

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 1 ♠ J6542
Dealer: S ♥ 76
Vul: None ♦ QJ6
HCP: 7 ♣ K108

East Bids 3♥ if possible.

Partner bids first.

Board: 2 ♠ Q754
Dealer: N ♥ AJ109
Vul: EW ♦ K83
HCP: 14 ♣ A5

East Bids 2♠ if possible.

You bid first.

Board: 3 ♠ J754
Dealer: S ♥ K63
Vul: Both ♦ QJ96
HCP: 11 ♣ A10

West Bids 2♣ if possible.

Partner bids first.

Board: 4 ♠ QJ8
Dealer: N ♥ 765
Vul: EW ♦ KQ5
HCP: 13 ♣ KQ95

The opponents are silent.

You bid first.

Board: 5 ♠ K4
Dealer: S ♥ Q109876
Vul: None ♦ Q932
HCP: 7 ♣ 7

East Bids 2♠ if possible.

East Bids 3♠ if possible.

West Bids 4♥ if possible.

East Bids 4♠ if possible.

Partner bids first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J6542	♠ AQ8				1NT
Vul: None	♥ 76	♥ K982				
North HCP: 7	♦ QJ6	♦ K932	Pass	2♥	3♥	AP
South HCP: 15	♣ K108	♣ QJ				
Contract: 3♥ E						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ Q754	♠ J		1NT	2♠ ¹	3♦ ²
Vul: EW	♥ AJ109	♥ KQ7542	Pass	3♥ ³	AP	
North HCP: 14	♦ K83	♦ 952	1. Cappelletti, 5M-4m			
South HCP: 6	♣ A5	♣ 1082	2. Rubensohl after 1NT			
Contract: 3♥ N			3. relay			

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ J754	♠ A9				1NT
Vul: Both	♥ K63	♥ AQJ8	2♣ ¹	X ²	Pass	2♥
North HCP: 11	♦ QJ96	♦ K84	Pass	2NT	Pass	3NT
South HCP: 15	♣ A10	♣ J754	AP			
Contract: 3N S			1. Cappelletti, any 6+suit			
			2. Stayman			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ K652				
Vul: EW	♥ 765	♥ AJ				
North HCP: 13	♦ KQ5	♦ 10942		1NT	AP	
South HCP: 8	♣ KQ95	♣ 1062				
Contract: 1N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ Q102				1NT
Vul: None	♥ Q109876	♥ AJ53	Pass	2♦	2♠	3♥
North HCP: 7	♦ Q932	♦ J6	Pass	Pass	3♠	Pass
South HCP: 13	♣ 7	♣ KQ84	4♥ ¹	X	4♠	AP
Contract: 4♠ E			1. limit raise or better in ♠			

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 1	♠ AQ8	East Bids 3♥ if possible.
Dealer: S	♥ K982	
Vul: None	♦ K932	You bid first.
HCP: 15	♣ QJ	

Board: 2	♠ J	East Bids 2♠ if possible.
Dealer: N	♥ KQ7542	
Vul: EW	♦ 952	Partner bids first.
HCP: 6	♣ 1082	

Board: 3	♠ A9	West Bids 2♣ if possible.
Dealer: S	♥ AQJ8	
Vul: Both	♦ K84	You bid first.
HCP: 15	♣ J754	

Board: 4	♠ K652	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ 10942	Partner bids first.
HCP: 8	♣ 1062	

Board: 5	♠ Q102	East Bids 2♠ if possible.
Dealer: S	♥ AJ53	East Bids 3♠ if possible.
Vul: None	♦ J6	West Bids 4♥ if possible.
HCP: 13	♣ KQ84	East Bids 4♠ if possible.
		You bid first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J6542	♠ AQ8				1NT
Vul: None	♥ 76	♥ K982				
North HCP: 7	♦ QJ6	♦ K932	Pass	2♥	3♥	AP
South HCP: 15	♣ K108	♣ QJ				
Contract: 3♥ E						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ Q754	♠ J		1NT	2♠ ¹	3♦ ²
Vul: EW	♥ AJ109	♥ KQ7542	Pass	3♥ ³	AP	
North HCP: 14	♦ K83	♦ 952				
South HCP: 6	♣ A5	♣ 1082				
Contract: 3♥ N						

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

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ J754	♠ A9				1NT
Vul: Both	♥ K63	♥ AQJ8	2♣ ¹	X ²	Pass	2♥
North HCP: 11	♦ QJ96	♦ K84	Pass	2NT	Pass	3NT
South HCP: 15	♣ A10	♣ J754	AP			
Contract: 3N S						

1. Cappelletti, any 6+suit
2. Stayman

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ K652				
Vul: EW	♥ 765	♥ AJ				
North HCP: 13	♦ KQ5	♦ 10942		1NT	AP	
South HCP: 8	♣ KQ95	♣ 1062				
Contract: 1N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ Q102				1NT
Vul: None	♥ Q109876	♥ AJ53	Pass	2♦	2♠	3♥
North HCP: 7	♦ Q932	♦ J6	Pass	Pass	3♠	Pass
South HCP: 13	♣ 7	♣ KQ84	4♥ ¹	X	4♠	AP
Contract: 4♠ E						

1. limit raise or better in ♠

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 6 ♠ 1092
Dealer: N ♥ AJ6
Vul: Both ♦ AQ76
HCP: 15 ♣ A106

West Doubles 2♥ if possible.

You bid first.

Board: 7 ♠ Q108742
Dealer: S ♥ AK108
Vul: Both ♦ 97
HCP: 9 ♣ 9

West Doubles 1NT if possible.

Partner bids first.

Board: 8 ♠ K6
Dealer: N ♥ J98
Vul: EW ♦ AQ107
HCP: 14 ♣ KJ72

The opponents are silent.

You bid first.

Board: 9 ♠ —
Dealer: S ♥ J84
Vul: NS ♦ 754
HCP: 8 ♣ AK108752

The opponents are silent.

Partner bids first.

Board: 10 ♠ K97
Dealer: N ♥ K82
Vul: Both ♦ A9
HCP: 14 ♣ A10653

The opponents are silent.

You bid first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ AQ754		1NT	Pass	2♥
Vul: Both	♥ AJ6	♥ Q5	X	2♠	Pass	3♠
North HCP: 15	♦ AQ76	♦ J94	Pass	4♠	AP	
South HCP: 11	♣ A106	♣ Q74				
Contract: 4♠ N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q108742	♠ J93				1NT
Vul: Both	♥ AK108	♥ 53	X ¹	4♥ ²	Pass	4♠
North HCP: 9	♦ 97	♦ AK53	AP			
South HCP: 15	♣ 9	♣ AQJ7	1. Cappelletti, strong			
Contract: 4♠ S			2. Texas			

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ542				
Vul: EW	♥ J98	♥ 63		1NT	Pass	2♥
North HCP: 14	♦ AQ107	♦ 632	Pass	2♠	AP	
South HCP: 3	♣ KJ72	♣ 864				
Contract: 2♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ76				
Vul: NS	♥ J84	♥ A652				1NT
North HCP: 8	♦ 754	♦ AQ2	Pass	5♣	AP	
South HCP: 15	♣ AK108752	♣ J3				
Contract: 5♣ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ QJ		1NT	Pass	2♦
Vul: Both	♥ K82	♥ AJ97653	Pass	2♥	Pass	4♥
North HCP: 14	♦ A9	♦ KQJ	Pass	4NT ¹	Pass	5♦ ²
South HCP: 14	♣ A10653	♣ 4	Pass	5♥	AP	
Contract: 5♥ N			1. Blackwood 0314, for ♥			
			2. A=1/5 or 4/5			

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 6 ♠ AQ754
Dealer: N ♥ Q5
Vul: Both ♦ J94
HCP: 11 ♣ Q74

West Doubles 2♥ if possible.

Partner bids first.

Board: 7 ♠ J93
Dealer: S ♥ 53
Vul: Both ♦ AK53
HCP: 15 ♣ AQJ7

West Doubles 1NT if possible.

You bid first.

Board: 8 ♠ QJ542
Dealer: N ♥ 63
Vul: EW ♦ 632
HCP: 3 ♣ 864

The opponents are silent.

Partner bids first.

Board: 9 ♠ KJ76
Dealer: S ♥ A652
Vul: NS ♦ AQ2
HCP: 15 ♣ J3

The opponents are silent.

You bid first.

Board: 10 ♠ QJ
Dealer: N ♥ AJ97653
Vul: Both ♦ KQJ
HCP: 14 ♣ 4

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ AQ754		1NT	Pass	2♥
Vul: Both	♥ AJ6	♥ Q5	X	2♠	Pass	3♠
North HCP: 15	♦ AQ76	♦ J94	Pass	4♠	AP	
South HCP: 11	♣ A106	♣ Q74				
Contract: 4♠ N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q108742	♠ J93				1NT
Vul: Both	♥ AK108	♥ 53	X ¹	4♥ ²	Pass	4♠
North HCP: 9	♦ 97	♦ AK53	AP			
South HCP: 15	♣ 9	♣ AQJ7	1. Cappelletti, strong			
Contract: 4♠ S			2. Texas			

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ542		1NT	Pass	2♥
Vul: EW	♥ J98	♥ 63	Pass	2♠	AP	
North HCP: 14	♦ AQ107	♦ 632				
South HCP: 3	♣ KJ72	♣ 864				
Contract: 2♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ76				1NT
Vul: NS	♥ J84	♥ A652	Pass	5♣	AP	
North HCP: 8	♦ 754	♦ AQ2				
South HCP: 15	♣ AK108752	♣ J3				
Contract: 5♣ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ QJ		1NT	Pass	2♦
Vul: Both	♥ K82	♥ AJ97653	Pass	2♥	Pass	4♥
North HCP: 14	♦ A9	♦ KQJ	Pass	4NT ¹	Pass	5♦ ²
South HCP: 14	♣ A10653	♣ 4	Pass	5♥	AP	
Contract: 5♥ N			1. Blackwood 0314, for ♥			
			2. A=1/5 or 4/5			

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 11	♠ K95	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: None	♦ K954	Partner bids first.
HCP: 14	♣ K74	

Board: 12	♠ J6	The opponents are silent.
Dealer: N	♥ AJ53	
Vul: None	♦ AQJ9	You bid first.
HCP: 13	♣ 983	

Board: 13	♠ 4	West Bids 2♣ if possible.
Dealer: S	♥ Q1062	East Bids 2♦ if possible.
Vul: NS	♦ K10753	West Bids 2♠ if possible.
HCP: 5	♣ 842	Partner bids first.

Board: 14	♠ A542	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ KJ	You bid first.
HCP: 15	♣ 10753	

Board: 15	♠ AJ973	West Bids 2NT if possible.
Dealer: S	♥ A965	
Vul: Both	♦ —	Partner bids first.
HCP: 11	♣ Q986	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ A742				1NT
Vul: None	♥ KQ10	♥ A63				
North HCP: 14	♦ K954	♦ AJ86	Pass	3NT	AP	
South HCP: 14	♣ K74	♣ J9				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ A74		1NT	Pass	3NT
Vul: None	♥ AJ53	♥ K7				
North HCP: 13	♦ AQJ9	♦ K106	AP			
South HCP: 16	♣ 983	♣ AQ1042				
Contract: 3N N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A98				1NT
Vul: NS	♥ Q1062	♥ AJ8	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 5	♦ K10753	♦ Q4	2♠	AP		
South HCP: 15	♣ 842	♣ A9765				
Contract: 2♠ W						

1. Cappelletti, any 6+ suit
2. automat

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A542	♠ KQ873		1NT	Pass	2♥
Vul: None	♥ AK3	♥ J4				
North HCP: 15	♦ KJ	♦ 10985	Pass	3♠ ¹	Pass	4♠
South HCP: 10	♣ 10753	♣ A4	AP			
Contract: 4♠ N						

1. Super acceptance after NT

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ AJ973	♠ Q105				1NT
Vul: Both	♥ A965	♥ KJ	2NT ¹	3♠	Pass	4♠
North HCP: 11	♦ —	♦ AK1086	AP			
South HCP: 13	♣ Q986	♣ 754				
Contract: 4♠ N						

1. Unusual 2NT

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 11 ♠ A742
Dealer: S ♥ A63
Vul: None ♦ AJ86
HCP: 14 ♣ J9

The opponents are silent.

You bid first.

Board: 12 ♠ A74
Dealer: N ♥ K7
Vul: None ♦ K106
HCP: 16 ♣ AQ1042

The opponents are silent.

Partner bids first.

Board: 13 ♠ A98
Dealer: S ♥ AJ8
Vul: NS ♦ Q4
HCP: 15 ♣ A9765

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♠ if possible.

You bid first.

Board: 14 ♠ KQ873
Dealer: N ♥ J4
Vul: None ♦ 10985
HCP: 10 ♣ A4

The opponents are silent.

Partner bids first.

Board: 15 ♠ Q105
Dealer: S ♥ KJ
Vul: Both ♦ AK1086
HCP: 13 ♣ 754

West Bids 2NT if possible.

You bid first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ A742				1NT
Vul: None	♥ KQ10	♥ A63				
North HCP: 14	♦ K954	♦ AJ86	Pass	3NT	AP	
South HCP: 14	♣ K74	♣ J9				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ A74		1NT	Pass	3NT
Vul: None	♥ AJ53	♥ K7				
North HCP: 13	♦ AQJ9	♦ K106	AP			
South HCP: 16	♣ 983	♣ AQ1042				
Contract: 3N N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A98				1NT
Vul: NS	♥ Q1062	♥ AJ8	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 5	♦ K10753	♦ Q4	2♠	AP		
South HCP: 15	♣ 842	♣ A9765				
Contract: 2♠ W						

1. Cappelletti, any 6+ suit
2. automat

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A542	♠ KQ873		1NT	Pass	2♥
Vul: None	♥ AK3	♥ J4				
North HCP: 15	♦ KJ	♦ 10985	Pass	3♠ ¹	Pass	4♠
South HCP: 10	♣ 10753	♣ A4	AP			
Contract: 4♠ N						

1. Super acceptance after NT

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ AJ973	♠ Q105				1NT
Vul: Both	♥ A965	♥ KJ	2NT ¹	3♠	Pass	4♠
North HCP: 11	♦ —	♦ AK1086	AP			
South HCP: 13	♣ Q986	♣ 754				
Contract: 4♠ N						

1. Unusual 2NT

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 16	♠ AJ108	The opponents are silent.
Dealer: N	♥ A1087	
Vul: NS	♦ Q8	You bid first.
HCP: 14	♣ K63	

Board: 17	♠ A97	West Bids 2♣ if possible.
Dealer: S	♥ 9532	East Bids 2♦ if possible.
Vul: NS	♦ A1084	West Bids 2♠ if possible.
HCP: 9	♣ J9	Partner bids first.

Board: 18	♠ K76	The opponents are silent.
Dealer: N	♥ Q653	
Vul: EW	♦ AQ6	You bid first.
HCP: 15	♣ A72	

Board: 19	♠ J10973	East Doubles 2♥ if possible.
Dealer: S	♥ 9	
Vul: Both	♦ AJ5	Partner bids first.
HCP: 6	♣ 10972	

Board: 20	♠ A86	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ Q8532	You bid first.
HCP: 15	♣ A10	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ K3		1NT	Pass	2♣ ¹
Vul: NS	♥ A1087	♥ K652	Pass	2♥	Pass	4♥
North HCP: 14	♦ Q8	♦ A1054	AP			
South HCP: 11	♣ K63	♣ J109	1. Stayman			
Contract: 4♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K2				1NT
Vul: NS	♥ 9532	♥ J1074	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 9	♦ A1084	♦ Q97	2♠	AP		
South HCP: 15	♣ J9	♣ AKQ8	1. Cappelletti, any 6+suit			
Contract: 2♠ W			2. automat			

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ Q9		1NT	Pass	2♣ ¹
Vul: EW	♥ Q653	♥ AJ107	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ6	♦ 9742	AP			
South HCP: 10	♣ A72	♣ K95	1. Stayman			
Contract: 3♥ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J10973	♠ KQ6				1NT
Vul: Both	♥ 9	♥ J4	Pass	2♥	X	2♠
North HCP: 6	♦ AJ5	♦ Q973	AP			
South HCP: 15	♣ 10972	♣ AK84				
Contract: 2♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ K102		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ9	♥ K732	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q8532	♦ 7	AP			
South HCP: 9	♣ A10	♣ K9876	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 16	♠ K3	The opponents are silent.
Dealer: N	♥ K652	
Vul: NS	♦ A1054	Partner bids first.
HCP: 11	♣ J109	

Board: 17	♠ K2	West Bids 2♣ if possible.
Dealer: S	♥ J1074	East Bids 2♦ if possible.
Vul: NS	♦ Q97	West Bids 2♠ if possible.
HCP: 15	♣ AKQ8	You bid first.

Board: 18	♠ Q9	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: EW	♦ 9742	Partner bids first.
HCP: 10	♣ K95	

Board: 19	♠ KQ6	East Doubles 2♥ if possible.
Dealer: S	♥ J4	
Vul: Both	♦ Q973	You bid first.
HCP: 15	♣ AK84	

Board: 20	♠ K102	The opponents are silent.
Dealer: N	♥ K732	
Vul: Both	♦ 7	Partner bids first.
HCP: 9	♣ K9876	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ K3		1NT	Pass	2♣ ¹
Vul: NS	♥ A1087	♥ K652	Pass	2♥	Pass	4♥
North HCP: 14	♦ Q8	♦ A1054	AP			
South HCP: 11	♣ K63	♣ J109	1. Stayman			
Contract: 4♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K2				1NT
Vul: NS	♥ 9532	♥ J1074	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 9	♦ A1084	♦ Q97	2♠	AP		
South HCP: 15	♣ J9	♣ AKQ8	1. Cappelletti, any 6+suit			
Contract: 2♠ W			2. automat			

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ Q9		1NT	Pass	2♣ ¹
Vul: EW	♥ Q653	♥ AJ107	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ6	♦ 9742	AP			
South HCP: 10	♣ A72	♣ K95	1. Stayman			
Contract: 3♥ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J10973	♠ KQ6				1NT
Vul: Both	♥ 9	♥ J4	Pass	2♥	X	2♠
North HCP: 6	♦ AJ5	♦ Q973	AP			
South HCP: 15	♣ 10972	♣ AK84				
Contract: 2♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ K102		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ9	♥ K732	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q8532	♦ 7	AP			
South HCP: 9	♣ A10	♣ K9876	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 21	♠ QJ76	The opponents are silent.
Dealer: S	♥ QJ642	
Vul: None	♦ 3	Partner bids first.
HCP: 11	♣ KQ3	

Board: 22	♠ A92	East Bids 2♥ if possible.
Dealer: N	♥ Q102	West Bids 3♥ if possible.
Vul: NS	♦ AJ8	
HCP: 14	♣ QJ98	You bid first.

Board: 23	♠ QJ	The opponents are silent.
Dealer: S	♥ 72	
Vul: EW	♦ KQJ10985	Partner bids first.
HCP: 13	♣ KJ	

Board: 24	♠ Q97	East Doubles 1NT if possible.
Dealer: N	♥ QJ2	
Vul: NS	♦ AJ97	You bid first.
HCP: 14	♣ A94	

Board: 25	♠ AQ1095	The opponents are silent.
Dealer: S	♥ 742	
Vul: NS	♦ 87	Partner bids first.
HCP: 6	♣ 972	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ K954				1NT
Vul: None	♥ QJ642	♥ AK5	Pass	2♦	Pass	2♥
North HCP: 11	♦ 3	♦ A1062	Pass	2♠	Pass	4♥
South HCP: 14	♣ KQ3	♣ 82	AP			
Contract: 4♥ S						
Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ KQJ863		1NT	2♥ ¹	2♠
Vul: NS	♥ Q102	♥ 4	3♥	Pass	Pass	4♠
North HCP: 14	♦ AJ8	♦ 975	AP			
South HCP: 9	♣ QJ98	♣ K76	1. Cappelletti, 5M-4m			
Contract: 4♠ S						
Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ A765				1NT
Vul: EW	♥ 72	♥ A103	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13	♦ KQJ10985	♦ A4	AP			
South HCP: 14	♣ KJ	♣ Q1064	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			
Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ J6		1NT	X ¹	3♣ ²
Vul: NS	♥ QJ2	♥ 95	Pass	3♦ ³	AP	
North HCP: 14	♦ AJ97	♦ Q108543	1. Cappelletti, strong			
South HCP: 5	♣ A94	♣ Q76	2. 1N-3C transfer to diamonds			
Contract: 3♦ N			3. automat			
Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AQ1095	♠ 87				1NT
Vul: NS	♥ 742	♥ AKJ6	Pass	2♥	Pass	2♠
North HCP: 6	♦ 87	♦ A652	AP			
South HCP: 15	♣ 972	♣ K108				
Contract: 2♠ S						

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 21 ♠ K954
Dealer: S ♥ AK5
Vul: None ♦ A1062
HCP: 14 ♣ 82

The opponents are silent.

You bid first.

Board: 22 ♠ KQJ863
Dealer: N ♥ 4
Vul: NS ♦ 975
HCP: 9 ♣ K76

East Bids 2♥ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 23 ♠ A765
Dealer: S ♥ A103
Vul: EW ♦ A4
HCP: 14 ♣ Q1064

The opponents are silent.

You bid first.

Board: 24 ♠ J6
Dealer: N ♥ 95
Vul: NS ♦ Q108543
HCP: 5 ♣ Q76

East Doubles 1NT if possible.

Partner bids first.

Board: 25 ♠ 87
Dealer: S ♥ AKJ6
Vul: NS ♦ A652
HCP: 15 ♣ K108

The opponents are silent.

You bid first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ K954				1NT
Vul: None	♥ QJ642	♥ AK5	Pass	2♦	Pass	2♥
North HCP: 11	♦ 3	♦ A1062	Pass	2♠	Pass	4♥
South HCP: 14	♣ KQ3	♣ 82	AP			
Contract: 4♥ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ KQJ863		1NT	2♥ ¹	2♠
Vul: NS	♥ Q102	♥ 4	3♥	Pass	Pass	4♠
North HCP: 14	♦ AJ8	♦ 975	AP			
South HCP: 9	♣ QJ98	♣ K76	1. Cappelletti, 5M-4m			
Contract: 4♠ S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ A765				1NT
Vul: EW	♥ 72	♥ A103	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13	♦ KQJ10985	♦ A4	AP			
South HCP: 14	♣ KJ	♣ Q1064	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ J6		1NT	X ¹	3♣ ²
Vul: NS	♥ QJ2	♥ 95	Pass	3♦ ³	AP	
North HCP: 14	♦ AJ97	♦ Q108543	1. Cappelletti, strong			
South HCP: 5	♣ A94	♣ Q76	2. 1N-3C transfer to diamonds			
Contract: 3♦ N			3. automat			

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AQ1095	♠ 87				1NT
Vul: NS	♥ 742	♥ AKJ6	Pass	2♥	Pass	2♠
North HCP: 6	♦ 87	♦ A652	AP			
South HCP: 15	♣ 972	♣ K108				
Contract: 2♠ S						

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 26 ♠ A9
Dealer: N ♥ A932
Vul: None ♦ AJ43
HCP: 14 ♣ J65

The opponents are silent.

You bid first.

Board: 27 ♠ A104
Dealer: S ♥ J74
Vul: NS ♦ 109873
HCP: 7 ♣ Q7

East Bids 2♦ if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 28 ♠ AJ73
Dealer: N ♥ 74
Vul: NS ♦ 832
HCP: 13 ♣ AKJ8

West Doubles Pass if possible.

East Bids 2♥ if possible.

You bid first.

Board: 29 ♠ K64
Dealer: S ♥ 972
Vul: Both ♦ AK10974
HCP: 10 ♣ 3

The opponents are silent.

Partner bids first.

Board: 30 ♠ Q8
Dealer: N ♥ A63
Vul: NS ♦ K93
HCP: 14 ♣ KQ943

The opponents are silent.

You bid first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 26
Dealer: N
Vul: None
North HCP: 14
South HCP: 15
Contract: 4♥ N

North:
♠ A9
♥ A932
♦ AJ43
♣ J65

South:
♠ KJ7
♥ KQJ85
♦ Q9
♣ K83

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

1. Super acceptance after NT
2. Cue bid, surplus

Board: 27
Dealer: S
Vul: NS
North HCP: 7
South HCP: 14
Contract: 3♣ W

North:
♠ A104
♥ J74
♦ 109873
♣ Q7

South:
♠ 976
♥ A108
♦ AQ6
♣ KJ106

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

1. Cappelletti, both majors

Board: 28
Dealer: N
Vul: NS
North HCP: 13
South HCP: 7
Contract: 2♥ E

North:
♠ AJ73
♥ 74
♦ 832
♣ AKJ8

South:
♠ 85
♥ AK62
♦ 1064
♣ 10976

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

1. Cappelletti, strong

Board: 29
Dealer: S
Vul: Both
North HCP: 10
South HCP: 14
Contract: 3♦ S

North:
♠ K64
♥ 972
♦ AK10974
♣ 3

South:
♠ J82
♥ A654
♦ Q2
♣ AK105

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

1. 1N-3C transfer to diamonds
2. automat

Board: 30
Dealer: N
Vul: NS
North HCP: 14
South HCP: 16
Contract: 3N N

North:
♠ Q8
♥ A63
♦ K93
♣ KQ943

South:
♠ KJ952
♥ K7
♦ AJ104
♣ A10

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 9-15 HCP and not 5/4 in the majors

Board: 26	♠ KJ7	The opponents are silent.
Dealer: N	♥ KQJ85	
Vul: None	♦ Q9	Partner bids first.
HCP: 15	♣ K83	

Board: 27	♠ 976	East Bids 2♦ if possible.
Dealer: S	♥ A108	West Bids 3♣ if possible.
Vul: NS	♦ AQ6	
HCP: 14	♣ KJ106	You bid first.

Board: 28	♠ 85	West Doubles Pass if possible.
Dealer: N	♥ AK62	East Bids 2♥ if possible.
Vul: NS	♦ 1064	
HCP: 7	♣ 10976	Partner bids first.

Board: 29	♠ J82	The opponents are silent.
Dealer: S	♥ A654	
Vul: Both	♦ Q2	You bid first.
HCP: 14	♣ AK105	

Board: 30	♠ KJ952	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AJ104	Partner bids first.
HCP: 16	♣ A10	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 26
Dealer: N
Vul: None
North HCP: 14
South HCP: 15
Contract: 4♥ N

North:
♠ A9
♥ A932
♦ AJ43
♣ J65

South:
♠ KJ7
♥ KQJ85
♦ Q9
♣ K83

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

1. Super acceptance after NT
2. Cue bid, surplus

Board: 27
Dealer: S
Vul: NS
North HCP: 7
South HCP: 14
Contract: 3♣ W

North:
♠ A104
♥ J74
♦ 109873
♣ Q7

South:
♠ 976
♥ A108
♦ AQ6
♣ KJ106

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

1. Cappelletti, both majors

Board: 28
Dealer: N
Vul: NS
North HCP: 13
South HCP: 7
Contract: 2♥ E

North:
♠ AJ73
♥ 74
♦ 832
♣ AKJ8

South:
♠ 85
♥ AK62
♦ 1064
♣ 10976

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

1. Cappelletti, strong

Board: 29
Dealer: S
Vul: Both
North HCP: 10
South HCP: 14
Contract: 3♦ S

North:
♠ K64
♥ 972
♦ AK10974
♣ 3

South:
♠ J82
♥ A654
♦ Q2
♣ AK105

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

1. 1N-3C transfer to diamonds
2. automat

Board: 30
Dealer: N
Vul: NS
North HCP: 14
South HCP: 16
Contract: 3N N

North:
♠ Q8
♥ A63
♦ K93
♣ KQ943

South:
♠ KJ952
♥ K7
♦ AJ104
♣ A10

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 9-15 HCP and not 5/4 in the majors

Board: 31 ♠ 95
Dealer: S ♥ 1098763
Vul: EW ♦ 76
HCP: 4 ♣ A74

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

Partner bids first.

Board: 32 ♠ K4
Dealer: N ♥ 10983
Vul: Both ♦ KQJ6
HCP: 13 ♣ A97

West Doubles Pass if possible.

You bid first.

Board: 33 ♠ Q3
Dealer: S ♥ Q987
Vul: EW ♦ 7643
HCP: 4 ♣ 1065

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

Partner bids first.

Board: 34 ♠ AJ10
Dealer: N ♥ K65
Vul: Both ♦ Q652
HCP: 13 ♣ K64

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

You bid first.

Board: 35 ♠ AQ6
Dealer: S ♥ A8532
Vul: None ♦ 9
HCP: 14 ♣ A872

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AJ2				1NT
Vul: EW	♥ 1098763	♥ Q4	Pass	2♦	Pass	2♥
North HCP: 4	♦ 76	♦ AJ852	X	Pass	3♠	AP
South HCP: 14	♣ A74	♣ Q106				
Contract: 3♠ E						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ QJ103		1NT	Pass	Pass
Vul: Both	♥ 10983	♥ 76	X ¹	AP		
North HCP: 13	♦ KQJ6	♦ 98432	1. Cappelletti, strong			
South HCP: 3	♣ A97	♣ 103				
Contract: 1NX N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ AJ95				1NT
Vul: EW	♥ Q987	♥ J1053	X ¹	Pass	2♣	AP
North HCP: 4	♦ 7643	♦ A92	1. Cappelletti, strong			
South HCP: 14	♣ 1065	♣ A3				
Contract: 2♣ E						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q83		1NT	X ¹	2♦
Vul: Both	♥ K65	♥ QJ8432	2♠	Pass	Pass	3♥
North HCP: 13	♦ Q652	♦ 983	AP			
South HCP: 6	♣ K64	♣ J	1. Cappelletti, strong			
Contract: 3♥ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ K987				1NT
Vul: None	♥ A8532	♥ K6	Pass	2♦	Pass	2♥
North HCP: 14	♦ 9	♦ K85	Pass	3♣	Pass	3NT
South HCP: 14	♣ A872	♣ KQ96	AP			
Contract: 3N S						

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 31	♠ AJ2	West Doubles 2♥ if possible.
Dealer: S	♥ Q4	East Bids 3♠ if possible.
Vul: EW	♦ AJ852	
HCP: 14	♣ Q106	You bid first.
Board: 32	♠ QJ103	West Doubles Pass if possible.
Dealer: N	♥ 76	
Vul: Both	♦ 98432	Partner bids first.
HCP: 3	♣ 103	
Board: 33	♠ AJ95	West Doubles 1NT if possible.
Dealer: S	♥ J1053	East Bids 2♣ if possible.
Vul: EW	♦ A92	
HCP: 14	♣ A3	You bid first.
Board: 34	♠ Q83	East Doubles 1NT if possible.
Dealer: N	♥ QJ8432	West Bids 2♠ if possible.
Vul: Both	♦ 983	
HCP: 6	♣ J	Partner bids first.
Board: 35	♠ K987	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ K85	You bid first.
HCP: 14	♣ KQ96	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AJ2				1NT
Vul: EW	♥ 1098763	♥ Q4	Pass	2♦	Pass	2♥
North HCP: 4	♦ 76	♦ AJ852	X	Pass	3♠	AP
South HCP: 14	♣ A74	♣ Q106				
Contract: 3♠ E						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ QJ103		1NT	Pass	Pass
Vul: Both	♥ 10983	♥ 76	X ¹	AP		
North HCP: 13	♦ KQJ6	♦ 98432	1. Cappelletti, strong			
South HCP: 3	♣ A97	♣ 103				
Contract: 1NX N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ AJ95				1NT
Vul: EW	♥ Q987	♥ J1053	X ¹	Pass	2♣	AP
North HCP: 4	♦ 7643	♦ A92	1. Cappelletti, strong			
South HCP: 14	♣ 1065	♣ A3				
Contract: 2♣ E						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q83		1NT	X ¹	2♦
Vul: Both	♥ K65	♥ QJ8432	2♠	Pass	Pass	3♥
North HCP: 13	♦ Q652	♦ 983	AP			
South HCP: 6	♣ K64	♣ J	1. Cappelletti, strong			
Contract: 3♥ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ K987				1NT
Vul: None	♥ A8532	♥ K6	Pass	2♦	Pass	2♥
North HCP: 14	♦ 9	♦ K85	Pass	3♣	Pass	3NT
South HCP: 14	♣ A872	♣ KQ96	AP			
Contract: 3N S						

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 36	♠ AJ108	The opponents are silent.
Dealer: N	♥ 8543	
Vul: NS	♦ AQ4	You bid first.
HCP: 15	♣ A7	

Board: 37	♠ 96	West Bids 2♠ if possible.
Dealer: S	♥ A97432	
Vul: NS	♦ J10	Partner bids first.
HCP: 7	♣ Q107	

Board: 38	♠ KJ96	The opponents are silent.
Dealer: N	♥ AK43	
Vul: Both	♦ Q3	You bid first.
HCP: 14	♣ J105	

Board: 39	♠ Q10872	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ K86	Partner bids first.
HCP: 16	♣ AJ7	

Board: 40	♠ 93	The opponents are silent.
Dealer: N	♥ AK98	
Vul: NS	♦ K43	You bid first.
HCP: 13	♣ K765	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 36
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 7
 Contract: 3♦ N

North:
 ♠ AJ108
 ♥ 8543
 ♦ AQ4
 ♣ A7

South:
 ♠ K4
 ♥ K7
 ♦ J97652
 ♣ 1094

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

1. 1N-3C transfer to diamonds
 2. automat

Board: 37
 Dealer: S
 Vul: NS
 North HCP: 7
 South HCP: 14
 Contract: 3♥ S

North:
 ♠ 96
 ♥ A97432
 ♦ J10
 ♣ Q107

South:
 ♠ K82
 ♥ Q85
 ♦ AQ642
 ♣ K8

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

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

Board: 38
 Dealer: N
 Vul: Both
 North HCP: 14
 South HCP: 11
 Contract: 3N N

North:
 ♠ KJ96
 ♥ AK43
 ♦ Q3
 ♣ J105

South:
 ♠ 1084
 ♥ QJ10
 ♦ A9865
 ♣ A6

West	North	East	South
	1NT	Pass	3NT
AP			

Board: 39
 Dealer: S
 Vul: None
 North HCP: 16
 South HCP: 14
 Contract: 4♠ S

North:
 ♠ Q10872
 ♥ AQ
 ♦ K86
 ♣ AJ7

South:
 ♠ AK9
 ♥ J842
 ♦ AQ105
 ♣ 98

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

Board: 40
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ 93
 ♥ AK98
 ♦ K43
 ♣ K765

South:
 ♠ AK1054
 ♥ Q432
 ♦ 6
 ♣ A108

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 9-15 HCP and not 5/4 in the majors

Board: 36	♠ K4	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ J97652	Partner bids first.
HCP: 7	♣ 1094	

Board: 37	♠ K82	West Bids 2♠ if possible.
Dealer: S	♥ Q85	
Vul: NS	♦ AQ642	You bid first.
HCP: 14	♣ K8	

Board: 38	♠ 1084	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: Both	♦ A9865	Partner bids first.
HCP: 11	♣ A6	

Board: 39	♠ AK9	The opponents are silent.
Dealer: S	♥ J842	
Vul: None	♦ AQ105	You bid first.
HCP: 14	♣ 98	

Board: 40	♠ AK1054	The opponents are silent.
Dealer: N	♥ Q432	
Vul: NS	♦ 6	Partner bids first.
HCP: 13	♣ A108	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 36
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 7
 Contract: 3♦ N

North:
 ♠ AJ108
 ♥ 8543
 ♦ AQ4
 ♣ A7

South:
 ♠ K4
 ♥ K7
 ♦ J97652
 ♣ 1094

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

1. 1N-3C transfer to diamonds
 2. automat

Board: 37
 Dealer: S
 Vul: NS
 North HCP: 7
 South HCP: 14
 Contract: 3♥ S

North:
 ♠ 96
 ♥ A97432
 ♦ J10
 ♣ Q107

South:
 ♠ K82
 ♥ Q85
 ♦ AQ642
 ♣ K8

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

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

Board: 38
 Dealer: N
 Vul: Both
 North HCP: 14
 South HCP: 11
 Contract: 3N N

North:
 ♠ KJ96
 ♥ AK43
 ♦ Q3
 ♣ J105

South:
 ♠ 1084
 ♥ QJ10
 ♦ A9865
 ♣ A6

West	North	East	South
	1NT	Pass	3NT
AP			

Board: 39
 Dealer: S
 Vul: None
 North HCP: 16
 South HCP: 14
 Contract: 4♠ S

North:
 ♠ Q10872
 ♥ AQ
 ♦ K86
 ♣ AJ7

South:
 ♠ AK9
 ♥ J842
 ♦ AQ105
 ♣ 98

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

Board: 40
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ 93
 ♥ AK98
 ♦ K43
 ♣ K765

South:
 ♠ AK1054
 ♥ Q432
 ♦ 6
 ♣ A108

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 9-15 HCP and not 5/4 in the majors

Board: 41	♠ 86	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: EW	♦ 109742	Partner bids first.
HCP: 7	♣ A95	

Board: 42	♠ K864	The opponents are silent.
Dealer: N	♥ A86	
Vul: None	♦ AK63	You bid first.
HCP: 14	♣ 96	

Board: 43	♠ K10	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ 109865	Partner bids first.
HCP: 4	♣ 109864	

Board: 44	♠ Q875	East Bids 2♦ if possible.
Dealer: N	♥ J9	
Vul: None	♦ AK85	You bid first.
HCP: 14	♣ KJ3	

Board: 45	♠ A106	The opponents are silent.
Dealer: S	♥ J96	
Vul: NS	♦ KQ984	Partner bids first.
HCP: 11	♣ J4	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AK3				1NT
Vul: EW	♥ QJ6	♥ 85				
North HCP: 7	♦ 109742	♦ KQJ	AP			
South HCP: 15	♣ A95	♣ Q10632				
Contract: 1N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K864	♠ —		1NT	Pass	5♣
Vul: None	♥ A86	♥ 1053				
North HCP: 14	♦ AK63	♦ 952	AP			
South HCP: 8	♣ 96	♣ AKJ8532				
Contract: 5♣ S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ 62				1NT
Vul: EW	♥ J	♥ KQ82	Pass	4♠ ¹	Pass	5♦
North HCP: 4	♦ 109865	♦ KQJ3	AP			
South HCP: 15	♣ 109864	♣ KJ5	1. Minors			
Contract: 5♦ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ Q875	♠ 4		1NT	2♦ ¹	3♣
Vul: None	♥ J9	♥ A64	Pass	4♣	Pass	5♣
North HCP: 14	♦ AK85	♦ 3	AP			
South HCP: 10	♣ KJ3	♣ AQ1097642	1. Cappelletti, both majors			
Contract: 5♣ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQJ9				1NT
Vul: NS	♥ J96	♥ Q54				
North HCP: 11	♦ KQ984	♦ A5	Pass	3NT	AP	
South HCP: 14	♣ J4	♣ Q852				
Contract: 3N S						

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 41	♠ AK3	The opponents are silent.
Dealer: S	♥ 85	
Vul: EW	♦ KQJ	You bid first.
HCP: 15	♣ Q10632	
Board: 42	♠ —	The opponents are silent.
Dealer: N	♥ 1053	
Vul: None	♦ 952	Partner bids first.
HCP: 8	♣ AKJ8532	
Board: 43	♠ 62	The opponents are silent.
Dealer: S	♥ KQ82	
Vul: EW	♦ KQJ3	You bid first.
HCP: 15	♣ KJ5	
Board: 44	♠ 4	East Bids 2♦ if possible.
Dealer: N	♥ A64	
Vul: None	♦ 3	Partner bids first.
HCP: 10	♣ AQ1097642	
Board: 45	♠ KQJ9	The opponents are silent.
Dealer: S	♥ Q54	
Vul: NS	♦ A5	You bid first.
HCP: 14	♣ Q852	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AK3				1NT
Vul: EW	♥ QJ6	♥ 85				
North HCP: 7	♦ 109742	♦ KQJ	AP			
South HCP: 15	♣ A95	♣ Q10632				
Contract: 1N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K864	♠ —		1NT	Pass	5♣
Vul: None	♥ A86	♥ 1053				
North HCP: 14	♦ AK63	♦ 952	AP			
South HCP: 8	♣ 96	♣ AKJ8532				
Contract: 5♣ S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ 62				1NT
Vul: EW	♥ J	♥ KQ82	Pass	4♠ ¹	Pass	5♦
North HCP: 4	♦ 109865	♦ KQJ3	AP			
South HCP: 15	♣ 109864	♣ KJ5	1. Minors			
Contract: 5♦ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ Q875	♠ 4		1NT	2♦ ¹	3♣
Vul: None	♥ J9	♥ A64	Pass	4♣	Pass	5♣
North HCP: 14	♦ AK85	♦ 3	AP			
South HCP: 10	♣ KJ3	♣ AQ1097642	1. Cappelletti, both majors			
Contract: 5♣ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQJ9				1NT
Vul: NS	♥ J96	♥ Q54				
North HCP: 11	♦ KQ984	♦ A5	Pass	3NT	AP	
South HCP: 14	♣ J4	♣ Q852				
Contract: 3N S						

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 46	♠ AK	The opponents are silent.
Dealer: N	♥ 8432	
Vul: EW	♦ K93	You bid first.
HCP: 13	♣ K762	

Board: 47	♠ 93	The opponents are silent.
Dealer: S	♥ A94	
Vul: None	♦ AQ2	Partner bids first.
HCP: 11	♣ J8642	

Board: 48	♠ KJ	East Bids 2♦ if possible.
Dealer: N	♥ K432	West Bids 2♠ if possible.
Vul: None	♦ J43	
HCP: 15	♣ AK105	You bid first.

Board: 49	♠ KQJ2	The opponents are silent.
Dealer: S	♥ 763	
Vul: None	♦ 64	Partner bids first.
HCP: 8	♣ Q1074	

Board: 50	♠ Q6	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ A1063	You bid first.
HCP: 15	♣ K1086	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 108765		1NT	Pass	2♥
Vul: EW	♥ 8432	♥ AJ5	Pass	2♠	Pass	3♦
North HCP: 13	♦ K93	♦ A762	Pass	3♥	Pass	3NT
South HCP: 13	♣ K762	♣ A	AP			
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AQ5				1NT
Vul: None	♥ A94	♥ J53				
North HCP: 11	♦ AQ2	♦ KJ104	Pass	2NT	AP	
South HCP: 13	♣ J8642	♣ Q109				
Contract: 2N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A54		1NT	2♦ ¹	Pass
Vul: None	♥ K432	♥ 85				
North HCP: 15	♦ J43	♦ 108752	2♠	AP		
South HCP: 4	♣ AK105	♣ 763	1. Cappelletti, both majors			
Contract: 2♠ W						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ KQJ2	♠ A76				1NT
Vul: None	♥ 763	♥ KQ10				
North HCP: 8	♦ 64	♦ AQ105	AP			
South HCP: 15	♣ Q1074	♣ 865				
Contract: 1N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ 983		1NT	AP	
Vul: NS	♥ AQ7	♥ 865				
North HCP: 15	♦ A1063	♦ Q872				
South HCP: 4	♣ K1086	♣ Q72				
Contract: 1N N						

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 46	♠ 108765	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: EW	♦ A762	Partner bids first.
HCP: 13	♣ A	

Board: 47	♠ AQ5	The opponents are silent.
Dealer: S	♥ J53	
Vul: None	♦ KJ104	You bid first.
HCP: 13	♣ Q109	

Board: 48	♠ A54	East Bids 2♦ if possible.
Dealer: N	♥ 85	West Bids 2♠ if possible.
Vul: None	♦ 108752	
HCP: 4	♣ 763	Partner bids first.

Board: 49	♠ A76	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: None	♦ AQ105	You bid first.
HCP: 15	♣ 865	

Board: 50	♠ 983	The opponents are silent.
Dealer: N	♥ 865	
Vul: NS	♦ Q872	Partner bids first.
HCP: 4	♣ Q72	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 108765		1NT	Pass	2♥
Vul: EW	♥ 8432	♥ AJ5	Pass	2♠	Pass	3♦
North HCP: 13	♦ K93	♦ A762	Pass	3♥	Pass	3NT
South HCP: 13	♣ K762	♣ A	AP			
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AQ5				1NT
Vul: None	♥ A94	♥ J53				
North HCP: 11	♦ AQ2	♦ KJ104	Pass	2NT	AP	
South HCP: 13	♣ J8642	♣ Q109				
Contract: 2N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A54		1NT	2♦ ¹	Pass
Vul: None	♥ K432	♥ 85				
North HCP: 15	♦ J43	♦ 108752	2♠	AP		
South HCP: 4	♣ AK105	♣ 763	1. Cappelletti, both majors			
Contract: 2♠ W						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ KQJ2	♠ A76				1NT
Vul: None	♥ 763	♥ KQ10				
North HCP: 8	♦ 64	♦ AQ105	AP			
South HCP: 15	♣ Q1074	♣ 865				
Contract: 1N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ 983		1NT	AP	
Vul: NS	♥ AQ7	♥ 865				
North HCP: 15	♦ A1063	♦ Q872				
South HCP: 4	♣ K1086	♣ Q72				
Contract: 1N N						

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 51	♠ AJ7	The opponents are silent.
Dealer: S	♥ AJ9872	
Vul: None	♦ K6	Partner bids first.
HCP: 13	♣ 84	
Board: 52	♠ A54	The opponents are silent.
Dealer: N	♥ K63	
Vul: EW	♦ QJ4	You bid first.
HCP: 13	♣ QJ74	
Board: 53	♠ Q9863	East Doubles Pass if possible.
Dealer: S	♥ 42	West Bids 3♥ if possible.
Vul: None	♦ 93	
HCP: 2	♣ 10872	Partner bids first.
Board: 54	♠ Q76	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: NS	♦ 97	You bid first.
HCP: 13	♣ AK76	
Board: 55	♠ 42	The opponents are silent.
Dealer: S	♥ AJ109876	
Vul: None	♦ K75	Partner bids first.
HCP: 9	♣ J	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ K2				1NT
Vul: None	♥ AJ9872	♥ Q1053	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ K6	♦ A975	AP			
South HCP: 13	♣ 84	♣ A53	1. Texas			
Contract: 4♥ S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ KQ82		1NT	Pass	2♣ ¹
Vul: EW	♥ K63	♥ 85	Pass	2♦	Pass	3♣
North HCP: 13	♦ QJ4	♦ 93	Pass	3NT	AP	
South HCP: 12	♣ QJ74	♣ AK1053	1. Stayman			
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ Q9863	♠ A2				1NT
Vul: None	♥ 42	♥ Q1075	Pass	2♥	Pass	2♠
North HCP: 2	♦ 93	♦ KQJ7	Pass	Pass	X	Pass
South HCP: 14	♣ 10872	♣ Q93	3♥	AP		
Contract: 3♥ W						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ K95		1NT	Pass	2NT
Vul: NS	♥ KJ105	♥ 43	AP			
North HCP: 13	♦ 97	♦ AQJ82				
South HCP: 11	♣ AK76	♣ J32				
Contract: 2N N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ 75				1NT
Vul: None	♥ AJ109876	♥ KQ43	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ K75	♦ AQ104	AP			
South HCP: 13	♣ J	♣ Q107	1. Texas			
Contract: 4♥ S						

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 51	♠ K2	The opponents are silent.
Dealer: S	♥ Q1053	
Vul: None	♦ A975	You bid first.
HCP: 13	♣ A53	
Board: 52	♠ KQ82	The opponents are silent.
Dealer: N	♥ 85	
Vul: EW	♦ 93	Partner bids first.
HCP: 12	♣ AK1053	
Board: 53	♠ A2	East Doubles Pass if possible.
Dealer: S	♥ Q1075	West Bids 3♥ if possible.
Vul: None	♦ KQJ7	
HCP: 14	♣ Q93	You bid first.
Board: 54	♠ K95	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ AQJ82	Partner bids first.
HCP: 11	♣ J32	
Board: 55	♠ 75	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: None	♦ AQ104	You bid first.
HCP: 13	♣ Q107	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ K2				1NT
Vul: None	♥ AJ9872	♥ Q1053	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ K6	♦ A975	AP			
South HCP: 13	♣ 84	♣ A53	1. Texas			
Contract: 4♥ S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ KQ82		1NT	Pass	2♣ ¹
Vul: EW	♥ K63	♥ 85	Pass	2♦	Pass	3♣
North HCP: 13	♦ QJ4	♦ 93	Pass	3NT	AP	
South HCP: 12	♣ QJ74	♣ AK1053	1. Stayman			
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ Q9863	♠ A2				1NT
Vul: None	♥ 42	♥ Q1075	Pass	2♥	Pass	2♠
North HCP: 2	♦ 93	♦ KQJ7	Pass	Pass	X	Pass
South HCP: 14	♣ 10872	♣ Q93	3♥	AP		
Contract: 3♥ W						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ K95		1NT	Pass	2NT
Vul: NS	♥ KJ105	♥ 43	AP			
North HCP: 13	♦ 97	♦ AQJ82				
South HCP: 11	♣ AK76	♣ J32				
Contract: 2N N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ 75				1NT
Vul: None	♥ AJ109876	♥ KQ43	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ K75	♦ AQ104	AP			
South HCP: 13	♣ J	♣ Q107	1. Texas			
Contract: 4♥ S						

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 56 ♠ K87
Dealer: N ♥ 974
Vul: Both ♦ AQ8
HCP: 14 ♣ AJ74

The opponents are silent.

You bid first.

Board: 57 ♠ 9843
Dealer: S ♥ AK1096
Vul: NS ♦ 76
HCP: 8 ♣ J9

West Bids 2♠ if possible.

Partner bids first.

Board: 58 ♠ K42
Dealer: N ♥ 76
Vul: NS ♦ QJ8
HCP: 15 ♣ AKQ62

East Doubles 3♣ if possible.

West Bids 3♦ if possible.

You bid first.

Board: 59 ♠ 10872
Dealer: S ♥ 10853
Vul: Both ♦ 108
HCP: 2 ♣ Q85

West Bids 2♣ if possible.

East Bids 2♦ if possible.

Partner bids first.

Board: 60 ♠ A103
Dealer: N ♥ AQ104
Vul: EW ♦ A1053
HCP: 14 ♣ 85

East Bids 2♣ if possible.

West Bids 2♦ if possible.

West Bids 3♦ if possible.

You bid first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 56
Dealer: N
Vul: Both
North HCP: 14
South HCP: 6
Contract: 1N N

North:
♠ K87
♥ 974
♦ AQ8
♣ AJ74

South:
♠ Q962
♥ A5
♦ 9653
♣ 985

West	North	East	South
	1NT	AP	

Board: 57
Dealer: S
Vul: NS
North HCP: 8
South HCP: 15
Contract: 3♥ N

North:
♠ 9843
♥ AK1096
♦ 76
♣ J9

South:
♠ AKQ
♥ Q4
♦ A104
♣ 85432

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

1. Cappelletti, 5M-4m

Board: 58
Dealer: N
Vul: NS
North HCP: 15
South HCP: 4
Contract: 3♦ W

North:
♠ K42
♥ 76
♦ QJ8
♣ AKQ62

South:
♠ 10876
♥ K94
♦ —
♣ J109843

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

1. 1N-2S transfer to clubs
2. automat

Board: 59
Dealer: S
Vul: Both
North HCP: 2
South HCP: 14
Contract: 2♦ E

North:
♠ 10872
♥ 10853
♦ 108
♣ Q85

South:
♠ Q93
♥ QJ74
♦ Q4
♣ AK102

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

1. Cappelletti, any 6+suit
2. automat

Board: 60
Dealer: N
Vul: EW
North HCP: 14
South HCP: 6
Contract: 3♠ S

North:
♠ A103
♥ AQ104
♦ A1053
♣ 85

South:
♠ K8654
♥ J832
♦ —
♣ Q1093

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

1. Cappelletti, any 6+suit
2. automat

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 56	♠ Q962	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ 9653	Partner bids first.
HCP: 6	♣ 985	

Board: 57	♠ AKQ	West Bids 2♠ if possible.
Dealer: S	♥ Q4	
Vul: NS	♦ A104	You bid first.
HCP: 15	♣ 85432	

Board: 58	♠ 10876	East Doubles 3♣ if possible.
Dealer: N	♥ K94	West Bids 3♦ if possible.
Vul: NS	♦ —	
HCP: 4	♣ J109843	Partner bids first.

Board: 59	♠ Q93	West Bids 2♣ if possible.
Dealer: S	♥ QJ74	East Bids 2♦ if possible.
Vul: Both	♦ Q4	
HCP: 14	♣ AK102	You bid first.

Board: 60	♠ K8654	East Bids 2♣ if possible.
Dealer: N	♥ J832	West Bids 2♦ if possible.
Vul: EW	♦ —	West Bids 3♦ if possible.
HCP: 6	♣ Q1093	Partner bids first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 56
Dealer: N
Vul: Both
North HCP: 14
South HCP: 6
Contract: 1N N

North:
♠ K87
♥ 974
♦ AQ8
♣ AJ74

South:
♠ Q962
♥ A5
♦ 9653
♣ 985

West	North	East	South
	1NT	AP	

Board: 57
Dealer: S
Vul: NS
North HCP: 8
South HCP: 15
Contract: 3♥ N

North:
♠ 9843
♥ AK1096
♦ 76
♣ J9

South:
♠ AKQ
♥ Q4
♦ A104
♣ 85432

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

1. Cappelletti, 5M-4m

Board: 58
Dealer: N
Vul: NS
North HCP: 15
South HCP: 4
Contract: 3♦ W

North:
♠ K42
♥ 76
♦ QJ8
♣ AKQ62

South:
♠ 10876
♥ K94
♦ —
♣ J109843

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

1. 1N-2S transfer to clubs
2. automat

Board: 59
Dealer: S
Vul: Both
North HCP: 2
South HCP: 14
Contract: 2♦ E

North:
♠ 10872
♥ 10853
♦ 108
♣ Q85

South:
♠ Q93
♥ QJ74
♦ Q4
♣ AK102

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

1. Cappelletti, any 6+suit
2. automat

Board: 60
Dealer: N
Vul: EW
North HCP: 14
South HCP: 6
Contract: 3♠ S

North:
♠ A103
♥ AQ104
♦ A1053
♣ 85

South:
♠ K8654
♥ J832
♦ —
♣ Q1093

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

1. Cappelletti, any 6+suit
2. automat

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 61 ♠ 752
Dealer: S ♥ 86
Vul: None ♦ A864
HCP: 4 ♣ 10985

West Bids 2♥ if possible.

Partner bids first.

Board: 62 ♠ Q105
Dealer: N ♥ 73
Vul: None ♦ AKQ109
HCP: 14 ♣ K52

West Bids 2♠ if possible.

You bid first.

Board: 63 ♠ 543
Dealer: S ♥ A106542
Vul: NS ♦ 6
HCP: 11 ♣ AK6

The opponents are silent.

Partner bids first.

Board: 64 ♠ 852
Dealer: N ♥ AQ87
Vul: None ♦ A64
HCP: 13 ♣ K76

The opponents are silent.

You bid first.

Board: 65 ♠ K5
Dealer: S ♥ J10876
Vul: Both ♦ Q72
HCP: 11 ♣ AJ4

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ KQ96				1NT
Vul: None	♥ 86	♥ AJ				
North HCP: 4	♦ A864	♦ Q73	2♥ ¹	AP		
South HCP: 15	♣ 10985	♣ K642	1. Cappelletti, 5M-4m			
Contract: 2♥ W						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ 97				
Vul: None	♥ 73	♥ QJ986		1NT	Pass	2♦
North HCP: 14	♦ AKQ109	♦ 8	2♠	AP		
South HCP: 5	♣ K52	♣ Q10743				
Contract: 2♠ W						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ KQ6				1NT
Vul: NS	♥ A106542	♥ Q8	Pass	2♦	Pass	2♥
North HCP: 11	♦ 6	♦ AJ532	Pass	3♥	AP	
South HCP: 13	♣ AK6	♣ J97				
Contract: 3♥ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ A109				
Vul: None	♥ AQ87	♥ 63		1NT	AP	
North HCP: 13	♦ A64	♦ Q95				
South HCP: 9	♣ K76	♣ QJ843				
Contract: 1N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ 1062				1NT
Vul: Both	♥ J10876	♥ KQ52	Pass	2♦	Pass	3♥ ¹
North HCP: 11	♦ Q72	♦ KJ	Pass	4♥	AP	
South HCP: 14	♣ AJ4	♣ KQ73	1. Super acceptance after NT			
Contract: 4♥ S						

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 61 ♠ KQ96

Dealer: S ♥ AJ

Vul: None ♦ Q73

HCP: 15 ♣ K642

West Bids 2♥ if possible.

You bid first.

Board: 62 ♠ 97

Dealer: N ♥ QJ986

Vul: None ♦ 8

HCP: 5 ♣ Q10743

West Bids 2♠ if possible.

Partner bids first.

Board: 63 ♠ KQ6

Dealer: S ♥ Q8

Vul: NS ♦ AJ532

HCP: 13 ♣ J97

The opponents are silent.

You bid first.

Board: 64 ♠ A109

Dealer: N ♥ 63

Vul: None ♦ Q95

HCP: 9 ♣ QJ843

The opponents are silent.

Partner bids first.

Board: 65 ♠ 1062

Dealer: S ♥ KQ52

Vul: Both ♦ KJ

HCP: 14 ♣ KQ73

The opponents are silent.

You bid first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ KQ96				1NT
Vul: None	♥ 86	♥ AJ				
North HCP: 4	♦ A864	♦ Q73	2♥ ¹	AP		
South HCP: 15	♣ 10985	♣ K642	1. Cappelletti, 5M-4m			
Contract: 2♥ W						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ 97				
Vul: None	♥ 73	♥ QJ986		1NT	Pass	2♦
North HCP: 14	♦ AKQ109	♦ 8	2♠	AP		
South HCP: 5	♣ K52	♣ Q10743				
Contract: 2♠ W						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ KQ6				1NT
Vul: NS	♥ A106542	♥ Q8	Pass	2♦	Pass	2♥
North HCP: 11	♦ 6	♦ AJ532	Pass	3♥	AP	
South HCP: 13	♣ AK6	♣ J97				
Contract: 3♥ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ A109				
Vul: None	♥ AQ87	♥ 63		1NT	AP	
North HCP: 13	♦ A64	♦ Q95				
South HCP: 9	♣ K76	♣ QJ843				
Contract: 1N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ 1062				1NT
Vul: Both	♥ J10876	♥ KQ52	Pass	2♦	Pass	3♥ ¹
North HCP: 11	♦ Q72	♦ KJ	Pass	4♥	AP	
South HCP: 14	♣ AJ4	♣ KQ73	1. Super acceptance after NT			
Contract: 4♥ S						

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 66 ♠ AQ10
Dealer: N ♥ Q972
Vul: NS ♦ Q654
HCP: 14 ♣ A6

The opponents are silent.

You bid first.

Board: 67 ♠ A10
Dealer: S ♥ K82
Vul: EW ♦ K1094
HCP: 12 ♣ Q1093

The opponents are silent.

Partner bids first.

Board: 68 ♠ 74
Dealer: N ♥ A87
Vul: NS ♦ KJ85
HCP: 14 ♣ AQ106

The opponents are silent.

You bid first.

Board: 69 ♠ J975
Dealer: S ♥ KJ
Vul: Both ♦ 1062
HCP: 5 ♣ 9652

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

Partner bids first.

Board: 70 ♠ K743
Dealer: N ♥ K9
Vul: EW ♦ AQJ
HCP: 15 ♣ Q982

The opponents are silent.

You bid first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K962		1NT	Pass	2♣ ¹
Vul: NS	♥ Q972	♥ 4	Pass	2♥	Pass	2NT
North HCP: 14	♦ Q654	♦ AK98	Pass	3NT	AP	
South HCP: 11	♣ A6	♣ J984				
Contract: 3N N						1. Stayman

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ Q97				1NT
Vul: EW	♥ K82	♥ 1075	Pass	3NT	AP	
North HCP: 12	♦ K1094	♦ AJ3				
South HCP: 14	♣ Q1093	♣ AK84				
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ K98		1NT	Pass	2NT
Vul: NS	♥ A87	♥ K42	AP			
North HCP: 14	♦ KJ85	♦ A73				
South HCP: 10	♣ AQ106	♣ 9743				
Contract: 2N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J975	♠ K82				1NT
Vul: Both	♥ KJ	♥ Q742	X ¹	Pass	2♦	AP
North HCP: 5	♦ 1062	♦ QJ				
South HCP: 13	♣ 9652	♣ AJ107				
Contract: 2♦ E						1. Cappelletti, strong

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ K743	♠ A1098		1NT	Pass	4♦ ¹
Vul: EW	♥ K9	♥ Q86532	Pass	4♥	AP	
North HCP: 15	♦ AQJ	♦ 62				
South HCP: 9	♣ Q982	♣ K				
Contract: 4♥ N						1. Texas

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 66	♠ K962	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ AK98	Partner bids first.
HCP: 11	♣ J984	

Board: 67	♠ Q97	The opponents are silent.
Dealer: S	♥ 1075	
Vul: EW	♦ AJ3	You bid first.
HCP: 14	♣ AK84	

Board: 68	♠ K98	The opponents are silent.
Dealer: N	♥ K42	
Vul: NS	♦ A73	Partner bids first.
HCP: 10	♣ 9743	

Board: 69	♠ K82	West Doubles 1NT if possible.
Dealer: S	♥ Q742	East Bids 2♦ if possible.
Vul: Both	♦ QJ	
HCP: 13	♣ AJ107	You bid first.

Board: 70	♠ A1098	The opponents are silent.
Dealer: N	♥ Q86532	
Vul: EW	♦ 62	Partner bids first.
HCP: 9	♣ K	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K962		1NT	Pass	2♣ ¹
Vul: NS	♥ Q972	♥ 4	Pass	2♥	Pass	2NT
North HCP: 14	♦ Q654	♦ AK98	Pass	3NT	AP	
South HCP: 11	♣ A6	♣ J984				
Contract: 3N N						1. Stayman

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ Q97				1NT
Vul: EW	♥ K82	♥ 1075				
North HCP: 12	♦ K1094	♦ AJ3	Pass	3NT	AP	
South HCP: 14	♣ Q1093	♣ AK84				
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ K98		1NT	Pass	2NT
Vul: NS	♥ A87	♥ K42				
North HCP: 14	♦ KJ85	♦ A73	AP			
South HCP: 10	♣ AQ106	♣ 9743				
Contract: 2N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J975	♠ K82				1NT
Vul: Both	♥ KJ	♥ Q742				
North HCP: 5	♦ 1062	♦ QJ	X ¹	Pass	2♦	AP
South HCP: 13	♣ 9652	♣ AJ107				
Contract: 2♦ E						1. Cappelletti, strong

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ K743	♠ A1098		1NT	Pass	4♦ ¹
Vul: EW	♥ K9	♥ Q86532				
North HCP: 15	♦ AQJ	♦ 62	Pass	4♥	AP	
South HCP: 9	♣ Q982	♣ K				
Contract: 4♥ N						1. Texas

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 71	♠ 87	West Doubles 1NT if possible.
Dealer: S	♥ Q753	
Vul: Both	♦ 10862	Partner bids first.
HCP: 2	♣ 863	

Board: 72	♠ J86	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ 953	You bid first.
HCP: 14	♣ AKJ8	

Board: 73	♠ 7542	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ KQJ762	Partner bids first.
HCP: 6	♣ 102	

Board: 74	♠ Q42	The opponents are silent.
Dealer: N	♥ AK85	
Vul: Both	♦ 762	You bid first.
HCP: 13	♣ A52	

Board: 75	♠ 852	West Doubles 1NT if possible.
Dealer: S	♥ 97	
Vul: EW	♦ K9872	Partner bids first.
HCP: 7	♣ A92	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ 1054				1NT
Vul: Both	♥ Q753	♥ AK10				
North HCP: 2	♦ 10862	♦ K953	X ¹	AP		
South HCP: 13	♣ 863	♣ K74	1. Cappelletti, strong			
Contract: 1NX S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ J86	♠ A9543		1NT	Pass	2♥
Vul: None	♥ KQ8	♥ A109	Pass	2♠	Pass	3♦
North HCP: 14	♦ 953	♦ AJ76	Pass	4♠	AP	
South HCP: 13	♣ AKJ8	♣ 4				
Contract: 4♠ N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ AQ63				1NT
Vul: Both	♥ 6	♥ A85	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 6	♦ KQJ762	♦ A943	AP			
South HCP: 14	♣ 102	♣ 63	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ A9		1NT	Pass	3♣ ¹
Vul: Both	♥ AK85	♥ 7	Pass	3♦ ²	AP	
North HCP: 13	♦ 762	♦ K109543	1. 1N-3C transfer to diamonds			
South HCP: 10	♣ A52	♣ QJ94	2. automat			
Contract: 3♦ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ AQ10				1NT
Vul: EW	♥ 97	♥ A85				
North HCP: 7	♦ K9872	♦ J1054	X ¹	AP		
South HCP: 14	♣ A92	♣ QJ3	1. Cappelletti, strong			
Contract: 1NX S						

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 71	♠ 1054	West Doubles 1NT if possible.
Dealer: S	♥ AK10	
Vul: Both	♦ K953	You bid first.
HCP: 13	♣ K74	
Board: 72	♠ A9543	The opponents are silent.
Dealer: N	♥ A109	
Vul: None	♦ AJ76	Partner bids first.
HCP: 13	♣ 4	
Board: 73	♠ AQ63	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ A943	You bid first.
HCP: 14	♣ 63	
Board: 74	♠ A9	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ K109543	Partner bids first.
HCP: 10	♣ QJ94	
Board: 75	♠ AQ10	West Doubles 1NT if possible.
Dealer: S	♥ A85	
Vul: EW	♦ J1054	You bid first.
HCP: 14	♣ QJ3	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ 1054				1NT
Vul: Both	♥ Q753	♥ AK10				
North HCP: 2	♦ 10862	♦ K953	X ¹	AP		
South HCP: 13	♣ 863	♣ K74				
Contract: 1NX S			1. Cappelletti, strong			

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ J86	♠ A9543		1NT	Pass	2♥
Vul: None	♥ KQ8	♥ A109	Pass	2♠	Pass	3♦
North HCP: 14	♦ 953	♦ AJ76	Pass	4♠	AP	
South HCP: 13	♣ AKJ8	♣ 4				
Contract: 4♠ N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ AQ63				1NT
Vul: Both	♥ 6	♥ A85	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 6	♦ KQJ762	♦ A943	AP			
South HCP: 14	♣ 102	♣ 63	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ A9		1NT	Pass	3♣ ¹
Vul: Both	♥ AK85	♥ 7	Pass	3♦ ²	AP	
North HCP: 13	♦ 762	♦ K109543	1. 1N-3C transfer to diamonds			
South HCP: 10	♣ A52	♣ QJ94	2. automat			
Contract: 3♦ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ AQ10				1NT
Vul: EW	♥ 97	♥ A85				
North HCP: 7	♦ K9872	♦ J1054	X ¹	AP		
South HCP: 14	♣ A92	♣ QJ3	1. Cappelletti, strong			
Contract: 1NX S						

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 76	♠ AK53	West Bids 2♥ if possible.
Dealer: N	♥ 982	East Bids 3♥ if possible.
Vul: NS	♦ K8	
HCP: 13	♣ QJ63	You bid first.

Board: 77	♠ J10	The opponents are silent.
Dealer: S	♥ K83	
Vul: EW	♦ QJ8764	Partner bids first.
HCP: 7	♣ 87	

Board: 78	♠ AQJ9	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ AQ7	You bid first.
HCP: 15	♣ Q976	

Board: 79	♠ J975	The opponents are silent.
Dealer: S	♥ KJ86	
Vul: Both	♦ QJ	Partner bids first.
HCP: 11	♣ K85	

Board: 80	♠ KQ	West Doubles Pass if possible.
Dealer: N	♥ Q53	
Vul: Both	♦ K65	You bid first.
HCP: 15	♣ AJ962	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 76
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 5
 Contract: 3♥ W

North:
 ♠ AK53
 ♥ 982
 ♦ K8
 ♣ QJ63

South:
 ♠ 9842
 ♥ J
 ♦ 9652
 ♣ A1082

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

1. Cappelletti, 5M-4m

Board: 77
 Dealer: S
 Vul: EW
 North HCP: 7
 South HCP: 14
 Contract: 3♦ S

North:
 ♠ J10
 ♥ K83
 ♦ QJ8764
 ♣ 87

South:
 ♠ AQ76
 ♥ J942
 ♦ A109
 ♣ K3

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

1. 1N-3C transfer to diamonds
 2. automat

Board: 78
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 7
 Contract: 1N N

North:
 ♠ AQJ9
 ♥ 87
 ♦ AQ7
 ♣ Q976

South:
 ♠ 764
 ♥ QJ102
 ♦ 9532
 ♣ A2

West	North	East	South
	1NT	AP	

Board: 79
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 13
 Contract: 2N S

North:
 ♠ J975
 ♥ KJ86
 ♦ QJ
 ♣ K85

South:
 ♠ K43
 ♥ Q103
 ♦ AK
 ♣ J7632

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

1. Stayman

Board: 80
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 8
 Contract: 2♠X N

North:
 ♠ KQ
 ♥ Q53
 ♦ K65
 ♣ AJ962

South:
 ♠ A9854
 ♥ J42
 ♦ 973
 ♣ K7

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

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 76	♠ 9842	West Bids 2♥ if possible.
Dealer: N	♥ J	East Bids 3♥ if possible.
Vul: NS	♦ 9652	
HCP: 5	♣ A1082	Partner bids first.
Board: 77	♠ AQ76	The opponents are silent.
Dealer: S	♥ J942	
Vul: EW	♦ A109	You bid first.
HCP: 14	♣ K3	
Board: 78	♠ 764	The opponents are silent.
Dealer: N	♥ QJ102	
Vul: EW	♦ 9532	Partner bids first.
HCP: 7	♣ A2	
Board: 79	♠ K43	The opponents are silent.
Dealer: S	♥ Q103	
Vul: Both	♦ AK	You bid first.
HCP: 13	♣ J7632	
Board: 80	♠ A9854	West Doubles Pass if possible.
Dealer: N	♥ J42	
Vul: Both	♦ 973	Partner bids first.
HCP: 8	♣ K7	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 76
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 5
 Contract: 3♥ W

North:
 ♠ AK53
 ♥ 982
 ♦ K8
 ♣ QJ63

South:
 ♠ 9842
 ♥ J
 ♦ 9652
 ♣ A1082

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

1. Cappelletti, 5M-4m

Board: 77
 Dealer: S
 Vul: EW
 North HCP: 7
 South HCP: 14
 Contract: 3♦ S

North:
 ♠ J10
 ♥ K83
 ♦ QJ8764
 ♣ 87

South:
 ♠ AQ76
 ♥ J942
 ♦ A109
 ♣ K3

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

1. 1N-3C transfer to diamonds
 2. automat

Board: 78
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 7
 Contract: 1N N

North:
 ♠ AQJ9
 ♥ 87
 ♦ AQ7
 ♣ Q976

South:
 ♠ 764
 ♥ QJ102
 ♦ 9532
 ♣ A2

West	North	East	South
	1NT	AP	

Board: 79
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 13
 Contract: 2N S

North:
 ♠ J975
 ♥ KJ86
 ♦ QJ
 ♣ K85

South:
 ♠ K43
 ♥ Q103
 ♦ AK
 ♣ J7632

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

1. Stayman

Board: 80
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 8
 Contract: 2♠X N

North:
 ♠ KQ
 ♥ Q53
 ♦ K65
 ♣ AJ962

South:
 ♠ A9854
 ♥ J42
 ♦ 973
 ♣ K7

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

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 81 ♠ A975
Dealer: S ♥ 9
Vul: NS ♦ J87
HCP: 11 ♣ AQ987

The opponents are silent.

Partner bids first.

Board: 82 ♠ K96
Dealer: N ♥ 1087
Vul: None ♦ AK74
HCP: 15 ♣ AJ7

The opponents are silent.

You bid first.

Board: 83 ♠ A964
Dealer: S ♥ 82
Vul: Both ♦ J8643
HCP: 5 ♣ 42

The opponents are silent.

Partner bids first.

Board: 84 ♠ Q5
Dealer: N ♥ AQ92
Vul: NS ♦ AK103
HCP: 15 ♣ 973

The opponents are silent.

You bid first.

Board: 85 ♠ —
Dealer: S ♥ 5
Vul: Both ♦ AQ10932
HCP: 9 ♣ K109765

West Doubles 1NT if possible.

West Doubles Pass if possible.

Partner bids first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ 10862				1NT
Vul: NS	♥ 9	♥ KQ62	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ J87	♦ AK9	Pass	2NT	Pass	3♠
South HCP: 15	♣ AQ987	♣ K5	Pass	4♠	AP	
Contract: 4♠ S						

1. Stayman

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ Q10732		1NT	Pass	2♥
Vul: None	♥ 1087	♥ KJ4	Pass	2♠	Pass	3♣
North HCP: 15	♦ AK74	♦ 6	Pass	4♠	AP	
South HCP: 11	♣ AJ7	♣ KQ43				
Contract: 4♠ N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ A964	♠ Q87				1NT
Vul: Both	♥ 82	♥ A75				
North HCP: 5	♦ J8643	♦ Q2	AP			
South HCP: 15	♣ 42	♣ AK986				
Contract: 1N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K862				
Vul: NS	♥ AQ92	♥ J1064		1NT	AP	
North HCP: 15	♦ AK103	♦ 862				
South HCP: 5	♣ 973	♣ J4				
Contract: 1N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A96	X ¹	3♣ ²	Pass	3♦ ³
Vul: Both	♥ 5	♥ QJ72	Pass	5♦	Pass	Pass
North HCP: 9	♦ AQ10932	♦ K5	X	AP		
South HCP: 13	♣ K109765	♣ QJ82				
Contract: 5♦ X S						

1. Cappelletti, strong
2. 1N-3C transfer to diamonds
3. automat

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 81	♠ 10862	The opponents are silent.
Dealer: S	♥ KQ62	
Vul: NS	♦ AK9	You bid first.
HCP: 15	♣ K5	

Board: 82	♠ Q10732	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: None	♦ 6	Partner bids first.
HCP: 11	♣ KQ43	

Board: 83	♠ Q87	The opponents are silent.
Dealer: S	♥ A75	
Vul: Both	♦ Q2	You bid first.
HCP: 15	♣ AK986	

Board: 84	♠ K862	The opponents are silent.
Dealer: N	♥ J1064	
Vul: NS	♦ 862	Partner bids first.
HCP: 5	♣ J4	

Board: 85	♠ A96	West Doubles 1NT if possible.
Dealer: S	♥ QJ72	West Doubles Pass if possible.
Vul: Both	♦ K5	
HCP: 13	♣ QJ82	You bid first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ 10862				1NT
Vul: NS	♥ 9	♥ KQ62	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ J87	♦ AK9	Pass	2NT	Pass	3♠
South HCP: 15	♣ AQ987	♣ K5	Pass	4♠	AP	
Contract: 4♠ S						

1. Stayman

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ Q10732		1NT	Pass	2♥
Vul: None	♥ 1087	♥ KJ4	Pass	2♠	Pass	3♣
North HCP: 15	♦ AK74	♦ 6	Pass	4♠	AP	
South HCP: 11	♣ AJ7	♣ KQ43				
Contract: 4♠ N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ A964	♠ Q87				1NT
Vul: Both	♥ 82	♥ A75				
North HCP: 5	♦ J8643	♦ Q2	AP			
South HCP: 15	♣ 42	♣ AK986				
Contract: 1N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K862				
Vul: NS	♥ AQ92	♥ J1064		1NT	AP	
North HCP: 15	♦ AK103	♦ 862				
South HCP: 5	♣ 973	♣ J4				
Contract: 1N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A96	X ¹	3♣ ²	Pass	3♦ ³
Vul: Both	♥ 5	♥ QJ72	Pass	5♦	Pass	Pass
North HCP: 9	♦ AQ10932	♦ K5	X	AP		
South HCP: 13	♣ K109765	♣ QJ82				
Contract: 5♦ X S						

1. Cappelletti, strong
2. 1N-3C transfer to diamonds
3. automat

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 86	♠ AK43	The opponents are silent.
Dealer: N	♥ 97	
Vul: Both	♦ K104	You bid first.
HCP: 13	♣ K1086	

Board: 87	♠ 1064	The opponents are silent.
Dealer: S	♥ AKQ8652	
Vul: None	♦ A	Partner bids first.
HCP: 17	♣ KJ	

Board: 88	♠ Q5	The opponents are silent.
Dealer: N	♥ AQ94	
Vul: Both	♦ KJ6	You bid first.
HCP: 13	♣ J1084	

Board: 89	♠ J108	East Bids 3♦ if possible.
Dealer: S	♥ A42	
Vul: EW	♦ 5	Partner bids first.
HCP: 7	♣ Q108752	

Board: 90	♠ K63	The opponents are silent.
Dealer: N	♥ K108	
Vul: None	♦ K107	You bid first.
HCP: 14	♣ AJ85	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 86

Dealer: N

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ N

North:

♠ AK43

♥ 97

♦ K104

♣ K1086

South:

♠ J1096

♥ KJ

♦ AJ965

♣ Q4

West North East South

1NT Pass 2♣¹

Pass 2♠ Pass 4♠

AP

1. Stayman

Board: 87

Dealer: S

Vul: None

North HCP: 17

South HCP: 14

Contract: 7♥ S

North:

♠ 1064

♥ AKQ8652

♦ A

♣ KJ

South:

♠ AK92

♥ 1043

♦ K2

♣ A852

West North East South

1NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♥³

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 88

Dealer: N

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3♠ N

North:

♠ Q5

♥ AQ94

♦ KJ6

♣ J1084

South:

♠ 1086432

♥ 2

♦ Q92

♣ AKQ

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 89

Dealer: S

Vul: EW

North HCP: 7

South HCP: 13

Contract: 4♣ S

North:

♠ J108

♥ A42

♦ 5

♣ Q108752

South:

♠ A974

♥ 953

♦ KJ6

♣ AJ3

West North East South

1NT

Pass 2♠¹ Pass 3♣²

Pass Pass 3♦ Pass

Pass 4♣ AP

1. 1N-2S transfer to clubs

2. automat

Board: 90

Dealer: N

Vul: None

North HCP: 14

South HCP: 8

Contract: 1N N

North:

♠ K63

♥ K108

♦ K107

♣ AJ85

South:

♠ Q852

♥ 9752

♦ A3

♣ Q43

West North East South

1NT AP

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 86	♠ J1096	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AJ965	Partner bids first.
HCP: 12	♣ Q4	

Board: 87	♠ AK92	The opponents are silent.
Dealer: S	♥ 1043	
Vul: None	♦ K2	You bid first.
HCP: 14	♣ A852	

Board: 88	♠ 1086432	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ Q92	Partner bids first.
HCP: 11	♣ AKQ	

Board: 89	♠ A974	East Bids 3♦ if possible.
Dealer: S	♥ 953	
Vul: EW	♦ KJ6	You bid first.
HCP: 13	♣ AJ3	

Board: 90	♠ Q852	The opponents are silent.
Dealer: N	♥ 9752	
Vul: None	♦ A3	Partner bids first.
HCP: 8	♣ Q43	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 86

Dealer: N

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ N

North:

♠ AK43

♥ 97

♦ K104

♣ K1086

South:

♠ J1096

♥ KJ

♦ AJ965

♣ Q4

West North East South

1NT Pass 2♣¹

Pass 2♠ Pass 4♠

AP

1. Stayman

Board: 87

Dealer: S

Vul: None

North HCP: 17

South HCP: 14

Contract: 7♥ S

North:

♠ 1064

♥ AKQ8652

♦ A

♣ KJ

South:

♠ AK92

♥ 1043

♦ K2

♣ A852

West North East South

1NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♥³

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 88

Dealer: N

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3♠ N

North:

♠ Q5

♥ AQ94

♦ KJ6

♣ J1084

South:

♠ 1086432

♥ 2

♦ Q92

♣ AKQ

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 89

Dealer: S

Vul: EW

North HCP: 7

South HCP: 13

Contract: 4♣ S

North:

♠ J108

♥ A42

♦ 5

♣ Q108752

South:

♠ A974

♥ 953

♦ KJ6

♣ AJ3

West North East South

1NT

Pass 2♠¹ Pass 3♣²

Pass Pass 3♦ Pass

Pass 4♣ AP

1. 1N-2S transfer to clubs

2. automat

Board: 90

Dealer: N

Vul: None

North HCP: 14

South HCP: 8

Contract: 1N N

North:

♠ K63

♥ K108

♦ K107

♣ AJ85

South:

♠ Q852

♥ 9752

♦ A3

♣ Q43

West North East South

1NT AP

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 91	♠ 107	The opponents are silent.
Dealer: S	♥ J1054	
Vul: None	♦ 75	Partner bids first.
HCP: 3	♣ Q8742	

Board: 92	♠ KQ103	The opponents are silent.
Dealer: N	♥ 652	
Vul: Both	♦ AQ108	You bid first.
HCP: 14	♣ K8	

Board: 93	♠ 1093	The opponents are silent.
Dealer: S	♥ 94	
Vul: EW	♦ A98765	Partner bids first.
HCP: 7	♣ K5	

Board: 94	♠ AJ3	East Bids 2♣ if possible.
Dealer: N	♥ J93	West Bids 2♥ if possible.
Vul: Both	♦ A64	East Bids 2♠ if possible.
HCP: 14	♣ A1092	You bid first.

Board: 95	♠ Q76	West Doubles 1NT if possible.
Dealer: S	♥ 10642	East Bids 2♣ if possible.
Vul: EW	♦ J103	
HCP: 3	♣ 983	Partner bids first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 91	North:	South:				
Dealer: S	♠ 107	♠ A82	West	North	East	South
Vul: None	♥ J1054	♥ A763				1NT
North HCP: 3	♦ 75	♦ K84	AP			
South HCP: 15	♣ Q8742	♣ A53				
Contract: 1N S						

Board: 92	North:	South:				
Dealer: N	♠ KQ103	♠ J76				
Vul: Both	♥ 652	♥ A43	West	North	East	South
North HCP: 14	♦ AQ108	♦ J9		1NT	AP	
South HCP: 6	♣ K8	♣ 109652				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ J4				1NT
Vul: EW	♥ 94	♥ AKQ7	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 7	♦ A98765	♦ K104	AP			
South HCP: 15	♣ K5	♣ Q742	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 975		1NT	2♣ ¹	Pass
Vul: Both	♥ J93	♥ A108	2♥	Pass	2♠	AP
North HCP: 14	♦ A64	♦ 10985				
South HCP: 6	♣ A1092	♣ Q87	1. Cappelletti, any 6+ suit			
Contract: 2♠ E						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A1093				1NT
Vul: EW	♥ 10642	♥ 985				
North HCP: 3	♦ J103	♦ KQ84	X ¹	Pass	2♣	AP
South HCP: 13	♣ 983	♣ A6	1. Cappelletti, strong			
Contract: 2♣ E						

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 91	♠ A82	The opponents are silent.
Dealer: S	♥ A763	
Vul: None	♦ K84	You bid first.
HCP: 15	♣ A53	

Board: 92	♠ J76	The opponents are silent.
Dealer: N	♥ A43	
Vul: Both	♦ J9	Partner bids first.
HCP: 6	♣ 109652	

Board: 93	♠ J4	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: EW	♦ K104	You bid first.
HCP: 15	♣ Q742	

Board: 94	♠ 975	East Bids 2♣ if possible.
Dealer: N	♥ A108	West Bids 2♥ if possible.
Vul: Both	♦ 10985	East Bids 2♠ if possible.
HCP: 6	♣ Q87	Partner bids first.

Board: 95	♠ A1093	West Doubles 1NT if possible.
Dealer: S	♥ 985	East Bids 2♣ if possible.
Vul: EW	♦ KQ84	
HCP: 13	♣ A6	You bid first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 91	North:	South:				
Dealer: S	♠ 107	♠ A82	West	North	East	South
Vul: None	♥ J1054	♥ A763				1NT
North HCP: 3	♦ 75	♦ K84	AP			
South HCP: 15	♣ Q8742	♣ A53				
Contract: 1N S						

Board: 92	North:	South:				
Dealer: N	♠ KQ103	♠ J76				
Vul: Both	♥ 652	♥ A43	West	North	East	South
North HCP: 14	♦ AQ108	♦ J9		1NT	AP	
South HCP: 6	♣ K8	♣ 109652				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ J4				1NT
Vul: EW	♥ 94	♥ AKQ7	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 7	♦ A98765	♦ K104	AP			
South HCP: 15	♣ K5	♣ Q742	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 975		1NT	2♣ ¹	Pass
Vul: Both	♥ J93	♥ A108	2♥	Pass	2♠	AP
North HCP: 14	♦ A64	♦ 10985				
South HCP: 6	♣ A1092	♣ Q87	1. Cappelletti, any 6+suit			
Contract: 2♠ E						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A1093				1NT
Vul: EW	♥ 10642	♥ 985				
North HCP: 3	♦ J103	♦ KQ84	X ¹	Pass	2♣	AP
South HCP: 13	♣ 983	♣ A6	1. Cappelletti, strong			
Contract: 2♣ E						

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 96	♠ AQJ	West Bids 3♥ if possible.
Dealer: N	♥ K75	
Vul: NS	♦ Q1073	You bid first.
HCP: 13	♣ J32	

Board: 97	♠ J54	The opponents are silent.
Dealer: S	♥ A98	
Vul: None	♦ 1052	Partner bids first.
HCP: 5	♣ 10653	

Board: 98	♠ QJ9	West Bids 2♣ if possible.
Dealer: N	♥ Q982	East Bids 2♦ if possible.
Vul: Both	♦ AJ82	West Bids 2♠ if possible.
HCP: 13	♣ K3	You bid first.

Board: 99	♠ K	The opponents are silent.
Dealer: S	♥ AK1083	
Vul: NS	♦ QJ	Partner bids first.
HCP: 14	♣ J8652	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K9853		1NT	Pass	2♥
Vul: NS	♥ K75	♥ J10	3♥	Pass	Pass	4♣
North HCP: 13	♦ Q1073	♦ 4	Pass	4♠	AP	
South HCP: 10	♣ J32	♣ AQ976				
Contract: 4♠ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ Q863				1NT
Vul: None	♥ A98	♥ 762	AP			
North HCP: 5	♦ 1052	♦ KQ98				
South HCP: 13	♣ 10653	♣ AQ				
Contract: 1N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ 1083		1NT	Pass	Pass
Vul: Both	♥ Q982	♥ 54	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 13	♦ AJ82	♦ Q10964	2♠	AP		
South HCP: 7	♣ K3	♣ AJ6				
Contract: 2♠ W						

1. Cappelletti, any 6+suit
2. automat

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ J1043				1NT
Vul: NS	♥ AK1083	♥ J97	Pass	2♦	Pass	2♥
North HCP: 14	♦ QJ	♦ A84	Pass	3♣	Pass	3♥
South HCP: 13	♣ J8652	♣ AK7	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 96	♠ K9853	West Bids 3♥ if possible.
Dealer: N	♥ J10	
Vul: NS	♦ 4	Partner bids first.
HCP: 10	♣ AQ976	

Board: 97	♠ Q863	The opponents are silent.
Dealer: S	♥ 762	
Vul: None	♦ KQ98	You bid first.
HCP: 13	♣ AQ	

Board: 98	♠ 1083	West Bids 2♣ if possible.
Dealer: N	♥ 54	
Vul: Both	♦ Q10964	East Bids 2♦ if possible.
HCP: 7	♣ AJ6	
		West Bids 2♠ if possible.
		Partner bids first.

Board: 99	♠ J1043	The opponents are silent.
Dealer: S	♥ J97	
Vul: NS	♦ A84	You bid first.
HCP: 13	♣ AK7	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K9853		1NT	Pass	2♥
Vul: NS	♥ K75	♥ J10	3♥	Pass	Pass	4♣
North HCP: 13	♦ Q1073	♦ 4	Pass	4♠	AP	
South HCP: 10	♣ J32	♣ AQ976				
Contract: 4♠ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ Q863				1NT
Vul: None	♥ A98	♥ 762	AP			
North HCP: 5	♦ 1052	♦ KQ98				
South HCP: 13	♣ 10653	♣ AQ				
Contract: 1N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ 1083		1NT	Pass	Pass
Vul: Both	♥ Q982	♥ 54	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 13	♦ AJ82	♦ Q10964	2♠	AP		
South HCP: 7	♣ K3	♣ AJ6				
Contract: 2♠ W						

1. Cappelletti, any 6+suit
2. automat

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ J1043				1NT
Vul: NS	♥ AK1083	♥ J97	Pass	2♦	Pass	2♥
North HCP: 14	♦ QJ	♦ A84	Pass	3♣	Pass	3♥
South HCP: 13	♣ J8652	♣ AK7	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 100 ♠ A754

Dealer: N ♥ 108

Vul: None ♦ A832

HCP: 13 ♣ AJ2

The opponents are silent.

You bid first.

Board: 101 ♠ QJ9

Dealer: S ♥ Q97632

Vul: EW ♦ 632

HCP: 5 ♣ 9

The opponents are silent.

Partner bids first.

Board: 102 ♠ K1032

Dealer: N ♥ AJ94

Vul: NS ♦ 96

HCP: 13 ♣ KQ8

West Bids 2♥ if possible.

You bid first.

Board: 103 ♠ Q53

Dealer: S ♥ 93

Vul: Both ♦ 9876

HCP: 3 ♣ J862

East Doubles Pass if possible.

West Bids 2♦ if possible.

Partner bids first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 100
Dealer: N
Vul: None
North HCP: 13
South HCP: 17
Contract: 6♠ N

North:
♠ A754
♥ 108
♦ A832
♣ AJ2

South:
♠ KQ92
♥ AKQ65
♦ 7
♣ K93

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♠	Pass	3♥ ²
Pass	4♣ ³	Pass	4♦ ⁴
Pass	4NT ⁵	Pass	5♠ ⁶
Pass	6♠	AP	

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 0314, for ♠
6. A=2/5 or 5/5, Q(S)=1

Board: 101
Dealer: S
Vul: EW
North HCP: 5
South HCP: 13
Contract: 3♥ S

North:
♠ QJ9
♥ Q97632
♦ 632
♣ 9

South:
♠ K1073
♥ AK108
♦ 75
♣ QJ7

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

1. Super acceptance after NT

Board: 102
Dealer: N
Vul: NS
North HCP: 13
South HCP: 8
Contract: 2♥ W

North:
♠ K1032
♥ AJ94
♦ 96
♣ KQ8

South:
♠ J975
♥ 86
♦ AK105
♣ 975

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

1. Cappelletti, 5M-4m

Board: 103
Dealer: S
Vul: Both
North HCP: 3
South HCP: 14
Contract: 2♦ W

North:
♠ Q53
♥ 93
♦ 9876
♣ J862

South:
♠ 962
♥ KJ10
♦ KJ5
♣ AQ93

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

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

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 100	♠ KQ92	The opponents are silent.
Dealer: N	♥ AKQ65	
Vul: None	♦ 7	Partner bids first.
HCP: 17	♣ K93	

Board: 101	♠ K1073	The opponents are silent.
Dealer: S	♥ AK108	
Vul: EW	♦ 75	You bid first.
HCP: 13	♣ QJ7	

Board: 102	♠ J975	West Bids 2♥ if possible.
Dealer: N	♥ 86	
Vul: NS	♦ AK105	Partner bids first.
HCP: 8	♣ 975	

Board: 103	♠ 962	East Doubles Pass if possible.
Dealer: S	♥ KJ10	West Bids 2♦ if possible.
Vul: Both	♦ KJ5	
HCP: 14	♣ AQ93	You bid first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 100
Dealer: N
Vul: None
North HCP: 13
South HCP: 17
Contract: 6♠ N

North:
♠ A754
♥ 108
♦ A832
♣ AJ2

South:
♠ KQ92
♥ AKQ65
♦ 7
♣ K93

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♠	Pass	3♥ ²
Pass	4♣ ³	Pass	4♦ ⁴
Pass	4NT ⁵	Pass	5♠ ⁶
Pass	6♠	AP	

- Stayman
- artificial
- Cue bid, a ♣ stopper
- Cue bid, a ♦ stopper
- Blackwood 0314, for ♠
- A=2/5 or 5/5, Q(S)=1

Board: 101
Dealer: S
Vul: EW
North HCP: 5
South HCP: 13
Contract: 3♥ S

North:
♠ QJ9
♥ Q97632
♦ 632
♣ 9

South:
♠ K1073
♥ AK108
♦ 75
♣ QJ7

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

- Super acceptance after NT

Board: 102
Dealer: N
Vul: NS
North HCP: 13
South HCP: 8
Contract: 2♥ W

North:
♠ K1032
♥ AJ94
♦ 96
♣ KQ8

South:
♠ J975
♥ 86
♦ AK105
♣ 975

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

- Cappelletti, 5M-4m

Board: 103
Dealer: S
Vul: Both
North HCP: 3
South HCP: 14
Contract: 2♦ W

North:
♠ Q53
♥ 93
♦ 9876
♣ J862

South:
♠ 962
♥ KJ10
♦ KJ5
♣ AQ93

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

- Cappelletti, strong
- 4432 or 4441
- artificial

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 104
Dealer: N
Vul: None
HCP: 13

♠ A76
♥ AJ96
♦ 10743
♣ A4

East Doubles 1NT if possible.
West Bids 2♠ if possible.
East Bids 3♦ if possible.

You bid first.

Board: 105
Dealer: S
Vul: EW
HCP: 7

♠ J764
♥ J3
♦ 87
♣ KQ642

The opponents are silent.

Partner bids first.

Board: 106
Dealer: N
Vul: NS
HCP: 13

♠ A2
♥ KJ102
♦ 432
♣ AJ86

The opponents are silent.

You bid first.

Board: 107
Dealer: S
Vul: EW
HCP: 5

♠ 53
♥ AJ104
♦ 83
♣ 86542

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

Partner bids first.

Board: 108
Dealer: N
Vul: EW
HCP: 15

♠ A72
♥ 10532
♦ AKJ3
♣ K3

The opponents are silent.

You bid first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ J982		1NT	X ¹	Pass
Vul: None	♥ AJ96	♥ 102				
North HCP: 13	♦ 10743	♦ 986	2♠	Pass	3♦	AP
South HCP: 2	♣ A4	♣ J1085	1. Cappelletti, strong			
Contract: 3♦ E						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ J764	♠ A1052				1NT
Vul: EW	♥ J3	♥ A102				
North HCP: 7	♦ 87	♦ AJ5	AP			
South HCP: 14	♣ KQ642	♣ J105				
Contract: 1N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q87		1NT	Pass	3NT
Vul: NS	♥ KJ102	♥ Q7				
North HCP: 13	♦ 432	♦ AKQ75	AP			
South HCP: 16	♣ AJ86	♣ K103				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AK4				1NT
Vul: EW	♥ AJ104	♥ Q93	Pass	Pass	X ¹	2♦
North HCP: 5	♦ 83	♦ J10752	Pass	Pass	3♠	AP
South HCP: 13	♣ 86542	♣ K7	1. Cappelletti, strong			
Contract: 3♠ E						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ QJ103		1NT	AP	
Vul: EW	♥ 10532	♥ 4				
North HCP: 15	♦ AKJ3	♦ 10872				
South HCP: 4	♣ K3	♣ J985				
Contract: 1N N						

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 104	♠ J982	East Doubles 1NT if possible.
Dealer: N	♥ 102	West Bids 2♠ if possible.
Vul: None	♦ 986	East Bids 3♦ if possible.
HCP: 2	♣ J1085	Partner bids first.
Board: 105	♠ A1052	The opponents are silent.
Dealer: S	♥ A102	You bid first.
Vul: EW	♦ AJ5	
HCP: 14	♣ J105	
Board: 106	♠ Q87	The opponents are silent.
Dealer: N	♥ Q7	Partner bids first.
Vul: NS	♦ AKQ75	
HCP: 16	♣ K103	
Board: 107	♠ AK4	East Doubles Pass if possible.
Dealer: S	♥ Q93	East Bids 3♠ if possible.
Vul: EW	♦ J10752	You bid first.
HCP: 13	♣ K7	
Board: 108	♠ QJ103	The opponents are silent.
Dealer: N	♥ 4	Partner bids first.
Vul: EW	♦ 10872	
HCP: 4	♣ J985	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ J982		1NT	X ¹	Pass
Vul: None	♥ AJ96	♥ 102				
North HCP: 13	♦ 10743	♦ 986	2♠	Pass	3♦	AP
South HCP: 2	♣ A4	♣ J1085	1. Cappelletti, strong			
Contract: 3♦ E						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ J764	♠ A1052				1NT
Vul: EW	♥ J3	♥ A102				
North HCP: 7	♦ 87	♦ AJ5	AP			
South HCP: 14	♣ KQ642	♣ J105				
Contract: 1N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q87		1NT	Pass	3NT
Vul: NS	♥ KJ102	♥ Q7				
North HCP: 13	♦ 432	♦ AKQ75	AP			
South HCP: 16	♣ AJ86	♣ K103				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AK4				1NT
Vul: EW	♥ AJ104	♥ Q93	Pass	Pass	X ¹	2♦
North HCP: 5	♦ 83	♦ J10752	Pass	Pass	3♠	AP
South HCP: 13	♣ 86542	♣ K7	1. Cappelletti, strong			
Contract: 3♠ E						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ QJ103		1NT	AP	
Vul: EW	♥ 10532	♥ 4				
North HCP: 15	♦ AKJ3	♦ 10872				
South HCP: 4	♣ K3	♣ J985				
Contract: 1N N						

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 109	♠ 7	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ A954	Partner bids first.
HCP: 16	♣ AKQ1095	

Board: 110	♠ J852	West Doubles 2♣ if possible.
Dealer: N	♥ K732	
Vul: EW	♦ AK	You bid first.
HCP: 15	♣ A86	

Board: 111	♠ A2	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ AK8652	Partner bids first.
HCP: 15	♣ A102	

Board: 112	♠ AQJ	The opponents are silent.
Dealer: N	♥ A1082	
Vul: EW	♦ 932	You bid first.
HCP: 15	♣ A106	

Board: 113	♠ 4	East Bids 4♠ if possible.
Dealer: S	♥ K	
Vul: NS	♦ AQJ432	Partner bids first.
HCP: 12	♣ Q8743	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 109

Dealer: S

Vul: Both

North HCP: 16

South HCP: 13

Contract: 3N S

North:

♠ 7

♥ K9

♦ A954

♣ AKQ1095

South:

♠ AQ6

♥ Q62

♦ KQ73

♣ 873

West North East South

1NT

Pass 3NT AP

Board: 110

Dealer: N

Vul: EW

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ J852

♥ K732

♦ AK

♣ A86

South:

♠ AQ10

♥ AJ65

♦ 8543

♣ 92

West North East South

1NT Pass 2♣¹

X 2♥ Pass 4♥

AP

1. Stayman

Board: 111

Dealer: S

Vul: NS

North HCP: 15

South HCP: 13

Contract: 6♦ S

North:

♠ A2

♥ 87

♦ AK8652

♣ A102

South:

♠ KJ97

♥ AQ5

♦ 107

♣ QJ94

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 4♣³ Pass 4♥⁴

Pass 6♦ AP

1. 1N-3C transfer to diamonds

2. automat

3. Crosswood 0314, for ♦

4. A=1/5 or 4/5

Board: 112

Dealer: N

Vul: EW

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ AQJ

♥ A1082

♦ 932

♣ A106

South:

♠ 743

♥ QJ7

♦ A76

♣ KQJ5

West North East South

1NT Pass 3NT

AP

Board: 113

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♠X E

North:

♠ 4

♥ K

♦ AQJ432

♣ Q8743

South:

♠ J976

♥ AQ98

♦ K108

♣ K9

West North East South

1NT

Pass 3♦ 4♠ X

AP

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 109	♠ AQ6	The opponents are silent.
Dealer: S	♥ Q62	
Vul: Both	♦ KQ73	You bid first.
HCP: 13	♣ 873	

Board: 110	♠ AQ10	West Doubles 2♣ if possible.
Dealer: N	♥ AJ65	
Vul: EW	♦ 8543	Partner bids first.
HCP: 11	♣ 92	

Board: 111	♠ KJ97	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ 107	You bid first.
HCP: 13	♣ QJ94	

Board: 112	♠ 743	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: EW	♦ A76	Partner bids first.
HCP: 13	♣ KQJ5	

Board: 113	♠ J976	East Bids 4♠ if possible.
Dealer: S	♥ AQ98	
Vul: NS	♦ K108	You bid first.
HCP: 13	♣ K9	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 109

Dealer: S

Vul: Both

North HCP: 16

South HCP: 13

Contract: 3N S

North:

♠ 7

♥ K9

♦ A954

♣ AKQ1095

South:

♠ AQ6

♥ Q62

♦ KQ73

♣ 873

West North East South

1NT

Pass 3NT AP

Board: 110

Dealer: N

Vul: EW

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ J852

♥ K732

♦ AK

♣ A86

South:

♠ AQ10

♥ AJ65

♦ 8543

♣ 92

West North East South

1NT Pass 2♣¹

X 2♥ Pass 4♥

AP

1. Stayman

Board: 111

Dealer: S

Vul: NS

North HCP: 15

South HCP: 13

Contract: 6♦ S

North:

♠ A2

♥ 87

♦ AK8652

♣ A102

South:

♠ KJ97

♥ AQ5

♦ 107

♣ QJ94

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 4♣³ Pass 4♥⁴

Pass 6♦ AP

1. 1N-3C transfer to diamonds

2. automat

3. Crosswood 0314, for ♦

4. A=1/5 or 4/5

Board: 112

Dealer: N

Vul: EW

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ AQJ

♥ A1082

♦ 932

♣ A106

South:

♠ 743

♥ QJ7

♦ A76

♣ KQJ5

West North East South

1NT Pass 3NT

AP

Board: 113

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♠X E

North:

♠ 4

♥ K

♦ AQJ432

♣ Q8743

South:

♠ J976

♥ AQ98

♦ K108

♣ K9

West North East South

1NT

Pass 3♦ 4♠ X

AP

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 114	♠ 42	The opponents are silent.
Dealer: N	♥ AQ107	
Vul: NS	♦ K1083	You bid first.
HCP: 13	♣ A107	
Board: 115	♠ —	West Bids 2♣ if possible.
Dealer: S	♥ KQ73	East Bids 2♠ if possible.
Vul: None	♦ KQ108642	
HCP: 10	♣ 76	Partner bids first.
Board: 116	♠ A105	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: NS	♦ Q98	You bid first.
HCP: 14	♣ AJ102	
Board: 117	♠ AJ2	The opponents are silent.
Dealer: S	♥ A842	
Vul: NS	♦ A72	Partner bids first.
HCP: 15	♣ Q109	
Board: 118	♠ 932	East Doubles 1NT if possible.
Dealer: N	♥ AQ	West Bids 2NT if possible.
Vul: Both	♦ K105	
HCP: 14	♣ AJ984	You bid first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 114

Dealer: N

Vul: NS

North HCP: 13

South HCP: 9

Contract: 3♥ N

North:

♠ 42

♥ AQ107

♦ K1083

♣ A107

South:

♠ AK1098

♥ 9543

♦ Q964

♣ —

West North East South

1NT Pass 2♣¹

Pass 2♥ Pass 3♥

AP

1. Stayman

Board: 115

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 5♦ N

North:

♠ —

♥ KQ73

♦ KQ108642

♣ 76

South:

♠ AQ5

♥ 62

♦ J97

♣ AK1085

West North East South

1NT

2♣¹ X² 2♠ 2NT

Pass 5♦ AP

1. Cappelletti, any 6+suit

2. Stayman

Board: 116

Dealer: N

Vul: NS

North HCP: 14

South HCP: 15

Contract: 6♥ N

North:

♠ A105

♥ QJ10

♦ Q98

♣ AJ102

South:

♠ 8

♥ AK962

♦ AJ65

♣ K93

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ Pass 4NT¹

Pass 5♠² Pass 6♥

AP

1. Blackwood 0314, for ♥

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

Board: 117

Dealer: S

Vul: NS

North HCP: 15

South HCP: 13

Contract: 3N S

North:

♠ AJ2

♥ A842

♦ A72

♣ Q109

South:

♠ Q764

♥ K75

♦ J8

♣ AK85

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 3NT AP

1. Stayman

Board: 118

Dealer: N

Vul: Both

North HCP: 14

South HCP: 2

Contract: 2N W

North:

♠ 932

♥ AQ

♦ K105

♣ AJ984

South:

♠ J1085

♥ 8532

♦ J432

♣ 5

West North East South

1NT X¹ Pass

Pass 2♣ Pass Pass

2NT AP

1. Cappelletti, strong

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 114	♠ AK1098	The opponents are silent.
Dealer: N	♥ 9543	
Vul: NS	♦ Q964	Partner bids first.
HCP: 9	♣ —	
Board: 115	♠ AQ5	West Bids 2♣ if possible.
Dealer: S	♥ 62	East Bids 2♠ if possible.
Vul: None	♦ J97	
HCP: 14	♣ AK1085	You bid first.
Board: 116	♠ 8	The opponents are silent.
Dealer: N	♥ AK962	
Vul: NS	♦ AJ65	Partner bids first.
HCP: 15	♣ K93	
Board: 117	♠ Q764	The opponents are silent.
Dealer: S	♥ K75	
Vul: NS	♦ J8	You bid first.
HCP: 13	♣ AK85	
Board: 118	♠ J1085	East Doubles 1NT if possible.
Dealer: N	♥ 8532	West Bids 2NT if possible.
Vul: Both	♦ J432	
HCP: 2	♣ 5	Partner bids first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 114

Dealer: N

Vul: NS

North HCP: 13

South HCP: 9

Contract: 3♥ N

North:

♠ 42

♥ AQ107

♦ K1083

♣ A107

South:

♠ AK1098

♥ 9543

♦ Q964

♣ —

West North East South

1NT Pass 2♣¹

Pass 2♥ Pass 3♥

AP

1. Stayman

Board: 115

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 5♦ N

North:

♠ —

♥ KQ73

♦ KQ108642

♣ 76

South:

♠ AQ5

♥ 62

♦ J97

♣ AK1085

West North East South

1NT

2♣¹ X² 2♠ 2NT

Pass 5♦ AP

1. Cappelletti, any 6+suit

2. Stayman

Board: 116

Dealer: N

Vul: NS

North HCP: 14

South HCP: 15

Contract: 6♥ N

North:

♠ A105

♥ QJ10

♦ Q98

♣ AJ102

South:

♠ 8

♥ AK962

♦ AJ65

♣ K93

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ Pass 4NT¹

Pass 5♠² Pass 6♥

AP

1. Blackwood 0314, for ♥

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

Board: 117

Dealer: S

Vul: NS

North HCP: 15

South HCP: 13

Contract: 3N S

North:

♠ AJ2

♥ A842

♦ A72

♣ Q109

South:

♠ Q764

♥ K75

♦ J8

♣ AK85

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 3NT AP

1. Stayman

Board: 118

Dealer: N

Vul: Both

North HCP: 14

South HCP: 2

Contract: 2N W

North:

♠ 932

♥ AQ

♦ K105

♣ AJ984

South:

♠ J1085

♥ 8532

♦ J432

♣ 5

West North East South

1NT X¹ Pass

Pass 2♣ Pass Pass

2NT AP

1. Cappelletti, strong

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 119	♠ KJ52	The opponents are silent.
Dealer: S	♥ J107	
Vul: Both	♦ Q65	Partner bids first.
HCP: 11	♣ KJ3	

Board: 120	♠ K983	The opponents are silent.
Dealer: N	♥ A85	
Vul: NS	♦ K4	You bid first.
HCP: 13	♣ QJ75	

Board: 121	♠ QJ76	The opponents are silent.
Dealer: S	♥ KJ98	
Vul: EW	♦ Q109	Partner bids first.
HCP: 9	♣ 83	

Board: 122	♠ A873	The opponents are silent.
Dealer: N	♥ 75	
Vul: NS	♦ AQ9	You bid first.
HCP: 14	♣ A983	

Board: 123	♠ 1097532	East Bids 3♦ if possible.
Dealer: S	♥ A84	
Vul: Both	♦ 32	Partner bids first.
HCP: 6	♣ Q4	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ KJ52	♠ Q43				1NT
Vul: Both	♥ J107	♥ KQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q65	♦ K743	Pass	2NT	AP	
South HCP: 14	♣ KJ3	♣ A42				
Contract: 2N S			1. Stayman			

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K983	♠ A72				
Vul: NS	♥ A85	♥ 943		1NT	AP	
North HCP: 13	♦ K4	♦ QJ8				
South HCP: 7	♣ QJ75	♣ 9864				
Contract: 1N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ A542				1NT
Vul: EW	♥ KJ98	♥ AQ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q109	♦ K75	Pass	3♠	AP	
South HCP: 14	♣ 83	♣ J1062				
Contract: 3♠ S			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ A873	♠ Q10		1NT	Pass	2♦
Vul: NS	♥ 75	♥ AK832	Pass	2♥	Pass	3♣
North HCP: 14	♦ AQ9	♦ K5	Pass	3NT	AP	
South HCP: 16	♣ A983	♣ KJ106				
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 1097532	♠ AK4				1NT
Vul: Both	♥ A84	♥ KQ	Pass	2♥	Pass	2♠
North HCP: 6	♦ 32	♦ Q76	Pass	Pass	3♦	Pass
South HCP: 15	♣ Q4	♣ J10762	Pass	3♠	AP	
Contract: 3♠ S						

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 119	♠ Q43	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: Both	♦ K743	You bid first.
HCP: 14	♣ A42	

Board: 120	♠ A72	The opponents are silent.
Dealer: N	♥ 943	
Vul: NS	♦ QJ8	Partner bids first.
HCP: 7	♣ 9864	

Board: 121	♠ A542	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ K75	You bid first.
HCP: 14	♣ J1062	

Board: 122	♠ Q10	The opponents are silent.
Dealer: N	♥ AK832	
Vul: NS	♦ K5	Partner bids first.
HCP: 16	♣ KJ106	

Board: 123	♠ AK4	East Bids 3♦ if possible.
Dealer: S	♥ KQ	
Vul: Both	♦ Q76	You bid first.
HCP: 15	♣ J10762	

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ KJ52	♠ Q43				1NT
Vul: Both	♥ J107	♥ KQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q65	♦ K743	Pass	2NT	AP	
South HCP: 14	♣ KJ3	♣ A42	1. Stayman			
Contract: 2N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K983	♠ A72				
Vul: NS	♥ A85	♥ 943		1NT	AP	
North HCP: 13	♦ K4	♦ QJ8				
South HCP: 7	♣ QJ75	♣ 9864				
Contract: 1N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ A542				1NT
Vul: EW	♥ KJ98	♥ AQ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q109	♦ K75	Pass	3♠	AP	
South HCP: 14	♣ 83	♣ J1062	1. Stayman			
Contract: 3♠ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ A873	♠ Q10		1NT	Pass	2♦
Vul: NS	♥ 75	♥ AK832	Pass	2♥	Pass	3♣
North HCP: 14	♦ AQ9	♦ K5	Pass	3NT	AP	
South HCP: 16	♣ A983	♣ KJ106				
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 1097532	♠ AK4				1NT
Vul: Both	♥ A84	♥ KQ	Pass	2♥	Pass	2♠
North HCP: 6	♦ 32	♦ Q76	Pass	Pass	3♦	Pass
South HCP: 15	♣ Q4	♣ J10762	Pass	3♠	AP	
Contract: 3♠ S						

North hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 124

Dealer: N

Vul: NS

HCP: 14

♠ KQ3

♥ 54

♦ AQJ

♣ Q10962

The opponents are silent.

You bid first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 124

Dealer: N

Vul: NS

North HCP: 14

South HCP: 8

Contract: 4♥ N

North:

♠ KQ3

♥ 54

♦ AQJ

♣ Q10962

South:

♠ 109

♥ AKJ1086

♦ 10985

♣ 4

West	North	East	South
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	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

South hands (Practice Page)

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors

Board: 124

Dealer: N

Vul: NS

HCP: 8

♠ 109

♥ AKJ1086

♦ 10985

♣ 4

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 124

Dealer: N

Vul: NS

North HCP: 14

South HCP: 8

Contract: 4♥ N

North:

♠ KQ3

♥ 54

♦ AQJ

♣ Q10962

South:

♠ 109

♥ AKJ1086

♦ 10985

♣ 4

West	North	East	South
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	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas