Vul: None	♦ KJ9	You bid first.
HCP: 15	♣ AK94	

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

Board: 354

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♠ W

North:

♠ Q2

♥ A96

♦ AQ73

♣ K752

South:

♠ 10

♥ QJ1054

♦ 65

♣ AJ1086

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

Board: 355

Dealer: S

Vul: None

North HCP: 9

South HCP: 14

Contract: 4♠ S

North:

♠ KQ10432

♥ 92

♦ A73

♣ 76

South:

♠ AJ8

♥ KQ7

♦ K542

♣ J83

West	North	East	South
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 356

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♣ S

North:

♠ 9542

♥ A65

♦ AK108

♣ A9

South:

♠ QJ76

♥ 94

♦ 95

♣ KQ1075

West	North	East	South
	1NT	2♦ <sup>1</sup>	Pass
2♥	Pass	Pass	3♣
AP			
1. Cappelletti, both majors			

Board: 357

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 3N S

North:

♠ 9

♥ Q9653

♦ J7632

♣ AQ

South:

♠ AJ42

♥ A10

♦ KQ4

♣ 10743

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

Board: 358

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 1N N

North:

♠ A83

♥ A982

♦ QJ3

♣ A109

South:

♠ Q2

♥ J10

♦ A9654

♣ Q865

West	North	East	South
	1NT	AP	

Board: 359

Dealer: S

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ AQ987

♥ Q82

♦ A10

♣ 762

South:

♠ KJ103

♥ 43

♦ KJ9

♣ AK94

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

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

Pass	2♥	Pass	3♠ <sup>1</sup>
------	----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. Super acceptance after NT



## North hands (Practice Page)

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

Board: 360  
Dealer: N  
Vul: NS  
HCP: 15

♠ A97  
♥ K642  
♦ AK72  
♣ J8

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

You bid first.

Board: 361  
Dealer: S  
Vul: NS  
HCP: 12

♠ Q52  
♥ J972  
♦ J  
♣ AKJ107

West Bids 2♦ if possible.

Partner bids first.

Board: 362  
Dealer: N  
Vul: EW  
HCP: 15

♠ AQ7  
♥ Q952  
♦ KJ7  
♣ K86

The opponents are silent.

You bid first.

Board: 363  
Dealer: S  
Vul: Both  
HCP: 14

♠ 852  
♥ KQ964  
♦ KQ3  
♣ A10

The opponents are silent.

Partner bids first.

Board: 364  
Dealer: N  
Vul: EW  
HCP: 15

♠ AJ3  
♥ Q973  
♦ A9  
♣ KJ52

The opponents are silent.

You bid first.

Board: 365  
Dealer: S  
Vul: Both  
HCP: 6

♠ Q65432  
♥ 4  
♦ 97  
♣ A975

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

Partner bids first.

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

Board: 360  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 6  
Contract: 3♥ E

North:  
♠ A97  
♥ K642  
♦ AK72  
♣ J8

South:  
♠ Q8432  
♥ A  
♦ 43  
♣ 107643

West	North	East	South
	1NT	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	2♥	Pass
3♥	AP		

1. Cappelletti, any 6+suit  
2. automat

Board: 361  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 14  
Contract: 3N S

North:  
♠ Q52  
♥ J972  
♦ J  
♣ AKJ107

South:  
♠ AJ3  
♥ K6  
♦ A63  
♣ Q9654

West	North	East	South
			1NT
2♦ <sup>1</sup>	3NT	AP	

1. Cappelletti, both majors

Board: 362  
Dealer: N  
Vul: EW  
North HCP: 15  
South HCP: 9  
Contract: 1N N

North:  
♠ AQ7  
♥ Q952  
♦ KJ7  
♣ K86

South:  
♠ 1084  
♥ KJ  
♦ A10984  
♣ J73

West	North	East	South
	1NT	AP	

Board: 363  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 15  
Contract: 3N S

North:  
♠ 852  
♥ KQ964  
♦ KQ3  
♣ A10

South:  
♠ K76  
♥ A10  
♦ A64  
♣ KJ986

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

Board: 364  
Dealer: N  
Vul: EW  
North HCP: 15  
South HCP: 12  
Contract: 3N N

North:  
♠ AJ3  
♥ Q973  
♦ A9  
♣ KJ52

South:  
♠ 962  
♥ AKJ  
♦ KJ875  
♣ 108

West	North	East	South
	1NT	Pass	3NT
AP			

Board: 365

Dealer: S

Vul: Both

North HCP: 6

South HCP: 15

Contract: 3♠ S

North:

♠ Q65432

♥ 4

♦ 97

♣ A975

South:

♠ AJ7

♥ A73

♦ 1086

♣ KQJ6

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

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

Pass	2♥	X	2♠
------	----	---	----

3♥	3♠	AP	
----	----	----	--

## South hands (Practice Page)

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

Board: 360      ♠ Q8432  
Dealer: N        ♥ A  
Vul: NS         ♦ 43  
HCP: 6          ♣ 107643

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

Partner bids first.

Board: 361      ♠ AJ3  
Dealer: S        ♥ K6  
Vul: NS         ♦ A63  
HCP: 14        ♣ Q9654

West Bids 2♦ if possible.

You bid first.

Board: 362      ♠ 1084  
Dealer: N        ♥ KJ  
Vul: EW         ♦ A10984  
HCP: 9          ♣ J73

The opponents are silent.

Partner bids first.

Board: 363      ♠ K76  
Dealer: S        ♥ A10  
Vul: Both       ♦ A64  
HCP: 15        ♣ KJ986

The opponents are silent.

You bid first.

Board: 364      ♠ 962  
Dealer: N        ♥ AKJ  
Vul: EW         ♦ KJ875  
HCP: 12        ♣ 108

The opponents are silent.

Partner bids first.

Board: 365      ♠ AJ7  
Dealer: S        ♥ A73  
Vul: Both       ♦ 1086  
HCP: 15        ♣ KQJ6

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

You bid first.

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

Board: 360  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 6  
Contract: 3♥ E

North:  
♠ A97  
♥ K642  
♦ AK72  
♣ J8

South:  
♠ Q8432  
♥ A  
♦ 43  
♣ 107643

West	North	East	South
	1NT	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	2♥	Pass
3♥	AP		

1. Cappelletti, any 6+suit  
2. automat

Board: 361  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 14  
Contract: 3N S

North:  
♠ Q52  
♥ J972  
♦ J  
♣ AKJ107

South:  
♠ AJ3  
♥ K6  
♦ A63  
♣ Q9654

West	North	East	South
			1NT
2♦ <sup>1</sup>	3NT	AP	

1. Cappelletti, both majors

Board: 362  
Dealer: N  
Vul: EW  
North HCP: 15  
South HCP: 9  
Contract: 1N N

North:  
♠ AQ7  
♥ Q952  
♦ KJ7  
♣ K86

South:  
♠ 1084  
♥ KJ  
♦ A10984  
♣ J73

West	North	East	South
	1NT	AP	

Board: 363  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 15  
Contract: 3N S

North:  
♠ 852  
♥ KQ964  
♦ KQ3  
♣ A10

South:  
♠ K76  
♥ A10  
♦ A64  
♣ KJ986

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

Board: 364  
Dealer: N  
Vul: EW  
North HCP: 15  
South HCP: 12  
Contract: 3N N

North:  
♠ AJ3  
♥ Q973  
♦ A9  
♣ KJ52

South:  
♠ 962  
♥ AKJ  
♦ KJ875  
♣ 108

West	North	East	South
	1NT	Pass	3NT
AP			

Board: 365

Dealer: S

Vul: Both

North HCP: 6

South HCP: 15

Contract: 3♠ S

North:

♠ Q65432

♥ 4

♦ 97

♣ A975

South:

♠ AJ7

♥ A73

♦ 1086

♣ KQJ6

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

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

Pass	2♥	X	2♠
------	----	---	----

3♥	3♠	AP	
----	----	----	--

## North hands (Practice Page)

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

Board: 366	♠ K85	The opponents are silent.
Dealer: N	♥ AJ63	
Vul: None	♦ K52	You bid first.
HCP: 15	♣ KJ7	

Board: 367	♠ K84	East Bids 2♦ if possible.
Dealer: S	♥ 102	West Bids 2♥ if possible.
Vul: None	♦ J732	East Bids 3♠ if possible.
HCP: 5	♣ J865	West Bids 4♠ if possible.
		Partner bids first.

Board: 368	♠ KQ75	The opponents are silent.
Dealer: N	♥ K94	
Vul: NS	♦ QJ62	You bid first.
HCP: 14	♣ K6	

Board: 369	♠ 96	The opponents are silent.
Dealer: S	♥ Q1032	
Vul: Both	♦ 10932	Partner bids first.
HCP: 3	♣ J105	

Board: 370	♠ AJ6	The opponents are silent.
Dealer: N	♥ Q62	
Vul: None	♦ Q653	You bid first.
HCP: 14	♣ KQ6	

Board: 371	♠ AQ	The opponents are silent.
Dealer: S	♥ J95432	
Vul: EW	♦ K108	Partner bids first.
HCP: 10	♣ 75	

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

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ AJ9764		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AJ63	♥ K875				
North HCP: 15	♦ K52	♦ A10	Pass	4♠	AP	
South HCP: 12	♣ KJ7	♣ 4				
Contract: 4♠ N			1. Texas			

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ J2				1NT
Vul: None	♥ 102	♥ J987	Pass	Pass	2♦ <sup>1</sup>	Pass
North HCP: 5	♦ J732	♦ AKQ9	2♥	Pass	3♠	Pass
South HCP: 14	♣ J865	♣ K97	4♠	AP		
Contract: 4♠ E			1. Cappelletti, both majors			

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ A942				
Vul: NS	♥ K94	♥ A6				
North HCP: 14	♦ QJ62	♦ 1087	1NT	AP		
South HCP: 9	♣ K6	♣ J1042				
Contract: 1N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ J1043				1NT
Vul: Both	♥ Q1032	♥ AJ95				
North HCP: 3	♦ 10932	♦ AK	AP			
South HCP: 15	♣ J105	♣ Q42				
Contract: 1N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 9		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ Q62	♥ K1098543				
North HCP: 14	♦ Q653	♦ K	Pass	4♥	AP	
South HCP: 10	♣ KQ6	♣ A873				
Contract: 4♥ N			1. Texas			



Board: 371

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 4♥ S

North:

♠ AQ

♥ J95432

♦ K108

♣ 75

South:

♠ K985

♥ KQ108

♦ QJ3

♣ A3

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

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

Pass	2♦	Pass	3♥ <sup>1</sup>
------	----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Super acceptance after NT

## South hands (Practice Page)

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

Board: 366      ♠ AJ9764  
Dealer: N        ♥ K875  
Vul: None        ♦ A10  
HCP: 12          ♣ 4

The opponents are silent.

Partner bids first.

Board: 367      ♠ J2  
Dealer: S        ♥ J987  
Vul: None        ♦ AKQ9  
HCP: 14          ♣ K97

East Bids 2♦ if possible.

West Bids 2♥ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 368      ♠ A942  
Dealer: N        ♥ A6  
Vul: NS          ♦ 1087  
HCP: 9           ♣ J1042

The opponents are silent.

Partner bids first.

Board: 369      ♠ J1043  
Dealer: S        ♥ AJ95  
Vul: Both        ♦ AK  
HCP: 15          ♣ Q42

The opponents are silent.

You bid first.

Board: 370      ♠ 9  
Dealer: N        ♥ K1098543  
Vul: None        ♦ K  
HCP: 10          ♣ A873

The opponents are silent.

Partner bids first.

Board: 371      ♠ K985  
Dealer: S        ♥ KQ108  
Vul: EW          ♦ QJ3  
HCP: 15          ♣ A3

The opponents are silent.

You bid first.

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

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ AJ9764		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AJ63	♥ K875				
North HCP: 15	♦ K52	♦ A10	Pass	4♠	AP	
South HCP: 12	♣ KJ7	♣ 4				
Contract: 4♠ N			1. Texas			

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ J2				1NT
Vul: None	♥ 102	♥ J987	Pass	Pass	2♦ <sup>1</sup>	Pass
North HCP: 5	♦ J732	♦ AKQ9	2♥	Pass	3♠	Pass
South HCP: 14	♣ J865	♣ K97	4♠	AP		
Contract: 4♠ E			1. Cappelletti, both majors			

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ A942				
Vul: NS	♥ K94	♥ A6				
North HCP: 14	♦ QJ62	♦ 1087	1NT	AP		
South HCP: 9	♣ K6	♣ J1042				
Contract: 1N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ J1043				1NT
Vul: Both	♥ Q1032	♥ AJ95				
North HCP: 3	♦ 10932	♦ AK	AP			
South HCP: 15	♣ J105	♣ Q42				
Contract: 1N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 9		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ Q62	♥ K1098543				
North HCP: 14	♦ Q653	♦ K	Pass	4♥	AP	
South HCP: 10	♣ KQ6	♣ A873				
Contract: 4♥ N			1. Texas			

Board: 371

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 4♥ S

North:

♠ AQ

♥ J95432

♦ K108

♣ 75

South:

♠ K985

♥ KQ108

♦ QJ3

♣ A3

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

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

Pass	2♦	Pass	3♥ <sup>1</sup>
------	----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Super acceptance after NT

## North hands (Practice Page)

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

Board: 372

Dealer: N

Vul: None

HCP: 14

♠ 874

♥ 76

♦ AKQ4

♣ KQ62

East Bids 2♣ if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

You bid first.

Board: 373

Dealer: S

Vul: NS

HCP: 10

♠ 9654

♥ AKJ

♦ Q1064

♣ 95

The opponents are silent.

Partner bids first.

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

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ 874	♠ KJ9		1NT	2♣ <sup>1</sup>	Pass
Vul: None	♥ 76	♥ K2	2♦ <sup>2</sup>	Pass	2♥	AP
North HCP: 14	♦ AKQ4	♦ 10862	1. Cappelletti, any 6+suit			
South HCP: 8	♣ KQ62	♣ J954	2. automat			
Contract: 2♥ E						

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ 9654	♠ AKJ10				1NT
Vul: NS	♥ AKJ	♥ 854	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ Q1064	♦ J953	Pass	4♠	AP	
South HCP: 14	♣ 95	♣ AJ	1. Stayman			
Contract: 4♠ S						

## South hands (Practice Page)

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

Board: 372

Dealer: N

Vul: None

HCP: 8

♠ KJ9

♥ K2

♦ 10862

♣ J954

East Bids 2♣ if possible.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

Partner bids first.

Board: 373

Dealer: S

Vul: NS

HCP: 14

♠ AKJ10

♥ 854

♦ J953

♣ AJ

The opponents are silent.

You bid first.

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

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ 874	♠ KJ9		1NT	2♣ <sup>1</sup>	Pass
Vul: None	♥ 76	♥ K2	2♦ <sup>2</sup>	Pass	2♥	AP
North HCP: 14	♦ AKQ4	♦ 10862	1. Cappelletti, any 6+suit			
South HCP: 8	♣ KQ62	♣ J954	2. automat			
Contract: 2♥ E						

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ 9654	♠ AKJ10				1NT
Vul: NS	♥ AKJ	♥ 854	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ Q1064	♦ J953	Pass	4♠	AP	
South HCP: 14	♣ 95	♣ AJ	1. Stayman			
Contract: 4♠ S						