

**15-16 w/any 5422**

<b>Board: 1</b>	♠ JT54	Partner is dealer.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: E-W	♦ KQJ974	
HCP: 13+2	♣ -	

<b>Board: 2</b>	♠ A543	Partner is dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: Both	♦ 754	
HCP: 11	♣ KJ83	

<b>Board: 3</b>	♠ 82	RHO is dealer. You bid second.
Dealer: West	♥ KT5	West (RHO) opens 1NT if possible.
Vul: Both	♦ KT6543	West (RHO) Doubles 2♣ if possible.
HCP: 6+2	♣ 43	East (LHO) bids 3♣ if possible.
		East (LHO) bids 4♣ if possible.

<b>Board: 4</b>	♠ KT864	Partner is dealer.
Dealer: South	♥ 8643	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 12+1	♣ A	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ JT54	♠ K2				1NT
Vul: E-W	♥ AQ4	♥ T765	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 13+2	♦ KQJ974	♦ A3	Pass	4♦	Pass	4♠ <sup>2</sup>
South HCP: 16+1	♣ -	♣ AKQ63	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
Contract: 6♦ North			Pass	6♦	All Pass	

1. Stayman
2. Cue bid, a !S stopper
3. Blackwood 0314, for !D
4. A=2/5 or 5/5, Q(D)=0

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ A543	♠ K8				1NT
Vul: Both	♥ KT	♥ A5	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ 754	♦ KQJT	Pass	3NT	All Pass	
South HCP: 15+1	♣ KJ83	♣ Q9752				
Contract: 3NT North						

1. Stayman





Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ QJ7653	1NT	Pass	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KT5	♥ A4	X	2♦	3♣	3♦
North HCP: 6+2	♦ KT6543	♦ AQ2	Pass	Pass	4♣	4♦
South HCP: 13+2	♣ 43	♣ 96	All Pass			
Contract: 4♦ South						

1. Cappelletti, any 6+suit

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ KT864	♠ AJ				1NT
Vul: N-S	♥ 8643	♥ A7	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+1	♦ AJ2	♦ QT73	Pass	3♥ <sup>2</sup>	Pass	3NT
South HCP: 15+1	♣ A	♣ KJ843	All Pass			
Contract: 3NT South						

1. Stayman
2. SMOLEN

**15-16 w/any 5422**

<b>Board: 4</b>	 AJ	You are dealer.
Dealer: South	 A7	The opponents are silent.
Vul: N-S	 QT73	
HCP: 15+1	 KJ843	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ JT54	♠ K2				1NT
Vul: E-W	♥ AQ4	♥ T765	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 13+2	♦ KQJ974	♦ A3	Pass	4♦	Pass	4♠ <sup>2</sup>
South HCP: 16+1	♣ -	♣ AKQ63	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
Contract: 6♦ North			Pass	6♦	All Pass	

1. Stayman
2. Cue bid, a !S stopper
3. Blackwood 0314, for !D
4. A=2/5 or 5/5, Q(D)=0

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ A543	♠ K8				1NT
Vul: Both	♥ KT	♥ A5	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ 754	♦ KQJT	Pass	3NT	All Pass	
South HCP: 15+1	♣ KJ83	♣ Q9752				
Contract: 3NT North						

1. Stayman

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ QJ7653	1NT	Pass	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KT5	♥ A4	X	2♦	3♣	3♦
North HCP: 6+2	♦ KT6543	♦ AQ2	Pass	Pass	4♣	4♦
South HCP: 13+2	♣ 43	♣ 96	All Pass			
Contract: 4♦ South						

1. Cappelletti, any 6+suit

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ KT864	♠ AJ				1NT
Vul: N-S	♥ 8643	♥ A7	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+1	♦ AJ2	♦ QT73	Pass	3♥ <sup>2</sup>	Pass	3NT
South HCP: 15+1	♣ A	♣ KJ843	All Pass			
Contract: 3NT South						

1. Stayman
2. SMOLEN

## North hands

15-16 w/any 5422

<b>Board: 5</b>	♠ Q9	You are dealer.
Dealer: North	♥ KQ	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ KJ63	
HCP: 15+1	♣ AT974	
<b>Board: 6</b>	♠ KQJ965	RHO is dealer. You bid second.
Dealer: West	♥ K965	West (RHO) opens 1NT if possible.
Vul: N-S	♦ 874	
HCP: 9+2	♣ -	
<b>Board: 7</b>	♠ J8754	Partner is dealer.
Dealer: South	♥ A432	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 8+1	♣ J9	
<b>Board: 8</b>	♠ KQ98532	Partner is dealer.
Dealer: South	♥ J96	West (RHO) bids 2♣ if possible.
Vul: N-S	♦ 54	
HCP: 6+3	♣ 2	
<b>Board: 9</b>	♠ A9	You are dealer.
Dealer: North	♥ Q942	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 15+1	♣ A8652	

## Both hands (Answers Page)

### Board: 5

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13+1

Contract: 3NT South

North:

♠ Q9

♥ KQ

♦ KJ63

♣ AT974

South:

♠ AJ2

♥ AT63

♦ AT975

♣ 3

W N E S

1NT 2♠<sup>1</sup> X

Pass 3♦ Pass 3NT

All Pass

1. Cappelletti, 5M-4m

### Board: 6

Dealer: West

Vul: N-S

North HCP: 9+2

South HCP: 12+3

Contract: 2♥ South

North:

♠ KQJ965

♥ K965

♦ 874

♣ -

South:

♠ 7

♥ 32

♦ K52

♣ AKQT763

W N E S

1NT 2♦<sup>1</sup> Pass 2♥

All Pass

1. Cappelletti, both majors

### Board: 7

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15+1

Contract: 2♠ North

North:

♠ J8754

♥ A432

♦ Q7

♣ J9

South:

♠ AK

♥ J9

♦ AK43

♣ T8765

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2♠ All Pass

1. Stayman

### Board: 8

Dealer: South

Vul: N-S

North HCP: 6+3

South HCP: 15+1

Contract: 4♠ South

North:

♠ KQ98532

♥ J96

♦ 54

♣ 2

South:

♠ AJ

♥ A832

♦ QJ632

♣ K9

W N E S

1NT

2♣<sup>1</sup> 4♥<sup>2</sup> Pass 4♠

All Pass

1. Cappelletti, any 6+suit

2. Texas

### Board: 9

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7+1

Contract: 1NT North

North:

♠ A9

♥ Q942

♦ AJ

♣ A8652

South:

♠ T64

♥ AJ

♦ T8654

♣ Q94

W N E S

1NT All Pass

**South hands****15-16 w/any 5422**

**Board: 5**      ♠ AJ2      Partner is dealer.  
Dealer: North      ♥ AT63      East (RHO) bids 2♠ if possible.  
Vul: E-W      ♦ AT975  
HCP: 13+1      ♣ 3

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**Board: 6**      ♠ 7      LHO is dealer.  
Dealer: West      ♥ 32      West (LHO) opens 1NT if possible.  
Vul: N-S      ♦ K52  
HCP: 12+3      ♣ AKQT763

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**Board: 7**      ♠ AK      You are dealer.  
Dealer: South      ♥ J9      The opponents are silent.  
Vul: E-W      ♦ AK43  
HCP: 15+1      ♣ T8765

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**Board: 8**      ♠ AJ      You are dealer.  
Dealer: South      ♥ A832      West (LHO) bids 2♣ if possible.  
Vul: N-S      ♦ QJ632  
HCP: 15+1      ♣ K9

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**Board: 9**      ♠ T64      Partner is dealer.  
Dealer: North      ♥ AJ      The opponents are silent.  
Vul: E-W      ♦ T8654  
HCP: 7+1      ♣ Q94

## Both hands (Answers Page)

### Board: 5

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13+1

Contract: 3NT South

North:

♠ Q9

♥ KQ

♦ KJ63

♣ AT974

South:

♠ AJ2

♥ AT63

♦ AT975

♣ 3

W	N	E	S
	1NT	2♠ <sup>1</sup>	X

Pass	3♦	Pass	3NT
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All Pass

1. Cappelletti, 5M-4m

### Board: 6

Dealer: West

Vul: N-S

North HCP: 9+2

South HCP: 12+3

Contract: 2♥ South

North:

♠ KQJ965

♥ K965

♦ 874

♣ -

South:

♠ 7

♥ 32

♦ K52

♣ AKQT763

W	N	E	S
1NT	2♦ <sup>1</sup>	Pass	2♥

All Pass

1. Cappelletti, both majors

### Board: 7

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15+1

Contract: 2♠ North

North:

♠ J8754

♥ A432

♦ Q7

♣ J9

South:

♠ AK

♥ J9

♦ AK43

♣ T8765

W	N	E	S
			1NT

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

### Board: 8

Dealer: South

Vul: N-S

North HCP: 6+3

South HCP: 15+1

Contract: 4♠ South

North:

♠ KQ98532

♥ J96

♦ 54

♣ 2

South:

♠ AJ

♥ A832

♦ QJ632

♣ K9

W	N	E	S
			1NT

2♣ <sup>1</sup>	4♥ <sup>2</sup>	Pass	4♠
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All Pass

1. Cappelletti, any 6+suit

2. Texas

### Board: 9

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7+1

Contract: 1NT North

North:

♠ A9

♥ Q942

♦ AJ

♣ A8652

South:

♠ T64

♥ AJ

♦ T8654

♣ Q94

W	N	E	S
	1NT	All Pass	



**North hands****15-16 w/any 5422**

<b>Board: 10</b>	♠ T3	You are dealer.
Dealer: North	♥ AK73	The opponents are silent.
Vul: N-S	♦ JT753	
HCP: 15+1	♣ AK	

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<b>Board: 11</b>	♠ KT	You are dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: E-W	♦ AQ832	
HCP: 15+1	♣ QJ76	

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<b>Board: 12</b>	♠ 94	Partner is dealer.
Dealer: South	♥ 952	The opponents are silent.
Vul: None	♦ KT5	
HCP: 8+1	♣ KQ965	

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<b>Board: 13</b>	♠ Q3	You are dealer.
Dealer: North	♥ AT32	The opponents are silent.
Vul: Both	♦ KT982	
HCP: 15+1	♣ AQ	

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<b>Board: 14</b>	♠ K54	Partner is dealer.
Dealer: South	♥ KJT63	The opponents are silent.
Vul: None	♦ Q42	
HCP: 9+1	♣ 94	

## Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ Q2		1NT	Pass	2♦
Vul: N-S	♥ AK73	♥ QT852	Pass	2♠ <sup>1</sup>	Pass	3♥
North HCP: 15+1	♦ JT753	♦ Q84	All Pass			
South HCP: 7+1	♣ AK	♣ J76				
Contract: 3♥ South						1. Extended acceptance after NT

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ Q64		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K6	♥ AT95	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AQ832	♦ 654	All Pass			
South HCP: 9	♣ QJ76	♣ K32				
Contract: 2NT South						1. Stayman

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ 85				1NT
Vul: None	♥ 952	♥ AK	Pass	2NT	All Pass	
North HCP: 8+1	♦ KT5	♦ QJ983				
South HCP: 15+1	♣ KQ965	♣ AJ83				
Contract: 2NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ J98		1NT	Pass	3NT
Vul: Both	♥ AT32	♥ K8	All Pass			
North HCP: 15+1	♦ KT982	♦ AQ				
South HCP: 11+2	♣ AQ	♣ JT9752				
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AT				1NT
Vul: None	♥ KJT63	♥ A7	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ Q42	♦ A9763	Pass	2NT	All Pass	
South HCP: 15+1	♣ 94	♣ KT85				
Contract: 2NT North						

**South hands****15-16 w/any 5422**

<b>Board: 10</b>	♠ Q2	Partner is dealer.
Dealer: North	♥ QT852	The opponents are silent.
Vul: N-S	♦ Q84	
HCP: 7+1	♣ J76	

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<b>Board: 11</b>	♠ Q64	Partner is dealer.
Dealer: North	♥ AT95	The opponents are silent.
Vul: E-W	♦ 654	
HCP: 9	♣ K32	

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<b>Board: 12</b>	♠ 85	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: None	♦ QJ983	
HCP: 15+1	♣ AJ83	

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<b>Board: 13</b>	♠ J98	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 11+2	♣ JT9752	

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<b>Board: 14</b>	♠ AT	You are dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: None	♦ A9763	
HCP: 15+1	♣ KT85	

## Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ Q2		1NT	Pass	2♦
Vul: N-S	♥ AK73	♥ QT852	Pass	2♠ <sup>1</sup>	Pass	3♥
North HCP: 15+1	♦ JT753	♦ Q84	All Pass			
South HCP: 7+1	♣ AK	♣ J76				
Contract: 3♥ South						1. Extended acceptance after NT

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ Q64		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K6	♥ AT95	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AQ832	♦ 654	All Pass			
South HCP: 9	♣ QJ76	♣ K32				
Contract: 2NT South						1. Stayman

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ 85				1NT
Vul: None	♥ 952	♥ AK	Pass	2NT	All Pass	
North HCP: 8+1	♦ KT5	♦ QJ983				
South HCP: 15+1	♣ KQ965	♣ AJ83				
Contract: 2NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ J98		1NT	Pass	3NT
Vul: Both	♥ AT32	♥ K8	All Pass			
North HCP: 15+1	♦ KT982	♦ AQ				
South HCP: 11+2	♣ AQ	♣ JT9752				
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AT				1NT
Vul: None	♥ KJT63	♥ A7	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ Q42	♦ A9763	Pass	2NT	All Pass	
South HCP: 15+1	♣ 94	♣ KT85				
Contract: 2NT North						

**North hands****15-16 w/any 5422**

**Board: 15**      ♠ -      Partner is dealer.  
Dealer: South      ♥ KQ642      The opponents are silent.  
Vul: E-W      ♦ AQJ6542  
HCP: 14+4      ♣ Q

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**Board: 16**      ♠ KT53      Partner is dealer.  
Dealer: South      ♥ 7      West (RHO) Doubles 1NT if possible.  
Vul: E-W      ♦ J432  
HCP: 4      ♣ T743

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**Board: 17**      ♠ KQ7      Partner is dealer.  
Dealer: South      ♥ 973      East (LHO) Doubles 3♣ if possible.  
Vul: None      ♦ QT8742  
HCP: 7+2      ♣ 9

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**Board: 18**      ♠ 872      Partner is dealer.  
Dealer: South      ♥ J62      The opponents are silent.  
Vul: Both      ♦ KJT7  
HCP: 11      ♣ AQ4

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**Board: 19**      ♠ 32      You are dealer.  
Dealer: North      ♥ AQ72      The opponents are silent.  
Vul: E-W      ♦ QJ754  
HCP: 16+1      ♣ AK

## Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQ				1NT
Vul: E-W	♥ KQ642	♥ AT87	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 14+4	♦ AQJ6542	♦ 97	Pass	6♥	All Pass	
South HCP: 15+1	♣ Q	♣ AJ842				
Contract: 6♥ North						1. Extended acceptance after NT

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KT53	♠ A8				1NT
Vul: E-W	♥ 7	♥ Q654	X <sup>1</sup>	Pass	Pass	2♦
North HCP: 4	♦ J432	♦ AK987	All Pass			
South HCP: 15+1	♣ T743	♣ Q2				
Contract: 2♦ South						1. Cappelletti, strong

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ KQ7	♠ A5				1NT
Vul: None	♥ 973	♥ KQ62	Pass	3♣ <sup>1</sup>	X	Pass
North HCP: 7+2	♦ QT8742	♦ K6	Pass	3♦	All Pass	
South HCP: 15+1	♣ 9	♣ K7432				
Contract: 3♦ North						1. 1N-3C transfer to diamonds

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ K6				1NT
Vul: Both	♥ J62	♥ K3	Pass	3NT	All Pass	
North HCP: 11	♦ KJT7	♦ AQ642				
South HCP: 15+1	♣ AQ4	♣ K986				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ KQ8		1NT	Pass	2NT
Vul: E-W	♥ AQ72	♥ KT6	All Pass			
North HCP: 16+1	♦ QJ754	♦ T2				
South HCP: 8+1	♣ AK	♣ 76542				
Contract: 2NT South						

**South hands****15-16 w/any 5422**

**Board: 15**      ♠ AQ      You are dealer.  
Dealer: South      ♥ AT87      The opponents are silent.  
Vul: E-W      ♦ 97  
HCP: 15+1      ♣ AJ842

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**Board: 16**      ♠ A8      You are dealer.  
Dealer: South      ♥ Q654      West (LHO) Doubles 1NT if possible.  
Vul: E-W      ♦ AK987  
HCP: 15+1      ♣ Q2

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**Board: 17**      ♠ A5      You are dealer.  
Dealer: South      ♥ KQ62      East (RHO) Doubles 3♣ if possible.  
Vul: None      ♦ K6  
HCP: 15+1      ♣ K7432

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**Board: 18**      ♠ K6      You are dealer.  
Dealer: South      ♥ K3      The opponents are silent.  
Vul: Both      ♦ AQ642  
HCP: 15+1      ♣ K986

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**Board: 19**      ♠ KQ8      Partner is dealer.  
Dealer: North      ♥ KT6      The opponents are silent.  
Vul: E-W      ♦ T2  
HCP: 8+1      ♣ 76542

## Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQ				1NT
Vul: E-W	♥ KQ642	♥ AT87	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 14+4	♦ AQJ6542	♦ 97	Pass	6♥	All Pass	
South HCP: 15+1	♣ Q	♣ AJ842				
Contract: 6♥ North						1. Extended acceptance after NT

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KT53	♠ A8				1NT
Vul: E-W	♥ 7	♥ Q654	X <sup>1</sup>	Pass	Pass	2♦
North HCP: 4	♦ J432	♦ AK987	All Pass			
South HCP: 15+1	♣ T743	♣ Q2				
Contract: 2♦ South						1. Cappelletti, strong

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ KQ7	♠ A5				1NT
Vul: None	♥ 973	♥ KQ62	Pass	3♣ <sup>1</sup>	X	Pass
North HCP: 7+2	♦ QT8742	♦ K6	Pass	3♦	All Pass	
South HCP: 15+1	♣ 9	♣ K7432				
Contract: 3♦ North						1. 1N-3C transfer to diamonds

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ K6				1NT
Vul: Both	♥ J62	♥ K3	Pass	3NT	All Pass	
North HCP: 11	♦ KJT7	♦ AQ642				
South HCP: 15+1	♣ AQ4	♣ K986				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ KQ8		1NT	Pass	2NT
Vul: E-W	♥ AQ72	♥ KT6	All Pass			
North HCP: 16+1	♦ QJ754	♦ T2				
South HCP: 8+1	♣ AK	♣ 76542				
Contract: 2NT South						



**North hands****15-16 w/any 5422**

**Board: 20**      ♠ A8      You are dealer.  
Dealer: North      ♥ KJ85      The opponents are silent.  
Vul: N-S      ♦ AJT52  
HCP: 16+1      ♣ K5

---

**Board: 21**      ♠ AQ8      LHO is dealer.  
Dealer: East      ♥ Q53      East (LHO) opens 1NT if possible.  
Vul: E-W      ♦ J      West (RHO) bids 2 ♦ if possible.  
HCP: 13+2      ♣ KJ7652

---

**Board: 22**      ♠ JT      Partner is dealer.  
Dealer: South      ♥ AJT93      The opponents are silent.  
Vul: N-S      ♦ 865  
HCP: 6+1      ♣ 982

---

**Board: 23**      ♠ T2      RHO is dealer. You bid second.  
Dealer: West      ♥ KQT95      West (RHO) opens 1NT if possible.  
Vul: None      ♦ AJ3      East (LHO) bids 2 ♦ if possible.  
HCP: 12+1      ♣ Q97      East (LHO) Doubles 4 ♠ if possible.

---

**Board: 24**      ♠ KJ9752      LHO is dealer.  
Dealer: East      ♥ T8      East (LHO) opens 1NT if possible.  
Vul: None      ♦ 5  
HCP: 5+2      ♣ J653

## Both hands (Answers Page)

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8	♠ Q9543		1NT	Pass	2♥
Vul: N-S	♥ KJ85	♥ 94	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ AJT52	♦ -	Pass	3♦	Pass	4♣
South HCP: 7+3	♣ K5	♣ AJ9762	Pass	4♠	Pass	5♣
Contract: 5♣ South			All Pass			
<hr/>						
<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ8	♠ KJ76			1NT	Pass
Vul: E-W	♥ Q53	♥ A42	2♦	3♣	All Pass	
North HCP: 13+2	♦ J	♦ T8765				
South HCP: 8+1	♣ KJ7652	♣ 9				
Contract: 3♣ North						
<hr/>						
<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT	♠ 93				1NT
Vul: N-S	♥ AJT93	♥ K2	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ 865	♦ AT93	All Pass			
South HCP: 15+1	♣ 982	♣ AKJT3				
Contract: 2♥ South						
<hr/>						
<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T2	♠ AQ8763	1NT	Pass	2♦	2♥ <sup>1</sup>
Vul: None	♥ KQT95	♥ 6	Pass	2NT <sup>2</sup>	Pass	4♣
North HCP: 12+1	♦ AJ3	♦ 9	Pass	4♠	X	All Pass
South HCP: 7+3	♣ Q97	♣ JT542				
Contract: 4♠ X North			1. Michaels Cuebid 2. to the partner's longer			
<hr/>						
<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJ9752	♠ 84			1NT	2♥ <sup>1</sup>
Vul: None	♥ T8	♥ AKQ63	All Pass			
North HCP: 5+2	♦ 5	♦ QJ763				
South HCP: 12+2	♣ J653	♣ 7	1. Cappelletti, 5M-4m			
Contract: 2♥ South						

**South hands****15-16 w/any 5422**

**Board: 20**      ♠ Q9543      Partner is dealer.  
Dealer: North      ♥ 94      The opponents are silent.  
Vul: N-S      ♦ -  
HCP: 7+3      ♣ AJ9762

---

**Board: 21**      ♠ KJ76      RHO is dealer. You bid second.  
Dealer: East      ♥ A42      East (RHO) opens 1NT if possible.  
Vul: E-W      ♦ T8765      West (LHO) bids 2♦ if possible.  
HCP: 8+1      ♣ 9

---

**Board: 22**      ♠ 93      You are dealer.  
Dealer: South      ♥ K2      The opponents are silent.  
Vul: N-S      ♦ AT93  
HCP: 15+1      ♣ AKJT3

---

**Board: 23**      ♠ AQ8763      LHO is dealer.  
Dealer: West      ♥ 6      West (LHO) opens 1NT if possible.  
Vul: None      ♦ 9      East (RHO) bids 2♦ if possible.  
HCP: 7+3      ♣ JT542      East (RHO) Doubles 4♠ if possible.

---

**Board: 24**      ♠ 84      RHO is dealer. You bid second.  
Dealer: East      ♥ AKQ63      East (RHO) opens 1NT if possible.  
Vul: None      ♦ QJ763  
HCP: 12+2      ♣ 7

## Both hands (Answers Page)

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8	♠ Q9543		1NT	Pass	2♥
Vul: N-S	♥ KJ85	♥ 94	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ AJT52	♦ -	Pass	3♦	Pass	4♣
South HCP: 7+3	♣ K5	♣ AJ9762	Pass	4♠	Pass	5♣
Contract: 5♣ South			All Pass			
<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ8	♠ KJ76			1NT	Pass
Vul: E-W	♥ Q53	♥ A42	2♦	3♣	All Pass	
North HCP: 13+2	♦ J	♦ T8765				
South HCP: 8+1	♣ KJ7652	♣ 9				
Contract: 3♣ North						
<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT	♠ 93				1NT
Vul: N-S	♥ AJT93	♥ K2	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ 865	♦ AT93	All Pass			
South HCP: 15+1	♣ 982	♣ AKJT3				
Contract: 2♥ South						
<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T2	♠ AQ8763	1NT	Pass	2♦	2♥ <sup>1</sup>
Vul: None	♥ KQT95	♥ 6	Pass	2NT <sup>2</sup>	Pass	4♣
North HCP: 12+1	♦ AJ3	♦ 9	Pass	4♠	X	All Pass
South HCP: 7+3	♣ Q97	♣ JT542				
Contract: 4♠ X North			1. Michaels Cuebid			
			2. to the partner's longer			
<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJ9752	♠ 84			1NT	2♥ <sup>1</sup>
Vul: None	♥ T8	♥ AKQ63	All Pass			
North HCP: 5+2	♦ 5	♦ QJ763				
South HCP: 12+2	♣ J653	♣ 7				
Contract: 2♥ South			1. Cappelletti, 5M-4m			

## North hands

15-16 w/any 5422

**Board: 25**      ♠ AK      You are dealer.  
 Dealer: North      ♥ AQT2      West (RHO) Doubles 2♥ if possible.  
 Vul: N-S      ♦ 75  
 HCP: 16+1      ♣ QJT53

---

**Board: 26**      ♠ A8752      Partner is dealer.  
 Dealer: South      ♥ AQ43      East (LHO) Doubles 3♠ if possible.  
 Vul: None      ♦ K7  
 HCP: 14+1      ♣ J3

---

**Board: 27**      ♠ AKQ97      LHO is dealer.  
 Dealer: East      ♥ AJ3      East (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ 743      West (RHO) bids 2♦ if possible.  
 HCP: 14+1      ♣ 74

---

**Board: 28**      ♠ AQT97      Partner is dealer.  
 Dealer: South      ♥ K8      The opponents are silent.  
 Vul: Both      ♦ T8  
 HCP: 9+1      ♣ 8752

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5+2

Contract: 3 ♣ North

North:

♠ AK

♥ AQT2

♦ 75

♣ QJT53

South:

♠ Q8763

♥ 8

♦ QJT82

♣ 76

W	N	E	S
	1NT	Pass	2♥
X	3♣	All Pass	

### Board: 26

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 15+1

Contract: 6♥ South

North:

♠ A8752

♥ AQ43

♦ K7

♣ J3

South:

♠ Q9

♥ KJ87

♦ A2

♣ KQ972

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	3♠ <sup>2</sup>	X	4NT <sup>3</sup>
Pass	5♠ <sup>4</sup>	Pass	6♥
All Pass			

1. Stayman

2. artificial

3. Blackwood 0314, for !H

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

### Board: 27

Dealer: East

Vul: E-W

North HCP: 14+1

South HCP: 7+1

Contract: 2♠ North

North:

♠ AKQ97

♥ AJ3

♦ 743

♣ 74

South:

♠ T8

♥ 864

♦ KJT

♣ KT983

W	N	E	S
		1NT	Pass
2♦	2♠	All Pass	

### Board: 28

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 2NT North

North:

♠ AQT97

♥ K8

♦ T8

♣ 8752

South:

♠ K2

♥ QT96

♦ QJ965

♣ AK

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

**South hands****15-16 w/any 5422**

**Board: 25**      ♠ Q8763      Partner is dealer.  
Dealer: North      ♥ 8      West (LHO) Doubles 2♥ if possible.  
Vul: N-S      ♦ QJT82  
HCP: 5+2      ♣ 76

---

**Board: 26**      ♠ Q9      You are dealer.  
Dealer: South      ♥ KJ87      East (RHO) Doubles 3♠ if possible.  
Vul: None      ♦ A2  
HCP: 15+1      ♣ KQ972

---

**Board: 27**      ♠ T8      RHO is dealer. You bid second.  
Dealer: East      ♥ 864      East (RHO) opens 1NT if possible.  
Vul: E-W      ♦ KJT      West (LHO) bids 2♦ if possible.  
HCP: 7+1      ♣ KT983

---

**Board: 28**      ♠ K2      You are dealer.  
Dealer: South      ♥ QT96      The opponents are silent.  
Vul: Both      ♦ QJ965  
HCP: 15+1      ♣ AK

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5+2

Contract: 3 ♣ North

North:

♠ AK

♥ AQT2

♦ 75

♣ QJT53

South:

♠ Q8763

♥ 8

♦ QJT82

♣ 76

W	N	E	S
	1NT	Pass	2♥
X	3♣	All Pass	

### Board: 26

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 15+1

Contract: 6♥ South

North:

♠ A8752

♥ AQ43

♦ K7

♣ J3

South:

♠ Q9

♥ KJ87

♦ A2

♣ KQ972

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	3♠ <sup>2</sup>	X	4NT <sup>3</sup>
Pass	5♠ <sup>4</sup>	Pass	6♥
All Pass			

1. Stayman

2. artificial

3. Blackwood 0314, for !H

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

### Board: 27

Dealer: East

Vul: E-W

North HCP: 14+1

South HCP: 7+1

Contract: 2♠ North

North:

♠ AKQ97

♥ AJ3

♦ 743

♣ 74

South:

♠ T8

♥ 864

♦ KJT

♣ KT983

W	N	E	S
		1NT	Pass
2♦	2♠	All Pass	

### Board: 28

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 2NT North

North:

♠ AQT97

♥ K8

♦ T8

♣ 8752

South:

♠ K2

♥ QT96

♦ QJ965

♣ AK

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



**North hands****15-16 w/any 5422**

<b>Board: 29</b>	♠ AQ	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ Q7632	
HCP: 15+1	♣ QJ93	

---

<b>Board: 30</b>	♠ K52	Partner is dealer.
Dealer: South	♥ JT7	The opponents are silent.
Vul: Both	♦ J873	
HCP: 12	♣ AK5	

---

<b>Board: 31</b>	♠ AQ	You are dealer.
Dealer: North	♥ QJ96	The opponents are silent.
Vul: None	♦ KJ	
HCP: 16+1	♣ QJ963	

---

<b>Board: 32</b>	♠ 972	LHO is dealer.
Dealer: East	♥ J97	East (LHO) opens 1NT if possible.
Vul: E-W	♦ J93	West (RHO) bids 2♦ if possible.
HCP: 6	♣ A752	East (LHO) bids 2♥ if possible.

---

<b>Board: 33</b>	♠ A	LHO is dealer.
Dealer: East	♥ 43	East (LHO) opens 1NT if possible.
Vul: None	♦ Q6543	
HCP: 11+2	♣ KQT84	

## Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 73		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A8	♥ KQ52	Pass	2♦	Pass	4NT <sup>2</sup>
North HCP: 15+1	♦ Q7632	♦ KT4	All Pass			
South HCP: 15	♣ QJ93	♣ AK87				
Contract: 4NT South						1. Stayman 2. Quantitative 4NT

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ A7				1NT
Vul: Both	♥ JT7	♥ AK98	Pass	3NT	All Pass	
North HCP: 12	♦ J873	♦ AT				
South HCP: 16+1	♣ AK5	♣ J9832				
Contract: 3NT North						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KT942		1NT	Pass	2♥
Vul: None	♥ QJ96	♥ 52	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ KJ	♦ AT8	All Pass			
South HCP: 10+1	♣ QJ963	♣ K54				
Contract: 3NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 972	♠ AQ8543			1NT	2♣ <sup>1</sup>
Vul: E-W	♥ J97	♥ AT3	2♦	Pass	2♥	2♠
North HCP: 6	♦ J93	♦ 6	All Pass			
South HCP: 11+2	♣ A752	♣ J86				
Contract: 2♠ South						1. Cappelletti, any 6+suit

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ QJ98432			1NT	2♦ <sup>1</sup>
Vul: None	♥ 43	♥ KQJ9	Pass	2♥	All Pass	
North HCP: 11+2	♦ Q6543	♦ JT				
South HCP: 10+3	♣ KQT84	♣ -				
Contract: 2♥ North						1. Cappelletti, both majors

## South hands

15-16 w/any 5422

**Board: 29**      ♠ 73      Partner is dealer.  
 Dealer: North      ♥ KQ52      The opponents are silent.  
 Vul: None      ♦ KT4  
 HCP: 15      ♣ AK87

---

**Board: 30**      ♠ A7      You are dealer.  
 Dealer: South      ♥ AK98      The opponents are silent.  
 Vul: Both      ♦ AT  
 HCP: 16+1      ♣ J9832

---

**Board: 31**      ♠ KT942      Partner is dealer.  
 Dealer: North      ♥ 52      The opponents are silent.  
 Vul: None      ♦ AT8  
 HCP: 10+1      ♣ K54

---

**Board: 32**      ♠ AQ8543      RHO is dealer. You bid second.  
 Dealer: East      ♥ AT3      East (RHO) opens 1NT if possible.  
 Vul: E-W      ♦ 6      West (LHO) bids 2♦ if possible.  
 HCP: 11+2      ♣ J86      East (RHO) bids 2♥ if possible.

---

**Board: 33**      ♠ QJ98432      RHO is dealer. You bid second.  
 Dealer: East      ♥ KQJ9      East (RHO) opens 1NT if possible.  
 Vul: None      ♦ JT  
 HCP: 10+3      ♣ -

## Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 73		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A8	♥ KQ52	Pass	2♦	Pass	4NT <sup>2</sup>
North HCP: 15+1	♦ Q7632	♦ KT4	All Pass			
South HCP: 15	♣ QJ93	♣ AK87				
Contract: 4NT South						1. Stayman 2. Quantitative 4NT

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ A7				1NT
Vul: Both	♥ JT7	♥ AK98	Pass	3NT	All Pass	
North HCP: 12	♦ J873	♦ AT				
South HCP: 16+1	♣ AK5	♣ J9832				
Contract: 3NT North						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KT942		1NT	Pass	2♥
Vul: None	♥ QJ96	♥ 52	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ KJ	♦ AT8	All Pass			
South HCP: 10+1	♣ QJ963	♣ K54				
Contract: 3NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 972	♠ AQ8543			1NT	2♣ <sup>1</sup>
Vul: E-W	♥ J97	♥ AT3	2♦	Pass	2♥	2♠
North HCP: 6	♦ J93	♦ 6	All Pass			
South HCP: 11+2	♣ A752	♣ J86				
Contract: 2♠ South						1. Cappelletti, any 6+suit

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ QJ98432			1NT	2♦ <sup>1</sup>
Vul: None	♥ 43	♥ KQJ9	Pass	2♥	All Pass	
North HCP: 11+2	♦ Q6543	♦ JT				
South HCP: 10+3	♣ KQT84	♣ -				
Contract: 2♥ North						1. Cappelletti, both majors

**North hands****15-16 w/any 5422**

**Board: 34**      ♠ AQ      Partner is dealer.  
Dealer: South      ♥ Q732      The opponents are silent.  
Vul: E-W      ♦ 875  
HCP: 8      ♣ T975

---

**Board: 35**      ♠ T3      Partner is dealer.  
Dealer: South      ♥ KJ952      East (LHO) bids 2♥ if possible.  
Vul: None      ♦ QJ953      West (RHO) bids 2♠ if possible.  
HCP: 9+2      ♣ Q

---

**Board: 36**      ♠ T2      Partner is dealer.  
Dealer: South      ♥ Q53      The opponents are silent.  
Vul: None      ♦ QJT87  
HCP: 7+1      ♣ Q76

---

**Board: 37**      ♠ AJ      You are dealer.  
Dealer: North      ♥ 53      The opponents are silent.  
Vul: E-W      ♦ AK52  
HCP: 15+1      ♣ QJT84

---

**Board: 38**      ♠ A9543      Partner is dealer.  
Dealer: South      ♥ -      East (LHO) bids 3♥ if possible.  
Vul: None      ♦ KQ6542  
HCP: 11+3      ♣ Q4

## Both hands (Answers Page)

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ	♠ J7				1NT
Vul: E-W	♥ Q732	♥ 84	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ 875	♦ KQ642	Pass	2NT	All Pass	
South HCP: 15+1	♣ T975	♣ AKQ3				
Contract: 2NT North				1. Stayman		

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T3	♠ J5				1NT
Vul: None	♥ KJ952	♥ A7	Pass	2♦	2♥ <sup>1</sup>	Pass
North HCP: 9+2	♦ QJ953	♦ AK842	2♠	3♦	Pass	4♦
South HCP: 15+1	♣ Q	♣ K864	All Pass			
Contract: 4♦ South				1. Michaels Cuebid		

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T2	♠ A9				1NT
Vul: None	♥ Q53	♥ A964	All Pass			
North HCP: 7+1	♦ QJT87	♦ AK				
South HCP: 16+1	♣ Q76	♣ J8543				
Contract: 1NT South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ	♠ 653		1NT	Pass	2♦
Vul: E-W	♥ 53	♥ KQ876	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ AK52	♦ J9	All Pass			
South HCP: 9+1	♣ QJT84	♣ K97				
Contract: 2NT South						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A9543	♠ QJ				1NT
Vul: None	♥ -	♥ JT43	Pass	2♥	3♥	Pass
North HCP: 11+3	♦ KQ6542	♦ A7	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q4	♣ AK963				
Contract: 3NT North						

**South hands****15-16 w/any 5422**

**Board: 34**      ♠ J7      You are dealer.  
Dealer: South      ♥ 84      The opponents are silent.  
Vul: E-W      ♦ KQ642  
HCP: 15+1      ♣ AKQ3

---

**Board: 35**      ♠ J5      You are dealer.  
Dealer: South      ♥ A7      East (RHO) bids 2♥ if possible.  
Vul: None      ♦ AK842      West (LHO) bids 2♠ if possible.  
HCP: 15+1      ♣ K864

---

**Board: 36**      ♠ A9      You are dealer.  
Dealer: South      ♥ A964      The opponents are silent.  
Vul: None      ♦ AK  
HCP: 16+1      ♣ J8543

---

**Board: 37**      ♠ 653      Partner is dealer.  
Dealer: North      ♥ KQ876      The opponents are silent.  
Vul: E-W      ♦ J9  
HCP: 9+1      ♣ K97

---

**Board: 38**      ♠ QJ      You are dealer.  
Dealer: South      ♥ JT43      East (RHO) bids 3♥ if possible.  
Vul: None      ♦ A7  
HCP: 15+1      ♣ AK963

## Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ J7				1NT
Vul: E-W	♥ Q732	♥ 84	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ 875	♦ KQ642	Pass	2NT	All Pass	
South HCP: 15+1	♣ T975	♣ AKQ3				
Contract: 2NT North				1. Stayman		

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ J5				1NT
Vul: None	♥ KJ952	♥ A7	Pass	2♦	2♥ <sup>1</sup>	Pass
North HCP: 9+2	♦ QJ953	♦ AK842	2♠	3♦	Pass	4♦
South HCP: 15+1	♣ Q	♣ K864	All Pass			
Contract: 4♦ South				1. Michaels Cuebid		

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ A9				1NT
Vul: None	♥ Q53	♥ A964	All Pass			
North HCP: 7+1	♦ QJT87	♦ AK				
South HCP: 16+1	♣ Q76	♣ J8543				
Contract: 1NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ 653		1NT	Pass	2♦
Vul: E-W	♥ 53	♥ KQ876	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ AK52	♦ J9	All Pass			
South HCP: 9+1	♣ QJT84	♣ K97				
Contract: 2NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ A9543	♠ QJ				1NT
Vul: None	♥ -	♥ JT43	Pass	2♥	3♥	Pass
North HCP: 11+3	♦ KQ6542	♦ A7	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q4	♣ AK963				
Contract: 3NT North						



**North hands****15-16 w/any 5422**

<b>Board: 39</b>	♠ J5	You are dealer.
Dealer: North	♥ K2	East (LHO) bids 3♥ if possible.
Vul: Both	♦ AJT65	
HCP: 15+1	♣ AQ86	
<hr/>		
<b>Board: 40</b>	♠ KJ642	RHO is dealer. You bid second.
Dealer: West	♥ QT74	West (RHO) opens 1NT if possible.
Vul: Both	♦ 7	
HCP: 10+1	♣ KJ9	
<hr/>		
<b>Board: 41</b>	♠ QJ	You are dealer.
Dealer: North	♥ AK52	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 16+1	♣ Q9872	
<hr/>		
<b>Board: 42</b>	♠ A8532	RHO is dealer. You bid second.
Dealer: West	♥ A962	West (RHO) opens 1NT if possible.
Vul: Both	♦ A63	
HCP: 12+1	♣ 7	

## Both hands (Answers Page)

### Board: 39

Dealer: North  
 Vul: Both  
 North HCP: 15+1  
 South HCP: 12  
 Contract: 4 ♦ North

#### North:

♠ J5  
 ♥ K2  
 ♦ AJT65  
 ♣ AQ86

#### South:

♠ A762  
 ♥ J53  
 ♦ K87  
 ♣ KJ4

W	N	E	S
	1NT	3♥	X
Pass	4♦	All Pass	

### Board: 40

Dealer: West  
 Vul: Both  
 North HCP: 10+1  
 South HCP: 10+1  
 Contract: 3 ♠ South

#### North:

♠ KJ642  
 ♥ QT74  
 ♦ 7  
 ♣ KJ9

#### South:

♠ AQ975  
 ♥ 932  
 ♦ KJ8  
 ♣ 83

W	N	E	S
1NT	2♦ <sup>1</sup>	Pass	3♠
All Pass			
1. Cappelletti, both majors			

### Board: 41

Dealer: North  
 Vul: E-W  
 North HCP: 16+1  
 South HCP: 15+1  
 Contract: 6NT North

#### North:

♠ QJ  
 ♥ AK52  
 ♦ A7  
 ♣ Q9872

#### South:

♠ AKT4  
 ♥ 8  
 ♦ KQ843  
 ♣ KT3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3♦
Pass	3NT	Pass	4NT <sup>2</sup>
Pass	6NT	All Pass	
1. Stayman			
2. Quantitative 4NT			

### Board: 42

Dealer: West  
 Vul: Both  
 North HCP: 12+1  
 South HCP: 9+1  
 Contract: 2♥ South

#### North:

♠ A8532  
 ♥ A962  
 ♦ A63  
 ♣ 7

#### South:

♠ Q4  
 ♥ 85  
 ♦ K975  
 ♣ AT642

W	N	E	S
1NT	2♦ <sup>1</sup>	Pass	2♥
All Pass			
1. Cappelletti, both majors			

**South hands****15-16 w/any 5422**

<b>Board: 39</b>	♠ A762	Partner is dealer.
Dealer: North	♥ J53	East (RHO) bids 3♥ if possible.
Vul: Both	♦ K87	
HCP: 12	♣ KJ4	
<hr/>		
<b>Board: 40</b>	♠ AQ975	LHO is dealer.
Dealer: West	♥ 932	West (LHO) opens 1NT if possible.
Vul: Both	♦ KJ8	
HCP: 10+1	♣ 83	
<hr/>		
<b>Board: 41</b>	♠ AKT4	Partner is dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: E-W	♦ KQ843	
HCP: 15+1	♣ KT3	
<hr/>		
<b>Board: 42</b>	♠ Q4	LHO is dealer.
Dealer: West	♥ 85	West (LHO) opens 1NT if possible.
Vul: Both	♦ K975	
HCP: 9+1	♣ AT642	

## Both hands (Answers Page)

### Board: 39

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12

Contract: 4 ♦ North

North:

♠ J5

♥ K2

♦ AJT65

♣ AQ86

South:

♠ A762

♥ J53

♦ K87

♣ KJ4

W	N	E	S
	1NT	3♥	X
Pass	4♦	All Pass	

### Board: 40

Dealer: West

Vul: Both

North HCP: 10+1

South HCP: 10+1

Contract: 3 ♠ South

North:

♠ KJ642

♥ QT74

♦ 7

♣ KJ9

South:

♠ AQ975

♥ 932

♦ KJ8

♣ 83

W	N	E	S
1NT	2♦ <sup>1</sup>	Pass	3♠
All Pass			
1. Cappelletti, both majors			

### Board: 41

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 15+1

Contract: 6NT North

North:

♠ QJ

♥ AK52

♦ A7

♣ Q9872

South:

♠ AKT4

♥ 8

♦ KQ843

♣ KT3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3♦
Pass	3NT	Pass	4NT <sup>2</sup>
Pass	6NT	All Pass	
1. Stayman			
2. Quantitative 4NT			

### Board: 42

Dealer: West

Vul: Both

North HCP: 12+1

South HCP: 9+1

Contract: 2♥ South

North:

♠ A8532

♥ A962

♦ A63

♣ 7

South:

♠ Q4

♥ 85

♦ K975

♣ AT642

W	N	E	S
1NT	2♦ <sup>1</sup>	Pass	2♥
All Pass			
1. Cappelletti, both majors			

## North hands

15-16 w/any 5422

**Board: 43**      ♠ 32      You are dealer.  
 Dealer: North      ♥ AJ      The opponents are silent.  
 Vul: None      ♦ AKQ82  
 HCP: 15+1      ♣ JT82

---

**Board: 44**      ♠ 53      LHO is dealer.  
 Dealer: East      ♥ QJT      East (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ JT974      West (RHO) bids 2♦ if possible.  
 HCP: 4+1      ♣ T65      East (LHO) bids 2♥ if possible.

---

**Board: 45**      ♠ KQJ7432      LHO is dealer.  
 Dealer: East      ♥ 73      East (LHO) opens 1NT if possible.  
 Vul: None      ♦ Q      West (RHO) bids 2♣ if possible.  
 HCP: 11+3      ♣ K95      West (RHO) Doubles 3♠ if possible.

---

**Board: 46**      ♠ 765      Partner is dealer.  
 Dealer: South      ♥ J8      The opponents are silent.  
 Vul: N-S      ♦ K93  
 HCP: 9+1      ♣ AJT63

---

**Board: 47**      ♠ AK      You are dealer.  
 Dealer: North      ♥ Q854      The opponents are silent.  
 Vul: N-S      ♦ 87  
 HCP: 16+1      ♣ AK862

## Both hands (Answers Page)

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 32	♠ AT75		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ	♥ Q62	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AKQ82	♦ 94	All Pass			
South HCP: 13	♣ JT82	♣ AK75				
Contract: 3NT South				1. Stayman		

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 53	♠ AKQJT9			1NT	2♣ <sup>1</sup>
Vul: E-W	♥ QJT	♥ 875	2♦	Pass	2♥	2♠
North HCP: 4+1	♦ JT974	♦ Q5	All Pass			
South HCP: 12+2	♣ T65	♣ 32				
Contract: 2♠ South				1. Cappelletti, any 6+suit		

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQJ7432	♠ T			1NT	Pass
Vul: None	♥ 73	♥ A54	2♣ <sup>1</sup>	3♠	Pass	Pass
North HCP: 11+3	♦ Q	♦ 98742	X	All Pass		
South HCP: 4+1	♣ K95	♣ T864				
Contract: 3♠X North				1. Stayman		

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 765	♠ 83				1NT
Vul: N-S	♥ J8	♥ A2	Pass	2NT	All Pass	
North HCP: 9+1	♦ K93	♦ AQT5				
South HCP: 15+1	♣ AJT63	♣ KQ842				
Contract: 2NT North						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK	♠ 9753		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q854	♥ A	Pass	2♥	Pass	2NT
North HCP: 16+1	♦ 87	♦ QT653	All Pass			
South HCP: 8+1	♣ AK862	♣ QT3				
Contract: 2NT South				1. Stayman		

**South hands****15-16 w/any 5422**

**Board: 43**      ♠ AT75      Partner is dealer.  
Dealer: North      ♥ Q62      The opponents are silent.  
Vul: None      ♦ 94  
HCP: 13      ♣ AK75

---

**Board: 44**      ♠ AKQJT9      RHO is dealer. You bid second.  
Dealer: East      ♥ 875      East (RHO) opens 1NT if possible.  
Vul: E-W      ♦ Q5      West (LHO) bids 2♦ if possible.  
HCP: 12+2      ♣ 32      East (RHO) bids 2♥ if possible.

---

**Board: 45**      ♠ T      RHO is dealer. You bid second.  
Dealer: East      ♥ A54      East (RHO) opens 1NT if possible.  
Vul: None      ♦ 98742      West (LHO) bids 2♣ if possible.  
HCP: 4+1      ♣ T864      West (LHO) Doubles 3♠ if possible.

---

**Board: 46**      ♠ 83      You are dealer.  
Dealer: South      ♥ A2      The opponents are silent.  
Vul: N-S      ♦ AQT5  
HCP: 15+1      ♣ KQ842

---

**Board: 47**      ♠ 9753      Partner is dealer.  
Dealer: North      ♥ A      The opponents are silent.  
Vul: N-S      ♦ QT653  
HCP: 8+1      ♣ QT3

## Both hands (Answers Page)

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 32	♠ AT75		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ	♥ Q62	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AKQ82	♦ 94	All Pass			
South HCP: 13	♣ JT82	♣ AK75				
Contract: 3NT South				1. Stayman		

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 53	♠ AKQJT9			1NT	2♣ <sup>1</sup>
Vul: E-W	♥ QJT	♥ 875	2♦	Pass	2♥	2♠
North HCP: 4+1	♦ JT974	♦ Q5	All Pass			
South HCP: 12+2	♣ T65	♣ 32				
Contract: 2♠ South				1. Cappelletti, any 6+suit		

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQJ7432	♠ T			1NT	Pass
Vul: None	♥ 73	♥ A54	2♣ <sup>1</sup>	3♠	Pass	Pass
North HCP: 11+3	♦ Q	♦ 98742	X	All Pass		
South HCP: 4+1	♣ K95	♣ T864				
Contract: 3♠X North				1. Stayman		

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 765	♠ 83				1NT
Vul: N-S	♥ J8	♥ A2	Pass	2NT	All Pass	
North HCP: 9+1	♦ K93	♦ AQT5				
South HCP: 15+1	♣ AJT63	♣ KQ842				
Contract: 2NT North						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK	♠ 9753		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q854	♥ A	Pass	2♥	Pass	2NT
North HCP: 16+1	♦ 87	♦ QT653	All Pass			
South HCP: 8+1	♣ AK862	♣ QT3				
Contract: 2NT South				1. Stayman		



**North hands****15-16 w/any 5422**

<b>Board: 48</b>	♠ AJ963	Partner is dealer.
Dealer: South	♥ 4	East (LHO) Doubles 2♥ if possible.
Vul: Both	♦ AT	
HCP: 12+2	♣ K8743	
<hr/>		
<b>Board: 49</b>	♠ AQ	You are dealer.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 15+1	♣ J8752	
<hr/>		
<b>Board: 50</b>	♠ 82	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ AKJ42	
HCP: 15+1	♣ QJ42	
<hr/>		
<b>Board: 51</b>	♠ A76	LHO is dealer.
Dealer: East	♥ 87	East (LHO) opens 1NT if possible.
Vul: Both	♦ A	West (RHO) bids 2♣ if possible.
HCP: 10+3	♣ Q986543	West (RHO) Doubles 3♣ if possible.

## Both hands (Answers Page)

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ AJ963	♠ KQ				1NT
Vul: Both	♥ 4	♥ Q653	Pass	2♥	X	3♦
North HCP: 12+2	♦ AT	♦ KQJ85	Pass	3NT	All Pass	
South HCP: 15+1	♣ K8743	♣ Q2				
Contract: 3NT North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K86532		1NT	Pass	2♥
Vul: Both	♥ KQJT	♥ 86	Pass	2♠	All Pass	
North HCP: 15+1	♦ Q7	♦ T43				
South HCP: 3+2	♣ J8752	♣ T6				
Contract: 2♠ North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ QJ953		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A7	♥ QJ62	Pass	2♦	Pass	2♠
North HCP: 15+1	♦ AKJ42	♦ Q73	All Pass			
South HCP: 8+1	♣ QJ42	♣ 6				
Contract: 2♠ South						1. Stayman

Board: 51	North:	South:	W	N	E	S
Dealer: East	♠ A76	♠ J8542			1NT	Pass
Vul: Both	♥ 87	♥ QT4	2♣ <sup>1</sup>	3♣	Pass	Pass
North HCP: 10+3	♦ A	♦ 952	X	All Pass		
South HCP: 6+1	♣ Q986543	♣ KT				
Contract: 3♣X North						1. Stayman

**South hands****15-16 w/any 5422**

<b>Board: 48</b>	♠ KQ	You are dealer.
Dealer: South	♥ Q653	East (RHO) Doubles 2♥ if possible.
Vul: Both	♦ KQJ85	
HCP: 15+1	♣ Q2	

---

<b>Board: 49</b>	♠ K86532	Partner is dealer.
Dealer: North	♥ 86	The opponents are silent.
Vul: Both	♦ T43	
HCP: 3+2	♣ T6	

---

<b>Board: 50</b>	♠ QJ953	Partner is dealer.
Dealer: North	♥ QJ62	The opponents are silent.
Vul: E-W	♦ Q73	
HCP: 8+1	♣ 6	

---

<b>Board: 51</b>	♠ J8542	RHO is dealer. You bid second.
Dealer: East	♥ QT4	East (RHO) opens 1NT if possible.
Vul: Both	♦ 952	West (LHO) bids 2♣ if possible.
HCP: 6+1	♣ KT	West (LHO) Doubles 3♣ if possible.

## Both hands (Answers Page)

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ AJ963	♠ KQ				1NT
Vul: Both	♥ 4	♥ Q653	Pass	2♥	X	3♦
North HCP: 12+2	♦ AT	♦ KQJ85	Pass	3NT	All Pass	
South HCP: 15+1	♣ K8743	♣ Q2				
Contract: 3NT North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K86532		1NT	Pass	2♥
Vul: Both	♥ KQJT	♥ 86	Pass	2♠	All Pass	
North HCP: 15+1	♦ Q7	♦ T43				
South HCP: 3+2	♣ J8752	♣ T6				
Contract: 2♠ North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ QJ953		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A7	♥ QJ62	Pass	2♦	Pass	2♠
North HCP: 15+1	♦ AKJ42	♦ Q73	All Pass			
South HCP: 8+1	♣ QJ42	♣ 6				
Contract: 2♠ South						1. Stayman

Board: 51	North:	South:	W	N	E	S
Dealer: East	♠ A76	♠ J8542			1NT	Pass
Vul: Both	♥ 87	♥ QT4	2♣ <sup>1</sup>	3♣	Pass	Pass
North HCP: 10+3	♦ A	♦ 952	X	All Pass		
South HCP: 6+1	♣ Q986543	♣ KT				
Contract: 3♣X North						1. Stayman

**North hands****15-16 w/any 5422**

**Board: 52**      ♠ -      Partner is dealer.  
Dealer: South      ♥ AQ97632      The opponents are silent.  
Vul: None      ♦ K875  
HCP: 15+3      ♣ AQ

---

**Board: 53**      ♠ KQ      You are dealer.  
Dealer: North      ♥ T654      The opponents are silent.  
Vul: None      ♦ AKQ63  
HCP: 15+1      ♣ J7

---

**Board: 54**      ♠ J6      Partner is dealer.  
Dealer: South      ♥ AQJ643      West (RHO) Doubles 2♥ if possible.  
Vul: N-S      ♦ 65      East (LHO) bids 2♠ if possible.  
HCP: 8+2      ♣ 742

---

**Board: 55**      ♠ T3      You are dealer.  
Dealer: North      ♥ A6      The opponents are silent.  
Vul: Both      ♦ AQ32  
HCP: 15+1      ♣ KQ873

## Both hands (Answers Page)

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A7				1NT
Vul: None	♥ AQ97632	♥ K8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15+3	♦ K875	♦ AJT93	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 15+1	♣ AQ	♣ K652	Pass	6♥	All Pass	
Contract: 6♥ North						

1. Texas
2. Blackwood 0314, for !H
3. A=0/5 or 3/5

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ J9874		1NT	Pass	2♥
Vul: None	♥ T654	♥ Q9	Pass	2♠	All Pass	
North HCP: 15+1	♦ AKQ63	♦ J92				
South HCP: 4+1	♣ J7	♣ 654				
Contract: 2♠ North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ QT				1NT
Vul: N-S	♥ AQJ643	♥ K8	Pass	2♦	Pass	2♥
North HCP: 8+2	♦ 65	♦ K987	X	XX	2♠	Pass
South HCP: 15+1	♣ 742	♣ AK865	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ KJ64		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A6	♥ QT9	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AQ32	♦ 64	All Pass			
South HCP: 10	♣ KQ873	♣ AT96				
Contract: 3NT South						

1. Stayman

**South hands****15-16 w/any 5422**

**Board: 52**      ♠ A7      You are dealer.  
Dealer: South      ♥ K8      The opponents are silent.  
Vul: None      ♦ AJT93  
HCP: 15+1      ♣ K652

---

**Board: 53**      ♠ J9874      Partner is dealer.  
Dealer: North      ♥ Q9      The opponents are silent.  
Vul: None      ♦ J92  
HCP: 4+1      ♣ 654

---

**Board: 54**      ♠ QT      You are dealer.  
Dealer: South      ♥ K8      West (LHO) Doubles 2♥ if possible.  
Vul: N-S      ♦ K987      East (RHO) bids 2♠ if possible.  
HCP: 15+1      ♣ AK865

---

**Board: 55**      ♠ KJ64      Partner is dealer.  
Dealer: North      ♥ QT9      The opponents are silent.  
Vul: Both      ♦ 64  
HCP: 10      ♣ AT96

## Both hands (Answers Page)

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A7				1NT
Vul: None	♥ AQ97632	♥ K8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15+3	♦ K875	♦ AJT93	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 15+1	♣ AQ	♣ K652	Pass	6♥	All Pass	
Contract: 6♥ North						

1. Texas
2. Blackwood 0314, for !H
3. A=0/5 or 3/5

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ J9874		1NT	Pass	2♥
Vul: None	♥ T654	♥ Q9	Pass	2♠	All Pass	
North HCP: 15+1	♦ AKQ63	♦ J92				
South HCP: 4+1	♣ J7	♣ 654				
Contract: 2♠ North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ QT				1NT
Vul: N-S	♥ AQJ643	♥ K8	Pass	2♦	Pass	2♥
North HCP: 8+2	♦ 65	♦ K987	X	XX	2♠	Pass
South HCP: 15+1	♣ 742	♣ AK865	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ KJ64		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A6	♥ QT9	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AQ32	♦ 64	All Pass			
South HCP: 10	♣ KQ873	♣ AT96				
Contract: 3NT South						

1. Stayman



**North hands****15-16 w/any 5422**

**Board: 56**      ♠ -      LHO is dealer.  
Dealer: East      ♥ QT6532      East (LHO) opens 1NT if possible.  
Vul: E-W      ♦ K97  
HCP: 5+2      ♣ 7643

---

**Board: 57**      ♠ A5      You are dealer.  
Dealer: North      ♥ AK      East (LHO) bids 2 ♠ if possible.  
Vul: N-S      ♦ J9875  
HCP: 15+1      ♣ KT75

---

**Board: 58**      ♠ AT2      Partner is dealer.  
Dealer: South      ♥ J98643      The opponents are silent.  
Vul: Both      ♦ KJ9  
HCP: 10+2      ♣ J

---

**Board: 59**      ♠ 92      You are dealer.  
Dealer: North      ♥ Q3      The opponents are silent.  
Vul: None      ♦ KQJ94  
HCP: 15+1      ♣ AK75

---

**Board: 60**      ♠ 86      Partner is dealer.  
Dealer: South      ♥ KQ8753      The opponents are silent.  
Vul: None      ♦ KT6  
HCP: 9+2      ♣ JT

## Both hands (Answers Page)

### Board: 56

Dealer: East  
 Vul: E-W  
 North HCP: 5+2  
 South HCP: 12+1  
 Contract: 3 ♣ South

North:

♠ -  
 ♥ QT6532  
 ♦ K97  
 ♣ 7643

South:

♠ A7652  
 ♥ 94  
 ♦ Q3  
 ♣ KQJ9

W	N	E	S
		1NT	2 ♠ <sup>1</sup>
Pass	2NT	Pass	3 ♣
All Pass			
1. Cappelletti, 5M-4m			

### Board: 57

Dealer: North  
 Vul: N-S  
 North HCP: 15+1  
 South HCP: 4+2  
 Contract: 3 ♣ North

North:

♠ A5  
 ♥ AK  
 ♦ J9875  
 ♣ KT75

South:

♠ T82  
 ♥ T743  
 ♦ -  
 ♣ A98632

W	N	E	S
	1NT	2 ♠ <sup>1</sup>	2NT <sup>2</sup>
Pass	3 ♣	All Pass	
1. Cappelletti, 5M-4m			
2. Lebensohl after 1NT			

### Board: 58

Dealer: South  
 Vul: Both  
 North HCP: 10+2  
 South HCP: 15+1  
 Contract: 4 ♥ North

North:

♠ AT2  
 ♥ J98643  
 ♦ KJ9  
 ♣ J

South:

♠ 76  
 ♥ A5  
 ♦ A876  
 ♣ AK954

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

### Board: 59

Dealer: North  
 Vul: None  
 North HCP: 15+1  
 South HCP: 5+1  
 Contract: 2 ♥ North

North:

♠ 92  
 ♥ Q3  
 ♦ KQJ94  
 ♣ AK75

South:

♠ 8754  
 ♥ A9742  
 ♦ T2  
 ♣ JT

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

### Board: 60

Dealer: South  
 Vul: None  
 North HCP: 9+2  
 South HCP: 15+1  
 Contract: 4 ♥ South

North:

♠ 86  
 ♥ KQ8753  
 ♦ KT6  
 ♣ JT

South:

♠ AK  
 ♥ 94  
 ♦ AQ95  
 ♣ Q6432

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

**South hands****15-16 w/any 5422**

**Board: 56**      ♠ A7652      RHO is dealer. You bid second.  
Dealer: East      ♥ 94      East (RHO) opens 1NT if possible.  
Vul: E-W      ♦ Q3  
HCP: 12+1      ♣ KQJ9

---

**Board: 57**      ♠ T82      Partner is dealer.  
Dealer: North      ♥ T743      East (RHO) bids 2♠ if possible.  
Vul: N-S      ♦ -  
HCP: 4+2      ♣ A98632

---

**Board: 58**      ♠ 76      You are dealer.  
Dealer: South      ♥ A5      The opponents are silent.  
Vul: Both      ♦ A876  
HCP: 15+1      ♣ AK954

---

**Board: 59**      ♠ 8754      Partner is dealer.  
Dealer: North      ♥ A9742      The opponents are silent.  
Vul: None      ♦ T2  
HCP: 5+1      ♣ JT

---

**Board: 60**      ♠ AK      You are dealer.  
Dealer: South      ♥ 94      The opponents are silent.  
Vul: None      ♦ AQ95  
HCP: 15+1      ♣ Q6432

## Both hands (Answers Page)

### Board: 56

Dealer: East  
 Vul: E-W  
 North HCP: 5+2  
 South HCP: 12+1  
 Contract: 3 ♣ South

North:

♠ -  
 ♥ QT6532  
 ♦ K97  
 ♣ 7643

South:

♠ A7652  
 ♥ 94  
 ♦ Q3  
 ♣ KQJ9

W	N	E	S
		1NT	2 ♠ <sup>1</sup>
Pass	2NT	Pass	3 ♣
All Pass			
1. Cappelletti, 5M-4m			

### Board: 57

Dealer: North  
 Vul: N-S  
 North HCP: 15+1  
 South HCP: 4+2  
 Contract: 3 ♣ North

North:

♠ A5  
 ♥ AK  
 ♦ J9875  
 ♣ KT75

South:

♠ T82  
 ♥ T743  
 ♦ -  
 ♣ A98632

W	N	E	S
	1NT	2 ♠ <sup>1</sup>	2NT <sup>2</sup>
Pass	3 ♣	All Pass	
1. Cappelletti, 5M-4m			
2. Lebensohl after 1NT			

### Board: 58

Dealer: South  
 Vul: Both  
 North HCP: 10+2  
 South HCP: 15+1  
 Contract: 4 ♥ North

North:

♠ AT2  
 ♥ J98643  
 ♦ KJ9  
 ♣ J

South:

♠ 76  
 ♥ A5  
 ♦ A876  
 ♣ AK954

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

### Board: 59

Dealer: North  
 Vul: None  
 North HCP: 15+1  
 South HCP: 5+1  
 Contract: 2 ♥ North

North:

♠ 92  
 ♥ Q3  
 ♦ KQJ94  
 ♣ AK75

South:

♠ 8754  
 ♥ A9742  
 ♦ T2  
 ♣ JT

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

### Board: 60

Dealer: South  
 Vul: None  
 North HCP: 9+2  
 South HCP: 15+1  
 Contract: 4 ♥ South

North:

♠ 86  
 ♥ KQ8753  
 ♦ KT6  
 ♣ JT

South:

♠ AK  
 ♥ 94  
 ♦ AQ95  
 ♣ Q6432

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

**North hands****15-16 w/any 5422**

<b>Board: 61</b>	♠ A3	You are dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: None	♦ KQJ4	
HCP: 15+1	♣ K9754	

---

<b>Board: 62</b>	♠ KQ84	Partner is dealer.
Dealer: South	♥ 8643	The opponents are silent.
Vul: Both	♦ 8732	
HCP: 9	♣ A	

---

<b>Board: 63</b>	♠ A5	You are dealer.
Dealer: North	♥ Q963	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 15+1	♣ KQ843	

---

<b>Board: 64</b>	♠ QT97	Partner is dealer.
Dealer: South	♥ T85	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ 9854	West (RHO) bids 2♥ if possible.
HCP: 2	♣ 92	

## Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ 9876		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q4	♥ AKT86	Pass	2♦	Pass	3♠ <sup>2</sup>
North HCP: 15+1	♦ KQJ4	♦ 87	Pass	3NT	All Pass	
South HCP: 11+1	♣ K9754	♣ AT				
Contract: 3NT North						1. Stayman 2. SMOLEN

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ KQ84	♠ AJ				1NT
Vul: Both	♥ 8643	♥ AT	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ 8732	♦ A964	Pass	2NT	All Pass	
South HCP: 15+1	♣ A	♣ Q8543				
Contract: 2NT North						1. Stayman

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ 963		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q963	♥ AKT2	Pass	2♥	Pass	3♥
North HCP: 15+1	♦ A9	♦ QT86	All Pass			
South HCP: 9	♣ KQ843	♣ 76				
Contract: 3♥ South						1. Stayman

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ QT97	♠ 83				1NT
Vul: E-W	♥ T85	♥ J964	Pass	Pass	X <sup>1</sup>	2♦
North HCP: 2	♦ 9854	♦ AQJ63	2♥	3♦	All Pass	
South HCP: 15+1	♣ 92	♣ AK				
Contract: 3♦ North						1. Cappelletti, strong

**South hands****15-16 w/any 5422**

**Board: 61**      ♠ 9876      Partner is dealer.  
Dealer: North      ♥ AKT86      The opponents are silent.  
Vul: None      ♦ 87  
HCP: 11+1      ♣ AT

---

**Board: 62**      ♠ AJ      You are dealer.  
Dealer: South      ♥ AT      The opponents are silent.  
Vul: Both      ♦ A964  
HCP: 15+1      ♣ Q8543

---

**Board: 63**      ♠ 963      Partner is dealer.  
Dealer: North      ♥ AKT2      The opponents are silent.  
Vul: N-S      ♦ QT86  
HCP: 9      ♣ 76

---

**Board: 64**      ♠ 83      You are dealer.  
Dealer: South      ♥ J964      East (RHO) Doubles 1NT if possible.  
Vul: E-W      ♦ AQJ63      West (LHO) bids 2♥ if possible.  
HCP: 15+1      ♣ AK

## Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ 9876		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q4	♥ AKT86	Pass	2♦	Pass	3♠ <sup>2</sup>
North HCP: 15+1	♦ KQJ4	♦ 87	Pass	3NT	All Pass	
South HCP: 11+1	♣ K9754	♣ AT				
Contract: 3NT North						1. Stayman 2. SMOLEN

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ KQ84	♠ AJ				1NT
Vul: Both	♥ 8643	♥ AT	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ 8732	♦ A964	Pass	2NT	All Pass	
South HCP: 15+1	♣ A	♣ Q8543				
Contract: 2NT North						1. Stayman

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ 963		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q963	♥ AKT2	Pass	2♥	Pass	3♥
North HCP: 15+1	♦ A9	♦ QT86	All Pass			
South HCP: 9	♣ KQ843	♣ 76				
Contract: 3♥ South						1. Stayman

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ QT97	♠ 83				1NT
Vul: E-W	♥ T85	♥ J964	Pass	Pass	X <sup>1</sup>	2♦
North HCP: 2	♦ 9854	♦ AQJ63	2♥	3♦	All Pass	
South HCP: 15+1	♣ 92	♣ AK				
Contract: 3♦ North						1. Cappelletti, strong