

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 1	♠ J64	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ Q982	Partner bids first.
HCP: 11	♣ J107	
Board: 2	♠ Q32	East Doubles 2♠ if possible.
Dealer: N	♥ AK8	
Vul: EW	♦ 54	You bid first.
HCP: 14	♣ KQ973	
Board: 3	♠ AQ9	The opponents are silent.
Dealer: S	♥ Q108764	
Vul: Both	♦ K2	Partner bids first.
HCP: 14	♣ K9	
Board: 4	♠ K862	East Bids 2♦ if possible.
Dealer: N	♥ AK73	West Bids 3♣ if possible.
Vul: NS	♦ QJ3	
HCP: 13	♣ 92	You bid first.
Board: 5	♠ 98	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 17	♣ AK76	
Board: 6	♠ AJ94	East Bids 2♣ if possible.
Dealer: N	♥ QJ	West Bids 2♦ if possible.
Vul: Both	♦ KQ94	East Bids 2♥ if possible.
HCP: 13	♣ 982	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

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

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

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

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ 107				
Vul: NS	♥ AK73	♥ QJ62		1NT	2♦ ¹	Pass
North HCP: 13	♦ QJ3	♦ 942	3♣	AP		
South HCP: 7	♣ 92	♣ A1087	1. Cappelletti, both majors			
Contract: 3♣ W						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A102				1NT
Vul: EW	♥ KJ106	♥ A984	Pass	2♣ ¹	Pass	2♥
North HCP: 17	♦ KQJ	♦ A97	Pass	4♥	AP	
South HCP: 15	♣ AK76	♣ QJ10	1. Stayman			
Contract: 4♥ S						

Board: 6

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 2♥ E

North:

♠ AJ94

♥ QJ

♦ KQ94

♣ 982

South:

♠ 10763

♥ 108

♦ A32

♣ K765

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

2. automat

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 1	♠ A953	The opponents are silent.
Dealer: S	♥ K1092	
Vul: None	♦ K3	You bid first.
HCP: 14	♣ A42	
Board: 2	♠ KJ1086	East Doubles 2♠ if possible.
Dealer: N	♥ 964	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 10	♣ 82	
Board: 3	♠ KJ52	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ AQJ	You bid first.
HCP: 15	♣ A1063	
Board: 4	♠ 107	East Bids 2♦ if possible.
Dealer: N	♥ QJ62	West Bids 3♣ if possible.
Vul: NS	♦ 942	
HCP: 7	♣ A1087	Partner bids first.
Board: 5	♠ A102	The opponents are silent.
Dealer: S	♥ A984	
Vul: EW	♦ A97	You bid first.
HCP: 15	♣ QJ10	
Board: 6	♠ 10763	East Bids 2♣ if possible.
Dealer: N	♥ 108	West Bids 2♦ if possible.
Vul: Both	♦ A32	East Bids 2♥ if possible.
HCP: 7	♣ K765	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

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

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

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

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ 107				
Vul: NS	♥ AK73	♥ QJ62		1NT	2♦ ¹	Pass
North HCP: 13	♦ QJ3	♦ 942	3♣	AP		
South HCP: 7	♣ 92	♣ A1087	1. Cappelletti, both majors			
Contract: 3♣ W						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A102				1NT
Vul: EW	♥ KJ106	♥ A984	Pass	2♣ ¹	Pass	2♥
North HCP: 17	♦ KQJ	♦ A97	Pass	4♥	AP	
South HCP: 15	♣ AK76	♣ QJ10	1. Stayman			
Contract: 4♥ S						

Board: 6

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 2♥ E

North:

♠ AJ94

♥ QJ

♦ KQ94

♣ 982

South:

♠ 10763

♥ 108

♦ A32

♣ K765

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

2. automat

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 7	♠ A1042	The opponents are silent.
Dealer: S	♥ 95	
Vul: None	♦ K1083	Partner bids first.
HCP: 9	♣ Q93	

Board: 8	♠ AKJ6	The opponents are silent.
Dealer: N	♥ K7	
Vul: Both	♦ Q1083	You bid first.
HCP: 13	♣ 1087	

Board: 9	♠ A864	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: None	♦ A95	Partner bids first.
HCP: 13	♣ Q64	

Board: 10	♠ J93	East Bids 3♥ if possible.
Dealer: N	♥ K942	
Vul: NS	♦ AQ4	You bid first.
HCP: 14	♣ KJ7	

Board: 11	♠ KJ1087	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ Q72	Partner bids first.
HCP: 14	♣ A5	

Board: 12	♠ Q3	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: None	♦ 972	You bid first.
HCP: 13	♣ AQ72	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ K963				1NT
Vul: None	♥ 95	♥ Q43				
North HCP: 9	♦ K1083	♦ 42	AP			
South HCP: 13	♣ Q93	♣ AKJ8				
Contract: 1N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 87		1NT	Pass	2♣ ¹
Vul: Both	♥ K7	♥ 10942	Pass	2♠	Pass	2NT
North HCP: 13	♦ Q1083	♦ 9	AP			
South HCP: 10	♣ 1087	♣ AKQJ52	1. Stayman			
Contract: 2N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ A864	♠ K53				1NT
Vul: None	♥ QJ10	♥ A95	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ A95	♦ 843	Pass	3NT	AP	
South HCP: 14	♣ Q64	♣ AK105	1. Stayman			
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ K72				
Vul: NS	♥ K942	♥ 3		1NT	3♥	3NT
North HCP: 14	♦ AQ4	♦ K7	AP			
South HCP: 10	♣ KJ7	♣ A985432				
Contract: 3N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ KJ1087	♠ A62				1NT
Vul: Both	♥ KJ10	♥ A92	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q72	♦ AK98	Pass	3NT	Pass	4♠
South HCP: 15	♣ A5	♣ 743	AP			
Contract: 4♠ S						

Board: 12

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 2♠ N

North:

♠ Q3

♥ KQ104

♦ 972

♣ AQ72

South:

♠ A109764

♥ 83

♦ Q43

♣ 106

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

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 7	♠ K963	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ 42	You bid first.
HCP: 13	♣ AKJ8	

Board: 8	♠ 87	The opponents are silent.
Dealer: N	♥ 10942	
Vul: Both	♦ 9	Partner bids first.
HCP: 10	♣ AKQJ52	

Board: 9	♠ K53	The opponents are silent.
Dealer: S	♥ A95	
Vul: None	♦ 843	You bid first.
HCP: 14	♣ AK105	

Board: 10	♠ K72	East Bids 3♥ if possible.
Dealer: N	♥ 3	
Vul: NS	♦ K7	Partner bids first.
HCP: 10	♣ A985432	

Board: 11	♠ A62	The opponents are silent.
Dealer: S	♥ A92	
Vul: Both	♦ AK98	You bid first.
HCP: 15	♣ 743	

Board: 12	♠ A109764	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ Q43	Partner bids first.
HCP: 6	♣ 106	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ K963				1NT
Vul: None	♥ 95	♥ Q43				
North HCP: 9	♦ K1083	♦ 42	AP			
South HCP: 13	♣ Q93	♣ AKJ8				
Contract: 1N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 87		1NT	Pass	2♣ ¹
Vul: Both	♥ K7	♥ 10942	Pass	2♠	Pass	2NT
North HCP: 13	♦ Q1083	♦ 9	AP			
South HCP: 10	♣ 1087	♣ AKQJ52	1. Stayman			
Contract: 2N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ A864	♠ K53				1NT
Vul: None	♥ QJ10	♥ A95	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ A95	♦ 843	Pass	3NT	AP	
South HCP: 14	♣ Q64	♣ AK105	1. Stayman			
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ K72				
Vul: NS	♥ K942	♥ 3		1NT	3♥	3NT
North HCP: 14	♦ AQ4	♦ K7	AP			
South HCP: 10	♣ KJ7	♣ A985432				
Contract: 3N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ KJ1087	♠ A62				1NT
Vul: Both	♥ KJ10	♥ A92	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q72	♦ AK98	Pass	3NT	Pass	4♠
South HCP: 15	♣ A5	♣ 743	AP			
Contract: 4♠ S						

Board: 12

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 2♠ N

North:

♠ Q3

♥ KQ104

♦ 972

♣ AQ72

South:

♠ A109764

♥ 83

♦ Q43

♣ 106

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

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 13	♠ KJ32	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ AK632	Partner bids first.
HCP: 16	♣ KQ10	

Board: 14	♠ AQ64	The opponents are silent.
Dealer: N	♥ 862	
Vul: None	♦ AJ4	You bid first.
HCP: 13	♣ Q105	

Board: 15	♠ J109	The opponents are silent.
Dealer: S	♥ 7542	
Vul: NS	♦ A109	Partner bids first.
HCP: 8	♣ QJ10	

Board: 16	♠ AQ5	The opponents are silent.
Dealer: N	♥ 62	
Vul: EW	♦ J10962	You bid first.
HCP: 14	♣ AK2	

Board: 17	♠ 1062	The opponents are silent.
Dealer: S	♥ KQJ76	
Vul: NS	♦ AK87	Partner bids first.
HCP: 13	♣ 6	

Board: 18	♠ K4	West Bids 2♥ if possible.
Dealer: N	♥ J95	East Bids 2♠ if possible.
Vul: Both	♦ KQ9	
HCP: 15	♣ KQJ54	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 13			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ KJ32	♠ A1085	Pass	3♥ ¹	Pass	4♠
North HCP: 16	♥ 9	♥ AK43	Pass	4NT ²	Pass	5♥
South HCP: 13	♦ AK632	♦ Q4	Pass	6♠	AP	
Contract: 6♠ S	♣ KQ10	♣ 954				
			1. Splinter			
			2. Blackwood 0314, for ♠			

Board: 14			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AQ64	♠ K105		1NT	Pass	2♦
North HCP: 13	♥ 862	♥ KQJ104	Pass	2♥	Pass	3NT
South HCP: 12	♦ AJ4	♦ 1097	Pass	4♥	AP	
Contract: 4♥ N	♣ Q105	♣ K6				

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

Board: 16			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AQ5	♠ K9842		1NT	Pass	2♥
North HCP: 14	♥ 62	♥ AJ9	Pass	2♠	Pass	3NT
South HCP: 14	♦ J10962	♦ AQ8	Pass	4♠	AP	
Contract: 4♠ N	♣ AK2	♣ 85				

Board: 17			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 1062	♠ AQJ	Pass	2♦	Pass	2♥
North HCP: 13	♥ KQJ76	♥ 1093	Pass	3♦	Pass	4♥
South HCP: 15	♦ AK87	♦ J42	AP			
Contract: 4♥ S	♣ 6	♣ AK108				

Board: 18

Dealer: N

Vul: Both

North HCP: 15

South HCP: 6

Contract: 2♠ E

North:

♠ K4

♥ J95

♦ KQ9

♣ KQJ54

South:

♠ Q86

♥ 108764

♦ A10873

♣ —

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

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 13	♠ A1085	The opponents are silent.
Dealer: S	♥ AK43	
Vul: EW	♦ Q4	You bid first.
HCP: 13	♣ 954	

Board: 14	♠ K105	The opponents are silent.
Dealer: N	♥ KQJ104	
Vul: None	♦ 1097	Partner bids first.
HCP: 12	♣ K6	

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

Board: 16	♠ K9842	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ AQ8	Partner bids first.
HCP: 14	♣ 85	

Board: 17	♠ AQJ	The opponents are silent.
Dealer: S	♥ 1093	
Vul: NS	♦ J42	You bid first.
HCP: 15	♣ AK108	

Board: 18	♠ Q86	West Bids 2♥ if possible.
Dealer: N	♥ 108764	East Bids 2♠ if possible.
Vul: Both	♦ A10873	
HCP: 6	♣ —	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 13			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ KJ32	♠ A1085	Pass	3♥ ¹	Pass	4♠
North HCP: 16	♥ 9	♥ AK43	Pass	4NT ²	Pass	5♥
South HCP: 13	♦ AK632	♦ Q4	Pass	6♠	AP	
Contract: 6♠ S	♣ KQ10	♣ 954				
			1. Splinter			
			2. Blackwood 0314, for ♠			

Board: 14			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AQ64	♠ K105		1NT	Pass	2♦
North HCP: 13	♥ 862	♥ KQJ104	Pass	2♥	Pass	3NT
South HCP: 12	♦ AJ4	♦ 1097	Pass	4♥	AP	
Contract: 4♥ N	♣ Q105	♣ K6				

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

Board: 16			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AQ5	♠ K9842		1NT	Pass	2♥
North HCP: 14	♥ 62	♥ AJ9	Pass	2♠	Pass	3NT
South HCP: 14	♦ J10962	♦ AQ8	Pass	4♠	AP	
Contract: 4♠ N	♣ AK2	♣ 85				

Board: 17			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 1062	♠ AQJ	Pass	2♦	Pass	2♥
North HCP: 13	♥ KQJ76	♥ 1093	Pass	3♦	Pass	4♥
South HCP: 15	♦ AK87	♦ J42	AP			
Contract: 4♥ S	♣ 6	♣ AK108				

Board: 18

Dealer: N

Vul: Both

North HCP: 15

South HCP: 6

Contract: 2♠ E

North:

♠ K4

♥ J95

♦ KQ9

♣ KQJ54

South:

♠ Q86

♥ 108764

♦ A10873

♣ —

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

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 19	♠ 9	East Doubles 3♠ if possible.
Dealer: S	♥ A982	
Vul: None	♦ AJ432	Partner bids first.
HCP: 11	♣ Q63	

Board: 20	♠ A852	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: EW	♦ QJ86	You bid first.
HCP: 13	♣ 85	

Board: 21	♠ AJ76	The opponents are silent.
Dealer: S	♥ 952	
Vul: Both	♦ A1062	Partner bids first.
HCP: 11	♣ Q10	

Board: 22	♠ AJ6	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ K10632	You bid first.
HCP: 14	♣ A63	

Board: 23	♠ QJ5	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ KQ74	Partner bids first.
HCP: 10	♣ Q942	

Board: 24	♠ Q98	The opponents are silent.
Dealer: N	♥ KQ862	
Vul: NS	♦ KQ7	You bid first.
HCP: 15	♣ K2	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQ				1NT
Vul: None	♥ A982	♥ KQ43	Pass	3♠ ¹	X	4♥
North HCP: 11	♦ AJ432	♦ 10986	AP			
South HCP: 14	♣ Q63	♣ A87	1. Splinter			
Contract: 4♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ 4		1NT	Pass	2♦
Vul: EW	♥ AQ5	♥ 97642	Pass	2♥	AP	
North HCP: 13	♦ QJ86	♦ 10975				
South HCP: 3	♣ 85	♣ K103				
Contract: 2♥ N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AJ76	♠ Q1054				1NT
Vul: Both	♥ 952	♥ KQ4	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ A1062	♦ Q875	Pass	4♠	AP	
South HCP: 14	♣ Q10	♣ AJ	1. Stayman			
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K972		1NT	Pass	2♣ ¹
Vul: None	♥ Q9	♥ KJ852	Pass	2♦	Pass	3♠ ²
North HCP: 14	♦ K10632	♦ A8	Pass	3NT	AP	
South HCP: 14	♣ A63	♣ K8	1. Stayman			
Contract: 3N N			2. SMOLEN			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A742				1NT
Vul: Both	♥ 104	♥ KJ65	Pass	2NT	AP	
North HCP: 10	♦ KQ74	♦ 93				
South HCP: 13	♣ Q942	♣ AJ7				
Contract: 2N S						

Board: 24

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 1N N

North:

♠ Q98

♥ KQ862

♦ KQ7

♣ K2

South:

♠ 63

♥ J743

♦ A64

♣ A853

West	North	East	South
	1NT	AP	

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 19	♠ KQ	East Doubles 3♠ if possible.
Dealer: S	♥ KQ43	
Vul: None	♦ 10986	You bid first.
HCP: 14	♣ A87	

Board: 20	♠ 4	The opponents are silent.
Dealer: N	♥ 97642	
Vul: EW	♦ 10975	Partner bids first.
HCP: 3	♣ K103	

Board: 21	♠ Q1054	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: Both	♦ Q875	You bid first.
HCP: 14	♣ AJ	

Board: 22	♠ K972	The opponents are silent.
Dealer: N	♥ KJ852	
Vul: None	♦ A8	Partner bids first.
HCP: 14	♣ K8	

Board: 23	♠ A742	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: Both	♦ 93	You bid first.
HCP: 13	♣ AJ7	

Board: 24	♠ 63	The opponents are silent.
Dealer: N	♥ J743	
Vul: NS	♦ A64	Partner bids first.
HCP: 9	♣ A853	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQ				1NT
Vul: None	♥ A982	♥ KQ43	Pass	3♠ ¹	X	4♥
North HCP: 11	♦ AJ432	♦ 10986	AP			
South HCP: 14	♣ Q63	♣ A87	1. Splinter			
Contract: 4♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ 4		1NT	Pass	2♦
Vul: EW	♥ AQ5	♥ 97642	Pass	2♥	AP	
North HCP: 13	♦ QJ86	♦ 10975				
South HCP: 3	♣ 85	♣ K103				
Contract: 2♥ N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AJ76	♠ Q1054				1NT
Vul: Both	♥ 952	♥ KQ4	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ A1062	♦ Q875	Pass	4♠	AP	
South HCP: 14	♣ Q10	♣ AJ	1. Stayman			
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K972		1NT	Pass	2♣ ¹
Vul: None	♥ Q9	♥ KJ852	Pass	2♦	Pass	3♠ ²
North HCP: 14	♦ K10632	♦ A8	Pass	3NT	AP	
South HCP: 14	♣ A63	♣ K8	1. Stayman			
Contract: 3N N			2. SMOLEN			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A742				1NT
Vul: Both	♥ 104	♥ KJ65	Pass	2NT	AP	
North HCP: 10	♦ KQ74	♦ 93				
South HCP: 13	♣ Q942	♣ AJ7				
Contract: 2N S						

Board: 24

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 1N N

North:

♠ Q98

♥ KQ862

♦ KQ7

♣ K2

South:

♠ 63

♥ J743

♦ A64

♣ A853

West	North	East	South
	1NT	AP	

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 25	♠ 1032	East Bids 3♣ if possible.
Dealer: S	♥ QJ10643	
Vul: EW	♦ 103	Partner bids first.
HCP: 3	♣ 53	

Board: 26	♠ AJ8	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ AQJ97	You bid first.
HCP: 14	♣ J82	

Board: 27	♠ 53	The opponents are silent.
Dealer: S	♥ KJ54	
Vul: EW	♦ 874	Partner bids first.
HCP: 10	♣ KQJ3	

Board: 28	♠ A95	East Doubles 1NT if possible.
Dealer: N	♥ K105	West Bids 2♠ if possible.
Vul: Both	♦ K42	
HCP: 14	♣ KJ108	You bid first.

Board: 29	♠ J543	The opponents are silent.
Dealer: S	♥ J65	
Vul: NS	♦ Q842	Partner bids first.
HCP: 5	♣ J2	

Board: 30	♠ AJ3	The opponents are silent.
Dealer: N	♥ Q875	
Vul: EW	♦ Q5	You bid first.
HCP: 14	♣ KQ65	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ KQ9				1NT
Vul: EW	♥ QJ10643	♥ A82	Pass	2♦	3♣	Pass
North HCP: 3	♦ 103	♦ Q65	Pass	3♥	AP	
South HCP: 15	♣ 53	♣ KJ62				
Contract: 3♥ N						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q7		1NT	Pass	2♦
Vul: NS	♥ J3	♥ K10762	Pass	2♥	Pass	3♣
North HCP: 14	♦ AQJ97	♦ 10	Pass	3NT	AP	
South HCP: 11	♣ J82	♣ AQ653				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQ72				1NT
Vul: EW	♥ KJ54	♥ 632	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ 874	♦ A1032	Pass	2NT	AP	
South HCP: 13	♣ KQJ3	♣ A8				
Contract: 2N S						

1. Stayman

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ J1083		1NT	X ¹	Pass
Vul: Both	♥ K105	♥ AJ4	2♠	AP		
North HCP: 14	♦ K42	♦ 1085				
South HCP: 8	♣ KJ108	♣ Q42				
Contract: 2♠ W						

1. Cappelletti, strong

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ J543	♠ Q7				1NT
Vul: NS	♥ J65	♥ K83				
North HCP: 5	♦ Q842	♦ AJ96	AP			
South HCP: 13	♣ J2	♣ K854				
Contract: 1N S						

Board: 30

Dealer: N

Vul: EW

North HCP: 14

South HCP: 14

Contract: 4♥ N

North:

♠ AJ3

♥ Q875

♦ Q5

♣ KQ65

South:

♠ 62

♥ KJ62

♦ AJ

♣ AJ872

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

AP

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 25	♠ KQ9	East Bids 3♣ if possible.
Dealer: S	♥ A82	
Vul: EW	♦ Q65	
HCP: 15	♣ KJ62	You bid first.

Board: 26	♠ Q7	The opponents are silent.
Dealer: N	♥ K10762	
Vul: NS	♦ 10	
HCP: 11	♣ AQ653	Partner bids first.

Board: 27	♠ KQ72	The opponents are silent.
Dealer: S	♥ 632	
Vul: EW	♦ A1032	
HCP: 13	♣ A8	You bid first.

Board: 28	♠ J1083	East Doubles 1NT if possible.
Dealer: N	♥ AJ4	West Bids 2♠ if possible.
Vul: Both	♦ 1085	
HCP: 8	♣ Q42	Partner bids first.

Board: 29	♠ Q7	The opponents are silent.
Dealer: S	♥ K83	
Vul: NS	♦ AJ96	
HCP: 13	♣ K854	You bid first.

Board: 30	♠ 62	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: EW	♦ AJ	
HCP: 14	♣ AJ872	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ KQ9				1NT
Vul: EW	♥ QJ10643	♥ A82	Pass	2♦	3♣	Pass
North HCP: 3	♦ 103	♦ Q65	Pass	3♥	AP	
South HCP: 15	♣ 53	♣ KJ62				
Contract: 3♥ N						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q7		1NT	Pass	2♦
Vul: NS	♥ J3	♥ K10762	Pass	2♥	Pass	3♣
North HCP: 14	♦ AQJ97	♦ 10	Pass	3NT	AP	
South HCP: 11	♣ J82	♣ AQ653				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQ72				1NT
Vul: EW	♥ KJ54	♥ 632	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ 874	♦ A1032	Pass	2NT	AP	
South HCP: 13	♣ KQJ3	♣ A8				
Contract: 2N S						

1. Stayman

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ J1083		1NT	X ¹	Pass
Vul: Both	♥ K105	♥ AJ4	2♠	AP		
North HCP: 14	♦ K42	♦ 1085				
South HCP: 8	♣ KJ108	♣ Q42				
Contract: 2♠ W						

1. Cappelletti, strong

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ J543	♠ Q7				1NT
Vul: NS	♥ J65	♥ K83				
North HCP: 5	♦ Q842	♦ AJ96	AP			
South HCP: 13	♣ J2	♣ K854				
Contract: 1N S						

Board: 30

Dealer: N

Vul: EW

North HCP: 14

South HCP: 14

Contract: 4♥ N

North:

♠ AJ3

♥ Q875

♦ Q5

♣ KQ65

South:

♠ 62

♥ KJ62

♦ AJ

♣ AJ872

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

1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 31	♠ J62	East Doubles Pass if possible.
Dealer: S	♥ A7532	
Vul: Both	♦ 64	Partner bids first.
HCP: 5	♣ 752	

Board: 32	♠ K53	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ AJ104	You bid first.
HCP: 15	♣ Q108	

Board: 33	♠ 6532	East Doubles Pass if possible.
Dealer: S	♥ K9	West Doubles 2♦ if possible.
Vul: Both	♦ 986	East Bids 2♥ if possible.
HCP: 5	♣ Q986	West Bids 3♦ if possible.
		East Bids 3♥ if possible.
		Partner bids first.

Board: 34	♠ A83	The opponents are silent.
Dealer: N	♥ K109	
Vul: None	♦ Q3	You bid first.
HCP: 14	♣ AJ1092	

Board: 35	♠ Q10	The opponents are silent.
Dealer: S	♥ K32	
Vul: Both	♦ A765	Partner bids first.
HCP: 12	♣ K653	

Board: 36	♠ K1095	The opponents are silent.
Dealer: N	♥ A97	
Vul: EW	♦ Q73	You bid first.
HCP: 13	♣ A108	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ Q105				1NT
Vul: Both	♥ A7532	♥ QJ4	Pass	2♦	Pass	2♥
North HCP: 5	♦ 64	♦ K1097	Pass	Pass	X	AP
South HCP: 13	♣ 752	♣ AJ3				
Contract: 2♥X S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ J982				
Vul: EW	♥ AJ9	♥ K65		1NT	AP	
North HCP: 15	♦ AJ104	♦ 865				
South HCP: 4	♣ Q108	♣ 652				
Contract: 1N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 6532	♠ J84				1NT
Vul: Both	♥ K9	♥ Q75	Pass	Pass	X ¹	2♦
North HCP: 5	♦ 986	♦ KQJ52	X	Pass	2♥	Pass
South HCP: 13	♣ Q986	♣ A4	3♦ ²	Pass	3♥	AP
Contract: 3♥ E						

1. Cappelletti, strong
2. limit raise or better in ♥

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ J7542				
Vul: None	♥ K109	♥ Q82		1NT	Pass	2♥
North HCP: 14	♦ Q3	♦ 1042	Pass	2♠	AP	
South HCP: 3	♣ AJ1092	♣ 65				
Contract: 2♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ K764				1NT
Vul: Both	♥ K32	♥ A6				
North HCP: 12	♦ A765	♦ KJ42	Pass	3NT	AP	
South HCP: 13	♣ K653	♣ Q87				
Contract: 3N S						

Board: 36

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 3♦ N

North:

♠ K1095

♥ A97

♦ Q73

♣ A108

South:

♠ 3

♥ J4

♦ AKJ854

♣ 7643

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

2. automat

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 31	♠ Q105	East Doubles Pass if possible.
Dealer: S	♥ QJ4	
Vul: Both	♦ K1097	You bid first.
HCP: 13	♣ AJ3	

Board: 32	♠ J982	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ 865	Partner bids first.
HCP: 4	♣ 652	

Board: 33	♠ J84	East Doubles Pass if possible.
Dealer: S	♥ Q75	West Doubles 2♦ if possible.
Vul: Both	♦ KQJ52	East Bids 2♥ if possible.
HCP: 13	♣ A4	West Bids 3♦ if possible.
		East Bids 3♥ if possible.
		You bid first.

Board: 34	♠ J7542	The opponents are silent.
Dealer: N	♥ Q82	
Vul: None	♦ 1042	Partner bids first.
HCP: 3	♣ 65	

Board: 35	♠ K764	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ KJ42	You bid first.
HCP: 13	♣ Q87	

Board: 36	♠ 3	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ AKJ854	Partner bids first.
HCP: 9	♣ 7643	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ Q105				1NT
Vul: Both	♥ A7532	♥ QJ4	Pass	2♦	Pass	2♥
North HCP: 5	♦ 64	♦ K1097	Pass	Pass	X	AP
South HCP: 13	♣ 752	♣ AJ3				
Contract: 2♥X S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ J982				
Vul: EW	♥ AJ9	♥ K65		1NT	AP	
North HCP: 15	♦ AJ104	♦ 865				
South HCP: 4	♣ Q108	♣ 652				
Contract: 1N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 6532	♠ J84				1NT
Vul: Both	♥ K9	♥ Q75	Pass	Pass	X ¹	2♦
North HCP: 5	♦ 986	♦ KQJ52	X	Pass	2♥	Pass
South HCP: 13	♣ Q986	♣ A4	3♦ ²	Pass	3♥	AP
Contract: 3♥ E						

1. Cappelletti, strong
2. limit raise or better in ♥

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ J7542				
Vul: None	♥ K109	♥ Q82		1NT	Pass	2♥
North HCP: 14	♦ Q3	♦ 1042	Pass	2♠	AP	
South HCP: 3	♣ AJ1092	♣ 65				
Contract: 2♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ K764				1NT
Vul: Both	♥ K32	♥ A6				
North HCP: 12	♦ A765	♦ KJ42	Pass	3NT	AP	
South HCP: 13	♣ K653	♣ Q87				
Contract: 3N S						

Board: 36

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 3♦ N

North:

♠ K1095

♥ A97

♦ Q73

♣ A108

South:

♠ 3

♥ J4

♦ AKJ854

♣ 7643

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

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 37	♠ 9	The opponents are silent.
Dealer: S	♥ AKQJ9654	
Vul: None	♦ KJ10	Partner bids first.
HCP: 14	♣ 5	

Board: 38	♠ 103	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ KQ42	You bid first.
HCP: 13	♣ K1076	

Board: 39	♠ 74	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ A10752	Partner bids first.
HCP: 10	♣ AQ74	

Board: 40	♠ 86	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ K1086	You bid first.
HCP: 13	♣ A642	

Board: 41	♠ J1094	The opponents are silent.
Dealer: S	♥ K65	
Vul: EW	♦ 9765	Partner bids first.
HCP: 4	♣ 94	

Board: 42	♠ KQ6	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ J1086	You bid first.
HCP: 14	♣ AJ7	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 37
Dealer: S
Vul: None
North HCP: 14
South HCP: 14
Contract: 5♥ S

North:
♠ 9
♥ AKQJ9654
♦ KJ10
♣ 5

South:
♠ AKJ5
♥ 108
♦ 983
♣ KQJ3

West	North	East	South
			1NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♦
Pass	5♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			

Board: 38
Dealer: N
Vul: NS
North HCP: 13
South HCP: 12
Contract: 3N N

North:
♠ 103
♥ KQ8
♦ KQ42
♣ K1076

South:
♠ AQ986
♥ 10962
♦ AJ8
♣ J

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

Board: 39
Dealer: S
Vul: Both
North HCP: 10
South HCP: 14
Contract: 2N S

North:
♠ 74
♥ 43
♦ A10752
♣ AQ74

South:
♠ J83
♥ AQ10
♦ K984
♣ KJ2

West	North	East	South
			1NT
Pass	2NT	AP	

Board: 40
Dealer: N
Vul: NS
North HCP: 13
South HCP: 10
Contract: 2N N

North:
♠ 86
♥ AQ7
♦ K1086
♣ A642

South:
♠ AK2
♥ 10942
♦ 92
♣ K753

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

Board: 41
Dealer: S
Vul: EW
North HCP: 4
South HCP: 13
Contract: 1N S

North:
♠ J1094
♥ K65
♦ 9765
♣ 94

South:
♠ K73
♥ Q2
♦ Q83
♣ AQ653

West	North	East	South
			1NT
AP			

Board: 42

Dealer: N

Vul: Both

North HCP: 14

South HCP: 4

Contract: 1N N

North:

♠ KQ6

♥ K72

♦ J1086

♣ AJ7

South:

♠ J82

♥ 984

♦ 943

♣ K832

West	North	East	South
	1NT	AP	

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 37	♠ AKJ5	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ 983	You bid first.
HCP: 14	♣ KQJ3	

Board: 38	♠ AQ986	The opponents are silent.
Dealer: N	♥ 10962	
Vul: NS	♦ AJ8	Partner bids first.
HCP: 12	♣ J	

Board: 39	♠ J83	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ K984	You bid first.
HCP: 14	♣ KJ2	

Board: 40	♠ AK2	The opponents are silent.
Dealer: N	♥ 10942	
Vul: NS	♦ 92	Partner bids first.
HCP: 10	♣ K753	

Board: 41	♠ K73	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ Q83	You bid first.
HCP: 13	♣ AQ653	

Board: 42	♠ J82	The opponents are silent.
Dealer: N	♥ 984	
Vul: Both	♦ 943	Partner bids first.
HCP: 4	♣ K832	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 37

Dealer: S

Vul: None

North HCP: 14

South HCP: 14

Contract: 5♥ S

North:

♠ 9

♥ AKQJ9654

♦ KJ10

♣ 5

South:

♠ AKJ5

♥ 108

♦ 983

♣ KQJ3

West	North	East	South
			1NT

Pass	4♦ ¹	Pass	4♥
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Pass	4NT ²	Pass	5♦
------	------------------	------	----

Pass	5♥	AP	
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1. Texas

2. Blackwood 0314, for ♥

Board: 38

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ 103

♥ KQ8

♦ KQ42

♣ K1076

South:

♠ AQ986

♥ 10962

♦ AJ8

♣ J

West	North	East	South
	1NT	Pass	2♣ ¹

Pass	2♦	Pass	3♥ ²
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Pass	3NT	AP	
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1. Stayman

2. SMOLEN

Board: 39

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 2N S

North:

♠ 74

♥ 43

♦ A10752

♣ AQ74

South:

♠ J83

♥ AQ10

♦ K984

♣ KJ2

West	North	East	South
			1NT

Pass	2NT	AP	
------	-----	----	--

Board: 40

Dealer: N

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2N N

North:

♠ 86

♥ AQ7

♦ K1086

♣ A642

South:

♠ AK2

♥ 10942

♦ 92

♣ K753

West	North	East	South
	1NT	Pass	2♣ ¹

Pass	2♦	Pass	2NT
------	----	------	-----

AP

1. Stayman

Board: 41

Dealer: S

Vul: EW

North HCP: 4

South HCP: 13

Contract: 1N S

North:

♠ J1094

♥ K65

♦ 9765

♣ 94

South:

♠ K73

♥ Q2

♦ Q83

♣ AQ653

West	North	East	South
			1NT

AP

Board: 42

Dealer: N

Vul: Both

North HCP: 14

South HCP: 4

Contract: 1N N

North:

♠ KQ6

♥ K72

♦ J1086

♣ AJ7

South:

♠ J82

♥ 984

♦ 943

♣ K832

West	North	East	South
	1NT	AP	

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 43	♠ 107654	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ K76	Partner bids first.
HCP: 8	♣ J97	

Board: 44	♠ KQJ	The opponents are silent.
Dealer: N	♥ Q832	
Vul: EW	♦ QJ	You bid first.
HCP: 15	♣ A872	

Board: 45	♠ A93	The opponents are silent.
Dealer: S	♥ K98	
Vul: Both	♦ 964	Partner bids first.
HCP: 10	♣ K832	

Board: 46	♠ KQ54	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ A983	You bid first.
HCP: 15	♣ K98	

Board: 47	♠ Q6	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ Q64	Partner bids first.
HCP: 7	♣ K87643	

Board: 48	♠ AQJ3	The opponents are silent.
Dealer: N	♥ KQ105	
Vul: Both	♦ Q92	You bid first.
HCP: 15	♣ J8	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 107654	♠ KJ8				1NT
Vul: None	♥ A5	♥ K873	Pass	2♥	Pass	2♠
North HCP: 8	♦ K76	♦ A542	AP			
South HCP: 14	♣ J97	♣ K2				
Contract: 2♠ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A64		1NT	Pass	2♣ ¹
Vul: EW	♥ Q832	♥ AK76	Pass	2♥	Pass	4♥
North HCP: 15	♦ QJ	♦ 72	AP			
South HCP: 14	♣ A872	♣ QJ106	1. Stayman			
Contract: 4♥ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J52				1NT
Vul: Both	♥ K98	♥ A72	Pass	2NT	Pass	3NT
North HCP: 10	♦ 964	♦ AJ532	AP			
South HCP: 14	♣ K832	♣ A9				
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 972		1NT	Pass	3NT
Vul: None	♥ K8	♥ Q74	AP			
North HCP: 15	♦ A983	♦ KJ76				
South HCP: 12	♣ K98	♣ AQ5				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ KJ43				1NT
Vul: NS	♥ 76	♥ A985	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 7	♦ Q64	♦ K109	AP			
South HCP: 13	♣ K87643	♣ Q2	1. Minor Suit Transfers after 1NT			
Contract: 3♣ S			2. automat			

Board: 48

Dealer: N

Vul: Both

North HCP: 15

South HCP: 16

Contract: 3N N

North:

♠ AQJ3

♥ KQ105

♦ Q92

♣ J8

South:

♠ K7

♥ A92

♦ K10854

♣ AQ2

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

	1NT	Pass	3NT
--	-----	------	-----

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 43	♠ KJ8	The opponents are silent.
Dealer: S	♥ K873	
Vul: None	♦ A542	You bid first.
HCP: 14	♣ K2	

Board: 44	♠ A64	The opponents are silent.
Dealer: N	♥ AK76	
Vul: EW	♦ 72	Partner bids first.
HCP: 14	♣ QJ106	

Board: 45	♠ J52	The opponents are silent.
Dealer: S	♥ A72	
Vul: Both	♦ AJ532	You bid first.
HCP: 14	♣ A9	

Board: 46	♠ 972	The opponents are silent.
Dealer: N	♥ Q74	
Vul: None	♦ KJ76	Partner bids first.
HCP: 12	♣ AQ5	

Board: 47	♠ KJ43	The opponents are silent.
Dealer: S	♥ A985	
Vul: NS	♦ K109	You bid first.
HCP: 13	♣ Q2	

Board: 48	♠ K7	The opponents are silent.
Dealer: N	♥ A92	
Vul: Both	♦ K10854	Partner bids first.
HCP: 16	♣ AQ2	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 107654	♠ KJ8				1NT
Vul: None	♥ A5	♥ K873	Pass	2♥	Pass	2♠
North HCP: 8	♦ K76	♦ A542	AP			
South HCP: 14	♣ J97	♣ K2				
Contract: 2♠ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A64		1NT	Pass	2♠ ¹
Vul: EW	♥ Q832	♥ AK76	Pass	2♥	Pass	4♥
North HCP: 15	♦ QJ	♦ 72	AP			
South HCP: 14	♣ A872	♣ QJ106	1. Stayman			
Contract: 4♥ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J52				1NT
Vul: Both	♥ K98	♥ A72	Pass	2NT	Pass	3NT
North HCP: 10	♦ 964	♦ AJ532	AP			
South HCP: 14	♣ K832	♣ A9				
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 972		1NT	Pass	3NT
Vul: None	♥ K8	♥ Q74	AP			
North HCP: 15	♦ A983	♦ KJ76				
South HCP: 12	♣ K98	♣ AQ5				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ KJ43				1NT
Vul: NS	♥ 76	♥ A985	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 7	♦ Q64	♦ K109	AP			
South HCP: 13	♣ K87643	♣ Q2	1. Minor Suit Transfers after 1NT			
Contract: 3♣ S			2. automat			

Board: 48

Dealer: N

Vul: Both

North HCP: 15

South HCP: 16

Contract: 3N N

North:

♠ AQJ3

♥ KQ105

♦ Q92

♣ J8

South:

♠ K7

♥ A92

♦ K10854

♣ AQ2

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

1NT	Pass	3NT
-----	------	-----

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 49	♠ 6	East Bids 3♠ if possible.
Dealer: S	♥ A9765	
Vul: None	♦ 10952	Partner bids first.
HCP: 7	♣ QJ3	

Board: 50	♠ A9	East Bids 2♣ if possible.
Dealer: N	♥ A1083	West Bids 2♦ if possible.
Vul: NS	♦ Q103	East Bids 3♠ if possible.
HCP: 14	♣ KJ75	You bid first.

Board: 51	♠ Q764	The opponents are silent.
Dealer: S	♥ Q1054	
Vul: EW	♦ 104	Partner bids first.
HCP: 6	♣ Q92	

Board: 52	♠ 10986	The opponents are silent.
Dealer: N	♥ K108	
Vul: None	♦ AKQ10	You bid first.
HCP: 13	♣ J7	

Board: 53	♠ AQ4	The opponents are silent.
Dealer: S	♥ K63	
Vul: NS	♦ K1064	Partner bids first.
HCP: 15	♣ K94	

Board: 54	♠ J32	The opponents are silent.
Dealer: N	♥ A843	
Vul: EW	♦ A963	You bid first.
HCP: 13	♣ A4	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 49

Dealer: S

Vul: None

North HCP: 7

South HCP: 13

Contract: 3♠ E

North:

♠ 6

♥ A9765

♦ 10952

♣ QJ3

South:

♠ Q98

♥ QJ102

♦ A8

♣ A854

West North East South

Pass 2♦ 3♣ 1NT

Pass 2♦ 3♣ AP

Board: 50

Dealer: N

Vul: NS

North HCP: 14

South HCP: 3

Contract: 3♠ E

North:

♠ A9

♥ A1083

♦ Q103

♣ KJ75

South:

♠ 106

♥ K96542

♦ 85

♣ 1083

West North East South

Pass 1NT 2♣¹ Pass

2♦² Pass Pass 2♥

Pass 3♦³ 3♣ AP

1. Cappelletti, any 6+ suit

2. automat

3. limit raise or better in ♥

Board: 51

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 1N S

North:

♠ Q764

♥ Q1054

♦ 104

♣ Q92

South:

♠ K952

♥ A63

♦ K98

♣ K103

West North East South

Pass 1NT

AP

Board: 52

Dealer: N

Vul: None

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ 10986

♥ K108

♦ AKQ10

♣ J7

South:

♠ KJ5

♥ 54

♦ J7

♣ AK10852

West North East South

Pass 1NT Pass 3NT

AP

Board: 53

Dealer: S

Vul: NS

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ AQ4

♥ K63

♦ K1064

♣ K94

South:

♠ K65

♥ Q84

♦ AJ83

♣ A85

West North East South

Pass 3NT AP 1NT

Board: 54

Dealer: N

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♥ N

North:

♠ J32

♥ A843

♦ A963

♣ A4

South:

♠ KQ5

♥ Q965

♦ K842

♣ 85

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

	1NT	Pass	2♣ ¹
--	-----	------	-----------------

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

AP

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 49	♠ Q98	East Bids 3♠ if possible.
Dealer: S	♥ QJ102	
Vul: None	♦ A8	You bid first.
HCP: 13	♣ A854	

Board: 50	♠ 106	East Bids 2♣ if possible.
Dealer: N	♥ K96542	West Bids 2♦ if possible.
Vul: NS	♦ 85	East Bids 3♠ if possible.
HCP: 3	♣ 1083	Partner bids first.

Board: 51	♠ K952	The opponents are silent.
Dealer: S	♥ A63	
Vul: EW	♦ K98	You bid first.
HCP: 13	♣ K103	

Board: 52	♠ KJ5	The opponents are silent.
Dealer: N	♥ 54	
Vul: None	♦ J7	Partner bids first.
HCP: 12	♣ AK10852	

Board: 53	♠ K65	The opponents are silent.
Dealer: S	♥ Q84	
Vul: NS	♦ AJ83	You bid first.
HCP: 14	♣ A85	

Board: 54	♠ KQ5	The opponents are silent.
Dealer: N	♥ Q965	
Vul: EW	♦ K842	Partner bids first.
HCP: 10	♣ 85	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 49

Dealer: S

Vul: None

North HCP: 7

South HCP: 13

Contract: 3♠ E

North:

♠ 6

♥ A9765

♦ 10952

♣ QJ3

South:

♠ Q98

♥ QJ102

♦ A8

♣ A854

West North East South

Pass 2♦ 3♣ 1NT

Pass 2♦ 3♣ AP

Board: 50

Dealer: N

Vul: NS

North HCP: 14

South HCP: 3

Contract: 3♠ E

North:

♠ A9

♥ A1083

♦ Q103

♣ KJ75

South:

♠ 106

♥ K96542

♦ 85

♣ 1083

West North East South

Pass 1NT 2♣¹ Pass

2♦² Pass Pass 2♥

Pass 3♦³ 3♣ AP

1. Cappelletti, any 6+ suit

2. automat

3. limit raise or better in ♥

Board: 51

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 1N S

North:

♠ Q764

♥ Q1054

♦ 104

♣ Q92

South:

♠ K952

♥ A63

♦ K98

♣ K103

West North East South

Pass 1NT

AP

Board: 52

Dealer: N

Vul: None

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ 10986

♥ K108

♦ AKQ10

♣ J7

South:

♠ KJ5

♥ 54

♦ J7

♣ AK10852

West North East South

Pass 1NT Pass 3NT

AP

Board: 53

Dealer: S

Vul: NS

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ AQ4

♥ K63

♦ K1064

♣ K94

South:

♠ K65

♥ Q84

♦ AJ83

♣ A85

West North East South

Pass 3NT AP 1NT

Board: 54

Dealer: N

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♥ N

North:

♠ J32

♥ A843

♦ A963

♣ A4

South:

♠ KQ5

♥ Q965

♦ K842

♣ 85

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

	1NT	Pass	2♣ ¹
--	-----	------	-----------------

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

AP

1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 55
Dealer: S
Vul: Both
HCP: 0

♠ 4
♥ 8763
♦ 107532
♣ 1065

East Bids 2♣ if possible.
West Bids 2♦ if possible.
East Bids 2♠ if possible.
West Bids 3♠ if possible.
East Bids 4♠ if possible.

Partner bids first.

Board: 56
Dealer: N
Vul: NS
HCP: 13

♠ J982
♥ AK42
♦ A2
♣ J102

The opponents are silent.
You bid first.

Board: 57
Dealer: S
Vul: EW
HCP: 11

♠ A852
♥ AQ1032
♦ J532
♣ —

The opponents are silent.
Partner bids first.

Board: 58
Dealer: N
Vul: EW
HCP: 14

♠ A105
♥ 103
♦ A97
♣ KQJ97

East Bids 2♠ if possible.
You bid first.

Board: 59
Dealer: S
Vul: Both
HCP: 8

♠ 654
♥ QJ32
♦ A10862
♣ J

The opponents are silent.
Partner bids first.

Board: 60
Dealer: N
Vul: None
HCP: 13

♠ A2
♥ QJ972
♦ Q102
♣ A102

The opponents are silent.
You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 55

Dealer: S

Vul: Both

North HCP: 0

South HCP: 15

Contract: 4♠ E

North:

♠ 4

♥ 8763

♦ 107532

♣ 1065

South:

♠ AJ86

♥ J10

♦ KQ94

♣ A93

West North East South

1NT

Pass Pass 2♣¹ Pass

2♦² Pass 2♠ Pass

3♠ Pass 4♠ AP

1. Cappelletti, any 6+suit

2. automat

Board: 56

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 2♥ N

North:

♠ J982

♥ AK42

♦ A2

♣ J102

South:

♠ Q4

♥ Q10876

♦ 10863

♣ K9

West North East South

1NT Pass 2♦

Pass 2♥ AP

Board: 57

Dealer: S

Vul: EW

North HCP: 11

South HCP: 15

Contract: 4♥ S

North:

♠ A852

♥ AQ1032

♦ J532

♣ —

South:

♠ KQ6

♥ K98

♦ A108

♣ K863

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 2♠ Pass 4♥

AP

Board: 58

Dealer: N

Vul: EW

North HCP: 14

South HCP: 9

Contract: 2♠ E

North:

♠ A105

♥ 103

♦ A97

♣ KQJ97

South:

♠ Q62

♥ AK962

♦ 542

♣ 42

West North East South

1NT Pass 2♦

Pass 2♥ 2♠ AP

Board: 59

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 1N S

North:

♠ 654

♥ QJ32

♦ A10862

♣ J

South:

♠ A108

♥ K10

♦ J43

♣ AK865

West North East South

1NT

AP

Board: 60

Dealer: N

Vul: None

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ A2

♥ QJ972

♦ Q102

♣ A102

South:

♠ Q975

♥ 65

♦ A43

♣ J873

West	North	East	South
	1NT	AP	

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 55
Dealer: S
Vul: Both
HCP: 15

♠ AJ86
♥ J10
♦ KQ94
♣ A93

East Bids 2♣ if possible.
West Bids 2♦ if possible.
East Bids 2♠ if possible.
West Bids 3♠ if possible.
East Bids 4♠ if possible.

You bid first.

Board: 56
Dealer: N
Vul: NS
HCP: 7

♠ Q4
♥ Q10876
♦ 10863
♣ K9

The opponents are silent.

Partner bids first.

Board: 57
Dealer: S
Vul: EW
HCP: 15

♠ KQ6
♥ K98
♦ A108
♣ K863

The opponents are silent.

You bid first.

Board: 58
Dealer: N
Vul: EW
HCP: 9

♠ Q62
♥ AK962
♦ 542
♣ 42

East Bids 2♠ if possible.

Partner bids first.

Board: 59
Dealer: S
Vul: Both
HCP: 15

♠ A108
♥ K10
♦ J43
♣ AK865

The opponents are silent.

You bid first.

Board: 60
Dealer: N
Vul: None
HCP: 7

♠ Q975
♥ 65
♦ A43
♣ J873

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 55
Dealer: S
Vul: Both
North HCP: 0
South HCP: 15
Contract: 4♠ E

North:
♠ 4
♥ 8763
♦ 107532
♣ 1065

South:
♠ AJ86
♥ J10
♦ KQ94
♣ A93

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

1. Cappelletti, any 6+ suit
2. automat

Board: 56
Dealer: N
Vul: NS
North HCP: 13
South HCP: 7
Contract: 2♥ N

North:
♠ J982
♥ AK42
♦ A2
♣ J102

South:
♠ Q4
♥ Q10876
♦ 10863
♣ K9

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

Board: 57
Dealer: S
Vul: EW
North HCP: 11
South HCP: 15
Contract: 4♥ S

North:
♠ A852
♥ AQ1032
♦ J532
♣ —

South:
♠ KQ6
♥ K98
♦ A108
♣ K863

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

Board: 58
Dealer: N
Vul: EW
North HCP: 14
South HCP: 9
Contract: 2♠ E

North:
♠ A105
♥ 103
♦ A97
♣ KQJ97

South:
♠ Q62
♥ AK962
♦ 542
♣ 42

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

Board: 59
Dealer: S
Vul: Both
North HCP: 8
South HCP: 15
Contract: 1N S

North:
♠ 654
♥ QJ32
♦ A10862
♣ J

South:
♠ A108
♥ K10
♦ J43
♣ AK865

West	North	East	South
			1NT
AP			

Board: 60

Dealer: N

Vul: None

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ A2

♥ QJ972

♦ Q102

♣ A102

South:

♠ Q975

♥ 65

♦ A43

♣ J873

West	North	East	South
	1NT	AP	

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 61	♠ 962	The opponents are silent.
Dealer: S	♥ A943	
Vul: NS	♦ KQ	Partner bids first.
HCP: 14	♣ AJ76	

Board: 62	♠ KQ43	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ J1042	You bid first.
HCP: 15	♣ KQJ	

Board: 63	♠ 108643	East Bids 2♠ if possible.
Dealer: S	♥ K10	West Bids 2NT if possible.
Vul: NS	♦ 1072	East Bids 3♦ if possible.
HCP: 4	♣ J75	Partner bids first.

Board: 64	♠ K1086	West Doubles 2♣ if possible.
Dealer: N	♥ AJ62	
Vul: EW	♦ K62	You bid first.
HCP: 13	♣ Q9	

Board: 65	♠ J1097	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ 8	Partner bids first.
HCP: 8	♣ QJ632	

Board: 66	♠ AKQ3	East Bids 2♥ if possible.
Dealer: N	♥ K3	West Bids 3♥ if possible.
Vul: EW	♦ 543	
HCP: 14	♣ Q985	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ KJ84				1NT
Vul: NS	♥ A943	♥ KQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ KQ	♦ A62	Pass	4♥	AP	
South HCP: 15	♣ AJ76	♣ Q2				
Contract: 4♥ S						1. Stayman

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ J97				
Vul: None	♥ K9	♥ 1054		1NT	AP	
North HCP: 15	♦ J1042	♦ A953				
South HCP: 5	♣ KQJ	♣ 654				
Contract: 1N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 108643	♠ QJ5				1NT
Vul: NS	♥ K10	♥ AQJ8	Pass	2♥	2♠ ¹	X
North HCP: 4	♦ 1072	♦ 85	2NT ²	Pass	3♦	AP
South HCP: 14	♣ J75	♣ A984				
Contract: 3♦ E						1. Michaels Cuebid
						2. to the partner's longer

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ K1086	♠ A743				
Vul: EW	♥ AJ62	♥ Q97		1NT	Pass	2♣ ¹
North HCP: 13	♦ K62	♦ AJ753	X	2♥	Pass	3NT
South HCP: 11	♣ Q9	♣ 7	Pass	4♠	AP	
Contract: 4♠ N						1. Stayman

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ J1097	♠ AQ				
Vul: NS	♥ A95	♥ J84				1NT
North HCP: 8	♦ 8	♦ AQ943				
South HCP: 13	♣ QJ632	♣ 754				
Contract: 1N S						AP

Board: 66

Dealer: N

Vul: EW

North HCP: 14

South HCP: 10

Contract: 4♣ N

North:

♠ AKQ3

♥ K3

♦ 543

♣ Q985

South:

♠ J74

♥ 85

♦ Q7

♣ AK10763

West North East South

1NT 2♥¹ 2NT²

3♥ 4♣ AP

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 61 ♠ KJ84
Dealer: S ♥ KQ65
Vul: NS ♦ A62
HCP: 15 ♣ Q2

The opponents are silent.

You bid first.

Board: 62 ♠ J97
Dealer: N ♥ 1054
Vul: None ♦ A953
HCP: 5 ♣ 654

The opponents are silent.

Partner bids first.

Board: 63 ♠ QJ5
Dealer: S ♥ AQJ8
Vul: NS ♦ 85
HCP: 14 ♣ A984

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

You bid first.

Board: 64 ♠ A743
Dealer: N ♥ Q97
Vul: EW ♦ AJ753
HCP: 11 ♣ 7

West Doubles 2♣ if possible.

Partner bids first.

Board: 65 ♠ AQ
Dealer: S ♥ J84
Vul: NS ♦ AQ943
HCP: 13 ♣ 754

The opponents are silent.

You bid first.

Board: 66 ♠ J74
Dealer: N ♥ 85
Vul: EW ♦ Q7
HCP: 10 ♣ AK10763

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

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ KJ84				1NT
Vul: NS	♥ A943	♥ KQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ KQ	♦ A62	Pass	4♥	AP	
South HCP: 15	♣ AJ76	♣ Q2				
Contract: 4♥ S						1. Stayman

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ J97				
Vul: None	♥ K9	♥ 1054		1NT	AP	
North HCP: 15	♦ J1042	♦ A953				
South HCP: 5	♣ KQJ	♣ 654				
Contract: 1N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 108643	♠ QJ5				1NT
Vul: NS	♥ K10	♥ AQJ8	Pass	2♥	2♠ ¹	X
North HCP: 4	♦ 1072	♦ 85	2NT ²	Pass	3♦	AP
South HCP: 14	♣ J75	♣ A984				
Contract: 3♦ E						1. Michaels Cuebid
						2. to the partner's longer

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ K1086	♠ A743				
Vul: EW	♥ AJ62	♥ Q97		1NT	Pass	2♣ ¹
North HCP: 13	♦ K62	♦ AJ753	X	2♥	Pass	3NT
South HCP: 11	♣ Q9	♣ 7	Pass	4♠	AP	
Contract: 4♠ N						1. Stayman

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ J1097	♠ AQ				
Vul: NS	♥ A95	♥ J84				1NT
North HCP: 8	♦ 8	♦ AQ943				
South HCP: 13	♣ QJ632	♣ 754				
Contract: 1N S						AP

Board: 66

Dealer: N

Vul: EW

North HCP: 14

South HCP: 10

Contract: 4♣ N

North:

♠ AKQ3

♥ K3

♦ 543

♣ Q985

South:

♠ J74

♥ 85

♦ Q7

♣ AK10763

West	North	East	South
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	1NT	2♥ ¹	2NT ²
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3♥	4♣	AP	
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1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 67	♠ K10652	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ AQJ63	Partner bids first.
HCP: 13	♣ K8	

Board: 68	♠ A86	The opponents are silent.
Dealer: N	♥ 642	
Vul: EW	♦ AJ1086	You bid first.
HCP: 13	♣ A7	

Board: 69	♠ A8754	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: None	♦ 952	Partner bids first.
HCP: 10	♣ 8	

Board: 70	♠ 1092	The opponents are silent.
Dealer: N	♥ AK108	
Vul: Both	♦ A92	You bid first.
HCP: 14	♣ K92	

Board: 71	♠ 106	East Doubles 2♦ if possible.
Dealer: S	♥ J107643	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 6	♣ Q6	

Board: 72	♠ Q2	West Bids 2♠ if possible.
Dealer: N	♥ AK72	
Vul: None	♦ AJ5	You bid first.
HCP: 14	♣ 9843	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 67

Dealer: S

Vul: None

North HCP: 13

South HCP: 13

Contract: 5♠ S

North:

♠ K10652

♥ 6

♦ AQJ63

♣ K8

South:

♠ A843

♥ 105

♦ K87

♣ AQ54

West North East South

1NT

Pass 2♥ Pass 3♠¹

Pass 4NT² Pass 5♥

Pass 5♠ AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 68

Dealer: N

Vul: EW

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ A86

♥ 642

♦ AJ1086

♣ A7

South:

♠ Q1073

♥ J93

♦ K4

♣ KQ104

West North East South

1NT Pass 2♣¹

Pass 2♦ Pass 3NT

AP

1. Stayman

Board: 69

Dealer: S

Vul: None

North HCP: 10

South HCP: 13

Contract: 4♠ N

North:

♠ A8754

♥ KQJ9

♦ 952

♣ 8

South:

♠ KJ6

♥ 82

♦ AJ87

♣ A974

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2♠ Pass 4♠

AP

1. Stayman

Board: 70

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ 1092

♥ AK108

♦ A92

♣ K92

South:

♠ A64

♥ 963

♦ J65

♣ AQJ6

West North East South

1NT Pass 3NT

AP

Board: 71

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 3♥ S

North:

♠ 106

♥ J107643

♦ QJ8

♣ Q6

South:

♠ AKQ5

♥ A952

♦ 74

♣ 954

West North East South

1NT

Pass 2♦ X 3♥¹

AP

1. Super acceptance after NT

Board: 72

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 2♠ W

North:

♠ Q2

♥ AK72

♦ AJ5

♣ 9843

South:

♠ 654

♥ 98

♦ Q9874

♣ KJ2

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

	1NT	Pass	Pass
--	-----	------	------

2♠ ¹	AP		
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1. Cappelletti, 5M-4m

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 67 ♠ A843
Dealer: S ♥ 105
Vul: None ♦ K87
HCP: 13 ♣ AQ54

The opponents are silent.

You bid first.

Board: 68 ♠ Q1073
Dealer: N ♥ J93
Vul: EW ♦ K4
HCP: 11 ♣ KQ104

The opponents are silent.

Partner bids first.

Board: 69 ♠ KJ6
Dealer: S ♥ 82
Vul: None ♦ AJ87
HCP: 13 ♣ A974

The opponents are silent.

You bid first.

Board: 70 ♠ A64
Dealer: N ♥ 963
Vul: Both ♦ J65
HCP: 12 ♣ AQJ6

The opponents are silent.

Partner bids first.

Board: 71 ♠ AKQ5
Dealer: S ♥ A952
Vul: EW ♦ 74
HCP: 13 ♣ 954

East Doubles 2♦ if possible.

You bid first.

Board: 72 ♠ 654
Dealer: N ♥ 98
Vul: None ♦ Q9874
HCP: 6 ♣ KJ2

West Bids 2♠ if possible.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 67

Dealer: S

Vul: None

North HCP: 13

South HCP: 13

Contract: 5♠ S

North:

♠ K10652

♥ 6

♦ AQJ63

♣ K8

South:

♠ A843

♥ 105

♦ K87

♣ AQ54

West North East South

1NT

Pass 2♥ Pass 3♠¹

Pass 4NT² Pass 5♥

Pass 5♠ AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 68

Dealer: N

Vul: EW

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ A86

♥ 642

♦ AJ1086

♣ A7

South:

♠ Q1073

♥ J93

♦ K4

♣ KQ104

West North East South

1NT Pass 2♣¹

Pass 2♦ Pass 3NT

AP

1. Stayman

Board: 69

Dealer: S

Vul: None

North HCP: 10

South HCP: 13

Contract: 4♠ N

North:

♠ A8754

♥ KQJ9

♦ 952

♣ 8

South:

♠ KJ6

♥ 82

♦ AJ87

♣ A974

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2♠ Pass 4♠

AP

1. Stayman

Board: 70

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ 1092

♥ AK108

♦ A92

♣ K92

South:

♠ A64

♥ 963

♦ J65

♣ AQJ6

West North East South

1NT Pass 3NT

AP

Board: 71

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 3♥ S

North:

♠ 106

♥ J107643

♦ QJ8

♣ Q6

South:

♠ AKQ5

♥ A952

♦ 74

♣ 954

West North East South

1NT

Pass 2♦ X 3♥¹

AP

1. Super acceptance after NT

Board: 72

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 2♠ W

North:

♠ Q2

♥ AK72

♦ AJ5

♣ 9843

South:

♠ 654

♥ 98

♦ Q9874

♣ KJ2

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

2♠ ¹	AP		
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1. Cappelletti, 5M-4m

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 73	♠ 832	The opponents are silent.
Dealer: S	♥ A1062	
Vul: NS	♦ A8	Partner bids first.
HCP: 14	♣ KQJ6	
Board: 74	♠ AJ	The opponents are silent.
Dealer: N	♥ Q97	
Vul: EW	♦ AJ1086	You bid first.
HCP: 15	♣ K87	
Board: 75	♠ Q1093	The opponents are silent.
Dealer: S	♥ 10932	
Vul: Both	♦ A2	Partner bids first.
HCP: 6	♣ 1082	
Board: 76	♠ K7	West Doubles Pass if possible.
Dealer: N	♥ KQ94	East Bids 2♠ if possible.
Vul: NS	♦ J1042	
HCP: 13	♣ A53	You bid first.
Board: 77	♠ AKQ10976	The opponents are silent.
Dealer: S	♥ 75	
Vul: EW	♦ A	Partner bids first.
HCP: 15	♣ Q63	
Board: 78	♠ KQ4	West Bids 3♣ if possible.
Dealer: N	♥ AJ96	
Vul: Both	♦ 1074	You bid first.
HCP: 13	♣ K84	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AQJ10				1NT
Vul: NS	♥ A1062	♥ KQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ A8	♦ 43	Pass	4♥	AP	
South HCP: 13	♣ KQJ6	♣ 972				
Contract: 4♥ S						1. Stayman

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 8				
Vul: EW	♥ Q97	♥ 108632		1NT	Pass	2♦
North HCP: 15	♦ AJ1086	♦ Q7	Pass	2♥	AP	
South HCP: 7	♣ K87	♣ AJ1096				
Contract: 2♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ Q1093	♠ 87				1NT
Vul: Both	♥ 10932	♥ KQ87				
North HCP: 6	♦ A2	♦ KQ95	AP			
South HCP: 13	♣ 1082	♣ QJ3				
Contract: 1N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q1052		1NT	Pass	Pass
Vul: NS	♥ KQ94	♥ 75	X ¹	Pass	Pass	XX ²
North HCP: 13	♦ J1042	♦ Q986	Pass	2♦	2♠	AP
South HCP: 4	♣ A53	♣ 1097				
Contract: 2♠ E						1. Cappelletti, strong
						2. 4432 or 4441

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ AKQ10976	♠ 542				1NT
Vul: EW	♥ 75	♥ AJ106	Pass	4♥ ¹	Pass	4♠
North HCP: 15	♦ A	♦ KQ8	Pass	4NT ²	Pass	5♥
South HCP: 14	♣ Q63	♣ A82	Pass	6♠	AP	
Contract: 6♠ S						1. Texas
						2. Blackwood 0314, for ♠

Board: 78

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 3♣ W

North:

♠ KQ4

♥ AJ96

♦ 1074

♣ K84

South:

♠ J9762

♥ 32

♦ AJ2

♣ 932

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

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 73	♠ AQJ10	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: NS	♦ 43	You bid first.
HCP: 13	♣ 972	

Board: 74	♠ 8	The opponents are silent.
Dealer: N	♥ 108632	
Vul: EW	♦ Q7	Partner bids first.
HCP: 7	♣ AJ1096	

Board: 75	♠ 87	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: Both	♦ KQ95	You bid first.
HCP: 13	♣ QJ3	

Board: 76	♠ Q1052	West Doubles Pass if possible.
Dealer: N	♥ 75	East Bids 2♠ if possible.
Vul: NS	♦ Q986	
HCP: 4	♣ 1097	Partner bids first.

Board: 77	♠ 542	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: EW	♦ KQ8	You bid first.
HCP: 14	♣ A82	

Board: 78	♠ J9762	West Bids 3♣ if possible.
Dealer: N	♥ 32	
Vul: Both	♦ AJ2	Partner bids first.
HCP: 6	♣ 932	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AQJ10				1NT
Vul: NS	♥ A1062	♥ KQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ A8	♦ 43	Pass	4♥	AP	
South HCP: 13	♣ KQJ6	♣ 972				
Contract: 4♥ S						1. Stayman

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 8				
Vul: EW	♥ Q97	♥ 108632		1NT	Pass	2♦
North HCP: 15	♦ AJ1086	♦ Q7	Pass	2♥	AP	
South HCP: 7	♣ K87	♣ AJ1096				
Contract: 2♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ Q1093	♠ 87				1NT
Vul: Both	♥ 10932	♥ KQ87				
North HCP: 6	♦ A2	♦ KQ95	AP			
South HCP: 13	♣ 1082	♣ QJ3				
Contract: 1N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q1052		1NT	Pass	Pass
Vul: NS	♥ KQ94	♥ 75	X ¹	Pass	Pass	XX ²
North HCP: 13	♦ J1042	♦ Q986	Pass	2♦	2♠	AP
South HCP: 4	♣ A53	♣ 1097				
Contract: 2♠ E						1. Cappelletti, strong
						2. 4432 or 4441

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ AKQ10976	♠ 542				1NT
Vul: EW	♥ 75	♥ AJ106	Pass	4♥ ¹	Pass	4♠
North HCP: 15	♦ A	♦ KQ8	Pass	4NT ²	Pass	5♥
South HCP: 14	♣ Q63	♣ A82	Pass	6♠	AP	
Contract: 6♠ S						1. Texas
						2. Blackwood 0314, for ♠

Board: 78

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 3♣ W

North:

♠ KQ4

♥ AJ96

♦ 1074

♣ K84

South:

♠ J9762

♥ 32

♦ AJ2

♣ 932

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

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 79	♠ Q53	The opponents are silent.
Dealer: S	♥ KQ72	
Vul: None	♦ 54	Partner bids first.
HCP: 7	♣ 9642	
Board: 80	♠ A952	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: EW	♦ 986	You bid first.
HCP: 13	♣ A107	
Board: 81	♠ Q108	East Doubles 2♠ if possible.
Dealer: S	♥ 10	
Vul: Both	♦ 63	Partner bids first.
HCP: 7	♣ KQ85432	
Board: 82	♠ A82	The opponents are silent.
Dealer: N	♥ 10964	
Vul: None	♦ A76	You bid first.
HCP: 15	♣ AK10	
Board: 83	♠ Q852	The opponents are silent.
Dealer: S	♥ J862	
Vul: NS	♦ 842	Partner bids first.
HCP: 7	♣ A7	
Board: 84	♠ KJ963	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: None	♦ Q83	You bid first.
HCP: 13	♣ K3	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ K6				1NT
Vul: None	♥ KQ72	♥ 843				
North HCP: 7	♦ 54	♦ AK1096	AP			
South HCP: 15	♣ 9642	♣ KQ5				
Contract: 1N S						
Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A952	♠ 1076				
Vul: EW	♥ KQ4	♥ 9876		1NT	AP	
North HCP: 13	♦ 986	♦ 32				
South HCP: 0	♣ A107	♣ 9532				
Contract: 1N N						
Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 43				1NT
Vul: Both	♥ 10	♥ K852	Pass	2♠ ¹	X	XX
North HCP: 7	♦ 63	♦ AKJ5	Pass	3NT	AP	
South HCP: 15	♣ KQ85432	♣ A96	1. Minor Suit Transfers after 1NT			
Contract: 3N S						
Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ 97654				
Vul: None	♥ 10964	♥ K7		1NT	Pass	2♥
North HCP: 15	♦ A76	♦ K953	Pass	2♠	AP	
South HCP: 8	♣ AK10	♣ Q5				
Contract: 2♠ N						
Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K73				1NT
Vul: NS	♥ J862	♥ AK93				
North HCP: 7	♦ 842	♦ AJ9	AP			
South HCP: 15	♣ A7	♣ 965				
Contract: 1N S						

Board: 84

Dealer: N

Vul: None

North HCP: 13

South HCP: 17

Contract: 6♠ N

North:

♠ KJ963

♥ KJ3

♦ Q83

♣ K3

South:

♠ A854

♥ AQ109

♦ A

♣ QJ76

West	North	East	South
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	1NT	Pass	2♣ ¹
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Pass	2♠	Pass	6♠
------	----	------	----

AP

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 79	♠ K6	The opponents are silent.
Dealer: S	♥ 843	
Vul: None	♦ AK1096	You bid first.
HCP: 15	♣ KQ5	
Board: 80	♠ 1076	The opponents are silent.
Dealer: N	♥ 9876	
Vul: EW	♦ 32	Partner bids first.
HCP: 0	♣ 9532	
Board: 81	♠ 43	East Doubles 2♠ if possible.
Dealer: S	♥ K852	
Vul: Both	♦ AKJ5	You bid first.
HCP: 15	♣ A96	
Board: 82	♠ 97654	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ K953	Partner bids first.
HCP: 8	♣ Q5	
Board: 83	♠ K73	The opponents are silent.
Dealer: S	♥ AK93	
Vul: NS	♦ AJ9	You bid first.
HCP: 15	♣ 965	
Board: 84	♠ A854	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: None	♦ A	Partner bids first.
HCP: 17	♣ QJ76	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ K6				1NT
Vul: None	♥ KQ72	♥ 843				
North HCP: 7	♦ 54	♦ AK1096	AP			
South HCP: 15	♣ 9642	♣ KQ5				
Contract: 1N S						
Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A952	♠ 1076				
Vul: EW	♥ KQ4	♥ 9876		1NT	AP	
North HCP: 13	♦ 986	♦ 32				
South HCP: 0	♣ A107	♣ 9532				
Contract: 1N N						
Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 43				1NT
Vul: Both	♥ 10	♥ K852	Pass	2♠ ¹	X	XX
North HCP: 7	♦ 63	♦ AKJ5	Pass	3NT	AP	
South HCP: 15	♣ KQ85432	♣ A96	1. Minor Suit Transfers after 1NT			
Contract: 3N S						
Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ 97654				
Vul: None	♥ 10964	♥ K7		1NT	Pass	2♥
North HCP: 15	♦ A76	♦ K953	Pass	2♠	AP	
South HCP: 8	♣ AK10	♣ Q5				
Contract: 2♠ N						
Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K73				1NT
Vul: NS	♥ J862	♥ AK93				
North HCP: 7	♦ 842	♦ AJ9	AP			
South HCP: 15	♣ A7	♣ 965				
Contract: 1N S						

Board: 84

Dealer: N

Vul: None

North HCP: 13

South HCP: 17

Contract: 6♠ N

North:

♠ KJ963

♥ KJ3

♦ Q83

♣ K3

South:

♠ A854

♥ AQ109

♦ A

♣ QJ76

West	North	East	South
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	1NT	Pass	2♣ ¹
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Pass	2♠	Pass	6♠
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AP

1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 85	♠ QJ102	East Bids 2♦ if possible.
Dealer: S	♥ 10752	West Bids 2♥ if possible.
Vul: NS	♦ AJ53	
HCP: 8	♣ 5	Partner bids first.

Board: 86	♠ AQ6	The opponents are silent.
Dealer: N	♥ QJ107	
Vul: None	♦ 92	You bid first.
HCP: 13	♣ KJ64	

Board: 87	♠ AKJ6	The opponents are silent.
Dealer: S	♥ 54	
Vul: NS	♦ KJ964	Partner bids first.
HCP: 12	♣ 54	

Board: 88	♠ A84	West Bids 2♠ if possible.
Dealer: N	♥ A10	East Bids 3NT if possible.
Vul: EW	♦ K753	West Bids 4♠ if possible.
HCP: 15	♣ A1076	You bid first.

Board: 89	♠ 76	The opponents are silent.
Dealer: S	♥ AJ7543	
Vul: Both	♦ J	Partner bids first.
HCP: 10	♣ KJ107	

Board: 90	♠ A1072	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ 876	You bid first.
HCP: 13	♣ AJ86	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	Pass	2♦ ¹	Pass
North HCP: 8	♦ AJ53	♦ KQ98	2♥	AP		
South HCP: 15	♣ 5	♣ AKQ10				
Contract: 2♥ W			1. Cappelletti, both majors			

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K10842				
Vul: None	♥ QJ107	♥ 52		1NT	Pass	2♥
North HCP: 13	♦ 92	♦ KJ65	Pass	2♠	AP	
South HCP: 7	♣ KJ64	♣ 98				
Contract: 2♠ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 97				1NT
Vul: NS	♥ 54	♥ 987	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ KJ964	♦ AQ1087	Pass	3NT	AP	
South HCP: 13	♣ 54	♣ AK8				
Contract: 3N S			1. Stayman			

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 73		1NT	Pass	2♦
Vul: EW	♥ A10	♥ 987643	Pass	2♥	Pass	Pass
North HCP: 15	♦ K753	♦ 10642	2♠	Pass	3NT	4♥
South HCP: 0	♣ A1076	♣ 9	4♠	AP		
Contract: 4♠ W						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AJ108				1NT
Vul: Both	♥ AJ7543	♥ K106	Pass	2♦	Pass	2♥
North HCP: 10	♦ J	♦ AQ86	Pass	3♥	AP	
South HCP: 14	♣ KJ107	♣ 83				
Contract: 3♥ S						

Board: 90

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 4♠ N

North:

♠ A1072

♥ A10

♦ 876

♣ AJ86

South:

♠ KJ986

♥ 74

♦ KQ942

♣ 10

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

1. Super acceptance after NT

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 85	♠ 954	East Bids 2♦ if possible.
Dealer: S	♥ J8	West Bids 2♥ if possible.
Vul: NS	♦ KQ98	
HCP: 15	♣ AKQ10	You bid first.

Board: 86	♠ K10842	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ KJ65	Partner bids first.
HCP: 7	♣ 98	

Board: 87	♠ 97	The opponents are silent.
Dealer: S	♥ 987	
Vul: NS	♦ AQ1087	You bid first.
HCP: 13	♣ AK8	

Board: 88	♠ 73	West Bids 2♠ if possible.
Dealer: N	♥ 987643	East Bids 3NT if possible.
Vul: EW	♦ 10642	West Bids 4♠ if possible.
HCP: 0	♣ 9	Partner bids first.

Board: 89	♠ AJ108	The opponents are silent.
Dealer: S	♥ K106	
Vul: Both	♦ AQ86	You bid first.
HCP: 14	♣ 83	

Board: 90	♠ KJ986	The opponents are silent.
Dealer: N	♥ 74	
Vul: EW	♦ KQ942	Partner bids first.
HCP: 9	♣ 10	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	Pass	2♦ ¹	Pass
North HCP: 8	♦ AJ53	♦ KQ98	2♥	AP		
South HCP: 15	♣ 5	♣ AKQ10				
Contract: 2♥ W			1. Cappelletti, both majors			

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K10842				
Vul: None	♥ QJ107	♥ 52		1NT	Pass	2♥
North HCP: 13	♦ 92	♦ KJ65	Pass	2♠	AP	
South HCP: 7	♣ KJ64	♣ 98				
Contract: 2♠ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 97				1NT
Vul: NS	♥ 54	♥ 987	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ KJ964	♦ AQ1087	Pass	3NT	AP	
South HCP: 13	♣ 54	♣ AK8				
Contract: 3N S			1. Stayman			

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 73		1NT	Pass	2♦
Vul: EW	♥ A10	♥ 987643	Pass	2♥	Pass	Pass
North HCP: 15	♦ K753	♦ 10642	2♠	Pass	3NT	4♥
South HCP: 0	♣ A1076	♣ 9	4♠	AP		
Contract: 4♠ W						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AJ108				1NT
Vul: Both	♥ AJ7543	♥ K106	Pass	2♦	Pass	2♥
North HCP: 10	♦ J	♦ AQ86	Pass	3♥	AP	
South HCP: 14	♣ KJ107	♣ 83				
Contract: 3♥ S						

Board: 90

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 4♠ N

North:

♠ A1072

♥ A10

♦ 876

♣ AJ86

South:

♠ KJ986

♥ 74

♦ KQ942

♣ 10

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

1. Super acceptance after NT

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 91	♠ J1093	East Bids 2♥ if possible.
Dealer: S	♥ 86	
Vul: Both	♦ Q2	Partner bids first.
HCP: 3	♣ 109853	

Board: 92	♠ AQ97	The opponents are silent.
Dealer: N	♥ 853	
Vul: None	♦ 64	You bid first.
HCP: 13	♣ AK97	

Board: 93	♠ AKQ	West Bids 2♥ if possible.
Dealer: S	♥ 9762	
Vul: EW	♦ KJ432	Partner bids first.
HCP: 13	♣ 2	

Board: 94	♠ K854	The opponents are silent.
Dealer: N	♥ Q95	
Vul: Both	♦ AQ9	You bid first.
HCP: 15	♣ A43	

Board: 95	♠ 52	The opponents are silent.
Dealer: S	♥ 652	
Vul: None	♦ J108	Partner bids first.
HCP: 5	♣ A10652	

Board: 96	♠ KJ32	The opponents are silent.
Dealer: N	♥ J109	
Vul: NS	♦ A985	You bid first.
HCP: 14	♣ KQ	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ K762				1NT
Vul: Both	♥ 86	♥ Q102				
North HCP: 3	♦ Q2	♦ AJ86	Pass	Pass	2♥ ¹	AP
South HCP: 13	♣ 109853	♣ K2				
Contract: 2♥ E						1. Cappelletti, 5M-4m

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 84				
Vul: None	♥ 853	♥ AK				
North HCP: 13	♦ 64	♦ J8753		1NT	AP	
South HCP: 8	♣ AK97	♣ 8652				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 843				1NT
Vul: EW	♥ 9762	♥ QJ3	2♥ ¹	3♠ ²	Pass	3NT
North HCP: 13	♦ KJ432	♦ A8	AP			
South HCP: 13	♣ 2	♣ AQ983				
Contract: 3N S						1. Cappelletti, 5M-4m 2. Rubensohl after 1NT

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K854	♠ A		1NT	Pass	2♣ ¹
Vul: Both	♥ Q95	♥ A842				
North HCP: 15	♦ AQ9	♦ J52	Pass	2♠	Pass	3♣
South HCP: 15	♣ A43	♣ KQJ102	Pass	3NT	AP	
Contract: 3N N						1. Stayman

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A9				1NT
Vul: None	♥ 652	♥ K973				
North HCP: 5	♦ J108	♦ A64	AP			
South HCP: 14	♣ A10652	♣ QJ97				
Contract: 1N S						

Board: 96

Dealer: N

Vul: NS

North HCP: 14

South HCP: 15

Contract: 3N N

North:

♠ KJ32

♥ J109

♦ A985

♣ KQ

South:

♠ A104

♥ AK4

♦ K1062

♣ J72

West	North	East	South
	1NT	Pass	3NT
AP			

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 91	♠ K762	East Bids 2♥ if possible.
Dealer: S	♥ Q102	
Vul: Both	♦ AJ86	
HCP: 13	♣ K2	You bid first.

Board: 92	♠ 84	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ J8753	
HCP: 8	♣ 8652	Partner bids first.

Board: 93	♠ 843	West Bids 2♥ if possible.
Dealer: S	♥ QJ3	
Vul: EW	♦ A8	
HCP: 13	♣ AQ983	You bid first.

Board: 94	♠ A	The opponents are silent.
Dealer: N	♥ A842	
Vul: Both	♦ J52	
HCP: 15	♣ KQJ102	Partner bids first.

Board: 95	♠ A9	The opponents are silent.
Dealer: S	♥ K973	
Vul: None	♦ A64	
HCP: 14	♣ QJ97	You bid first.

Board: 96	♠ A104	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ K1062	
HCP: 15	♣ J72	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ K762				1NT
Vul: Both	♥ 86	♥ Q102	Pass	Pass	2♥ ¹	AP
North HCP: 3	♦ Q2	♦ AJ86				
South HCP: 13	♣ 109853	♣ K2				
Contract: 2♥ E						1. Cappelletti, 5M-4m

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 84				
Vul: None	♥ 853	♥ AK		1NT	AP	
North HCP: 13	♦ 64	♦ J8753				
South HCP: 8	♣ AK97	♣ 8652				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 843				1NT
Vul: EW	♥ 9762	♥ QJ3	2♥ ¹	3♠ ²	Pass	3NT
North HCP: 13	♦ KJ432	♦ A8	AP			
South HCP: 13	♣ 2	♣ AQ983				
Contract: 3N S						1. Cappelletti, 5M-4m 2. Rubensohl after 1NT

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K854	♠ A		1NT	Pass	2♣ ¹
Vul: Both	♥ Q95	♥ A842	Pass	2♠	Pass	3♣
North HCP: 15	♦ AQ9	♦ J52	Pass	3NT	AP	
South HCP: 15	♣ A43	♣ KQJ102				
Contract: 3N N						1. Stayman

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A9				1NT
Vul: None	♥ 652	♥ K973				
North HCP: 5	♦ J108	♦ A64	AP			
South HCP: 14	♣ A10652	♣ QJ97				
Contract: 1N S						

Board: 96

Dealer: N

Vul: NS

North HCP: 14

South HCP: 15

Contract: 3N N

North:

♠ KJ32

♥ J109

♦ A985

♣ KQ

South:

♠ A104

♥ AK4

♦ K1062

♣ J72

West	North	East	South
	1NT	Pass	3NT
AP			

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 97
Dealer: S
Vul: Both
HCP: 10

♠ 10853
♥ Q102
♦ AKJ82
♣ 5

The opponents are silent.

Partner bids first.

Board: 98
Dealer: N
Vul: None
HCP: 13

♠ A43
♥ K874
♦ J63
♣ AJ4

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

You bid first.

Board: 99
Dealer: S
Vul: NS
HCP: 11

♠ KQ8
♥ Q10874
♦ A1094
♣ 9

West Bids 2♣ if possible.

Partner bids first.

Board: 100
Dealer: N
Vul: EW
HCP: 15

♠ QJ876
♥ KJ
♦ A63
♣ A54

The opponents are silent.

You bid first.

Board: 101
Dealer: S
Vul: None
HCP: 9

♠ J5
♥ KQ1076
♦ 32
♣ K1092

East Bids 2♠ if possible.

Partner bids first.

Board: 102
Dealer: N
Vul: NS
HCP: 15

♠ KJ5
♥ Q96
♦ 76
♣ AKQ92

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 10853	♠ A4				1NT
Vul: Both	♥ Q102	♥ KJ93	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AKJ82	♦ Q1096	Pass	2NT	Pass	3NT
South HCP: 14	♣ 5	♣ A94	AP			
Contract: 3N S			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ K1098				
Vul: None	♥ K874	♥ A96		1NT	2♠ ¹	Pass
North HCP: 13	♦ J63	♦ 874	2NT	Pass	3♣	AP
South HCP: 7	♣ AJ4	♣ 1052	1. Cappelletti, 5M-4m			
Contract: 3♣ E						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A1042				1NT
Vul: NS	♥ Q10874	♥ J96	2♣ ¹	2♦	Pass	2♥
North HCP: 11	♦ A1094	♦ KQ8	Pass	3♦	Pass	4♥
South HCP: 13	♣ 9	♣ K84	AP			
Contract: 4♥ S			1. Cappelletti, any 6+suit			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ QJ876	♠ AK5				2♣ ¹
Vul: EW	♥ KJ	♥ 10962	Pass	2♠	Pass	2NT
North HCP: 15	♦ A63	♦ Q8752	Pass	3NT	AP	
South HCP: 9	♣ A54	♣ 6	1. Stayman			
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ Q942				1NT
Vul: None	♥ KQ1076	♥ 942	Pass	2♦	2♠	Pass
North HCP: 9	♦ 32	♦ AQJ7	Pass	3♣	Pass	3♥
South HCP: 13	♣ K1092	♣ A6	AP			
Contract: 3♥ S						

Board: 102

Dealer: N

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♠ S

North:

♠ KJ5

♥ Q96

♦ 76

♣ AKQ92

South:

♠ AQ963

♥ K854

♦ J53

♣ 5

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

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 97	♠ A4	The opponents are silent.
Dealer: S	♥ KJ93	
Vul: Both	♦ Q1096	You bid first.
HCP: 14	♣ A94	

Board: 98	♠ K1098	East Bids 2♠ if possible.
Dealer: N	♥ A96	West Bids 2NT if possible.
Vul: None	♦ 874	East Bids 3♣ if possible.
HCP: 7	♣ 1052	Partner bids first.

Board: 99	♠ A1042	West Bids 2♣ if possible.
Dealer: S	♥ J96	
Vul: NS	♦ KQ8	You bid first.
HCP: 13	♣ K84	

Board: 100	♠ AK5	The opponents are silent.
Dealer: N	♥ 10962	
Vul: EW	♦ Q8752	Partner bids first.
HCP: 9	♣ 6	

Board: 101	♠ Q942	East Bids 2♠ if possible.
Dealer: S	♥ 942	
Vul: None	♦ AQJ7	You bid first.
HCP: 13	♣ A6	

Board: 102	♠ AQ963	The opponents are silent.
Dealer: N	♥ K854	
Vul: NS	♦ J53	Partner bids first.
HCP: 10	♣ 5	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 10853	♠ A4				1NT
Vul: Both	♥ Q102	♥ KJ93	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AKJ82	♦ Q1096	Pass	2NT	Pass	3NT
South HCP: 14	♣ 5	♣ A94	AP			
Contract: 3N S			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ K1098				
Vul: None	♥ K874	♥ A96		1NT	2♠ ¹	Pass
North HCP: 13	♦ J63	♦ 874	2NT	Pass	3♣	AP
South HCP: 7	♣ AJ4	♣ 1052	1. Cappelletti, 5M-4m			
Contract: 3♣ E						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A1042				1NT
Vul: NS	♥ Q10874	♥ J96	2♣ ¹	2♦	Pass	2♥
North HCP: 11	♦ A1094	♦ KQ8	Pass	3♦	Pass	4♥
South HCP: 13	♣ 9	♣ K84	AP			
Contract: 4♥ S			1. Cappelletti, any 6+suit			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ QJ876	♠ AK5				2♣ ¹
Vul: EW	♥ KJ	♥ 10962	Pass	2♠	Pass	2NT
North HCP: 15	♦ A63	♦ Q8752	Pass	3NT	AP	
South HCP: 9	♣ A54	♣ 6	1. Stayman			
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ Q942				1NT
Vul: None	♥ KQ1076	♥ 942	Pass	2♦	2♠	Pass
North HCP: 9	♦ 32	♦ AQJ7	Pass	3♣	Pass	3♥
South HCP: 13	♣ K1092	♣ A6	AP			
Contract: 3♥ S						

Board: 102

Dealer: N

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♠ S

North:

♠ KJ5

♥ Q96

♦ 76

♣ AKQ92

South:

♠ AQ963

♥ K854

♦ J53

♣ 5

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

1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 103	♠ 9843	The opponents are silent.
Dealer: S	♥ 8732	
Vul: EW	♦ AK754	Partner bids first.
HCP: 7	♣ —	

Board: 104	♠ A65	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ J63	You bid first.
HCP: 14	♣ AQJ75	

Board: 105	♠ QJ82	The opponents are silent.
Dealer: S	♥ 962	
Vul: EW	♦ K93	Partner bids first.
HCP: 6	♣ 1083	

Board: 106	♠ AQ7	The opponents are silent.
Dealer: N	♥ K85	
Vul: None	♦ QJ987	You bid first.
HCP: 14	♣ Q5	

Board: 107	♠ 952	The opponents are silent.
Dealer: S	♥ 8753	
Vul: Both	♦ 1064	Partner bids first.
HCP: 9	♣ AKQ	

Board: 108	♠ A9	East Bids 2♣ if possible.
Dealer: N	♥ AK97	West Bids 2♦ if possible.
Vul: None	♦ 10965	East Bids 2♠ if possible.
HCP: 15	♣ A52	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ AK6				1NT
Vul: EW	♥ 8732	♥ K94				
North HCP: 7	♦ AK754	♦ Q109	AP			
South HCP: 13	♣ —	♣ J974				
Contract: 1N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ K10943		1NT	Pass	2♥
Vul: Both	♥ Q10	♥ K654				
North HCP: 14	♦ J63	♦ K85	Pass	2♠	AP	
South HCP: 9	♣ AQJ75	♣ 8				
Contract: 2♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ QJ82	♠ A5				1NT
Vul: EW	♥ 962	♥ A10743				
North HCP: 6	♦ K93	♦ Q104	AP			
South HCP: 14	♣ 1083	♣ KJ2				
Contract: 1N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 1052		1NT	Pass	2♣ ¹
Vul: None	♥ K85	♥ AQ74	Pass	2♦	Pass	2NT
North HCP: 14	♦ QJ987	♦ A54	Pass	3NT	AP	
South HCP: 10	♣ Q5	♣ 1096	1. Stayman			
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AKJ8				1NT
Vul: Both	♥ 8753	♥ KJ10				
North HCP: 9	♦ 1064	♦ Q5	AP			
South HCP: 15	♣ AKQ	♣ J1094				
Contract: 1N S						

Board: 108

Dealer: N

Vul: None

North HCP: 15

South HCP: 8

Contract: 3N N

North:

♠ A9

♥ AK97

♦ 10965

♣ A52

South:

♠ 10762

♥ Q2

♦ 72

♣ KQJ109

West North East South

1NT 2♣¹ Pass

2♦² Pass 2♠ 3♣

Pass 3NT AP

1. Cappelletti, any 6+ suit

2. automat

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 103	♠ AK6	The opponents are silent.
Dealer: S	♥ K94	
Vul: EW	♦ Q109	You bid first.
HCP: 13	♣ J974	

Board: 104	♠ K10943	The opponents are silent.
Dealer: N	♥ K654	
Vul: Both	♦ K85	Partner bids first.
HCP: 9	♣ 8	

Board: 105	♠ A5	The opponents are silent.
Dealer: S	♥ A10743	
Vul: EW	♦ Q104	You bid first.
HCP: 14	♣ KJ2	

Board: 106	♠ 1052	The opponents are silent.
Dealer: N	♥ AQ74	
Vul: None	♦ A54	Partner bids first.
HCP: 10	♣ 1096	

Board: 107	♠ AKJ8	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ Q5	You bid first.
HCP: 15	♣ J1094	

Board: 108	♠ 10762	East Bids 2♣ if possible.
Dealer: N	♥ Q2	West Bids 2♦ if possible.
Vul: None	♦ 72	East Bids 2♠ if possible.
HCP: 8	♣ KQJ109	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ AK6				1NT
Vul: EW	♥ 8732	♥ K94				
North HCP: 7	♦ AK754	♦ Q109	AP			
South HCP: 13	♣ —	♣ J974				
Contract: 1N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ K10943		1NT	Pass	2♥
Vul: Both	♥ Q10	♥ K654				
North HCP: 14	♦ J63	♦ K85	Pass	2♠	AP	
South HCP: 9	♣ AQJ75	♣ 8				
Contract: 2♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ QJ82	♠ A5				1NT
Vul: EW	♥ 962	♥ A10743				
North HCP: 6	♦ K93	♦ Q104	AP			
South HCP: 14	♣ 1083	♣ KJ2				
Contract: 1N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 1052		1NT	Pass	2♣ ¹
Vul: None	♥ K85	♥ AQ74	Pass	2♦	Pass	2NT
North HCP: 14	♦ QJ987	♦ A54	Pass	3NT	AP	
South HCP: 10	♣ Q5	♣ 1096	1. Stayman			
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AKJ8				1NT
Vul: Both	♥ 8753	♥ KJ10				
North HCP: 9	♦ 1064	♦ Q5	AP			
South HCP: 15	♣ AKQ	♣ J1094				
Contract: 1N S						

Board: 108

Dealer: N

Vul: None

North HCP: 15

South HCP: 8

Contract: 3N N

North:

♠ A9

♥ AK97

♦ 10965

♣ A52

South:

♠ 10762

♥ Q2

♦ 72

♣ KQJ109

West North East South

1NT 2♣¹ Pass

2♦² Pass 2♠ 3♣

Pass 3NT AP

1. Cappelletti, any 6+suit

2. automat

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 109 ♠ J1086
Dealer: S ♥ 92
Vul: NS ♦ AJ7632
HCP: 6 ♣ 7

West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.
East Bids 3♥ if possible.
East Bids 4♥ if possible.

Partner bids first.

Board: 110 ♠ Q4
Dealer: N ♥ J76
Vul: Both ♦ AKJ73
HCP: 14 ♣ K62

The opponents are silent.

You bid first.

Board: 111 ♠ 9763
Dealer: S ♥ Q843
Vul: EW ♦ K5
HCP: 5 ♣ 1092

East Doubles Pass if possible.

Partner bids first.

Board: 112 ♠ AKQ6
Dealer: N ♥ AQ6
Vul: NS ♦ 107
HCP: 15 ♣ 9764

The opponents are silent.

You bid first.

Board: 113 ♠ 1097
Dealer: S ♥ A85
Vul: Both ♦ A76
HCP: 10 ♣ Q985

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 109			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ J1086	♠ A75	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 6	♥ 92	♥ J7	2♥	3♦	3♥	4♦
South HCP: 13	♦ AJ7632	♦ Q98	Pass	Pass	4♥	X
Contract: 4♥X W	♣ 7	♣ AQ986	AP			
			1. Cappelletti, any 6+suit			
			2. automat			

Board: 110			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ Q4	♠ 10873		1NT	AP	
North HCP: 14	♥ J76	♥ Q93				
South HCP: 2	♦ AKJ73	♦ 985				
Contract: 1N N	♣ K62	♣ 1075				

Board: 111			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 9763	♠ AQ104	Pass	Pass	X ¹	Pass
North HCP: 5	♥ Q843	♥ 106	Pass	XX ²	Pass	2♣ ³
South HCP: 13	♦ K5	♦ AQJ2	Pass	2♥	Pass	2♠
Contract: 2♠ S	♣ 1092	♣ 763	AP			
			1. Cappelletti, strong			
			2. 4432 or 4441			
			3. artificial			

Board: 112			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AKQ6	♠ 72		1NT	Pass	3♣ ¹
North HCP: 15	♥ AQ6	♥ 953	Pass	3♦ ²	AP	
South HCP: 6	♦ 107	♦ AQ9853	1. Minor Suit Transfers after 1NT			
Contract: 3♦ N	♣ 9764	♣ 32	2. automat			

Board: 113

Dealer: S

Vul: Both

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 1097

♥ A85

♦ A76

♣ Q985

South:

♠ K3

♥ Q763

♦ KQ98

♣ AJ3

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

AP			
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South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 109 ♠ A75
Dealer: S ♥ J7
Vul: NS ♦ Q98
HCP: 13 ♣ AQ986

West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.
East Bids 3♥ if possible.
East Bids 4♥ if possible.

You bid first.

Board: 110 ♠ 10873
Dealer: N ♥ Q93
Vul: Both ♦ 985
HCP: 2 ♣ 1075

The opponents are silent.

Partner bids first.

Board: 111 ♠ AQ104
Dealer: S ♥ 106
Vul: EW ♦ AQJ2
HCP: 13 ♣ 763

East Doubles Pass if possible.

You bid first.

Board: 112 ♠ 72
Dealer: N ♥ 953
Vul: NS ♦ AQ9853
HCP: 6 ♣ 32

The opponents are silent.

Partner bids first.

Board: 113 ♠ K3
Dealer: S ♥ Q763
Vul: Both ♦ KQ98
HCP: 15 ♣ AJ3

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 109
 Dealer: S
 Vul: NS
 North HCP: 6
 South HCP: 13
 Contract: 4♥X W

North:
 ♠ J1086
 ♥ 92
 ♦ AJ7632
 ♣ 7

South:
 ♠ A75
 ♥ J7
 ♦ Q98
 ♣ AQ986

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

1. Cappelletti, any 6+ suit
 2. automat

Board: 110
 Dealer: N
 Vul: Both
 North HCP: 14
 South HCP: 2
 Contract: 1N N

North:
 ♠ Q4
 ♥ J76
 ♦ AKJ73
 ♣ K62

South:
 ♠ 10873
 ♥ Q93
 ♦ 985
 ♣ 1075

West	North	East	South
	1NT	AP	

Board: 111
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 13
 Contract: 2♠ S

North:
 ♠ 9763
 ♥ Q843
 ♦ K5
 ♣ 1092

South:
 ♠ AQ104
 ♥ 106
 ♦ AQJ2
 ♣ 763

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

1. Cappelletti, strong
 2. 4432 or 4441
 3. artificial

Board: 112
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 6
 Contract: 3♦ N

North:
 ♠ AKQ6
 ♥ AQ6
 ♦ 107
 ♣ 9764

South:
 ♠ 72
 ♥ 953
 ♦ AQ9853
 ♣ 32

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 113

Dealer: S

Vul: Both

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 1097

♥ A85

♦ A76

♣ Q985

South:

♠ K3

♥ Q763

♦ KQ98

♣ AJ3

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

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

AP			
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North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 114	♠ Q7	The opponents are silent.
Dealer: N	♥ KJ64	
Vul: EW	♦ A1076	You bid first.
HCP: 14	♣ A105	
Board: 115	♠ K1052	The opponents are silent.
Dealer: S	♥ 52	
Vul: Both	♦ KJ74	Partner bids first.
HCP: 7	♣ 862	
Board: 116	♠ J106	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ 1085	You bid first.
HCP: 13	♣ AJ742	
Board: 117	♠ Q106542	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ QJ	Partner bids first.
HCP: 9	♣ A82	
Board: 118	♠ AJ43	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ AK109	You bid first.
HCP: 15	♣ K109	
Board: 119	♠ A6542	East Doubles 5♥ if possible.
Dealer: S	♥ A	
Vul: None	♦ A	Partner bids first.
HCP: 20	♣ AKJ964	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 10962		1NT	AP	
Vul: EW	♥ KJ64	♥ 53				
North HCP: 14	♦ A1076	♦ K4				
South HCP: 7	♣ A105	♣ KJ832				
Contract: 1N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ Q9				1NT
Vul: Both	♥ 52	♥ AJ76				
North HCP: 7	♦ KJ74	♦ AQ63	AP			
South HCP: 13	♣ 862	♣ 1054				
Contract: 1N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J106	♠ AKQ7		1NT	Pass	2♣ ¹
Vul: None	♥ AK	♥ Q93	Pass	2♦	Pass	3NT
North HCP: 13	♦ 1085	♦ 763	AP			
South HCP: 13	♣ AJ742	♣ Q85	1. Stayman			
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q106542	♠ A8				1NT
Vul: EW	♥ 82	♥ K106	Pass	2♥	Pass	2♠
North HCP: 9	♦ QJ	♦ A1076	Pass	3♠	Pass	4♠
South HCP: 15	♣ A82	♣ KJ93	AP			
Contract: 4♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ K10962		1NT	Pass	2♥
Vul: Both	♥ 73	♥ 109	Pass	3♠ ¹	AP	
North HCP: 15	♦ AK109	♦ J876	1. Super acceptance after NT			
South HCP: 7	♣ K109	♣ QJ				
Contract: 3♠ N						

Board: 119

Dealer: S

Vul: None

North HCP: 20

South HCP: 13

Contract: 7N S

North:

♠ A6542

♥ A

♦ A

♣ AKJ964

South:

♠ KQ108

♥ Q8

♦ KJ52

♣ Q75

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

1NT

Pass	2♥	Pass	2♠
------	----	------	----

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

Pass	4NT ¹	Pass	5♦
------	------------------	------	----

Pass	5♥	X	6♦
------	----	---	----

Pass	7NT	AP	
------	-----	----	--

1. Blackwood 0314, for ♠

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 114	♠ 10962	The opponents are silent.
Dealer: N	♥ 53	
Vul: EW	♦ K4	Partner bids first.
HCP: 7	♣ KJ832	
Board: 115	♠ Q9	The opponents are silent.
Dealer: S	♥ AJ76	
Vul: Both	♦ AQ63	You bid first.
HCP: 13	♣ 1054	
Board: 116	♠ AKQ7	The opponents are silent.
Dealer: N	♥ Q93	
Vul: None	♦ 763	Partner bids first.
HCP: 13	♣ Q85	
Board: 117	♠ A8	The opponents are silent.
Dealer: S	♥ K106	
Vul: EW	♦ A1076	You bid first.
HCP: 15	♣ KJ93	
Board: 118	♠ K10962	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ J876	Partner bids first.
HCP: 7	♣ QJ	
Board: 119	♠ KQ108	East Doubles 5♥ if possible.
Dealer: S	♥ Q8	
Vul: None	♦ KJ52	You bid first.
HCP: 13	♣ Q75	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 10962		1NT	AP	
Vul: EW	♥ KJ64	♥ 53				
North HCP: 14	♦ A1076	♦ K4				
South HCP: 7	♣ A105	♣ KJ832				
Contract: 1N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ Q9				1NT
Vul: Both	♥ 52	♥ AJ76				
North HCP: 7	♦ KJ74	♦ AQ63	AP			
South HCP: 13	♣ 862	♣ 1054				
Contract: 1N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J106	♠ AKQ7		1NT	Pass	2♣ ¹
Vul: None	♥ AK	♥ Q93	Pass	2♦	Pass	3NT
North HCP: 13	♦ 1085	♦ 763	AP			
South HCP: 13	♣ AJ742	♣ Q85	1. Stayman			
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q106542	♠ A8				1NT
Vul: EW	♥ 82	♥ K106	Pass	2♥	Pass	2♠
North HCP: 9	♦ QJ	♦ A1076	Pass	3♠	Pass	4♠
South HCP: 15	♣ A82	♣ KJ93	AP			
Contract: 4♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ K10962		1NT	Pass	2♥
Vul: Both	♥ 73	♥ 109	Pass	3♠ ¹	AP	
North HCP: 15	♦ AK109	♦ J876	1. Super acceptance after NT			
South HCP: 7	♣ K109	♣ QJ				
Contract: 3♠ N						

Board: 119

Dealer: S

Vul: None

North HCP: 20

South HCP: 13

Contract: 7N S

North:

♠ A6542

♥ A

♦ A

♣ AKJ964

South:

♠ KQ108

♥ Q8

♦ KJ52

♣ Q75

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

1NT

Pass	2♥	Pass	2♠
------	----	------	----

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

Pass	4NT ¹	Pass	5♦
------	------------------	------	----

Pass	5♥	X	6♦
------	----	---	----

Pass	7NT	AP	
------	-----	----	--

1. Blackwood 0314, for ♠

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 120	♠ J8	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: NS	♦ AKJ	You bid first.
HCP: 15	♣ 10985	
Board: 121	♠ AKQ8	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ KJ104	Partner bids first.
HCP: 14	♣ J842	
Board: 122	♠ AK109	West Doubles Pass if possible.
Dealer: N	♥ J1063	
Vul: None	♦ AJ8	You bid first.
HCP: 13	♣ 98	
Board: 123	♠ 102	West Bids 2♠ if possible.
Dealer: S	♥ KJ972	
Vul: EW	♦ 965	Partner bids first.
HCP: 4	♣ 1043	
Board: 124	♠ 107	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ K763	You bid first.
HCP: 13	♣ KQ64	
Board: 125	♠ A105	The opponents are silent.
Dealer: S	♥ J109	
Vul: None	♦ 54	Partner bids first.
HCP: 10	♣ AJ432	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 120

Dealer: N

Vul: NS

North HCP: 15

South HCP: 13

Contract: 4♠ N

North:

♠ J8

♥ AQ73

♦ AKJ

♣ 10985

South:

♠ AQ10642

♥ J9

♦ Q102

♣ A3

West North East South

1NT Pass 2♥

Pass 2♠ Pass 4♠

AP

Board: 121

Dealer: S

Vul: EW

North HCP: 14

South HCP: 14

Contract: 4♠ S

North:

♠ AKQ8

♥ 10

♦ KJ104

♣ J842

South:

♠ J974

♥ 953

♦ AQ83

♣ AK

West North East South

1NT

Pass 3♥¹ Pass 4♠

AP

1. Splinter

Board: 122

Dealer: N

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NX N

North:

♠ AK109

♥ J1063

♦ AJ8

♣ 98

South:

♠ J3

♥ KQ87

♦ 1095

♣ QJ32

West North East South

1NT Pass Pass

X¹ AP

1. Cappelletti, strong

Board: 123

Dealer: S

Vul: EW

North HCP: 4

South HCP: 13

Contract: 2♠ W

North:

♠ 102

♥ KJ972

♦ 965

♣ 1043

South:

♠ AK3

♥ 43

♦ J8743

♣ KQ8

West North East South

1NT

2♠¹ AP

1. Cappelletti, 5M-4m

Board: 124

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 2N N

North:

♠ 107

♥ AJ7

♦ K763

♣ KQ64

South:

♠ KQ94

♥ 6

♦ A1085

♣ J972

West North East South

1NT Pass 2♣¹

Pass 2♦ Pass 2NT

AP

1. Stayman

Board: 125

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 3N S

North:

♠ A105

♥ J109

♦ 54

♣ AJ432

South:

♠ K83

♥ K74

♦ QJ98

♣ KQ9

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

1NT

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

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 120	♠ AQ10642	The opponents are silent.
Dealer: N	♥ J9	
Vul: NS	♦ Q102	Partner bids first.
HCP: 13	♣ A3	
Board: 121	♠ J974	The opponents are silent.
Dealer: S	♥ 953	
Vul: EW	♦ AQ83	You bid first.
HCP: 14	♣ AK	
Board: 122	♠ J3	West Doubles Pass if possible.
Dealer: N	♥ KQ87	
Vul: None	♦ 1095	Partner bids first.
HCP: 9	♣ QJ32	
Board: 123	♠ AK3	West Bids 2♠ if possible.
Dealer: S	♥ 43	
Vul: EW	♦ J8743	You bid first.
HCP: 13	♣ KQ8	
Board: 124	♠ KQ94	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ A1085	Partner bids first.
HCP: 10	♣ J972	
Board: 125	♠ K83	The opponents are silent.
Dealer: S	♥ K74	
Vul: None	♦ QJ98	You bid first.
HCP: 14	♣ KQ9	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 120

Dealer: N

Vul: NS

North HCP: 15

South HCP: 13

Contract: 4♠ N

North:

♠ J8

♥ AQ73

♦ AKJ

♣ 10985

South:

♠ AQ10642

♥ J9

♦ Q102

♣ A3

West North East South

1NT Pass 2♥

Pass 2♠ Pass 4♠

AP

Board: 121

Dealer: S

Vul: EW

North HCP: 14

South HCP: 14

Contract: 4♠ S

North:

♠ AKQ8

♥ 10

♦ KJ104

♣ J842

South:

♠ J974

♥ 953

♦ AQ83

♣ AK

West North East South

1NT

Pass 3♥¹ Pass 4♠

AP

1. Splinter

Board: 122

Dealer: N

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NX N

North:

♠ AK109

♥ J1063

♦ AJ8

♣ 98

South:

♠ J3

♥ KQ87

♦ 1095

♣ QJ32

West North East South

1NT Pass Pass

X¹ AP

1. Cappelletti, strong

Board: 123

Dealer: S

Vul: EW

North HCP: 4

South HCP: 13

Contract: 2♠ W

North:

♠ 102

♥ KJ972

♦ 965

♣ 1043

South:

♠ AK3

♥ 43

♦ J8743

♣ KQ8

West North East South

1NT

2♠¹ AP

1. Cappelletti, 5M-4m

Board: 124

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 2N N

North:

♠ 107

♥ AJ7

♦ K763

♣ KQ64

South:

♠ KQ94

♥ 6

♦ A1085

♣ J972

West North East South

1NT Pass 2♣¹

Pass 2♦ Pass 2NT

AP

1. Stayman

Board: 125

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 3N S

North:

♠ A105

♥ J109

♦ 54

♣ AJ432

South:

♠ K83

♥ K74

♦ QJ98

♣ KQ9

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

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

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

AP			
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North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 126	♠ Q543	The opponents are silent.
Dealer: N	♥ J1042	
Vul: Both	♦ AQ	You bid first.
HCP: 14	♣ AJ2	
Board: 127	♠ 93	The opponents are silent.
Dealer: S	♥ J873	
Vul: None	♦ AQ1075	Partner bids first.
HCP: 7	♣ 65	
Board: 128	♠ 86	West Bids 2♠ if possible.
Dealer: N	♥ AK5	
Vul: NS	♦ J9875	You bid first.
HCP: 13	♣ KQ9	
Board: 129	♠ QJ1087	West Bids 2♥ if possible.
Dealer: S	♥ A108	
Vul: NS	♦ A85	Partner bids first.
HCP: 13	♣ Q6	
Board: 130	♠ A103	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: None	♦ 72	You bid first.
HCP: 14	♣ A973	
Board: 131	♠ A53	East Doubles 2♣ if possible.
Dealer: S	♥ KQJ8	
Vul: NS	♦ Q	Partner bids first.
HCP: 14	♣ Q7532	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ Q543	♠ 1086		1NT	Pass	2♣ ¹
Vul: Both	♥ J1042	♥ AQ86	Pass	2♥	Pass	4♥
North HCP: 14	♦ AQ	♦ K652	AP			
South HCP: 12	♣ AJ2	♣ K3				
Contract: 4♥ N			1. Stayman			

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ KQ6				1NT
Vul: None	♥ J873	♥ 1095				
North HCP: 7	♦ AQ1075	♦ K8	AP			
South HCP: 13	♣ 65	♣ KQ942				
Contract: 1N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ 94		1NT	Pass	2♦
Vul: NS	♥ AK5	♥ J9872	2♠	AP		
North HCP: 13	♦ J9875	♦ K43				
South HCP: 8	♣ KQ9	♣ A62				
Contract: 2♠ W						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ QJ1087	♠ K54				1NT
Vul: NS	♥ A108	♥ Q64	2♥ ¹	3♥ ²	Pass	3♠ ³
North HCP: 13	♦ A85	♦ Q32	AP			
South HCP: 14	♣ Q6	♣ AK93	1. Cappelletti, 5M-4m			
Contract: 3♠ S			2. Rubensohl after 1NT			
			3. relay			

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ Q42		1NT	Pass	4NT ¹
Vul: None	♥ AQ83	♥ K6	Pass	6NT	AP	
North HCP: 14	♦ 72	♦ AK10	1. Quantitative 4NT			
South HCP: 18	♣ A973	♣ KQJ65				
Contract: 6N N						

Board: 131

Dealer: S

Vul: NS

North HCP: 14

South HCP: 14

Contract: 4♥ S

North:

♠ A53

♥ KQJ8

♦ Q

♣ Q7532

South:

♠ Q98

♥ A1062

♦ A1092

♣ A4

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

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

Pass	2♣ ¹	X	2♥
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Pass	4♥	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 126	♠ 1086	The opponents are silent.
Dealer: N	♥ AQ86	
Vul: Both	♦ K652	Partner bids first.
HCP: 12	♣ K3	
Board: 127	♠ KQ6	The opponents are silent.
Dealer: S	♥ 1095	
Vul: None	♦ K8	You bid first.
HCP: 13	♣ KQ942	
Board: 128	♠ 94	West Bids 2♠ if possible.
Dealer: N	♥ J9872	
Vul: NS	♦ K43	Partner bids first.
HCP: 8	♣ A62	
Board: 129	♠ K54	West Bids 2♥ if possible.
Dealer: S	♥ Q64	
Vul: NS	♦ Q32	You bid first.
HCP: 14	♣ AK93	
Board: 130	♠ Q42	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ AK10	Partner bids first.
HCP: 18	♣ KQJ65	
Board: 131	♠ Q98	East Doubles 2♣ if possible.
Dealer: S	♥ A1062	
Vul: NS	♦ A1092	You bid first.
HCP: 14	♣ A4	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ Q543	♠ 1086		1NT	Pass	2♣ ¹
Vul: Both	♥ J1042	♥ AQ86	Pass	2♥	Pass	4♥
North HCP: 14	♦ AQ	♦ K652	AP			
South HCP: 12	♣ AJ2	♣ K3				
Contract: 4♥ N			1. Stayman			

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ KQ6				1NT
Vul: None	♥ J873	♥ 1095				
North HCP: 7	♦ AQ1075	♦ K8	AP			
South HCP: 13	♣ 65	♣ KQ942				
Contract: 1N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ 94		1NT	Pass	2♦
Vul: NS	♥ AK5	♥ J9872	2♣	AP		
North HCP: 13	♦ J9875	♦ K43				
South HCP: 8	♣ KQ9	♣ A62				
Contract: 2♠ W						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ QJ1087	♠ K54				1NT
Vul: NS	♥ A108	♥ Q64	2♥ ¹	3♥ ²	Pass	3♠ ³
North HCP: 13	♦ A85	♦ Q32	AP			
South HCP: 14	♣ Q6	♣ AK93	1. Cappelletti, 5M-4m			
Contract: 3♠ S			2. Rubensohl after 1NT			
			3. relay			

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ Q42		1NT	Pass	4NT ¹
Vul: None	♥ AQ83	♥ K6	Pass	6NT	AP	
North HCP: 14	♦ 72	♦ AK10	1. Quantitative 4NT			
South HCP: 18	♣ A973	♣ KQJ65				
Contract: 6N N						

Board: 131

Dealer: S

Vul: NS

North HCP: 14

South HCP: 14

Contract: 4♥ S

North:

♠ A53

♥ KQJ8

♦ Q

♣ Q7532

South:

♠ Q98

♥ A1062

♦ A1092

♣ A4

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

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

Pass	2♣ ¹	X	2♥
------	-----------------	---	----

Pass	4♥	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 132	♠ K2	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: EW	♦ J1083	You bid first.
HCP: 14	♣ AK43	
Board: 133	♠ 10532	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ K105	Partner bids first.
HCP: 16	♣ AK9	
Board: 134	♠ J84	East Doubles 1NT if possible.
Dealer: N	♥ KJ2	West Doubles Pass if possible.
Vul: NS	♦ AQ93	
HCP: 15	♣ A73	You bid first.
Board: 135	♠ 862	East Doubles Pass if possible.
Dealer: S	♥ 98543	
Vul: EW	♦ 53	Partner bids first.
HCP: 3	♣ K97	
Board: 136	♠ KQ10	West Bids 2♣ if possible.
Dealer: N	♥ 107	East Bids 2♦ if possible.
Vul: None	♦ AJ83	West Bids 2♥ if possible.
HCP: 14	♣ A853	You bid first.
Board: 137	♠ K62	The opponents are silent.
Dealer: S	♥ KJ103	
Vul: Both	♦ Q108	Partner bids first.
HCP: 9	♣ 1064	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 9865		1NT	Pass	2♣ ¹
Vul: EW	♥ QJ10	♥ A94	Pass	2♦	Pass	3NT
North HCP: 14	♦ J1083	♦ AKQ6	AP			
South HCP: 13	♣ AK43	♣ 109				
Contract: 3N N						1. Stayman

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 10532	♠ KQ				1NT
Vul: Both	♥ AQ7	♥ K10854	Pass	2♣ ¹	Pass	2♥
North HCP: 16	♦ K105	♦ Q32	Pass	3NT	AP	
South HCP: 13	♣ AK9	♣ QJ6				
Contract: 3N S						1. Stayman

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ J84	♠ Q952		1NT	X ¹	4♦ ²
Vul: NS	♥ KJ2	♥ 10987643	Pass	4♥	Pass	Pass
North HCP: 15	♦ AQ93	♦ 8	X	AP		
South HCP: 2	♣ A73	♣ 8				
Contract: 4♥X N						1. Cappelletti, strong 2. Texas

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ KJ4				1NT
Vul: EW	♥ 98543	♥ 107	Pass	2♦	Pass	2♥
North HCP: 3	♦ 53	♦ AK942	Pass	Pass	X	AP
South HCP: 14	♣ K97	♣ QJ8				
Contract: 2♥X S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A643		1NT	Pass	Pass
Vul: None	♥ 107	♥ 82	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 14	♦ AJ83	♦ Q72	2♥	AP		
South HCP: 6	♣ A853	♣ 10976				
Contract: 2♥ W						1. Cappelletti, any 6+suit 2. automat

Board: 137

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ K62

♥ KJ103

♦ Q108

♣ 1064

South:

♠ QJ103

♥ A75

♦ 92

♣ AQ73

West North East South

1NT

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 132	♠ 9865	The opponents are silent.
Dealer: N	♥ A94	
Vul: EW	♦ AKQ6	Partner bids first.
HCP: 13	♣ 109	
Board: 133	♠ KQ	The opponents are silent.
Dealer: S	♥ K10854	
Vul: Both	♦ Q32	You bid first.
HCP: 13	♣ QJ6	
Board: 134	♠ Q952	East Doubles 1NT if possible.
Dealer: N	♥ 10987643	West Doubles Pass if possible.
Vul: NS	♦ 8	
HCP: 2	♣ 8	Partner bids first.
Board: 135	♠ KJ4	East Doubles Pass if possible.
Dealer: S	♥ 107	
Vul: EW	♦ AK942	You bid first.
HCP: 14	♣ QJ8	
Board: 136	♠ A643	West Bids 2♣ if possible.
Dealer: N	♥ 82	East Bids 2♦ if possible.
Vul: None	♦ Q72	West Bids 2♥ if possible.
HCP: 6	♣ 10976	Partner bids first.
Board: 137	♠ QJ103	The opponents are silent.
Dealer: S	♥ A75	
Vul: Both	♦ 92	You bid first.
HCP: 13	♣ AQ73	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 9865		1NT	Pass	2♣ ¹
Vul: EW	♥ QJ10	♥ A94	Pass	2♦	Pass	3NT
North HCP: 14	♦ J1083	♦ AKQ6	AP			
South HCP: 13	♣ AK43	♣ 109				
Contract: 3N N						1. Stayman

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 10532	♠ KQ				1NT
Vul: Both	♥ AQ7	♥ K10854	Pass	2♣ ¹	Pass	2♥
North HCP: 16	♦ K105	♦ Q32	Pass	3NT	AP	
South HCP: 13	♣ AK9	♣ QJ6				
Contract: 3N S						1. Stayman

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ J84	♠ Q952		1NT	X ¹	4♦ ²
Vul: NS	♥ KJ2	♥ 10987643	Pass	4♥	Pass	Pass
North HCP: 15	♦ AQ93	♦ 8	X	AP		
South HCP: 2	♣ A73	♣ 8				
Contract: 4♥X N						1. Cappelletti, strong 2. Texas

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ KJ4				1NT
Vul: EW	♥ 98543	♥ 107	Pass	2♦	Pass	2♥
North HCP: 3	♦ 53	♦ AK942	Pass	Pass	X	AP
South HCP: 14	♣ K97	♣ QJ8				
Contract: 2♥X S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A643		1NT	Pass	Pass
Vul: None	♥ 107	♥ 82	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 14	♦ AJ83	♦ Q72	2♥	AP		
South HCP: 6	♣ A853	♣ 10976				
Contract: 2♥ W						1. Cappelletti, any 6+suit 2. automat

Board: 137

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ K62

♥ KJ103

♦ Q108

♣ 1064

South:

♠ QJ103

♥ A75

♦ 92

♣ AQ73

West North East South

1NT

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 138 ♠ Q96
Dealer: N ♥ Q43
Vul: None ♦ AK10
HCP: 14 ♣ K865

The opponents are silent.

You bid first.

Board: 139 ♠ J64
Dealer: S ♥ A96
Vul: NS ♦ 10872
HCP: 8 ♣ K62

West Doubles 1NT if possible.

East Bids 2♥ if possible.

Partner bids first.

Board: 140 ♠ K102
Dealer: N ♥ A62
Vul: Both ♦ QJ5
HCP: 14 ♣ A965

The opponents are silent.

You bid first.

Board: 141 ♠ 4
Dealer: S ♥ K653
Vul: None ♦ K752
HCP: 6 ♣ 7542

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 142 ♠ J102
Dealer: N ♥ A4
Vul: EW ♦ KQ32
HCP: 13 ♣ QJ73

East Bids 2♣ if possible.

You bid first.

Board: 143 ♠ KJ
Dealer: S ♥ 9654
Vul: Both ♦ 106
HCP: 6 ♣ Q8763

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ AK5		1NT	Pass	3NT
Vul: None	♥ Q43	♥ KJ5				
North HCP: 14	♦ AK10	♦ 63	AP			
South HCP: 16	♣ K865	♣ AJ942				
Contract: 3N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ 1085				1NT
Vul: NS	♥ A96	♥ Q5	X ¹	Pass	2♥	AP
North HCP: 8	♦ 10872	♦ AKQ63	1. Cappelletti, strong			
South HCP: 13	♣ K62	♣ Q108				
Contract: 2♥ E						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ 985		1NT	Pass	3NT
Vul: Both	♥ A62	♥ 74	AP			
North HCP: 14	♦ QJ5	♦ AK98732				
South HCP: 8	♣ A965	♣ J				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A953				1NT
Vul: None	♥ K653	♥ 10974	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 6	♦ K752	♦ AJ4	2♠	Pass	3♠	AP
South HCP: 14	♣ 7542	♣ KQ	1. Cappelletti, any 6+suit			
Contract: 3♠ W			2. automat			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ Q985		1NT	2♣ ¹	AP
Vul: EW	♥ A4	♥ QJ9732	1. Cappelletti, any 6+suit			
North HCP: 13	♦ KQ32	♦ 6				
South HCP: 5	♣ QJ73	♣ 98				
Contract: 2♣ E						

Board: 143

Dealer: S

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1N S

North:

♠ KJ

♥ 9654

♦ 106

♣ Q8763

South:

♠ Q109

♥ AKJ

♦ KQ92

♣ 1052

West North East South

1NT

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 138
Dealer: N
Vul: None
HCP: 16

♠ AK5
♥ KJ5
♦ 63
♣ AJ942

The opponents are silent.

Partner bids first.

Board: 139
Dealer: S
Vul: NS
HCP: 13

♠ 1085
♥ Q5
♦ AKQ63
♣ Q108

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

You bid first.

Board: 140
Dealer: N
Vul: Both
HCP: 8

♠ 985
♥ 74
♦ AK98732
♣ J

The opponents are silent.

Partner bids first.

Board: 141
Dealer: S
Vul: None
HCP: 14

♠ A953
♥ 10974
♦ AJ4
♣ KQ

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

You bid first.

Board: 142
Dealer: N
Vul: EW
HCP: 5

♠ Q985
♥ QJ9732
♦ 6
♣ 98

East Bids 2♣ if possible.

Partner bids first.

Board: 143
Dealer: S
Vul: Both
HCP: 15

♠ Q109
♥ AKJ
♦ KQ92
♣ 1052

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ AK5		1NT	Pass	3NT
Vul: None	♥ Q43	♥ KJ5				
North HCP: 14	♦ AK10	♦ 63	AP			
South HCP: 16	♣ K865	♣ AJ942				
Contract: 3N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ 1085				1NT
Vul: NS	♥ A96	♥ Q5	X ¹	Pass	2♥	AP
North HCP: 8	♦ 10872	♦ AKQ63	1. Cappelletti, strong			
South HCP: 13	♣ K62	♣ Q108				
Contract: 2♥ E						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ 985		1NT	Pass	3NT
Vul: Both	♥ A62	♥ 74	AP			
North HCP: 14	♦ QJ5	♦ AK98732				
South HCP: 8	♣ A965	♣ J				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A953				1NT
Vul: None	♥ K653	♥ 10974	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 6	♦ K752	♦ AJ4	2♠	Pass	3♠	AP
South HCP: 14	♣ 7542	♣ KQ	1. Cappelletti, any 6+suit			
Contract: 3♠ W			2. automat			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ Q985		1NT	2♣ ¹	AP
Vul: EW	♥ A4	♥ QJ9732	1. Cappelletti, any 6+suit			
North HCP: 13	♦ KQ32	♦ 6				
South HCP: 5	♣ QJ73	♣ 98				
Contract: 2♣ E						

Board: 143

Dealer: S

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1N S

North:

♠ KJ

♥ 9654

♦ 106

♣ Q8763

South:

♠ Q109

♥ AKJ

♦ KQ92

♣ 1052

West North East South

1NT

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 144	♠ AJ93	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ AQ8	You bid first.
HCP: 15	♣ J653	
Board: 145	♠ 765	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ J8	Partner bids first.
HCP: 12	♣ KJ1062	
Board: 146	♠ A103	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: Both	♦ J2	You bid first.
HCP: 13	♣ K10873	
Board: 147	♠ 6	East Bids 3♦ if possible.
Dealer: S	♥ AQ1082	
Vul: None	♦ 752	Partner bids first.
HCP: 10	♣ KJ76	
Board: 148	♠ AK107	The opponents are silent.
Dealer: N	♥ 873	
Vul: EW	♦ A8	You bid first.
HCP: 15	♣ KJ82	
Board: 149	♠ Q87532	East Bids 2♠ if possible.
Dealer: S	♥ 103	West Bids 2NT if possible.
Vul: Both	♦ J3	
HCP: 8	♣ KQ10	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ —		1NT	Pass	4♦ ¹
Vul: NS	♥ K6	♥ AJ10942				
North HCP: 15	♦ AQ8	♦ KJ652	Pass	4♥	AP	
South HCP: 11	♣ J653	♣ Q7	1. Texas			
Contract: 4♥ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ AKJ				1NT
Vul: EW	♥ AK2	♥ Q6				
North HCP: 12	♦ J8	♦ K10764	Pass	3NT	AP	
South HCP: 13	♣ KJ1062	♣ 943				
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KJ962		1NT	Pass	2♥
Vul: Both	♥ KQ2	♥ 7653				
North HCP: 13	♦ J2	♦ Q875	Pass	2♠	AP	
South HCP: 6	♣ K10873	♣ —				
Contract: 2♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ J987				1NT
Vul: None	♥ AQ1082	♥ K96				
North HCP: 10	♦ 752	♦ KJ	Pass	2♦	3♦	AP
South HCP: 14	♣ KJ76	♣ AQ95				
Contract: 3♦ E						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ Q84		1NT	Pass	3NT
Vul: EW	♥ 873	♥ AQ9				
North HCP: 15	♦ A8	♦ KJ65	AP			
South HCP: 14	♣ KJ82	♣ Q106				
Contract: 3N N						

Board: 149

Dealer: S

Vul: Both

North HCP: 8

South HCP: 13

Contract: 3♠ N

North:

♠ Q87532

♥ 103

♦ J3

♣ KQ10

South:

♠ 104

♥ AJ72

♦ AK102

♣ J54

West North East South

1NT

Pass 2♥ 2♠¹ Pass

2NT² 3♠ AP

1. Michaels Cuebid

2. to the partner's longer

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 144	♠ —	The opponents are silent.
Dealer: N	♥ AJ10942	
Vul: NS	♦ KJ652	Partner bids first.
HCP: 11	♣ Q7	
Board: 145	♠ AKJ	The opponents are silent.
Dealer: S	♥ Q6	
Vul: EW	♦ K10764	You bid first.
HCP: 13	♣ 943	
Board: 146	♠ KJ962	The opponents are silent.
Dealer: N	♥ 7653	
Vul: Both	♦ Q875	Partner bids first.
HCP: 6	♣ —	
Board: 147	♠ J987	East Bids 3♦ if possible.
Dealer: S	♥ K96	
Vul: None	♦ KJ	You bid first.
HCP: 14	♣ AQ95	
Board: 148	♠ Q84	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ KJ65	Partner bids first.
HCP: 14	♣ Q106	
Board: 149	♠ 104	East Bids 2♠ if possible.
Dealer: S	♥ AJ72	West Bids 2NT if possible.
Vul: Both	♦ AK102	
HCP: 13	♣ J54	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ —		1NT	Pass	4♦ ¹
Vul: NS	♥ K6	♥ AJ10942				
North HCP: 15	♦ AQ8	♦ KJ652	Pass	4♥	AP	
South HCP: 11	♣ J653	♣ Q7	1. Texas			
Contract: 4♥ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ AKJ				1NT
Vul: EW	♥ AK2	♥ Q6				
North HCP: 12	♦ J8	♦ K10764	Pass	3NT	AP	
South HCP: 13	♣ KJ1062	♣ 943				
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KJ962		1NT	Pass	2♥
Vul: Both	♥ KQ2	♥ 7653				
North HCP: 13	♦ J2	♦ Q875	Pass	2♠	AP	
South HCP: 6	♣ K10873	♣ —				
Contract: 2♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ J987				1NT
Vul: None	♥ AQ1082	♥ K96				
North HCP: 10	♦ 752	♦ KJ	Pass	2♦	3♦	AP
South HCP: 14	♣ KJ76	♣ AQ95				
Contract: 3♦ E						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ Q84		1NT	Pass	3NT
Vul: EW	♥ 873	♥ AQ9				
North HCP: 15	♦ A8	♦ KJ65	AP			
South HCP: 14	♣ KJ82	♣ Q106				
Contract: 3N N						

Board: 149

Dealer: S

Vul: Both

North HCP: 8

South HCP: 13

Contract: 3♠ N

North:

♠ Q87532

♥ 103

♦ J3

♣ KQ10

South:

♠ 104

♥ AJ72

♦ AK102

♣ J54

West North East South

1NT

Pass 2♥ 2♠¹ Pass

2NT² 3♠ AP

1. Michaels Cuebid

2. to the partner's longer

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 150	♠ J64	The opponents are silent.
Dealer: N	♥ AK94	
Vul: NS	♦ 32	You bid first.
HCP: 13	♣ KQ75	

Board: 151	♠ KQ985	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ A985	Partner bids first.
HCP: 14	♣ 5	

Board: 152	♠ J94	The opponents are silent.
Dealer: N	♥ J963	
Vul: None	♦ AQ4	You bid first.
HCP: 13	♣ KQ8	

Board: 153	♠ A	West Bids 2♠ if possible.
Dealer: S	♥ Q10976	
Vul: NS	♦ 9863	Partner bids first.
HCP: 6	♣ 764	

Board: 154	♠ KJ7	The opponents are silent.
Dealer: N	♥ 865	
Vul: None	♦ KQJ87	You bid first.
HCP: 14	♣ A10	

Board: 155	♠ K7	The opponents are silent.
Dealer: S	♥ KJ83	
Vul: NS	♦ 10654	Partner bids first.
HCP: 7	♣ 1084	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ AQ3		1NT	AP	
Vul: NS	♥ AK94	♥ 653				
North HCP: 13	♦ 32	♦ Q1098				
South HCP: 8	♣ KQ75	♣ 843				
Contract: 1N N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ KQ985	♠ J74				1NT
Vul: Both	♥ AJ6	♥ Q94	Pass	2♥	Pass	2♠
North HCP: 14	♦ A985	♦ KQ62	Pass	3♦	Pass	4♠
South HCP: 15	♣ 5	♣ AK2	AP			
Contract: 4♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ Q52		1NT	Pass	2♦
Vul: None	♥ J963	♥ A8752	Pass	2♥	Pass	2NT
North HCP: 13	♦ AQ4	♦ K	Pass	3♥	AP	
South HCP: 9	♣ KQ8	♣ 10643				
Contract: 3♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q1054				1NT
Vul: NS	♥ Q10976	♥ K83	2♠ ¹	AP		
North HCP: 6	♦ 9863	♦ A2				
South HCP: 14	♣ 764	♣ AJ85	1. Cappelletti, 5M-4m			
Contract: 2♠ W						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 952		1NT	Pass	3NT
Vul: None	♥ 865	♥ AQ2	AP			
North HCP: 14	♦ KQJ87	♦ A10				
South HCP: 15	♣ A10	♣ KQ976				
Contract: 3N N						

Board: 155

Dealer: S

Vul: NS

North HCP: 7

South HCP: 15

Contract: 1N S

North:

♠ K7

♥ KJ83

♦ 10654

♣ 1084

South:

♠ 103

♥ A976

♦ KJ98

♣ AK3

West North East South

1NT

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 150	♠ AQ3	The opponents are silent.
Dealer: N	♥ 653	
Vul: NS	♦ Q1098	Partner bids first.
HCP: 8	♣ 843	

Board: 151	♠ J74	The opponents are silent.
Dealer: S	♥ Q94	
Vul: Both	♦ KQ62	You bid first.
HCP: 15	♣ AK2	

Board: 152	♠ Q52	The opponents are silent.
Dealer: N	♥ A8752	
Vul: None	♦ K	Partner bids first.
HCP: 9	♣ 10643	

Board: 153	♠ Q1054	West Bids 2♠ if possible.
Dealer: S	♥ K83	
Vul: NS	♦ A2	You bid first.
HCP: 14	♣ AJ85	

Board: 154	♠ 952	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ A10	Partner bids first.
HCP: 15	♣ KQ976	

Board: 155	♠ 103	The opponents are silent.
Dealer: S	♥ A976	
Vul: NS	♦ KJ98	You bid first.
HCP: 15	♣ AK3	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ AQ3		1NT	AP	
Vul: NS	♥ AK94	♥ 653				
North HCP: 13	♦ 32	♦ Q1098				
South HCP: 8	♣ KQ75	♣ 843				
Contract: 1N N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ KQ985	♠ J74				1NT
Vul: Both	♥ AJ6	♥ Q94	Pass	2♥	Pass	2♠
North HCP: 14	♦ A985	♦ KQ62	Pass	3♦	Pass	4♠
South HCP: 15	♣ 5	♣ AK2	AP			
Contract: 4♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ Q52		1NT	Pass	2♦
Vul: None	♥ J963	♥ A8752	Pass	2♥	Pass	2NT
North HCP: 13	♦ AQ4	♦ K	Pass	3♥	AP	
South HCP: 9	♣ KQ8	♣ 10643				
Contract: 3♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q1054				1NT
Vul: NS	♥ Q10976	♥ K83	2♠ ¹	AP		
North HCP: 6	♦ 9863	♦ A2				
South HCP: 14	♣ 764	♣ AJ85	1. Cappelletti, 5M-4m			
Contract: 2♠ W						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 952		1NT	Pass	3NT
Vul: None	♥ 865	♥ AQ2	AP			
North HCP: 14	♦ KQJ87	♦ A10				
South HCP: 15	♣ A10	♣ KQ976				
Contract: 3N N						

Board: 155

Dealer: S

Vul: NS

North HCP: 7

South HCP: 15

Contract: 1N S

North:

♠ K7

♥ KJ83

♦ 10654

♣ 1084

South:

♠ 103

♥ A976

♦ KJ98

♣ AK3

West North East South

1NT

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 156	♠ Q10	The opponents are silent.
Dealer: N	♥ AK2	
Vul: Both	♦ 1065	You bid first.
HCP: 15	♣ AQ986	

Board: 157	♠ 8542	The opponents are silent.
Dealer: S	♥ J632	
Vul: NS	♦ 874	Partner bids first.
HCP: 2	♣ J6	

Board: 158	♠ A3	The opponents are silent.
Dealer: N	♥ 1094	
Vul: EW	♦ AJ103	You bid first.
HCP: 15	♣ AQ83	

Board: 159	♠ QJ8762	West Bids 2♣ if possible.
Dealer: S	♥ 98	East Bids 2♥ if possible.
Vul: None	♦ 96	
HCP: 4	♣ J85	Partner bids first.

Board: 160	♠ K108	East Bids 2♠ if possible.
Dealer: N	♥ K852	
Vul: EW	♦ AQ32	You bid first.
HCP: 14	♣ Q3	

Board: 161	♠ J9	The opponents are silent.
Dealer: S	♥ K102	
Vul: Both	♦ QJ984	Partner bids first.
HCP: 7	♣ 874	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ 432		1NT	Pass	3♣ ¹
Vul: Both	♥ AK2	♥ Q4	Pass	3♦ ²	AP	
North HCP: 15	♦ 1065	♦ AQ7432	1. Minor Suit Transfers after 1NT			
South HCP: 9	♣ AQ986	♣ J3	2. automat			
Contract: 3♦ N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 8542	♠ 10763				1NT
Vul: NS	♥ J632	♥ AK84	AP			
North HCP: 2	♦ 874	♦ A2				
South HCP: 14	♣ J6	♣ K52				
Contract: 1N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 9875		1NT	AP	
Vul: EW	♥ 1094	♥ AJ87				
North HCP: 15	♦ AJ103	♦ 94				
South HCP: 6	♣ AQ83	♣ J97				
Contract: 1N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ QJ8762	♠ 1094				1NT
Vul: None	♥ 98	♥ KQ7	2♣ ¹	Pass	2♥	Pass
North HCP: 4	♦ 96	♦ A108	Pass	2♠	AP	
South HCP: 13	♣ J85	♣ A1043	1. Cappelletti, any 6+suit			
Contract: 2♠ N						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ 9762		1NT	2♠ ¹	AP
Vul: EW	♥ K852	♥ 74	1. Cappelletti, 5M-4m			
North HCP: 14	♦ AQ32	♦ J7654				
South HCP: 4	♣ Q3	♣ K2				
Contract: 2♠ E						

Board: 161

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1N S

North:

♠ J9

♥ K102

♦ QJ984

♣ 874

South:

♠ A3

♥ A85

♦ A765

♣ Q1052

West North East South

1NT

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 156	♠ 432	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ AQ7432	Partner bids first.
HCP: 9	♣ J3	

Board: 157	♠ 10763	The opponents are silent.
Dealer: S	♥ AK84	
Vul: NS	♦ A2	You bid first.
HCP: 14	♣ K52	

Board: 158	♠ 9875	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: EW	♦ 94	Partner bids first.
HCP: 6	♣ J97	

Board: 159	♠ 1094	West Bids 2♣ if possible.
Dealer: S	♥ KQ7	East Bids 2♥ if possible.
Vul: None	♦ A108	
HCP: 13	♣ A1043	You bid first.

Board: 160	♠ 9762	East Bids 2♠ if possible.
Dealer: N	♥ 74	
Vul: EW	♦ J7654	Partner bids first.
HCP: 4	♣ K2	

Board: 161	♠ A3	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ A765	You bid first.
HCP: 14	♣ Q1052	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ 432		1NT	Pass	3♣ ¹
Vul: Both	♥ AK2	♥ Q4	Pass	3♦ ²	AP	
North HCP: 15	♦ 1065	♦ AQ7432	1. Minor Suit Transfers after 1NT			
South HCP: 9	♣ AQ986	♣ J3	2. automat			
Contract: 3♦ N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 8542	♠ 10763				1NT
Vul: NS	♥ J632	♥ AK84				
North HCP: 2	♦ 874	♦ A2	AP			
South HCP: 14	♣ J6	♣ K52				
Contract: 1N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 9875				
Vul: EW	♥ 1094	♥ AJ87		1NT	AP	
North HCP: 15	♦ AJ103	♦ 94				
South HCP: 6	♣ AQ83	♣ J97				
Contract: 1N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ QJ8762	♠ 1094				1NT
Vul: None	♥ 98	♥ KQ7	2♣ ¹	Pass	2♥	Pass
North HCP: 4	♦ 96	♦ A108	Pass	2♠	AP	
South HCP: 13	♣ J85	♣ A1043	1. Cappelletti, any 6+suit			
Contract: 2♠ N						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ 9762				
Vul: EW	♥ K852	♥ 74		1NT	2♠ ¹	AP
North HCP: 14	♦ AQ32	♦ J7654	1. Cappelletti, 5M-4m			
South HCP: 4	♣ Q3	♣ K2				
Contract: 2♠ E						

Board: 161

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1N S

North:

♠ J9

♥ K102

♦ QJ984

♣ 874

South:

♠ A3

♥ A85

♦ A765

♣ Q1052

West North East South

1NT

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 162	♠ K102	The opponents are silent.
Dealer: N	♥ K1072	
Vul: NS	♦ AKJ2	You bid first.
HCP: 14	♣ 102	
Board: 163	♠ K62	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ 108	Partner bids first.
HCP: 14	♣ A10743	
Board: 164	♠ AK63	West Bids 3♥ if possible.
Dealer: N	♥ 86	
Vul: None	♦ KJ76	You bid first.
HCP: 14	♣ K105	
Board: 165	♠ AKQ	The opponents are silent.
Dealer: S	♥ QJ743	
Vul: NS	♦ 943	Partner bids first.
HCP: 12	♣ 72	
Board: 166	♠ 853	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: Both	♦ A104	You bid first.
HCP: 13	♣ A103	
Board: 167	♠ 10	East Doubles 3♣ if possible.
Dealer: S	♥ 85	
Vul: Both	♦ AQ9853	Partner bids first.
HCP: 9	♣ K874	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ AQ6		1NT	Pass	3NT
Vul: NS	♥ K1072	♥ Q83				
North HCP: 14	♦ AKJ2	♦ 86	AP			
South HCP: 14	♣ 102	♣ AQ754				
Contract: 3N N						
Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ J54				1NT
Vul: NS	♥ AK4	♥ QJ8				
North HCP: 14	♦ 108	♦ AQ53	Pass	3NT	AP	
South HCP: 13	♣ A10743	♣ K62				
Contract: 3N S						
Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ 92		1NT	Pass	2♠ ¹
Vul: None	♥ 86	♥ 10	3♥	AP		
North HCP: 14	♦ KJ76	♦ Q982				
South HCP: 4	♣ K105	♣ Q96432	1. Minor Suit Transfers after 1NT			
Contract: 3♥ W						
Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 643				1NT
Vul: NS	♥ QJ743	♥ 106	Pass	2♦	Pass	2♥
North HCP: 12	♦ 943	♦ AKJ75	Pass	3NT	AP	
South HCP: 15	♣ 72	♣ AK10				
Contract: 3N S						
Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ 853	♠ A96		1NT	Pass	2♠ ¹
Vul: Both	♥ AJ82	♥ Q9	Pass	3♣ ²	AP	
North HCP: 13	♦ A104	♦ Q6	1. Minor Suit Transfers after 1NT			
South HCP: 10	♣ A103	♣ Q87542	2. automat			
Contract: 3♣ N						

Board: 167

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 5♦ S

North:

♠ 10

♥ 85

♦ AQ9853

♣ K874

South:

♠ AQ2

♥ A1094

♦ K1062

♣ 106

West North East South

1NT

Pass 3♣¹ X 3♦²

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 162	♠ AQ6	The opponents are silent.
Dealer: N	♥ Q83	
Vul: NS	♦ 86	Partner bids first.
HCP: 14	♣ AQ754	
Board: 163	♠ J54	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: NS	♦ AQ53	You bid first.
HCP: 13	♣ K62	
Board: 164	♠ 92	West Bids 3♥ if possible.
Dealer: N	♥ 10	
Vul: None	♦ Q982	Partner bids first.
HCP: 4	♣ Q96432	
Board: 165	♠ 643	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ AKJ75	You bid first.
HCP: 15	♣ AK10	
Board: 166	♠ A96	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ Q6	Partner bids first.
HCP: 10	♣ Q87542	
Board: 167	♠ AQ2	East Doubles 3♣ if possible.
Dealer: S	♥ A1094	
Vul: Both	♦ K1062	You bid first.
HCP: 13	♣ 106	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ AQ6		1NT	Pass	3NT
Vul: NS	♥ K1072	♥ Q83				
North HCP: 14	♦ AKJ2	♦ 86	AP			
South HCP: 14	♣ 102	♣ AQ754				
Contract: 3N N						
Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ J54				1NT
Vul: NS	♥ AK4	♥ QJ8				
North HCP: 14	♦ 108	♦ AQ53	Pass	3NT	AP	
South HCP: 13	♣ A10743	♣ K62				
Contract: 3N S						
Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ 92		1NT	Pass	2♠ ¹
Vul: None	♥ 86	♥ 10	3♥	AP		
North HCP: 14	♦ KJ76	♦ Q982				
South HCP: 4	♣ K105	♣ Q96432	1. Minor Suit Transfers after 1NT			
Contract: 3♥ W						
Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 643				1NT
Vul: NS	♥ QJ743	♥ 106	Pass	2♦	Pass	2♥
North HCP: 12	♦ 943	♦ AKJ75	Pass	3NT	AP	
South HCP: 15	♣ 72	♣ AK10				
Contract: 3N S						
Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ 853	♠ A96		1NT	Pass	2♠ ¹
Vul: Both	♥ AJ82	♥ Q9	Pass	3♣ ²	AP	
North HCP: 13	♦ A104	♦ Q6	1. Minor Suit Transfers after 1NT			
South HCP: 10	♣ A103	♣ Q87542	2. automat			
Contract: 3♣ N						

Board: 167

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 5♦ S

North:

♠ 10

♥ 85

♦ AQ9853

♣ K874

South:

♠ AQ2

♥ A1094

♦ K1062

♣ 106

West North East South

1NT

Pass 3♣¹ X 3♦²

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 168	♠ KQ8	The opponents are silent.
Dealer: N	♥ K32	
Vul: None	♦ K7	You bid first.
HCP: 13	♣ Q9643	
Board: 169	♠ K5	The opponents are silent.
Dealer: S	♥ KJ74	
Vul: EW	♦ Q10	Partner bids first.
HCP: 11	♣ Q9753	
Board: 170	♠ KJ5	West Doubles 2♦ if possible.
Dealer: N	♥ AQJ	
Vul: Both	♦ K854	You bid first.
HCP: 15	♣ J95	
Board: 171	♠ K87	The opponents are silent.
Dealer: S	♥ K10875	
Vul: None	♦ Q3	Partner bids first.
HCP: 12	♣ A84	
Board: 172	♠ K64	East Bids 2♣ if possible.
Dealer: N	♥ AK105	West Bids 2♦ if possible.
Vul: NS	♦ A104	
HCP: 15	♣ J102	You bid first.
Board: 173	♠ Q8	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ AJ1093	Partner bids first.
HCP: 9	♣ Q1083	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 109743		1NT	Pass	2♥
Vul: None	♥ K32	♥ A54				
North HCP: 13	♦ K7	♦ 532	Pass	2♠	AP	
South HCP: 5	♣ Q9643	♣ J10				
Contract: 2♠ N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ QJ				1NT
Vul: EW	♥ KJ74	♥ Q108	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q10	♦ A43	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q9753	♣ AJ862	AP			
Contract: 3N S			1. Stayman			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q8		1NT	Pass	2♦
Vul: Both	♥ AQJ	♥ 98743				
North HCP: 15	♦ K854	♦ J9	X	2♥	AP	
South HCP: 3	♣ J95	♣ 7632				
Contract: 2♥ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ A6				1NT
Vul: None	♥ K10875	♥ 932	Pass	2♦	Pass	2♥
North HCP: 12	♦ Q3	♦ AK7				
South HCP: 14	♣ A84	♣ K9632	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ 8		1NT	2♣ ¹	Pass
Vul: NS	♥ AK105	♥ 8642	2♦ ²	AP		
North HCP: 15	♦ A104	♦ 963	1. Cappelletti, any 6+suit			
South HCP: 5	♣ J102	♣ KQ753	2. automat			
Contract: 2♦ W						

Board: 173

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 1N S

North:

♠ Q8

♥ 82

♦ AJ1093

♣ Q1083

South:

♠ AJ9

♥ KJ9

♦ K54

♣ K964

West North East South

1NT

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 168	♠ 109743	The opponents are silent.
Dealer: N	♥ A54	
Vul: None	♦ 532	Partner bids first.
HCP: 5	♣ J10	
Board: 169	♠ QJ	The opponents are silent.
Dealer: S	♥ Q108	
Vul: EW	♦ A43	You bid first.
HCP: 14	♣ AJ862	
Board: 170	♠ Q8	West Doubles 2♦ if possible.
Dealer: N	♥ 98743	
Vul: Both	♦ J9	Partner bids first.
HCP: 3	♣ 7632	
Board: 171	♠ A6	The opponents are silent.
Dealer: S	♥ 932	
Vul: None	♦ AK7	You bid first.
HCP: 14	♣ K9632	
Board: 172	♠ 8	East Bids 2♣ if possible.
Dealer: N	♥ 8642	West Bids 2♦ if possible.
Vul: NS	♦ 963	
HCP: 5	♣ KQ753	Partner bids first.
Board: 173	♠ AJ9	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: EW	♦ K54	You bid first.
HCP: 15	♣ K964	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 109743		1NT	Pass	2♥
Vul: None	♥ K32	♥ A54				
North HCP: 13	♦ K7	♦ 532	Pass	2♠	AP	
South HCP: 5	♣ Q9643	♣ J10				
Contract: 2♠ N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ QJ				1NT
Vul: EW	♥ KJ74	♥ Q108	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q10	♦ A43	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q9753	♣ AJ862	AP			
Contract: 3N S			1. Stayman			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q8		1NT	Pass	2♦
Vul: Both	♥ AQJ	♥ 98743				
North HCP: 15	♦ K854	♦ J9	X	2♥	AP	
South HCP: 3	♣ J95	♣ 7632				
Contract: 2♥ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ A6				1NT
Vul: None	♥ K10875	♥ 932	Pass	2♦	Pass	2♥
North HCP: 12	♦ Q3	♦ AK7	Pass	3NT	Pass	4♥
South HCP: 14	♣ A84	♣ K9632	AP			
Contract: 4♥ S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ 8		1NT	2♣ ¹	Pass
Vul: NS	♥ AK105	♥ 8642	2♦ ²	AP		
North HCP: 15	♦ A104	♦ 963	1. Cappelletti, any 6+suit			
South HCP: 5	♣ J102	♣ KQ753	2. automat			
Contract: 2♦ W						

Board: 173

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 1N S

North:

♠ Q8

♥ 82

♦ AJ1093

♣ Q1083

South:

♠ AJ9

♥ KJ9

♦ K54

♣ K964

West North East South

1NT

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 174	♠ A98	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ Q632	You bid first.
HCP: 14	♣ A985	
Board: 175	♠ K7432	The opponents are silent.
Dealer: S	♥ Q1082	
Vul: NS	♦ 10	Partner bids first.
HCP: 12	♣ AK4	
Board: 176	♠ KQJ	The opponents are silent.
Dealer: N	♥ J3	
Vul: EW	♦ J32	You bid first.
HCP: 13	♣ AJ872	
Board: 177	♠ 8652	East Bids 3♥ if possible.
Dealer: S	♥ 3	
Vul: NS	♦ Q108732	Partner bids first.
HCP: 6	♣ A3	
Board: 178	♠ J9	West Doubles 2♠ if possible.
Dealer: N	♥ AK107	
Vul: EW	♦ AQ32	You bid first.
HCP: 15	♣ J87	
Board: 179	♠ AJ74	The opponents are silent.
Dealer: S	♥ Q109	
Vul: Both	♦ K52	Partner bids first.
HCP: 10	♣ 962	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 174

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 2♠ N

North:

♠ A98

♥ A9

♦ Q632

♣ A985

South:

♠ Q10764

♥ 643

♦ A54

♣ 63

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

Board: 175

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ S

North:

♠ K7432

♥ Q1082

♦ 10

♣ AK4

South:

♠ Q85

♥ AKJ6

♦ QJ63

♣ 76

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

1. Stayman

Board: 176

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 4♠ N

North:

♠ KQJ

♥ J3

♦ J32

♣ AJ872

South:

♠ 9876542

♥ A109

♦ —

♣ KQ9

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

1. Texas

Board: 177

Dealer: S

Vul: NS

North HCP: 6

South HCP: 13

Contract: 4♦ N

North:

♠ 8652

♥ 3

♦ Q108732

♣ A3

South:

♠ J1094

♥ AQ85

♦ J4

♣ KQ8

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

1. Minor Suit Transfers after 1NT

Board: 178

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♣ N

North:

♠ J9

♥ AK107

♦ AQ32

♣ J87

South:

♠ 76

♥ 3

♦ J1074

♣ AK10643

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 179

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 4♠ S

North:

♠ AJ74

♥ Q109

♦ K52

♣ 962

South:

♠ KQ82

♥ AJ75

♦ Q8

♣ J105

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

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

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	2NT	Pass	4♠
------	-----	------	----

AP

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 174	♠ Q10764	The opponents are silent.
Dealer: N	♥ 643	
Vul: None	♦ A54	Partner bids first.
HCP: 6	♣ 63	
Board: 175	♠ Q85	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: NS	♦ QJ63	You bid first.
HCP: 13	♣ 76	
Board: 176	♠ 9876542	The opponents are silent.
Dealer: N	♥ A109	
Vul: EW	♦ —	Partner bids first.
HCP: 9	♣ KQ9	
Board: 177	♠ J1094	East Bids 3♥ if possible.
Dealer: S	♥ AQ85	
Vul: NS	♦ J4	You bid first.
HCP: 13	♣ KQ8	
Board: 178	♠ 76	West Doubles 2♠ if possible.
Dealer: N	♥ 3	
Vul: EW	♦ J1074	Partner bids first.
HCP: 8	♣ AK10643	
Board: 179	♠ KQ82	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: Both	♦ Q8	You bid first.
HCP: 13	♣ J105	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 174

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 2♠ N

North:

♠ A98

♥ A9

♦ Q632

♣ A985

South:

♠ Q10764

♥ 643

♦ A54

♣ 63

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

Board: 175

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ S

North:

♠ K7432

♥ Q1082

♦ 10

♣ AK4

South:

♠ Q85

♥ AKJ6

♦ QJ63

♣ 76

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

1. Stayman

Board: 176

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 4♠ N

North:

♠ KQJ

♥ J3

♦ J32

♣ AJ872

South:

♠ 9876542

♥ A109

♦ —

♣ KQ9

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

1. Texas

Board: 177

Dealer: S

Vul: NS

North HCP: 6

South HCP: 13

Contract: 4♦ N

North:

♠ 8652

♥ 3

♦ Q108732

♣ A3

South:

♠ J1094

♥ AQ85

♦ J4

♣ KQ8

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

1. Minor Suit Transfers after 1NT

Board: 178

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♣ N

North:

♠ J9

♥ AK107

♦ AQ32

♣ J87

South:

♠ 76

♥ 3

♦ J1074

♣ AK10643

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 179

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 4♠ S

North:

♠ AJ74

♥ Q109

♦ K52

♣ 962

South:

♠ KQ82

♥ AJ75

♦ Q8

♣ J105

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

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

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	2NT	Pass	4♠
------	-----	------	----

AP

1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 180
Dealer: N
Vul: None
HCP: 14

♠ J1054
♥ AK4
♦ 109
♣ KQJ4

West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.
East Bids 2NT if possible.
West Bids 4♥ if possible.

You bid first.

Board: 181
Dealer: S
Vul: EW
HCP: 13

♠ AQ5
♥ A102
♦ 9865
♣ QJ2

The opponents are silent.

Partner bids first.

Board: 182
Dealer: N
Vul: Both
HCP: 14

♠ KQ105
♥ 98
♦ AK73
♣ Q82

The opponents are silent.

You bid first.

Board: 183
Dealer: S
Vul: None
HCP: 8

♠ J752
♥ A104
♦ 952
♣ K98

The opponents are silent.

Partner bids first.

Board: 184
Dealer: N
Vul: NS
HCP: 14

♠ Q2
♥ Q105
♦ Q10865
♣ AKJ

The opponents are silent.

You bid first.

Board: 185
Dealer: S
Vul: Both
HCP: 8

♠ 10764
♥ 63
♦ AKJ52
♣ 92

West Bids 2♥ if possible.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ J1054	♠ Q762		1NT	Pass	Pass
Vul: None	♥ AK4	♥ 1076	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 14	♦ 109	♦ 76	2♥	Pass	2NT	Pass
South HCP: 2	♣ KQJ4	♣ 9852	4♥	AP		
Contract: 4♥ W			1. Cappelletti, any 6+suit			
			2. automat			

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ AQ5	♠ K8				1NT
Vul: EW	♥ A102	♥ K94				
North HCP: 13	♦ 9865	♦ KJ107	Pass	3NT	AP	
South HCP: 13	♣ QJ2	♣ K753				
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ J8		1NT	Pass	4♦ ¹
Vul: Both	♥ 98	♥ AJ6542				
North HCP: 14	♦ AK73	♦ 82	Pass	4♥	AP	
South HCP: 13	♣ Q82	♣ AK10	1. Texas			
Contract: 4♥ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ J752	♠ 986				1NT
Vul: None	♥ A104	♥ Q8				
North HCP: 8	♦ 952	♦ AK874	AP			
South HCP: 13	♣ K98	♣ A43				
Contract: 1N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ 843				
Vul: NS	♥ Q105	♥ A87	1NT	AP		
North HCP: 14	♦ Q10865	♦ 942				
South HCP: 6	♣ AKJ	♣ Q843				
Contract: 1N N						

Board: 185

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♥ W

North:

♠ 10764

♥ 63

♦ AKJ52

♣ 92

South:

♠ Q53

♥ AKJ9

♦ 1096

♣ AJ5

West North East South

1NT

2♥¹ AP

1. Cappelletti, 5M-4m

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 180
Dealer: N
Vul: None
HCP: 2

♠ Q762
♥ 1076
♦ 76
♣ 9852

West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.
East Bids 2NT if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 181
Dealer: S
Vul: EW
HCP: 13

♠ K8
♥ K94
♦ KJ107
♣ K753

The opponents are silent.

You bid first.

Board: 182
Dealer: N
Vul: Both
HCP: 13

♠ J8
♥ AJ6542
♦ 82
♣ AK10

The opponents are silent.

Partner bids first.

Board: 183
Dealer: S
Vul: None
HCP: 13

♠ 986
♥ Q8
♦ AK874
♣ A43

The opponents are silent.

You bid first.

Board: 184
Dealer: N
Vul: NS
HCP: 6

♠ 843
♥ A87
♦ 942
♣ Q843

The opponents are silent.

Partner bids first.

Board: 185
Dealer: S
Vul: Both
HCP: 15

♠ Q53
♥ AKJ9
♦ 1096
♣ AJ5

West Bids 2♥ if possible.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ J1054	♠ Q762		1NT	Pass	Pass
Vul: None	♥ AK4	♥ 1076	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 14	♦ 109	♦ 76	2♥	Pass	2NT	Pass
South HCP: 2	♣ KQJ4	♣ 9852	4♥	AP		
Contract: 4♥ W			1. Cappelletti, any 6+suit			
			2. automat			

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ AQ5	♠ K8				1NT
Vul: EW	♥ A102	♥ K94	Pass	3NT	AP	
North HCP: 13	♦ 9865	♦ KJ107				
South HCP: 13	♣ QJ2	♣ K753				
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ J8		1NT	Pass	4♦ ¹
Vul: Both	♥ 98	♥ AJ6542	Pass	4♥	AP	
North HCP: 14	♦ AK73	♦ 82	1. Texas			
South HCP: 13	♣ Q82	♣ AK10				
Contract: 4♥ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ J752	♠ 986				1NT
Vul: None	♥ A104	♥ Q8				
North HCP: 8	♦ 952	♦ AK874	AP			
South HCP: 13	♣ K98	♣ A43				
Contract: 1N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ 843		1NT	AP	
Vul: NS	♥ Q105	♥ A87				
North HCP: 14	♦ Q10865	♦ 942				
South HCP: 6	♣ AKJ	♣ Q843				
Contract: 1N N						

Board: 185

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♥ W

North:

♠ 10764

♥ 63

♦ AKJ52

♣ 92

South:

♠ Q53

♥ AKJ9

♦ 1096

♣ AJ5

West North East South

1NT

2♥¹ AP

1. Cappelletti, 5M-4m

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 186	♠ AK7	The opponents are silent.
Dealer: N	♥ K952	
Vul: None	♦ K92	You bid first.
HCP: 15	♣ Q76	

Board: 187	♠ KQJ95	The opponents are silent.
Dealer: S	♥ J65	
Vul: NS	♦ K9	Partner bids first.
HCP: 13	♣ K32	

Board: 188	♠ A103	East Bids 2♥ if possible.
Dealer: N	♥ J4	
Vul: None	♦ AQ82	You bid first.
HCP: 14	♣ QJ94	

Board: 189	♠ A	The opponents are silent.
Dealer: S	♥ J873	
Vul: NS	♦ 1095	Partner bids first.
HCP: 9	♣ A6432	

Board: 190	♠ 754	The opponents are silent.
Dealer: N	♥ KQ86	
Vul: EW	♦ A103	You bid first.
HCP: 13	♣ KJ8	

Board: 191	♠ AJ653	The opponents are silent.
Dealer: S	♥ 96532	
Vul: Both	♦ 7	Partner bids first.
HCP: 9	♣ A3	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J108		1NT	AP	
Vul: None	♥ K952	♥ J106				
North HCP: 15	♦ K92	♦ Q743				
South HCP: 8	♣ Q76	♣ KJ4				
Contract: 1N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ KQJ95	♠ A82				1NT
Vul: NS	♥ J65	♥ 1073	Pass	2♥	Pass	2♠
North HCP: 13	♦ K9	♦ AQJ64	Pass	3NT	Pass	4♠
South HCP: 15	♣ K32	♣ A7	AP			
Contract: 4♠ S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KJ52		1NT	2♥ ¹	AP
Vul: None	♥ J4	♥ 85				
North HCP: 14	♦ AQ82	♦ K9765	1. Cappelletti, 5M-4m			
South HCP: 7	♣ QJ94	♣ 53				
Contract: 2♥ E						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J10				1NT
Vul: NS	♥ J873	♥ KQ9				
North HCP: 9	♦ 1095	♦ AQJ76	AP			
South HCP: 13	♣ A6432	♣ 1075				
Contract: 1N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ AQ1092		1NT	Pass	2♥
Vul: EW	♥ KQ86	♥ AJ1054	Pass	2♠	Pass	4♥
North HCP: 13	♦ A103	♦ 8	AP			
South HCP: 11	♣ KJ8	♣ 93				
Contract: 4♥ S						

Board: 191

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♠ S

North:

♠ AJ653

♥ 96532

♦ 7

♣ A3

South:

♠ 42

♥ K87

♦ AK42

♣ KJ107

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

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 186	♠ J108	The opponents are silent.
Dealer: N	♥ J106	
Vul: None	♦ Q743	Partner bids first.
HCP: 8	♣ KJ4	

Board: 187	♠ A82	The opponents are silent.
Dealer: S	♥ 1073	
Vul: NS	♦ AQJ64	You bid first.
HCP: 15	♣ A7	

Board: 188	♠ KJ52	East Bids 2♥ if possible.
Dealer: N	♥ 85	
Vul: None	♦ K9765	Partner bids first.
HCP: 7	♣ 53	

Board: 189	♠ J10	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: NS	♦ AQJ76	You bid first.
HCP: 13	♣ 1075	

Board: 190	♠ AQ1092	The opponents are silent.
Dealer: N	♥ AJ1054	
Vul: EW	♦ 8	Partner bids first.
HCP: 11	♣ 93	

Board: 191	♠ 42	The opponents are silent.
Dealer: S	♥ K87	
Vul: Both	♦ AK42	You bid first.
HCP: 14	♣ KJ107	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J108		1NT	AP	
Vul: None	♥ K952	♥ J106				
North HCP: 15	♦ K92	♦ Q743				
South HCP: 8	♣ Q76	♣ KJ4				
Contract: 1N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ KQJ95	♠ A82				1NT
Vul: NS	♥ J65	♥ 1073	Pass	2♥	Pass	2♠
North HCP: 13	♦ K9	♦ AQJ64	Pass	3NT	Pass	4♠
South HCP: 15	♣ K32	♣ A7	AP			
Contract: 4♠ S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KJ52		1NT	2♥ ¹	AP
Vul: None	♥ J4	♥ 85				
North HCP: 14	♦ AQ82	♦ K9765	1. Cappelletti, 5M-4m			
South HCP: 7	♣ QJ94	♣ 53				
Contract: 2♥ E						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J10				1NT
Vul: NS	♥ J873	♥ KQ9				
North HCP: 9	♦ 1095	♦ AQJ76	AP			
South HCP: 13	♣ A6432	♣ 1075				
Contract: 1N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ AQ1092		1NT	Pass	2♥
Vul: EW	♥ KQ86	♥ AJ1054	Pass	2♠	Pass	4♥
North HCP: 13	♦ A103	♦ 8	AP			
South HCP: 11	♣ KJ8	♣ 93				
Contract: 4♥ S						

Board: 191

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♠ S

North:

♠ AJ653

♥ 96532

♦ 7

♣ A3

South:

♠ 42

♥ K87

♦ AK42

♣ KJ107

West	North	East	South
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1NT

Pass	2♥	Pass	2♠
------	----	------	----

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 192	♠ J765	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ KJ4	You bid first.
HCP: 13	♣ KJ85	

Board: 193	♠ K10	The opponents are silent.
Dealer: S	♥ J43	
Vul: EW	♦ 109842	Partner bids first.
HCP: 7	♣ K65	

Board: 194	♠ AKJ3	The opponents are silent.
Dealer: N	♥ 852	
Vul: Both	♦ AJ98	You bid first.
HCP: 13	♣ 42	

Board: 195	♠ 953	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: EW	♦ AJ1072	Partner bids first.
HCP: 13	♣ A9	

Board: 196	♠ K62	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: Both	♦ J1043	You bid first.
HCP: 15	♣ AJ	

Board: 197	♠ Q6	West Bids 2♣ if possible.
Dealer: S	♥ J98643	East Bids 2♦ if possible.
Vul: None	♦ J4	West Bids 2♠ if possible.
HCP: 4	♣ 432	East Bids 3♠ if possible.
		Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 192	North:	South:	
Dealer: N	♠ J765	♠ K98	
Vul: NS	♥ A5	♥ 107	West North East South
North HCP: 13	♦ KJ4	♦ Q952	1NT AP
South HCP: 7	♣ KJ85	♣ Q943	
Contract: 1N N			

Board: 193	North:	South:	
Dealer: S	♠ K10	♠ A982	
Vul: EW	♥ J43	♥ Q109	West North East South
North HCP: 7	♦ 109842	♦ AK53	1NT
South HCP: 15	♣ K65	♣ Q3	AP
Contract: 1N S			

Board: 194	North:	South:	
Dealer: N	♠ AKJ3	♠ Q86	
Vul: Both	♥ 852	♥ Q1097	West North East South
North HCP: 13	♦ AJ98	♦ 5	1NT AP
South HCP: 5	♣ 42	♣ J10863	
Contract: 1N N			

Board: 195	North:	South:	
Dealer: S	♠ 953	♠ A76	
Vul: EW	♥ KJ3	♥ AQ6	West North East South
North HCP: 13	♦ AJ1072	♦ Q964	1NT
South HCP: 15	♣ A9	♣ K43	Pass 3NT AP
Contract: 3N S			

Board: 196	North:	South:	
Dealer: N	♠ K62	♠ 10974	
Vul: Both	♥ AQ43	♥ J2	West North East South
North HCP: 15	♦ J1043	♦ 962	1NT AP
South HCP: 3	♣ AJ	♣ Q752	
Contract: 1N N			

Board: 197

Dealer: S

Vul: None

North HCP: 4

South HCP: 14

Contract: 3♠ W

North:

♠ Q6

♥ J98643

♦ J4

♣ 432

South:

♠ 1084

♥ A107

♦ AQ10

♣ A975

West North East South

1NT

2♣¹ Pass 2♦² Pass

2♠ Pass 3♠ AP

1. Cappelletti, any 6+ suit

2. automat

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 192	♠ K98	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ Q952	Partner bids first.
HCP: 7	♣ Q943	

Board: 193	♠ A982	The opponents are silent.
Dealer: S	♥ Q109	
Vul: EW	♦ AK53	You bid first.
HCP: 15	♣ Q3	

Board: 194	♠ Q86	The opponents are silent.
Dealer: N	♥ Q1097	
Vul: Both	♦ 5	Partner bids first.
HCP: 5	♣ J10863	

Board: 195	♠ A76	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ Q964	You bid first.
HCP: 15	♣ K43	

Board: 196	♠ 10974	The opponents are silent.
Dealer: N	♥ J2	
Vul: Both	♦ 962	Partner bids first.
HCP: 3	♣ Q752	

Board: 197	♠ 1084	West Bids 2♣ if possible.
Dealer: S	♥ A107	East Bids 2♦ if possible.
Vul: None	♦ AQ10	West Bids 2♠ if possible.
HCP: 14	♣ A975	East Bids 3♠ if possible.
		You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 192	North:	South:	
Dealer: N	♠ J765	♠ K98	
Vul: NS	♥ A5	♥ 107	West North East South
North HCP: 13	♦ KJ4	♦ Q952	1NT AP
South HCP: 7	♣ KJ85	♣ Q943	
Contract: 1N N			

Board: 193	North:	South:	
Dealer: S	♠ K10	♠ A982	
Vul: EW	♥ J43	♥ Q109	West North East South
North HCP: 7	♦ 109842	♦ AK53	1NT
South HCP: 15	♣ K65	♣ Q3	AP
Contract: 1N S			

Board: 194	North:	South:	
Dealer: N	♠ AKJ3	♠ Q86	
Vul: Both	♥ 852	♥ Q1097	West North East South
North HCP: 13	♦ AJ98	♦ 5	1NT AP
South HCP: 5	♣ 42	♣ J10863	
Contract: 1N N			

Board: 195	North:	South:	
Dealer: S	♠ 953	♠ A76	
Vul: EW	♥ KJ3	♥ AQ6	West North East South
North HCP: 13	♦ AJ1072	♦ Q964	1NT
South HCP: 15	♣ A9	♣ K43	Pass 3NT AP
Contract: 3N S			

Board: 196	North:	South:	
Dealer: N	♠ K62	♠ 10974	
Vul: Both	♥ AQ43	♥ J2	West North East South
North HCP: 15	♦ J1043	♦ 962	1NT AP
South HCP: 3	♣ AJ	♣ Q752	
Contract: 1N N			

Board: 197

Dealer: S

Vul: None

North HCP: 4

South HCP: 14

Contract: 3♠ W

North:

♠ Q6

♥ J98643

♦ J4

♣ 432

South:

♠ 1084

♥ A107

♦ AQ10

♣ A975

West North East South

1NT

2♣¹ Pass 2♦² Pass

2♠ Pass 3♠ AP

1. Cappelletti, any 6+suit

2. automat

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 198	♠ J102	West Bids 2♦ if possible.
Dealer: N	♥ Q9	East Bids 2♠ if possible.
Vul: NS	♦ KJ7	
HCP: 13	♣ AQ963	You bid first.
Board: 199	♠ 10	East Bids 2♦ if possible.
Dealer: S	♥ K963	West Bids 2♠ if possible.
Vul: Both	♦ Q109	
HCP: 5	♣ 98654	Partner bids first.
Board: 200	♠ 765	West Bids 3♣ if possible.
Dealer: N	♥ J98	
Vul: None	♦ AK65	You bid first.
HCP: 13	♣ AJ3	
Board: 201	♠ 10962	The opponents are silent.
Dealer: S	♥ K72	
Vul: NS	♦ AQJ9	Partner bids first.
HCP: 10	♣ 95	
Board: 202	♠ AQ4	East Doubles 1NT if possible.
Dealer: N	♥ A62	
Vul: EW	♦ J652	You bid first.
HCP: 13	♣ Q85	
Board: 203	♠ A7432	The opponents are silent.
Dealer: S	♥ 8542	
Vul: EW	♦ 64	Partner bids first.
HCP: 7	♣ K7	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 198

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 2♠ E

North:

♠ J102

♥ Q9

♦ KJ7

♣ AQ963

South:

♠ Q8

♥ AJ72

♦ 108654

♣ 54

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

	1NT	Pass	Pass
--	-----	------	------

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

1. Cappelletti, both majors

Board: 199

Dealer: S

Vul: Both

North HCP: 5

South HCP: 14

Contract: 2♠ W

North:

♠ 10

♥ K963

♦ Q109

♣ 98654

South:

♠ AQ42

♥ 84

♦ K76

♣ AJ102

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

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

Pass	Pass	2♦ ¹	Pass
------	------	-----------------	------

2♠	AP		
----	----	--	--

1. Cappelletti, both majors

Board: 200

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 3♣ W

North:

♠ 765

♥ J98

♦ AK65

♣ AJ3

South:

♠ K84

♥ 107632

♦ QJ4

♣ 74

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

	1NT	Pass	2♦
--	-----	------	----

3♣	AP		
----	----	--	--

Board: 201

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 10962

♥ K72

♦ AQJ9

♣ 95

South:

♠ KQ5

♥ AJ104

♦ K654

♣ Q3

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

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

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

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

AP

1. Stayman

Board: 202

Dealer: N

Vul: EW

North HCP: 13

South HCP: 5

Contract: 1NX N

North:

♠ AQ4

♥ A62

♦ J652

♣ Q85

South:

♠ J932

♥ KJ84

♦ 7

♣ 9743

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

	1NT	X ¹	AP
--	-----	----------------	----

1. Cappelletti, strong

Board: 203

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 2♠ S

North:

♠ A7432

♥ 8542

♦ 64

♣ K7

South:

♠ K106

♥ AK7

♦ 872

♣ A1053

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

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

Pass	2♥	Pass	2♠
------	----	------	----

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 198	♠ Q8	West Bids 2♦ if possible.
Dealer: N	♥ AJ72	East Bids 2♠ if possible.
Vul: NS	♦ 108654	
HCP: 7	♣ 54	Partner bids first.

Board: 199	♠ AQ42	East Bids 2♦ if possible.
Dealer: S	♥ 84	West Bids 2♠ if possible.
Vul: Both	♦ K76	
HCP: 14	♣ AJ102	You bid first.

Board: 200	♠ K84	West Bids 3♣ if possible.
Dealer: N	♥ 107632	
Vul: None	♦ QJ4	Partner bids first.
HCP: 6	♣ 74	

Board: 201	♠ KQ5	The opponents are silent.
Dealer: S	♥ AJ104	
Vul: NS	♦ K654	You bid first.
HCP: 15	♣ Q3	

Board: 202	♠ J932	East Doubles 1NT if possible.
Dealer: N	♥ KJ84	
Vul: EW	♦ 7	Partner bids first.
HCP: 5	♣ 9743	

Board: 203	♠ K106	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ 872	You bid first.
HCP: 14	♣ A1053	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 198

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 2♠ E

North:

♠ J102

♥ Q9

♦ KJ7

♣ AQ963

South:

♠ Q8

♥ AJ72

♦ 108654

♣ 54

West North East South

1NT Pass Pass

2♦¹ Pass 2♠ AP

1. Cappelletti, both majors

Board: 199

Dealer: S

Vul: Both

North HCP: 5

South HCP: 14

Contract: 2♠ W

North:

♠ 10

♥ K963

♦ Q109

♣ 98654

South:

♠ AQ42

♥ 84

♦ K76

♣ AJ102

West North East South

1NT

Pass Pass 2♦¹ Pass

2♠ AP

1. Cappelletti, both majors

Board: 200

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 3♣ W

North:

♠ 765

♥ J98

♦ AK65

♣ AJ3

South:

♠ K84

♥ 107632

♦ QJ4

♣ 74

West North East South

1NT Pass 2♦

3♣ AP

Board: 201

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 10962

♥ K72

♦ AQJ9

♣ 95

South:

♠ KQ5

♥ AJ104

♦ K654

♣ Q3

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT Pass 3NT

AP

1. Stayman

Board: 202

Dealer: N

Vul: EW

North HCP: 13

South HCP: 5

Contract: 1NX N

North:

♠ AQ4

♥ A62

♦ J652

♣ Q85

South:

♠ J932

♥ KJ84

♦ 7

♣ 9743

West North East South

1NT X¹ AP

1. Cappelletti, strong

Board: 203

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 2♠ S

North:

♠ A7432

♥ 8542

♦ 64

♣ K7

South:

♠ K106

♥ AK7

♦ 872

♣ A1053

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

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

Pass	2♥	Pass	2♠
------	----	------	----

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 204	♠ AQ42	The opponents are silent.
Dealer: N	♥ K965	
Vul: NS	♦ 1074	You bid first.
HCP: 13	♣ A7	

Board: 205	♠ KJ82	West Bids 2♦ if possible.
Dealer: S	♥ 7	East Bids 2♥ if possible.
Vul: EW	♦ K9875	
HCP: 7	♣ 1095	Partner bids first.

Board: 206	♠ J102	The opponents are silent.
Dealer: N	♥ K32	
Vul: Both	♦ J53	You bid first.
HCP: 13	♣ AKJ9	

Board: 207	♠ 83	The opponents are silent.
Dealer: S	♥ 953	
Vul: Both	♦ AJ82	Partner bids first.
HCP: 9	♣ A1095	

Board: 208	♠ Q84	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ Q1084	You bid first.
HCP: 14	♣ AK105	

Board: 209	♠ Q2	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ AKQ8752	Partner bids first.
HCP: 11	♣ 842	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 983		1NT	Pass	3NT
Vul: NS	♥ K965	♥ J2				
North HCP: 13	♦ 1074	♦ AKQJ	AP			
South HCP: 15	♣ A7	♣ KJ105				
Contract: 3N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ KJ82	♠ A953				1NT
Vul: EW	♥ 7	♥ AQ63				
North HCP: 7	♦ K9875	♦ QJ3	2♦ ¹	Pass	2♥	AP
South HCP: 13	♣ 1095	♣ 74	1. Cappelletti, both majors			
Contract: 2♥ E						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK5		1NT	Pass	3NT
Vul: Both	♥ K32	♥ J108				
North HCP: 13	♦ J53	♦ A742	AP			
South HCP: 12	♣ AKJ9	♣ 1052				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ K64				1NT
Vul: Both	♥ 953	♥ A102				
North HCP: 9	♦ AJ82	♦ K104	AP			
South HCP: 14	♣ A1095	♣ KJ32				
Contract: 1N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ AKJ1072		1NT	Pass	2♥
Vul: None	♥ K6	♥ 873				
North HCP: 14	♦ Q1084	♦ 9	Pass	2♠	Pass	3♠
South HCP: 9	♣ AK105	♣ J32	AP			
Contract: 3♠ N						

Board: 209

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 3N S

North:

♠ Q2

♥ 4

♦ AKQ8752

♣ 842

South:

♠ A97

♥ AK85

♦ 96

♣ Q765

West	North	East	South
			1NT
Pass	3NT	AP	

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 204 ♠ 983
Dealer: N ♥ J2
Vul: NS ♦ AKQJ
HCP: 15 ♣ KJ105

The opponents are silent.

Partner bids first.

Board: 205 ♠ A953
Dealer: S ♥ AQ63
Vul: EW ♦ QJ3
HCP: 13 ♣ 74

West Bids 2♦ if possible.

East Bids 2♥ if possible.

You bid first.

Board: 206 ♠ AK5
Dealer: N ♥ J108
Vul: Both ♦ A742
HCP: 12 ♣ 1052

The opponents are silent.

Partner bids first.

Board: 207 ♠ K64
Dealer: S ♥ A102
Vul: Both ♦ K104
HCP: 14 ♣ KJ32

The opponents are silent.

You bid first.

Board: 208 ♠ AKJ1072
Dealer: N ♥ 873
Vul: None ♦ 9
HCP: 9 ♣ J32

The opponents are silent.

Partner bids first.

Board: 209 ♠ A97
Dealer: S ♥ AK85
Vul: NS ♦ 96
HCP: 13 ♣ Q765

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 983		1NT	Pass	3NT
Vul: NS	♥ K965	♥ J2				
North HCP: 13	♦ 1074	♦ AKQJ	AP			
South HCP: 15	♣ A7	♣ KJ105				
Contract: 3N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ KJ82	♠ A953				1NT
Vul: EW	♥ 7	♥ AQ63	2♦ ¹	Pass	2♥	AP
North HCP: 7	♦ K9875	♦ QJ3	1. Cappelletti, both majors			
South HCP: 13	♣ 1095	♣ 74				
Contract: 2♥ E						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK5		1NT	Pass	3NT
Vul: Both	♥ K32	♥ J108	AP			
North HCP: 13	♦ J53	♦ A742				
South HCP: 12	♣ AKJ9	♣ 1052				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ K64				1NT
Vul: Both	♥ 953	♥ A102	AP			
North HCP: 9	♦ AJ82	♦ K104				
South HCP: 14	♣ A1095	♣ KJ32				
Contract: 1N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ AKJ1072		1NT	Pass	2♥
Vul: None	♥ K6	♥ 873	Pass	2♠	Pass	3♠
North HCP: 14	♦ Q1084	♦ 9	AP			
South HCP: 9	♣ AK105	♣ J32				
Contract: 3♠ N						

Board: 209

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 3N S

North:

♠ Q2

♥ 4

♦ AKQ8752

♣ 842

South:

♠ A97

♥ AK85

♦ 96

♣ Q765

West	North	East	South
			1NT
Pass	3NT	AP	

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 210	♠ K86	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ 832	You bid first.
HCP: 14	♣ AKQ96	
Board: 211	♠ 10	The opponents are silent.
Dealer: S	♥ Q63	
Vul: NS	♦ A109543	Partner bids first.
HCP: 6	♣ 1054	
Board: 212	♠ A102	East Bids 2♥ if possible.
Dealer: N	♥ K2	West Bids 3♥ if possible.
Vul: EW	♦ AQ1098	
HCP: 13	♣ 972	You bid first.
Board: 213	♠ K954	The opponents are silent.
Dealer: S	♥ J3	
Vul: None	♦ K1098	Partner bids first.
HCP: 10	♣ K94	
Board: 214	♠ A106	West Doubles 2♥ if possible.
Dealer: N	♥ 94	
Vul: NS	♦ AQJ4	You bid first.
HCP: 15	♣ A954	
Board: 215	♠ A7	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ 975	Partner bids first.
HCP: 13	♣ A10963	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ AJ10543		1NT	Pass	4♥ ¹
Vul: Both	♥ Q7	♥ A1053				
North HCP: 14	♦ 832	♦ KJ	Pass	4♠	AP	
South HCP: 13	♣ AKQ96	♣ 8	1. Texas			
Contract: 4♠ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ QJ5				1NT
Vul: NS	♥ Q63	♥ 9875	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 6	♦ A109543	♦ J6	AP			
South HCP: 13	♣ 1054	♣ AKQ6	1. Minor Suit Transfers after 1NT			
Contract: 3♦ S			2. automat			

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ86		1NT	2♥ ¹	Pass
Vul: EW	♥ K2	♥ 108	3♥	AP		
North HCP: 13	♦ AQ1098	♦ K7642	1. Cappelletti, 5M-4m			
South HCP: 10	♣ 972	♣ Q10				
Contract: 3♥ E						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ K954	♠ AQ107				1NT
Vul: None	♥ J3	♥ 742	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ K1098	♦ Q63	Pass	3♠	AP	
South HCP: 13	♣ K94	♣ AJ6	1. Stayman			
Contract: 3♠ S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ J7542		1NT	Pass	2♥
Vul: NS	♥ 94	♥ K107				
North HCP: 15	♦ AQJ4	♦ 97	X	2♠	AP	
South HCP: 7	♣ A954	♣ K87				
Contract: 2♠ N						

Board: 215

Dealer: S

Vul: EW

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ A7

♥ AJ6

♦ 975

♣ A10963

South:

♠ KJ6

♥ 83

♦ AQJ43

♣ Q87

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

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 210	♠ AJ10543	The opponents are silent.
Dealer: N	♥ A1053	
Vul: Both	♦ KJ	Partner bids first.
HCP: 13	♣ 8	

Board: 211	♠ QJ5	The opponents are silent.
Dealer: S	♥ 9875	
Vul: NS	♦ J6	You bid first.
HCP: 13	♣ AKQ6	

Board: 212	♠ KQ86	East Bids 2♥ if possible.
Dealer: N	♥ 108	West Bids 3♥ if possible.
Vul: EW	♦ K7642	
HCP: 10	♣ Q10	Partner bids first.

Board: 213	♠ AQ107	The opponents are silent.
Dealer: S	♥ 742	
Vul: None	♦ Q63	You bid first.
HCP: 13	♣ AJ6	

Board: 214	♠ J7542	West Doubles 2♥ if possible.
Dealer: N	♥ K107	
Vul: NS	♦ 97	Partner bids first.
HCP: 7	♣ K87	

Board: 215	♠ KJ6	The opponents are silent.
Dealer: S	♥ 83	
Vul: EW	♦ AQJ43	You bid first.
HCP: 13	♣ Q87	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ AJ10543		1NT	Pass	4♥ ¹
Vul: Both	♥ Q7	♥ A1053				
North HCP: 14	♦ 832	♦ KJ	Pass	4♠	AP	
South HCP: 13	♣ AKQ96	♣ 8	1. Texas			
Contract: 4♠ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ QJ5				1NT
Vul: NS	♥ Q63	♥ 9875	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 6	♦ A109543	♦ J6	AP			
South HCP: 13	♣ 1054	♣ AKQ6	1. Minor Suit Transfers after 1NT			
Contract: 3♦ S			2. automat			

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ86		1NT	2♥ ¹	Pass
Vul: EW	♥ K2	♥ 108	3♥	AP		
North HCP: 13	♦ AQ1098	♦ K7642	1. Cappelletti, 5M-4m			
South HCP: 10	♣ 972	♣ Q10				
Contract: 3♥ E						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ K954	♠ AQ107				1NT
Vul: None	♥ J3	♥ 742	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ K1098	♦ Q63	Pass	3♠	AP	
South HCP: 13	♣ K94	♣ AJ6	1. Stayman			
Contract: 3♠ S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ J7542		1NT	Pass	2♥
Vul: NS	♥ 94	♥ K107	X	2♠	AP	
North HCP: 15	♦ AQJ4	♦ 97				
South HCP: 7	♣ A954	♣ K87				
Contract: 2♠ N						

Board: 215

Dealer: S

Vul: EW

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ A7

♥ AJ6

♦ 975

♣ A10963

South:

♠ KJ6

♥ 83

♦ AQJ43

♣ Q87

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

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 216	♠ Q2	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: Both	♦ Q965	You bid first.
HCP: 14	♣ AJ103	

Board: 217	♠ 5432	The opponents are silent.
Dealer: S	♥ 653	
Vul: NS	♦ A763	Partner bids first.
HCP: 5	♣ J3	

Board: 218	♠ 872	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ AK10	You bid first.
HCP: 15	♣ QJ1076	

Board: 219	♠ AQ875	The opponents are silent.
Dealer: S	♥ A93	
Vul: Both	♦ J6	Partner bids first.
HCP: 15	♣ A94	

Board: 220	♠ K102	The opponents are silent.
Dealer: N	♥ Q82	
Vul: None	♦ KQ4	You bid first.
HCP: 13	♣ K1065	

Board: 221	♠ KQ9	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: EW	♦ K763	Partner bids first.
HCP: 16	♣ Q7	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 216

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ Q2

♥ AJ3

♦ Q965

♣ AJ103

South:

♠ K8763

♥ Q5

♦ AK32

♣ 98

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 3NT AP

Board: 217

Dealer: S

Vul: NS

North HCP: 5

South HCP: 14

Contract: 1N S

North:

♠ 5432

♥ 653

♦ A763

♣ J3

South:

♠ A9

♥ K1082

♦ QJ95

♣ A52

West North East South

1NT

AP

Board: 218

Dealer: N

Vul: EW

North HCP: 15

South HCP: 5

Contract: 2♥ N

North:

♠ 872

♥ AJ

♦ AK10

♣ QJ1076

South:

♠ K106

♥ Q7643

♦ 65

♣ 943

West North East South

1NT Pass 2♦

Pass 2♥ AP

Board: 219

Dealer: S

Vul: Both

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ AQ875

♥ A93

♦ J6

♣ A94

South:

♠ 63

♥ QJ64

♦ AK52

♣ KJ6

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3NT AP

Board: 220

Dealer: N

Vul: None

North HCP: 13

South HCP: 15

Contract: 5♠ N

North:

♠ K102

♥ Q82

♦ KQ4

♣ K1065

South:

♠ AQJ97654

♥ KJ9

♦ A

♣ 8

West North East South

1NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♦ Pass 5♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 221

Dealer: S

Vul: EW

North HCP: 16

South HCP: 13

Contract: 4♥ S

North:

♠ KQ9

♥ AQ108

♦ K763

♣ Q7

South:

♠ A82

♥ J643

♦ J104

♣ AK8

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

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

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	4♥	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 216	♠ K8763	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ AK32	Partner bids first.
HCP: 12	♣ 98	

Board: 217	♠ A9	The opponents are silent.
Dealer: S	♥ K1082	
Vul: NS	♦ QJ95	You bid first.
HCP: 14	♣ A52	

Board: 218	♠ K106	The opponents are silent.
Dealer: N	♥ Q7643	
Vul: EW	♦ 65	Partner bids first.
HCP: 5	♣ 943	

Board: 219	♠ 63	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: Both	♦ AK52	You bid first.
HCP: 14	♣ KJ6	

Board: 220	♠ AQJ97654	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: None	♦ A	Partner bids first.
HCP: 15	♣ 8	

Board: 221	♠ A82	The opponents are silent.
Dealer: S	♥ J643	
Vul: EW	♦ J104	You bid first.
HCP: 13	♣ AK8	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 216

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ Q2

♥ AJ3

♦ Q965

♣ AJ103

South:

♠ K8763

♥ Q5

♦ AK32

♣ 98

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 3NT AP

Board: 217

Dealer: S

Vul: NS

North HCP: 5

South HCP: 14

Contract: 1N S

North:

♠ 5432

♥ 653

♦ A763

♣ J3

South:

♠ A9

♥ K1082

♦ QJ95

♣ A52

West North East South

1NT

AP

Board: 218

Dealer: N

Vul: EW

North HCP: 15

South HCP: 5

Contract: 2♥ N

North:

♠ 872

♥ AJ

♦ AK10

♣ QJ1076

South:

♠ K106

♥ Q7643

♦ 65

♣ 943

West North East South

1NT Pass 2♦

Pass 2♥ AP

Board: 219

Dealer: S

Vul: Both

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ AQ875

♥ A93

♦ J6

♣ A94

South:

♠ 63

♥ QJ64

♦ AK52

♣ KJ6

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3NT AP

Board: 220

Dealer: N

Vul: None

North HCP: 13

South HCP: 15

Contract: 5♠ N

North:

♠ K102

♥ Q82

♦ KQ4

♣ K1065

South:

♠ AQJ97654

♥ KJ9

♦ A

♣ 8

West North East South

1NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♦ Pass 5♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 221

Dealer: S

Vul: EW

North HCP: 16

South HCP: 13

Contract: 4♥ S

North:

♠ KQ9

♥ AQ108

♦ K763

♣ Q7

South:

♠ A82

♥ J643

♦ J104

♣ AK8

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

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

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	4♥	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 222	♠ KJ102	The opponents are silent.
Dealer: N	♥ A1065	
Vul: None	♦ Q5	You bid first.
HCP: 14	♣ A43	

Board: 223	♠ QJ7432	East Doubles 4♥ if possible.
Dealer: S	♥ 53	
Vul: NS	♦ AJ98	Partner bids first.
HCP: 8	♣ 8	

Board: 224	♠ AK98	The opponents are silent.
Dealer: N	♥ K43	
Vul: None	♦ QJ103	You bid first.
HCP: 13	♣ 104	

Board: 225	♠ KJ93	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ Q743	Partner bids first.
HCP: 11	♣ AJ42	

Board: 226	♠ 9875	East Doubles 1NT if possible.
Dealer: N	♥ AKQ9	East Bids 2♣ if possible.
Vul: EW	♦ AJ7	West Bids 3♣ if possible.
HCP: 15	♣ J9	You bid first.

Board: 227	♠ —	West Bids 2♦ if possible.
Dealer: S	♥ J942	East Bids 3♠ if possible.
Vul: None	♦ QJ8642	West Bids 4♠ if possible.
HCP: 7	♣ K106	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ KJ102	♠ 943		1NT	Pass	3♣ ¹
Vul: None	♥ A1065	♥ 7				
North HCP: 14	♦ Q5	♦ KJ10873	Pass	3♦ ²	AP	
South HCP: 9	♣ A43	♣ KQ8				
Contract: 3♦ N						

1. Minor Suit Transfers after 1NT
2. automat

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ QJ7432	♠ K6				1NT
Vul: NS	♥ 53	♥ K87	Pass	4♥ ¹	X	Pass ²
North HCP: 8	♦ AJ98	♦ Q1073	Pass	4♠	AP	
South HCP: 15	♣ 8	♣ AK95				
Contract: 4♠ N						

1. Texas
2. denies a ♥ stopper

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 53				
Vul: None	♥ K43	♥ QJ98				
North HCP: 13	♦ QJ103	♦ 972		1NT	AP	
South HCP: 7	♣ 104	♣ A853				
Contract: 1N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ A102				1NT
Vul: NS	♥ 4	♥ AJ65	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ Q743	♦ AJ9	AP			
South HCP: 14	♣ AJ42	♣ 985				
Contract: 3N S						

1. Splinter

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ 9875	♠ 6432		1NT	X ¹	Pass
Vul: EW	♥ AKQ9	♥ 764	Pass	XX ²	2♣	Pass
North HCP: 15	♦ AJ7	♦ Q10643	3♣	AP		
South HCP: 2	♣ J9	♣ 3				
Contract: 3♣ E						

1. Cappelletti, strong
2. SOS

Board: 227

Dealer: S

Vul: None

North HCP: 7

South HCP: 14

Contract: 4♠X E

North:

♠ —

♥ J942

♦ QJ8642

♣ K106

South:

♠ 9543

♥ KQ7

♦ A75

♣ AJ4

West North East South

1NT

2♦¹ 3♦ 3♠ 4♦

4♠ Pass Pass X

AP

1. Cappelletti, both majors

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 222 ♠ 943
Dealer: N ♥ 7
Vul: None ♦ KJ10873
HCP: 9 ♣ KQ8

The opponents are silent.

Partner bids first.

Board: 223 ♠ K6
Dealer: S ♥ K87
Vul: NS ♦ Q1073
HCP: 15 ♣ AK95

East Doubles 4♥ if possible.

You bid first.

Board: 224 ♠ 53
Dealer: N ♥ QJ98
Vul: None ♦ 972
HCP: 7 ♣ A853

The opponents are silent.

Partner bids first.

Board: 225 ♠ A102
Dealer: S ♥ AJ65
Vul: NS ♦ AJ9
HCP: 14 ♣ 985

The opponents are silent.

You bid first.

Board: 226 ♠ 6432
Dealer: N ♥ 764
Vul: EW ♦ Q10643
HCP: 2 ♣ 3

East Doubles 1NT if possible.

East Bids 2♣ if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 227 ♠ 9543
Dealer: S ♥ KQ7
Vul: None ♦ A75
HCP: 14 ♣ AJ4

West Bids 2♦ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ KJ102	♠ 943		1NT	Pass	3♣ ¹
Vul: None	♥ A1065	♥ 7				
North HCP: 14	♦ Q5	♦ KJ10873	Pass	3♦ ²	AP	
South HCP: 9	♣ A43	♣ KQ8				
Contract: 3♦ N						

1. Minor Suit Transfers after 1NT
2. automat

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ QJ7432	♠ K6				1NT
Vul: NS	♥ 53	♥ K87	Pass	4♥ ¹	X	Pass ²
North HCP: 8	♦ AJ98	♦ Q1073	Pass	4♠	AP	
South HCP: 15	♣ 8	♣ AK95				
Contract: 4♠ N						

1. Texas
2. denies a ♥ stopper

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 53				
Vul: None	♥ K43	♥ QJ98				
North HCP: 13	♦ QJ103	♦ 972		1NT	AP	
South HCP: 7	♣ 104	♣ A853				
Contract: 1N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ A102				1NT
Vul: NS	♥ 4	♥ AJ65	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ Q743	♦ AJ9	AP			
South HCP: 14	♣ AJ42	♣ 985				
Contract: 3N S						

1. Splinter

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ 9875	♠ 6432		1NT	X ¹	Pass
Vul: EW	♥ AKQ9	♥ 764	Pass	XX ²	2♣	Pass
North HCP: 15	♦ AJ7	♦ Q10643	3♣	AP		
South HCP: 2	♣ J9	♣ 3				
Contract: 3♣ E						

1. Cappelletti, strong
2. SOS

Board: 227

Dealer: S

Vul: None

North HCP: 7

South HCP: 14

Contract: 4♠X E

North:

♠ —

♥ J942

♦ QJ8642

♣ K106

South:

♠ 9543

♥ KQ7

♦ A75

♣ AJ4

West North East South

1NT

2♦¹ 3♦ 3♠ 4♦

4♠ Pass Pass X

AP

1. Cappelletti, both majors

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 228	♠ KQ5	The opponents are silent.
Dealer: N	♥ 5432	
Vul: EW	♦ AK6	You bid first.
HCP: 13	♣ J109	

Board: 229	♠ 842	East Bids 3♦ if possible.
Dealer: S	♥ J97654	
Vul: Both	♦ 7	Partner bids first.
HCP: 1	♣ 876	

Board: 230	♠ AK3	East Bids 2♣ if possible.
Dealer: N	♥ J109	West Bids 2♦ if possible.
Vul: NS	♦ AQ85	East Bids 2♠ if possible.
HCP: 14	♣ 732	You bid first.

Board: 231	♠ 4	West Bids 2♣ if possible.
Dealer: S	♥ AJ1076	West Bids 3♠ if possible.
Vul: EW	♦ K8754	
HCP: 8	♣ 103	Partner bids first.

Board: 232	♠ A1098	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ AJ104	You bid first.
HCP: 14	♣ KQ7	

Board: 233	♠ Q1074	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ K8642	Partner bids first.
HCP: 6	♣ J92	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A43		1NT	Pass	3NT
Vul: EW	♥ 5432	♥ AQJ				
North HCP: 13	♦ AK6	♦ J1053	AP			
South HCP: 16	♣ J109	♣ A76				
Contract: 3N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ K63				1NT
Vul: Both	♥ J97654	♥ Q8				
North HCP: 1	♦ 7	♦ 1032	Pass	2♦	3♦	AP
South HCP: 13	♣ 876	♣ AKJ92				
Contract: 3♦ E						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 954		1NT	2♣ ¹	Pass
Vul: NS	♥ J109	♥ Q75432	2♦ ²	Pass	2♠	AP
North HCP: 14	♦ AQ85	♦ J2	1. Cappelletti, any 6+suit			
South HCP: 3	♣ 732	♣ 96	2. automat			
Contract: 2♠ E						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ8				1NT
Vul: EW	♥ AJ1076	♥ Q984	2♣ ¹	2♦	Pass	3♥ ²
North HCP: 8	♦ K8754	♦ A9	3♠	4♥	AP	
South HCP: 14	♣ 103	♣ Q762	1. Cappelletti, any 6+suit			
Contract: 4♥ S			2. Super acceptance after NT			

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ A1098	♠ Q764				
Vul: None	♥ 52	♥ Q74		1NT	AP	
North HCP: 14	♦ AJ104	♦ K63				
South HCP: 7	♣ KQ7	♣ 1093				
Contract: 1N N						

Board: 233

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 1N S

North:

♠ Q1074

♥ 2

♦ K8642

♣ J92

South:

♠ 85

♥ AK43

♦ AQ5

♣ 10754

West North East South

1NT

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 228	♠ A43	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ J1053	Partner bids first.
HCP: 16	♣ A76	

Board: 229	♠ K63	East Bids 3♦ if possible.
Dealer: S	♥ Q8	
Vul: Both	♦ 1032	You bid first.
HCP: 13	♣ AKJ92	

Board: 230	♠ 954	East Bids 2♣ if possible.
Dealer: N	♥ Q75432	West Bids 2♦ if possible.
Vul: NS	♦ J2	East Bids 2♠ if possible.
HCP: 3	♣ 96	Partner bids first.

Board: 231	♠ AQ8	West Bids 2♣ if possible.
Dealer: S	♥ Q984	West Bids 3♠ if possible.
Vul: EW	♦ A9	
HCP: 14	♣ Q762	You bid first.

Board: 232	♠ Q764	The opponents are silent.
Dealer: N	♥ Q74	
Vul: None	♦ K63	Partner bids first.
HCP: 7	♣ 1093	

Board: 233	♠ 85	The opponents are silent.
Dealer: S	♥ AK43	
Vul: EW	♦ AQ5	You bid first.
HCP: 13	♣ 10754	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A43		1NT	Pass	3NT
Vul: EW	♥ 5432	♥ AQJ				
North HCP: 13	♦ AK6	♦ J1053	AP			
South HCP: 16	♣ J109	♣ A76				
Contract: 3N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ K63				1NT
Vul: Both	♥ J97654	♥ Q8				
North HCP: 1	♦ 7	♦ 1032	Pass	2♦	3♦	AP
South HCP: 13	♣ 876	♣ AKJ92				
Contract: 3♦ E						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 954		1NT	2♣ ¹	Pass
Vul: NS	♥ J109	♥ Q75432	2♦ ²	Pass	2♠	AP
North HCP: 14	♦ AQ85	♦ J2	1. Cappelletti, any 6+suit			
South HCP: 3	♣ 732	♣ 96	2. automat			
Contract: 2♠ E						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ8				1NT
Vul: EW	♥ AJ1076	♥ Q984	2♣ ¹	2♦	Pass	3♥ ²
North HCP: 8	♦ K8754	♦ A9	3♠	4♥	AP	
South HCP: 14	♣ 103	♣ Q762	1. Cappelletti, any 6+suit			
Contract: 4♥ S			2. Super acceptance after NT			

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ A1098	♠ Q764				
Vul: None	♥ 52	♥ Q74		1NT	AP	
North HCP: 14	♦ AJ104	♦ K63				
South HCP: 7	♣ KQ7	♣ 1093				
Contract: 1N N						

Board: 233

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 1N S

North:

♠ Q1074

♥ 2

♦ K8642

♣ J92

South:

♠ 85

♥ AK43

♦ AQ5

♣ 10754

West North East South

1NT

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 234
Dealer: N
Vul: Both
HCP: 15

♠ AJ93
♥ K105
♦ AK4
♣ 1072

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

You bid first.

Board: 235
Dealer: S
Vul: None
HCP: 10

♠ A82
♥ Q6
♦ KJ43
♣ 10972

The opponents are silent.

Partner bids first.

Board: 236
Dealer: N
Vul: Both
HCP: 13

♠ K86
♥ AJ10
♦ J1096
♣ A76

The opponents are silent.

You bid first.

Board: 237
Dealer: S
Vul: None
HCP: 7

♠ K97
♥ 106543
♦ K107
♣ J2

West Bids 2♠ if possible.

Partner bids first.

Board: 238
Dealer: N
Vul: NS
HCP: 15

♠ AQ3
♥ Q92
♦ AK65
♣ 1086

The opponents are silent.

You bid first.

Board: 239
Dealer: S
Vul: EW
HCP: 7

♠ Q1082
♥ Q86
♦ 632
♣ K94

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ K875		1NT	Pass	Pass
Vul: Both	♥ K105	♥ 63	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 15	♦ AK4	♦ Q103	2♥	AP		
South HCP: 8	♣ 1072	♣ K653				
Contract: 2♥ W						

1. Cappelletti, any 6+suit
2. automat

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ K1064				1NT
Vul: None	♥ Q6	♥ 1085				
North HCP: 10	♦ KJ43	♦ Q86	Pass	2NT	AP	
South HCP: 13	♣ 10972	♣ AKJ				
Contract: 2N S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ 54		1NT	Pass	3NT
Vul: Both	♥ AJ10	♥ 94				
North HCP: 13	♦ J1096	♦ AQ742	AP			
South HCP: 11	♣ A76	♣ KQ95				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ 1032				1NT
Vul: None	♥ 106543	♥ AQ2				
North HCP: 7	♦ K107	♦ AQ3	2♠ ¹	AP		
South HCP: 15	♣ J2	♣ K763				
Contract: 2♠ W						

1. Cappelletti, 5M-4m

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ 9		1NT	Pass	4♦ ¹
Vul: NS	♥ Q92	♥ AJ107654				
North HCP: 15	♦ AK65	♦ 10987	Pass	4♥	AP	
South HCP: 9	♣ 1086	♣ A				
Contract: 4♥ N						

1. Texas

Board: 239

Dealer: S

Vul: EW

North HCP: 7

South HCP: 15

Contract: 1N S

North:

♠ Q1082

♥ Q86

♦ 632

♣ K94

South:

♠ K73

♥ A754

♦ Q10

♣ AQ83

West North East South

1NT

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 234
Dealer: N
Vul: Both
HCP: 8

♠ K875
♥ 63
♦ Q103
♣ K653

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

Partner bids first.

Board: 235
Dealer: S
Vul: None
HCP: 13

♠ K1064
♥ 1085
♦ Q86
♣ AKJ

The opponents are silent.

You bid first.

Board: 236
Dealer: N
Vul: Both
HCP: 11

♠ 54
♥ 94
♦ AQ742
♣ KQ95

The opponents are silent.

Partner bids first.

Board: 237
Dealer: S
Vul: None
HCP: 15

♠ 1032
♥ AQ2
♦ AQ3
♣ K763

West Bids 2♠ if possible.

You bid first.

Board: 238
Dealer: N
Vul: NS
HCP: 9

♠ 9
♥ AJ107654
♦ 10987
♣ A

The opponents are silent.

Partner bids first.

Board: 239
Dealer: S
Vul: EW
HCP: 15

♠ K73
♥ A754
♦ Q10
♣ AQ83

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ K875		1NT	Pass	Pass
Vul: Both	♥ K105	♥ 63	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 15	♦ AK4	♦ Q103	2♥	AP		
South HCP: 8	♣ 1072	♣ K653				
Contract: 2♥ W						

1. Cappelletti, any 6+suit
2. automat

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ K1064				1NT
Vul: None	♥ Q6	♥ 1085				
North HCP: 10	♦ KJ43	♦ Q86	Pass	2NT	AP	
South HCP: 13	♣ 10972	♣ AKJ				
Contract: 2N S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ 54		1NT	Pass	3NT
Vul: Both	♥ AJ10	♥ 94				
North HCP: 13	♦ J1096	♦ AQ742	AP			
South HCP: 11	♣ A76	♣ KQ95				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ 1032				1NT
Vul: None	♥ 106543	♥ AQ2				
North HCP: 7	♦ K107	♦ AQ3	2♠ ¹	AP		
South HCP: 15	♣ J2	♣ K763				
Contract: 2♠ W						

1. Cappelletti, 5M-4m

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ 9		1NT	Pass	4♦ ¹
Vul: NS	♥ Q92	♥ AJ107654				
North HCP: 15	♦ AK65	♦ 10987	Pass	4♥	AP	
South HCP: 9	♣ 1086	♣ A				
Contract: 4♥ N						

1. Texas

Board: 239

Dealer: S

Vul: EW

North HCP: 7

South HCP: 15

Contract: 1N S

North:

♠ Q1082

♥ Q86

♦ 632

♣ K94

South:

♠ K73

♥ A754

♦ Q10

♣ AQ83

West North East South

1NT

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 240	♠ Q4	West Bids 2♠ if possible.
Dealer: N	♥ AQ75	West Bids 3♠ if possible.
Vul: None	♦ J43	
HCP: 15	♣ AQ85	You bid first.

Board: 241	♠ Q10873	West Bids 2♥ if possible.
Dealer: S	♥ Q2	East Bids 3♥ if possible.
Vul: NS	♦ 76542	
HCP: 8	♣ A	Partner bids first.

Board: 242	♠ A87	West Bids 3♠ if possible.
Dealer: N	♥ KQ9	
Vul: Both	♦ J753	You bid first.
HCP: 13	♣ K72	

Board: 243	♠ K75	East Bids 2♠ if possible.
Dealer: S	♥ 853	
Vul: NS	♦ K8765	Partner bids first.
HCP: 6	♣ 72	

Board: 244	♠ AK9	East Bids 2♣ if possible.
Dealer: N	♥ J102	East Bids 3♥ if possible.
Vul: EW	♦ Q1094	
HCP: 13	♣ K62	You bid first.

Board: 245	♠ 63	West Bids 3♠ if possible.
Dealer: S	♥ AK53	
Vul: Both	♦ J10874	Partner bids first.
HCP: 11	♣ K10	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 240

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ Q4

♥ AQ75

♦ J43

♣ AQ85

South:

♠ J9

♥ KJ642

♦ A1098

♣ 102

West North East South

1NT Pass 2♦

2♠ Pass Pass 3♦

3♠ 4♥ AP

Board: 241

Dealer: S

Vul: NS

North HCP: 8

South HCP: 14

Contract: 3♠ N

North:

♠ Q10873

♥ Q2

♦ 76542

♣ A

South:

♠ AJ2

♥ 94

♦ KQJ3

♣ QJ72

West North East South

1NT

2♥¹ 2♠ 3♥ 3♠

AP

1. Cappelletti, 5M-4m

Board: 242

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 3♠ W

North:

♠ A87

♥ KQ9

♦ J753

♣ K72

South:

♠ 10

♥ 1086

♦ AQ9864

♣ 985

West North East South

1NT Pass 3♠¹

3♠ AP

1. Minor Suit Transfers after 1NT

Board: 243

Dealer: S

Vul: NS

North HCP: 6

South HCP: 13

Contract: 2♠ E

North:

♠ K75

♥ 853

♦ K8765

♣ 72

South:

♠ A106

♥ KQ94

♦ J1093

♣ K8

West North East South

1NT

Pass Pass 2♠¹ AP

1. Cappelletti, 5M-4m

Board: 244

Dealer: N

Vul: EW

North HCP: 13

South HCP: 8

Contract: 3♠ N

North:

♠ AK9

♥ J102

♦ Q1094

♣ K62

South:

♠ Q10764

♥ K

♦ K8

♣ 97543

West North East South

1NT 2♠¹ 2♥

Pass 2♠ 3♥ Pass

Pass 3♠ AP

1. Cappelletti, any 6+ suit

Board: 245

Dealer: S

Vul: Both

North HCP: 11

South HCP: 15

Contract: 3♠ W

North:

♠ 63

♥ AK53

♦ J10874

♣ K10

South:

♠ K9

♥ Q87

♦ A653

♣ AQ96

West	North	East	South
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3♠	AP		
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			1NT
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South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 240	♠ J9	West Bids 2♠ if possible.
Dealer: N	♥ KJ642	West Bids 3♠ if possible.
Vul: None	♦ A1098	
HCP: 9	♣ 102	Partner bids first.

Board: 241	♠ AJ2	West Bids 2♥ if possible.
Dealer: S	♥ 94	East Bids 3♥ if possible.
Vul: NS	♦ KQJ3	
HCP: 14	♣ QJ72	You bid first.

Board: 242	♠ 10	West Bids 3♠ if possible.
Dealer: N	♥ 1086	
Vul: Both	♦ AQ9864	Partner bids first.
HCP: 6	♣ 985	

Board: 243	♠ A106	East Bids 2♠ if possible.
Dealer: S	♥ KQ94	
Vul: NS	♦ J1093	You bid first.
HCP: 13	♣ K8	

Board: 244	♠ Q10764	East Bids 2♣ if possible.
Dealer: N	♥ K	East Bids 3♥ if possible.
Vul: EW	♦ K8	
HCP: 8	♣ 97543	Partner bids first.

Board: 245	♠ K9	West Bids 3♠ if possible.
Dealer: S	♥ Q87	
Vul: Both	♦ A653	You bid first.
HCP: 15	♣ AQ96	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 240

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ Q4

♥ AQ75

♦ J43

♣ AQ85

South:

♠ J9

♥ KJ642

♦ A1098

♣ 102

West North East South

1NT Pass 2♦

2♠ Pass Pass 3♦

3♠ 4♥ AP

Board: 241

Dealer: S

Vul: NS

North HCP: 8

South HCP: 14

Contract: 3♠ N

North:

♠ Q10873

♥ Q2

♦ 76542

♣ A

South:

♠ AJ2

♥ 94

♦ KQJ3

♣ QJ72

West North East South

1NT

2♥¹ 2♠ 3♥ 3♠

AP

1. Cappelletti, 5M-4m

Board: 242

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 3♠ W

North:

♠ A87

♥ KQ9

♦ J753

♣ K72

South:

♠ 10

♥ 1086

♦ AQ9864

♣ 985

West North East South

1NT Pass 3♠¹

3♠ AP

1. Minor Suit Transfers after 1NT

Board: 243

Dealer: S

Vul: NS

North HCP: 6

South HCP: 13

Contract: 2♠ E

North:

♠ K75

♥ 853

♦ K8765

♣ 72

South:

♠ A106

♥ KQ94

♦ J1093

♣ K8

West North East South

1NT

Pass Pass 2♠¹ AP

1. Cappelletti, 5M-4m

Board: 244

Dealer: N

Vul: EW

North HCP: 13

South HCP: 8

Contract: 3♠ N

North:

♠ AK9

♥ J102

♦ Q1094

♣ K62

South:

♠ Q10764

♥ K

♦ K8

♣ 97543

West North East South

1NT 2♠¹ 2♥

Pass 2♠ 3♥ Pass

Pass 3♠ AP

1. Cappelletti, any 6+ suit

Board: 245

Dealer: S

Vul: Both

North HCP: 11

South HCP: 15

Contract: 3♠ W

North:

♠ 63

♥ AK53

♦ J10874

♣ K10

South:

♠ K9

♥ Q87

♦ A653

♣ AQ96

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

3♠	AP		
----	----	--	--

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

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 246	♠ KQJ3	East Bids 3♣ if possible.
Dealer: N	♥ A74	
Vul: EW	♦ K1042	You bid first.
HCP: 15	♣ Q9	

Board: 247	♠ Q	West Bids 2♣ if possible.
Dealer: S	♥ J10864	East Bids 2♠ if possible.
Vul: None	♦ K109	
HCP: 6	♣ 9843	Partner bids first.

Board: 248	♠ 72	The opponents are silent.
Dealer: N	♥ A63	
Vul: NS	♦ K863	You bid first.
HCP: 13	♣ AQ54	

Board: 249	♠ K1065	The opponents are silent.
Dealer: S	♥ J96	
Vul: Both	♦ Q1084	Partner bids first.
HCP: 10	♣ A6	

Board: 250	♠ AJ4	The opponents are silent.
Dealer: N	♥ J532	
Vul: NS	♦ A92	You bid first.
HCP: 14	♣ A109	

Board: 251	♠ QJ1098	The opponents are silent.
Dealer: S	♥ J9743	
Vul: EW	♦ K2	Partner bids first.
HCP: 11	♣ A	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 246

Dealer: N

Vul: EW

North HCP: 15

South HCP: 6

Contract: 3♣ E

North:

♠ KQJ3

♥ A74

♦ K1042

♣ Q9

South:

♠ 10542

♥ QJ632

♦ 8

♣ K65

West North East South

1NT 3♣ AP

Board: 247

Dealer: S

Vul: None

North HCP: 6

South HCP: 14

Contract: 2♠ E

North:

♠ Q

♥ J10864

♦ K109

♣ 9843

South:

♠ A952

♥ 93

♦ AJ63

♣ KQ6

West North East South

1NT

2♣¹ Pass 2♠ AP

1. Cappelletti, any 6+ suit

Board: 248

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ 72

♥ A63

♦ K863

♣ AQ54

South:

♠ 10

♥ J74

♦ Q942

♣ KJ762

West North East South

1NT AP

Board: 249

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 2N S

North:

♠ K1065

♥ J96

♦ Q1084

♣ A6

South:

♠ A87

♥ K108

♦ K762

♣ K74

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

Board: 250

Dealer: N

Vul: NS

North HCP: 14

South HCP: 7

Contract: 3♣ N

North:

♠ AJ4

♥ J532

♦ A92

♣ A109

South:

♠ Q86

♥ K104

♦ 10

♣ Q65432

West North East South

1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 251

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ QJ1098

♥ J9743

♦ K2

♣ A

South:

♠ K764

♥ AK10

♦ A54

♣ 975

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

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

Pass	2♥	Pass	2♠
------	----	------	----

Pass	4♥	Pass	4♠
------	----	------	----

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 246	♠ 10542	East Bids 3♣ if possible.
Dealer: N	♥ QJ632	
Vul: EW	♦ 8	Partner bids first.
HCP: 6	♣ K65	

Board: 247	♠ A952	West Bids 2♣ if possible.
Dealer: S	♥ 93	East Bids 2♠ if possible.
Vul: None	♦ AJ63	
HCP: 14	♣ KQ6	You bid first.

Board: 248	♠ 10	The opponents are silent.
Dealer: N	♥ J74	
Vul: NS	♦ Q942	Partner bids first.
HCP: 7	♣ KJ762	

Board: 249	♠ A87	The opponents are silent.
Dealer: S	♥ K108	
Vul: Both	♦ K762	You bid first.
HCP: 13	♣ K74	

Board: 250	♠ Q86	The opponents are silent.
Dealer: N	♥ K104	
Vul: NS	♦ 10	Partner bids first.
HCP: 7	♣ Q65432	

Board: 251	♠ K764	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ A54	You bid first.
HCP: 14	♣ 975	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 246

Dealer: N

Vul: EW

North HCP: 15

South HCP: 6

Contract: 3♣ E

North:

♠ KQJ3

♥ A74

♦ K1042

♣ Q9

South:

♠ 10542

♥ QJ632

♦ 8

♣ K65

West North East South

1NT 3♣ AP

Board: 247

Dealer: S

Vul: None

North HCP: 6

South HCP: 14

Contract: 2♠ E

North:

♠ Q

♥ J10864

♦ K109

♣ 9843

South:

♠ A952

♥ 93

♦ AJ63

♣ KQ6

West North East South

1NT

2♣¹ Pass 2♠ AP

1. Cappelletti, any 6+ suit

Board: 248

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ 72

♥ A63

♦ K863

♣ AQ54

South:

♠ 10

♥ J74

♦ Q942

♣ KJ762

West North East South

1NT AP

Board: 249

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 2N S

North:

♠ K1065

♥ J96

♦ Q1084

♣ A6

South:

♠ A87

♥ K108

♦ K762

♣ K74

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

Board: 250

Dealer: N

Vul: NS

North HCP: 14

South HCP: 7

Contract: 3♣ N

North:

♠ AJ4

♥ J532

♦ A92

♣ A109

South:

♠ Q86

♥ K104

♦ 10

♣ Q65432

West North East South

1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 251

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ QJ1098

♥ J9743

♦ K2

♣ A

South:

♠ K764

♥ AK10

♦ A54

♣ 975

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

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

Pass	2♥	Pass	2♠
------	----	------	----

Pass	4♥	Pass	4♠
------	----	------	----

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 252	♠ A103	The opponents are silent.
Dealer: N	♥ Q85	
Vul: None	♦ AJ43	You bid first.
HCP: 15	♣ A84	

Board: 253	♠ 42	The opponents are silent.
Dealer: S	♥ K1065	
Vul: NS	♦ 54	Partner bids first.
HCP: 7	♣ A8543	

Board: 254	♠ A7	The opponents are silent.
Dealer: N	♥ A632	
Vul: EW	♦ K652	You bid first.
HCP: 14	♣ K108	

Board: 255	♠ A93	The opponents are silent.
Dealer: S	♥ AQ5432	
Vul: NS	♦ Q32	Partner bids first.
HCP: 12	♣ 9	

Board: 256	♠ KJ1098	The opponents are silent.
Dealer: N	♥ Q76	
Vul: Both	♦ AJ6	You bid first.
HCP: 15	♣ A3	

Board: 257	♠ KQ	The opponents are silent.
Dealer: S	♥ K10965	
Vul: None	♦ AQ32	Partner bids first.
HCP: 15	♣ J3	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ J95		1NT	Pass	2♦
Vul: None	♥ Q85	♥ AKJ93	Pass	2♥	Pass	3NT
North HCP: 15	♦ AJ43	♦ Q76	Pass	4♥	AP	
South HCP: 11	♣ A84	♣ 75				
Contract: 4♥ N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ J95				1NT
Vul: NS	♥ K1065	♥ J84				
North HCP: 7	♦ 54	♦ AK62	AP			
South HCP: 13	♣ A8543	♣ KJ10				
Contract: 1N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q2		1NT	Pass	2NT
Vul: EW	♥ A632	♥ 108	Pass	3NT	AP	
North HCP: 14	♦ K652	♦ AJ843				
South HCP: 10	♣ K108	♣ QJ96				
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J85				1NT
Vul: NS	♥ AQ5432	♥ KJ	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ Q32	♦ K64	AP			
South HCP: 14	♣ 9	♣ KQJ86	1. Texas			
Contract: 4♥ S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ KJ1098	♠ Q		1NT	Pass	2♦
Vul: Both	♥ Q76	♥ AK543	Pass	2♥	Pass	3NT
North HCP: 15	♦ AJ6	♦ 10752	Pass	4♥	AP	
South HCP: 12	♣ A3	♣ K54				
Contract: 4♥ N						

Board: 257

Dealer: S

Vul: None

North HCP: 15

South HCP: 15

Contract: 3N S

North:

♠ KQ

♥ K10965

♦ AQ32

♣ J3

South:

♠ AJ104

♥ A4

♦ 986

♣ AQ74

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

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

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

Pass	3♦	Pass	3NT
------	----	------	-----

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 252	♠ J95	The opponents are silent.
Dealer: N	♥ AKJ93	
Vul: None	♦ Q76	Partner bids first.
HCP: 11	♣ 75	

Board: 253	♠ J95	The opponents are silent.
Dealer: S	♥ J84	
Vul: NS	♦ AK62	You bid first.
HCP: 13	♣ KJ10	

Board: 254	♠ Q2	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ AJ843	Partner bids first.
HCP: 10	♣ QJ96	

Board: 255	♠ J85	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ K64	You bid first.
HCP: 14	♣ KQJ86	

Board: 256	♠ Q	The opponents are silent.
Dealer: N	♥ AK543	
Vul: Both	♦ 10752	Partner bids first.
HCP: 12	♣ K54	

Board: 257	♠ AJ104	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ 986	You bid first.
HCP: 15	♣ AQ74	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ J95		1NT	Pass	2♦
Vul: None	♥ Q85	♥ AKJ93	Pass	2♥	Pass	3NT
North HCP: 15	♦ AJ43	♦ Q76	Pass	4♥	AP	
South HCP: 11	♣ A84	♣ 75				
Contract: 4♥ N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ J95				1NT
Vul: NS	♥ K1065	♥ J84				
North HCP: 7	♦ 54	♦ AK62	AP			
South HCP: 13	♣ A8543	♣ KJ10				
Contract: 1N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q2		1NT	Pass	2NT
Vul: EW	♥ A632	♥ 108	Pass	3NT	AP	
North HCP: 14	♦ K652	♦ AJ843				
South HCP: 10	♣ K108	♣ QJ96				
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J85				1NT
Vul: NS	♥ AQ5432	♥ KJ	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ Q32	♦ K64	AP			
South HCP: 14	♣ 9	♣ KQJ86	1. Texas			
Contract: 4♥ S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ KJ1098	♠ Q		1NT	Pass	2♦
Vul: Both	♥ Q76	♥ AK543	Pass	2♥	Pass	3NT
North HCP: 15	♦ AJ6	♦ 10752	Pass	4♥	AP	
South HCP: 12	♣ A3	♣ K54				
Contract: 4♥ N						

Board: 257

Dealer: S

Vul: None

North HCP: 15

South HCP: 15

Contract: 3N S

North:

♠ KQ

♥ K10965

♦ AQ32

♣ J3

South:

♠ AJ104

♥ A4

♦ 986

♣ AQ74

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

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

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

Pass	3♦	Pass	3NT
------	----	------	-----

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 258	♠ AJ63	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ 65	You bid first.
HCP: 14	♣ Q854	
Board: 259	♠ Q1064	The opponents are silent.
Dealer: S	♥ 973	
Vul: Both	♦ QJ6	Partner bids first.
HCP: 5	♣ 874	
Board: 260	♠ AK42	The opponents are silent.
Dealer: N	♥ 954	
Vul: None	♦ A7	You bid first.
HCP: 15	♣ A654	
Board: 261	♠ J86	The opponents are silent.
Dealer: S	♥ 86	
Vul: NS	♦ Q4	Partner bids first.
HCP: 12	♣ AKQ743	
Board: 262	♠ AK4	West Bids 2♦ if possible.
Dealer: N	♥ Q8	East Bids 3♥ if possible.
Vul: Both	♦ 1093	
HCP: 13	♣ A7532	You bid first.
Board: 263	♠ K863	West Bids 2♣ if possible.
Dealer: S	♥ 104	West Bids 2♥ if possible.
Vul: None	♦ K542	East Doubles 2NT if possible.
HCP: 10	♣ KJ2	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 258

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 1N N

North:

♠ AJ63

♥ AQJ

♦ 65

♣ Q854

South:

♠ Q842

♥ 986

♦ KQ7

♣ 1093

West	North	East	South
	1NT	AP	

Board: 259

Dealer: S

Vul: Both

North HCP: 5

South HCP: 13

Contract: 1N S

North:

♠ Q1064

♥ 973

♦ QJ6

♣ 874

South:

♠ A9

♥ AQ106

♦ 1085

♣ QJ103

West	North	East	South
			1NT
AP			

Board: 260

Dealer: N

Vul: None

North HCP: 15

South HCP: 10

Contract: 3♦ N

North:

♠ AK42

♥ 954

♦ A7

♣ A654

South:

♠ Q107

♥ K

♦ Q65432

♣ K109

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 261

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ J86

♥ 86

♦ Q4

♣ AKQ743

South:

♠ AQ2

♥ 1042

♦ AK2

♣ 9852

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 262

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 3♥ E

North:

♠ AK4

♥ Q8

♦ 1093

♣ A7532

South:

♠ 1087

♥ 964

♦ A542

♣ K84

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

1. Cappelletti, both majors

Board: 263

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 2NX S

North:

♠ K863

♥ 104

♦ K542

♣ KJ2

South:

♠ QJ10

♥ 93

♦ AJ9

♣ AQ654

West North East South

1NT

2♣¹ X² Pass 2♦

2♥ 2NT X AP

1. Cappelletti, any 6+ suit

2. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 258	♠ Q842	The opponents are silent.
Dealer: N	♥ 986	
Vul: EW	♦ KQ7	Partner bids first.
HCP: 7	♣ 1093	
Board: 259	♠ A9	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: Both	♦ 1085	You bid first.
HCP: 13	♣ QJ103	
Board: 260	♠ Q107	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ Q65432	Partner bids first.
HCP: 10	♣ K109	
Board: 261	♠ AQ2	The opponents are silent.
Dealer: S	♥ 1042	
Vul: NS	♦ AK2	You bid first.
HCP: 13	♣ 9852	
Board: 262	♠ 1087	West Bids 2♦ if possible.
Dealer: N	♥ 964	East Bids 3♥ if possible.
Vul: Both	♦ A542	
HCP: 7	♣ K84	Partner bids first.
Board: 263	♠ QJ10	West Bids 2♣ if possible.
Dealer: S	♥ 93	West Bids 2♥ if possible.
Vul: None	♦ AJ9	East Doubles 2NT if possible.
HCP: 14	♣ AQ654	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 258

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 1N N

North:

♠ AJ63

♥ AQJ

♦ 65

♣ Q854

South:

♠ Q842

♥ 986

♦ KQ7

♣ 1093

West	North	East	South
	1NT	AP	

Board: 259

Dealer: S

Vul: Both

North HCP: 5

South HCP: 13

Contract: 1N S

North:

♠ Q1064

♥ 973

♦ QJ6

♣ 874

South:

♠ A9

♥ AQ106

♦ 1085

♣ QJ103

West	North	East	South
			1NT
AP			

Board: 260

Dealer: N

Vul: None

North HCP: 15

South HCP: 10

Contract: 3♦ N

North:

♠ AK42

♥ 954

♦ A7

♣ A654

South:

♠ Q107

♥ K

♦ Q65432

♣ K109

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 261

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ J86

♥ 86

♦ Q4

♣ AKQ743

South:

♠ AQ2

♥ 1042

♦ AK2

♣ 9852

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 262

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 3♥ E

North:

♠ AK4

♥ Q8

♦ 1093

♣ A7532

South:

♠ 1087

♥ 964

♦ A542

♣ K84

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

1. Cappelletti, both majors

Board: 263

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 2NX S

North:

♠ K863

♥ 104

♦ K542

♣ KJ2

South:

♠ QJ10

♥ 93

♦ AJ9

♣ AQ654

West North East South

1NT

2♣¹ X² Pass 2♦

2♥ 2NT X AP

1. Cappelletti, any 6+ suit

2. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 264
Dealer: N
Vul: NS
HCP: 13

♠ K2
♥ AK3
♦ QJ92
♣ 10764

The opponents are silent.

You bid first.

Board: 265
Dealer: S
Vul: None
HCP: 11

♠ Q8765
♥ AKJ76
♦ 9
♣ J7

West Bids 2NT if possible.

Partner bids first.

Board: 266
Dealer: N
Vul: NS
HCP: 15

♠ K62
♥ Q10852
♦ AK
♣ K52

The opponents are silent.

You bid first.

Board: 267
Dealer: S
Vul: EW
HCP: 8

♠ 97
♥ 1097543
♦ A9
♣ KJ4

The opponents are silent.

Partner bids first.

Board: 268
Dealer: N
Vul: Both
HCP: 15

♠ KQ2
♥ A4
♦ Q862
♣ A975

East Bids 2♦ if possible.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

You bid first.

Board: 269
Dealer: S
Vul: NS
HCP: 9

♠ Q87
♥ 9654
♦ AK9
♣ 852

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 264

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3♠ N

North:

♠ K2

♥ AK3

♦ QJ92

♣ 10764

South:

♠ AQJ943

♥ Q42

♦ 85

♣ Q2

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 265

Dealer: S

Vul: None

North HCP: 11

South HCP: 13

Contract: 3N S

North:

♠ Q8765

♥ AKJ76

♦ 9

♣ J7

South:

♠ 32

♥ Q84

♦ AK643

♣ A84

West North East South

1NT

2NT¹ 3♠ Pass 3NT

AP

1. Unusual 2NT

Board: 266

Dealer: N

Vul: NS

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ K62

♥ Q10852

♦ AK

♣ K52

South:

♠ Q853

♥ K43

♦ Q107

♣ AQ3

West North East South

1NT Pass 2♣¹

Pass 2♥ Pass 3NT

AP

1. Stayman

Board: 267

Dealer: S

Vul: EW

North HCP: 8

South HCP: 13

Contract: 3♥ S

North:

♠ 97

♥ 1097543

♦ A9

♣ KJ4

South:

♠ J10

♥ AKJ

♦ Q107

♣ Q8732

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3♥ AP

Board: 268

Dealer: N

Vul: Both

North HCP: 15

South HCP: 6

Contract: 4♥X W

North:

♠ KQ2

♥ A4

♦ Q862

♣ A975

South:

♠ 9764

♥ 6

♦ KJ94

♣ Q1032

West North East South

1NT 2♦¹ X

2♥ 3♦ Pass Pass

3♥ Pass 4♥ Pass

Pass X AP

1. Cappelletti, both majors

Board: 269

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 1N S

North:

♠ Q87

♥ 9654

♦ AK9

♣ 852

South:

♠ KJ32

♥ AJ2

♦ J853

♣ A10

West North East South

1NT

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 264 ♠ AQJ943
Dealer: N ♥ Q42
Vul: NS ♦ 85
HCP: 11 ♣ Q2

The opponents are silent.

Partner bids first.

Board: 265 ♠ 32
Dealer: S ♥ Q84
Vul: None ♦ AK643
HCP: 13 ♣ A84

West Bids 2NT if possible.

You bid first.

Board: 266 ♠ Q853
Dealer: N ♥ K43
Vul: NS ♦ Q107
HCP: 13 ♣ AQ3

The opponents are silent.

Partner bids first.

Board: 267 ♠ J10
Dealer: S ♥ AKJ
Vul: EW ♦ Q107
HCP: 13 ♣ Q8732

The opponents are silent.

You bid first.

Board: 268 ♠ 9764
Dealer: N ♥ 6
Vul: Both ♦ KJ94
HCP: 6 ♣ Q1032

East Bids 2♦ if possible.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 269 ♠ KJ32
Dealer: S ♥ AJ2
Vul: NS ♦ J853
HCP: 14 ♣ A10

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 264

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3♠ N

North:

♠ K2

♥ AK3

♦ QJ92

♣ 10764

South:

♠ AQJ943

♥ Q42

♦ 85

♣ Q2

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 265

Dealer: S

Vul: None

North HCP: 11

South HCP: 13

Contract: 3N S

North:

♠ Q8765

♥ AKJ76

♦ 9

♣ J7

South:

♠ 32

♥ Q84

♦ AK643

♣ A84

West North East South

1NT

2NT¹ 3♠ Pass 3NT

AP

1. Unusual 2NT

Board: 266

Dealer: N

Vul: NS

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ K62

♥ Q10852

♦ AK

♣ K52

South:

♠ Q853

♥ K43

♦ Q107

♣ AQ3

West North East South

1NT Pass 2♣¹

Pass 2♥ Pass 3NT

AP

1. Stayman

Board: 267

Dealer: S

Vul: EW

North HCP: 8

South HCP: 13

Contract: 3♥ S

North:

♠ 97

♥ 1097543

♦ A9

♣ KJ4

South:

♠ J10

♥ AKJ

♦ Q107

♣ Q8732

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3♥ AP

Board: 268

Dealer: N

Vul: Both

North HCP: 15

South HCP: 6

Contract: 4♥X W

North:

♠ KQ2

♥ A4

♦ Q862

♣ A975

South:

♠ 9764

♥ 6

♦ KJ94

♣ Q1032

West North East South

1NT 2♦¹ X

2♥ 3♦ Pass Pass

3♥ Pass 4♥ Pass

Pass X AP

1. Cappelletti, both majors

Board: 269

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 1N S

North:

♠ Q87

♥ 9654

♦ AK9

♣ 852

South:

♠ KJ32

♥ AJ2

♦ J853

♣ A10

West North East South

1NT

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 270	♠ K6	East Bids 2♣ if possible.
Dealer: N	♥ AK5	West Bids 2♦ if possible.
Vul: EW	♦ 9754	
HCP: 13	♣ K1082	You bid first.

Board: 271	♠ 1075	East Bids 2♠ if possible.
Dealer: S	♥ KJ102	
Vul: None	♦ 43	Partner bids first.
HCP: 7	♣ K832	

Board: 272	♠ 10832	West Bids 2♦ if possible.
Dealer: N	♥ A6	East Bids 2♥ if possible.
Vul: EW	♦ Q74	
HCP: 13	♣ AK96	You bid first.

Board: 273	♠ AKJ6	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ KQ974	Partner bids first.
HCP: 13	♣ 74	

Board: 274	♠ Q5	The opponents are silent.
Dealer: N	♥ 9842	
Vul: None	♦ AKQ2	You bid first.
HCP: 15	♣ KJ2	

Board: 275	♠ Q87	The opponents are silent.
Dealer: S	♥ K5	
Vul: EW	♦ K964	Partner bids first.
HCP: 8	♣ 8642	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q732		1NT	2♣ ¹	Pass
Vul: EW	♥ AK5	♥ J732				
North HCP: 13	♦ 9754	♦ Q		2♦ ²	AP	
South HCP: 6	♣ K1082	♣ J543				
Contract: 2♦ W						
						1. Cappelletti, any 6+suit
						2. automat

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ K3				1NT
Vul: None	♥ KJ102	♥ Q63				
North HCP: 7	♦ 43	♦ J96		Pass	Pass	2♠ ¹ AP
South HCP: 13	♣ K832	♣ AQJ97				
Contract: 2♠ E						
						1. Cappelletti, 5M-4m

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ 10832	♠ J965			1NT	Pass
Vul: EW	♥ A6	♥ 832				Pass
North HCP: 13	♦ Q74	♦ 106		2♦ ¹	Pass	2♥ AP
South HCP: 1	♣ AK96	♣ 10842				
Contract: 2♥ E						
						1. Cappelletti, both majors

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 984				1NT
Vul: Both	♥ 83	♥ A654		Pass	2♣ ¹	Pass
North HCP: 13	♦ KQ974	♦ AJ		Pass	3NT	AP
South HCP: 15	♣ 74	♣ AQ109				
Contract: 3N S						
						1. Stayman

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K97				
Vul: None	♥ 9842	♥ J				
North HCP: 15	♦ AKQ2	♦ J843		1NT	AP	
South HCP: 7	♣ KJ2	♣ Q9865				
Contract: 1N N						

Board: 275

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 1N S

North:

♠ Q87

♥ K5

♦ K964

♣ 8642

South:

♠ K43

♥ QJ62

♦ Q2

♣ AK105

West North East South

1NT

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 270	♠ Q732	East Bids 2♣ if possible.
Dealer: N	♥ J732	West Bids 2♦ if possible.
Vul: EW	♦ Q	
HCP: 6	♣ J543	Partner bids first.

Board: 271	♠ K3	East Bids 2♠ if possible.
Dealer: S	♥ Q63	
Vul: None	♦ J96	You bid first.
HCP: 13	♣ AQJ97	

Board: 272	♠ J965	West Bids 2♦ if possible.
Dealer: N	♥ 832	East Bids 2♥ if possible.
Vul: EW	♦ 106	
HCP: 1	♣ 10842	Partner bids first.

Board: 273	♠ 984	The opponents are silent.
Dealer: S	♥ A654	
Vul: Both	♦ AJ	You bid first.
HCP: 15	♣ AQ109	

Board: 274	♠ K97	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ J843	Partner bids first.
HCP: 7	♣ Q9865	

Board: 275	♠ K43	The opponents are silent.
Dealer: S	♥ QJ62	
Vul: EW	♦ Q2	You bid first.
HCP: 15	♣ AK105	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q732		1NT	2♣ ¹	Pass
Vul: EW	♥ AK5	♥ J732				
North HCP: 13	♦ 9754	♦ Q		2♦ ²	AP	
South HCP: 6	♣ K1082	♣ J543				
Contract: 2♦ W						
						1. Cappelletti, any 6+suit
						2. automat

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ K3				1NT
Vul: None	♥ KJ102	♥ Q63				
North HCP: 7	♦ 43	♦ J96		Pass	Pass	2♠ ¹ AP
South HCP: 13	♣ K832	♣ AQJ97				
Contract: 2♠ E						
						1. Cappelletti, 5M-4m

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ 10832	♠ J965			1NT	Pass
Vul: EW	♥ A6	♥ 832				Pass
North HCP: 13	♦ Q74	♦ 106		2♦ ¹	Pass	2♥ AP
South HCP: 1	♣ AK96	♣ 10842				
Contract: 2♥ E						
						1. Cappelletti, both majors

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 984				1NT
Vul: Both	♥ 83	♥ A654		Pass	2♣ ¹	Pass
North HCP: 13	♦ KQ974	♦ AJ		Pass	3NT	AP
South HCP: 15	♣ 74	♣ AQ109				
Contract: 3N S						
						1. Stayman

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K97				
Vul: None	♥ 9842	♥ J				
North HCP: 15	♦ AKQ2	♦ J843		1NT	AP	
South HCP: 7	♣ KJ2	♣ Q9865				
Contract: 1N N						

Board: 275

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 1N S

North:

♠ Q87

♥ K5

♦ K964

♣ 8642

South:

♠ K43

♥ QJ62

♦ Q2

♣ AK105

West North East South

1NT

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 276	♠ AQ96	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ K1073	You bid first.
HCP: 13	♣ J4	

Board: 277	♠ A8762	East Bids 3♦ if possible.
Dealer: S	♥ 82	
Vul: EW	♦ 82	Partner bids first.
HCP: 6	♣ Q765	

Board: 278	♠ AQ8	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ KQ72	You bid first.
HCP: 13	♣ J763	

Board: 279	♠ QJ962	The opponents are silent.
Dealer: S	♥ 10532	
Vul: NS	♦ 3	Partner bids first.
HCP: 3	♣ 532	

Board: 280	♠ KQ9	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ 109742	You bid first.
HCP: 15	♣ AJ7	

Board: 281	♠ 764	West Bids 2♣ if possible.
Dealer: S	♥ J92	
Vul: None	♦ AJ52	Partner bids first.
HCP: 12	♣ AQ10	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AQ96	♠ 108		1NT	Pass	2♣ ¹
Vul: None	♥ K65	♥ AJ93	Pass	2♠	Pass	3NT
North HCP: 13	♦ K1073	♦ 986	AP			
South HCP: 11	♣ J4	♣ AQ82				
Contract: 3N N			1. Stayman			

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ A8762	♠ KJ				1NT
Vul: EW	♥ 82	♥ Q7654	Pass	2♥	3♦	AP
North HCP: 6	♦ 82	♦ AJ5				
South HCP: 15	♣ Q765	♣ KJ2				
Contract: 3♦ E						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K6		1NT	Pass	3NT
Vul: Both	♥ J8	♥ KQ3	AP			
North HCP: 13	♦ KQ72	♦ AJ103				
South HCP: 17	♣ J763	♣ A1098				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ QJ962	♠ 10875				1NT
Vul: NS	♥ 10532	♥ AQ	Pass	2♥	Pass	3♠ ¹
North HCP: 3	♦ 3	♦ A42	AP			
South HCP: 14	♣ 532	♣ KJ94				
Contract: 3♠ S			1. Super acceptance after NT			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 103		1NT	Pass	2♦
Vul: Both	♥ KQ	♥ AJ7632	Pass	2♥	Pass	3♥
North HCP: 15	♦ 109742	♦ QJ	AP			
South HCP: 8	♣ AJ7	♣ 1085				
Contract: 3♥ N						

Board: 281

Dealer: S

Vul: None

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ 764

♥ J92

♦ AJ52

♣ AQ10

South:

♠ 92

♥ A86

♦ KQ1073

♣ KJ5

West North East South

1NT

2♣¹ 3NT AP

1. Cappelletti, any 6+ suit

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 276	♠ 108	The opponents are silent.
Dealer: N	♥ AJ93	
Vul: None	♦ 986	Partner bids first.
HCP: 11	♣ AQ82	

Board: 277	♠ KJ	East Bids 3♦ if possible.
Dealer: S	♥ Q7654	
Vul: EW	♦ AJ5	You bid first.
HCP: 15	♣ KJ2	

Board: 278	♠ K6	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ AJ103	Partner bids first.
HCP: 17	♣ A1098	

Board: 279	♠ 10875	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ A42	You bid first.
HCP: 14	♣ KJ94	

Board: 280	♠ 103	The opponents are silent.
Dealer: N	♥ AJ7632	
Vul: Both	♦ QJ	Partner bids first.
HCP: 8	♣ 1085	

Board: 281	♠ 92	West Bids 2♣ if possible.
Dealer: S	♥ A86	
Vul: None	♦ KQ1073	You bid first.
HCP: 13	♣ KJ5	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AQ96	♠ 108		1NT	Pass	2♣ ¹
Vul: None	♥ K65	♥ AJ93	Pass	2♠	Pass	3NT
North HCP: 13	♦ K1073	♦ 986	AP			
South HCP: 11	♣ J4	♣ AQ82				
Contract: 3N N			1. Stayman			

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ A8762	♠ KJ				1NT
Vul: EW	♥ 82	♥ Q7654	Pass	2♥	3♦	AP
North HCP: 6	♦ 82	♦ AJ5				
South HCP: 15	♣ Q765	♣ KJ2				
Contract: 3♦ E						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K6		1NT	Pass	3NT
Vul: Both	♥ J8	♥ KQ3	AP			
North HCP: 13	♦ KQ72	♦ AJ103				
South HCP: 17	♣ J763	♣ A1098				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ QJ962	♠ 10875				1NT
Vul: NS	♥ 10532	♥ AQ	Pass	2♥	Pass	3♠ ¹
North HCP: 3	♦ 3	♦ A42	AP			
South HCP: 14	♣ 532	♣ KJ94				
Contract: 3♠ S			1. Super acceptance after NT			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 103		1NT	Pass	2♦
Vul: Both	♥ KQ	♥ AJ7632	Pass	2♥	Pass	3♥
North HCP: 15	♦ 109742	♦ QJ	AP			
South HCP: 8	♣ AJ7	♣ 1085				
Contract: 3♥ N						

Board: 281

Dealer: S

Vul: None

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ 764

♥ J92

♦ AJ52

♣ AQ10

South:

♠ 92

♥ A86

♦ KQ1073

♣ KJ5

West North East South

1NT

2♣¹ 3NT AP

1. Cappelletti, any 6+ suit

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 282 ♠ AJ98
Dealer: N ♥ 9754
Vul: EW ♦ AQ10
HCP: 13 ♣ Q7

East Doubles 1NT if possible.
West Bids 3♦ if possible.
East Bids 3NT if possible.
West Doubles 4♣ if possible.

You bid first.

Board: 283 ♠ 1042
Dealer: S ♥ J6
Vul: Both ♦ 63
HCP: 6 ♣ KQ6432

The opponents are silent.

Partner bids first.

Board: 284 ♠ Q852
Dealer: N ♥ A102
Vul: None ♦ AK5
HCP: 13 ♣ 1098

The opponents are silent.

You bid first.

Board: 285 ♠ J862
Dealer: S ♥ 109763
Vul: NS ♦ 5
HCP: 1 ♣ 753

West Doubles 1NT if possible.
East Bids 3♦ if possible.

Partner bids first.

Board: 286 ♠ AQ2
Dealer: N ♥ K9754
Vul: Both ♦ Q65
HCP: 15 ♣ KJ

The opponents are silent.

You bid first.

Board: 287 ♠ Q104
Dealer: S ♥ AQ963
Vul: None ♦ 9753
HCP: 9 ♣ J

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 282
Dealer: N
Vul: EW
North HCP: 13
South HCP: 1
Contract: 4♣X S

North:
♠ AJ98
♥ 9754
♦ AQ10
♣ Q7

South:
♠ 1065
♥ 83
♦ 96
♣ J109652

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

1. Cappelletti, strong
2. Minor Suit Transfers after 1NT

Board: 283
Dealer: S
Vul: Both
North HCP: 6
South HCP: 13
Contract: 3♣ S

North:
♠ 1042
♥ J6
♦ 63
♣ KQ6432

South:
♠ K95
♥ A1095
♦ Q85
♣ A87

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 284
Dealer: N
Vul: None
North HCP: 13
South HCP: 6
Contract: 1N N

North:
♠ Q852
♥ A102
♦ AK5
♣ 1098

South:
♠ K107
♥ 965
♦ 1092
♣ QJ72

West	North	East	South
	1NT	AP	

Board: 285
Dealer: S
Vul: NS
North HCP: 1
South HCP: 14
Contract: 3♦ E

North:
♠ J862
♥ 109763
♦ 5
♣ 753

South:
♠ A53
♥ A82
♦ QJ1084
♣ K2

West	North	East	South
			1NT
X ¹	2♦	3♦	AP

1. Cappelletti, strong

Board: 286
Dealer: N
Vul: Both
North HCP: 15
South HCP: 10
Contract: 4♥ N

North:
♠ AQ2
♥ K9754
♦ Q65
♣ KJ

South:
♠ J8
♥ AJ63
♦ 42
♣ A10843

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

1. Stayman

Board: 287

Dealer: S

Vul: None

North HCP: 9

South HCP: 14

Contract: 2♥ S

North:

♠ Q104

♥ AQ963

♦ 9753

♣ J

South:

♠ 752

♥ 82

♦ AKJ84

♣ AQ2

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

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

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

AP			
----	--	--	--

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 282 ♠ 1065
Dealer: N ♥ 83
Vul: EW ♦ 96
HCP: 1 ♣ J109652

East Doubles 1NT if possible.
West Bids 3♦ if possible.
East Bids 3NT if possible.
West Doubles 4♣ if possible.

Partner bids first.

Board: 283 ♠ K95
Dealer: S ♥ A1095
Vul: Both ♦ Q85
HCP: 13 ♣ A87

The opponents are silent.

You bid first.

Board: 284 ♠ K107
Dealer: N ♥ 965
Vul: None ♦ 1092
HCP: 6 ♣ QJ72

The opponents are silent.

Partner bids first.

Board: 285 ♠ A53
Dealer: S ♥ A82
Vul: NS ♦ QJ1084
HCP: 14 ♣ K2

West Doubles 1NT if possible.
East Bids 3♦ if possible.

You bid first.

Board: 286 ♠ J8
Dealer: N ♥ AJ63
Vul: Both ♦ 42
HCP: 10 ♣ A10843

The opponents are silent.

Partner bids first.

Board: 287 ♠ 752
Dealer: S ♥ 82
Vul: None ♦ AKJ84
HCP: 14 ♣ AQ2

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 282
Dealer: N
Vul: EW
North HCP: 13
South HCP: 1
Contract: 4♣X S

North:
♠ AJ98
♥ 9754
♦ AQ10
♣ Q7

South:
♠ 1065
♥ 83
♦ 96
♣ J109652

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

1. Cappelletti, strong
2. Minor Suit Transfers after 1NT

Board: 283
Dealer: S
Vul: Both
North HCP: 6
South HCP: 13
Contract: 3♣ S

North:
♠ 1042
♥ J6
♦ 63
♣ KQ6432

South:
♠ K95
♥ A1095
♦ Q85
♣ A87

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 284
Dealer: N
Vul: None
North HCP: 13
South HCP: 6
Contract: 1N N

North:
♠ Q852
♥ A102
♦ AK5
♣ 1098

South:
♠ K107
♥ 965
♦ 1092
♣ QJ72

West	North	East	South
	1NT	AP	

Board: 285
Dealer: S
Vul: NS
North HCP: 1
South HCP: 14
Contract: 3♦ E

North:
♠ J862
♥ 109763
♦ 5
♣ 753

South:
♠ A53
♥ A82
♦ QJ1084
♣ K2

West	North	East	South
			1NT
X ¹	2♦	3♦	AP

1. Cappelletti, strong

Board: 286
Dealer: N
Vul: Both
North HCP: 15
South HCP: 10
Contract: 4♥ N

North:
♠ AQ2
♥ K9754
♦ Q65
♣ KJ

South:
♠ J8
♥ AJ63
♦ 42
♣ A10843

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

1. Stayman

Board: 287

Dealer: S

Vul: None

North HCP: 9

South HCP: 14

Contract: 2♥ S

North:

♠ Q104

♥ AQ963

♦ 9753

♣ J

South:

♠ 752

♥ 82

♦ AKJ84

♣ AQ2

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

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

AP			
----	--	--	--

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 288	♠ 753	East Doubles 1NT if possible.
Dealer: N	♥ KQJ4	
Vul: NS	♦ AK106	You bid first.
HCP: 13	♣ 62	

Board: 289	♠ K3	The opponents are silent.
Dealer: S	♥ K10762	
Vul: None	♦ Q97	Partner bids first.
HCP: 12	♣ A109	

Board: 290	♠ QJ	East Doubles 2♥ if possible.
Dealer: N	♥ KQ2	West Bids 2♠ if possible.
Vul: NS	♦ K976	
HCP: 14	♣ QJ92	You bid first.

Board: 291	♠ AQ8	East Bids 2♥ if possible.
Dealer: S	♥ Q1098	West Bids 2NT if possible.
Vul: EW	♦ 952	East Bids 3♦ if possible.
HCP: 8	♣ 743	Partner bids first.

Board: 292	♠ A53	The opponents are silent.
Dealer: N	♥ K973	
Vul: EW	♦ KJ87	You bid first.
HCP: 15	♣ A4	

Board: 293	♠ 3	East Bids 3♠ if possible.
Dealer: S	♥ K104	West Bids XA♠♠ if possible.
Vul: None	♦ Q107652	
HCP: 5	♣ 1074	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 288

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 2♦ N

North:

♠ 753

♥ KQJ4

♦ AK106

♣ 62

South:

♠ 962

♥ 1065

♦ QJ92

♣ J53

West North East South

1NT X¹ Pass

Pass XX² Pass 2♣³

Pass 2♦ AP

1. Cappelletti, strong

2. SOS

3. artificial

Board: 289

Dealer: S

Vul: None

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ K3

♥ K10762

♦ Q97

♣ A109

South:

♠ AQ52

♥ A8

♦ 8652

♣ K87

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3NT AP

Board: 290

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♥ N

North:

♠ QJ

♥ KQ2

♦ K976

♣ QJ92

South:

♠ A10

♥ AJ964

♦ 108

♣ 8753

West North East South

1NT Pass 2♦

Pass 2♥ X Pass

2♠ Pass Pass 3♣

Pass 3♥ AP

Board: 291

Dealer: S

Vul: EW

North HCP: 8

South HCP: 13

Contract: 3♦ E

North:

♠ AQ8

♥ Q1098

♦ 952

♣ 743

South:

♠ K1074

♥ AJ4

♦ AJ

♣ 8652

West North East South

1NT

Pass Pass 2♥¹ Pass

2NT Pass 3♦ AP

1. Cappelletti, 5M-4m

Board: 292

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ A53

♥ K973

♦ KJ87

♣ A4

South:

♠ KQ1087

♥ J

♦ Q10432

♣ Q9

West North East South

1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 4♠ AP

Board: 293

Dealer: S

Vul: None

North HCP: 5

South HCP: 13

Contract: 4♦X N

North:

♠ 3

♥ K104

♦ Q107652

♣ 1074

South:

♠ 108742

♥ AJ3

♦ A4

♣ KJ8

West North East South

1NT

Pass 3♣¹ 3♠ Pass

Pass 4♦ Pass Pass

XA♠♠ AP

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 288	♠ 962	East Doubles 1NT if possible.
Dealer: N	♥ 1065	
Vul: NS	♦ QJ92	Partner bids first.
HCP: 4	♣ J53	

Board: 289	♠ AQ52	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ 8652	You bid first.
HCP: 13	♣ K87	

Board: 290	♠ A10	East Doubles 2♥ if possible.
Dealer: N	♥ AJ964	West Bids 2♠ if possible.
Vul: NS	♦ 108	
HCP: 9	♣ 8753	Partner bids first.

Board: 291	♠ K1074	East Bids 2♥ if possible.
Dealer: S	♥ AJ4	West Bids 2NT if possible.
Vul: EW	♦ AJ	East Bids 3♦ if possible.
HCP: 13	♣ 8652	You bid first.

Board: 292	♠ KQ1087	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ Q10432	Partner bids first.
HCP: 10	♣ Q9	

Board: 293	♠ 108742	East Bids 3♠ if possible.
Dealer: S	♥ AJ3	West Bids XA♠♠ if possible.
Vul: None	♦ A4	
HCP: 13	♣ KJ8	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 288

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 2♦ N

North:

♠ 753

♥ KQJ4

♦ AK106

♣ 62

South:

♠ 962

♥ 1065

♦ QJ92

♣ J53

West North East South

1NT X¹ Pass

Pass XX² Pass 2♣³

Pass 2♦ AP

1. Cappelletti, strong

2. SOS

3. artificial

Board: 289

Dealer: S

Vul: None

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ K3

♥ K10762

♦ Q97

♣ A109

South:

♠ AQ52

♥ A8

♦ 8652

♣ K87

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3NT AP

Board: 290

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♥ N

North:

♠ QJ

♥ KQ2

♦ K976

♣ QJ92

South:

♠ A10

♥ AJ964

♦ 108

♣ 8753

West North East South

1NT Pass 2♦

Pass 2♥ X Pass

2♠ Pass Pass 3♣

Pass 3♥ AP

Board: 291

Dealer: S

Vul: EW

North HCP: 8

South HCP: 13

Contract: 3♦ E

North:

♠ AQ8

♥ Q1098

♦ 952

♣ 743

South:

♠ K1074

♥ AJ4

♦ AJ

♣ 8652

West North East South

1NT

Pass Pass 2♥¹ Pass

2NT Pass 3♦ AP

1. Cappelletti, 5M-4m

Board: 292

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ A53

♥ K973

♦ KJ87

♣ A4

South:

♠ KQ1087

♥ J

♦ Q10432

♣ Q9

West North East South

1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 4♠ AP

Board: 293

Dealer: S

Vul: None

North HCP: 5

South HCP: 13

Contract: 4♦X N

North:

♠ 3

♥ K104

♦ Q107652

♣ 1074

South:

♠ 108742

♥ AJ3

♦ A4

♣ KJ8

West North East South

1NT

Pass 3♣¹ 3♠ Pass

Pass 4♦ Pass Pass

XA♠♠ AP

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 294	♠ AKJ6	East Doubles 2♠ if possible.
Dealer: N	♥ A1082	West Bids 3♣ if possible.
Vul: EW	♦ 104	
HCP: 13	♣ J102	You bid first.
Board: 295	♠ A832	The opponents are silent.
Dealer: S	♥ 86	
Vul: Both	♦ K95	Partner bids first.
HCP: 11	♣ A632	
Board: 296	♠ Q1095	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: None	♦ KJ7	You bid first.
HCP: 13	♣ Q92	
Board: 297	♠ 962	The opponents are silent.
Dealer: S	♥ Q108642	
Vul: NS	♦ K5	Partner bids first.
HCP: 5	♣ 98	
Board: 298	♠ K2	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ K9543	You bid first.
HCP: 15	♣ K105	
Board: 299	♠ Q10765	East Doubles Pass if possible.
Dealer: S	♥ KJ74	West Bids 3♦ if possible.
Vul: None	♦ 10	
HCP: 6	♣ 1074	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 1098743		1NT	Pass	2♥
Vul: EW	♥ A1082	♥ 96	Pass	2♠	X	Pass
North HCP: 13	♦ 104	♦ 765	3♣	3♠	AP	
South HCP: 4	♣ J102	♣ A7				
Contract: 3♠ N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ A832	♠ Q76				1NT
Vul: Both	♥ 86	♥ KQ53	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ K95	♦ A3	Pass	3NT	AP	
South HCP: 13	♣ A632	♣ Q987	1. Stayman			
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ Q1095	♠ AJ84		1NT	Pass	2♣ ¹
Vul: None	♥ AJ5	♥ K862	Pass	2♠	Pass	4♠
North HCP: 13	♦ KJ7	♦ 8	AP			
South HCP: 15	♣ Q92	♣ AK65	1. Stayman			
Contract: 4♠ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ QJ				1NT
Vul: NS	♥ Q108642	♥ K975	Pass	2♦	Pass	2♥
North HCP: 5	♦ K5	♦ J87	AP			
South HCP: 14	♣ 98	♣ AK73				
Contract: 2♥ S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AJ976		1NT	Pass	2♥
Vul: Both	♥ AQ9	♥ 10732	Pass	2♠	AP	
North HCP: 15	♦ K9543	♦ A6				
South HCP: 9	♣ K105	♣ 73				
Contract: 2♠ N						

Board: 299

Dealer: S

Vul: None

North HCP: 6

South HCP: 13

Contract: 3♦ W

North:

♠ Q10765

♥ KJ74

♦ 10

♣ 1074

South:

♠ K92

♥ 1095

♦ AK9

♣ K652

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

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

Pass	2♥	Pass	2♠
------	----	------	----

Pass	Pass	X	Pass
------	------	---	------

3♦	AP		
----	----	--	--

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 294	♠ 1098743	East Doubles 2♠ if possible.
Dealer: N	♥ 96	West Bids 3♣ if possible.
Vul: EW	♦ 765	
HCP: 4	♣ A7	Partner bids first.
Board: 295	♠ Q76	The opponents are silent.
Dealer: S	♥ KQ53	
Vul: Both	♦ A3	You bid first.
HCP: 13	♣ Q987	
Board: 296	♠ AJ84	The opponents are silent.
Dealer: N	♥ K862	
Vul: None	♦ 8	Partner bids first.
HCP: 15	♣ AK65	
Board: 297	♠ QJ	The opponents are silent.
Dealer: S	♥ K975	
Vul: NS	♦ J87	You bid first.
HCP: 14	♣ AK73	
Board: 298	♠ AJ976	The opponents are silent.
Dealer: N	♥ 10732	
Vul: Both	♦ A6	Partner bids first.
HCP: 9	♣ 73	
Board: 299	♠ K92	East Doubles Pass if possible.
Dealer: S	♥ 1095	West Bids 3♦ if possible.
Vul: None	♦ AK9	
HCP: 13	♣ K652	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 1098743		1NT	Pass	2♥
Vul: EW	♥ A1082	♥ 96	Pass	2♠	X	Pass
North HCP: 13	♦ 104	♦ 765	3♣	3♠	AP	
South HCP: 4	♣ J102	♣ A7				
Contract: 3♠ N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ A832	♠ Q76				1NT
Vul: Both	♥ 86	♥ KQ53	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ K95	♦ A3	Pass	3NT	AP	
South HCP: 13	♣ A632	♣ Q987	1. Stayman			
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ Q1095	♠ AJ84		1NT	Pass	2♣ ¹
Vul: None	♥ AJ5	♥ K862	Pass	2♠	Pass	4♠
North HCP: 13	♦ KJ7	♦ 8	AP			
South HCP: 15	♣ Q92	♣ AK65	1. Stayman			
Contract: 4♠ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ QJ				1NT
Vul: NS	♥ Q108642	♥ K975	Pass	2♦	Pass	2♥
North HCP: 5	♦ K5	♦ J87	AP			
South HCP: 14	♣ 98	♣ AK73				
Contract: 2♥ S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AJ976		1NT	Pass	2♥
Vul: Both	♥ AQ9	♥ 10732	Pass	2♠	AP	
North HCP: 15	♦ K9543	♦ A6				
South HCP: 9	♣ K105	♣ 73				
Contract: 2♠ N						

Board: 299

Dealer: S

Vul: None

North HCP: 6

South HCP: 13

Contract: 3♦ W

North:

♠ Q10765

♥ KJ74

♦ 10

♣ 1074

South:

♠ K92

♥ 1095

♦ AK9

♣ K652

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

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

Pass	2♥	Pass	2♠
------	----	------	----

Pass	Pass	X	Pass
------	------	---	------

3♦	AP		
----	----	--	--

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 300 ♠ J1065
Dealer: N ♥ Q82
Vul: NS ♦ AQ
HCP: 14 ♣ KQ97

The opponents are silent.

You bid first.

Board: 301 ♠ QJ75
Dealer: S ♥ J75
Vul: NS ♦ K96
HCP: 11 ♣ A63

The opponents are silent.

Partner bids first.

Board: 302 ♠ KQ76
Dealer: N ♥ 74
Vul: Both ♦ AK106
HCP: 15 ♣ K76

The opponents are silent.

You bid first.

Board: 303 ♠ 10965
Dealer: S ♥ 94
Vul: EW ♦ 108
HCP: 1 ♣ J9643

West Bids 2♥ if possible.

East Bids 3♠ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 304 ♠ Q97
Dealer: N ♥ AJ1082
Vul: None ♦ K5
HCP: 13 ♣ QJ4

The opponents are silent.

You bid first.

Board: 305 ♠ J95
Dealer: S ♥ K4
Vul: Both ♦ A109654
HCP: 8 ♣ 75

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 300

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♥ N

North:

♠ J1065

♥ Q82

♦ AQ

♣ KQ97

South:

♠ Q7

♥ K107653

♦ KJ5

♣ 102

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♥

AP

Board: 301

Dealer: S

Vul: NS

North HCP: 11

South HCP: 15

Contract: 3N S

North:

♠ QJ75

♥ J75

♦ K96

♣ A63

South:

♠ K96

♥ AK

♦ J1075

♣ KJ54

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3NT

AP

1. Stayman

Board: 302

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 1N N

North:

♠ KQ76

♥ 74

♦ AK106

♣ K76

South:

♠ 102

♥ A532

♦ Q85

♣ Q1098

West North East South

1NT AP

Board: 303

Dealer: S

Vul: EW

North HCP: 1

South HCP: 13

Contract: 4♥ W

North:

♠ 10965

♥ 94

♦ 108

♣ J9643

South:

♠ 82

♥ 1053

♦ AKJ96

♣ KQ7

West North East South

1NT

2♥¹ Pass 3♠² Pass

4♥ AP

1. Cappelletti, 5M-4m

2. Fit showing jumps

Board: 304

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 1N N

North:

♠ Q97

♥ AJ1082

♦ K5

♣ QJ4

South:

♠ J103

♥ K543

♦ Q742

♣ 106

West North East South

1NT AP

Board: 305

Dealer: S

Vul: Both

North HCP: 8

South HCP: 13

Contract: 3♦ S

North:

♠ J95

♥ K4

♦ A109654

♣ 75

South:

♠ 863

♥ AQ106

♦ K83

♣ A98

West North East South

1NT

Pass 3♣¹

Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 300	♠ Q7	The opponents are silent.
Dealer: N	♥ K107653	
Vul: NS	♦ KJ5	Partner bids first.
HCP: 9	♣ 102	
Board: 301	♠ K96	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ J1075	You bid first.
HCP: 15	♣ KJ54	
Board: 302	♠ 102	The opponents are silent.
Dealer: N	♥ A532	
Vul: Both	♦ Q85	Partner bids first.
HCP: 8	♣ Q1098	
Board: 303	♠ 82	West Bids 2♥ if possible.
Dealer: S	♥ 1053	East Bids 3♠ if possible.
Vul: EW	♦ AKJ96	West Bids 4♥ if possible.
HCP: 13	♣ KQ7	You bid first.
Board: 304	♠ J103	The opponents are silent.
Dealer: N	♥ K543	
Vul: None	♦ Q742	Partner bids first.
HCP: 6	♣ 106	
Board: 305	♠ 863	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: Both	♦ K83	You bid first.
HCP: 13	♣ A98	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 300

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♥ N

North:

♠ J1065

♥ Q82

♦ AQ

♣ KQ97

South:

♠ Q7

♥ K107653

♦ KJ5

♣ 102

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♥

AP

Board: 301

Dealer: S

Vul: NS

North HCP: 11

South HCP: 15

Contract: 3N S

North:

♠ QJ75

♥ J75

♦ K96

♣ A63

South:

♠ K96

♥ AK

♦ J1075

♣ KJ54

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3NT

AP

1. Stayman

Board: 302

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 1N N

North:

♠ KQ76

♥ 74

♦ AK106

♣ K76

South:

♠ 102

♥ A532

♦ Q85

♣ Q1098

West North East South

1NT AP

Board: 303

Dealer: S

Vul: EW

North HCP: 1

South HCP: 13

Contract: 4♥ W

North:

♠ 10965

♥ 94

♦ 108

♣ J9643

South:

♠ 82

♥ 1053

♦ AKJ96

♣ KQ7

West North East South

1NT

2♥¹ Pass 3♠² Pass

4♥ AP

1. Cappelletti, 5M-4m

2. Fit showing jumps

Board: 304

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 1N N

North:

♠ Q97

♥ AJ1082

♦ K5

♣ QJ4

South:

♠ J103

♥ K543

♦ Q742

♣ 106

West North East South

1NT AP

Board: 305

Dealer: S

Vul: Both

North HCP: 8

South HCP: 13

Contract: 3♦ S

North:

♠ J95

♥ K4

♦ A109654

♣ 75

South:

♠ 863

♥ AQ106

♦ K83

♣ A98

West North East South

1NT

Pass 3♣¹

Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 306 ♠ Q1054
Dealer: N ♥ KJ9
Vul: None ♦ K742
HCP: 13 ♣ A2

East Doubles 1NT if possible.
West Bids 3♥ if possible.
East Bids 3NT if possible.
West Bids 4♥ if possible.

You bid first.

Board: 307 ♠ 943
Dealer: S ♥ A542
Vul: NS ♦ K98
HCP: 8 ♣ J75

East Doubles Pass if possible.
West Bids 2♣ if possible.

Partner bids first.

Board: 308 ♠ Q93
Dealer: N ♥ AQ102
Vul: None ♦ AK3
HCP: 15 ♣ 874

The opponents are silent.

You bid first.

Board: 309 ♠ A108
Dealer: S ♥ J1054
Vul: NS ♦ A1093
HCP: 9 ♣ 98

The opponents are silent.

Partner bids first.

Board: 310 ♠ A76
Dealer: N ♥ A74
Vul: EW ♦ QJ94
HCP: 14 ♣ K83

The opponents are silent.

You bid first.

Board: 311 ♠ AJ5
Dealer: S ♥ Q87542
Vul: None ♦ J
HCP: 9 ♣ J108

West Bids 2♠ if possible.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ 963		1NT	X ¹	Pass
Vul: None	♥ KJ9	♥ 42	3♥	Pass	3NT	Pass
North HCP: 13	♦ K742	♦ 986	4♥	AP		
South HCP: 1	♣ A2	♣ J9865				
Contract: 4♥ W			1. Cappelletti, strong			

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ K2				1NT
Vul: NS	♥ A542	♥ QJ87	Pass	Pass	X ¹	Pass
North HCP: 8	♦ K98	♦ Q1053	2♣	AP		
South HCP: 13	♣ J75	♣ KQ2	1. Cappelletti, strong			
Contract: 2♣ W						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ Q93	♠ K86				
Vul: None	♥ AQ102	♥ 73		1NT	AP	
North HCP: 15	♦ AK3	♦ 9862				
South HCP: 9	♣ 874	♣ AQ52				
Contract: 1N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ K53				1NT
Vul: NS	♥ J1054	♥ A62				
North HCP: 9	♦ A1093	♦ KJ54	AP			
South HCP: 13	♣ 98	♣ Q106				
Contract: 1N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ J		1NT	Pass	3NT
Vul: EW	♥ A74	♥ K52				
North HCP: 14	♦ QJ94	♦ A632	AP			
South HCP: 14	♣ K83	♣ AQ654				
Contract: 3N N						

Board: 311

Dealer: S

Vul: None

North HCP: 9

South HCP: 14

Contract: 4♥ S

North:

♠ AJ5

♥ Q87542

♦ J

♣ J108

South:

♠ K8

♥ K106

♦ A986

♣ A654

West North East South

1NT

2♠¹

3♦²

Pass

3♥³

Pass 4♥ AP

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

3. relay

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 306 ♠ 963
Dealer: N ♥ 42
Vul: None ♦ 986
HCP: 1 ♣ J9865

East Doubles 1NT if possible.
West Bids 3♥ if possible.
East Bids 3NT if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 307 ♠ K2
Dealer: S ♥ QJ87
Vul: NS ♦ Q1053
HCP: 13 ♣ KQ2

East Doubles Pass if possible.
West Bids 2♣ if possible.

You bid first.

Board: 308 ♠ K86
Dealer: N ♥ 73
Vul: None ♦ 9862
HCP: 9 ♣ AQ52

The opponents are silent.

Partner bids first.

Board: 309 ♠ K53
Dealer: S ♥ A62
Vul: NS ♦ KJ54
HCP: 13 ♣ Q106

The opponents are silent.

You bid first.

Board: 310 ♠ J
Dealer: N ♥ K52
Vul: EW ♦ A632
HCP: 14 ♣ AQ654

The opponents are silent.

Partner bids first.

Board: 311 ♠ K8
Dealer: S ♥ K106
Vul: None ♦ A986
HCP: 14 ♣ A654

West Bids 2♠ if possible.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ 963		1NT	X ¹	Pass
Vul: None	♥ KJ9	♥ 42	3♥	Pass	3NT	Pass
North HCP: 13	♦ K742	♦ 986	4♥	AP		
South HCP: 1	♣ A2	♣ J9865				
Contract: 4♥ W			1. Cappelletti, strong			

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ K2				1NT
Vul: NS	♥ A542	♥ QJ87	Pass	Pass	X ¹	Pass
North HCP: 8	♦ K98	♦ Q1053	2♣	AP		
South HCP: 13	♣ J75	♣ KQ2	1. Cappelletti, strong			
Contract: 2♣ W						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ Q93	♠ K86				
Vul: None	♥ AQ102	♥ 73		1NT	AP	
North HCP: 15	♦ AK3	♦ 9862				
South HCP: 9	♣ 874	♣ AQ52				
Contract: 1N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ K53				1NT
Vul: NS	♥ J1054	♥ A62				
North HCP: 9	♦ A1093	♦ KJ54	AP			
South HCP: 13	♣ 98	♣ Q106				
Contract: 1N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ J		1NT	Pass	3NT
Vul: EW	♥ A74	♥ K52				
North HCP: 14	♦ QJ94	♦ A632	AP			
South HCP: 14	♣ K83	♣ AQ654				
Contract: 3N N						

Board: 311

Dealer: S

Vul: None

North HCP: 9

South HCP: 14

Contract: 4♥ S

North:

♠ AJ5

♥ Q87542

♦ J

♣ J108

South:

♠ K8

♥ K106

♦ A986

♣ A654

West North East South

1NT

2♠¹

3♦²

Pass

3♥³

Pass 4♥ AP

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

3. relay

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 312	♠ A9	West Doubles Pass if possible.
Dealer: N	♥ K432	East Bids 3♦ if possible.
Vul: NS	♦ Q86	
HCP: 15	♣ AQ87	You bid first.

Board: 313	♠ A654	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ A963	Partner bids first.
HCP: 11	♣ 942	

Board: 314	♠ KJ63	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: Both	♦ J4	You bid first.
HCP: 14	♣ A43	

Board: 315	♠ 5	West Bids 2♠ if possible.
Dealer: S	♥ K9832	
Vul: NS	♦ K84	Partner bids first.
HCP: 10	♣ A964	

Board: 316	♠ K98	The opponents are silent.
Dealer: N	♥ J7	
Vul: Both	♦ AK10	You bid first.
HCP: 15	♣ A9872	

Board: 317	♠ 762	West Bids 2♣ if possible.
Dealer: S	♥ A2	East Bids 2♦ if possible.
Vul: EW	♦ Q743	West Bids 2♠ if possible.
HCP: 6	♣ 10983	East Bids 3♠ if possible.
		West Bids 4♠ if possible.
		Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 312

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 3♦ E

North:

♠ A9

♥ K432

♦ Q86

♣ AQ87

South:

♠ KQ1075

♥ 1095

♦ 109

♣ 652

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

Board: 313

Dealer: S

Vul: EW

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ A654

♥ QJ

♦ A963

♣ 942

South:

♠ KQJ2

♥ K973

♦ J72

♣ AJ

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

1. Stayman

Board: 314

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 4♥ N

North:

♠ KJ63

♥ AJ94

♦ J4

♣ A43

South:

♠ 1098

♥ KQ52

♦ A8653

♣ K

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

1. Stayman

Board: 315

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 4♥ S

North:

♠ 5

♥ K9832

♦ K84

♣ A964

South:

♠ A732

♥ AQ10

♦ Q7

♣ K1072

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

1. limit raise or better in ♥

Board: 316

Dealer: N

Vul: Both

North HCP: 15

South HCP: 1

Contract: 1N N

North:

♠ K98

♥ J7

♦ AK10

♣ A9872

South:

♠ 65

♥ 10864

♦ 52

♣ J10653

West	North	East	South
	1NT	AP	

Board: 317

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 4♠X W

North:

♠ 762

♥ A2

♦ Q743

♣ 10983

South:

♠ K4

♥ KJ104

♦ AJ86

♣ J75

West North East South

1NT

2♣¹ Pass 2♦² Pass

2♠ Pass 3♠ Pass

4♠ X♠ AP

1. Cappelletti, any 6+suit

2. automat

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 312	♠ KQ1075	West Doubles Pass if possible.
Dealer: N	♥ 1095	East Bids 3♦ if possible.
Vul: NS	♦ 109	
HCP: 5	♣ 652	Partner bids first.

Board: 313	♠ KQJ2	The opponents are silent.
Dealer: S	♥ K973	
Vul: EW	♦ J72	You bid first.
HCP: 15	♣ AJ	

Board: 314	♠ 1098	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: Both	♦ A8653	Partner bids first.
HCP: 12	♣ K	

Board: 315	♠ A732	West Bids 2♠ if possible.
Dealer: S	♥ AQ10	
Vul: NS	♦ Q7	You bid first.
HCP: 15	♣ K1072	

Board: 316	♠ 65	The opponents are silent.
Dealer: N	♥ 10864	
Vul: Both	♦ 52	Partner bids first.
HCP: 1	♣ J10653	

Board: 317	♠ K4	West Bids 2♣ if possible.
Dealer: S	♥ KJ104	East Bids 2♦ if possible.
Vul: EW	♦ AJ86	West Bids 2♠ if possible.
HCP: 13	♣ J75	East Bids 3♠ if possible.
		West Bids 4♠ if possible.
		You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 312

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 3♦ E

North:

♠ A9

♥ K432

♦ Q86

♣ AQ87

South:

♠ KQ1075

♥ 1095

♦ 109

♣ 652

West North East South

1NT Pass 2♥

Pass 2♠ Pass Pass

X Pass 3♦ AP

Board: 313

Dealer: S

Vul: EW

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ A654

♥ QJ

♦ A963

♣ 942

South:

♠ KQJ2

♥ K973

♦ J72

♣ AJ

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 3NT Pass 4♠

AP

1. Stayman

Board: 314

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 4♥ N

North:

♠ KJ63

♥ AJ94

♦ J4

♣ A43

South:

♠ 1098

♥ KQ52

♦ A8653

♣ K

West North East South

1NT Pass 2♣¹

Pass 2♥ Pass 4♥

AP

1. Stayman

Board: 315

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 4♥ S

North:

♠ 5

♥ K9832

♦ K84

♣ A964

South:

♠ A732

♥ AQ10

♦ Q7

♣ K1072

West North East South

1NT

Pass 2♦ Pass 2♥

2♠ 3♣ Pass 3♠¹

Pass 4♥ AP

1. limit raise or better in ♥

Board: 316

Dealer: N

Vul: Both

North HCP: 15

South HCP: 1

Contract: 1N N

North:

♠ K98

♥ J7

♦ AK10

♣ A9872

South:

♠ 65

♥ 10864

♦ 52

♣ J10653

West North East South

1NT AP

Board: 317

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 4♠X W

North:

♠ 762

♥ A2

♦ Q743

♣ 10983

South:

♠ K4

♥ KJ104

♦ AJ86

♣ J75

West North East South

1NT

2♣¹ Pass 2♦² Pass

2♠ Pass 3♠ Pass

4♠ X♠ AP

1. Cappelletti, any 6+suit

2. automat

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 318	♠ AK8	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: None	♦ 1064	You bid first.
HCP: 14	♣ K754	

Board: 319	♠ K3	The opponents are silent.
Dealer: S	♥ 10764	
Vul: NS	♦ AQJ9	Partner bids first.
HCP: 10	♣ 632	

Board: 320	♠ A1093	The opponents are silent.
Dealer: N	♥ A86	
Vul: Both	♦ J987	You bid first.
HCP: 13	♣ A6	

Board: 321	♠ 6	The opponents are silent.
Dealer: S	♥ AQ1098763	
Vul: None	♦ 107	Partner bids first.
HCP: 10	♣ A7	

Board: 322	♠ A72	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ K982	You bid first.
HCP: 14	♣ Q94	

Board: 323	♠ 76	The opponents are silent.
Dealer: S	♥ AK974	
Vul: EW	♦ 1076	Partner bids first.
HCP: 7	♣ 1095	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 318

Dealer: N

Vul: None

North HCP: 14

South HCP: 4

Contract: 2♠ N

North:

♠ AK8

♥ KJ7

♦ 1064

♣ K754

South:

♠ 107542

♥ Q96

♦ 2

♣ Q1082

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

Board: 319

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 3N S

North:

♠ K3

♥ 10764

♦ AQJ9

♣ 632

South:

♠ AQ98

♥ KJ9

♦ 108

♣ KJ98

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

1. Stayman

Board: 320

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 3N N

North:

♠ A1093

♥ A86

♦ J987

♣ A6

South:

♠ J72

♥ K9

♦ AQ1065

♣ 974

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

Board: 321

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 6♥ S

North:

♠ 6

♥ AQ1098763

♦ 107

♣ A7

South:

♠ A9

♥ KJ2

♦ KQJ84

♣ 865

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

1. Texas

2. Blackwood 0314, for ♥

Board: 322

Dealer: N

Vul: NS

North HCP: 14

South HCP: 4

Contract: 3♣ N

North:

♠ A72

♥ AJ4

♦ K982

♣ Q94

South:

♠ Q98

♥ Q102

♦ 4

♣ 1086532

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

1. Minor Suit Transfers after 1NT

2. automat

Board: 323

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 2♥ S

North:

♠ 76

♥ AK974

♦ 1076

♣ 1095

South:

♠ K52

♥ Q86

♦ KQ

♣ KJ432

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

1NT

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

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 318	♠ 107542	The opponents are silent.
Dealer: N	♥ Q96	
Vul: None	♦ 2	Partner bids first.
HCP: 4	♣ Q1082	

Board: 319	♠ AQ98	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ 108	You bid first.
HCP: 14	♣ KJ98	

Board: 320	♠ J72	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ AQ1065	Partner bids first.
HCP: 10	♣ 974	

Board: 321	♠ A9	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ KQJ84	You bid first.
HCP: 14	♣ 865	

Board: 322	♠ Q98	The opponents are silent.
Dealer: N	♥ Q102	
Vul: NS	♦ 4	Partner bids first.
HCP: 4	♣ 1086532	

Board: 323	♠ K52	The opponents are silent.
Dealer: S	♥ Q86	
Vul: EW	♦ KQ	You bid first.
HCP: 14	♣ KJ432	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 318

Dealer: N

Vul: None

North HCP: 14

South HCP: 4

Contract: 2♠ N

North:

♠ AK8

♥ KJ7

♦ 1064

♣ K754

South:

♠ 107542

♥ Q96

♦ 2

♣ Q1082

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

Board: 319

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 3N S

North:

♠ K3

♥ 10764

♦ AQJ9

♣ 632

South:

♠ AQ98

♥ KJ9

♦ 108

♣ KJ98

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

1. Stayman

Board: 320

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 3N N

North:

♠ A1093

♥ A86

♦ J987

♣ A6

South:

♠ J72

♥ K9

♦ AQ1065

♣ 974

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

Board: 321

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 6♥ S

North:

♠ 6

♥ AQ1098763

♦ 107

♣ A7

South:

♠ A9

♥ KJ2

♦ KQJ84

♣ 865

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

1. Texas

2. Blackwood 0314, for ♥

Board: 322

Dealer: N

Vul: NS

North HCP: 14

South HCP: 4

Contract: 3♣ N

North:

♠ A72

♥ AJ4

♦ K982

♣ Q94

South:

♠ Q98

♥ Q102

♦ 4

♣ 1086532

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

1. Minor Suit Transfers after 1NT

2. automat

Board: 323

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 2♥ S

North:

♠ 76

♥ AK974

♦ 1076

♣ 1095

South:

♠ K52

♥ Q86

♦ KQ

♣ KJ432

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

1NT

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

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 324	♠ K72	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ AJ53	You bid first.
HCP: 15	♣ 975	
Board: 325	♠ Q	The opponents are silent.
Dealer: S	♥ Q102	
Vul: EW	♦ A96432	Partner bids first.
HCP: 10	♣ Q83	
Board: 326	♠ Q10	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: Both	♦ QJ10	You bid first.
HCP: 15	♣ AK1052	
Board: 327	♠ 1063	West Doubles 2♥ if possible.
Dealer: S	♥ KJ1094	East Bids 3♣ if possible.
Vul: NS	♦ Q65	
HCP: 8	♣ Q2	Partner bids first.
Board: 328	♠ J6	The opponents are silent.
Dealer: N	♥ Q92	
Vul: EW	♦ AKJ107	You bid first.
HCP: 13	♣ Q76	
Board: 329	♠ 8532	East Doubles Pass if possible.
Dealer: S	♥ Q4	West Bids 2♥ if possible.
Vul: Both	♦ 107543	
HCP: 2	♣ 85	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 324

Dealer: N

Vul: None

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ K72

♥ AQJ

♦ AJ53

♣ 975

South:

♠ A93

♥ 842

♦ 1076

♣ AKQ4

West North East South

1NT Pass 3NT

AP

Board: 325

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 3♦ S

North:

♠ Q

♥ Q102

♦ A96432

♣ Q83

South:

♠ J95

♥ AK74

♦ QJ

♣ A1042

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 326

Dealer: N

Vul: Both

North HCP: 15

South HCP: 4

Contract: 1N N

North:

♠ Q10

♥ QJ7

♦ QJ10

♣ AK1052

South:

♠ 9762

♥ A954

♦ 8762

♣ 8

West North East South

1NT AP

Board: 327

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♣ E

North:

♠ 1063

♥ KJ1094

♦ Q65

♣ Q2

South:

♠ KQ87

♥ A3

♦ AJ74

♣ J105

West North East South

1NT

Pass 2♦ Pass 2♥

X Pass 3♣ AP

Board: 328

Dealer: N

Vul: EW

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ J6

♥ Q92

♦ AKJ107

♣ Q76

South:

♠ Q73

♥ J654

♦ 3

♣ KJ954

West North East South

1NT AP

Board: 329

Dealer: S

Vul: Both

North HCP: 2

South HCP: 13

Contract: 2♥ W

North:

♠ 8532

♥ Q4

♦ 107543

♣ 85

South:

♠ A9

♥ 965

♦ K62

♣ KQJ93

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

Pass	Pass	X ¹	2♣
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2♥	AP		
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1. Cappelletti, strong

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 324	♠ A93	The opponents are silent.
Dealer: N	♥ 842	
Vul: None	♦ 1076	Partner bids first.
HCP: 13	♣ AKQ4	
Board: 325	♠ J95	The opponents are silent.
Dealer: S	♥ AK74	
Vul: EW	♦ QJ	You bid first.
HCP: 15	♣ A1042	
Board: 326	♠ 9762	The opponents are silent.
Dealer: N	♥ A954	
Vul: Both	♦ 8762	Partner bids first.
HCP: 4	♣ 8	
Board: 327	♠ KQ87	West Doubles 2♥ if possible.
Dealer: S	♥ A3	East Bids 3♣ if possible.
Vul: NS	♦ AJ74	
HCP: 15	♣ J105	You bid first.
Board: 328	♠ Q73	The opponents are silent.
Dealer: N	♥ J654	
Vul: EW	♦ 3	Partner bids first.
HCP: 7	♣ KJ954	
Board: 329	♠ A9	East Doubles Pass if possible.
Dealer: S	♥ 965	West Bids 2♥ if possible.
Vul: Both	♦ K62	
HCP: 13	♣ KQJ93	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 324

Dealer: N

Vul: None

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ K72

♥ AQJ

♦ AJ53

♣ 975

South:

♠ A93

♥ 842

♦ 1076

♣ AKQ4

West North East South

1NT Pass 3NT

AP

Board: 325

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 3♦ S

North:

♠ Q

♥ Q102

♦ A96432

♣ Q83

South:

♠ J95

♥ AK74

♦ QJ

♣ A1042

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 326

Dealer: N

Vul: Both

North HCP: 15

South HCP: 4

Contract: 1N N

North:

♠ Q10

♥ QJ7

♦ QJ10

♣ AK1052

South:

♠ 9762

♥ A954

♦ 8762

♣ 8

West North East South

1NT AP

Board: 327

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♣ E

North:

♠ 1063

♥ KJ1094

♦ Q65

♣ Q2

South:

♠ KQ87

♥ A3

♦ AJ74

♣ J105

West North East South

1NT

Pass 2♦ Pass 2♥

X Pass 3♣ AP

Board: 328

Dealer: N

Vul: EW

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ J6

♥ Q92

♦ AKJ107

♣ Q76

South:

♠ Q73

♥ J654

♦ 3

♣ KJ954

West North East South

1NT AP

Board: 329

Dealer: S

Vul: Both

North HCP: 2

South HCP: 13

Contract: 2♥ W

North:

♠ 8532

♥ Q4

♦ 107543

♣ 85

South:

♠ A9

♥ 965

♦ K62

♣ KQJ93

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

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

Pass	Pass	X ¹	2♣
------	------	----------------	----

2♥	AP		
----	----	--	--

1. Cappelletti, strong

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 330	♠ 652	The opponents are silent.
Dealer: N	♥ AQ102	
Vul: None	♦ A83	You bid first.
HCP: 14	♣ A54	
Board: 331	♠ J96543	East Bids 3♦ if possible.
Dealer: S	♥ 964	
Vul: EW	♦ 7	Partner bids first.
HCP: 1	♣ 854	
Board: 332	♠ K65	The opponents are silent.
Dealer: N	♥ KJ95	
Vul: Both	♦ 832	You bid first.
HCP: 13	♣ AQ9	
Board: 333	♠ Q65	West Doubles 1NT if possible.
Dealer: S	♥ Q9764	
Vul: None	♦ 976	Partner bids first.
HCP: 4	♣ 109	
Board: 334	♠ J97	The opponents are silent.
Dealer: N	♥ 42	
Vul: Both	♦ AK982	You bid first.
HCP: 15	♣ AK4	
Board: 335	♠ J109754	West Bids 2♠ if possible.
Dealer: S	♥ K953	East Bids 2NT if possible.
Vul: None	♦ 8	West Bids 3♦ if possible.
HCP: 7	♣ K8	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ J9		1NT	Pass	2♣ ¹
Vul: None	♥ AQ102	♥ KJ43	Pass	2♥	Pass	3♥
North HCP: 14	♦ A83	♦ KJ65	Pass	3NT	AP	
South HCP: 10	♣ A54	♣ J102				
Contract: 3N N			1. Stayman			

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ J96543	♠ AK8				1NT
Vul: EW	♥ 964	♥ Q852	Pass	2♥	Pass	2♠
North HCP: 1	♦ 7	♦ Q10	Pass	Pass	3♦	AP
South HCP: 14	♣ 854	♣ K732				
Contract: 3♦ E						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 1083		1NT	Pass	2NT
Vul: Both	♥ KJ95	♥ A86	AP			
North HCP: 13	♦ 832	♦ AJ10				
South HCP: 10	♣ AQ9	♣ J752				
Contract: 2N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ K982				1NT
Vul: None	♥ Q9764	♥ 82	X ¹	2♦	Pass	2♥
North HCP: 4	♦ 976	♦ KJ4	AP			
South HCP: 14	♣ 109	♣ AK85				
Contract: 2♥ S			1. Cappelletti, strong			

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ K105		1NT	Pass	3NT
Vul: Both	♥ 42	♥ AK5	AP			
North HCP: 15	♦ AK982	♦ Q1074				
South HCP: 12	♣ AK4	♣ 1076				
Contract: 3N N						

Board: 335

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 3♦ W

North:

♠ J109754

♥ K953

♦ 8

♣ K8

South:

♠ 82

♥ AQJ10

♦ A103

♣ A765

West North East South

1NT

2♠¹ Pass 2NT Pass

3♦ AP

1. Cappelletti, 5M-4m

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 330	♠ J9	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: None	♦ KJ65	Partner bids first.
HCP: 10	♣ J102	

Board: 331	♠ AK8	East Bids 3♦ if possible.
Dealer: S	♥ Q852	
Vul: EW	♦ Q10	You bid first.
HCP: 14	♣ K732	

Board: 332	♠ 1083	The opponents are silent.
Dealer: N	♥ A86	
Vul: Both	♦ AJ10	Partner bids first.
HCP: 10	♣ J752	

Board: 333	♠ K982	West Doubles 1NT if possible.
Dealer: S	♥ 82	
Vul: None	♦ KJ4	You bid first.
HCP: 14	♣ AK85	

Board: 334	♠ K105	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ Q1074	Partner bids first.
HCP: 12	♣ 1076	

Board: 335	♠ 82	West Bids 2♠ if possible.
Dealer: S	♥ AQJ10	East Bids 2NT if possible.
Vul: None	♦ A103	West Bids 3♦ if possible.
HCP: 15	♣ A765	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ J9		1NT	Pass	2♣ ¹
Vul: None	♥ AQ102	♥ KJ43	Pass	2♥	Pass	3♥
North HCP: 14	♦ A83	♦ KJ65	Pass	3NT	AP	
South HCP: 10	♣ A54	♣ J102				
Contract: 3N N			1. Stayman			

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ J96543	♠ AK8				1NT
Vul: EW	♥ 964	♥ Q852	Pass	2♥	Pass	2♠
North HCP: 1	♦ 7	♦ Q10	Pass	Pass	3♦	AP
South HCP: 14	♣ 854	♣ K732				
Contract: 3♦ E						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 1083		1NT	Pass	2NT
Vul: Both	♥ KJ95	♥ A86	AP			
North HCP: 13	♦ 832	♦ AJ10				
South HCP: 10	♣ AQ9	♣ J752				
Contract: 2N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ K982				1NT
Vul: None	♥ Q9764	♥ 82	X ¹	2♦	Pass	2♥
North HCP: 4	♦ 976	♦ KJ4	AP			
South HCP: 14	♣ 109	♣ AK85				
Contract: 2♥ S			1. Cappelletti, strong			

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ K105		1NT	Pass	3NT
Vul: Both	♥ 42	♥ AK5	AP			
North HCP: 15	♦ AK982	♦ Q1074				
South HCP: 12	♣ AK4	♣ 1076				
Contract: 3N N						

Board: 335

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 3♦ W

North:

♠ J109754

♥ K953

♦ 8

♣ K8

South:

♠ 82

♥ AQJ10

♦ A103

♣ A765

West North East South

1NT

2♠¹ Pass 2NT Pass

3♦ AP

1. Cappelletti, 5M-4m

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 336	♠ AKJ7	West Doubles 2♥ if possible.
Dealer: N	♥ KQ6	
Vul: EW	♦ 1076	You bid first.
HCP: 13	♣ 743	

Board: 337	♠ 92	West Doubles 1NT if possible.
Dealer: S	♥ 82	
Vul: Both	♦ 10983	Partner bids first.
HCP: 6	♣ KQJ72	

Board: 338	♠ AK105	The opponents are silent.
Dealer: N	♥ QJ83	
Vul: NS	♦ K74	You bid first.
HCP: 13	♣ 108	

Board: 339	♠ K9643	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ A32	Partner bids first.
HCP: 15	♣ J10	

Board: 340	♠ KJ3	The opponents are silent.
Dealer: N	♥ 973	
Vul: Both	♦ AK642	You bid first.
HCP: 15	♣ A6	

Board: 341	♠ A72	The opponents are silent.
Dealer: S	♥ 864	
Vul: None	♦ J94	Partner bids first.
HCP: 10	♣ KQ43	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q6542		1NT	Pass	2♥
Vul: EW	♥ KQ6	♥ 5	X	2♠	Pass	4♣ ¹
North HCP: 13	♦ 1076	♦ A9854	Pass	4♠	AP	
South HCP: 13	♣ 743	♣ AK				
Contract: 4♠ N			1. Cue bid, a ♣ stopper			

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KJ10				1NT
Vul: Both	♥ 82	♥ K1095				
North HCP: 6	♦ 10983	♦ AQ2	X ¹	AP		
South HCP: 13	♣ KQJ72	♣ 963	1. Cappelletti, strong			
Contract: 1NX S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AK105	♠ 62				
Vul: NS	♥ QJ83	♥ K74		1NT	Pass	3NT
North HCP: 13	♦ K74	♦ A10865	AP			
South HCP: 13	♣ 108	♣ AQ3				
Contract: 3N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ K9643	♠ AQJ				1NT
Vul: EW	♥ AK2	♥ J4	Pass	2♥	Pass	2♠
North HCP: 15	♦ A32	♦ 109876	Pass	3NT	Pass	4♠
South HCP: 13	♣ J10	♣ KQ2	AP			
Contract: 4♠ S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 10987				
Vul: Both	♥ 973	♥ J2		1NT	AP	
North HCP: 15	♦ AK642	♦ Q953				
South HCP: 6	♣ A6	♣ QJ10				
Contract: 1N N						

Board: 341

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 2N S

North:

♠ A72

♥ 864

♦ J94

♣ KQ43

South:

♠ KQ83

♥ AJ7

♦ 8765

♣ A2

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

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 336	♠ Q6542	West Doubles 2♥ if possible.
Dealer: N	♥ 5	
Vul: EW	♦ A9854	Partner bids first.
HCP: 13	♣ AK	
Board: 337	♠ KJ10	West Doubles 1NT if possible.
Dealer: S	♥ K1095	
Vul: Both	♦ AQ2	You bid first.
HCP: 13	♣ 963	
Board: 338	♠ 62	The opponents are silent.
Dealer: N	♥ K74	
Vul: NS	♦ A10865	Partner bids first.
HCP: 13	♣ AQ3	
Board: 339	♠ AQJ	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ 109876	You bid first.
HCP: 13	♣ KQ2	
Board: 340	♠ 10987	The opponents are silent.
Dealer: N	♥ J2	
Vul: Both	♦ Q953	Partner bids first.
HCP: 6	♣ QJ10	
Board: 341	♠ KQ83	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ 8765	You bid first.
HCP: 14	♣ A2	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q6542		1NT	Pass	2♥
Vul: EW	♥ KQ6	♥ 5	X	2♠	Pass	4♣ ¹
North HCP: 13	♦ 1076	♦ A9854	Pass	4♠	AP	
South HCP: 13	♣ 743	♣ AK				
Contract: 4♠ N			1. Cue bid, a ♣ stopper			

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KJ10				1NT
Vul: Both	♥ 82	♥ K1095				
North HCP: 6	♦ 10983	♦ AQ2	X ¹	AP		
South HCP: 13	♣ KQJ72	♣ 963	1. Cappelletti, strong			
Contract: 1NX S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AK105	♠ 62				
Vul: NS	♥ QJ83	♥ K74		1NT	Pass	3NT
North HCP: 13	♦ K74	♦ A10865	AP			
South HCP: 13	♣ 108	♣ AQ3				
Contract: 3N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ K9643	♠ AQJ				1NT
Vul: EW	♥ AK2	♥ J4	Pass	2♥	Pass	2♠
North HCP: 15	♦ A32	♦ 109876	Pass	3NT	Pass	4♠
South HCP: 13	♣ J10	♣ KQ2	AP			
Contract: 4♠ S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 10987				
Vul: Both	♥ 973	♥ J2		1NT	AP	
North HCP: 15	♦ AK642	♦ Q953				
South HCP: 6	♣ A6	♣ QJ10				
Contract: 1N N						

Board: 341

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 2N S

North:

♠ A72

♥ 864

♦ J94

♣ KQ43

South:

♠ KQ83

♥ AJ7

♦ 8765

♣ A2

West	North	East	South
			1NT

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 342 ♠ Q1075
Dealer: N ♥ K9
Vul: EW ♦ AQJ2
HCP: 14 ♣ Q97

The opponents are silent.

You bid first.

Board: 343 ♠ A832
Dealer: S ♥ 865
Vul: Both ♦ 973
HCP: 7 ♣ K52

The opponents are silent.

Partner bids first.

Board: 344 ♠ A87
Dealer: N ♥ K54
Vul: None ♦ K10
HCP: 15 ♣ AJ984

The opponents are silent.

You bid first.

Board: 345 ♠ K
Dealer: S ♥ K98763
Vul: NS ♦ 964
HCP: 10 ♣ A102

East Bids 2♥ if possible.

West Bids 2♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 346 ♠ KJ976
Dealer: N ♥ K2
Vul: Both ♦ K52
HCP: 13 ♣ K82

West Doubles 2♣ if possible.

You bid first.

Board: 347 ♠ QJ9732
Dealer: S ♥ 942
Vul: None ♦ A95
HCP: 7 ♣ 5

East Bids 2♠ if possible.

West Bids 2NT if possible.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 342

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ Q1075

♥ K9

♦ AQJ2

♣ Q97

South:

♠ AJ3

♥ 632

♦ 96

♣ AK854

West North East South

1NT Pass 3NT

AP

Board: 343

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1N S

North:

♠ A832

♥ 865

♦ 973

♣ K52

South:

♠ J96

♥ AQ73

♦ A85

♣ QJ10

West North East South

1NT

AP

Board: 344

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ A87

♥ K54

♦ K10

♣ AJ984

South:

♠ J96

♥ Q32

♦ AQ9762

♣ 10

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 345

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 4♠X W

North:

♠ K

♥ K98763

♦ 964

♣ A102

South:

♠ AQ7

♥ QJ10

♦ KQ7

♣ J984

West North East South

1NT

Pass 2♦ 2♥¹ X

2♠ 4♥ Pass Pass

4♠ X♠ AP

1. Michaels Cuebid

Board: 346

Dealer: N

Vul: Both

North HCP: 13

South HCP: 13

Contract: 3N N

North:

♠ KJ976

♥ K2

♦ K52

♣ K82

South:

♠ A42

♥ J1095

♦ AQ104

♣ Q10

West North East South

1NT Pass 2♣¹

X 2♠ Pass 3NT

AP

1. Stayman

Board: 347

Dealer: S

Vul: None

North HCP: 7

South HCP: 14

Contract: 3♠ N

North:

♠ QJ9732

♥ 942

♦ A95

♣ 5

South:

♠ AK108

♥ Q105

♦ KQ76

♣ 104

West North East South

1NT

Pass 2♥ 2♠¹ X

2NT² 3♠ AP

1. Michaels Cuebid

2. to the partner's longer

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 342
Dealer: N
Vul: EW
HCP: 12

♠ AJ3
♥ 632
♦ 96
♣ AK854

The opponents are silent.

Partner bids first.

Board: 343
Dealer: S
Vul: Both
HCP: 14

♠ J96
♥ AQ73
♦ A85
♣ QJ10

The opponents are silent.

You bid first.

Board: 344
Dealer: N
Vul: None
HCP: 9

♠ J96
♥ Q32
♦ AQ9762
♣ 10

The opponents are silent.

Partner bids first.

Board: 345
Dealer: S
Vul: NS
HCP: 15

♠ AQ7
♥ QJ10
♦ KQ7
♣ J984

East Bids 2♥ if possible.
West Bids 2♠ if possible.
West Bids 4♠ if possible.

You bid first.

Board: 346
Dealer: N
Vul: Both
HCP: 13

♠ A42
♥ J1095
♦ AQ104
♣ Q10

West Doubles 2♣ if possible.

Partner bids first.

Board: 347
Dealer: S
Vul: None
HCP: 14

♠ AK108
♥ Q105
♦ KQ76
♣ 104

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

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 342

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ Q1075

♥ K9

♦ AQJ2

♣ Q97

South:

♠ AJ3

♥ 632

♦ 96

♣ AK854

West North East South

1NT Pass 3NT

AP

Board: 343

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1N S

North:

♠ A832

♥ 865

♦ 973

♣ K52

South:

♠ J96

♥ AQ73

♦ A85

♣ QJ10

West North East South

1NT

AP

Board: 344

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ A87

♥ K54

♦ K10

♣ AJ984

South:

♠ J96

♥ Q32

♦ AQ9762

♣ 10

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 345

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 4♠X W

North:

♠ K

♥ K98763

♦ 964

♣ A102

South:

♠ AQ7

♥ QJ10

♦ KQ7

♣ J984

West North East South

1NT

Pass 2♦ 2♥¹ X

2♠ 4♥ Pass Pass

4♠ X♠ AP

1. Michaels Cuebid

Board: 346

Dealer: N

Vul: Both

North HCP: 13

South HCP: 13

Contract: 3N N

North:

♠ KJ976

♥ K2

♦ K52

♣ K82

South:

♠ A42

♥ J1095

♦ AQ104

♣ Q10

West North East South

1NT Pass 2♣¹

X 2♠ Pass 3NT

AP

1. Stayman

Board: 347

Dealer: S

Vul: None

North HCP: 7

South HCP: 14

Contract: 3♠ N

North:

♠ QJ9732

♥ 942

♦ A95

♣ 5

South:

♠ AK108

♥ Q105

♦ KQ76

♣ 104

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

2. to the partner's longer

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 348 ♠ Q865
Dealer: N ♥ J84
Vul: NS ♦ AQ10
HCP: 13 ♣ A52

West Bids 3♣ if possible.

You bid first.

Board: 349 ♠ K6
Dealer: S ♥ 10942
Vul: EW ♦ 1082
HCP: 4 ♣ J632

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 350 ♠ KQ7
Dealer: N ♥ QJ
Vul: None ♦ K6532
HCP: 14 ♣ K42

West Doubles Pass if possible.

You bid first.

Board: 351 ♠ AK5
Dealer: S ♥ 9854
Vul: NS ♦ A1094
HCP: 15 ♣ A10

The opponents are silent.

Partner bids first.

Board: 352 ♠ AK9
Dealer: N ♥ 654
Vul: NS ♦ KJ109
HCP: 15 ♣ A42

The opponents are silent.

You bid first.

Board: 353 ♠ 10985432
Dealer: S ♥ 10
Vul: Both ♦ 74
HCP: 0 ♣ 532

West Doubles 1NT if possible.

East Doubles 4♥ if possible.

East Doubles 4♠ if possible.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ Q865	♠ K9732		1NT	Pass	2♥
Vul: NS	♥ J84	♥ KQ10	3♣	Pass	Pass	3♦
North HCP: 13	♦ AQ10	♦ K864	Pass	4♣ ¹	Pass	4♠
South HCP: 11	♣ A52	♣ 7	AP			
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ A432				1NT
Vul: EW	♥ 10942	♥ KQ	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 4	♦ 1082	♦ Q976	2♠	AP		
South HCP: 13	♣ J632	♣ Q95				
Contract: 2♠ W						

1. Cappelletti, any 6+suit
2. automat

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 864		1NT	Pass	Pass
Vul: None	♥ QJ	♥ K1064	X ¹	2♦	AP	
North HCP: 14	♦ K6532	♦ Q107				
South HCP: 7	♣ K42	♣ Q98				
Contract: 2♦ N						

1. Cappelletti, strong

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ 9643				1NT
Vul: NS	♥ 9854	♥ AKQ	Pass	2♣ ¹	Pass	2♠
North HCP: 15	♦ A1094	♦ K76	Pass	3NT	AP	
South HCP: 14	♣ A10	♣ Q63				
Contract: 3N S						

1. Stayman

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q62		1NT	Pass	2♣ ¹
Vul: NS	♥ 654	♥ AQ82	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ109	♦ Q6432	Pass	3NT	AP	
South HCP: 10	♣ A42	♣ 3				
Contract: 3N N						

1. Stayman

Board: 353

Dealer: S

Vul: Both

North HCP: 0

South HCP: 15

Contract: 4♠X N

North:

♠ 10985432

♥ 10

♦ 74

♣ 532

South:

♠ QJ

♥ Q64

♦ AQJ105

♣ K87

West North East South

1NT

X¹

4♥²

X

Pass³

Pass

4♠

X

AP

1. Cappelletti, strong

2. Texas

3. denies a ♥ stopper

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 348 ♠ K9732
Dealer: N ♥ KQ10
Vul: NS ♦ K864
HCP: 11 ♣ 7

West Bids 3♣ if possible.

Partner bids first.

Board: 349 ♠ A432
Dealer: S ♥ KQ
Vul: EW ♦ Q976
HCP: 13 ♣ Q95

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♠ if possible.

You bid first.

Board: 350 ♠ 864
Dealer: N ♥ K1064
Vul: None ♦ Q107
HCP: 7 ♣ Q98

West Doubles Pass if possible.

Partner bids first.

Board: 351 ♠ 9643
Dealer: S ♥ AKQ
Vul: NS ♦ K76
HCP: 14 ♣ Q63

The opponents are silent.

You bid first.

Board: 352 ♠ Q62
Dealer: N ♥ AQ82
Vul: NS ♦ Q6432
HCP: 10 ♣ 3

The opponents are silent.

Partner bids first.

Board: 353 ♠ QJ
Dealer: S ♥ Q64
Vul: Both ♦ AQJ105
HCP: 15 ♣ K87

West Doubles 1NT if possible.

East Doubles 4♥ if possible.

East Doubles 4♠ if possible.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ Q865	♠ K9732		1NT	Pass	2♥
Vul: NS	♥ J84	♥ KQ10	3♣	Pass	Pass	3♦
North HCP: 13	♦ AQ10	♦ K864	Pass	4♣ ¹	Pass	4♠
South HCP: 11	♣ A52	♣ 7	AP			
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ A432				1NT
Vul: EW	♥ 10942	♥ KQ	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 4	♦ 1082	♦ Q976	2♠	AP		
South HCP: 13	♣ J632	♣ Q95				
Contract: 2♠ W						

1. Cappelletti, any 6+suit
2. automat

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 864		1NT	Pass	Pass
Vul: None	♥ QJ	♥ K1064	X ¹	2♦	AP	
North HCP: 14	♦ K6532	♦ Q107				
South HCP: 7	♣ K42	♣ Q98				
Contract: 2♦ N						

1. Cappelletti, strong

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ 9643				1NT
Vul: NS	♥ 9854	♥ AKQ	Pass	2♣ ¹	Pass	2♠
North HCP: 15	♦ A1094	♦ K76	Pass	3NT	AP	
South HCP: 14	♣ A10	♣ Q63				
Contract: 3N S						

1. Stayman

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q62		1NT	Pass	2♣ ¹
Vul: NS	♥ 654	♥ AQ82	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ109	♦ Q6432	Pass	3NT	AP	
South HCP: 10	♣ A42	♣ 3				
Contract: 3N N						

1. Stayman

Board: 353

Dealer: S

Vul: Both

North HCP: 0

South HCP: 15

Contract: 4♠X N

North:

♠ 10985432

♥ 10

♦ 74

♣ 532

South:

♠ QJ

♥ Q64

♦ AQJ105

♣ K87

West North East South

1NT

X¹

4♥²

X

Pass³

Pass

4♠

X

AP

1. Cappelletti, strong

2. Texas

3. denies a ♥ stopper

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 354	♠ AK72	The opponents are silent.
Dealer: N	♥ K987	
Vul: None	♦ Q73	You bid first.
HCP: 13	♣ J5	
Board: 355	♠ 6532	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ J874	Partner bids first.
HCP: 9	♣ A964	
Board: 356	♠ A54	East Doubles 2♦ if possible.
Dealer: N	♥ 108	
Vul: Both	♦ AQ743	You bid first.
HCP: 13	♣ K62	
Board: 357	♠ 654	East Bids 2♥ if possible.
Dealer: S	♥ Q3	
Vul: None	♦ J732	Partner bids first.
HCP: 3	♣ 10954	
Board: 358	♠ K87	East Bids 2♥ if possible.
Dealer: N	♥ K62	West Bids 3♥ if possible.
Vul: NS	♦ 92	
HCP: 13	♣ AK1097	You bid first.
Board: 359	♠ J1073	East Doubles Pass if possible.
Dealer: S	♥ 106	
Vul: Both	♦ KJ7	Partner bids first.
HCP: 8	♣ K1053	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 354	North:	South:	
Dealer: N	♠ AK72	♠ 843	West North East South
Vul: None	♥ K987	♥ J4	1NT Pass 2NT
North HCP: 13	♦ Q73	♦ 6542	AP
South HCP: 10	♣ J5	♣ AKQ9	
Contract: 2N N			

Board: 355	North:	South:	
Dealer: S	♠ 6532	♠ Q1097	West North East South
Vul: EW	♥ A	♥ KQJ10	1NT
North HCP: 9	♦ J874	♦ Q52	AP
South HCP: 13	♣ A964	♣ K10	
Contract: 1N S			

Board: 356	North:	South:	West North East South
Dealer: N	♠ A54	♠ KQ863	1NT Pass 2♣ ¹
Vul: Both	♥ 108	♥ AK43	Pass 2♦ X 3♠
North HCP: 13	♦ AQ743	♦ J	Pass 4♠ AP
South HCP: 14	♣ K62	♣ J54	1. Stayman
Contract: 4♠ S			

Board: 357	North:	South:	West North East South
Dealer: S	♠ 654	♠ K107	1NT
Vul: None	♥ Q3	♥ 9542	Pass Pass 2♥ ¹ AP
North HCP: 3	♦ J732	♦ A864	1. Cappelletti, 5M-4m
South HCP: 14	♣ 10954	♣ AK	
Contract: 2♥ E			

Board: 358	North:	South:	West North East South
Dealer: N	♠ K87	♠ Q1092	1NT 2♥ ¹ Pass
Vul: NS	♥ K62	♥ 4	3♥ AP
North HCP: 13	♦ 92	♦ AQJ3	1. Cappelletti, 5M-4m
South HCP: 9	♣ AK1097	♣ 8543	
Contract: 3♥ E			

Board: 359

Dealer: S

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NX S

North:

♠ J1073

♥ 106

♦ KJ7

♣ K1053

South:

♠ K95

♥ A95

♦ AQ65

♣ J82

West	North	East	South
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			1NT
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Pass	Pass	X ¹	AP
------	------	----------------	----

1. Cappelletti, strong

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 354	♠ 843	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ 6542	Partner bids first.
HCP: 10	♣ AKQ9	
Board: 355	♠ Q1097	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: EW	♦ Q52	You bid first.
HCP: 13	♣ K10	
Board: 356	♠ KQ863	East Doubles 2♦ if possible.
Dealer: N	♥ AK43	
Vul: Both	♦ J	Partner bids first.
HCP: 14	♣ J54	
Board: 357	♠ K107	East Bids 2♥ if possible.
Dealer: S	♥ 9542	
Vul: None	♦ A864	You bid first.
HCP: 14	♣ AK	
Board: 358	♠ Q1092	East Bids 2♥ if possible.
Dealer: N	♥ 4	West Bids 3♥ if possible.
Vul: NS	♦ AQJ3	
HCP: 9	♣ 8543	Partner bids first.
Board: 359	♠ K95	East Doubles Pass if possible.
Dealer: S	♥ A95	
Vul: Both	♦ AQ65	You bid first.
HCP: 14	♣ J82	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 354	North:	South:	
Dealer: N	♠ AK72	♠ 843	West North East South
Vul: None	♥ K987	♥ J4	1NT Pass 2NT
North HCP: 13	♦ Q73	♦ 6542	AP
South HCP: 10	♣ J5	♣ AKQ9	
Contract: 2N N			

Board: 355	North:	South:	
Dealer: S	♠ 6532	♠ Q1097	West North East South
Vul: EW	♥ A	♥ KQJ10	1NT
North HCP: 9	♦ J874	♦ Q52	AP
South HCP: 13	♣ A964	♣ K10	
Contract: 1N S			

Board: 356	North:	South:	West North East South
Dealer: N	♠ A54	♠ KQ863	1NT Pass 2♣ ¹
Vul: Both	♥ 108	♥ AK43	Pass 2♦ X 3♠
North HCP: 13	♦ AQ743	♦ J	Pass 4♠ AP
South HCP: 14	♣ K62	♣ J54	1. Stayman
Contract: 4♠ S			

Board: 357	North:	South:	West North East South
Dealer: S	♠ 654	♠ K107	1NT
Vul: None	♥ Q3	♥ 9542	Pass Pass 2♥ ¹ AP
North HCP: 3	♦ J732	♦ A864	1. Cappelletti, 5M-4m
South HCP: 14	♣ 10954	♣ AK	
Contract: 2♥ E			

Board: 358	North:	South:	West North East South
Dealer: N	♠ K87	♠ Q1092	1NT 2♥ ¹ Pass
Vul: NS	♥ K62	♥ 4	3♥ AP
North HCP: 13	♦ 92	♦ AQJ3	1. Cappelletti, 5M-4m
South HCP: 9	♣ AK1097	♣ 8543	
Contract: 3♥ E			

Board: 359

Dealer: S

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NX S

North:

♠ J1073

♥ 106

♦ KJ7

♣ K1053

South:

♠ K95

♥ A95

♦ AQ65

♣ J82

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

Pass	Pass	X ¹	AP
------	------	----------------	----

1. Cappelletti, strong

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 360	♠ QJ943	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ K96	You bid first.
HCP: 15	♣ KQ10	
Board: 361	♠ AKJ1032	West Bids 2NT if possible.
Dealer: S	♥ 9872	
Vul: None	♦ 8	Partner bids first.
HCP: 12	♣ A5	
Board: 362	♠ 1092	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: EW	♦ K1083	You bid first.
HCP: 13	♣ KQ5	
Board: 363	♠ KQ	The opponents are silent.
Dealer: S	♥ QJ984	
Vul: Both	♦ 74	Partner bids first.
HCP: 8	♣ 10765	
Board: 364	♠ K82	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: NS	♦ AK1042	You bid first.
HCP: 13	♣ 82	
Board: 365	♠ J76	East Bids 2♠ if possible.
Dealer: S	♥ J10973	West Bids 3♥ if possible.
Vul: Both	♦ QJ	East Bids 3♠ if possible.
HCP: 6	♣ J82	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 360

Dealer: N

Vul: NS

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ QJ943

♥ A5

♦ K96

♣ KQ10

South:

♠ A6

♥ 92

♦ Q8732

♣ AJ53

West North East South

1NT Pass 3NT

AP

Board: 361

Dealer: S

Vul: None

North HCP: 12

South HCP: 14

Contract: 5♠ N

North:

♠ AKJ1032

♥ 9872

♦ 8

♣ A5

South:

♠ 9765

♥ K65

♦ AKJ5

♣ K8

West North East South

1NT

2NT¹ 3♠ Pass 4♣²

Pass 4♦³ Pass 4♠

Pass 4NT⁴ Pass 5♦

Pass 5♠ AP

1. Unusual 2NT

2. limit raise or better in ♠

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

Board: 362

Dealer: N

Vul: EW

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ 1092

♥ KQ9

♦ K1083

♣ KQ5

South:

♠ J54

♥ 853

♦ AQ964

♣ 93

West North East South

1NT AP

Board: 363

Dealer: S

Vul: Both

North HCP: 8

South HCP: 13

Contract: 2♥ S

North:

♠ KQ

♥ QJ984

♦ 74

♣ 10765

South:

♠ A1065

♥ A5

♦ Q83

♣ QJ83

West North East South

1NT

Pass 2♦ Pass 2♥

AP

Board: 364

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ K82

♥ QJ6

♦ AK1042

♣ 82

South:

♠ Q54

♥ K108

♦ 6

♣ AK9643

West North East South

1NT Pass 3NT

AP

Board: 365

Dealer: S

Vul: Both

North HCP: 6

South HCP: 13

Contract: 3♠ E

North:

♠ J76

♥ J10973

♦ QJ

♣ J82

South:

♠ 103

♥ KQ5

♦ K72

♣ KQ1094

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

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

Pass	2♦	2♠	Pass
------	----	----	------

3♥ ¹	Pass	3♠	AP
-----------------	------	----	----

1. limit raise or better in ♠

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 360	♠ A6	The opponents are silent.
Dealer: N	♥ 92	
Vul: NS	♦ Q8732	Partner bids first.
HCP: 11	♣ AJ53	
Board: 361	♠ 9765	West Bids 2NT if possible.
Dealer: S	♥ K65	
Vul: None	♦ AKJ5	You bid first.
HCP: 14	♣ K8	
Board: 362	♠ J54	The opponents are silent.
Dealer: N	♥ 853	
Vul: EW	♦ AQ964	Partner bids first.
HCP: 7	♣ 93	
Board: 363	♠ A1065	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ Q83	You bid first.
HCP: 13	♣ QJ83	
Board: 364	♠ Q54	The opponents are silent.
Dealer: N	♥ K108	
Vul: NS	♦ 6	Partner bids first.
HCP: 12	♣ AK9643	
Board: 365	♠ 103	East Bids 2♠ if possible.
Dealer: S	♥ KQ5	West Bids 3♥ if possible.
Vul: Both	♦ K72	East Bids 3♠ if possible.
HCP: 13	♣ KQ1094	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 360

Dealer: N

Vul: NS

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ QJ943

♥ A5

♦ K96

♣ KQ10

South:

♠ A6

♥ 92

♦ Q8732

♣ AJ53

West North East South

1NT Pass 3NT

AP

Board: 361

Dealer: S

Vul: None

North HCP: 12

South HCP: 14

Contract: 5♠ N

North:

♠ AKJ1032

♥ 9872

♦ 8

♣ A5

South:

♠ 9765

♥ K65

♦ AKJ5

♣ K8

West North East South

1NT

2NT¹ 3♠ Pass 4♣²

Pass 4♦³ Pass 4♠

Pass 4NT⁴ Pass 5♦

Pass 5♠ AP

1. Unusual 2NT

2. limit raise or better in ♠

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

Board: 362

Dealer: N

Vul: EW

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ 1092

♥ KQ9

♦ K1083

♣ KQ5

South:

♠ J54

♥ 853

♦ AQ964

♣ 93

West North East South

1NT AP

Board: 363

Dealer: S

Vul: Both

North HCP: 8

South HCP: 13

Contract: 2♥ S

North:

♠ KQ

♥ QJ984

♦ 74

♣ 10765

South:

♠ A1065

♥ A5

♦ Q83

♣ QJ83

West North East South

1NT

Pass 2♦ Pass 2♥

AP

Board: 364

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ K82

♥ QJ6

♦ AK1042

♣ 82

South:

♠ Q54

♥ K108

♦ 6

♣ AK9643

West North East South

1NT Pass 3NT

AP

Board: 365

Dealer: S

Vul: Both

North HCP: 6

South HCP: 13

Contract: 3♠ E

North:

♠ J76

♥ J10973

♦ QJ

♣ J82

South:

♠ 103

♥ KQ5

♦ K72

♣ KQ1094

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

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

Pass	2♦	2♠	Pass
------	----	----	------

3♥ ¹	Pass	3♠	AP
-----------------	------	----	----

1. limit raise or better in ♠

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 366	♠ KJ73	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ 632	You bid first.
HCP: 14	♣ AKJ8	
Board: 367	♠ 765	The opponents are silent.
Dealer: S	♥ J85	
Vul: EW	♦ AJ872	Partner bids first.
HCP: 6	♣ 32	
Board: 368	♠ QJ	The opponents are silent.
Dealer: N	♥ K109	
Vul: Both	♦ AQ1092	You bid first.
HCP: 15	♣ QJ10	
Board: 369	♠ Q87543	West Doubles 2♠ if possible.
Dealer: S	♥ J953	East Bids 3♣ if possible.
Vul: NS	♦ 3	
HCP: 3	♣ 43	Partner bids first.
Board: 370	♠ J108	West Bids 2♥ if possible.
Dealer: N	♥ AK	East Bids 2♠ if possible.
Vul: Both	♦ K75	
HCP: 13	♣ Q8653	You bid first.
Board: 371	♠ AQ64	West Doubles 2♦ if possible.
Dealer: S	♥ Q96	
Vul: None	♦ 63	Partner bids first.
HCP: 15	♣ AK85	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ 1084		1NT	Pass	3♣ ¹
Vul: None	♥ Q8	♥ 976	Pass	3♦ ²	AP	
North HCP: 14	♦ 632	♦ AQJ1075	1. Minor Suit Transfers after 1NT			
South HCP: 9	♣ AKJ8	♣ Q	2. automat			
Contract: 3♦ N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ A1042				1NT
Vul: EW	♥ J85	♥ A92	AP			
North HCP: 6	♦ AJ872	♦ K10				
South HCP: 14	♣ 32	♣ K976				
Contract: 1N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 8752		1NT	AP	
Vul: Both	♥ K109	♥ J53				
North HCP: 15	♦ AQ1092	♦ 54				
South HCP: 1	♣ QJ10	♣ 9754				
Contract: 1N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ Q87543	♠ KJ2				1NT
Vul: NS	♥ J953	♥ Q108	Pass	2♥	Pass	2♠
North HCP: 3	♦ 3	♦ KQ86				
South HCP: 15	♣ 43	♣ A72	X	Pass	3♣	AP
Contract: 3♣ E						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ 32		1NT	Pass	Pass
Vul: Both	♥ AK	♥ 9875	2♥ ¹	Pass	2♠	AP
North HCP: 13	♦ K75	♦ A983	1. Cappelletti, 5M-4m			
South HCP: 7	♣ Q8653	♣ K74				
Contract: 2♠ E						

Board: 371

Dealer: S

Vul: None

North HCP: 15

South HCP: 13

Contract: 3N S

North:

♠ AQ64

♥ Q96

♦ 63

♣ AK85

South:

♠ 982

♥ AJ8

♦ AQ98

♣ Q109

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

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 366	♠ 1084	The opponents are silent.
Dealer: N	♥ 976	
Vul: None	♦ AQJ1075	Partner bids first.
HCP: 9	♣ Q	
Board: 367	♠ A1042	The opponents are silent.
Dealer: S	♥ A92	
Vul: EW	♦ K10	You bid first.
HCP: 14	♣ K976	
Board: 368	♠ 8752	The opponents are silent.
Dealer: N	♥ J53	
Vul: Both	♦ 54	Partner bids first.
HCP: 1	♣ 9754	
Board: 369	♠ KJ2	West Doubles 2♠ if possible.
Dealer: S	♥ Q108	East Bids 3♣ if possible.
Vul: NS	♦ KQ86	
HCP: 15	♣ A72	You bid first.
Board: 370	♠ 32	West Bids 2♥ if possible.
Dealer: N	♥ 9875	East Bids 2♠ if possible.
Vul: Both	♦ A983	
HCP: 7	♣ K74	Partner bids first.
Board: 371	♠ 982	West Doubles 2♦ if possible.
Dealer: S	♥ AJ8	
Vul: None	♦ AQ98	You bid first.
HCP: 13	♣ Q109	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ 1084		1NT	Pass	3♣ ¹
Vul: None	♥ Q8	♥ 976	Pass	3♦ ²	AP	
North HCP: 14	♦ 632	♦ AQJ1075	1. Minor Suit Transfers after 1NT			
South HCP: 9	♣ AKJ8	♣ Q	2. automat			
Contract: 3♦ N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ A1042				1NT
Vul: EW	♥ J85	♥ A92	AP			
North HCP: 6	♦ AJ872	♦ K10				
South HCP: 14	♣ 32	♣ K976				
Contract: 1N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 8752		1NT	AP	
Vul: Both	♥ K109	♥ J53				
North HCP: 15	♦ AQ1092	♦ 54				
South HCP: 1	♣ QJ10	♣ 9754				
Contract: 1N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ Q87543	♠ KJ2				1NT
Vul: NS	♥ J953	♥ Q108	Pass	2♥	Pass	2♠
North HCP: 3	♦ 3	♦ KQ86				
South HCP: 15	♣ 43	♣ A72	X	Pass	3♣	AP
Contract: 3♣ E						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ 32		1NT	Pass	Pass
Vul: Both	♥ AK	♥ 9875	2♥ ¹	Pass	2♠	AP
North HCP: 13	♦ K75	♦ A983	1. Cappelletti, 5M-4m			
South HCP: 7	♣ Q8653	♣ K74				
Contract: 2♠ E						

Board: 371

Dealer: S

Vul: None

North HCP: 15

South HCP: 13

Contract: 3N S

North:

♠ AQ64

♥ Q96

♦ 63

♣ AK85

South:

♠ 982

♥ AJ8

♦ AQ98

♣ Q109

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

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 372	♠ K97	East Bids 2♣ if possible.
Dealer: N	♥ J42	West Doubles Pass if possible.
Vul: NS	♦ K3	
HCP: 13	♣ AQ732	You bid first.

Board: 373	♠ K74	West Doubles 2♥ if possible.
Dealer: S	♥ AJ1096	
Vul: EW	♦ J10732	Partner bids first.
HCP: 9	♣ —	

Board: 374	♠ A32	East Doubles 1NT if possible.
Dealer: N	♥ K2	
Vul: NS	♦ 865	You bid first.
HCP: 14	♣ AK853	

Board: 375	♠ J1085	The opponents are silent.
Dealer: S	♥ 854	
Vul: EW	♦ 752	Partner bids first.
HCP: 5	♣ KJ5	

Board: 376	♠ K5	The opponents are silent.
Dealer: N	♥ 9754	
Vul: Both	♦ AKQ	You bid first.
HCP: 15	♣ QJ103	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 372
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 5
 Contract: 5♣X N

North:
 ♠ K97
 ♥ J42
 ♦ K3
 ♣ AQ732

South:
 ♠ 8
 ♥ 103
 ♦ Q8762
 ♣ K8654

West	North	East	South
	1NT	2♣ ¹	4♠ ²
Pass	5♣	Pass	Pass
X	AP		
1. Cappelletti, any 6+ suit			
2. Minors			

Board: 373
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 14
 Contract: 2♥X S

North:
 ♠ K74
 ♥ AJ1096
 ♦ J10732
 ♣ —

South:
 ♠ 1063
 ♥ K52
 ♦ Q6
 ♣ AKQ32

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

Board: 374
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 7
 Contract: 2♠ N

North:
 ♠ A32
 ♥ K2
 ♦ 865
 ♣ AK853

South:
 ♠ Q10864
 ♥ 754
 ♦ KQ1073
 ♣ —

West	North	East	South
	1NT	X ¹	2♥
Pass	2♠	AP	
1. Cappelletti, strong			

Board: 375
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 15
 Contract: 1N S

North:
 ♠ J1085
 ♥ 854
 ♦ 752
 ♣ KJ5

South:
 ♠ K7
 ♥ K103
 ♦ AK63
 ♣ Q876

West	North	East	South
			1NT
AP			

Board: 376
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 11
 Contract: 3♠ N

North:
 ♠ K5
 ♥ 9754
 ♦ AKQ
 ♣ QJ103

South:
 ♠ AQJ1042
 ♥ 83
 ♦ 876
 ♣ A5

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

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 372	♠ 8	East Bids 2♣ if possible.
Dealer: N	♥ 103	West Doubles Pass if possible.
Vul: NS	♦ Q8762	
HCP: 5	♣ K8654	Partner bids first.
Board: 373	♠ 1063	West Doubles 2♥ if possible.
Dealer: S	♥ K52	
Vul: EW	♦ Q6	You bid first.
HCP: 14	♣ AKQ32	
Board: 374	♠ Q10864	East Doubles 1NT if possible.
Dealer: N	♥ 754	
Vul: NS	♦ KQ1073	Partner bids first.
HCP: 7	♣ —	
Board: 375	♠ K7	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ AK63	You bid first.
HCP: 15	♣ Q876	
Board: 376	♠ AQJ1042	The opponents are silent.
Dealer: N	♥ 83	
Vul: Both	♦ 876	Partner bids first.
HCP: 11	♣ A5	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 372
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 5
 Contract: 5♣X N

North:
 ♠ K97
 ♥ J42
 ♦ K3
 ♣ AQ732

South:
 ♠ 8
 ♥ 103
 ♦ Q8762
 ♣ K8654

West	North	East	South
	1NT	2♣ ¹	4♠ ²
Pass	5♣	Pass	Pass
X	AP		
1. Cappelletti, any 6+ suit			
2. Minors			

Board: 373
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 14
 Contract: 2♥X S

North:
 ♠ K74
 ♥ AJ1096
 ♦ J10732
 ♣ —

South:
 ♠ 1063
 ♥ K52
 ♦ Q6
 ♣ AKQ32

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

Board: 374
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 7
 Contract: 2♠ N

North:
 ♠ A32
 ♥ K2
 ♦ 865
 ♣ AK853

South:
 ♠ Q10864
 ♥ 754
 ♦ KQ1073
 ♣ —

West	North	East	South
	1NT	X ¹	2♥
Pass	2♠	AP	
1. Cappelletti, strong			

Board: 375
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 15
 Contract: 1N S

North:
 ♠ J1085
 ♥ 854
 ♦ 752
 ♣ KJ5

South:
 ♠ K7
 ♥ K103
 ♦ AK63
 ♣ Q876

West	North	East	South
			1NT
AP			

Board: 376
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 11
 Contract: 3♠ N

North:
 ♠ K5
 ♥ 9754
 ♦ AKQ
 ♣ QJ103

South:
 ♠ AQJ1042
 ♥ 83
 ♦ 876
 ♣ A5

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