

North hands

Any_5422_with_15-16

Board: 1 ♠ A6 You bid first.

Dealer: North ♥ 95 The opponents are silent.

Vul: E-W ♦ AQ76

HCP: 15+1 ♣ AJT52

Board: 2 ♠ A94 LHO opens the bidding 1NT.

Dealer: East ♥ 43 Partner bids next.

Vul: N-S ♦ AJT952

HCP: 12+2 ♣ KT

Board: 3 ♠ 84 You bid first.

Dealer: North ♥ AK53 The opponents are silent.

Vul: Both ♦ QJ

HCP: 16+1 ♣ AQ962

Board: 4 ♠ AQ Partner bids first.

Dealer: South ♥ J73 The opponents are silent.

Vul: Both ♦ AJT75

HCP: 12+1 ♣ 875

Board: 5 ♠ KJ You bid first.

Dealer: North ♥ T983 The opponents are silent.

Vul: E-W ♦ AT

HCP: 15+1 ♣ AKT76

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ JT9		1NT	Pass	2♦
Vul: E-W	♥ 95	♥ AK843	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AQ76	♦ 53		All Pass		
South HCP: 11+1	♣ AJT52	♣ K74				
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ A94	♠ KJ632		1NT	Pass	
Vul: N-S	♥ 43	♥ QT2	Pass	2♣ ¹	Pass	2♦ ²
North HCP: 12+2	♦ AJT952	♦ 8		All Pass		
South HCP: 6+1	♣ KT	♣ 9762				
Contract: 2♦ South			1. Cappelletti, any 6+suit			
			2. automat			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ Q72		1NT	Pass	2♣ ¹
Vul: Both	♥ AK53	♥ Q942	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ QJ	♦ A95		All Pass		
South HCP: 11	♣ AQ962	♣ K87				
Contract: 4♥ South			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ J4			1NT	
Vul: Both	♥ J73	♥ AK42	Pass	3NT	All Pass	
North HCP: 12+1	♦ AJT75	♦ K2				
South HCP: 16+1	♣ 875	♣ AJT63				
Contract: 3NT North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ AQ9742		1NT	Pass	4♥ ¹
Vul: E-W	♥ T983	♥ K5	Pass	4♠	All Pass	
North HCP: 15+1	♦ AT	♦ Q76				
South HCP: 11+2	♣ AKT76	♣ 94		1. Texas		
Contract: 4♠ North						

South hands**Any_5422_with_15-16****Board: 1** ♠ JT9 Partner bids first.

Dealer: North ♥ AK843 The opponents are silent.

Vul: E-W ♦ 53

HCP: 11+1 ♣ K74

Board: 2 ♠ KJ632 RHO opens the bidding 1NT.

Dealer: East ♥ QT2 You bid next.

Vul: N-S ♦ 8

HCP: 6+1 ♣ 9762

Board: 3 ♠ Q72 Partner bids first.

Dealer: North ♥ Q942 The opponents are silent.

Vul: Both ♦ A95

HCP: 11 ♣ K87

Board: 4 ♠ J4 You bid first.

Dealer: South ♥ AK42 The opponents are silent.

Vul: Both ♦ K2

HCP: 16+1 ♣ AJT63

Board: 5 ♠ AQ9742 Partner bids first.

Dealer: North ♥ K5 The opponents are silent.

Vul: E-W ♦ Q76

HCP: 11+2 ♣ 94

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ JT9		1NT	Pass	2♦
Vul: E-W	♥ 95	♥ AK843	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AQ76	♦ 53		All Pass		
South HCP: 11+1	♣ AJT52	♣ K74				
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ A94	♠ KJ632		1NT	Pass	
Vul: N-S	♥ 43	♥ QT2	Pass	2♣ ¹	Pass	2♦ ²
North HCP: 12+2	♦ AJT952	♦ 8		All Pass		
South HCP: 6+1	♣ KT	♣ 9762				
Contract: 2♦ South			1. Cappelletti, any 6+suit			
			2. automat			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ Q72		1NT	Pass	2♣ ¹
Vul: Both	♥ AK53	♥ Q942	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ QJ	♦ A95		All Pass		
South HCP: 11	♣ AQ962	♣ K87				
Contract: 4♥ South			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ J4			1NT	
Vul: Both	♥ J73	♥ AK42	Pass	3NT	All Pass	
North HCP: 12+1	♦ AJT75	♦ K2				
South HCP: 16+1	♣ 875	♣ AJT63				
Contract: 3NT North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ AQ9742		1NT	Pass	4♥ ¹
Vul: E-W	♥ T983	♥ K5	Pass	4♠	All Pass	
North HCP: 15+1	♦ AT	♦ Q76				
South HCP: 11+2	♣ AKT76	♣ 94		1. Texas		
Contract: 4♠ North						

North hands

Any_5422_with_15-16

Board: 6	♠ AJ8
Dealer: South	♥ J874
Vul: Both	♦ K82
HCP: 12	♣ K84

Partner bids first.
The opponents are silent.

Board: 7	♠ K6
Dealer: North	♥ Q5
Vul: N-S	♦ KQJ32
HCP: 15+1	♣ KJ83

You bid first.
The opponents are silent.

Board: 8	♠ QT2
Dealer: South	♥ K753
Vul: E-W	♦ Q94
HCP: 8	♣ JT3

Partner bids first.
West (RHO) bids 2♣ if possible.
West (RHO) bids 2♥ if possible.

Board: 9	♠ T3
Dealer: North	♥ AQ
Vul: N-S	♦ AKT75
HCP: 15+1	♣ QT93

You bid first.
The opponents are silent.

Board: 10	♠ T8643
Dealer: West	♥ T75
Vul: None	♦ T
HCP: 4+1	♣ A985

RHO opens the bidding 1NT.
You bid next.
East (LHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ QT				1NT
Vul: Both	♥ J874	♥ A3	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ K82	♦ AQT95	Pass	3NT	All Pass	
South HCP: 15+1	♣ K84	♣ QJ97				
Contract: 3NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ AJT754		1NT	Pass	2♥
Vul: N-S	♥ Q5	♥ 642	Pass	2♠	Pass	3♠
North HCP: 15+1	♦ KQJ32	♦ 96		All Pass		
South HCP: 7+2	♣ KJ83	♣ Q7				
Contract: 3♠ South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ K4				1NT
Vul: E-W	♥ K753	♥ A2	2♣ ¹	X	Pass	2♦
North HCP: 8	♦ Q94	♦ KT32	2♥	2NT	All Pass	
South HCP: 15+1	♣ JT3	♣ KQ984				1. Cappelletti, any 6+suit
Contract: 2NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ J9		1NT	Pass	2♦
Vul: N-S	♥ AQ	♥ T8652	Pass	2♥	All Pass	
North HCP: 15+1	♦ AKT75	♦ Q				
South HCP: 3+2	♣ QT93	♣ 87652				
Contract: 2♥ North						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ T8643	♠ AJ75	1NT	Pass	2♦	3♦
Vul: None	♥ T75	♥ 2		All Pass		
North HCP: 4+1	♦ T	♦ AQJ87				
South HCP: 15+1	♣ A985	♣ KT4				
Contract: 3♦ South						

South hands**Any_5422_with_15-16**

Board: 6	♠ QT	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: Both	♦ AQT95	
HCP: 15+1	♣ QJ97	

Board: 7	♠ AJT754	Partner bids first.
Dealer: North	♥ 642	The opponents are silent.
Vul: N-S	♦ 96	
HCP: 7+2	♣ Q7	

Board: 8	♠ K4	You bid first.
Dealer: South	♥ A2	West (LHO) bids 2♣ if possible.
Vul: E-W	♦ KT32	West (LHO) bids 2♥ if possible.
HCP: 15+1	♣ KQ984	

Board: 9	♠ J9	Partner bids first.
Dealer: North	♥ T8652	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 3+2	♣ 87652	

Board: 10	♠ AJ75	LHO opens the bidding 1NT.
Dealer: West	♥ 2	Partner bids next.
Vul: None	♦ AQJ87	East (RHO) bids 2♦ if possible.
HCP: 15+1	♣ KT4	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ QT				1NT
Vul: Both	♥ J874	♥ A3	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ K82	♦ AQT95	Pass	3NT	All Pass	
South HCP: 15+1	♣ K84	♣ QJ97				
Contract: 3NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ AJT754		1NT	Pass	2♥
Vul: N-S	♥ Q5	♥ 642	Pass	2♠	Pass	3♠
North HCP: 15+1	♦ KQJ32	♦ 96		All Pass		
South HCP: 7+2	♣ KJ83	♣ Q7				
Contract: 3♠ South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ K4				1NT
Vul: E-W	♥ K753	♥ A2	2♣ ¹	X	Pass	2♦
North HCP: 8	♦ Q94	♦ KT32	2♥	2NT	All Pass	
South HCP: 15+1	♣ JT3	♣ KQ984				1. Cappelletti, any 6+suit
Contract: 2NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ J9		1NT	Pass	2♦
Vul: N-S	♥ AQ	♥ T8652	Pass	2♥	All Pass	
North HCP: 15+1	♦ AKT75	♦ Q				
South HCP: 3+2	♣ QT93	♣ 87652				
Contract: 2♥ North						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ T8643	♠ AJ75	1NT	Pass	2♦	3♦
Vul: None	♥ T75	♥ 2		All Pass		
North HCP: 4+1	♦ T	♦ AQJ87				
South HCP: 15+1	♣ A985	♣ KT4				
Contract: 3♦ South						

North hands

Any_5422_with_15-16

Board: 11 ♠ AK You bid first.

Dealer: North ♥ KT95 The opponents are silent.

Vul: E-W ♦ KJT83

HCP: 15+1 ♣ J6

Board: 12 ♠ QT Partner bids first.

Dealer: South ♥ K62 The opponents are silent.

Vul: Both ♦ AKQ9

HCP: 14 ♣ 8642

Board: 13 ♠ K3 RHO opens the bidding 1NT.

Dealer: West ♥ KQ2 You bid next.

Vul: E-W ♦ KQ3 East (LHO) bids 2♥ if possible.

HCP: 19+1 ♣ AQT42 West (RHO) bids 2♠ if possible.

Board: 14 ♠ AKQ32 Partner bids first.

Dealer: South ♥ KQ43 West (RHO) Doubles 4♣ if possible.

Vul: E-W ♦ 73

HCP: 14+1 ♣ 43

Board: 15 ♠ AJ You bid first.

Dealer: North ♥ AT52 West (RHO) bids 2♥ if possible.

Vul: E-W ♦ 97 East (LHO) bids 2♠ if possible.

HCP: 15+1 ♣ AQ742

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ T32		1NT	Pass	3NT
Vul: E-W	♥ KT95	♥ Q86		All Pass		
North HCP: 15+1	♦ KJT83	♦ Q42				
South HCP: 9	♣ J6	♣ KQ94				
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ K6				1NT
Vul: Both	♥ K62	♥ AJ95	Pass	3NT	All Pass	
North HCP: 14	♦ AKQ9	♦ 62				
South HCP: 15+1	♣ 8642	♣ AQJT9				
Contract: 3NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ K3	♠ T952	1NT	X	2♥	Pass
Vul: E-W	♥ KQ2	♥ J96	2♠	X	Pass	3♦
North HCP: 19+1	♦ KQ3	♦ 8642	Pass	4♣	All Pass	
South HCP: 1	♣ AQT42	♣ 96				
Contract: 4♣ North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ AKQ32	♠ 94				1NT
Vul: E-W	♥ KQ43	♥ AJT6	Pass	2♣ ¹	Pass	2♥
North HCP: 14+1	♦ 73	♦ AQJT4	Pass	3♠	Pass	4♣
South HCP: 16+1	♣ 43	♣ KJ	X	Pass	Pass	4♥
Contract: 4♥ South				All Pass		

1. Stayman

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ QT		1NT	Pass	2♦
Vul: E-W	♥ AT52	♥ KQJ63	2♥ ¹	Pass	2♠	X
North HCP: 15+1	♦ 97	♦ A65	Pass	4♥	All Pass	
South HCP: 13+1	♣ AQ742	♣ J96				
Contract: 4♥ North				1. Michaels Cuebid		

South hands**Any_5422_with_15-16**

Board: 11	♠ T32	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: E-W	♦ Q42	
HCP: 9	♣ KQ94	

Board: 12	♠ K6	You bid first.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: Both	♦ 62	
HCP: 15+1	♣ AQJT9	

Board: 13	♠ T952	LHO opens the bidding 1NT.
Dealer: West	♥ J96	Partner bids next.
Vul: E-W	♦ 8642	East (RHO) bids 2♥ if possible.
HCP: 1	♣ 96	West (LHO) bids 2♠ if possible.

Board: 14	♠ 94	You bid first.
Dealer: South	♥ AJT6	West (LHO) Doubles 4♣ if possible.
Vul: E-W	♦ AQJT4	
HCP: 16+1	♣ KJ	

Board: 15	♠ QT	Partner bids first.
Dealer: North	♥ KQJ63	West (LHO) bids 2♥ if possible.
Vul: E-W	♦ A65	East (RHO) bids 2♠ if possible.
HCP: 13+1	♣ J96	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ T32		1NT	Pass	3NT
Vul: E-W	♥ KT95	♥ Q86		All Pass		
North HCP: 15+1	♦ KJT83	♦ Q42				
South HCP: 9	♣ J6	♣ KQ94				
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ K6				1NT
Vul: Both	♥ K62	♥ AJ95	Pass	3NT	All Pass	
North HCP: 14	♦ AKQ9	♦ 62				
South HCP: 15+1	♣ 8642	♣ AQJT9				
Contract: 3NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ K3	♠ T952	1NT	X	2♥	Pass
Vul: E-W	♥ KQ2	♥ J96	2♠	X	Pass	3♦
North HCP: 19+1	♦ KQ3	♦ 8642	Pass	4♣	All Pass	
South HCP: 1	♣ AQT42	♣ 96				
Contract: 4♣ North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ AKQ32	♠ 94				1NT
Vul: E-W	♥ KQ43	♥ AJT6	Pass	2♣ ¹	Pass	2♥
North HCP: 14+1	♦ 73	♦ AQJT4	Pass	3♠	Pass	4♣
South HCP: 16+1	♣ 43	♣ KJ	X	Pass	Pass	4♥
Contract: 4♥ South				All Pass		

1. Stayman

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ QT		1NT	Pass	2♦
Vul: E-W	♥ AT52	♥ KQJ63	2♥ ¹	Pass	2♠	X
North HCP: 15+1	♦ 97	♦ A65	Pass	4♥	All Pass	
South HCP: 13+1	♣ AQ742	♣ J96				
Contract: 4♥ North				1. Michaels Cuebid		

North hands

Any_5422_with_15-16

Board: 16	♠ 976542	Partner bids first.
Dealer: South	♥ QJ	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ JT54	
HCP: 4+2	♣ 6	

Board: 17	♠ A9	You bid first.
Dealer: North	♥ AT83	The opponents are silent.
Vul: Both	♦ AJT98	
HCP: 16+1	♣ K7	

Board: 18	♠ AT94	Partner bids first.
Dealer: South	♥ QJ84	The opponents are silent.
Vul: E-W	♦ T97	
HCP: 7	♣ 98	

Board: 19	♠ 83	You bid first.
Dealer: North	♥ A965	East (LHO) bids 2♦ if possible.
Vul: None	♦ AK632	
HCP: 15+1	♣ KJ	

Board: 20	♠ K4	You bid first.
Dealer: North	♥ KT86	West (RHO) Doubles 2♦ if possible.
Vul: N-S	♦ KJ	
HCP: 16+1	♣ AQ985	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 976542	♠ QJ				1NT
Vul: N-S	♥ QJ	♥ AK96	X	2♥	Pass	2♠
North HCP: 4+2	♦ JT54	♦ Q7	Pass	3♠	All Pass	
South HCP: 15+1	♣ 6	♣ K8543				
Contract: 3♠ North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ 83		1NT	Pass	2♣ ¹
Vul: Both	♥ AT83	♥ KJ97	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ AJT98	♦ K763	All Pass			
South HCP: 9	♣ K7	♣ QT4				
Contract: 4♥ South			1. Stayman			

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ AT94	♠ 52				1NT
Vul: E-W	♥ QJ84	♥ AT96	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ T97	♦ AQJ85	All Pass			
South HCP: 16+1	♣ 98	♣ AJ				
Contract: 2♥ South			1. Stayman			

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ 96		1NT	2♦ ¹	3♣
Vul: None	♥ A965	♥ KT7	Pass	3NT	All Pass	
North HCP: 15+1	♦ AK632	♦ QJ5				
South HCP: 10+1	♣ KJ	♣ A9732	1. Cappelletti, both majors			
Contract: 3NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ A8		1NT	Pass	2♦
Vul: N-S	♥ KT86	♥ A9753	X	2♠ ¹	Pass	4♥
North HCP: 16+1	♦ KJ	♦ 832	All Pass			
South HCP: 8+1	♣ AQ985	♣ 642				
Contract: 4♥ South			1. Extended acceptance after NT			

South hands**Any_5422_with_15-16**

Board: 16	♠ QJ	You bid first.
Dealer: South	♥ AK96	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ Q7	
HCP: 15+1	♣ K8543	

Board: 17	♠ 83	Partner bids first.
Dealer: North	♥ KJ97	The opponents are silent.
Vul: Both	♦ K763	
HCP: 9	♣ QT4	

Board: 18	♠ 52	You bid first.
Dealer: South	♥ AT96	The opponents are silent.
Vul: E-W	♦ AQJ85	
HCP: 16+1	♣ AJ	

Board: 19	♠ 96	Partner bids first.
Dealer: North	♥ KT7	East (RHO) bids 2♦ if possible.
Vul: None	♦ QJ5	
HCP: 10+1	♣ A9732	

Board: 20	♠ A8	Partner bids first.
Dealer: North	♥ A9753	West (LHO) Doubles 2♦ if possible.
Vul: N-S	♦ 832	
HCP: 8+1	♣ 642	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 976542	♠ QJ				1NT
Vul: N-S	♥ QJ	♥ AK96	X	2♥	Pass	2♠
North HCP: 4+2	♦ JT54	♦ Q7	Pass	3♠	All Pass	
South HCP: 15+1	♣ 6	♣ K8543				
Contract: 3♠ North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ 83		1NT	Pass	2♣ ¹
Vul: Both	♥ AT83	♥ KJ97	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ AJT98	♦ K763	All Pass			
South HCP: 9	♣ K7	♣ QT4				
Contract: 4♥ South			1. Stayman			

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ AT94	♠ 52				1NT
Vul: E-W	♥ QJ84	♥ AT96	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ T97	♦ AQJ85	All Pass			
South HCP: 16+1	♣ 98	♣ AJ				
Contract: 2♥ South			1. Stayman			

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ 96		1NT	2♦ ¹	3♣
Vul: None	♥ A965	♥ KT7	Pass	3NT	All Pass	
North HCP: 15+1	♦ AK632	♦ QJ5				
South HCP: 10+1	♣ KJ	♣ A9732	1. Cappelletti, both majors			
Contract: 3NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ A8		1NT	Pass	2♦
Vul: N-S	♥ KT86	♥ A9753	X	2♠ ¹	Pass	4♥
North HCP: 16+1	♦ KJ	♦ 832	All Pass			
South HCP: 8+1	♣ AQ985	♣ 642				
Contract: 4♥ South			1. Extended acceptance after NT			

North hands

Any_5422_with_15-16

Board: 21 ♠ AK You bid first.

Dealer: North ♥ Q643 The opponents are silent.

Vul: None ♦ KT

HCP: 16+1 ♣ KJT54

Board: 22 ♠ QJT8642 Partner bids first.

Dealer: South ♥ T East (LHO) Doubles 4♥ if possible.

Vul: Both ♦ AT9

HCP: 7+3 ♣ T7

Board: 23 ♠ A4 You bid first.

Dealer: North ♥ AK86 The opponents are silent.

Vul: None ♦ A6

HCP: 16+1 ♣ J9532

Board: 24 ♠ Q743 Partner bids first.

Dealer: South ♥ AT8764 The opponents are silent.

Vul: E-W ♦ 9

HCP: 6+2 ♣ 92

Board: 25 ♠ A2 You bid first.

Dealer: North ♥ KJT2 The opponents are silent.

Vul: None ♦ A8642

HCP: 16+1 ♣ A8

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ Q987		1NT	Pass	2♣ ¹
Vul: None	♥ Q643	♥ 2	Pass	2♥	Pass	3♣
North HCP: 16+1	♦ KT	♦ AQ3	Pass	3NT	All Pass	
South HCP: 12+1	♣ KJT54	♣ A7632				
Contract: 3NT North			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ QJT8642	♠ A3				1NT
Vul: Both	♥ T	♥ QJ64	Pass	4♥ ¹	X	4♠
North HCP: 7+3	♦ AT9	♦ KQ532	All Pass			
South HCP: 15+1	♣ T7	♣ QJ				1. Texas
Contract: 4♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ Q83		1NT	Pass	2♣ ¹
Vul: None	♥ AK86	♥ T932	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ A6	♦ QJ3	All Pass			
South HCP: 11	♣ J9532	♣ AQ4				1. Stayman
Contract: 4♥ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ Q743	♠ AT				1NT
Vul: E-W	♥ AT8764	♥ J5	Pass	4♦ ¹	Pass	4♥
North HCP: 6+2	♦ 9	♦ KQ754	All Pass			
South HCP: 15+1	♣ 92	♣ AJ75				1. Texas
Contract: 4♥ South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ J76		1NT	All Pass	
Vul: None	♥ KJT2	♥ Q95				
North HCP: 16+1	♦ A8642	♦ QJ3				
South HCP: 7	♣ A8	♣ JT94				
Contract: 1NT North						

South hands**Any_5422_with_15-16**

Board: 21	♠ Q987	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 12+1	♣ A7632	

Board: 22	♠ A3	You bid first.
Dealer: South	♥ QJ64	East (RHO) Doubles 4♥ if possible.
Vul: Both	♦ KQ532	
HCP: 15+1	♣ QJ	

Board: 23	♠ Q83	Partner bids first.
Dealer: North	♥ T932	The opponents are silent.
Vul: None	♦ QJ3	
HCP: 11	♣ AQ4	

Board: 24	♠ AT	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: E-W	♦ KQ754	
HCP: 15+1	♣ AJ75	

Board: 25	♠ J76	Partner bids first.
Dealer: North	♥ Q95	The opponents are silent.
Vul: None	♦ QJ3	
HCP: 7	♣ JT94	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ Q987		1NT	Pass	2♣ ¹
Vul: None	♥ Q643	♥ 2	Pass	2♥	Pass	3♣
North HCP: 16+1	♦ KT	♦ AQ3	Pass	3NT	All Pass	
South HCP: 12+1	♣ KJT54	♣ A7632				1. Stayman
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ QJT8642	♠ A3				1NT
Vul: Both	♥ T	♥ QJ64	Pass	4♥ ¹	X	4♠
North HCP: 7+3	♦ AT9	♦ KQ532	All Pass			
South HCP: 15+1	♣ T7	♣ QJ				1. Texas
Contract: 4♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ Q83		1NT	Pass	2♣ ¹
Vul: None	♥ AK86	♥ T932	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ A6	♦ QJ3	All Pass			
South HCP: 11	♣ J9532	♣ AQ4				1. Stayman
Contract: 4♥ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ Q743	♠ AT				1NT
Vul: E-W	♥ AT8764	♥ J5	Pass	4♦ ¹	Pass	4♥
North HCP: 6+2	♦ 9	♦ KQ754	All Pass			
South HCP: 15+1	♣ 92	♣ AJ75				1. Texas
Contract: 4♥ South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ J76		1NT	All Pass	
Vul: None	♥ KJT2	♥ Q95				
North HCP: 16+1	♦ A8642	♦ QJ3				
South HCP: 7	♣ A8	♣ JT94				
Contract: 1NT North						

North hands

Any_5422_with_15-16

Board: 26	♠ AJT	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: Both	♦ KQJ5	
HCP: 11	♣ T975	

Board: 27	♠ AT	You bid first.
Dealer: North	♥ 9654	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 15+1	♣ AKT65	

Board: 28	♠ KJ63	Partner bids first.
Dealer: South	♥ AT974	The opponents are silent.
Vul: E-W	♦ AT6	
HCP: 12+1	♣ 6	

Board: 29	♠ J3	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ AJ876	
HCP: 15+1	♣ K875	

Board: 30	♠ 2	LHO opens the bidding 1NT.
Dealer: East	♥ T5	Partner bids next.
Vul: N-S	♦ KJT	
HCP: 10+3	♣ KQJ7532	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ Q3				1NT
Vul: Both	♥ 72	♥ AQ93	Pass	3NT	All Pass	
North HCP: 11	♦ KQJ5	♦ 82				
South HCP: 15+1	♣ T975	♣ AK643				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ 9765		1NT	All Pass	
Vul: N-S	♥ 9654	♥ QJ7				
North HCP: 15+1	♦ KJ	♦ 974				
South HCP: 3	♣ AKT65	♣ 872				
Contract: 1NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ KJ63	♠ A8				1NT
Vul: E-W	♥ AT974	♥ QJ65	Pass	2♣ ¹	Pass	2♥
North HCP: 12+1	♦ AT6	♦ K4	Pass	6♥	All Pass	
South HCP: 15+1	♣ 6	♣ AJ975				
Contract: 6♥ North			1. Stayman			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ AK85		1NT	Pass	2♣ ¹
Vul: None	♥ AQ	♥ KJ75	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AJ876	♦ 2	All Pass			
South HCP: 13	♣ K875	♣ Q962				
Contract: 3NT South			1. Stayman			

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ KQT865			1NT	2♣ ¹
Vul: N-S	♥ T5	♥ K94	All Pass			
North HCP: 10+3	♦ KJT	♦ A95				
South HCP: 12+2	♣ KQJ7532	♣ 9				1. Cappelletti, any 6+suit
Contract: 2♣ South						

South hands**Any_5422_with_15-16****Board: 26** ♠ Q3 You bid first.

Dealer: South ♥ AQ93 The opponents are silent.

Vul: Both ♦ 82

HCP: 15+1 ♣ AK643

Board: 27 ♠ 9765 Partner bids first.

Dealer: North ♥ QJ7 The opponents are silent.

Vul: N-S ♦ 974

HCP: 3 ♣ 872

Board: 28 ♠ A8 You bid first.

Dealer: South ♥ QJ65 The opponents are silent.

Vul: E-W ♦ K4

HCP: 15+1 ♣ AJ975

Board: 29 ♠ AK85 Partner bids first.

Dealer: North ♥ KJ75 The opponents are silent.

Vul: None ♦ 2

HCP: 13 ♣ Q962

Board: 30 ♠ KQT865 RHO opens the bidding 1NT.

Dealer: East ♥ K94 You bid next.

Vul: N-S ♦ A95

HCP: 12+2 ♣ 9

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ Q3				1NT
Vul: Both	♥ 72	♥ AQ93	Pass	3NT	All Pass	
North HCP: 11	♦ KQJ5	♦ 82				
South HCP: 15+1	♣ T975	♣ AK643				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ 9765		1NT	All Pass	
Vul: N-S	♥ 9654	♥ QJ7				
North HCP: 15+1	♦ KJ	♦ 974				
South HCP: 3	♣ AKT65	♣ 872				
Contract: 1NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ KJ63	♠ A8				1NT
Vul: E-W	♥ AT974	♥ QJ65	Pass	2♣ ¹	Pass	2♥
North HCP: 12+1	♦ AT6	♦ K4	Pass	6♥	All Pass	
South HCP: 15+1	♣ 6	♣ AJ975				
Contract: 6♥ North			1. Stayman			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ AK85		1NT	Pass	2♣ ¹
Vul: None	♥ AQ	♥ KJ75	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AJ876	♦ 2	All Pass			
South HCP: 13	♣ K875	♣ Q962				
Contract: 3NT South			1. Stayman			

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ KQT865			1NT	2♣ ¹
Vul: N-S	♥ T5	♥ K94	All Pass			
North HCP: 10+3	♦ KJT	♦ A95				
South HCP: 12+2	♣ KQJ7532	♣ 9				1. Cappelletti, any 6+suit
Contract: 2♣ South						

North hands

Any_5422_with_15-16

Board: 31 ♠ A4 You bid first.

Dealer: North ♥ Q4 The opponents are silent.

Vul: N-S ♦ AQT4

HCP: 15+1 ♣ QJ965

Board: 32 ♠ QT Partner bids first.

Dealer: South ♥ AK87 The opponents are silent.

Vul: Both ♦ 96432

HCP: 12+1 ♣ K9

Board: 33 ♠ Q753 Partner bids first.

Dealer: South ♥ KJ762 The opponents are silent.

Vul: None ♦ K2

HCP: 9+1 ♣ T3

Board: 34 ♠ KT83 Partner bids first.

Dealer: South ♥ Q93 The opponents are silent.

Vul: None ♦ J82

HCP: 6 ♣ T85

Board: 35 ♠ KQ You bid first.

Dealer: North ♥ QJT4 The opponents are silent.

Vul: None ♦ AT853

HCP: 15+1 ♣ QJ

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KJ873		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q4	♥ KJ52	Pass	2♦	Pass	3♥ ²
North HCP: 15+1	♦ AQT4	♦ 75	Pass	3NT	All Pass	
South HCP: 12+1	♣ QJ965	♣ A4				
Contract: 3NT North			1. Stayman			
			2. SMOLEN			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ A4				1NT
Vul: Both	♥ AK87	♥ T5	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ 96432	♦ AQJT8	Pass	3♦	Pass	4♦
South HCP: 15+1	♣ K9	♣ A742	All Pass			
Contract: 4♦ South			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ Q753	♠ A8				1NT
Vul: None	♥ KJ762	♥ AT84	Pass	2♦	Pass	2♠ ¹
North HCP: 9+1	♦ K2	♦ AQ653	Pass	4♥	All Pass	
South HCP: 15+1	♣ T3	♣ J7				1. Extended acceptance after NT
Contract: 4♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ KT83	♠ J2				1NT
Vul: None	♥ Q93	♥ KJ	All Pass			
North HCP: 6	♦ J82	♦ AQ743				
South HCP: 15+1	♣ T85	♣ A962				
Contract: 1NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ JT63		1NT	Pass	2♣ ¹
Vul: None	♥ QJT4	♥ K	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ AT853	♦ QJ964	All Pass			
South HCP: 7+1	♣ QJ	♣ 853				1. Stayman
Contract: 2NT South						

South hands**Any_5422_with_15-16**

Board: 31	♠ KJ873	Partner bids first.
Dealer: North	♥ KJ52	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 12+1	♣ A4	

Board: 32	♠ A4	You bid first.
Dealer: South	♥ T5	The opponents are silent.
Vul: Both	♦ AQJT8	
HCP: 15+1	♣ A742	

Board: 33	♠ A8	You bid first.
Dealer: South	♥ AT84	The opponents are silent.
Vul: None	♦ AQ653	
HCP: 15+1	♣ J7	

Board: 34	♠ J2	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ AQ743	
HCP: 15+1	♣ A962	

Board: 35	♠ JT63	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ QJ964	
HCP: 7+1	♣ 853	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KJ873		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q4	♥ KJ52	Pass	2♦	Pass	3♥ ²
North HCP: 15+1	♦ AQT4	♦ 75	Pass	3NT	All Pass	
South HCP: 12+1	♣ QJ965	♣ A4				
Contract: 3NT North			1. Stayman			
			2. SMOLEN			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ A4				1NT
Vul: Both	♥ AK87	♥ T5	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ 96432	♦ AQJT8	Pass	3♦	Pass	4♦
South HCP: 15+1	♣ K9	♣ A742	All Pass			
Contract: 4♦ South			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ Q753	♠ A8				1NT
Vul: None	♥ KJ762	♥ AT84	Pass	2♦	Pass	2♠ ¹
North HCP: 9+1	♦ K2	♦ AQ653	Pass	4♥	All Pass	
South HCP: 15+1	♣ T3	♣ J7				1. Extended acceptance after NT
Contract: 4♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ KT83	♠ J2				1NT
Vul: None	♥ Q93	♥ KJ	All Pass			
North HCP: 6	♦ J82	♦ AQ743				
South HCP: 15+1	♣ T85	♣ A962				
Contract: 1NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ JT63		1NT	Pass	2♣ ¹
Vul: None	♥ QJT4	♥ K	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ AT853	♦ QJ964	All Pass			
South HCP: 7+1	♣ QJ	♣ 853				1. Stayman
Contract: 2NT South						

North hands

Any_5422_with_15-16

Board: 36	♠ JT743	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 8+1	♣ J86	

Board: 37	♠ KJ	You bid first.
Dealer: North	♥ T3	The opponents are silent.
Vul: Both	♦ AQT5	
HCP: 15+1	♣ KQ984	

Board: 38	♠ J7632	Partner bids first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: Both	♦ 94	
HCP: 5+1	♣ J93	

Board: 39	♠ K86432	Partner bids first.
Dealer: South	♥ K87	West (RHO) bids 2♥ if possible.
Vul: E-W	♦ Q53	
HCP: 10+2	♣ Q	

Board: 40	♠ -	Partner bids first.
Dealer: South	♥ Q9643	East (LHO) bids 2♠ if possible.
Vul: Both	♦ QJ862	
HCP: 9+2	♣ A63	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ JT743	♠ K2				1NT
Vul: N-S	♥ Q62	♥ KJT4	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ A5	♦ KJ976	Pass	2NT	All Pass	
South HCP: 15+1	♣ J86	♣ A2				
Contract: 2NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ T95		1NT	Pass	4♦ ¹
Vul: Both	♥ T3	♥ AQJ7654	Pass	4♥	All Pass	
North HCP: 15+1	♦ AQT5	♦ -				
South HCP: 7+3	♣ KQ984	♣ T63		1. Texas		
Contract: 4♥ North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ J7632	♠ KQ				1NT
Vul: Both	♥ QJ8	♥ T732	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ 94	♦ KQJ72		All Pass		
South HCP: 15+1	♣ J93	♣ AT				
Contract: 2♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K86432	♠ A5				1NT
Vul: E-W	♥ K87	♥ J3	2♥ ¹	4♠	All Pass	
North HCP: 10+2	♦ Q53	♦ KT92				
South HCP: 15+1	♣ Q	♣ AK942		1. Cappelletti, 5M-4m		
Contract: 4♠ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K5				1NT
Vul: Both	♥ Q9643	♥ AK	Pass	2♦	2♠	Pass
North HCP: 9+2	♦ QJ862	♦ K754	Pass	X	Pass	3♣
South HCP: 15+1	♣ A63	♣ Q8742	Pass	3NT	All Pass	
Contract: 3NT North						

South hands**Any_5422_with_15-16****Board: 36** ♠ K2 You bid first.

Dealer: South ♥ KJT4 The opponents are silent.

Vul: N-S ♦ KJ976

HCP: 15+1 ♣ A2

Board: 37 ♠ T95 Partner bids first.

Dealer: North ♥ AQJ7654 The opponents are silent.

Vul: Both ♦ -

HCP: 7+3 ♣ T63

Board: 38 ♠ KQ You bid first.

Dealer: South ♥ T732 The opponents are silent.

Vul: Both ♦ KQJ72

HCP: 15+1 ♣ AT

Board: 39 ♠ A5 You bid first.

Dealer: South ♥ J3 West (LHO) bids 2♥ if possible.

Vul: E-W ♦ KT92

HCP: 15+1 ♣ AK942

Board: 40 ♠ K5 You bid first.

Dealer: South ♥ AK East (RHO) bids 2♠ if possible.

Vul: Both ♦ K754

HCP: 15+1 ♣ Q8742

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ JT743	♠ K2				1NT
Vul: N-S	♥ Q62	♥ KJT4	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ A5	♦ KJ976	Pass	2NT	All Pass	
South HCP: 15+1	♣ J86	♣ A2				
Contract: 2NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ T95		1NT	Pass	4♦ ¹
Vul: Both	♥ T3	♥ AQJ7654	Pass	4♥	All Pass	
North HCP: 15+1	♦ AQT5	♦ -				
South HCP: 7+3	♣ KQ984	♣ T63	1. Texas			
Contract: 4♥ North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ J7632	♠ KQ				1NT
Vul: Both	♥ QJ8	♥ T732	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ 94	♦ KQJ72	All Pass			
South HCP: 15+1	♣ J93	♣ AT				
Contract: 2♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K86432	♠ A5				1NT
Vul: E-W	♥ K87	♥ J3	2♥ ¹	4♠	All Pass	
North HCP: 10+2	♦ Q53	♦ KT92				
South HCP: 15+1	♣ Q	♣ AK942	1. Cappelletti, 5M-4m			
Contract: 4♠ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K5				1NT
Vul: Both	♥ Q9643	♥ AK	Pass	2♦	2♠	Pass
North HCP: 9+2	♦ QJ862	♦ K754	Pass	X	Pass	3♣
South HCP: 15+1	♣ A63	♣ Q8742	Pass	3NT	All Pass	
Contract: 3NT North						

North hands

Any_5422_with_15-16

Board: 41 ♠ AK

You bid first.

Dealer: North ♥ J9

The opponents are silent.

Vul: N-S ♦ A9654

HCP: 15+1 ♣ KT94

Board: 42 ♠ KJ742

Partner bids first.

Dealer: South ♥ 93

West (RHO) bids 2♣ if possible.

Vul: N-S ♦ T982

HCP: 5+1 ♣ J7

Board: 43 ♠ T8

Partner bids first.

Dealer: South ♥ QT853

East (LHO) Doubles 2♦ if possible.

Vul: E-W ♦ JT2

HCP: 3+1 ♣ 743

Board: 44 ♠ JT854

LHO opens the bidding 1NT.

Dealer: East ♥ KQJ872

Partner bids next.

Vul: E-W ♦ A9

HCP: 11+3 ♣ -

Board: 45 ♠ Q5

You bid first.

Dealer: North ♥ QJT9

The opponents are silent.

Vul: E-W ♦ KJ

HCP: 15+1 ♣ KQJ62

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 854		1NT	Pass	2♦
Vul: N-S	♥ J9	♥ AQ8652	Pass	2♥	Pass	3♥
North HCP: 15+1	♦ A9654	♦ J8		All Pass		
South HCP: 7+2	♣ KT94	♣ 63				
Contract: 3♥ South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KJ742	♠ A6			1NT	
Vul: N-S	♥ 93	♥ Q854	2♣ ¹	2♥	Pass	2♠
North HCP: 5+1	♦ T982	♦ A3		All Pass		
South HCP: 16+1	♣ J7	♣ AQ983				
Contract: 2♠ South			1. Cappelletti, any 6+suit			

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ KJ			1NT	
Vul: E-W	♥ QT853	♥ AK62	Pass	2♦	X	2♠ ¹
North HCP: 3+1	♦ JT2	♦ 74	Pass	3♥	All Pass	
South HCP: 16+1	♣ 743	♣ KQT98				
Contract: 3♥ North			1. Extended acceptance after NT			

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ JT854	♠ K72			1NT	Pass
Vul: E-W	♥ KQJ872	♥ A94	Pass	2♦ ¹	Pass	2♥
North HCP: 11+3	♦ A9	♦ T642		All Pass		
South HCP: 9	♣ -	♣ QT4				
Contract: 2♥ South			1. Cappelletti, both majors			

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ KJT962		1NT	Pass	2♥
Vul: E-W	♥ QJT9	♥ 2	Pass	2♠	Pass	3♠
North HCP: 15+1	♦ KJ	♦ T542		All Pass		
South HCP: 4+2	♣ KQJ62	♣ T9				
Contract: 3♠ South						

South hands**Any_5422_with_15-16**

Board: 41 ♠ 854 Partner bids first.

Dealer: North ♥ AQ8652 The opponents are silent.

Vul: N-S ♦ J8

HCP: 7+2 ♣ 63

Board: 42 ♠ A6 You bid first.

Dealer: South ♥ Q854 West (LHO) bids 2♣ if possible.

Vul: N-S ♦ A3

HCP: 16+1 ♣ AQ983

Board: 43 ♠ KJ You bid first.

Dealer: South ♥ AK62 East (RHO) Doubles 2♦ if possible.

Vul: E-W ♦ 74

HCP: 16+1 ♣ KQT98

Board: 44 ♠ K72 RHO opens the bidding 1NT.

Dealer: East ♥ A94 You bid next.

Vul: E-W ♦ T642

HCP: 9 ♣ QT4

Board: 45 ♠ KJT962 Partner bids first.

Dealer: North ♥ 2 The opponents are silent.

Vul: E-W ♦ T542

HCP: 4+2 ♣ T9

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 854		1NT	Pass	2♦
Vul: N-S	♥ J9	♥ AQ8652	Pass	2♥	Pass	3♥
North HCP: 15+1	♦ A9654	♦ J8		All Pass		
South HCP: 7+2	♣ KT94	♣ 63				
Contract: 3♥ South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KJ742	♠ A6			1NT	
Vul: N-S	♥ 93	♥ Q854	2♣ ¹	2♥	Pass	2♠
North HCP: 5+1	♦ T982	♦ A3		All Pass		
South HCP: 16+1	♣ J7	♣ AQ983				
Contract: 2♠ South			1. Cappelletti, any 6+suit			

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ KJ			1NT	
Vul: E-W	♥ QT853	♥ AK62	Pass	2♦	X	2♠ ¹
North HCP: 3+1	♦ JT2	♦ 74	Pass	3♥	All Pass	
South HCP: 16+1	♣ 743	♣ KQT98				
Contract: 3♥ North			1. Extended acceptance after NT			

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ JT854	♠ K72			1NT	Pass
Vul: E-W	♥ KQJ872	♥ A94	Pass	2♦ ¹	Pass	2♥
North HCP: 11+3	♦ A9	♦ T642		All Pass		
South HCP: 9	♣ -	♣ QT4				
Contract: 2♥ South			1. Cappelletti, both majors			

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ KJT962		1NT	Pass	2♥
Vul: E-W	♥ QJT9	♥ 2	Pass	2♠	Pass	3♠
North HCP: 15+1	♦ KJ	♦ T542		All Pass		
South HCP: 4+2	♣ KQJ62	♣ T9				
Contract: 3♠ South						

North hands

Any_5422_with_15-16

Board: 46	♠ J6	LHO opens the bidding 1NT.
Dealer: East	♥ Q874	Partner bids next.
Vul: N-S	♦ AK2	West (RHO) bids 2♦ if possible.
HCP: 15	♣ KQ83	East (LHO) bids 2♣ if possible.

Board: 47	♠ 853	Partner bids first.
Dealer: South	♥ J3	West (RHO) bids 2♦ if possible.
Vul: N-S	♦ AT3	East (LHO) bids 2♥ if possible.
HCP: 7+1	♣ QT543	East (LHO) bids 3♥ if possible.

Board: 48	♠ KJT743	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 10+2	♣ AQT3	

Board: 49	♠ 74	You bid first.
Dealer: North	♥ AJ74	The opponents are silent.
Vul: E-W	♦ AK875	
HCP: 15+1	♣ K9	

Board: 50	♠ Q7	You bid first.
Dealer: North	♥ AQT7	The opponents are silent.
Vul: Both	♦ A2	
HCP: 16+1	♣ AT982	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ J6	♠ Q982			1NT	Pass
Vul: N-S	♥ Q874	♥ K953	2♥	Pass	2♠	Pass
North HCP: 15	♦ AK2	♦ 86	Pass	X	Pass	3♥
South HCP: 6	♣ KQ83	♣ J74	All Pass			
Contract: 3♥ South						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ 853	♠ 94			1NT	
Vul: N-S	♥ J3	♥ QT	2♦ ¹	Pass	2♥	Pass
North HCP: 7+1	♦ AT3	♦ KQJ52	Pass	3♣	3♥	4♣
South HCP: 15+1	♣ QT543	♣ AK97	All Pass			
Contract: 4♣ South						1. Cappelletti, both majors

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KJT743	♠ A2			1NT	
Vul: E-W	♥ T	♥ A752	Pass	4♥ ¹	Pass	4♠
North HCP: 10+2	♦ 96	♦ KQ542	All Pass			
South HCP: 16+1	♣ AQT3	♣ K9				1. Texas
Contract: 4♠ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ KT2		1NT	Pass	3NT
Vul: E-W	♥ AJ74	♥ 86	All Pass			
North HCP: 15+1	♦ AK875	♦ Q				
South HCP: 11+3	♣ K9	♣ AQ87654				
Contract: 3NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ KJ543		1NT	Pass	2♥
Vul: Both	♥ AQT7	♥ J9532	Pass	2♠	Pass	4♥
North HCP: 16+1	♦ A2	♦ JT	All Pass			
South HCP: 8+2	♣ AT982	♣ Q				
Contract: 4♥ South						

South hands**Any_5422_with_15-16**

Board: 46	♠ Q982	RHO opens the bidding 1NT.
Dealer: East	♥ K953	You bid next.
Vul: N-S	♦ 86	West (LHO) bids 2♥ if possible.
HCP: 6	♣ J74	East (RHO) bids 2♠ if possible.

Board: 47	♠ 94	You bid first.
Dealer: South	♥ QT	West (LHO) bids 2♦ if possible.
Vul: N-S	♦ KQJ52	East (RHO) bids 2♥ if possible.
HCP: 15+1	♣ AK97	East (RHO) bids 3♥ if possible.

Board: 48	♠ A2	You bid first.
Dealer: South	♥ A752	The opponents are silent.
Vul: E-W	♦ KQ542	
HCP: 16+1	♣ K9	

Board: 49	♠ KT2	Partner bids first.
Dealer: North	♥ 86	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 11+3	♣ AQ87654	

Board: 50	♠ KJ543	Partner bids first.
Dealer: North	♥ J9532	The opponents are silent.
Vul: Both	♦ JT	
HCP: 8+2	♣ Q	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ J6	♠ Q982			1NT	Pass
Vul: N-S	♥ Q874	♥ K953	2♥	Pass	2♠	Pass
North HCP: 15	♦ AK2	♦ 86	Pass	X	Pass	3♥
South HCP: 6	♣ KQ83	♣ J74	All Pass			
Contract: 3♥ South						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ 853	♠ 94			1NT	
Vul: N-S	♥ J3	♥ QT	2♦ ¹	Pass	2♥	Pass
North HCP: 7+1	♦ AT3	♦ KQJ52	Pass	3♣	3♥	4♣
South HCP: 15+1	♣ QT543	♣ AK97	All Pass			
Contract: 4♣ South						1. Cappelletti, both majors

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KJT743	♠ A2			1NT	
Vul: E-W	♥ T	♥ A752	Pass	4♥ ¹	Pass	4♠
North HCP: 10+2	♦ 96	♦ KQ542	All Pass			
South HCP: 16+1	♣ AQT3	♣ K9				1. Texas
Contract: 4♠ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ KT2		1NT	Pass	3NT
Vul: E-W	♥ AJ74	♥ 86	All Pass			
North HCP: 15+1	♦ AK875	♦ Q				
South HCP: 11+3	♣ K9	♣ AQ87654				
Contract: 3NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ KJ543		1NT	Pass	2♥
Vul: Both	♥ AQT7	♥ J9532	Pass	2♠	Pass	4♥
North HCP: 16+1	♦ A2	♦ JT	All Pass			
South HCP: 8+2	♣ AT982	♣ Q				
Contract: 4♥ South						

North hands

Any_5422_with_15-16

Board: 51	♠ AQ	You bid first.
Dealer: North	♥ 96	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ QT85	West (RHO) Doubles 2♣ if possible.
HCP: 15+1	♣ AQJ54	East (LHO) bids 2♠ if possible.
Board: 52	♠ J832	Partner bids first.
Dealer: South	♥ JT5	The opponents are silent.
Vul: None	♦ A72	
HCP: 9	♣ K94	
Board: 53	♠ 62	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ A942	
HCP: 15+1	♣ A7543	
Board: 54	♠ 32	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: None	♦ AQ963	
HCP: 15+1	♣ KQT2	
Board: 55	♠ Q6	You bid first.
Dealer: North	♥ AQ97	The opponents are silent.
Vul: N-S	♦ AKT63	
HCP: 15+1	♣ 93	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K953		1NT	Pass	Pass
Vul: Both	♥ 96	♥ KT74	X	2♣	Pass	Pass
North HCP: 15+1	♦ QT85	♦ 6	X	Pass	2♠	3♣
South HCP: 6	♣ AQJ54	♣ T973		All Pass		
Contract: 3♣ South						

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ J832	♠ A9				1NT
Vul: None	♥ JT5	♥ KQ64	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A72	♦ 96	Pass	3NT	All Pass	
South HCP: 15+1	♣ K94	♣ AQT65		1. Stayman		
Contract: 3NT North						

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ KJT8		1NT	Pass	2♣ ¹
Vul: Both	♥ AK	♥ 87	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ A942	♦ K63		All Pass		
South HCP: 11	♣ A7543	♣ KJ86		1. Stayman		
Contract: 3NT South						

Board: 54	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ AK654		1NT	Pass	2♥
Vul: None	♥ A5	♥ K74	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ AQ963	♦ KT54	Pass	5♦	Pass	6♦
South HCP: 13+1	♣ KQT2	♣ 6		All Pass		
Contract: 6♦ South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ K743		1NT	All Pass	
Vul: N-S	♥ AQ97	♥ 63				
North HCP: 15+1	♦ AKT63	♦ J94				
South HCP: 4	♣ 93	♣ T842				
Contract: 1NT North						

South hands**Any_5422_with_15-16**

Board: 51	♠ K953	Partner bids first.
Dealer: North	♥ KT74	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ 6	West (LHO) Doubles 2♣ if possible.
HCP: 6	♣ T973	East (RHO) bids 2♠ if possible.
Board: 52	♠ A9	You bid first.
Dealer: South	♥ KQ64	The opponents are silent.
Vul: None	♦ 96	
HCP: 15+1	♣ AQT65	
Board: 53	♠ KJT8	Partner bids first.
Dealer: North	♥ 87	The opponents are silent.
Vul: Both	♦ K63	
HCP: 11	♣ KJ86	
Board: 54	♠ AK654	Partner bids first.
Dealer: North	♥ K74	The opponents are silent.
Vul: None	♦ KT54	
HCP: 13+1	♣ 6	
Board: 55	♠ K743	Partner bids first.
Dealer: North	♥ 63	The opponents are silent.
Vul: N-S	♦ J94	
HCP: 4	♣ T842	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K953		1NT	Pass	Pass
Vul: Both	♥ 96	♥ KT74	X	2♣	Pass	Pass
North HCP: 15+1	♦ QT85	♦ 6	X	Pass	2♠	3♣
South HCP: 6	♣ AQJ54	♣ T973		All Pass		
Contract: 3♣ South						

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ J832	♠ A9				1NT
Vul: None	♥ JT5	♥ KQ64	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A72	♦ 96	Pass	3NT	All Pass	
South HCP: 15+1	♣ K94	♣ AQT65		1. Stayman		
Contract: 3NT North						

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ KJT8		1NT	Pass	2♣ ¹
Vul: Both	♥ AK	♥ 87	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ A942	♦ K63		All Pass		
South HCP: 11	♣ A7543	♣ KJ86		1. Stayman		
Contract: 3NT South						

Board: 54	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ AK654		1NT	Pass	2♥
Vul: None	♥ A5	♥ K74	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ AQ963	♦ KT54	Pass	5♦	Pass	6♦
South HCP: 13+1	♣ KQT2	♣ 6		All Pass		
Contract: 6♦ South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ K743		1NT	All Pass	
Vul: N-S	♥ AQ97	♥ 63				
North HCP: 15+1	♦ AKT63	♦ J94				
South HCP: 4	♣ 93	♣ T842				
Contract: 1NT North						

North hands

Any_5422_with_15-16

Board: 56	♠ J982	Partner bids first.
Dealer: South	♥ J876	The opponents are silent.
Vul: None	♦ JT52	
HCP: 5	♣ Q	

Board: 57	♠ 86	You bid first.
Dealer: North	♥ AQ84	The opponents are silent.
Vul: None	♦ AQJ62	
HCP: 16+1	♣ KT	

Board: 58	♠ KQ5	Partner bids first.
Dealer: South	♥ J754	The opponents are silent.
Vul: None	♦ T8763	
HCP: 7+1	♣ J	

Board: 59	♠ JT	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ KJ54	
HCP: 15+1	♣ AQJT3	

Board: 60	♠ KT74	LHO opens the bidding 1NT.
Dealer: East	♥ A32	Partner bids next.
Vul: E-W	♦ 9643	
HCP: 10	♣ K5	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ J982	♠ 76				1NT
Vul: None	♥ J876	♥ KQ94		All Pass		
North HCP: 5	♦ JT52	♦ KQ				
South HCP: 15+1	♣ Q	♣ AJ973				
Contract: 1NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ K7		1NT	Pass	3NT
Vul: None	♥ AQ84	♥ K32		All Pass		
North HCP: 16+1	♦ AQJ62	♦ 9874				
South HCP: 9	♣ KT	♣ QJ94				
Contract: 3NT South						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ KQ5	♠ 98				1NT
Vul: None	♥ J754	♥ AK63	Pass	2♣ ¹	Pass	2♥
North HCP: 7+1	♦ T8763	♦ K2	Pass	3♥	All Pass	
South HCP: 15+1	♣ J	♣ KQT96				
Contract: 3♥ North			1. Stayman			

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ 987		1NT	All Pass	
Vul: Both	♥ K4	♥ AJ7				
North HCP: 15+1	♦ KJ54	♦ Q9872				
South HCP: 7+1	♣ AQJT3	♣ 64				
Contract: 1NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ KT74	♠ AJ953			1NT	2♠ ¹
Vul: E-W	♥ A32	♥ K4	Pass	3♠	All Pass	
North HCP: 10	♦ 9643	♦ 85				
South HCP: 12+1	♣ K5	♣ A432				
Contract: 3♠ North			1. Cappelletti, 5M-4m			

South hands**Any_5422_with_15-16****Board: 56** ♠ 76 You bid first.

Dealer: South ♥ KQ94 The opponents are silent.

Vul: None ♦ KQ

HCP: 15+1 ♣ AJ973

Board: 57 ♠ K7 Partner bids first.

Dealer: North ♥ K32 The opponents are silent.

Vul: None ♦ 9874

HCP: 9 ♣ QJ94

Board: 58 ♠ 98 You bid first.

Dealer: South ♥ AK63 The opponents are silent.

Vul: None ♦ K2

HCP: 15+1 ♣ KQT96

Board: 59 ♠ 987 Partner bids first.

Dealer: North ♥ AJ7 The opponents are silent.

Vul: Both ♦ Q9872

HCP: 7+1 ♣ 64

Board: 60 ♠ AJ953 RHO opens the bidding 1NT.

Dealer: East ♥ K4 You bid next.

Vul: E-W ♦ 85

HCP: 12+1 ♣ A432

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ J982	♠ 76				1NT
Vul: None	♥ J876	♥ KQ94		All Pass		
North HCP: 5	♦ JT52	♦ KQ				
South HCP: 15+1	♣ Q	♣ AJ973				
Contract: 1NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ K7		1NT	Pass	3NT
Vul: None	♥ AQ84	♥ K32		All Pass		
North HCP: 16+1	♦ AQJ62	♦ 9874				
South HCP: 9	♣ KT	♣ QJ94				
Contract: 3NT South						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ KQ5	♠ 98				1NT
Vul: None	♥ J754	♥ AK63	Pass	2♣ ¹	Pass	2♥
North HCP: 7+1	♦ T8763	♦ K2	Pass	3♥	All Pass	
South HCP: 15+1	♣ J	♣ KQT96				
Contract: 3♥ North			1. Stayman			

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ 987		1NT	All Pass	
Vul: Both	♥ K4	♥ AJ7				
North HCP: 15+1	♦ KJ54	♦ Q9872				
South HCP: 7+1	♣ AQJT3	♣ 64				
Contract: 1NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ KT74	♠ AJ953			1NT	2♠ ¹
Vul: E-W	♥ A32	♥ K4	Pass	3♠	All Pass	
North HCP: 10	♦ 9643	♦ 85				
South HCP: 12+1	♣ K5	♣ A432		1. Cappelletti, 5M-4m		
Contract: 3♠ North						

North hands

Any_5422_with_15-16

Board: 61 ♠ A5 You bid first.

Dealer: North ♥ J865 The opponents are silent.

Vul: E-W ♦ K9

HCP: 15+1 ♣ AK975

Board: 62 ♠ Q92 Partner bids first.

Dealer: South ♥ AT83 The opponents are silent.

Vul: None ♦ 9876

HCP: 6 ♣ 97

Board: 63 ♠ KJ You bid first.

Dealer: North ♥ K953 The opponents are silent.

Vul: Both ♦ AQJ72

HCP: 16+1 ♣ Q2

Board: 64 ♠ A9542 Partner bids first.

Dealer: South ♥ K962 West (RHO) bids 2♣ if possible.

Vul: None ♦ J7

HCP: 10+1 ♣ Q6

Board: 65 ♠ K4 You bid first.

Dealer: North ♥ AJ95 West (RHO) Doubles 3♠ if possible.

Vul: E-W ♦ A7

HCP: 16+1 ♣ KJ975

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KQ7		1NT	Pass	2♣ ¹
Vul: E-W	♥ J865	♥ A942	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ K9	♦ JT6	All Pass			
South HCP: 10	♣ AK975	♣ T84				
Contract: 4♥ South			1. Stayman			

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ KJ				1NT
Vul: None	♥ AT83	♥ 97	All Pass			
North HCP: 6	♦ 9876	♦ KJT43				
South HCP: 15+1	♣ 97	♣ AQJ3				
Contract: 1NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ T65		1NT	Pass	2♦
Vul: Both	♥ K953	♥ AT864	Pass	2♥	Pass	2NT
North HCP: 16+1	♦ AQJ72	♦ 3	Pass	4♥	All Pass	
South HCP: 8+1	♣ Q2	♣ A763				
Contract: 4♥ North						

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ A9542	♠ KJ				1NT
Vul: None	♥ K962	♥ AQ75	2♣ ¹	X	Pass	2♥
North HCP: 10+1	♦ J7	♦ A8	Pass	4♥	All Pass	
South HCP: 15+1	♣ Q6	♣ J8432				
Contract: 4♥ North			1. Cappelletti, any 6+suit			

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ Q7		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ95	♥ KQT2	Pass	2♥	Pass	3♠
North HCP: 16+1	♦ A7	♦ QJ63	X	4NT	Pass	5♠ ²
South HCP: 14	♣ KJ975	♣ A84	Pass	6♥	All Pass	
Contract: 6♥ North			1. Stayman			
			2. A=2/5 or 5/5, Q(H)=1			

South hands**Any_5422_with_15-16**

Board: 61	♠ KQ7	Partner bids first.
Dealer: North	♥ A942	The opponents are silent.
Vul: E-W	♦ JT6	
HCP: 10	♣ T84	

Board: 62	♠ KJ	You bid first.
Dealer: South	♥ 97	The opponents are silent.
Vul: None	♦ KJT43	
HCP: 15+1	♣ AQJ3	

Board: 63	♠ T65	Partner bids first.
Dealer: North	♥ AT864	The opponents are silent.
Vul: Both	♦ 3	
HCP: 8+1	♣ A763	

Board: 64	♠ KJ	You bid first.
Dealer: South	♥ AQ75	West (LHO) bids 2♣ if possible.
Vul: None	♦ A8	
HCP: 15+1	♣ J8432	

Board: 65	♠ Q7	Partner bids first.
Dealer: North	♥ KQT2	West (LHO) Doubles 3♠ if possible.
Vul: E-W	♦ QJ63	
HCP: 14	♣ A84	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KQ7		1NT	Pass	2♣ ¹
Vul: E-W	♥ J865	♥ A942	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ K9	♦ JT6	All Pass			
South HCP: 10	♣ AK975	♣ T84				
Contract: 4♥ South			1. Stayman			

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ KJ				1NT
Vul: None	♥ AT83	♥ 97	All Pass			
North HCP: 6	♦ 9876	♦ KJT43				
South HCP: 15+1	♣ 97	♣ AQJ3				
Contract: 1NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ T65		1NT	Pass	2♦
Vul: Both	♥ K953	♥ AT864	Pass	2♥	Pass	2NT
North HCP: 16+1	♦ AQJ72	♦ 3	Pass	4♥	All Pass	
South HCP: 8+1	♣ Q2	♣ A763				
Contract: 4♥ North						

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ A9542	♠ KJ				1NT
Vul: None	♥ K962	♥ AQ75	2♣ ¹	X	Pass	2♥
North HCP: 10+1	♦ J7	♦ A8	Pass	4♥	All Pass	
South HCP: 15+1	♣ Q6	♣ J8432				
Contract: 4♥ North			1. Cappelletti, any 6+suit			

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ Q7		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ95	♥ KQT2	Pass	2♥	Pass	3♠
North HCP: 16+1	♦ A7	♦ QJ63	X	4NT	Pass	5♠ ²
South HCP: 14	♣ KJ975	♣ A84	Pass	6♥	All Pass	
Contract: 6♥ North			1. Stayman			
			2. A=2/5 or 5/5, Q(H)=1			

North hands

Any_5422_with_15-16

Board: 66	♠ 7653	Partner bids first.
Dealer: South	♥ JT9632	The opponents are silent.
Vul: Both	♦ Q	
HCP: 3+2	♣ 97	

Board: 67	♠ 54	You bid first.
Dealer: North	♥ AK53	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 15+1	♣ AKT54	

Board: 68	♠ 64	Partner bids first.
Dealer: South	♥ AKT873	The opponents are silent.
Vul: None	♦ T84	
HCP: 7+2	♣ T4	

Board: 69	♠ T6	LHO opens the bidding 1NT.
Dealer: East	♥ AK	Partner bids next.
Vul: N-S	♦ Q42	West (RHO) bids 2♥ if possible.
HCP: 12+2	♣ QJ9652	East (LHO) bids 2♠ if possible.

Board: 70	♠ A8632	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ Q94	
HCP: 8+1	♣ 9632	

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ 7653	♠ J4				1NT
Vul: Both	♥ JT9632	♥ K4	Pass	2♦	Pass	2♥
North HCP: 3+2	♦ Q	♦ AKT75	All Pass			
South HCP: 15+1	♣ 97	♣ AT63				
Contract: 2♥ South						

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ T732		1NT	All Pass	
Vul: E-W	♥ AK53	♥ QJ92				
North HCP: 15+1	♦ J5	♦ 842				
South HCP: 6	♣ AKT54	♣ QJ				
Contract: 1NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ J2				1NT
Vul: None	♥ AKT873	♥ Q2	Pass	4♦ ¹	Pass	4♥
North HCP: 7+2	♦ T84	♦ AQJ7	All Pass			
South HCP: 16+1	♣ T4	♣ KQJ95				
Contract: 4♥ South			1. Texas			

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ KJ72			1NT	Pass
Vul: N-S	♥ AK	♥ QJ72	2♥	Pass	2♠	Pass
North HCP: 12+2	♦ Q42	♦ J985	Pass	3♣	All Pass	
South HCP: 11	♣ QJ9652	♣ K				
Contract: 3♣ North						

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ A8632	♠ Q4				1NT
Vul: Both	♥ Q	♥ KT85	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ Q94	♦ AT	Pass	2NT	All Pass	
South HCP: 15+1	♣ 9632	♣ AQT85				
Contract: 2NT North						

South hands**Any_5422_with_15-16****Board: 66** ♠ J4 You bid first.

Dealer: South ♥ K4 The opponents are silent.

Vul: Both ♦ AKT75

HCP: 15+1 ♣ AT63

Board: 67 ♠ T732 Partner bids first.

Dealer: North ♥ QJ92 The opponents are silent.

Vul: E-W ♦ 842

HCP: 6 ♣ QJ

Board: 68 ♠ J2 You bid first.

Dealer: South ♥ Q2 The opponents are silent.

Vul: None ♦ AQJ7

HCP: 16+1 ♣ KQJ95

Board: 69 ♠ KJ72 RHO opens the bidding 1NT.

Dealer: East ♥ QJ72 You bid next.

Vul: N-S ♦ J985 West (LHO) bids 2♥ if possible.

HCP: 11 ♣ K East (RHO) bids 2♠ if possible.

Board: 70 ♠ Q4 You bid first.

Dealer: South ♥ KT85 The opponents are silent.

Vul: Both ♦ AT

HCP: 15+1 ♣ AQT85

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ 7653	♠ J4				1NT
Vul: Both	♥ JT9632	♥ K4	Pass	2♦	Pass	2♥
North HCP: 3+2	♦ Q	♦ AKT75	All Pass			
South HCP: 15+1	♣ 97	♣ AT63				
Contract: 2♥ South						

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ T732		1NT	All Pass	
Vul: E-W	♥ AK53	♥ QJ92				
North HCP: 15+1	♦ J5	♦ 842				
South HCP: 6	♣ AKT54	♣ QJ				
Contract: 1NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ J2				1NT
Vul: None	♥ AKT873	♥ Q2	Pass	4♦ ¹	Pass	4♥
North HCP: 7+2	♦ T84	♦ AQJ7	All Pass			
South HCP: 16+1	♣ T4	♣ KQJ95				
Contract: 4♥ South			1. Texas			

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ KJ72			1NT	Pass
Vul: N-S	♥ AK	♥ QJ72	2♥	Pass	2♠	Pass
North HCP: 12+2	♦ Q42	♦ J985	Pass	3♣	All Pass	
South HCP: 11	♣ QJ9652	♣ K				
Contract: 3♣ North						

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ A8632	♠ Q4				1NT
Vul: Both	♥ Q	♥ KT85	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ Q94	♦ AT	Pass	2NT	All Pass	
South HCP: 15+1	♣ 9632	♣ AQT85				
Contract: 2NT North						

North hands

Any_5422_with_15-16

Board: 71 ♠ A7 You bid first.

Dealer: North ♥ AQT9 The opponents are silent.

Vul: N-S ♦ Q9765

HCP: 15+1 ♣ K8

Board: 72 ♠ A763 LHO opens the bidding 1NT.

Dealer: East ♥ KQ72 Partner bids next.

Vul: Both ♦ AQJ6

HCP: 16 ♣ 6

Board: 73 ♠ J4 You bid first.

Dealer: North ♥ K6 The opponents are silent.

Vul: None ♦ AKT5

HCP: 15+1 ♣ A9853

Board: 74 ♠ Q7 Partner bids first.

Dealer: South ♥ QJT874 West (RHO) bids 2♠ if possible.

Vul: E-W ♦ KT4 East (LHO) bids 3♠ if possible.

HCP: 8+2 ♣ 84

Board: 75 ♠ 92 You bid first.

Dealer: North ♥ AK92 The opponents are silent.

Vul: E-W ♦ KQJ63

HCP: 15+1 ♣ Q8

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QT96		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQT9	♥ K864	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ Q9765	♦ -	All Pass			
South HCP: 11+1	♣ K8	♣ AQ653				1. Stayman
Contract: 4♥ South						

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ A763	♠ KJT8542		1NT	3♠	
Vul: Both	♥ KQ72	♥ 65	Pass	4♠	All Pass	
North HCP: 16	♦ AQJ6	♦ 32				
South HCP: 7+3	♣ 6	♣ K9				
Contract: 4♠ North						

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ K632		1NT	All Pass	
Vul: None	♥ K6	♥ J4				
North HCP: 15+1	♦ AKT5	♦ 974				
South HCP: 6	♣ A9853	♣ Q642				
Contract: 1NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ T9			1NT	
Vul: E-W	♥ QJT874	♥ K2	Pass	2♦	Pass	2♥
North HCP: 8+2	♦ KT4	♦ AQ92	2♠	3♥	3♠	Pass
South HCP: 15+1	♣ 84	♣ KQJT5	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ KJ75		1NT	All Pass	
Vul: E-W	♥ AK92	♥ 73				
North HCP: 15+1	♦ KQJ63	♦ 874				
South HCP: 4	♣ Q8	♣ T942				
Contract: 1NT North						

South hands**Any_5422_with_15-16**

Board: 71	♠ QT96	Partner bids first.
Dealer: North	♥ K864	The opponents are silent.
Vul: N-S	♦ -	
HCP: 11+1	♣ AQ653	

Board: 72	♠ KJT8542	RHO opens the bidding 1NT.
Dealer: East	♥ 65	You bid next.
Vul: Both	♦ 32	
HCP: 7+3	♣ K9	

Board: 73	♠ K632	Partner bids first.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ 974	
HCP: 6	♣ Q642	

Board: 74	♠ T9	You bid first.
Dealer: South	♥ K2	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ AQ92	East (RHO) bids 3♠ if possible.
HCP: 15+1	♣ KQJT5	

Board: 75	♠ KJ75	Partner bids first.
Dealer: North	♥ 73	The opponents are silent.
Vul: E-W	♦ 874	
HCP: 4	♣ T942	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QT96		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQT9	♥ K864	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ Q9765	♦ -	All Pass			
South HCP: 11+1	♣ K8	♣ AQ653				1. Stayman
Contract: 4♥ South						

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ A763	♠ KJT8542		1NT	3♠	
Vul: Both	♥ KQ72	♥ 65	Pass	4♠	All Pass	
North HCP: 16	♦ AQJ6	♦ 32				
South HCP: 7+3	♣ 6	♣ K9				
Contract: 4♠ North						

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ K632		1NT	All Pass	
Vul: None	♥ K6	♥ J4				
North HCP: 15+1	♦ AKT5	♦ 974				
South HCP: 6	♣ A9853	♣ Q642				
Contract: 1NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ T9			1NT	
Vul: E-W	♥ QJT874	♥ K2	Pass	2♦	Pass	2♥
North HCP: 8+2	♦ KT4	♦ AQ92	2♠	3♥	3♠	Pass
South HCP: 15+1	♣ 84	♣ KQJT5	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ KJ75		1NT	All Pass	
Vul: E-W	♥ AK92	♥ 73				
North HCP: 15+1	♦ KQJ63	♦ 874				
South HCP: 4	♣ Q8	♣ T942				
Contract: 1NT North						

North hands

Any_5422_with_15-16

Board: 76	♠ QJT9	RHO opens the bidding 1NT.
Dealer: West	♥ AKT73	You bid next.
Vul: N-S	♦ 7	
HCP: 10+1	♣ 974	

Board: 77	♠ Q5	You bid first.
Dealer: North	♥ K862	East (LHO) bids 2♣ if possible.
Vul: None	♦ AT	West (RHO) Doubles 4♠ if possible.
HCP: 15+1	♣ KQJ64	

Board: 78	♠ AT72	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: N-S	♦ K52	
HCP: 13	♣ KQT6	

Board: 79	♠ 97	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: E-W	♦ AQJ5	
HCP: 15+1	♣ AJ865	

Board: 80	♠ J9653	Partner bids first.
Dealer: South	♥ J6	East (LHO) Doubles 2♥ if possible.
Vul: None	♦ KJ5	
HCP: 8+1	♣ Q87	

Both hands (Answers Page)

Board: 76

Dealer: West

Vul: N-S

North HCP: 10+1

South HCP: 8

Contract: 2♠ South

North:

♠ QJT9

♥ AKT73

♦ 7

♣ 974

South:

♠ K53

♥ 82

♦ Q963

♣ KT82

W N E S

1NT 2♦¹ Pass 2♠

All Pass

1. Cappelletti, both majors

Board: 77

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 4+3

Contract: 4♠X North

North:

♠ Q5

♥ K862

♦ AT

♣ KQJ64

South:

♠ K987642

♥ J7

♦ 98

♣ T3

W N E S

1NT 2♣¹ 4♥²

Pass 4♠ Pass Pass

X All Pass

1. Cappelletti, any 6+suit

2. Texas

Board: 78

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 15+1

Contract: 3NT North

North:

♠ AT72

♥ J7

♦ K52

♣ KQT6

South:

♠ KJ

♥ AQ86

♦ A8

♣ J5432

W N E S

1NT

Pass 2♣¹ Pass 2♥

Pass 3NT All Pass

1. Stayman

Board: 79

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7+1

Contract: 2NT South

North:

♠ 97

♥ K4

♦ AQJ5

♣ AJ865

South:

♠ JT832

♥ AT5

♦ 43

♣ Q97

W N E S

1NT Pass 2♥

Pass 2♠ Pass 2NT

All Pass

Board: 80

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15+1

Contract: 3♠ South

North:

♠ J9653

♥ J6

♦ KJ5

♣ Q87

South:

♠ AK

♥ AT94

♦ A9832

♣ 64

W N E S

1NT

Pass 2♥ X XX

Pass 2NT Pass 3♠

All Pass

South hands**Any_5422_with_15-16**

Board: 76	♠ K53	LHO opens the bidding 1NT.
Dealer: West	♥ 82	Partner bids next.
Vul: N-S	♦ Q963	
HCP: 8	♣ KT82	
Board: 77	♠ K987642	Partner bids first.
Dealer: North	♥ J7	East (RHO) bids 2♣ if possible.
Vul: None	♦ 98	West (LHO) Doubles 4♠ if possible.
HCP: 4+3	♣ T3	
Board: 78	♠ KJ	You bid first.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 15+1	♣ J5432	
Board: 79	♠ JT832	Partner bids first.
Dealer: North	♥ AT5	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 7+1	♣ Q97	
Board: 80	♠ AK	You bid first.
Dealer: South	♥ AT94	East (RHO) Doubles 2♥ if possible.
Vul: None	♦ A9832	
HCP: 15+1	♣ 64	

Both hands (Answers Page)

Board: 76

Dealer: West

Vul: N-S

North HCP: 10+1

South HCP: 8

Contract: 2♠ South

North:

♠ QJT9

♥ AKT73

♦ 7

♣ 974

South:

♠ K53

♥ 82

♦ Q963

♣ KT82

W N E S

1NT 2♦¹ Pass 2♠

All Pass

1. Cappelletti, both majors

Board: 77

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 4+3

Contract: 4♠X North

North:

♠ Q5

♥ K862

♦ AT

♣ KQJ64

South:

♠ K987642

♥ J7

♦ 98

♣ T3

W N E S

1NT 2♣¹ 4♥²

Pass 4♠ Pass Pass

X All Pass

1. Cappelletti, any 6+suit

2. Texas

Board: 78

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 15+1

Contract: 3NT North

North:

♠ AT72

♥ J7

♦ K52

♣ KQT6

South:

♠ KJ

♥ AQ86

♦ A8

♣ J5432

W N E S

1NT

Pass 2♣¹ Pass 2♥

Pass 3NT All Pass

1. Stayman

Board: 79

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7+1

Contract: 2NT South

North:

♠ 97

♥ K4

♦ AQJ5

♣ AJ865

South:

♠ JT832

♥ AT5

♦ 43

♣ Q97

W N E S

1NT Pass 2♥

Pass 2♠ Pass 2NT

All Pass

Board: 80

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15+1

Contract: 3♠ South

North:

♠ J9653

♥ J6

♦ KJ5

♣ Q87

South:

♠ AK

♥ AT94

♦ A9832

♣ 64

W N E S

1NT

Pass 2♥ X XX

Pass 2NT Pass 3♠

All Pass

North hands

Any_5422_with_15-16

Board: 81 ♠ A3 You bid first.

Dealer: North ♥ A764 The opponents are silent.

Vul: N-S ♦ Q8

HCP: 15+1 ♣ AJ764

Board: 82 ♠ T5 You bid first.

Dealer: North ♥ A4 East (LHO) bids 2♣ if possible.

Vul: E-W ♦ AQJT7 West (RHO) bids 2♦ if possible.

HCP: 15+1 ♣ KJ87 East (LHO) bids 2♥ if possible.
East (LHO) bids 3♥ if possible.

Board: 83 ♠ 74 You bid first.

Dealer: North ♥ KQT4 The opponents are silent.

Vul: E-W ♦ KJT76

HCP: 15+1 ♣ AQ

Board: 84 ♠ KQT63 Partner bids first.

Dealer: South ♥ QT West (RHO) bids 2♥ if possible.

Vul: None ♦ K832

HCP: 10+1 ♣ 97

Board: 85 ♠ AK You bid first.

Dealer: North ♥ KQ84 The opponents are silent.

Vul: None ♦ T8742

HCP: 15+1 ♣ K8

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ T75		1NT	All Pass	
Vul: N-S	♥ A764	♥ 832				
North HCP: 15+1	♦ Q8	♦ 76542				
South HCP: 3+1	♣ AJ764	♣ K8				
Contract: 1NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ 943		1NT	2♣ ¹	Pass
Vul: E-W	♥ A4	♥ K5	2♦ ²	X	2♥	3♦
North HCP: 15+1	♦ AQJT7	♦ 9863	Pass	Pass	3♥	4♦
South HCP: 7	♣ KJ87	♣ A932			All Pass	
Contract: 4♦ South						
					1. Cappelletti, any 6+suit	
					2. automat	

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ KQT85		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQT4	♥ J652	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ KJT76	♦ A3		All Pass		
South HCP: 10+1	♣ AQ	♣ 93			1. Stayman	
Contract: 4♥ South						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ KQT63	♠ A8			1NT	
Vul: None	♥ QT	♥ 96	2♥ ¹	3NT	All Pass	
North HCP: 10+1	♦ K832	♦ AJ97				
South HCP: 15+1	♣ 97	♣ AQ832			1. Cappelletti, 5M-4m	
Contract: 3NT North						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 76		1NT	Pass	2♠ ¹
Vul: None	♥ KQ84	♥ 6	Pass	3♣ ²	Pass	3NT
North HCP: 15+1	♦ T8742	♦ QJ95		All Pass		
South HCP: 9+2	♣ K8	♣ AQT943			1. 1N-2S transfer to clubs	
Contract: 3NT South					2. automat	

South hands**Any_5422_with_15-16**

Board: 81	♠ T75	Partner bids first.
Dealer: North	♥ 832	The opponents are silent.
Vul: N-S	♦ 76542	
HCP: 3+1	♣ K8	
Board: 82	♠ 943	Partner bids first.
Dealer: North	♥ K5	East (RHO) bids 2♣ if possible.
Vul: E-W	♦ 9863	West (LHO) bids 2♦ if possible.
HCP: 7	♣ A932	East (RHO) bids 2♥ if possible. East (RHO) bids 3♥ if possible.
Board: 83	♠ KQT85	Partner bids first.
Dealer: North	♥ J652	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 10+1	♣ 93	
Board: 84	♠ A8	You bid first.
Dealer: South	♥ 96	West (LHO) bids 2♥ if possible.
Vul: None	♦ AJ97	
HCP: 15+1	♣ AQ832	
Board: 85	♠ 76	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: None	♦ QJ95	
HCP: 9+2	♣ AQT943	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ T75		1NT	All Pass	
Vul: N-S	♥ A764	♥ 832				
North HCP: 15+1	♦ Q8	♦ 76542				
South HCP: 3+1	♣ AJ764	♣ K8				
Contract: 1NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ 943		1NT	2♣ ¹	Pass
Vul: E-W	♥ A4	♥ K5	2♦ ²	X	2♥	3♦
North HCP: 15+1	♦ AQJT7	♦ 9863	Pass	Pass	3♥	4♦
South HCP: 7	♣ KJ87	♣ A932			All Pass	
Contract: 4♦ South						
			1.	Cappelletti, any 6+suit		
			2.	automat		

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ KQT85		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQT4	♥ J652	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ KJT76	♦ A3		All Pass		
South HCP: 10+1	♣ AQ	♣ 93			1.	Stayman
Contract: 4♥ South						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ KQT63	♠ A8			1NT	
Vul: None	♥ QT	♥ 96	2♥ ¹	3NT	All Pass	
North HCP: 10+1	♦ K832	♦ AJ97				
South HCP: 15+1	♣ 97	♣ AQ832			1.	Cappelletti, 5M-4m
Contract: 3NT North						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 76		1NT	Pass	2♠ ¹
Vul: None	♥ KQ84	♥ 6	Pass	3♣ ²	Pass	3NT
North HCP: 15+1	♦ T8742	♦ QJ95		All Pass		
South HCP: 9+2	♣ K8	♣ AQT943			1.	1N-2S transfer to clubs
Contract: 3NT South					2.	automat

North hands

Any_5422_with_15-16

Board: 86 ♠ A862

Partner bids first.

Dealer: South ♥ Q9

The opponents are silent.

Vul: N-S ♦ K62

HCP: 12 ♣ K432

Board: 87 ♠ Q7

You bid first.

Dealer: North ♥ AQ

The opponents are silent.

Vul: N-S ♦ A6543

HCP: 15+1 ♣ KT72

Board: 88 ♠ KJ85

Partner bids first.

Dealer: South ♥ J8

The opponents are silent.

Vul: None ♦ Q9843

HCP: 7+1 ♣ T7

Board: 89 ♠ AJ8

LHO opens the bidding 1NT.

Dealer: East ♥ 62

Partner bids next.

Vul: Both ♦ AT87542

West (RHO) bids 2♣ if possible.

HCP: 9+3 ♣ 9

West (RHO) Doubles 3♦ if possible.

Board: 90 ♠ Q2

Partner bids first.

Dealer: South ♥ AK82

The opponents are silent.

Vul: None ♦ T76

HCP: 11 ♣ QT73

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ A862	♠ J3				1NT
Vul: N-S	♥ Q9	♥ K5	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ K62	♦ AQ987	Pass	3NT	All Pass	
South HCP: 15+1	♣ K432	♣ AJT9				
Contract: 3NT North			1. Stayman			

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ 92		1NT	All Pass	
Vul: N-S	♥ AQ	♥ J854				
North HCP: 15+1	♦ A6543	♦ Q8				
South HCP: 5+1	♣ KT72	♣ Q9864				
Contract: 1NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ KJ85	♠ A9				1NT
Vul: None	♥ J8	♥ K9	Pass	2♣ ¹	Pass	2♦
North HCP: 7+1	♦ Q9843	♦ AT76	Pass	2NT	All Pass	
South HCP: 15+1	♣ T7	♣ A8652				
Contract: 2NT North			1. Stayman			

Board: 89	North:	South:	W	N	E	S
Dealer: East	♠ AJ8	♠ K964			1NT	Pass
Vul: Both	♥ 62	♥ QT3	2♣ ¹	3♦	Pass	Pass
North HCP: 9+3	♦ AT87542	♦ Q	X	All Pass		
South HCP: 9+1	♣ 9	♣ Q8632				
Contract: 3♦ X North			1. Stayman			

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ J8				1NT
Vul: None	♥ AK82	♥ QJ97	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ T76	♦ KQ	Pass	4♥	All Pass	
South HCP: 16+1	♣ QT73	♣ AK542				
Contract: 4♥ North			1. Stayman			

South hands**Any_5422_with_15-16****Board: 86** ♠ J3 You bid first.

Dealer: South ♥ K5 The opponents are silent.

Vul: N-S ♦ AQ987

HCP: 15+1 ♣ AJT9

Board: 87 ♠ 92 Partner bids first.

Dealer: North ♥ J854 The opponents are silent.

Vul: N-S ♦ Q8

HCP: 5+1 ♣ Q9864

Board: 88 ♠ A9 You bid first.

Dealer: South ♥ K9 The opponents are silent.

Vul: None ♦ AT76

HCP: 15+1 ♣ A8652

Board: 89 ♠ K964 RHO opens the bidding 1NT.

Dealer: East ♥ QT3 You bid next.

Vul: Both ♦ Q West (LHO) bids 2♣ if possible.

HCP: 9+1 ♣ Q8632 West (LHO) Doubles 3♦ if possible.

Board: 90 ♠ J8 You bid first.

Dealer: South ♥ QJ97 The opponents are silent.

Vul: None ♦ KQ

HCP: 16+1 ♣ AK542

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ A862	♠ J3				1NT
Vul: N-S	♥ Q9	♥ K5	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ K62	♦ AQ987	Pass	3NT	All Pass	
South HCP: 15+1	♣ K432	♣ AJT9				
Contract: 3NT North			1. Stayman			

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ 92		1NT	All Pass	
Vul: N-S	♥ AQ	♥ J854				
North HCP: 15+1	♦ A6543	♦ Q8				
South HCP: 5+1	♣ KT72	♣ Q9864				
Contract: 1NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ KJ85	♠ A9				1NT
Vul: None	♥ J8	♥ K9	Pass	2♣ ¹	Pass	2♦
North HCP: 7+1	♦ Q9843	♦ AT76	Pass	2NT	All Pass	
South HCP: 15+1	♣ T7	♣ A8652				
Contract: 2NT North			1. Stayman			

Board: 89	North:	South:	W	N	E	S
Dealer: East	♠ AJ8	♠ K964			1NT	Pass
Vul: Both	♥ 62	♥ QT3	2♣ ¹	3♦	Pass	Pass
North HCP: 9+3	♦ AT87542	♦ Q	X	All Pass		
South HCP: 9+1	♣ 9	♣ Q8632				
Contract: 3♦ X North			1. Stayman			

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ J8				1NT
Vul: None	♥ AK82	♥ QJ97	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ T76	♦ KQ	Pass	4♥	All Pass	
South HCP: 16+1	♣ QT73	♣ AK542				
Contract: 4♥ North			1. Stayman			

North hands

Any_5422_with_15-16

Board: 91	♠ T87	Partner bids first.
Dealer: South	♥ KJ762	The opponents are silent.
Vul: Both	♦ JT8	
HCP: 5+1	♣ T4	

Board: 92	♠ 9872	Partner bids first.
Dealer: South	♥ KJT7	The opponents are silent.
Vul: E-W	♦ 8754	
HCP: 4	♣ 3	

Board: 93	♠ A2	You bid first.
Dealer: North	♥ KQT3	The opponents are silent.
Vul: N-S	♦ AK873	
HCP: 16+1	♣ 43	

Board: 94	♠ K98	Partner bids first.
Dealer: South	♥ AK632	The opponents are silent.
Vul: N-S	♦ K964	
HCP: 13+1	♣ 3	

Board: 95	♠ Q	LHO opens the bidding 1NT.
Dealer: East	♥ 54	Partner bids next.
Vul: N-S	♦ KQT6432	West (RHO) bids 2♥ if possible.
HCP: 7+3	♣ T87	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ T87	♠ Q4				1NT
Vul: Both	♥ KJ762	♥ A853	Pass	2♦	Pass	2NT ¹
North HCP: 5+1	♦ JT8	♦ A9753	Pass	3♥	All Pass	
South HCP: 16+1	♣ T4	♣ AQ				1. Extended acceptance after NT
Contract: 3♥ North						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ 9872	♠ KJ				1NT
Vul: E-W	♥ KJT7	♥ Q832		All Pass		
North HCP: 4	♦ 8754	♦ AJ				
South HCP: 16+1	♣ 3	♣ AJ864				
Contract: 1NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ Q		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQT3	♥ 9752	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ AK873	♦ J542		All Pass		
South HCP: 10	♣ 43	♣ AK87				1. Stayman
Contract: 4♥ South						

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ QT				1NT
Vul: N-S	♥ AK632	♥ JT	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ K964	♦ AQT2	Pass	3♦	Pass	3♥
South HCP: 16+1	♣ 3	♣ AQJ86	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 95	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ 7653			1NT	X
Vul: N-S	♥ 54	♥ A98	2♥	5♦	All Pass	
North HCP: 7+3	♦ KQT6432	♦ AJ7				
South HCP: 16	♣ T87	♣ AK2				
Contract: 5♦ North						

South hands**Any_5422_with_15-16**

Board: 91 ♠ Q4 You bid first.

Dealer: South ♥ A853 The opponents are silent.

Vul: Both ♦ A9753

HCP: 16+1 ♣ AQ

Board: 92 ♠ KJ You bid first.

Dealer: South ♥ Q832 The opponents are silent.

Vul: E-W ♦ AJ

HCP: 16+1 ♣ AJ864

Board: 93 ♠ Q Partner bids first.

Dealer: North ♥ 9752 The opponents are silent.

Vul: N-S ♦ J542

HCP: 10 ♣ AK87

Board: 94 ♠ QT You bid first.

Dealer: South ♥ JT The opponents are silent.

Vul: N-S ♦ AQT2

HCP: 16+1 ♣ AQJ86

Board: 95 ♠ 7653 RHO opens the bidding 1NT.

Dealer: East ♥ A98 You bid next.

Vul: N-S ♦ AJ7 West (LHO) bids 2♥ if possible.

HCP: 16 ♣ AK2

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ T87	♠ Q4				1NT
Vul: Both	♥ KJ762	♥ A853	Pass	2♦	Pass	2NT ¹
North HCP: 5+1	♦ JT8	♦ A9753	Pass	3♥	All Pass	
South HCP: 16+1	♣ T4	♣ AQ				1. Extended acceptance after NT
Contract: 3♥ North						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ 9872	♠ KJ				1NT
Vul: E-W	♥ KJT7	♥ Q832		All Pass		
North HCP: 4	♦ 8754	♦ AJ				
South HCP: 16+1	♣ 3	♣ AJ864				
Contract: 1NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ Q		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQT3	♥ 9752	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ AK873	♦ J542		All Pass		
South HCP: 10	♣ 43	♣ AK87				1. Stayman
Contract: 4♥ South						

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ QT				1NT
Vul: N-S	♥ AK632	♥ JT	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ K964	♦ AQT2	Pass	3♦	Pass	3♥
South HCP: 16+1	♣ 3	♣ AQJ86	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 95	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ 7653			1NT	X
Vul: N-S	♥ 54	♥ A98	2♥	5♦	All Pass	
North HCP: 7+3	♦ KQT6432	♦ AJ7				
South HCP: 16	♣ T87	♣ AK2				
Contract: 5♦ North						

North hands

Any_5422_with_15-16

Board: 96	♠ Q5	You bid first.
Dealer: North	♥ 74	East (LHO) bids 2♣ if possible.
Vul: N-S	♦ AQT73	West (RHO) bids 2♦ if possible.
HCP: 15+1	♣ AK97	East (LHO) bids 2♠ if possible. West (RHO) bids 3♠ if possible.

Board: 97	♠ KQ	You bid first.
Dealer: North	♥ J3	East (LHO) Doubles 2♦ if possible.
Vul: N-S	♦ AQ865	
HCP: 15+1	♣ K643	

Board: 98	♠ 9	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ JT97652	
HCP: 7+3	♣ Q432	

Board: 99	♠ AQ	You bid first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: Both	♦ KQJ7	
HCP: 15+1	♣ JT762	

Board: 100	♠ AQ32	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: E-W	♦ 973	
HCP: 10	♣ Q98	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ JT		1NT	2♣ ¹	Pass
Vul: N-S	♥ 74	♥ 832	2♦ ²	X	2♠	3♦
North HCP: 15+1	♦ AQT73	♦ J964	3♠	Pass	Pass	4♦
South HCP: 5	♣ AK97	♣ QJT8	All Pass			
Contract: 4♦ South			1. Cappelletti, any 6+suit			
			2. automat			

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ JT9		1NT	Pass	2♣ ¹
Vul: N-S	♥ J3	♥ AT96	Pass	2♦	X	XX
North HCP: 15+1	♦ AQ865	♦ 43	Pass	3NT	All Pass	
South HCP: 10	♣ K643	♣ AJT2	1. Stayman			
Contract: 3NT North						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ A7				1NT
Vul: E-W	♥ A	♥ QJT8	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 7+3	♦ JT97652	♦ KQ	Pass	5♦	All Pass	
South HCP: 16+1	♣ Q432	♣ KJT96	1. 1N-3C transfer to diamonds			
Contract: 5♦ North			2. automat			

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K875		1NT	Pass	2♣ ¹
Vul: Both	♥ Q3	♥ 642	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ KQJ7	♦ A9	All Pass			
South HCP: 12	♣ JT762	♣ KQ83	1. Stayman			
Contract: 3NT South						

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ AQ32	♠ K5				1NT
Vul: E-W	♥ Q62	♥ KJT4	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ 973	♦ AK652	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q98	♣ J4	1. Stayman			
Contract: 3NT North						

South hands**Any_5422_with_15-16****Board: 96**

Dealer: North

Vul: N-S

HCP: 5

♠ JT

♥ 832

♦ J964

♣ QJT8

Partner bids first.

East (RHO) bids 2♣ if possible.

West (LHO) bids 2♦ if possible.

East (RHO) bids 2♠ if possible.

West (LHO) bids 3♠ if possible.

Board: 97

Dealer: North

Vul: N-S

HCP: 10

♠ JT9

♥ AT96

♦ 43

♣ AJT2

Partner bids first.

East (RHO) Doubles 2♦ if possible.

Board: 98

Dealer: South

Vul: E-W

HCP: 16+1

♠ A7

♥ QJT8

♦ KQ

♣ KJT96

You bid first.

The opponents are silent.

Board: 99

Dealer: North

Vul: Both

HCP: 12

♠ K875

♥ 642

♦ A9

♣ KQ83

Partner bids first.

The opponents are silent.

Board: 100

Dealer: South

Vul: E-W

HCP: 15+1

♠ K5

♥ KJT4

♦ AK652

♣ J4

You bid first.

The opponents are silent.

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ JT		1NT	2♣ ¹	Pass
Vul: N-S	♥ 74	♥ 832	2♦ ²	X	2♠	3♦
North HCP: 15+1	♦ AQT73	♦ J964	3♠	Pass	Pass	4♦
South HCP: 5	♣ AK97	♣ QJT8	All Pass			
Contract: 4♦ South			1. Cappelletti, any 6+suit			
			2. automat			

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ JT9		1NT	Pass	2♣ ¹
Vul: N-S	♥ J3	♥ AT96	Pass	2♦	X	XX
North HCP: 15+1	♦ AQ865	♦ 43	Pass	3NT	All Pass	
South HCP: 10	♣ K643	♣ AJT2	1. Stayman			
Contract: 3NT North						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ A7				1NT
Vul: E-W	♥ A	♥ QJT8	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 7+3	♦ JT97652	♦ KQ	Pass	5♦	All Pass	
South HCP: 16+1	♣ Q432	♣ KJT96	1. 1N-3C transfer to diamonds			
Contract: 5♦ North			2. automat			

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K875		1NT	Pass	2♣ ¹
Vul: Both	♥ Q3	♥ 642	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ KQJ7	♦ A9	All Pass			
South HCP: 12	♣ JT762	♣ KQ83	1. Stayman			
Contract: 3NT South						

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ AQ32	♠ K5				1NT
Vul: E-W	♥ Q62	♥ KJT4	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ 973	♦ AK652	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q98	♣ J4	1. Stayman			
Contract: 3NT North						