

<b>Board: 1</b>	♠ K652	You bid first.
Dealer: North	♥ A954	East (LHO) bids 2♥ if possible.
Vul: N-S	♦ A	
HCP: 16	♣ AJ95	

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<b>Board: 2</b>	♠ A5	Partner bids first.
Dealer: South	♥ 9863	The opponents are silent.
Vul: None	♦ J76	
HCP: 8	♣ KT62	

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<b>Board: 3</b>	♠ KQT2	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: N-S	♦ JT76	
HCP: 17	♣ AQJ6	

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<b>Board: 4</b>	♠ 98732	Partner bids first.
Dealer: South	♥ K43	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 12+1	♣ AQ4	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 4 ♠ South

North:

♠ K652

♥ A954

♦ A

♣ AJ95

South:

♠ AJ983

♥ J2

♦ J742

♣ T7

W N E S

1NT 2♥<sup>1</sup> X

Pass 3♠ Pass 4♠

All Pass

1. Cappelletti, 5M-4m

### Board: 2

Dealer: South

Vul: None

North HCP: 8

South HCP: 17

Contract: 4♥ South

North:

♠ A5

♥ 9863

♦ J76

♣ KT62

South:

♠ K932

♥ AKJ7

♦ Q832

♣ A

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ Pass 4♥

All Pass

1. Stayman

### Board: 3

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 14

Contract: 6♠ South

North:

♠ KQT2

♥ A

♦ JT76

♣ AQJ6

South:

♠ A853

♥ KJ9

♦ K54

♣ K53

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♥

Pass 3♠ Pass 4NT

Pass 5♣<sup>2</sup> Pass 6♠

All Pass

1. Stayman

2. A=0/5 or 3/5

### Board: 4

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 17

Contract: 3NT North

North:

♠ 98732

♥ K43

♦ K6

♣ AQ4

South:

♠ A

♥ AQ87

♦ AQJ5

♣ 8763

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

## South hands

## 1N\_with\_Singleton

**Board: 1**      ♠ AJ983      Partner bids first.  
 Dealer: North      ♥ J2      East (RHO) bids 2♥ if possible.  
 Vul: N-S      ♦ J742  
 HCP: 7+1      ♣ T7

---

**Board: 2**      ♠ K932      You bid first.  
 Dealer: South      ♥ AKJ7      The opponents are silent.  
 Vul: None      ♦ Q832  
 HCP: 17      ♣ A

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**Board: 3**      ♠ A853      Partner bids first.  
 Dealer: North      ♥ KJ9      The opponents are silent.  
 Vul: N-S      ♦ K54  
 HCP: 14      ♣ K53

---

**Board: 4**      ♠ A      You bid first.  
 Dealer: South      ♥ AQ87      The opponents are silent.  
 Vul: E-W      ♦ AQJ5  
 HCP: 17      ♣ 8763

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 4 ♠ South

North:

♠ K652

♥ A954

♦ A

♣ AJ95

South:

♠ AJ983

♥ J2

♦ J742

♣ T7

W N E S

1NT 2♥<sup>1</sup> X

Pass 3♠ Pass 4♠

All Pass

1. Cappelletti, 5M-4m

### Board: 2

Dealer: South

Vul: None

North HCP: 8

South HCP: 17

Contract: 4♥ South

North:

♠ A5

♥ 9863

♦ J76

♣ KT62

South:

♠ K932

♥ AKJ7

♦ Q832

♣ A

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ Pass 4♥

All Pass

1. Stayman

### Board: 3

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 14

Contract: 6♠ South

North:

♠ KQT2

♥ A

♦ JT76

♣ AQJ6

South:

♠ A853

♥ KJ9

♦ K54

♣ K53

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♥

Pass 3♠ Pass 4NT

Pass 5♣<sup>2</sup> Pass 6♠

All Pass

1. Stayman

2. A=0/5 or 3/5

### Board: 4

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 17

Contract: 3NT North

North:

♠ 98732

♥ K43

♦ K6

♣ AQ4

South:

♠ A

♥ AQ87

♦ AQJ5

♣ 8763

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

# North hands

# 1N\_with\_Singleton

**Board: 5**      ♠ AJ43      You bid first.  
 Dealer: North      ♥ Q752      The opponents are silent.  
 Vul: None      ♦ A  
 HCP: 17      ♣ AQT5

---

**Board: 6**      ♠ AJT7      You bid first.  
 Dealer: North      ♥ KQT9      The opponents are silent.  
 Vul: N-S      ♦ A  
 HCP: 17      ♣ KT98

---

**Board: 7**      ♠ A      You bid first.  
 Dealer: North      ♥ KQJ2      The opponents are silent.  
 Vul: Both      ♦ Q974  
 HCP: 16      ♣ AT64

---

**Board: 8**      ♠ Q65      Partner bids first.  
 Dealer: South      ♥ 82      East (LHO) Doubles 1NT if possible.  
 Vul: E-W      ♦ QT642  
 HCP: 4+1      ♣ T54

---

**Board: 9**      ♠ J      Partner bids first.  
 Dealer: South      ♥ T973      West (RHO) bids 4♠ if possible.  
 Vul: Both      ♦ AKQT63  
 HCP: 10+2      ♣ 82

## Both hands (Answers Page)

### Board: 5

Dealer: North

Vul: None

North HCP: 17

South HCP: 11

Contract: 4♥ South

North:

♠ AJ43

♥ Q752

♦ A

♣ AQT5

South:

♠ K982

♥ AT83

♦ K2

♣ J64

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 6

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7+1

Contract: 3♥ South

North:

♠ AJT7

♥ KQT9

♦ A

♣ KT98

South:

♠ Q6

♥ A8765

♦ JT54

♣ 42

W N E S

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 3♥

All Pass

1. Extended acceptance after NT

### Board: 7

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ A

♥ KQJ2

♦ Q974

♣ AT64

South:

♠ KQ974

♥ 87

♦ KT8

♣ Q53

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 8

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 16

Contract: 1NTX South

North:

♠ Q65

♥ 82

♦ QT642

♣ T54

South:

♠ AT94

♥ QT94

♦ A

♣ AQ92

W N E S

1NT

Pass Pass X All Pass

### Board: 9

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 15

Contract: 5♦ North

North:

♠ J

♥ T973

♦ AKQT63

♣ 82

South:

♠ A

♥ AKJ5

♦ 9852

♣ QJT7

W N E S

1NT

4♠ 5♦ All Pass

## South hands

## 1N\_with\_Singleton

**Board: 5**      ♠ K982      Partner bids first.  
 Dealer: North      ♥ AT83      The opponents are silent.  
 Vul: None      ♦ K2  
 HCP: 11      ♣ J64

---

**Board: 6**      ♠ Q6      Partner bids first.  
 Dealer: North      ♥ A8765      The opponents are silent.  
 Vul: N-S      ♦ JT54  
 HCP: 7+1      ♣ 42

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**Board: 7**      ♠ KQ974      Partner bids first.  
 Dealer: North      ♥ 87      The opponents are silent.  
 Vul: Both      ♦ KT8  
 HCP: 10+1      ♣ Q53

---

**Board: 8**      ♠ AT94      You bid first.  
 Dealer: South      ♥ QT94      East (RHO) Doubles 1NT if possible.  
 Vul: E-W      ♦ A  
 HCP: 16      ♣ AQ92

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**Board: 9**      ♠ A      You bid first.  
 Dealer: South      ♥ AKJ5      West (LHO) bids 4♠ if possible.  
 Vul: Both      ♦ 9852  
 HCP: 15      ♣ QJT7

## Both hands (Answers Page)

### Board: 5

Dealer: North

Vul: None

North HCP: 17

South HCP: 11

Contract: 4♥ South

North:

♠ AJ43

♥ Q752

♦ A

♣ AQT5

South:

♠ K982

♥ AT83

♦ K2

♣ J64

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 6

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7+1

Contract: 3♥ South

North:

♠ AJT7

♥ KQT9

♦ A

♣ KT98

South:

♠ Q6

♥ A8765

♦ JT54

♣ 42

W N E S

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 3♥

All Pass

1. Extended acceptance after NT

### Board: 7

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ A

♥ KQJ2

♦ Q974

♣ AT64

South:

♠ KQ974

♥ 87

♦ KT8

♣ Q53

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 8

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 16

Contract: 1NTX South

North:

♠ Q65

♥ 82

♦ QT642

♣ T54

South:

♠ AT94

♥ QT94

♦ A

♣ AQ92

W N E S

1NT

Pass Pass X All Pass

### Board: 9

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 15

Contract: 5♦ North

North:

♠ J

♥ T973

♦ AKQT63

♣ 82

South:

♠ A

♥ AKJ5

♦ 9852

♣ QJT7

W N E S

1NT

4♠ 5♦ All Pass



## North hands

## 1N\_with\_Singleton

<b>Board: 10</b>	♠ AK2	Partner bids first.
Dealer: South	♥ J9642	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 10+1	♣ Q52	
<b>Board: 11</b>	♠ A	You bid first.
Dealer: North	♥ AK62	The opponents are silent.
Vul: None	♦ KJ72	
HCP: 16	♣ J973	
<b>Board: 12</b>	♠ JT8642	LHO opens the bidding 1NT.
Dealer: East	♥ K86	Partner bids next.
Vul: E-W	♦ KT	
HCP: 9+2	♣ Q2	
<b>Board: 13</b>	♠ A	You bid first.
Dealer: North	♥ QJ98	The opponents are silent.
Vul: E-W	♦ AQ63	
HCP: 16	♣ K853	
<b>Board: 14</b>	♠ T532	Partner bids first.
Dealer: South	♥ QJ82	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 9	♣ A32	

## Both hands (Answers Page)

### Board: 10

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 3NT North

North:

♠ AK2

♥ J9642

♦ 32

♣ Q52

South:

♠ QT75

♥ A

♦ AKT9

♣ K983

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
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Pass	3NT	All Pass	
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### Board: 11

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+1

Contract: 3♥ South

North:

♠ A

♥ AK62

♦ KJ72

♣ J973

South:

♠ 85432

♥ QJT4

♦ 9

♣ KQ6

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♥
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All Pass

1. Stayman

### Board: 12

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 12+3

Contract: 3♣ South

North:

♠ JT8642

♥ K86

♦ KT

♣ Q2

South:

♠ Q7

♥ Q

♦ A85

♣ KJT9543

W	N	E	S
		1NT	2♣ <sup>1</sup>

Pass	2♦ <sup>2</sup>	Pass	3♣
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All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 13

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9

Contract: 4♥ South

North:

♠ A

♥ QJ98

♦ AQ63

♣ K853

South:

♠ K9

♥ T732

♦ KJT5

♣ Q74

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

### Board: 14

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16

Contract: 4♥ North

North:

♠ T532

♥ QJ82

♦ Q8

♣ A32

South:

♠ KQ74

♥ A743

♦ A

♣ KT98

W	N	E	S
			1NT

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

# South hands

# 1N\_with\_Singleton

<b>Board: 10</b>	♠ QT75	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ AKT9	
HCP: 16	♣ K983	

<b>Board: 11</b>	♠ 85432	Partner bids first.
Dealer: North	♥ QJT4	The opponents are silent.
Vul: None	♦ 9	
HCP: 8+1	♣ KQ6	

<b>Board: 12</b>	♠ Q7	RHO opens the bidding 1NT.
Dealer: East	♥ Q	You bid next.
Vul: E-W	♦ A85	
HCP: 12+3	♣ KJT9543	

<b>Board: 13</b>	♠ K9	Partner bids first.
Dealer: North	♥ T732	The opponents are silent.
Vul: E-W	♦ KJT5	
HCP: 9	♣ Q74	

<b>Board: 14</b>	♠ KQ74	You bid first.
Dealer: South	♥ A743	The opponents are silent.
Vul: Both	♦ A	
HCP: 16	♣ KT98	

## Both hands (Answers Page)

### Board: 10

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 3NT North

North:

♠ AK2

♥ J9642

♦ 32

♣ Q52

South:

♠ QT75

♥ A

♦ AKT9

♣ K983

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
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Pass	3NT	All Pass	
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### Board: 11

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+1

Contract: 3♥ South

North:

♠ A

♥ AK62

♦ KJ72

♣ J973

South:

♠ 85432

♥ QJT4

♦ 9

♣ KQ6

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 12

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 12+3

Contract: 3♣ South

North:

♠ JT8642

♥ K86

♦ KT

♣ Q2

South:

♠ Q7

♥ Q

♦ A85

♣ KJT9543

W	N	E	S
		1NT	2♣ <sup>1</sup>

Pass	2♦ <sup>2</sup>	Pass	3♣
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All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 13

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9

Contract: 4♥ South

North:

♠ A

♥ QJ98

♦ AQ63

♣ K853

South:

♠ K9

♥ T732

♦ KJT5

♣ Q74

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	4♥
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All Pass

1. Stayman

### Board: 14

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16

Contract: 4♥ North

North:

♠ T532

♥ QJ82

♦ Q8

♣ A32

South:

♠ KQ74

♥ A743

♦ A

♣ KT98

W	N	E	S
			1NT

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

# North hands

# 1N\_with\_Singleton

<b>Board: 15</b>	♠ A865	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ AQ32	
HCP: 17	♣ QJ98	

<b>Board: 16</b>	♠ 94	Partner bids first.
Dealer: South	♥ T754	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 6	♣ 7643	

<b>Board: 17</b>	♠ Q6	Partner bids first.
Dealer: South	♥ T9643	The opponents are silent.
Vul: None	♦ K32	
HCP: 5+1	♣ 872	

<b>Board: 18</b>	♠ KQ96	RHO opens the bidding 1NT.
Dealer: West	♥ JT963	You bid next.
Vul: E-W	♦ 8	
HCP: 11+1	♣ KQ9	

<b>Board: 19</b>	♠ J85	Partner bids first.
Dealer: South	♥ T7654	The opponents are silent.
Vul: None	♦ KT54	
HCP: 4+1	♣ 6	

## Both hands (Answers Page)

### Board: 15

Dealer: North

Vul: None

North HCP: 17

South HCP: 6+4

Contract: 4♥ North

North:

♠ A865

♥ A

♦ AQ32

♣ QJ98

South:

♠ J2

♥ KJT96542

♦ J6

♣ 2

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 16

Dealer: South

Vul: Both

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ 94

♥ T754

♦ AQ8

♣ 7643

South:

♠ AK76

♥ A982

♦ J742

♣ A

W N E S

1NT

All Pass

### Board: 17

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 16

Contract: 3♥ North

North:

♠ Q6

♥ T9643

♦ K32

♣ 872

South:

♠ KJ82

♥ AK52

♦ JT96

♣ A

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3♥ All Pass

1. Extended acceptance after NT

### Board: 18

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 9+1

Contract: 2♥ South

North:

♠ KQ96

♥ JT963

♦ 8

♣ KQ9

South:

♠ J5

♥ 84

♦ AKJ3

♣ T7632

W N E S

1NT 2♦<sup>1</sup> Pass 2♥

All Pass

1. Cappelletti, both majors

### Board: 19

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 16

Contract: 3♥ North

North:

♠ J85

♥ T7654

♦ KT54

♣ 6

South:

♠ T974

♥ AQ92

♦ A

♣ AQT7

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3♥ All Pass

1. Extended acceptance after NT

## South hands

## 1N\_with\_Singleton

**Board: 15**      ♠ J2      Partner bids first.  
 Dealer: North      ♥ KJT96542      The opponents are silent.  
 Vul: None      ♦ J6  
 HCP: 6+4      ♣ 2

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**Board: 16**      ♠ AK76      You bid first.  
 Dealer: South      ♥ A982      The opponents are silent.  
 Vul: Both      ♦ J742  
 HCP: 16      ♣ A

---

**Board: 17**      ♠ KJ82      You bid first.  
 Dealer: South      ♥ AK52      The opponents are silent.  
 Vul: None      ♦ JT96  
 HCP: 16      ♣ A

---

**Board: 18**      ♠ J5      LHO opens the bidding 1NT.  
 Dealer: West      ♥ 84      Partner bids next.  
 Vul: E-W      ♦ AKJ3  
 HCP: 9+1      ♣ T7632

---

**Board: 19**      ♠ T974      You bid first.  
 Dealer: South      ♥ AQ92      The opponents are silent.  
 Vul: None      ♦ A  
 HCP: 16      ♣ AQT7

## Both hands (Answers Page)

### Board: 15

Dealer: North

Vul: None

North HCP: 17

South HCP: 6+4

Contract: 4♥ North

North:

♠ A865

♥ A

♦ AQ32

♣ QJ98

South:

♠ J2

♥ KJT96542

♦ J6

♣ 2

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 16

Dealer: South

Vul: Both

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ 94

♥ T754

♦ AQ8

♣ 7643

South:

♠ AK76

♥ A982

♦ J742

♣ A

W N E S

1NT

All Pass

### Board: 17

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 16

Contract: 3♥ North

North:

♠ Q6

♥ T9643

♦ K32

♣ 872

South:

♠ KJ82

♥ AK52

♦ JT96

♣ A

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3♥ All Pass

1. Extended acceptance after NT

### Board: 18

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 9+1

Contract: 2♥ South

North:

♠ KQ96

♥ JT963

♦ 8

♣ KQ9

South:

♠ J5

♥ 84

♦ AKJ3

♣ T7632

W N E S

1NT 2♦<sup>1</sup> Pass 2♥

All Pass

1. Cappelletti, both majors

### Board: 19

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 16

Contract: 3♥ North

North:

♠ J85

♥ T7654

♦ KT54

♣ 6

South:

♠ T974

♥ AQ92

♦ A

♣ AQT7

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3♥ All Pass

1. Extended acceptance after NT



## North hands

## 1N\_with\_Singleton

**Board: 20**

♠ Q92

Partner bids first.

Dealer: South

♥ K3

The opponents are silent.

Vul: N-S

♦ A765

HCP: 9

♣ T853

**Board: 21**

♠ A

You bid first.

Dealer: North

♥ K753

The opponents are silent.

Vul: N-S

♦ J643

HCP: 15

♣ AKT7

**Board: 22**

♠ 543

Partner bids first.

Dealer: South

♥ 64

East (LHO) bids 3♦ if possible.

Vul: E-W

♦ 82

HCP: 3+2

♣ KT7432

**Board: 23**

♠ A

You bid first.

Dealer: North

♥ AJ62

The opponents are silent.

Vul: None

♦ KJ32

HCP: 16

♣ K763

**Board: 24**

♠ 92

Partner bids first.

Dealer: South

♥ AK8

The opponents are silent.

Vul: None

♦ JT4

HCP: 9+1

♣ JT764

## Both hands (Answers Page)

### Board: 20

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ Q92

♥ K3

♦ A765

♣ T853

South:

♠ KJ65

♥ A

♦ QJ83

♣ AQ72

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ A

♥ K753

♦ J643

♣ AKT7

South:

♠ T876

♥ A9

♦ K92

♣ QJ53

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

### Board: 22

Dealer: South

Vul: E-W

North HCP: 3+2

South HCP: 16

Contract: 4♣ South

North:

♠ 543

♥ 64

♦ 82

♣ KT7432

South:

♠ K982

♥ AQ93

♦ A

♣ QJ85

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

### Board: 23

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 4♠ North

North:

♠ A

♥ AJ62

♦ KJ32

♣ K763

South:

♠ KQT943

♥ KT74

♦ 8

♣ J2

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

### Board: 24

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 17

Contract: 3NT North

North:

♠ 92

♥ AK8

♦ JT4

♣ JT764

South:

♠ AJ75

♥ J653

♦ AK93

♣ A

W	N	E	S
			1NT
Pass	3NT	All Pass	

## South hands

## 1N\_with\_Singleton

<b>Board: 20</b>	♠ KJ65	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ QJ83	
HCP: 17	♣ AQ72	
<hr/>		
<b>Board: 21</b>	♠ T876	Partner bids first.
Dealer: North	♥ A9	The opponents are silent.
Vul: N-S	♦ K92	
HCP: 10	♣ QJ53	
<hr/>		
<b>Board: 22</b>	♠ K982	You bid first.
Dealer: South	♥ AQ93	East (RHO) bids 3 ♦ if possible.
Vul: E-W	♦ A	
HCP: 16	♣ QJ85	
<hr/>		
<b>Board: 23</b>	♠ KQT943	Partner bids first.
Dealer: North	♥ KT74	The opponents are silent.
Vul: None	♦ 8	
HCP: 9+2	♣ J2	
<hr/>		
<b>Board: 24</b>	♠ AJ75	You bid first.
Dealer: South	♥ J653	The opponents are silent.
Vul: None	♦ AK93	
HCP: 17	♣ A	

## Both hands (Answers Page)

### Board: 20

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ Q92

♥ K3

♦ A765

♣ T853

South:

♠ KJ65

♥ A

♦ QJ83

♣ AQ72

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ A

♥ K753

♦ J643

♣ AKT7

South:

♠ T876

♥ A9

♦ K92

♣ QJ53

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

### Board: 22

Dealer: South

Vul: E-W

North HCP: 3+2

South HCP: 16

Contract: 4♣ South

North:

♠ 543

♥ 64

♦ 82

♣ KT7432

South:

♠ K982

♥ AQ93

♦ A

♣ QJ85

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

### Board: 23

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 4♠ North

North:

♠ A

♥ AJ62

♦ KJ32

♣ K763

South:

♠ KQT943

♥ KT74

♦ 8

♣ J2

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

### Board: 24

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 17

Contract: 3NT North

North:

♠ 92

♥ AK8

♦ JT4

♣ JT764

South:

♠ AJ75

♥ J653

♦ AK93

♣ A

W	N	E	S
			1NT
Pass	3NT	All Pass	

# North hands

# 1N\_with\_Singleton

## Board: 25

♠ A

You bid first.

Dealer: North

♥ AK82

The opponents are silent.

Vul: N-S

♦ QT75

HCP: 15

♣ Q874

## Board: 26

♠ QT

Partner bids first.

Dealer: South

♥ KQ42

The opponents are silent.

Vul: N-S

♦ Q9

HCP: 10+1

♣ JT762

## Board: 27

♠ AK2

RHO opens the bidding 1NT.

Dealer: West

♥ JT98543

You bid next.

Vul: E-W

♦ 7

HCP: 10+3

♣ Q8

## Board: 28

♠ A

Partner bids first.

Dealer: South

♥ KT94

The opponents are silent.

Vul: E-W

♦ T32

HCP: 8+1

♣ JT874

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 17

Contract: 6NT South

North:

♠ A

♥ AK82

♦ QT75

♣ Q874

South:

♠ K2

♥ QT6

♦ AK63

♣ AJ62

W	N	E	S
---	---	---	---

	1NT	Pass	4♣
--	-----	------	----

Pass	4♠ <sup>1</sup>	Pass	5♣ <sup>2</sup>
------	-----------------	------	-----------------

Pass	5♥ <sup>3</sup>	Pass	6NT
------	-----------------	------	-----

All Pass

1. A=2 out of 4

2. King ask

3. K=1

### Board: 26

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 4♥ North

North:

♠ QT

♥ KQ42

♦ Q9

♣ JT762

South:

♠ 9862

♥ AJ53

♦ A

♣ AK98

W	N	E	S
---	---	---	---

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

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

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 27

Dealer: West

Vul: E-W

North HCP: 10+3

South HCP: 10

Contract: 4♥ South

North:

♠ AK2

♥ JT98543

♦ 7

♣ Q8

South:

♠ J

♥ KQ62

♦ J532

♣ K752

W	N	E	S
---	---	---	---

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

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 28

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 16

Contract: 3NT North

North:

♠ A

♥ KT94

♦ T32

♣ JT874

South:

♠ KJ76

♥ A

♦ K987

♣ KQ65

W	N	E	S
---	---	---	---

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

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

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

1. Stayman

## South hands

## 1N\_with\_Singleton

<b>Board: 25</b>	♠ K2	Partner bids first.
Dealer: North	♥ QT6	The opponents are silent.
Vul: N-S	♦ AK63	
HCP: 17	♣ AJ62	

---

<b>Board: 26</b>	♠ 9862	You bid first.
Dealer: South	♥ AJ53	The opponents are silent.
Vul: N-S	♦ A	
HCP: 16	♣ AK98	

---

<b>Board: 27</b>	♠ J	LHO opens the bidding 1NT.
Dealer: West	♥ KQ62	Partner bids next.
Vul: E-W	♦ J532	
HCP: 10	♣ K752	

---

<b>Board: 28</b>	♠ KJ76	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ K987	
HCP: 16	♣ KQ65	

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 17

Contract: 6NT South

North:

♠ A

♥ AK82

♦ QT75

♣ Q874

South:

♠ K2

♥ QT6

♦ AK63

♣ AJ62

W	N	E	S
---	---	---	---

	1NT	Pass	4♣
--	-----	------	----

Pass	4♠ <sup>1</sup>	Pass	5♣ <sup>2</sup>
------	-----------------	------	-----------------

Pass	5♥ <sup>3</sup>	Pass	6NT
------	-----------------	------	-----

All Pass

1. A=2 out of 4

2. King ask

3. K=1

### Board: 26

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 4♥ North

North:

♠ QT

♥ KQ42

♦ Q9

♣ JT762

South:

♠ 9862

♥ AJ53

♦ A

♣ AK98

W	N	E	S
---	---	---	---

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

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

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 27

Dealer: West

Vul: E-W

North HCP: 10+3

South HCP: 10

Contract: 4♥ South

North:

♠ AK2

♥ JT98543

♦ 7

♣ Q8

South:

♠ J

♥ KQ62

♦ J532

♣ K752

W	N	E	S
---	---	---	---

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

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 28

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 16

Contract: 3NT North

North:

♠ A

♥ KT94

♦ T32

♣ JT874

South:

♠ KJ76

♥ A

♦ K987

♣ KQ65

W	N	E	S
---	---	---	---

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

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

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

1. Stayman



# North hands

# 1N\_with\_Singleton

<b>Board: 29</b>	♠ AK76	You bid first.
Dealer: North	♥ AJ63	The opponents are silent.
Vul: E-W	♦ J982	
HCP: 17	♣ A	

---

<b>Board: 30</b>	♠ QJ9	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: Both	♦ JT954	
HCP: 11+1	♣ AK93	

---

<b>Board: 31</b>	♠ A	You bid first.
Dealer: North	♥ AK32	The opponents are silent.
Vul: None	♦ T642	
HCP: 15	♣ A872	

---

<b>Board: 32</b>	♠ J975	Partner bids first.
Dealer: South	♥ A64	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 10	♣ Q64	

---

<b>Board: 33</b>	♠ KQ98	You bid first.
Dealer: North	♥ KJ74	The opponents are silent.
Vul: N-S	♦ A	
HCP: 16	♣ K985	

## Both hands (Answers Page)

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ Q54		1NT	All Pass	
Vul: E-W	♥ AJ63	♥ T97				
North HCP: 17	♦ J982	♦ K753				
South HCP: 7	♣ A	♣ Q87				
Contract: 1NT North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ A				1NT
Vul: Both	♥ 9	♥ AT62	Pass	3NT	All Pass	
North HCP: 11+1	♦ JT954	♦ AK63				
South HCP: 17	♣ AK93	♣ Q852				
Contract: 3NT North						

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ 9432		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AK32	♥ T654	Pass	2♥	Pass	3♥
North HCP: 15	♦ T642	♦ A	All Pass			
South HCP: 7	♣ A872	♣ QJ63				
Contract: 3♥ South						

1. Stayman

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ J975	♠ KT86				1NT
Vul: N-S	♥ A64	♥ KQ52	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ KT9	♦ A762	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q64	♣ A	All Pass			
Contract: 4♠ South						

1. Stayman

### Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ KQ98	♠ J643		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KJ74	♥ A852	Pass	2♥	Pass	3♥
North HCP: 16	♦ A	♦ KT	Pass	4♥	All Pass	
South HCP: 9	♣ K985	♣ J74				
Contract: 4♥ North						

1. Stayman

## South hands

## 1N\_with\_Singleton

<b>Board: 29</b>	♠ Q54	Partner bids first.
Dealer: North	♥ T97	The opponents are silent.
Vul: E-W	♦ K753	
HCP: 7	♣ Q87	

---

<b>Board: 30</b>	♠ A	You bid first.
Dealer: South	♥ AT62	The opponents are silent.
Vul: Both	♦ AK63	
HCP: 17	♣ Q852	

---

<b>Board: 31</b>	♠ 9432	Partner bids first.
Dealer: North	♥ T654	The opponents are silent.
Vul: None	♦ A	
HCP: 7	♣ QJ63	

---

<b>Board: 32</b>	♠ KT86	You bid first.
Dealer: South	♥ KQ52	The opponents are silent.
Vul: N-S	♦ A762	
HCP: 16	♣ A	

---

<b>Board: 33</b>	♠ J643	Partner bids first.
Dealer: North	♥ A852	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 9	♣ J74	

## Both hands (Answers Page)

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ Q54		1NT	All Pass	
Vul: E-W	♥ AJ63	♥ T97				
North HCP: 17	♦ J982	♦ K753				
South HCP: 7	♣ A	♣ Q87				
Contract: 1NT North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ A				1NT
Vul: Both	♥ 9	♥ AT62	Pass	3NT	All Pass	
North HCP: 11+1	♦ JT954	♦ AK63				
South HCP: 17	♣ AK93	♣ Q852				
Contract: 3NT North						

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ 9432		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AK32	♥ T654	Pass	2♥	Pass	3♥
North HCP: 15	♦ T642	♦ A	All Pass			
South HCP: 7	♣ A872	♣ QJ63				
Contract: 3♥ South						

1. Stayman

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ J975	♠ KT86				1NT
Vul: N-S	♥ A64	♥ KQ52	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ KT9	♦ A762	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q64	♣ A	All Pass			
Contract: 4♠ South						

1. Stayman

### Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ KQ98	♠ J643		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KJ74	♥ A852	Pass	2♥	Pass	3♥
North HCP: 16	♦ A	♦ KT	Pass	4♥	All Pass	
South HCP: 9	♣ K985	♣ J74				
Contract: 4♥ North						

1. Stayman

<b>Board: 34</b>	♠ KJ	Partner bids first.
Dealer: South	♥ 83	The opponents are silent.
Vul: N-S	♦ QT843	
HCP: 6+1	♣ 9765	

---

<b>Board: 35</b>	♠ T932	Partner bids first.
Dealer: South	♥ Q8654	The opponents are silent.
Vul: E-W	♦ 876	
HCP: 3+1	♣ J	

---

<b>Board: 36</b>	♠ 93	Partner bids first.
Dealer: South	♥ A86432	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 12+2	♣ Q96	

---

<b>Board: 37</b>	♠ KJ97	You bid first.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: None	♦ A	
HCP: 17	♣ K743	

## Both hands (Answers Page)

### Board: 34

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 1NT South

North:

♠ KJ

♥ 83

♦ QT843

♣ 9765

South:

♠ A963

♥ KQ42

♦ A962

♣ A

W      N      E      S

1NT

All Pass

### Board: 35

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 17

Contract: 3♥ North

North:

♠ T932

♥ Q8654

♦ 876

♣ J

South:

♠ A854

♥ KT72

♦ A

♣ AQ85

W      N      E      S

1NT

Pass   2♦      Pass   2NT<sup>1</sup>

Pass   3♥      All Pass

1. Extended acceptance after NT

### Board: 36

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 17

Contract: 6♥ South

North:

♠ 93

♥ A86432

♦ AQ

♣ Q96

South:

♠ A

♥ KQ75

♦ 9872

♣ AKJ4

W      N      E      S

1NT

Pass   2♦      Pass   2♠<sup>1</sup>

Pass   2NT      Pass   3♥

Pass   4♦      Pass   4♠

Pass   5♥      Pass   6♥

All Pass

1. Extended acceptance after NT

### Board: 37

Dealer: North

Vul: None

North HCP: 17

South HCP: 9

Contract: 4♥ North

North:

♠ KJ97

♥ AQ86

♦ A

♣ K743

South:

♠ QT

♥ J953

♦ Q876

♣ A52

W      N      E      S

1NT      Pass   2♣<sup>1</sup>

Pass   2♥      Pass   3♥

Pass   4♥      All Pass

1. Stayman

<b>Board: 34</b>	♠ A963	You bid first.
Dealer: South	♥ KQ42	The opponents are silent.
Vul: N-S	♦ A962	
HCP: 17	♣ A	

---

<b>Board: 35</b>	♠ A854	You bid first.
Dealer: South	♥ KT72	The opponents are silent.
Vul: E-W	♦ A	
HCP: 17	♣ AQ85	

---

<b>Board: 36</b>	♠ A	You bid first.
Dealer: South	♥ KQ75	The opponents are silent.
Vul: Both	♦ 9872	
HCP: 17	♣ AKJ4	

---

<b>Board: 37</b>	♠ QT	Partner bids first.
Dealer: North	♥ J953	The opponents are silent.
Vul: None	♦ Q876	
HCP: 9	♣ A52	

## Both hands (Answers Page)

### Board: 34

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 1NT South

North:

♠ KJ

♥ 83

♦ QT843

♣ 9765

South:

♠ A963

♥ KQ42

♦ A962

♣ A

W      N      E      S

1NT

All Pass

### Board: 35

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 17

Contract: 3♥ North

North:

♠ T932

♥ Q8654

♦ 876

♣ J

South:

♠ A854

♥ KT72

♦ A

♣ AQ85

W      N      E      S

1NT

Pass   2♦      Pass   2NT<sup>1</sup>

Pass   3♥      All Pass

1. Extended acceptance after NT

### Board: 36

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 17

Contract: 6♥ South

North:

♠ 93

♥ A86432

♦ AQ

♣ Q96

South:

♠ A

♥ KQ75

♦ 9872

♣ AKJ4

W      N      E      S

1NT

Pass   2♦      Pass   2♠<sup>1</sup>

Pass   2NT      Pass   3♥

Pass   4♦      Pass   4♠

Pass   5♥      Pass   6♥

All Pass

1. Extended acceptance after NT

### Board: 37

Dealer: North

Vul: None

North HCP: 17

South HCP: 9

Contract: 4♥ North

North:

♠ KJ97

♥ AQ86

♦ A

♣ K743

South:

♠ QT

♥ J953

♦ Q876

♣ A52

W      N      E      S

1NT      Pass   2♣<sup>1</sup>

Pass   2♥      Pass   3♥

Pass   4♥      All Pass

1. Stayman



# North hands

# 1N\_with\_Singleton

<b>Board: 38</b>	♠ KJ9654	Partner bids first.
Dealer: South	♥ 86	The opponents are silent.
Vul: N-S	♦ KQ9	
HCP: 12+2	♣ K2	
<b>Board: 39</b>	♠ T8	Partner bids first.
Dealer: South	♥ AQ964	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 9+1	♣ K632	
<b>Board: 40</b>	♠ T873	LHO opens the bidding 1NT.
Dealer: East	♥ 84	Partner bids next.
Vul: Both	♦ JT865	
HCP: 1+1	♣ T5	
<b>Board: 41</b>	♠ AJ64	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ AJ76	
HCP: 17	♣ K765	
<b>Board: 42</b>	♠ K95	RHO opens the bidding 1NT.
Dealer: West	♥ JT5	You bid next.
Vul: Both	♦ AJ97	East (LHO) bids 2♣ if possible.
HCP: 9	♣ T84	East (LHO) Doubles 3♠ if possible.

## Both hands (Answers Page)

### Board: 38

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KJ9654

♥ 86

♦ KQ9

♣ K2

South:

♠ AQT2

♥ AT97

♦ A

♣ Q943

W N E S

Pass 1NT

Pass 2♥ Pass 2NT<sup>1</sup>

Pass 3NT Pass 4♦

Pass 4♥ Pass 4♠

All Pass

1. Extended acceptance after NT

### Board: 39

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 4♥ North

North:

♠ T8

♥ AQ964

♦ 65

♣ K632

South:

♠ Q972

♥ KJT7

♦ AK98

♣ A

W N E S

Pass 1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 4♥ All Pass

1. Extended acceptance after NT

### Board: 40

Dealer: East

Vul: Both

North HCP: 1+1

South HCP: 19+2

Contract: 3♥ South

North:

♠ T873

♥ 84

♦ JT865

♣ T5

South:

♠ 9

♥ KQJT32

♦ A43

♣ AKQ

W N E S

Pass 1NT X

Pass 2♦ Pass 3♥

All Pass

### Board: 41

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 8

Contract: 4♠ North

North:

♠ AJ64

♥ A

♦ AJ76

♣ K765

South:

♠ KQ87

♥ 75

♦ QT94

♣ J83

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

1. Stayman

### Board: 42

Dealer: West

Vul: Both

North HCP: 9

South HCP: 3+3

Contract: 3♠ X South

North:

♠ K95

♥ JT5

♦ AJ97

♣ T84

South:

♠ QJT7432

♥ 94

♦ T82

♣ 9

W N E S

1NT Pass 2♣<sup>1</sup> 3♠

Pass Pass X All Pass

1. Stayman

## South hands

## 1N\_with\_Singleton

<b>Board: 38</b>	♠ AQT2	You bid first.
Dealer: South	♥ AT97	The opponents are silent.
Vul: N-S	♦ A	
HCP: 16	♣ Q943	
<b>Board: 39</b>	♠ Q972	You bid first.
Dealer: South	♥ KJT7	The opponents are silent.
Vul: E-W	♦ AK98	
HCP: 17	♣ A	
<b>Board: 40</b>	♠ 9	RHO opens the bidding 1NT.
Dealer: East	♥ KQJT32	You bid next.
Vul: Both	♦ A43	
HCP: 19+2	♣ AKQ	
<b>Board: 41</b>	♠ KQ87	Partner bids first.
Dealer: North	♥ 75	The opponents are silent.
Vul: E-W	♦ QT94	
HCP: 8	♣ J83	
<b>Board: 42</b>	♠ QJT7432	LHO opens the bidding 1NT.
Dealer: West	♥ 94	Partner bids next.
Vul: Both	♦ T82	East (RHO) bids 2♣ if possible.
HCP: 3+3	♣ 9	East (RHO) Doubles 3♠ if possible.

## Both hands (Answers Page)

### Board: 38

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 16

Contract: 4 ♠ South

North:

♠ KJ9654

♥ 86

♦ KQ9

♣ K2

South:

♠ AQT2

♥ AT97

♦ A

♣ Q943

W N E S

Pass 1NT

Pass 2♥ Pass 2NT<sup>1</sup>

Pass 3NT Pass 4♦

Pass 4♥ Pass 4♠

All Pass

1. Extended acceptance after NT

### Board: 39

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 4♥ North

North:

♠ T8

♥ AQ964

♦ 65

♣ K632

South:

♠ Q972

♥ KJT7

♦ AK98

♣ A

W N E S

Pass 1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 4♥ All Pass

1. Extended acceptance after NT

### Board: 40

Dealer: East

Vul: Both

North HCP: 1+1

South HCP: 19+2

Contract: 3♥ South

North:

♠ T873

♥ 84

♦ JT865

♣ T5

South:

♠ 9

♥ KQJT32

♦ A43

♣ AKQ

W N E S

Pass 1NT X

Pass 2♦ Pass 3♥

All Pass

### Board: 41

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 8

Contract: 4♠ North

North:

♠ AJ64

♥ A

♦ AJ76

♣ K765

South:

♠ KQ87

♥ 75

♦ QT94

♣ J83

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

1. Stayman

### Board: 42

Dealer: West

Vul: Both

North HCP: 9

South HCP: 3+3

Contract: 3♠X South

North:

♠ K95

♥ JT5

♦ AJ97

♣ T84

South:

♠ QJT7432

♥ 94

♦ T82

♣ 9

W N E S

1NT Pass 2♣<sup>1</sup> 3♠

Pass Pass X All Pass

1. Stayman

## North hands

## 1N\_with\_Singleton

**Board: 43**

♠ A

You bid first.

Dealer: North

♥ KT83

The opponents are silent.

Vul: None

♦ AJ53

HCP: 16

♣ A973

**Board: 44**

♠ KJ32

Partner bids first.

Dealer: South

♥ T2

The opponents are silent.

Vul: E-W

♦ QJT8

HCP: 7

♣ T94

**Board: 45**

♠ A

You bid first.

Dealer: North

♥ A932

The opponents are silent.

Vul: None

♦ T875

HCP: 16

♣ AKJ9

**Board: 46**

♠ K543

Partner bids first.

Dealer: South

♥ AT

West (RHO) bids 2♣ if possible.

Vul: None

♦ J7

HCP: 9+1

♣ J7642

**Board: 47**

♠ AQ87

You bid first.

Dealer: North

♥ QJ82

The opponents are silent.

Vul: E-W

♦ A

HCP: 17

♣ KJ32

## Both hands (Answers Page)

### Board: 43

Dealer: North

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ A

♥ KT83

♦ AJ53

♣ A973

South:

♠ QJ965

♥ J65

♦ KQ4

♣ J6

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 44

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 17

Contract: 4♠ South

North:

♠ KJ32

♥ T2

♦ QJT8

♣ T94

South:

♠ Q654

♥ KJ75

♦ AK65

♣ A

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 4♠

All Pass

1. Stayman

### Board: 45

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+1

Contract: 3NT South

North:

♠ A

♥ A932

♦ T875

♣ AKJ9

South:

♠ KQJ63

♥ KT5

♦ A2

♣ 762

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 46

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 4♠ South

North:

♠ K543

♥ AT

♦ J7

♣ J7642

South:

♠ A862

♥ Q953

♦ A

♣ AQ83

W N E S

1NT

2♣<sup>1</sup> X Pass 2♥

Pass 3♣ Pass 4♠

All Pass

1. Cappelletti, any 6+suit

### Board: 47

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ AQ87

♥ QJ82

♦ A

♣ KJ32

South:

♠ K94

♥ A53

♦ KT8

♣ T974

W N E S

1NT Pass 3NT

All Pass

## South hands

## 1N\_with\_Singleton

<b>Board: 43</b>	♠ QJ965	Partner bids first.
Dealer: North	♥ J65	The opponents are silent.
Vul: None	♦ KQ4	
HCP: 10+1	♣ J6	

---

<b>Board: 44</b>	♠ Q654	You bid first.
Dealer: South	♥ KJ75	The opponents are silent.
Vul: E-W	♦ AK65	
HCP: 17	♣ A	

---

<b>Board: 45</b>	♠ KQJ63	Partner bids first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: None	♦ A2	
HCP: 13+1	♣ 762	

---

<b>Board: 46</b>	♠ A862	You bid first.
Dealer: South	♥ Q953	West (LHO) bids 2♣ if possible.
Vul: None	♦ A	
HCP: 16	♣ AQ83	

---

<b>Board: 47</b>	♠ K94	Partner bids first.
Dealer: North	♥ A53	The opponents are silent.
Vul: E-W	♦ KT8	
HCP: 10	♣ T974	

## Both hands (Answers Page)

### Board: 43

Dealer: North

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ A

♥ KT83

♦ AJ53

♣ A973

South:

♠ QJ965

♥ J65

♦ KQ4

♣ J6

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 44

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 17

Contract: 4♠ South

North:

♠ KJ32

♥ T2

♦ QJT8

♣ T94

South:

♠ Q654

♥ KJ75

♦ AK65

♣ A

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 4♠

All Pass

1. Stayman

### Board: 45

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+1

Contract: 3NT South

North:

♠ A

♥ A932

♦ T875

♣ AKJ9

South:

♠ KQJ63

♥ KT5

♦ A2

♣ 762

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 46

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 4♠ South

North:

♠ K543

♥ AT

♦ J7

♣ J7642

South:

♠ A862

♥ Q953

♦ A

♣ AQ83

W N E S

1NT

2♣<sup>1</sup> X Pass 2♥

Pass 3♣ Pass 4♠

All Pass

1. Cappelletti, any 6+suit

### Board: 47

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ AQ87

♥ QJ82

♦ A

♣ KJ32

South:

♠ K94

♥ A53

♦ KT8

♣ T974

W N E S

1NT Pass 3NT

All Pass



**Board: 48**

♠ 98

Partner bids first.

Dealer: South

♥ 532

West (RHO) Doubles 3♦ if possible.

Vul: None

♦ KQ96432

HCP: 5+3

♣ 6

**Board: 49**

♠ A

You bid first.

Dealer: North

♥ 9432

The opponents are silent.

Vul: N-S

♦ AJT4

HCP: 15

♣ AQ75

**Board: 50**

♠ KJ62

Partner bids first.

Dealer: South

♥ 875

The opponents are silent.

Vul: N-S

♦ Q3

HCP: 6

♣ 9873

## Both hands (Answers Page)

### Board: 48

Dealer: South

Vul: None

North HCP: 5+3

South HCP: 16

Contract: 3 ♦ X South

North:

♠ 98

♥ 532

♦ KQ96432

♣ 6

South:

♠ T653

♥ AJ94

♦ A

♣ AKT8

W N E S

1NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦<sup>2</sup>

X All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 49

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 14

Contract: 6 ♥ North

North:

♠ A

♥ 9432

♦ AJT4

♣ AQ75

South:

♠ K52

♥ AK85

♦ 62

♣ KJ83

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♠

Pass 4NT Pass 5 ♥<sup>2</sup>

Pass 6 ♥ All Pass

1. Stayman

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

### Board: 50

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 17

Contract: 1NT South

North:

♠ KJ62

♥ 875

♦ Q3

♣ 9873

South:

♠ A

♥ AKT2

♦ K865

♣ KT42

W N E S

1NT

All Pass

## South hands

## 1N\_with\_Singleton

<b>Board: 48</b>	♠ T653	You bid first.
Dealer: South	♥ AJ94	West (LHO) Doubles 3 ♦ if possible.
Vul: None	♦ A	
HCP: 16	♣ AKT8	

---

<b>Board: 49</b>	♠ K52	Partner bids first.
Dealer: North	♥ AK85	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 14	♣ KJ83	

---

<b>Board: 50</b>	♠ A	You bid first.
Dealer: South	♥ AKT2	The opponents are silent.
Vul: N-S	♦ K865	
HCP: 17	♣ KT42	

## Both hands (Answers Page)

### Board: 48

Dealer: South

Vul: None

North HCP: 5+3

South HCP: 16

Contract: 3 ♦ X South

North:

♠ 98

♥ 532

♦ KQ96432

♣ 6

South:

♠ T653

♥ AJ94

♦ A

♣ AKT8

W N E S

1NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦<sup>2</sup>

X All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 49

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 14

Contract: 6 ♥ North

North:

♠ A

♥ 9432

♦ AJT4

♣ AQ75

South:

♠ K52

♥ AK85

♦ 62

♣ KJ83

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♠

Pass 4NT Pass 5 ♥<sup>2</sup>

Pass 6 ♥ All Pass

1. Stayman

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

### Board: 50

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 17

Contract: 1NT South

North:

♠ KJ62

♥ 875

♦ Q3

♣ 9873

South:

♠ A

♥ AKT2

♦ K865

♣ KT42

W N E S

1NT

All Pass