

<b>Board: 1</b>	♠ A63	You bid first.
Dealer: North	♥ QJ92	The opponents are silent.
Vul: None	♦ AT2	
HCP: 15	♣ A83	

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<b>Board: 2</b>	♠ AKJ642	Partner bids first.
Dealer: South	♥ 742	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 11+2	♣ J7	

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<b>Board: 3</b>	♠ Q72	LHO opens the bidding 1NT.
Dealer: East	♥ AKJT4	Partner bids next.
Vul: N-S	♦ Q95	
HCP: 16+1	♣ KJ	

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<b>Board: 4</b>	♠ 973	Partner bids first.
Dealer: South	♥ KJT	The opponents are silent.
Vul: Both	♦ KT7	
HCP: 8	♣ JT52	

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<b>Board: 5</b>	♠ A863	You bid first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 17	♣ QJ95	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15

South HCP: 7

Contract: 2♥ North

North:

♠ A63

♥ QJ92

♦ AT2

♣ A83

South:

♠ T82

♥ A843

♦ 43

♣ K952

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	All Pass
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1. Stayman

### Board: 2

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 17

Contract: 4♠ South

North:

♠ AKJ642

♥ 742

♦ Q5

♣ J7

South:

♠ 98

♥ KJ6

♦ AK87

♣ AQ62

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
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All Pass

1. Texas

### Board: 3

Dealer: East

Vul: N-S

North HCP: 16+1

South HCP: 9

Contract: 4♥ South

North:

♠ Q72

♥ AKJT4

♦ Q95

♣ KJ

South:

♠ AJ84

♥ 7653

♦ 82

♣ A65

W	N	E	S
		1NT	Pass

Pass	X	Pass	2NT
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Pass	3♥	Pass	4♥
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All Pass

### Board: 4

Dealer: South

Vul: Both

North HCP: 8

South HCP: 16

Contract: 3NT North

North:

♠ 973

♥ KJT

♦ KT7

♣ JT52

South:

♠ AQ8

♥ A632

♦ A962

♣ Q6

W	N	E	S
			1NT

Pass	3NT	All Pass
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### Board: 5

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ A863

♥ AQJ

♦ K7

♣ QJ95

South:

♠ Q542

♥ K94

♦ J954

♣ 83

W	N	E	S
	1NT	All Pass	

<b>Board: 1</b>	♠ T82	Partner bids first.
Dealer: North	♥ A843	The opponents are silent.
Vul: None	♦ 43	
HCP: 7	♣ K952	

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<b>Board: 2</b>	♠ 98	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: N-S	♦ AK87	
HCP: 17	♣ AQ62	

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<b>Board: 3</b>	♠ AJ84	RHO opens the bidding 1NT.
Dealer: East	♥ 7653	You bid next.
Vul: N-S	♦ 82	
HCP: 9	♣ A65	

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<b>Board: 4</b>	♠ AQ8	You bid first.
Dealer: South	♥ A632	The opponents are silent.
Vul: Both	♦ A962	
HCP: 16	♣ Q6	

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<b>Board: 5</b>	♠ Q542	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: N-S	♦ J954	
HCP: 6	♣ 83	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15

South HCP: 7

Contract: 2♥ North

North:

♠ A63

♥ QJ92

♦ AT2

♣ A83

South:

♠ T82

♥ A843

♦ 43

♣ K952

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	All Pass
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1. Stayman

### Board: 2

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 17

Contract: 4♠ South

North:

♠ AKJ642

♥ 742

♦ Q5

♣ J7

South:

♠ 98

♥ KJ6

♦ AK87

♣ AQ62

W	N	E	S
			1NT

Pass	4♥ <sup>1</sup>	Pass	4♠
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All Pass

1. Texas

### Board: 3

Dealer: East

Vul: N-S

North HCP: 16+1

South HCP: 9

Contract: 4♥ South

North:

♠ Q72

♥ AKJT4

♦ Q95

♣ KJ

South:

♠ AJ84

♥ 7653

♦ 82

♣ A65

W	N	E	S
		1NT	Pass

Pass	X	Pass	2NT
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Pass	3♥	Pass	4♥
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All Pass

### Board: 4

Dealer: South

Vul: Both

North HCP: 8

South HCP: 16

Contract: 3NT North

North:

♠ 973

♥ KJT

♦ KT7

♣ JT52

South:

♠ AQ8

♥ A632

♦ A962

♣ Q6

W	N	E	S
			1NT

Pass	3NT	All Pass
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### Board: 5

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ A863

♥ AQJ

♦ K7

♣ QJ95

South:

♠ Q542

♥ K94

♦ J954

♣ 83

W	N	E	S
	1NT	All Pass	

<b>Board: 6</b>	♠ KT83	Partner bids first.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ J943	
HCP: 7	♣ T76	
<hr/>		
<b>Board: 7</b>	♠ A82	You bid first.
Dealer: North	♥ A43	The opponents are silent.
Vul: Both	♦ K3	
HCP: 16+1	♣ AJ542	
<hr/>		
<b>Board: 8</b>	♠ 963	RHO opens the bidding 1NT.
Dealer: West	♥ J9	You bid next.
Vul: None	♦ JT94	East (LHO) bids 2♥ if possible.
HCP: 6	♣ A976	
<hr/>		
<b>Board: 9</b>	♠ J3	Partner bids first.
Dealer: South	♥ -	West (RHO) bids 2♦ if possible.
Vul: E-W	♦ QJ987432	
HCP: 7+4	♣ K87	
<hr/>		
<b>Board: 10</b>	♠ 765	Partner bids first.
Dealer: South	♥ QT62	The opponents are silent.
Vul: Both	♦ 952	
HCP: 6	♣ KJ4	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 17

Contract: 4 ♠ South

North:

♠ KT83

♥ K8

♦ J943

♣ T76

South:

♠ AJ74

♥ A432

♦ K82

♣ AJ

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

1. Stayman

### Board: 7

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9

Contract: 3NT South

North:

♠ A82

♥ A43

♦ K3

♣ AJ542

South:

♠ J953

♥ J752

♦ A54

♣ K3

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3NT
All Pass			

1. Stayman

### Board: 8

Dealer: West

Vul: None

North HCP: 6

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ 963

♥ J9

♦ JT94

♣ A976

South:

♠ JT

♥ KT876543

♦ -

♣ KQ3

W	N	E	S
1NT	Pass	2 ♥	4 ♥
All Pass			

### Board: 9

Dealer: South

Vul: E-W

North HCP: 7+4

South HCP: 16+1

Contract: 5 ♦ North

North:

♠ J3

♥ -

♦ QJ987432

♣ K87

South:

♠ K95

♥ AQT75

♦ K6

♣ A63

W	N	E	S
			1NT
2 ♦ <sup>1</sup>	5 ♦	All Pass	

1. Cappelletti, both majors

### Board: 10

Dealer: South

Vul: Both

North HCP: 6

South HCP: 17

Contract: 1NT South

North:

♠ 765

♥ QT62

♦ 952

♣ KJ4

South:

♠ QT2

♥ AK54

♦ AQ87

♣ Q2

W	N	E	S
			1NT
All Pass			

<b>Board: 6</b>	♠ AJ74	You bid first.
Dealer: South	♥ A432	The opponents are silent.
Vul: E-W	♦ K82	
HCP: 17	♣ AJ	

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<b>Board: 7</b>	♠ J953	Partner bids first.
Dealer: North	♥ J752	The opponents are silent.
Vul: Both	♦ A54	
HCP: 9	♣ K3	

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<b>Board: 8</b>	♠ JT	LHO opens the bidding 1NT.
Dealer: West	♥ KT876543	Partner bids next.
Vul: None	♦ -	East (RHO) bids 2♥ if possible.
HCP: 9+4	♣ KQ3	

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<b>Board: 9</b>	♠ K95	You bid first.
Dealer: South	♥ AQT75	West (LHO) bids 2♦ if possible.
Vul: E-W	♦ K6	
HCP: 16+1	♣ A63	

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<b>Board: 10</b>	♠ QT2	You bid first.
Dealer: South	♥ AK54	The opponents are silent.
Vul: Both	♦ AQ87	
HCP: 17	♣ Q2	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 17

Contract: 4 ♠ South

North:

♠ KT83

♥ K8

♦ J943

♣ T76

South:

♠ AJ74

♥ A432

♦ K82

♣ AJ

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

1. Stayman

### Board: 7

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9

Contract: 3NT South

North:

♠ A82

♥ A43

♦ K3

♣ AJ542

South:

♠ J953

♥ J752

♦ A54

♣ K3

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3NT
All Pass			

1. Stayman

### Board: 8

Dealer: West

Vul: None

North HCP: 6

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ 963

♥ J9

♦ JT94

♣ A976

South:

♠ JT

♥ KT876543

♦ -

♣ KQ3

W	N	E	S
1NT	Pass	2 ♥	4 ♥
All Pass			

### Board: 9

Dealer: South

Vul: E-W

North HCP: 7+4

South HCP: 16+1

Contract: 5 ♦ North

North:

♠ J3

♥ -

♦ QJ987432

♣ K87

South:

♠ K95

♥ AQT75

♦ K6

♣ A63

W	N	E	S
			1NT
2 ♦ <sup>1</sup>	5 ♦	All Pass	

1. Cappelletti, both majors

### Board: 10

Dealer: South

Vul: Both

North HCP: 6

South HCP: 17

Contract: 1NT South

North:

♠ 765

♥ QT62

♦ 952

♣ KJ4

South:

♠ QT2

♥ AK54

♦ AQ87

♣ Q2

W	N	E	S
			1NT
All Pass			



<b>Board: 11</b>	♠ AQJ3	You bid first.
Dealer: North	♥ K96	The opponents are silent.
Vul: None	♦ A7	
HCP: 17	♣ K652	

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<b>Board: 12</b>	♠ JT8	Partner bids first.
Dealer: South	♥ Q52	The opponents are silent.
Vul: N-S	♦ T763	
HCP: 7	♣ A52	

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<b>Board: 13</b>	♠ AQT	You bid first.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: Both	♦ 96	
HCP: 16+1	♣ A7542	

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<b>Board: 14</b>	♠ JT4	Partner bids first.
Dealer: South	♥ J2	The opponents are silent.
Vul: None	♦ AKT65	
HCP: 9+1	♣ T42	

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<b>Board: 15</b>	♠ K6	You bid first.
Dealer: North	♥ A87	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 15+1	♣ QT653	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ3	♠ T9		1NT	Pass	2♦
Vul: None	♥ K96	♥ A8543	Pass	2♥	Pass	3♣
North HCP: 17	♦ A7	♦ KT	Pass	4♥	All Pass	
South HCP: 11+1	♣ K652	♣ AT93				
Contract: 4♥ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ JT8	♠ AK972				1NT
Vul: N-S	♥ Q52	♥ AJ3	Pass	2NT	Pass	3♠
North HCP: 7	♦ T763	♦ Q85	Pass	4♠	All Pass	
South HCP: 17+1	♣ A52	♣ KT				
Contract: 4♠ North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ J8653		1NT	Pass	2♥
Vul: Both	♥ AQ7	♥ KJ2	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ 96	♦ 3	Pass	4♠	All Pass	
South HCP: 9+1	♣ A7542	♣ KJT3				
Contract: 4♠ North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ KQ97				1NT
Vul: None	♥ J2	♥ KQ85	Pass	3NT	All Pass	
North HCP: 9+1	♦ AKT65	♦ Q43				
South HCP: 16	♣ T42	♣ A9				
Contract: 3NT North						

### Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ AQT4		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ A87	♥ Q3	Pass	2♦	Pass	3♣
North HCP: 15+1	♦ AQ7	♦ 85	Pass	3NT	Pass	6NT
South HCP: 16+1	♣ QT653	♣ AKJ87	All Pass			
Contract: 6NT South						

1. Stayman

<b>Board: 11</b>	♠ T9	Partner bids first.
Dealer: North	♥ A8543	The opponents are silent.
Vul: None	♦ KT	
HCP: 11+1	♣ AT93	

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<b>Board: 12</b>	♠ AK972	You bid first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 17+1	♣ KT	

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<b>Board: 13</b>	♠ J8653	Partner bids first.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: Both	♦ 3	
HCP: 9+1	♣ KJT3	

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<b>Board: 14</b>	♠ KQ97	You bid first.
Dealer: South	♥ KQ85	The opponents are silent.
Vul: None	♦ Q43	
HCP: 16	♣ A9	

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<b>Board: 15</b>	♠ AQT4	Partner bids first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 16+1	♣ AKJ87	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ3	♠ T9		1NT	Pass	2♦
Vul: None	♥ K96	♥ A8543	Pass	2♥	Pass	3♣
North HCP: 17	♦ A7	♦ KT	Pass	4♥	All Pass	
South HCP: 11+1	♣ K652	♣ AT93				
Contract: 4♥ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ JT8	♠ AK972				1NT
Vul: N-S	♥ Q52	♥ AJ3	Pass	2NT	Pass	3♠
North HCP: 7	♦ T763	♦ Q85	Pass	4♠	All Pass	
South HCP: 17+1	♣ A52	♣ KT				
Contract: 4♠ North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ J8653		1NT	Pass	2♥
Vul: Both	♥ AQ7	♥ KJ2	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ 96	♦ 3	Pass	4♠	All Pass	
South HCP: 9+1	♣ A7542	♣ KJT3				
Contract: 4♠ North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ KQ97				1NT
Vul: None	♥ J2	♥ KQ85	Pass	3NT	All Pass	
North HCP: 9+1	♦ AKT65	♦ Q43				
South HCP: 16	♣ T42	♣ A9				
Contract: 3NT North						

### Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ AQT4		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ A87	♥ Q3	Pass	2♦	Pass	3♣
North HCP: 15+1	♦ AQ7	♦ 85	Pass	3NT	Pass	6NT
South HCP: 16+1	♣ QT653	♣ AKJ87	All Pass			
Contract: 6NT South						

1. Stayman

<b>Board: 16</b>	♠ 854	Partner bids first.
Dealer: South	♥ KT9	The opponents are silent.
Vul: E-W	♦ T93	
HCP: 7	♣ A965	
<hr/>		
<b>Board: 17</b>	♠ 984	LHO opens the bidding 1NT.
Dealer: East	♥ AKQ82	Partner bids next.
Vul: None	♦ Q75	West (RHO) bids 2♠ if possible.
HCP: 14+1	♣ K9	West (RHO) Doubles 3♥ if possible.
<hr/>		
<b>Board: 18</b>	♠ 653	Partner bids first.
Dealer: South	♥ A9653	West (RHO) bids 2♣ if possible.
Vul: N-S	♦ 8	West (RHO) bids 3♦ if possible.
HCP: 8+1	♣ A986	
<hr/>		
<b>Board: 19</b>	♠ KJ5	You bid first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: E-W	♦ QJ64	
HCP: 16	♣ K74	
<hr/>		
<b>Board: 20</b>	♠ AT7654	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: Both	♦ J97	
HCP: 9+2	♣ AT3	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 16+1

Contract: 2NT North

North:

♠ 854

♥ KT9

♦ T93

♣ A965

South:

♠ AK9

♥ QJ642

♦ AQ5

♣ 73

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 17

Dealer: East

Vul: None

North HCP: 14+1

South HCP: 4+1

Contract: 3♥X North

North:

♠ 984

♥ AKQ82

♦ Q75

♣ K9

South:

♠ K5

♥ J975

♦ T9862

♣ 52

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

1. 1N-2S transfer to clubs

### Board: 18

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 16

Contract: 3♥ South

North:

♠ 653

♥ A9653

♦ 8

♣ A986

South:

♠ AK2

♥ KJT4

♦ T43

♣ KQ3

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

1. Cappelletti, any 6+suit

### Board: 19

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 3+1

Contract: 1NT North

North:

♠ KJ5

♥ AQ2

♦ QJ64

♣ K74

South:

♠ Q963

♥ 6

♦ T72

♣ J9862

W	N	E	S
	1NT	All Pass	

### Board: 20

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4♠ South

North:

♠ AT7654

♥ 9

♦ J97

♣ AT3

South:

♠ KQ2

♥ AQ6

♦ A632

♣ 987

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

1. Texas

<b>Board: 16</b>	♠ AK9	You bid first.
Dealer: South	♥ QJ642	The opponents are silent.
Vul: E-W	♦ AQ5	
HCP: 16+1	♣ 73	
<b>Board: 17</b>	♠ K5	RHO opens the bidding 1NT.
Dealer: East	♥ J975	You bid next.
Vul: None	♦ T9862	West (LHO) bids 2♠ if possible.
HCP: 4+1	♣ 52	West (LHO) Doubles 3♥ if possible.
<b>Board: 18</b>	♠ AK2	You bid first.
Dealer: South	♥ KJT4	West (LHO) bids 2♣ if possible.
Vul: N-S	♦ T43	West (LHO) bids 3♦ if possible.
HCP: 16	♣ KQ3	
<b>Board: 19</b>	♠ Q963	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ T72	
HCP: 3+1	♣ J9862	
<b>Board: 20</b>	♠ KQ2	You bid first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: Both	♦ A632	
HCP: 15	♣ 987	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 16+1

Contract: 2NT North

North:

♠ 854

♥ KT9

♦ T93

♣ A965

South:

♠ AK9

♥ QJ642

♦ AQ5

♣ 73

W N E S

Pass 2NT All Pass

1NT

### Board: 17

Dealer: East

Vul: None

North HCP: 14+1

South HCP: 4+1

Contract: 3♥X North

North:

♠ 984

♥ AKQ82

♦ Q75

♣ K9

South:

♠ K5

♥ J975

♦ T9862

♣ 52

W N E S

2♠<sup>1</sup> 3♥ Pass Pass

X All Pass

1. 1N-2S transfer to clubs

### Board: 18

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 16

Contract: 3♥ South

North:

♠ 653

♥ A9653

♦ 8

♣ A986

South:

♠ AK2

♥ KJT4

♦ T43

♣ KQ3

W N E S

2♣<sup>1</sup> 2♦ Pass 2♥

3♦ Pass Pass 3♥

All Pass

1. Cappelletti, any 6+suit

### Board: 19

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 3+1

Contract: 1NT North

North:

♠ KJ5

♥ AQ2

♦ QJ64

♣ K74

South:

♠ Q963

♥ 6

♦ T72

♣ J9862

W N E S

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 20

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 4♠ South

North:

♠ AT7654

♥ 9

♦ J97

♣ AT3

South:

♠ KQ2

♥ AQ6

♦ A632

♣ 987

W N E S

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas



<b>Board: 21</b>	♠ Q854	You bid first.
Dealer: North	♥ 9853	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 16	♣ AK7	

---

<b>Board: 22</b>	♠ 976	Partner bids first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 10+2	♣ QJ8732	

---

<b>Board: 23</b>	♠ AKJ9	You bid first.
Dealer: North	♥ 974	The opponents are silent.
Vul: None	♦ AT9	
HCP: 16	♣ A42	

---

<b>Board: 24</b>	♠ JT85	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: E-W	♦ AT62	
HCP: 8	♣ KT2	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ Q854	♠ AK6		1NT	Pass	2♦
Vul: N-S	♥ 9853	♥ AKQT7	Pass	2NT <sup>1</sup>	Pass	3NT
North HCP: 16	♦ AK	♦ 975	Pass	4♥	Pass	4NT
South HCP: 16+1	♣ AK7	♣ 42	Pass	5♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
Contract: 6♥ North			Pass	6♥ <sup>4</sup>	All Pass	

1. Extended acceptance after NT

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

3. King ask by 5NT

4. K=2

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ KJ3				1NT
Vul: E-W	♥ AK7	♥ QJT6	Pass	3NT	All Pass	
North HCP: 10+2	♦ 7	♦ AJT5				
South HCP: 16	♣ QJ8732	♣ A6				
Contract: 3NT North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ9	♠ QT753		1NT	Pass	2♥
Vul: None	♥ 974	♥ 3	Pass	2♠	All Pass	
North HCP: 16	♦ AT9	♦ J732				
South HCP: 5+1	♣ A42	♣ Q96				
Contract: 2♠ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ JT85	♠ A32				1NT
Vul: E-W	♥ 72	♥ AJ653	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ AT62	♦ K84	Pass	3NT	All Pass	
South HCP: 16+1	♣ KT2	♣ A8				
Contract: 3NT North						

1. Stayman

<b>Board: 21</b>	♠ AK6	Partner bids first.
Dealer: North	♥ AKQT7	The opponents are silent.
Vul: N-S	♦ 975	
HCP: 16+1	♣ 42	

---

<b>Board: 22</b>	♠ KJ3	You bid first.
Dealer: South	♥ QJT6	The opponents are silent.
Vul: E-W	♦ AJT5	
HCP: 16	♣ A6	

---

<b>Board: 23</b>	♠ QT753	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ J732	
HCP: 5+1	♣ Q96	

---

<b>Board: 24</b>	♠ A32	You bid first.
Dealer: South	♥ AJ653	The opponents are silent.
Vul: E-W	♦ K84	
HCP: 16+1	♣ A8	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ Q854	♠ AK6		1NT	Pass	2♦
Vul: N-S	♥ 9853	♥ AKQT7	Pass	2NT <sup>1</sup>	Pass	3NT
North HCP: 16	♦ AK	♦ 975	Pass	4♥	Pass	4NT
South HCP: 16+1	♣ AK7	♣ 42	Pass	5♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
Contract: 6♥ North			Pass	6♥ <sup>4</sup>	All Pass	

1. Extended acceptance after NT

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

3. King ask by 5NT

4. K=2

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ KJ3				1NT
Vul: E-W	♥ AK7	♥ QJT6	Pass	3NT	All Pass	
North HCP: 10+2	♦ 7	♦ AJT5				
South HCP: 16	♣ QJ8732	♣ A6				
Contract: 3NT North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ9	♠ QT753		1NT	Pass	2♥
Vul: None	♥ 974	♥ 3	Pass	2♠	All Pass	
North HCP: 16	♦ AT9	♦ J732				
South HCP: 5+1	♣ A42	♣ Q96				
Contract: 2♠ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ JT85	♠ A32				1NT
Vul: E-W	♥ 72	♥ AJ653	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ AT62	♦ K84	Pass	3NT	All Pass	
South HCP: 16+1	♣ KT2	♣ A8				
Contract: 3NT North						

1. Stayman

<b>Board: 25</b>	♠ KT752	Partner bids first.
Dealer: South	♥ K763	The opponents are silent.
Vul: Both	♦ J	
HCP: 9+1	♣ Q84	
<hr/>		
<b>Board: 26</b>	♠ A97532	Partner bids first.
Dealer: South	♥ 632	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 7+2	♣ K2	
<hr/>		
<b>Board: 27</b>	♠ AQ32	You bid first.
Dealer: North	♥ KJ32	The opponents are silent.
Vul: Both	♦ Q97	
HCP: 15	♣ QJ	
<hr/>		
<b>Board: 28</b>	♠ 542	Partner bids first.
Dealer: South	♥ KQT543	The opponents are silent.
Vul: None	♦ K63	
HCP: 8+2	♣ 5	
<hr/>		
<b>Board: 29</b>	♠ A96543	RHO opens the bidding 1NT.
Dealer: West	♥ J	You bid next.
Vul: E-W	♦ 65	East (LHO) bids 4♥ if possible.
HCP: 12+2	♣ AKT6	West (RHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

### Board: 25

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ KT752

♥ K763

♦ J

♣ Q84

South:

♠ AQ4

♥ Q85

♦ Q6

♣ AJ632

W	N	E	S
			1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	2 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

### Board: 26

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 16

Contract: 3 ♠ North

North:

♠ A97532

♥ 632

♦ 74

♣ K2

South:

♠ KQ

♥ K97

♦ AQ65

♣ Q863

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♠	All Pass	

### Board: 27

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 2 ♠ North

North:

♠ AQ32

♥ KJ32

♦ Q97

♣ QJ

South:

♠ KJT97

♥ 95

♦ KJT4

♣ 85

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

### Board: 28

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ 542

♥ KQT543

♦ K63

♣ 5

South:

♠ KT76

♥ 76

♦ AQ74

♣ AK6

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

1. Texas

### Board: 29

Dealer: West

Vul: E-W

North HCP: 12+2

South HCP: 6+1

Contract: 4 ♠ X South

North:

♠ A96543

♥ J

♦ 65

♣ AKT6

South:

♠ QJT2

♥ 2

♦ T94

♣ QJ543

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

1. Cappelletti, 5M-4m

<b>Board: 25</b>	♠ AQ4	You bid first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 15+1	♣ AJ632	
<hr/>		
<b>Board: 26</b>	♠ KQ	You bid first.
Dealer: South	♥ K97	The opponents are silent.
Vul: N-S	♦ AQ65	
HCP: 16	♣ Q863	
<hr/>		
<b>Board: 27</b>	♠ KJT97	Partner bids first.
Dealer: North	♥ 95	The opponents are silent.
Vul: Both	♦ KJT4	
HCP: 8+1	♣ 85	
<hr/>		
<b>Board: 28</b>	♠ KT76	You bid first.
Dealer: South	♥ 76	The opponents are silent.
Vul: None	♦ AQ74	
HCP: 16	♣ AK6	
<hr/>		
<b>Board: 29</b>	♠ QJT2	LHO opens the bidding 1NT.
Dealer: West	♥ 2	Partner bids next.
Vul: E-W	♦ T94	East (RHO) bids 4♥ if possible.
HCP: 6+1	♣ QJ543	West (LHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

### Board: 25

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ KT752

♥ K763

♦ J

♣ Q84

South:

♠ AQ4

♥ Q85

♦ Q6

♣ AJ632

W	N	E	S
			1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	2 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

1. Stayman

### Board: 26

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 16

Contract: 3 ♠ North

North:

♠ A97532

♥ 632

♦ 74

♣ K2

South:

♠ KQ

♥ K97

♦ AQ65

♣ Q863

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♠	All Pass	

### Board: 27

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 2 ♠ North

North:

♠ AQ32

♥ KJ32

♦ Q97

♣ QJ

South:

♠ KJT97

♥ 95

♦ KJT4

♣ 85

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

### Board: 28

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 4 ♥ South

North:

♠ 542

♥ KQT543

♦ K63

♣ 5

South:

♠ KT76

♥ 76

♦ AQ74

♣ AK6

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

1. Texas

### Board: 29

Dealer: West

Vul: E-W

North HCP: 12+2

South HCP: 6+1

Contract: 4 ♠ X South

North:

♠ A96543

♥ J

♦ 65

♣ AKT6

South:

♠ QJT2

♥ 2

♦ T94

♣ QJ543

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

1. Cappelletti, 5M-4m



<b>Board: 30</b>	♠ 43	Partner bids first.
Dealer: South	♥ T975	The opponents are silent.
Vul: E-W	♦ Q85	
HCP: 4	♣ Q943	
<hr/>		
<b>Board: 31</b>	♠ QJT96	RHO opens the bidding 1NT.
Dealer: West	♥ K32	You bid next.
Vul: None	♦ K854	
HCP: 9+1	♣ 8	
<hr/>		
<b>Board: 32</b>	♠ A7	Partner bids first.
Dealer: South	♥ QJT7	The opponents are silent.
Vul: N-S	♦ AT962	
HCP: 11+1	♣ 53	
<hr/>		
<b>Board: 33</b>	♠ A932	You bid first.
Dealer: North	♥ KQ94	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 15	♣ J8	
<hr/>		
<b>Board: 34</b>	♠ KQT86	Partner bids first.
Dealer: South	♥ 982	East (LHO) Doubles 2♥ if possible.
Vul: Both	♦ T92	
HCP: 9+1	♣ A2	

## Both hands (Answers Page)

### Board: 30

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 16

Contract: 1NT South

North:

♠ 43

♥ T975

♦ Q85

♣ Q943

South:

♠ A987

♥ J4

♦ KJ74

♣ AK2

W	N	E	S
			1NT

All Pass

### Board: 31

Dealer: West

Vul: None

North HCP: 9+1

South HCP: 8+3

Contract: 2♠ North

North:

♠ QJT96

♥ K32

♦ K854

♣ 8

South:

♠ K

♥ J97654

♦ 2

♣ KJ752

W	N	E	S
1NT	2♠ <sup>1</sup>	All Pass	

1. Cappelletti, 5M-4m

### Board: 32

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ A7

♥ QJT7

♦ AT962

♣ 53

South:

♠ KQJ6

♥ 853

♦ K5

♣ AQ98

W	N	E	S
			1NT

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

Pass	3♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 33

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 1NT North

North:

♠ A932

♥ KQ94

♦ AJ4

♣ J8

South:

♠ K7

♥ 65

♦ K732

♣ T7432

W	N	E	S
	1NT	All Pass	

### Board: 34

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 17

Contract: 4♠ North

North:

♠ KQT86

♥ 982

♦ T92

♣ A2

South:

♠ A42

♥ Q43

♦ KQJ7

♣ KQ4

W	N	E	S
			1NT

Pass	2♥	X	2♠
------	----	---	----

Pass	4♠	All Pass	
------	----	----------	--

<b>Board: 30</b>	♠ A987	You bid first.
Dealer: South	♥ J4	The opponents are silent.
Vul: E-W	♦ KJ74	
HCP: 16	♣ AK2	

---

<b>Board: 31</b>	♠ K	LHO opens the bidding 1NT.
Dealer: West	♥ J97654	Partner bids next.
Vul: None	♦ 2	
HCP: 8+3	♣ KJ752	

---

<b>Board: 32</b>	♠ KQJ6	You bid first.
Dealer: South	♥ 853	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 15	♣ AQ98	

---

<b>Board: 33</b>	♠ K7	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: E-W	♦ K732	
HCP: 6+1	♣ T7432	

---

<b>Board: 34</b>	♠ A42	You bid first.
Dealer: South	♥ Q43	East (RHO) Doubles 2♥ if possible.
Vul: Both	♦ KQJ7	
HCP: 17	♣ KQ4	

## Both hands (Answers Page)

### Board: 30

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 16

Contract: 1NT South

North:

♠ 43

♥ T975

♦ Q85

♣ Q943

South:

♠ A987

♥ J4

♦ KJ74

♣ AK2

W	N	E	S
			1NT

All Pass

### Board: 31

Dealer: West

Vul: None

North HCP: 9+1

South HCP: 8+3

Contract: 2♠ North

North:

♠ QJT96

♥ K32

♦ K854

♣ 8

South:

♠ K

♥ J97654

♦ 2

♣ KJ752

W	N	E	S
1NT	2♠ <sup>1</sup>	All Pass	

1. Cappelletti, 5M-4m

### Board: 32

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ A7

♥ QJT7

♦ AT962

♣ 53

South:

♠ KQJ6

♥ 853

♦ K5

♣ AQ98

W	N	E	S
			1NT

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

Pass	3♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 33

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 1NT North

North:

♠ A932

♥ KQ94

♦ AJ4

♣ J8

South:

♠ K7

♥ 65

♦ K732

♣ T7432

W	N	E	S
	1NT	All Pass	

### Board: 34

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 17

Contract: 4♠ North

North:

♠ KQT86

♥ 982

♦ T92

♣ A2

South:

♠ A42

♥ Q43

♦ KQJ7

♣ KQ4

W	N	E	S
			1NT

Pass	2♥	X	2♠
------	----	---	----

Pass	4♠	All Pass	
------	----	----------	--

<b>Board: 35</b>	♠ QJ972	LHO opens the bidding 1NT.
Dealer: East	♥ A852	Partner bids next.
Vul: E-W	♦ A	West (RHO) bids 3♣ if possible.
HCP: 12+1	♣ J43	

---

<b>Board: 36</b>	♠ QJ8	Partner bids first.
Dealer: South	♥ 842	The opponents are silent.
Vul: E-W	♦ KQ73	
HCP: 11	♣ KT7	

---

<b>Board: 37</b>	♠ 974	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: None	♦ Q85	
HCP: 17	♣ AKQ8	

---

<b>Board: 38</b>	♠ KQ96	Partner bids first.
Dealer: South	♥ A987	The opponents are silent.
Vul: None	♦ 2	
HCP: 12	♣ K983	

---

<b>Board: 39</b>	♠ KJT2	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ AJ97	
HCP: 16	♣ T73	

## Both hands (Answers Page)

### Board: 35

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 8+2

Contract: 3 ♠ North

North:

♠ QJ972

♥ A852

♦ A

♣ J43

South:

♠ 65

♥ KQ9764

♦ 987

♣ K8

W N E S

1NT Pass

3 ♣<sup>1</sup> 3 ♠ All Pass

1. 1N-3C transfer to diamonds

### Board: 36

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ QJ8

♥ 842

♦ KQ73

♣ KT7

South:

♠ T642

♥ AKJ7

♦ A5

♣ A82

W N E S

1NT

Pass 3NT All Pass

### Board: 37

Dealer: North

Vul: None

North HCP: 17

South HCP: 3

Contract: 1NT North

North:

♠ 974

♥ AQT

♦ Q85

♣ AKQ8

South:

♠ K86

♥ 987

♦ 7432

♣ 632

W N E S

1NT All Pass

### Board: 38

Dealer: South

Vul: None

North HCP: 12

South HCP: 15

Contract: 4 ♠ North

North:

♠ KQ96

♥ A987

♦ 2

♣ K983

South:

♠ AJT3

♥ 432

♦ AK7

♣ QJT

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 4 ♠ All Pass

1. Stayman

### Board: 39

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ KJT2

♥ AK

♦ AJ97

♣ T73

South:

♠ Q8

♥ QJ9

♦ KQ643

♣ 842

W N E S

1NT Pass 3 ♦

Pass 3NT All Pass

<b>Board: 35</b>	♠ 65	RHO opens the bidding 1NT.
Dealer: East	♥ KQ9764	You bid next.
Vul: E-W	♦ 987	West (LHO) bids 3♣ if possible.
HCP: 8+2	♣ K8	

---

<b>Board: 36</b>	♠ T642	You bid first.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: E-W	♦ A5	
HCP: 16	♣ A82	

---

<b>Board: 37</b>	♠ K86	Partner bids first.
Dealer: North	♥ 987	The opponents are silent.
Vul: None	♦ 7432	
HCP: 3	♣ 632	

---

<b>Board: 38</b>	♠ AJT3	You bid first.
Dealer: South	♥ 432	The opponents are silent.
Vul: None	♦ AK7	
HCP: 15	♣ QJT	

---

<b>Board: 39</b>	♠ Q8	Partner bids first.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: N-S	♦ KQ643	
HCP: 10+1	♣ 842	

## Both hands (Answers Page)

### Board: 35

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 8+2

Contract: 3 ♠ North

North:

♠ QJ972

♥ A852

♦ A

♣ J43

South:

♠ 65

♥ KQ9764

♦ 987

♣ K8

W N E S

1NT Pass

3 ♣<sup>1</sup> 3 ♠ All Pass

1. 1N-3C transfer to diamonds

### Board: 36

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ QJ8

♥ 842

♦ KQ73

♣ KT7

South:

♠ T642

♥ AKJ7

♦ A5

♣ A82

W N E S

1NT

Pass 3NT All Pass

### Board: 37

Dealer: North

Vul: None

North HCP: 17

South HCP: 3

Contract: 1NT North

North:

♠ 974

♥ AQT

♦ Q85

♣ AKQ8

South:

♠ K86

♥ 987

♦ 7432

♣ 632

W N E S

1NT All Pass

### Board: 38

Dealer: South

Vul: None

North HCP: 12

South HCP: 15

Contract: 4 ♠ North

North:

♠ KQ96

♥ A987

♦ 2

♣ K983

South:

♠ AJT3

♥ 432

♦ AK7

♣ QJT

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 4 ♠ All Pass

1. Stayman

### Board: 39

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ KJT2

♥ AK

♦ AJ97

♣ T73

South:

♠ Q8

♥ QJ9

♦ KQ643

♣ 842

W N E S

1NT Pass 3 ♦

Pass 3NT All Pass



<b>Board: 40</b>	♠ KQ87	You bid first.
Dealer: North	♥ A932	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 16	♣ J2	
<hr/>		
<b>Board: 41</b>	♠ AJ	You bid first.
Dealer: North	♥ AQT8	The opponents are silent.
Vul: None	♦ 65	
HCP: 16+1	♣ KQT73	
<hr/>		
<b>Board: 42</b>	♠ A8	RHO opens the bidding 1NT.
Dealer: West	♥ A832	You bid next.
Vul: E-W	♦ 853	East (LHO) bids 2♥ if possible.
HCP: 13	♣ AJ83	West (RHO) bids 2♠ if possible.
<hr/>		
<b>Board: 43</b>	♠ AJT7	You bid first.
Dealer: North	♥ KT92	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 17	♣ K73	
<hr/>		
<b>Board: 44</b>	♠ QT	Partner bids first.
Dealer: South	♥ AQT432	The opponents are silent.
Vul: None	♦ Q8	
HCP: 16+2	♣ AQ6	

## Both hands (Answers Page)

### Board: 40

Dealer: North

Vul: Both

North HCP: 16

South HCP: 7+1

Contract: 3♥ South

North:

♠ KQ87

♥ A932

♦ AQ3

♣ J2

South:

♠ JT9

♥ QT765

♦ KJ9

♣ 63

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2NT <sup>1</sup>	Pass	3♥
------	------------------	------	----

All Pass

1. Extended acceptance after NT

### Board: 41

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 6+2

Contract: 2♠ North

North:

♠ AJ

♥ AQT8

♦ 65

♣ KQT73

South:

♠ Q7654

♥ 5

♦ T9743

♣ A5

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	All Pass	
------	----	----------	--

### Board: 42

Dealer: West

Vul: E-W

North HCP: 13

South HCP: 7+2

Contract: 4♥ South

North:

♠ A8

♥ A832

♦ 853

♣ AJ83

South:

♠ J65

♥ KT9764

♦ K62

♣ 4

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

1NT	Pass	2♥	Pass
-----	------	----	------

2♠	X	Pass	4♥
----	---	------	----

All Pass

### Board: 43

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 3+1

Contract: 1NT North

North:

♠ AJT7

♥ KT92

♦ AQ

♣ K73

South:

♠ 65

♥ QJ5

♦ T32

♣ T9542

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

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

### Board: 44

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 15

Contract: 5♥ South

North:

♠ QT

♥ AQT432

♦ Q8

♣ AQ6

South:

♠ AK75

♥ J8

♦ A765

♣ K53

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

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

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

All Pass

1. Texas

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

<b>Board: 40</b>	♠ JT9	Partner bids first.
Dealer: North	♥ QT765	The opponents are silent.
Vul: Both	♦ KJ9	
HCP: 7+1	♣ 63	
<b>Board: 41</b>	♠ Q7654	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: None	♦ T9743	
HCP: 6+2	♣ A5	
<b>Board: 42</b>	♠ J65	LHO opens the bidding 1NT.
Dealer: West	♥ KT9764	Partner bids next.
Vul: E-W	♦ K62	East (RHO) bids 2♥ if possible.
HCP: 7+2	♣ 4	West (LHO) bids 2♠ if possible.
<b>Board: 43</b>	♠ 65	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: E-W	♦ T32	
HCP: 3+1	♣ T9542	
<b>Board: 44</b>	♠ AK75	You bid first.
Dealer: South	♥ J8	The opponents are silent.
Vul: None	♦ A765	
HCP: 15	♣ K53	

## Both hands (Answers Page)

### Board: 40

Dealer: North

Vul: Both

North HCP: 16

South HCP: 7+1

Contract: 3♥ South

North:

♠ KQ87

♥ A932

♦ AQ3

♣ J2

South:

♠ JT9

♥ QT765

♦ KJ9

♣ 63

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2NT <sup>1</sup>	Pass	3♥
------	------------------	------	----

All Pass

1. Extended acceptance after NT

### Board: 41

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 6+2

Contract: 2♠ North

North:

♠ AJ

♥ AQT8

♦ 65

♣ KQT73

South:

♠ Q7654

♥ 5

♦ T9743

♣ A5

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	All Pass	
------	----	----------	--

### Board: 42

Dealer: West

Vul: E-W

North HCP: 13

South HCP: 7+2

Contract: 4♥ South

North:

♠ A8

♥ A832

♦ 853

♣ AJ83

South:

♠ J65

♥ KT9764

♦ K62

♣ 4

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

1NT	Pass	2♥	Pass
-----	------	----	------

2♠	X	Pass	4♥
----	---	------	----

All Pass

### Board: 43

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 3+1

Contract: 1NT North

North:

♠ AJT7

♥ KT92

♦ AQ

♣ K73

South:

♠ 65

♥ QJ5

♦ T32

♣ T9542

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

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

### Board: 44

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 15

Contract: 5♥ South

North:

♠ QT

♥ AQT432

♦ Q8

♣ AQ6

South:

♠ AK75

♥ J8

♦ A765

♣ K53

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

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

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT	Pass	5♥ <sup>2</sup>
------	-----	------	-----------------

All Pass

1. Texas

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

**Board: 45**

♠ AJ

You bid first.

Dealer: North

♥ QT8

The opponents are silent.

Vul: N-S

♦ KQ963

HCP: 16+1

♣ A97

**Board: 46**

♠ J874

Partner bids first.

Dealer: South

♥ Q62

The opponents are silent.

Vul: E-W

♦ Q98

HCP: 5

♣ 942

**Board: 47**

♠ AK74

You bid first.

Dealer: North

♥ A873

The opponents are silent.

Vul: Both

♦ AT7

HCP: 15

♣ 92

**Board: 48**

♠ AQ4

LHO opens the bidding 1NT.

Dealer: East

♥ 72

Partner bids next.

Vul: E-W

♦ 9873

HCP: 6

♣ 8654

**Board: 49**

♠ 92

You bid first.

Dealer: North

♥ AQ9

East (LHO) bids 2♣ if possible.

Vul: E-W

♦ KJT5

HCP: 16

♣ AQ65

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ AJ

♥ QT8

♦ KQ963

♣ A97

South:

♠ Q9872

♥ 953

♦ 52

♣ KJ6

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

### Board: 46

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ J874

♥ Q62

♦ Q98

♣ 942

South:

♠ A92

♥ AKT4

♦ 54

♣ KQT5

W	N	E	S
			1NT
All Pass			

### Board: 47

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ AK74

♥ A873

♦ AT7

♣ 92

South:

♠ QJ86

♥ K

♦ KQ

♣ QJ8653

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

1. Stayman

### Board: 48

Dealer: East

Vul: E-W

North HCP: 6

South HCP: 13+2

Contract: 2 ♠ South

North:

♠ AQ4

♥ 72

♦ 9873

♣ 8654

South:

♠ KJ753

♥ A6

♦ KJT64

♣ J

W	N	E	S
		1NT	2♠ <sup>1</sup>
All Pass			

1. Cappelletti, 5M-4m

### Board: 49

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10+2

Contract: 4 ♠ South

North:

♠ 92

♥ AQ9

♦ KJT5

♣ AQ65

South:

♠ KQJ763

♥ 763

♦ 7

♣ KJ8

W	N	E	S
	1NT	2♣ <sup>1</sup>	2♥
Pass	2♠	Pass	4♠

All Pass

1. Cappelletti, any 6+suit

**Board: 45**      ♠ Q9872      Partner bids first.  
 Dealer: North      ♥ 953      The opponents are silent.  
 Vul: N-S      ♦ 52  
 HCP: 6+1      ♣ KJ6

---

**Board: 46**      ♠ A92      You bid first.  
 Dealer: South      ♥ AKT4      The opponents are silent.  
 Vul: E-W      ♦ 54  
 HCP: 16      ♣ KQT5

---

**Board: 47**      ♠ QJ86      Partner bids first.  
 Dealer: North      ♥ K      The opponents are silent.  
 Vul: Both      ♦ KQ  
 HCP: 14+2      ♣ QJ8653

---

**Board: 48**      ♠ KJ753      RHO opens the bidding 1NT.  
 Dealer: East      ♥ A6      You bid next.  
 Vul: E-W      ♦ KJT64  
 HCP: 13+2      ♣ J

---

**Board: 49**      ♠ KQJ763      Partner bids first.  
 Dealer: North      ♥ 763      East (RHO) bids 2♣ if possible.  
 Vul: E-W      ♦ 7  
 HCP: 10+2      ♣ KJ8

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 6+1

Contract: 2 ♠ North

North:

♠ AJ

♥ QT8

♦ KQ963

♣ A97

South:

♠ Q9872

♥ 953

♦ 52

♣ KJ6

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

### Board: 46

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ J874

♥ Q62

♦ Q98

♣ 942

South:

♠ A92

♥ AKT4

♦ 54

♣ KQT5

W	N	E	S
			1NT
All Pass			

### Board: 47

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ AK74

♥ A873

♦ AT7

♣ 92

South:

♠ QJ86

♥ K

♦ KQ

♣ QJ8653

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

1. Stayman

### Board: 48

Dealer: East

Vul: E-W

North HCP: 6

South HCP: 13+2

Contract: 2 ♠ South

North:

♠ AQ4

♥ 72

♦ 9873

♣ 8654

South:

♠ KJ753

♥ A6

♦ KJT64

♣ J

W	N	E	S
		1NT	2♠ <sup>1</sup>
All Pass			

1. Cappelletti, 5M-4m

### Board: 49

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10+2

Contract: 4 ♠ South

North:

♠ 92

♥ AQ9

♦ KJT5

♣ AQ65

South:

♠ KQJ763

♥ 763

♦ 7

♣ KJ8

W	N	E	S
	1NT	2♣ <sup>1</sup>	2♥
Pass	2♠	Pass	4♠

All Pass

1. Cappelletti, any 6+suit



<b>Board: 50</b>	♠ Q86	Partner bids first.
Dealer: South	♥ K63	The opponents are silent.
Vul: Both	♦ A43	
HCP: 9	♣ T653	
<hr/>		
<b>Board: 51</b>	♠ 7542	RHO opens the bidding 1NT.
Dealer: West	♥ J4	You bid next.
Vul: None	♦ QJ7432	West (RHO) bids 2♥ if possible.
HCP: 4+2	♣ 6	
<hr/>		
<b>Board: 52</b>	♠ T974	Partner bids first.
Dealer: South	♥ 85	The opponents are silent.
Vul: E-W	♦ AJ72	
HCP: 8	♣ K92	
<hr/>		
<b>Board: 53</b>	♠ Q9	You bid first.
Dealer: North	♥ KQ98	The opponents are silent.
Vul: Both	♦ A42	
HCP: 15	♣ A742	
<hr/>		
<b>Board: 54</b>	♠ J7	Partner bids first.
Dealer: South	♥ KJ32	The opponents are silent.
Vul: N-S	♦ KQJ98	
HCP: 11+1	♣ 82	

## Both hands (Answers Page)

### Board: 50

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q86

♥ K63

♦ A43

♣ T653

South:

♠ A54

♥ QJ5

♦ J76

♣ AK92

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 51

Dealer: West

Vul: None

North HCP: 4+2

South HCP: 16

Contract: 4♦ North

North:

♠ 7542

♥ J4

♦ QJ7432

♣ 6

South:

♠ AK6

♥ 9632

♦ T6

♣ AKQ9

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

### Board: 52

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ T974

♥ 85

♦ AJ72

♣ K92

South:

♠ QJ

♥ AK7

♦ Q854

♣ AT83

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	2NT	All Pass	

1. Stayman

### Board: 53

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 4♥ South

North:

♠ Q9

♥ KQ98

♦ A42

♣ A742

South:

♠ KT7

♥ J643

♦ KQJ95

♣ 6

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			

1. Stayman

### Board: 54

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 4♥ North

North:

♠ J7

♥ KJ32

♦ KQJ98

♣ 82

South:

♠ KT9

♥ A875

♦ 53

♣ AKJ9

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	4♥	All Pass	

1. Stayman

<b>Board: 50</b>	♠ A54	You bid first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: Both	♦ J76	
HCP: 15	♣ AK92	

---

<b>Board: 51</b>	♠ AK6	LHO opens the bidding 1NT.
Dealer: West	♥ 9632	Partner bids next.
Vul: None	♦ T6	West (LHO) bids 2♥ if possible.
HCP: 16	♣ AKQ9	

---

<b>Board: 52</b>	♠ QJ	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: E-W	♦ Q854	
HCP: 16	♣ AT83	

---

<b>Board: 53</b>	♠ KT7	Partner bids first.
Dealer: North	♥ J643	The opponents are silent.
Vul: Both	♦ KQJ95	
HCP: 10+1	♣ 6	

---

<b>Board: 54</b>	♠ KT9	You bid first.
Dealer: South	♥ A875	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 15	♣ AKJ9	

## Both hands (Answers Page)

### Board: 50

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q86

♥ K63

♦ A43

♣ T653

South:

♠ A54

♥ QJ5

♦ J76

♣ AK92

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 51

Dealer: West

Vul: None

North HCP: 4+2

South HCP: 16

Contract: 4♦ North

North:

♠ 7542

♥ J4

♦ QJ7432

♣ 6

South:

♠ AK6

♥ 9632

♦ T6

♣ AKQ9

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

### Board: 52

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ T974

♥ 85

♦ AJ72

♣ K92

South:

♠ QJ

♥ AK7

♦ Q854

♣ AT83

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	2NT	All Pass	

1. Stayman

### Board: 53

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 4♥ South

North:

♠ Q9

♥ KQ98

♦ A42

♣ A742

South:

♠ KT7

♥ J643

♦ KQJ95

♣ 6

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			

1. Stayman

### Board: 54

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 4♥ North

North:

♠ J7

♥ KJ32

♦ KQJ98

♣ 82

South:

♠ KT9

♥ A875

♦ 53

♣ AKJ9

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	4♥	All Pass	

1. Stayman

<b>Board: 55</b>	♠ K52	You bid first.
Dealer: North	♥ K96	The opponents are silent.
Vul: Both	♦ J94	
HCP: 16	♣ AKQ5	
<hr/>		
<b>Board: 56</b>	♠ Q43	Partner bids first.
Dealer: South	♥ 82	The opponents are silent.
Vul: None	♦ AJ2	
HCP: 11+1	♣ KJ984	
<hr/>		
<b>Board: 57</b>	♠ QT87432	LHO opens the bidding 1NT.
Dealer: East	♥ K7	Partner bids next.
Vul: E-W	♦ T2	West (RHO) bids 2♦ if possible.
HCP: 5+3	♣ T5	
<hr/>		
<b>Board: 58</b>	♠ KJ9754	Partner bids first.
Dealer: South	♥ 76	The opponents are silent.
Vul: E-W	♦ T54	
HCP: 6+2	♣ Q8	
<hr/>		
<b>Board: 59</b>	♠ AJ72	You bid first.
Dealer: North	♥ A54	West (RHO) Doubles 2♣ if possible.
Vul: None	♦ A94	
HCP: 15	♣ Q54	

## Both hands (Answers Page)

### Board: 55

Dealer: North

Vul: Both

North HCP: 16

South HCP: 5+1

Contract: 2♥ North

North:

♠ K52

♥ K96

♦ J94

♣ AKQ5

South:

♠ JT3

♥ A8542

♦ 75

♣ 962

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

### Board: 56

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 16+1

Contract: 3NT North

North:

♠ Q43

♥ 82

♦ AJ2

♣ KJ984

South:

♠ AJ875

♥ QT

♦ KT6

♣ AQ3

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 57

Dealer: East

Vul: E-W

North HCP: 5+3

South HCP: 14

Contract: 3♠ North

North:

♠ QT87432

♥ K7

♦ T2

♣ T5

South:

♠ K95

♥ AJ8

♦ Q854

♣ A83

W	N	E	S
		1NT	Pass
2♦	3♠	All Pass	

### Board: 58

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 17

Contract: 4♠ South

North:

♠ KJ9754

♥ 76

♦ T54

♣ Q8

South:

♠ A63

♥ A853

♦ AJ6

♣ A76

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♠	Pass	4♠
All Pass			

### Board: 59

Dealer: North

Vul: None

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ AJ72

♥ A54

♦ A94

♣ Q54

South:

♠ Q43

♥ KQ93

♦ K83

♣ 732

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

1. Stayman

**Board: 55**

♠ JT3

Partner bids first.

Dealer: North

♥ A8542

The opponents are silent.

Vul: Both

♦ 75

HCP: 5+1

♣ 962

**Board: 56**

♠ AJ875

You bid first.

Dealer: South

♥ QT

The opponents are silent.

Vul: None

♦ KT6

HCP: 16+1

♣ AQ3

**Board: 57**

♠ K95

RHO opens the bidding 1NT.

Dealer: East

♥ AJ8

You bid next.

Vul: E-W

♦ Q854

West (LHO) bids 2♦ if possible.

HCP: 14

♣ A83

**Board: 58**

♠ A63

You bid first.

Dealer: South

♥ A853

The opponents are silent.

Vul: E-W

♦ AJ6

HCP: 17

♣ A76

**Board: 59**

♠ Q43

Partner bids first.

Dealer: North

♥ KQ93

West (LHO) Doubles 2♣ if possible.

Vul: None

♦ K83

HCP: 10

♣ 732

## Both hands (Answers Page)

### Board: 55

Dealer: North

Vul: Both

North HCP: 16

South HCP: 5+1

Contract: 2♥ North

North:

♠ K52

♥ K96

♦ J94

♣ AKQ5

South:

♠ JT3

♥ A8542

♦ 75

♣ 962

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

### Board: 56

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 16+1

Contract: 3NT North

North:

♠ Q43

♥ 82

♦ AJ2

♣ KJ984

South:

♠ AJ875

♥ QT

♦ KT6

♣ AQ3

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 57

Dealer: East

Vul: E-W

North HCP: 5+3

South HCP: 14

Contract: 3♠ North

North:

♠ QT87432

♥ K7

♦ T2

♣ T5

South:

♠ K95

♥ AJ8

♦ Q854

♣ A83

W	N	E	S
		1NT	Pass
2♦	3♠	All Pass	

### Board: 58

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 17

Contract: 4♠ South

North:

♠ KJ9754

♥ 76

♦ T54

♣ Q8

South:

♠ A63

♥ A853

♦ AJ6

♣ A76

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♠	Pass	4♠
All Pass			

### Board: 59

Dealer: North

Vul: None

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ AJ72

♥ A54

♦ A94

♣ Q54

South:

♠ Q43

♥ KQ93

♦ K83

♣ 732

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

1. Stayman



<b>Board: 60</b>	♠ KT9632	Partner bids first.
Dealer: South	♥ QT9	The opponents are silent.
Vul: N-S	♦ Q73	
HCP: 7+2	♣ 5	
<hr/>		
<b>Board: 61</b>	♠ K87	You bid first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 16+1	♣ KQJ43	
<hr/>		
<b>Board: 62</b>	♠ K9863	Partner bids first.
Dealer: South	♥ A9	West (RHO) bids 2♥ if possible.
Vul: N-S	♦ 7	
HCP: 8+2	♣ J8653	
<hr/>		
<b>Board: 63</b>	♠ KJ753	You bid first.
Dealer: North	♥ K84	The opponents are silent.
Vul: Both	♦ KQ3	
HCP: 15+1	♣ K4	
<hr/>		
<b>Board: 64</b>	♠ KJ754	LHO opens the bidding 1NT.
Dealer: East	♥ -	Partner bids next.
Vul: None	♦ QT6	
HCP: 12+2	♣ AQT54	

## Both hands (Answers Page)

### Board: 60

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ KT9632

♥ QT9

♦ Q73

♣ 5

South:

♠ J8

♥ AK32

♦ J64

♣ AQ63

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 61

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 12+2

Contract: 5 ♦ South

North:

♠ K87

♥ KT7

♦ A8

♣ KQJ43

South:

♠ AQ62

♥ Q84

♦ KJ9743

♣ -

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♦	Pass	4 ♦
------	-----	------	-----

Pass	5 ♣	Pass	5 ♦
------	-----	------	-----

All Pass

1. Stayman

### Board: 62

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 4 ♠ North

North:

♠ K9863

♥ A9

♦ 7

♣ J8653

South:

♠ Q74

♥ J5

♦ AKJ3

♣ AT94

W	N	E	S
			1NT

2 ♥ <sup>1</sup>	X	Pass	2 ♠
------------------	---	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Cappelletti, 5M-4m

### Board: 63

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ KJ753

♥ K84

♦ KQ3

♣ K4

South:

♠ T6

♥ 952

♦ AT2

♣ AJT92

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 64

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 10+3

Contract: 2 ♥ South

North:

♠ KJ754

♥ -

♦ QT6

♣ AQT54

South:

♠ T6

♥ AKT9743

♦ K4

♣ 72

W	N	E	S
		1NT	2 ♣ <sup>1</sup>

Pass	2 ♦ <sup>2</sup>	Pass	2 ♥
------	------------------	------	-----

All Pass

1. Cappelletti, any 6+suit

2. automat

<b>Board: 60</b>	♠ J8	You bid first.
Dealer: South	♥ AK32	The opponents are silent.
Vul: N-S	♦ J64	
HCP: 15	♣ AQ63	

---

<b>Board: 61</b>	♠ AQ62	Partner bids first.
Dealer: North	♥ Q84	The opponents are silent.
Vul: E-W	♦ KJ9743	
HCP: 12+2	♣ -	

---

<b>Board: 62</b>	♠ Q74	You bid first.
Dealer: South	♥ J5	West (LHO) bids 2♥ if possible.
Vul: N-S	♦ AKJ3	
HCP: 15	♣ AT94	

---

<b>Board: 63</b>	♠ T6	Partner bids first.
Dealer: North	♥ 952	The opponents are silent.
Vul: Both	♦ AT2	
HCP: 9+1	♣ AJT92	

---

<b>Board: 64</b>	♠ T6	RHO opens the bidding 1NT.
Dealer: East	♥ AKT9743	You bid next.
Vul: None	♦ K4	
HCP: 10+3	♣ 72	

## Both hands (Answers Page)

### Board: 60

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ KT9632

♥ QT9

♦ Q73

♣ 5

South:

♠ J8

♥ AK32

♦ J64

♣ AQ63

W	N	E	S
			1NT

Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Texas

### Board: 61

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 12+2

Contract: 5 ♦ South

North:

♠ K87

♥ KT7

♦ A8

♣ KQJ43

South:

♠ AQ62

♥ Q84

♦ KJ9743

♣ -

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♦	Pass	4 ♦
------	-----	------	-----

Pass	5 ♣	Pass	5 ♦
------	-----	------	-----

All Pass

1. Stayman

### Board: 62

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 4 ♠ North

North:

♠ K9863

♥ A9

♦ 7

♣ J8653

South:

♠ Q74

♥ J5

♦ AKJ3

♣ AT94

W	N	E	S
			1NT

2 ♥ <sup>1</sup>	X	Pass	2 ♠
------------------	---	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Cappelletti, 5M-4m

### Board: 63

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ KJ753

♥ K84

♦ KQ3

♣ K4

South:

♠ T6

♥ 952

♦ AT2

♣ AJT92

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 64

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 10+3

Contract: 2 ♥ South

North:

♠ KJ754

♥ -

♦ QT6

♣ AQT54

South:

♠ T6

♥ AKT9743

♦ K4

♣ 72

W	N	E	S
		1NT	2 ♣ <sup>1</sup>

Pass	2 ♦ <sup>2</sup>	Pass	2 ♥
------	------------------	------	-----

All Pass

1. Cappelletti, any 6+suit

2. automat

<b>Board: 65</b>	♠ 62	LHO opens the bidding 1NT.
Dealer: East	♥ J5	Partner bids next.
Vul: E-W	♦ AK5	West (RHO) bids 2♥ if possible.
HCP: 14+2	♣ AQ8732	

---

<b>Board: 66</b>	♠ QJT8652	Partner bids first.
Dealer: South	♥ -	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ AT54	
HCP: 7+3	♣ 95	

---

<b>Board: 67</b>	♠ A84	You bid first.
Dealer: North	♥ 43	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 16+1	♣ AKJ72	

---

<b>Board: 68</b>	♠ T8	Partner bids first.
Dealer: South	♥ 98	The opponents are silent.
Vul: E-W	♦ Q7654	
HCP: 5+1	♣ K953	

---

<b>Board: 69</b>	♠ A96	You bid first.
Dealer: North	♥ AJT4	The opponents are silent.
Vul: None	♦ A84	
HCP: 17	♣ AT8	

## Both hands (Answers Page)

### Board: 65

Dealer: East

Vul: E-W

North HCP: 14+2

South HCP: 0+2

Contract: 3 ♣ North

North:

♠ 62

♥ J5

♦ AK5

♣ AQ8732

South:

♠ T3

♥ T87643

♦ T64

♣ 96

W

N

E

S

1NT Pass

2 ♥

3 ♣

All Pass

### Board: 66

Dealer: South

Vul: Both

North HCP: 7+3

South HCP: 17

Contract: 4 ♠ South

North:

♠ QJT8652

♥ -

♦ AT54

♣ 95

South:

♠ K73

♥ AKQ9

♦ Q97

♣ K42

W

N

E

S

1NT

X

4 ♥<sup>1</sup>

Pass

4 ♠

All Pass

1. Texas

### Board: 67

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 6

Contract: 1NT North

North:

♠ A84

♥ 43

♦ KJ3

♣ AKJ72

South:

♠ 532

♥ Q76

♦ A985

♣ T96

W

N

E

S

1NT All Pass

### Board: 68

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ T8

♥ 98

♦ Q7654

♣ K953

South:

♠ AKQJ

♥ JT32

♦ A82

♣ J2

W

N

E

S

1NT

All Pass

### Board: 69

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ A96

♥ AJT4

♦ A84

♣ AT8

South:

♠ KQ2

♥ KQ763

♦ Q72

♣ 54

W

N

E

S

1NT

Pass

2 ♦

Pass

2 ♥

Pass

3NT

Pass

4 ♥

All Pass

<b>Board: 65</b>	♠ T3	RHO opens the bidding 1NT.
Dealer: East	♥ T87643	You bid next.
Vul: E-W	♦ T64	West (LHO) bids 2♥ if possible.
HCP: 0+2	♣ 96	

---

<b>Board: 66</b>	♠ K73	You bid first.
Dealer: South	♥ AKQ9	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ Q97	
HCP: 17	♣ K42	

---

<b>Board: 67</b>	♠ 532	Partner bids first.
Dealer: North	♥ Q76	The opponents are silent.
Vul: None	♦ A985	
HCP: 6	♣ T96	

---

<b>Board: 68</b>	♠ AKQJ	You bid first.
Dealer: South	♥ JT32	The opponents are silent.
Vul: E-W	♦ A82	
HCP: 16	♣ J2	

---

<b>Board: 69</b>	♠ KQ2	Partner bids first.
Dealer: North	♥ KQ763	The opponents are silent.
Vul: None	♦ Q72	
HCP: 12+1	♣ 54	

## Both hands (Answers Page)

### Board: 65

Dealer: East

Vul: E-W

North HCP: 14+2

South HCP: 0+2

Contract: 3 ♣ North

North:

♠ 62

♥ J5

♦ AK5

♣ AQ8732

South:

♠ T3

♥ T87643

♦ T64

♣ 96

W

N

E

S

1NT Pass

2 ♥

3 ♣

All Pass

### Board: 66

Dealer: South

Vul: Both

North HCP: 7+3

South HCP: 17

Contract: 4 ♠ South

North:

♠ QJT8652

♥ -

♦ AT54

♣ 95

South:

♠ K73

♥ AKQ9

♦ Q97

♣ K42

W

N

E

S

1NT

X

4 ♥<sup>1</sup>

Pass

4 ♠

All Pass

1. Texas

### Board: 67

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 6

Contract: 1NT North

North:

♠ A84

♥ 43

♦ KJ3

♣ AKJ72

South:

♠ 532

♥ Q76

♦ A985

♣ T96

W

N

E

S

1NT All Pass

### Board: 68

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ T8

♥ 98

♦ Q7654

♣ K953

South:

♠ AKQJ

♥ JT32

♦ A82

♣ J2

W

N

E

S

1NT

All Pass

### Board: 69

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ A96

♥ AJT4

♦ A84

♣ AT8

South:

♠ KQ2

♥ KQ763

♦ Q72

♣ 54

W

N

E

S

1NT Pass

2 ♦

Pass

2 ♥

Pass

3NT

Pass

4 ♥

All Pass



<b>Board: 70</b>	♠ 94	Partner bids first.
Dealer: South	♥ 63	East (LHO) bids 3 ♠ if possible.
Vul: E-W	♦ T76	
HCP: 4+2	♣ A98742	

---

<b>Board: 71</b>	♠ KT5	You bid first.
Dealer: North	♥ Q73	The opponents are silent.
Vul: Both	♦ AKT8	
HCP: 16	♣ A94	

---

<b>Board: 72</b>	♠ T5	LHO opens the bidding 1NT.
Dealer: East	♥ QJ7643	Partner bids next.
Vul: E-W	♦ K7	
HCP: 11+2	♣ KQ6	

---

<b>Board: 73</b>	♠ AK9	You bid first.
Dealer: North	♥ AJ5	West (RHO) Doubles 2 ♣ if possible.
Vul: E-W	♦ 8743	
HCP: 15	♣ K53	

---

<b>Board: 74</b>	♠ T765	LHO opens the bidding 1NT.
Dealer: East	♥ KQJ732	Partner bids next.
Vul: Both	♦ 63	
HCP: 6+2	♣ 7	

## Both hands (Answers Page)

### Board: 70

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 17

Contract: 4♣ South

North:

♠ 94

♥ 63

♦ T76

♣ A98742

South:

♠ AQ

♥ AKQ7

♦ J852

♣ JT5

W	N	E	S
			1NT

Pass	2♠ <sup>1</sup>	3♠	4♣
------	-----------------	----	----

All Pass

1. 1N-2S transfer to clubs

### Board: 71

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ KT5

♥ Q73

♦ AKT8

♣ A94

South:

♠ 864

♥ 952

♦ Q65

♣ KJ62

W	N	E	S
	1NT	All Pass	

### Board: 72

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 10+2

Contract: 2♠ South

North:

♠ T5

♥ QJ7643

♦ K7

♣ KQ6

South:

♠ AQJ92

♥ 8

♦ QJ532

♣ 85

W	N	E	S
		1NT	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 73

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ AK9

♥ AJ5

♦ 8743

♣ K53

South:

♠ QJ62

♥ T874

♦ AJ652

♣ -

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

X	2♦	Pass	2NT
---	----	------	-----

All Pass

1. Stayman

### Board: 74

Dealer: East

Vul: Both

North HCP: 6+2

South HCP: 14+1

Contract: 2♠ South

North:

♠ T765

♥ KQJ732

♦ 63

♣ 7

South:

♠ K9432

♥ 4

♦ AKJ4

♣ KT2

W	N	E	S
		1NT	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

<b>Board: 70</b>	♠ AQ	You bid first.
Dealer: South	♥ AKQ7	East (RHO) bids 3♠ if possible.
Vul: E-W	♦ J852	
HCP: 17	♣ JT5	

---

<b>Board: 71</b>	♠ 864	Partner bids first.
Dealer: North	♥ 952	The opponents are silent.
Vul: Both	♦ Q65	
HCP: 6	♣ KJ62	

---

<b>Board: 72</b>	♠ AQJ92	RHO opens the bidding 1NT.
Dealer: East	♥ 8	You bid next.
Vul: E-W	♦ QJ532	
HCP: 10+2	♣ 85	

---

<b>Board: 73</b>	♠ QJ62	Partner bids first.
Dealer: North	♥ T874	West (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ AJ652	
HCP: 8+1	♣ -	

---

<b>Board: 74</b>	♠ K9432	RHO opens the bidding 1NT.
Dealer: East	♥ 4	You bid next.
Vul: Both	♦ AKJ4	
HCP: 14+1	♣ KT2	

## Both hands (Answers Page)

### Board: 70

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 17

Contract: 4♣ South

North:

♠ 94

♥ 63

♦ T76

♣ A98742

South:

♠ AQ

♥ AKQ7

♦ J852

♣ JT5

W	N	E	S
			1NT

Pass	2♠ <sup>1</sup>	3♠	4♣
------	-----------------	----	----

All Pass

1. 1N-2S transfer to clubs

### Board: 71

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ KT5

♥ Q73

♦ AKT8

♣ A94

South:

♠ 864

♥ 952

♦ Q65

♣ KJ62

W	N	E	S
	1NT	All Pass	

### Board: 72

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 10+2

Contract: 2♠ South

North:

♠ T5

♥ QJ7643

♦ K7

♣ KQ6

South:

♠ AQJ92

♥ 8

♦ QJ532

♣ 85

W	N	E	S
		1NT	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 73

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ AK9

♥ AJ5

♦ 8743

♣ K53

South:

♠ QJ62

♥ T874

♦ AJ652

♣ -

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

X	2♦	Pass	2NT
---	----	------	-----

All Pass

1. Stayman

### Board: 74

Dealer: East

Vul: Both

North HCP: 6+2

South HCP: 14+1

Contract: 2♠ South

North:

♠ T765

♥ KQJ732

♦ 63

♣ 7

South:

♠ K9432

♥ 4

♦ AKJ4

♣ KT2

W	N	E	S
		1NT	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

<b>Board: 75</b>	♠ KQ9	You bid first.
Dealer: North	♥ K64	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 15	♣ QT84	

---

<b>Board: 76</b>	♠ 64	Partner bids first.
Dealer: South	♥ 84	The opponents are silent.
Vul: E-W	♦ 96543	
HCP: 7+1	♣ AK92	

---

<b>Board: 77</b>	♠ QJ	You bid first.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: Both	♦ AT3	
HCP: 17+1	♣ AKT54	

---

<b>Board: 78</b>	♠ KQ6	Partner bids first.
Dealer: South	♥ J654	The opponents are silent.
Vul: None	♦ 973	
HCP: 7	♣ J95	

---

<b>Board: 79</b>	♠ T982	LHO opens the bidding 1NT.
Dealer: East	♥ Q9	Partner bids next.
Vul: E-W	♦ T5	
HCP: 3+1	♣ J8752	

## Both hands (Answers Page)

### Board: 75

Dealer: North

Vul: None

North HCP: 15

South HCP: 5+2

Contract: 2 ♠ North

North:

♠ KQ9

♥ K64

♦ KQ3

♣ QT84

South:

♠ T87432

♥ J

♦ A62

♣ 753

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

### Board: 76

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 15

Contract: 1NT South

North:

♠ 64

♥ 84

♦ 96543

♣ AK92

South:

♠ AK9

♥ KT96

♦ AJ72

♣ 76

W	N	E	S
			1NT
All Pass			

### Board: 77

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 11+1

Contract: 3NT South

North:

♠ QJ

♥ QJ9

♦ AT3

♣ AKT54

South:

♠ K86

♥ A73

♦ KJ875

♣ 96

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 78

Dealer: South

Vul: None

North HCP: 7

South HCP: 17

Contract: 2 ♥ South

North:

♠ KQ6

♥ J654

♦ 973

♣ J95

South:

♠ T42

♥ AQT9

♦ KJ2

♣ AK8

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

### Board: 79

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 16

Contract: 2 ♣ North

North:

♠ T982

♥ Q9

♦ T5

♣ J8752

South:

♠ AK76

♥ KT72

♦ 83

♣ AQ9

W	N	E	S
		1NT	X
Pass	2 ♣	All Pass	

<b>Board: 75</b>	♠ T87432	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ A62	
HCP: 5+2	♣ 753	

---

<b>Board: 76</b>	♠ AK9	You bid first.
Dealer: South	♥ KT96	The opponents are silent.
Vul: E-W	♦ AJ72	
HCP: 15	♣ 76	

---

<b>Board: 77</b>	♠ K86	Partner bids first.
Dealer: North	♥ A73	The opponents are silent.
Vul: Both	♦ KJ875	
HCP: 11+1	♣ 96	

---

<b>Board: 78</b>	♠ T42	You bid first.
Dealer: South	♥ AQT9	The opponents are silent.
Vul: None	♦ KJ2	
HCP: 17	♣ AK8	

---

<b>Board: 79</b>	♠ AK76	RHO opens the bidding 1NT.
Dealer: East	♥ KT72	You bid next.
Vul: E-W	♦ 83	
HCP: 16	♣ AQ9	

## Both hands (Answers Page)

### Board: 75

Dealer: North

Vul: None

North HCP: 15

South HCP: 5+2

Contract: 2 ♠ North

North:

♠ KQ9

♥ K64

♦ KQ3

♣ QT84

South:

♠ T87432

♥ J

♦ A62

♣ 753

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

### Board: 76

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 15

Contract: 1NT South

North:

♠ 64

♥ 84

♦ 96543

♣ AK92

South:

♠ AK9

♥ KT96

♦ AJ72

♣ 76

W	N	E	S
			1NT
All Pass			

### Board: 77

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 11+1

Contract: 3NT South

North:

♠ QJ

♥ QJ9

♦ AT3

♣ AKT54

South:

♠ K86

♥ A73

♦ KJ875

♣ 96

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 78

Dealer: South

Vul: None

North HCP: 7

South HCP: 17

Contract: 2 ♥ South

North:

♠ KQ6

♥ J654

♦ 973

♣ J95

South:

♠ T42

♥ AQT9

♦ KJ2

♣ AK8

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

### Board: 79

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 16

Contract: 2 ♣ North

North:

♠ T982

♥ Q9

♦ T5

♣ J8752

South:

♠ AK76

♥ KT72

♦ 83

♣ AQ9

W	N	E	S
		1NT	X
Pass	2 ♣	All Pass	



<b>Board: 80</b>	♠ J4	Partner bids first.
Dealer: South	♥ KJ43	The opponents are silent.
Vul: Both	♦ A86	
HCP: 9	♣ 9632	
<hr/>		
<b>Board: 81</b>	♠ K3	You bid first.
Dealer: North	♥ K9753	The opponents are silent.
Vul: None	♦ AQ9	
HCP: 16+1	♣ AT2	
<hr/>		
<b>Board: 82</b>	♠ K743	Partner bids first.
Dealer: South	♥ KT74	West (RHO) bids 2♣ if possible.
Vul: N-S	♦ 64	West (RHO) Doubles 2♦ if possible.
HCP: 9	♣ K42	
<hr/>		
<b>Board: 83</b>	♠ K96	You bid first.
Dealer: North	♥ AKT4	The opponents are silent.
Vul: E-W	♦ Q92	
HCP: 17	♣ AJ8	
<hr/>		
<b>Board: 84</b>	♠ Q82	Partner bids first.
Dealer: South	♥ Q872	West (RHO) Doubles 1NT if possible.
Vul: None	♦ QT4	
HCP: 6	♣ T63	

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 4♥ North

North:

♠ J4

♥ KJ43

♦ A86

♣ 9632

South:

♠ AK6

♥ AQT62

♦ 953

♣ Q5

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 81

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 6+2

Contract: 3♣ North

North:

♠ K3

♥ K9753

♦ AQ9

♣ AT2

South:

♠ T98

♥ 862

♦ 5

♣ KQJ965

W	N	E	S
	1NT	Pass	2♠ <sup>1</sup>

Pass	3♣ <sup>2</sup>	All Pass	
------	-----------------	----------	--

1. 1N-2S transfer to clubs

2. automat

### Board: 82

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 16+1

Contract: 3NT North

North:

♠ K743

♥ KT74

♦ 64

♣ K42

South:

♠ J82

♥ AQ

♦ AQJ92

♣ QT7

W	N	E	S
			1NT

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

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

1. Cappelletti, any 6+suit

### Board: 83

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11

Contract: 3NT South

North:

♠ K96

♥ AKT4

♦ Q92

♣ AJ8

South:

♠ AT87

♥ 83

♦ AJ75

♣ QT9

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 84

Dealer: South

Vul: None

North HCP: 6

South HCP: 16

Contract: 1NTXX South

North:

♠ Q82

♥ Q872

♦ QT4

♣ T63

South:

♠ K6

♥ K94

♦ AJ82

♣ KQ97

W	N	E	S
			1NT

X	XX	All Pass	
---	----	----------	--

<b>Board: 80</b>	♠ AK6	You bid first.
Dealer: South	♥ AQT62	The opponents are silent.
Vul: Both	♦ 953	
HCP: 15+1	♣ Q5	

---

<b>Board: 81</b>	♠ T98	Partner bids first.
Dealer: North	♥ 862	The opponents are silent.
Vul: None	♦ 5	
HCP: 6+2	♣ KQJ965	

---

<b>Board: 82</b>	♠ J82	You bid first.
Dealer: South	♥ AQ	West (LHO) bids 2♣ if possible.
Vul: N-S	♦ AQJ92	West (LHO) Doubles 2♦ if possible.
HCP: 16+1	♣ QT7	

---

<b>Board: 83</b>	♠ AT87	Partner bids first.
Dealer: North	♥ 83	The opponents are silent.
Vul: E-W	♦ AJ75	
HCP: 11	♣ QT9	

---

<b>Board: 84</b>	♠ K6	You bid first.
Dealer: South	♥ K94	West (LHO) Doubles 1NT if possible.
Vul: None	♦ AJ82	
HCP: 16	♣ KQ97	

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 4♥ North

North:

♠ J4

♥ KJ43

♦ A86

♣ 9632

South:

♠ AK6

♥ AQT62

♦ 953

♣ Q5

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 81

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 6+2

Contract: 3♣ North

North:

♠ K3

♥ K9753

♦ AQ9

♣ AT2

South:

♠ T98

♥ 862

♦ 5

♣ KQJ965

W	N	E	S
	1NT	Pass	2♠ <sup>1</sup>

Pass	3♣ <sup>2</sup>	All Pass	
------	-----------------	----------	--

1. 1N-2S transfer to clubs

2. automat

### Board: 82

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 16+1

Contract: 3NT North

North:

♠ K743

♥ KT74

♦ 64

♣ K42

South:

♠ J82

♥ AQ

♦ AQJ92

♣ QT7

W	N	E	S
			1NT

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

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

1. Cappelletti, any 6+suit

### Board: 83

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11

Contract: 3NT South

North:

♠ K96

♥ AKT4

♦ Q92

♣ AJ8

South:

♠ AT87

♥ 83

♦ AJ75

♣ QT9

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 84

Dealer: South

Vul: None

North HCP: 6

South HCP: 16

Contract: 1NTXX South

North:

♠ Q82

♥ Q872

♦ QT4

♣ T63

South:

♠ K6

♥ K94

♦ AJ82

♣ KQ97

W	N	E	S
			1NT

X	XX	All Pass	
---	----	----------	--

<b>Board: 85</b>	♠ K83	You bid first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: E-W	♦ AK72	
HCP: 17	♣ KQ86	

---

<b>Board: 86</b>	♠ 763	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: Both	♦ T84	
HCP: 10	♣ AKJ3	

---

<b>Board: 87</b>	♠ A85	You bid first.
Dealer: North	♥ 54	The opponents are silent.
Vul: N-S	♦ AKQ4	
HCP: 17	♣ A853	

---

<b>Board: 88</b>	♠ 7532	Partner bids first.
Dealer: South	♥ JT3	The opponents are silent.
Vul: Both	♦ Q92	
HCP: 7	♣ KJ4	

---

<b>Board: 89</b>	♠ AJ73	You bid first.
Dealer: North	♥ T85	The opponents are silent.
Vul: None	♦ A42	
HCP: 16	♣ AK2	

## Both hands (Answers Page)

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ 972		1NT	All Pass	
Vul: E-W	♥ Q3	♥ 874				
North HCP: 17	♦ AK72	♦ QT3				
South HCP: 3	♣ KQ86	♣ J752				
Contract: 1NT North						

### Board: 86

	North:	South:	W	N	E	S
Dealer: South	♠ 763	♠ KJ9				1NT
Vul: Both	♥ Q85	♥ K43	Pass	3NT	All Pass	
North HCP: 10	♦ T84	♦ AQ				
South HCP: 15+1	♣ AKJ3	♣ QT654				
Contract: 3NT North						

### Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ KQ972		1NT	Pass	2♥
Vul: N-S	♥ 54	♥ KJ9	Pass	2♠	Pass	3NT
North HCP: 17	♦ AKQ4	♦ J863	Pass	4♠	All Pass	
South HCP: 10+1	♣ A853	♣ 9				
Contract: 4♠ North						

### Board: 88

	North:	South:	W	N	E	S
Dealer: South	♠ 7532	♠ K98				1NT
Vul: Both	♥ JT3	♥ 8652	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 7	♦ Q92	♦ AK4	All Pass			
South HCP: 16	♣ KJ4	♣ AQ2				
Contract: 2♥ South						

1. Stayman

### Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ Q9		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ T85	♥ 7	Pass	3♦ <sup>2</sup>	All Pass	
North HCP: 16	♦ A42	♦ KQT873				
South HCP: 7+2	♣ AK2	♣ 8765				
Contract: 3♦ North						

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

<b>Board: 85</b>	♠ 972	Partner bids first.
Dealer: North	♥ 874	The opponents are silent.
Vul: E-W	♦ QT3	
HCP: 3	♣ J752	

---

<b>Board: 86</b>	♠ KJ9	You bid first.
Dealer: South	♥ K43	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 15+1	♣ QT654	

---

<b>Board: 87</b>	♠ KQ972	Partner bids first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: N-S	♦ J863	
HCP: 10+1	♣ 9	

---

<b>Board: 88</b>	♠ K98	You bid first.
Dealer: South	♥ 8652	The opponents are silent.
Vul: Both	♦ AK4	
HCP: 16	♣ AQ2	

---

<b>Board: 89</b>	♠ Q9	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ KQT873	
HCP: 7+2	♣ 8765	

## Both hands (Answers Page)

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ 972		1NT	All Pass	
Vul: E-W	♥ Q3	♥ 874				
North HCP: 17	♦ AK72	♦ QT3				
South HCP: 3	♣ KQ86	♣ J752				
Contract: 1NT North						

### Board: 86

	North:	South:	W	N	E	S
Dealer: South	♠ 763	♠ KJ9				1NT
Vul: Both	♥ Q85	♥ K43	Pass	3NT	All Pass	
North HCP: 10	♦ T84	♦ AQ				
South HCP: 15+1	♣ AKJ3	♣ QT654				
Contract: 3NT North						

### Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ KQ972		1NT	Pass	2♥
Vul: N-S	♥ 54	♥ KJ9	Pass	2♠	Pass	3NT
North HCP: 17	♦ AKQ4	♦ J863	Pass	4♠	All Pass	
South HCP: 10+1	♣ A853	♣ 9				
Contract: 4♠ North						

### Board: 88

	North:	South:	W	N	E	S
Dealer: South	♠ 7532	♠ K98				1NT
Vul: Both	♥ JT3	♥ 8652	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 7	♦ Q92	♦ AK4	All Pass			
South HCP: 16	♣ KJ4	♣ AQ2				
Contract: 2♥ South						

1. Stayman

### Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ Q9		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ T85	♥ 7	Pass	3♦ <sup>2</sup>	All Pass	
North HCP: 16	♦ A42	♦ KQT873				
South HCP: 7+2	♣ AK2	♣ 8765				
Contract: 3♦ North						

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



<b>Board: 90</b>	♠ J765	Partner bids first.
Dealer: South	♥ Q762	The opponents are silent.
Vul: E-W	♦ 94	
HCP: 3	♣ 872	

---

<b>Board: 91</b>	♠ KJT84	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: Both	♦ K62	
HCP: 16+1	♣ QJ	

---

<b>Board: 92</b>	♠ T42	Partner bids first.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ T8742	
HCP: 4+1	♣ JT9	

---

<b>Board: 93</b>	♠ K94	You bid first.
Dealer: North	♥ AQT92	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 17+1	♣ J7	

---

<b>Board: 94</b>	♠ K95	LHO opens the bidding 1NT.
Dealer: East	♥ Q984	Partner bids next.
Vul: Both	♦ 92	
HCP: 8	♣ KT43	

## Both hands (Answers Page)

### Board: 90

Dealer: South

Vul: E-W

North HCP: 3

South HCP: 17

Contract: 1NT South

North:

♠ J765

♥ Q762

♦ 94

♣ 872

South:

♠ K3

♥ A84

♦ AQT5

♣ KJ64

W	N	E	S
			1NT

All Pass

### Board: 91

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 12

Contract: 3NT South

North:

♠ KJT84

♥ AQ3

♦ K62

♣ QJ

South:

♠ A73

♥ J864

♦ A7

♣ K972

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 92

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 17

Contract: 1NT South

North:

♠ T42

♥ KT

♦ T8742

♣ JT9

South:

♠ KQ73

♥ A75

♦ KQ6

♣ K63

W	N	E	S
			1NT

All Pass

### Board: 93

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 1+1

Contract: 1NT North

North:

♠ K94

♥ AQT92

♦ AK4

♣ J7

South:

♠ T83

♥ 854

♦ J9852

♣ 53

W	N	E	S
	1NT	All Pass	

### Board: 94

Dealer: East

Vul: Both

North HCP: 8

South HCP: 12+1

Contract: 2♠ South

North:

♠ K95

♥ Q984

♦ 92

♣ KT43

South:

♠ AQ843

♥ JT6

♦ 6

♣ AJ95

W	N	E	S
		1NT	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

<b>Board: 90</b>	♠ K3	You bid first.
Dealer: South	♥ A84	The opponents are silent.
Vul: E-W	♦ AQT5	
HCP: 17	♣ KJ64	

---

<b>Board: 91</b>	♠ A73	Partner bids first.
Dealer: North	♥ J864	The opponents are silent.
Vul: Both	♦ A7	
HCP: 12	♣ K972	

---

<b>Board: 92</b>	♠ KQ73	You bid first.
Dealer: South	♥ A75	The opponents are silent.
Vul: None	♦ KQ6	
HCP: 17	♣ K63	

---

<b>Board: 93</b>	♠ T83	Partner bids first.
Dealer: North	♥ 854	The opponents are silent.
Vul: N-S	♦ J9852	
HCP: 1+1	♣ 53	

---

<b>Board: 94</b>	♠ AQ843	RHO opens the bidding 1NT.
Dealer: East	♥ JT6	You bid next.
Vul: Both	♦ 6	
HCP: 12+1	♣ AJ95	

## Both hands (Answers Page)

### Board: 90

Dealer: South

Vul: E-W

North HCP: 3

South HCP: 17

Contract: 1NT South

North:

♠ J765

♥ Q762

♦ 94

♣ 872

South:

♠ K3

♥ A84

♦ AQT5

♣ KJ64

W	N	E	S
			1NT

All Pass

### Board: 91

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 12

Contract: 3NT South

North:

♠ KJT84

♥ AQ3

♦ K62

♣ QJ

South:

♠ A73

♥ J864

♦ A7

♣ K972

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 92

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 17

Contract: 1NT South

North:

♠ T42

♥ KT

♦ T8742

♣ JT9

South:

♠ KQ73

♥ A75

♦ KQ6

♣ K63

W	N	E	S
			1NT

All Pass

### Board: 93

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 1+1

Contract: 1NT North

North:

♠ K94

♥ AQT92

♦ AK4

♣ J7

South:

♠ T83

♥ 854

♦ J9852

♣ 53

W	N	E	S
	1NT	All Pass	

### Board: 94

Dealer: East

Vul: Both

North HCP: 8

South HCP: 12+1

Contract: 2♠ South

North:

♠ K95

♥ Q984

♦ 92

♣ KT43

South:

♠ AQ843

♥ JT6

♦ 6

♣ AJ95

W	N	E	S
		1NT	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

<b>Board: 95</b>	♠ JT754	RHO opens the bidding 1NT.
Dealer: West	♥ J8	You bid next.
Vul: None	♦ AKJT	
HCP: 10+1	♣ 94	
<hr/>		
<b>Board: 96</b>	♠ Q862	Partner bids first.
Dealer: South	♥ KQ42	West (RHO) bids 2♣ if possible.
Vul: N-S	♦ 3	
HCP: 9	♣ Q975	
<hr/>		
<b>Board: 97</b>	♠ KQT8	You bid first.
Dealer: North	♥ A76	East (LHO) Doubles 2♥ if possible.
Vul: E-W	♦ AK	West (RHO) bids 2♠ if possible.
HCP: 17	♣ J853	
<hr/>		
<b>Board: 98</b>	♠ KT975	Partner bids first.
Dealer: South	♥ AT62	West (RHO) bids 2♣ if possible.
Vul: N-S	♦ 643	West (RHO) bids 3♣ if possible.
HCP: 8+1	♣ J	
<hr/>		
<b>Board: 99</b>	♠ KT854	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: E-W	♦ T94	
HCP: 16+1	♣ AK5	

## Both hands (Answers Page)

### Board: 95

Dealer: West

Vul: None

North HCP: 10+1

South HCP: 9+1

Contract: 3 ♦ North

North:

♠ JT754

♥ J8

♦ AKJT

♣ 94

South:

♠ 9

♥ Q643

♦ 643

♣ AKT52

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

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

Pass	3 ♦	All Pass	
------	-----	----------	--

1. Cappelletti, 5M-4m

### Board: 96

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 17

Contract: 4 ♠ North

North:

♠ Q862

♥ KQ42

♦ 3

♣ Q975

South:

♠ AJT5

♥ JT8

♦ AK74

♣ KJ

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

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

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Cappelletti, any 6+suit

### Board: 97

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 5+2

Contract: 3 ♥ North

North:

♠ KQT8

♥ A76

♦ AK

♣ J853

South:

♠ 6

♥ KQ982

♦ 97543

♣ 72

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

	1NT	Pass	2 ♦
--	-----	------	-----

Pass	2 ♥	X	Pass
------	-----	---	------

2 ♠	Pass	Pass	3 ♦
-----	------	------	-----

Pass	3 ♥	All Pass	
------	-----	----------	--

### Board: 98

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 3 ♥ North

North:

♠ KT975

♥ AT62

♦ 643

♣ J

South:

♠ AQ3

♥ 9843

♦ AQ98

♣ K3

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

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

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

3 ♣	3 ♥	All Pass	
-----	-----	----------	--

1. Cappelletti, any 6+suit

### Board: 99

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 12

Contract: 4 ♠ South

North:

♠ KT854

♥ AQ

♦ T94

♣ AK5

South:

♠ AQ32

♥ KT8

♦ K762

♣ 93

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

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

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

All Pass			
----------	--	--	--

1. Stayman

<b>Board: 95</b>	♠ 9	LHO opens the bidding 1NT.
Dealer: West	♥ Q643	Partner bids next.
Vul: None	♦ 643	
HCP: 9+1	♣ AKT52	

---

<b>Board: 96</b>	♠ AJT5	You bid first.
Dealer: South	♥ JT8	West (LHO) bids 2♣ if possible.
Vul: N-S	♦ AK74	
HCP: 17	♣ KJ	

---

<b>Board: 97</b>	♠ 6	Partner bids first.
Dealer: North	♥ KQ982	East (RHO) Doubles 2♥ if possible.
Vul: E-W	♦ 97543	West (LHO) bids 2♠ if possible.
HCP: 5+2	♣ 72	

---

<b>Board: 98</b>	♠ AQ3	You bid first.
Dealer: South	♥ 9843	West (LHO) bids 2♣ if possible.
Vul: N-S	♦ AQ98	West (LHO) bids 3♣ if possible.
HCP: 15	♣ K3	

---

<b>Board: 99</b>	♠ AQ32	Partner bids first.
Dealer: North	♥ KT8	The opponents are silent.
Vul: E-W	♦ K762	
HCP: 12	♣ 93	

## Both hands (Answers Page)

### Board: 95

Dealer: West

Vul: None

North HCP: 10+1

South HCP: 9+1

Contract: 3 ♦ North

North:

♠ JT754

♥ J8

♦ AKJT

♣ 94

South:

♠ 9

♥ Q643

♦ 643

♣ AKT52

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

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

Pass	3 ♦	All Pass	
------	-----	----------	--

1. Cappelletti, 5M-4m

### Board: 96

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 17

Contract: 4 ♠ North

North:

♠ Q862

♥ KQ42

♦ 3

♣ Q975

South:

♠ AJT5

♥ JT8

♦ AK74

♣ KJ

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

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

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Cappelletti, any 6+suit

### Board: 97

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 5+2

Contract: 3 ♥ North

North:

♠ KQT8

♥ A76

♦ AK

♣ J853

South:

♠ 6

♥ KQ982

♦ 97543

♣ 72

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

	1NT	Pass	2 ♦
--	-----	------	-----

Pass	2 ♥	X	Pass
------	-----	---	------

2 ♠	Pass	Pass	3 ♦
-----	------	------	-----

Pass	3 ♥	All Pass	
------	-----	----------	--

### Board: 98

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 3 ♥ North

North:

♠ KT975

♥ AT62

♦ 643

♣ J

South:

♠ AQ3

♥ 9843

♦ AQ98

♣ K3

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

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

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

3 ♣	3 ♥	All Pass	
-----	-----	----------	--

1. Cappelletti, any 6+suit

### Board: 99

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 12

Contract: 4 ♠ South

North:

♠ KT854

♥ AQ

♦ T94

♣ AK5

South:

♠ AQ32

♥ KT8

♦ K762

♣ 93

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

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

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

All Pass			
----------	--	--	--

1. Stayman



<b>Board: 100</b>	♠ JT7	Partner bids first.
Dealer: South	♥ KJT83	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 7+1	♣ 432	
<hr/>		
<b>Board: 101</b>	♠ AQ8	You bid first.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: N-S	♦ T753	
HCP: 15	♣ A32	
<hr/>		
<b>Board: 102</b>	♠ JT7	Partner bids first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: E-W	♦ K94	
HCP: 11	♣ A932	
<hr/>		
<b>Board: 103</b>	♠ AKQJ642	RHO opens the bidding 1NT.
Dealer: West	♥ 9	You bid next.
Vul: Both	♦ Q9	West (RHO) Doubles 4♠ if possible.
HCP: 12+3	♣ 732	
<hr/>		
<b>Board: 104</b>	♠ KT83	Partner bids first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: None	♦ Q3	
HCP: 8+1	♣ J9876	

## Both hands (Answers Page)

### Board: 100

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 17

Contract: 3♥ South

North:

♠ JT7

♥ KJT83

♦ Q4

♣ 432

South:

♠ K984

♥ Q97

♦ A65

♣ AKJ

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	2NT	Pass	3♥
All Pass			

### Board: 101

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 14

Contract: 3NT South

North:

♠ AQ8

♥ AJ9

♦ T753

♣ A32

South:

♠ KJT2

♥ QT

♦ AK4

♣ J876

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

### Board: 102

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 17

Contract: 3NT North

North:

♠ JT7

♥ QJ5

♦ K94

♣ A932

South:

♠ AQ9

♥ AT98

♦ AT76

♣ K6

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 103

Dealer: West

Vul: Both

North HCP: 12+3

South HCP: 9

Contract: 4♠X North

North:

♠ AKQJ642

♥ 9

♦ Q9

♣ 732

South:

♠ 87

♥ KQT6

♦ K863

♣ JT8

W	N	E	S
1NT	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Pass	2♠	Pass	3♠
Pass	4♠	Pass	Pass
X	All Pass		
1. Cappelletti, any 6+suit			
2. automat			

### Board: 104

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 4♠ South

North:

♠ KT83

♥ Q4

♦ Q3

♣ J9876

South:

♠ Q942

♥ A65

♦ A6

♣ AK32

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3♠	Pass	4♠
All Pass			
1. Stayman			

<b>Board: 100</b>	♠ K984	You bid first.
Dealer: South	♥ Q97	The opponents are silent.
Vul: Both	♦ A65	
HCP: 17	♣ AKJ	

---

<b>Board: 101</b>	♠ KJT2	Partner bids first.
Dealer: North	♥ QT	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 14	♣ J876	

---

<b>Board: 102</b>	♠ AQ9	You bid first.
Dealer: South	♥ AT98	The opponents are silent.
Vul: E-W	♦ AT76	
HCP: 17	♣ K6	

---

<b>Board: 103</b>	♠ 87	LHO opens the bidding 1NT.
Dealer: West	♥ KQT6	Partner bids next.
Vul: Both	♦ K863	West (LHO) Doubles 4♠ if possible.
HCP: 9	♣ JT8	

---

<b>Board: 104</b>	♠ Q942	You bid first.
Dealer: South	♥ A65	The opponents are silent.
Vul: None	♦ A6	
HCP: 17	♣ AK32	

## Both hands (Answers Page)

### Board: 100

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 17

Contract: 3♥ South

North:

♠ JT7

♥ KJT83

♦ Q4

♣ 432

South:

♠ K984

♥ Q97

♦ A65

♣ AKJ

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	2NT	Pass	3♥
All Pass			

### Board: 101

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 14

Contract: 3NT South

North:

♠ AQ8

♥ AJ9

♦ T753

♣ A32

South:

♠ KJT2

♥ QT

♦ AK4

♣ J876

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

### Board: 102

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 17

Contract: 3NT North

North:

♠ JT7

♥ QJ5

♦ K94

♣ A932

South:

♠ AQ9

♥ AT98

♦ AT76

♣ K6

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 103

Dealer: West

Vul: Both

North HCP: 12+3

South HCP: 9

Contract: 4♠X North

North:

♠ AKQJ642

♥ 9

♦ Q9

♣ 732

South:

♠ 87

♥ KQT6

♦ K863

♣ JT8

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

1. Cappelletti, any 6+suit  
2. automat

### Board: 104

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 4♠ South

North:

♠ KT83

♥ Q4

♦ Q3

♣ J9876

South:

♠ Q942

♥ A65

♦ A6

♣ AK32

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

1. Stayman

<b>Board: 105</b>	♠ Q3	You bid first.
Dealer: North	♥ Q843	The opponents are silent.
Vul: E-W	♦ AKT	
HCP: 15	♣ A632	

---

<b>Board: 106</b>	♠ 8	Partner bids first.
Dealer: South	♥ AKJ54	The opponents are silent.
Vul: Both	♦ QJ63	
HCP: 13+1	♣ Q32	

---

<b>Board: 107</b>	♠ A865	You bid first.
Dealer: North	♥ AJT	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 17	♣ K74	

---

<b>Board: 108</b>	♠ JT942	Partner bids first.
Dealer: South	♥ T3	The opponents are silent.
Vul: N-S	♦ A74	
HCP: 5+1	♣ 642	

---

<b>Board: 109</b>	♠ KQ932	You bid first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: Both	♦ Q85	
HCP: 15+1	♣ QT	

## Both hands (Answers Page)

### Board: 105

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 3

Contract: 1NT North

North:

♠ Q3

♥ Q843

♦ AKT

♣ A632

South:

♠ T872

♥ J952

♦ Q752

♣ T

W N E S

1NT All Pass

### Board: 106

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 6♥ North

North:

♠ 8

♥ AKJ54

♦ QJ63

♣ Q32

South:

♠ KQT4

♥ T62

♦ AK

♣ AT64

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

Pass 4NT Pass 5♥<sup>1</sup>

Pass 6♥ All Pass

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

### Board: 107

Dealer: North

Vul: None

North HCP: 17

South HCP: 5+1

Contract: 2♥ North

North:

♠ A865

♥ AJT

♦ KQ2

♣ K74

South:

♠ 73

♥ 98752

♦ J543

♣ A2

W N E S

1NT Pass 2♦

Pass 2♥ All Pass

### Board: 108

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 2♠ South

North:

♠ JT942

♥ T3

♦ A74

♣ 642

South:

♠ A75

♥ AK85

♦ K982

♣ Q9

W N E S

1NT

Pass 2♥ Pass 2♠

All Pass

### Board: 109

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 5

Contract: 1NT North

North:

♠ KQ932

♥ AQ6

♦ Q85

♣ QT

South:

♠ JT5

♥ KT3

♦ J762

♣ 854

W N E S

1NT All Pass

<b>Board: 105</b>	♠ T872	Partner bids first.
Dealer: North	♥ J952	The opponents are silent.
Vul: E-W	♦ Q752	
HCP: 3	♣ T	

---

<b>Board: 106</b>	♠ KQT4	You bid first.
Dealer: South	♥ T62	The opponents are silent.
Vul: Both	♦ AK	
HCP: 16	♣ AT64	

---

<b>Board: 107</b>	♠ 73	Partner bids first.
Dealer: North	♥ 98752	The opponents are silent.
Vul: None	♦ J543	
HCP: 5+1	♣ A2	

---

<b>Board: 108</b>	♠ A75	You bid first.
Dealer: South	♥ AK85	The opponents are silent.
Vul: N-S	♦ K982	
HCP: 16	♣ Q9	

---

<b>Board: 109</b>	♠ JT5	Partner bids first.
Dealer: North	♥ KT3	The opponents are silent.
Vul: Both	♦ J762	
HCP: 5	♣ 854	

## Both hands (Answers Page)

### Board: 105

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 3

Contract: 1NT North

North:

♠ Q3

♥ Q843

♦ AKT

♣ A632

South:

♠ T872

♥ J952

♦ Q752

♣ T

W N E S

1NT All Pass

### Board: 106

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 6♥ North

North:

♠ 8

♥ AKJ54

♦ QJ63

♣ Q32

South:

♠ KQT4

♥ T62

♦ AK

♣ AT64

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

Pass 4NT Pass 5♥<sup>1</sup>

Pass 6♥ All Pass

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

### Board: 107

Dealer: North

Vul: None

North HCP: 17

South HCP: 5+1

Contract: 2♥ North

North:

♠ A865

♥ AJT

♦ KQ2

♣ K74

South:

♠ 73

♥ 98752

♦ J543

♣ A2

W N E S

1NT Pass 2♦

Pass 2♥ All Pass

### Board: 108

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 2♠ South

North:

♠ JT942

♥ T3

♦ A74

♣ 642

South:

♠ A75

♥ AK85

♦ K982

♣ Q9

W N E S

1NT

Pass 2♥ Pass 2♠

All Pass

### Board: 109

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 5

Contract: 1NT North

North:

♠ KQ932

♥ AQ6

♦ Q85

♣ QT

South:

♠ JT5

♥ KT3

♦ J762

♣ 854

W N E S

1NT All Pass



<b>Board: 110</b>	♠ Q92	Partner bids first.
Dealer: South	♥ AJ43	West (RHO) bids 2♥ if possible.
Vul: None	♦ K2	
HCP: 10	♣ 6432	

---

<b>Board: 111</b>	♠ AKQ6	You bid first.
Dealer: North	♥ A53	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 16	♣ 8762	

---

<b>Board: 112</b>	♠ 8765	LHO opens the bidding 1NT.
Dealer: East	♥ A2	Partner bids next.
Vul: N-S	♦ J742	
HCP: 8	♣ K92	

---

<b>Board: 113</b>	♠ QJT85	You bid first.
Dealer: North	♥ KJT	The opponents are silent.
Vul: N-S	♦ AJ8	
HCP: 16+1	♣ KJ	

---

<b>Board: 114</b>	♠ 764	Partner bids first.
Dealer: South	♥ K932	The opponents are silent.
Vul: Both	♦ 5	
HCP: 8+1	♣ AJ853	

## Both hands (Answers Page)

### Board: 110

Dealer: South

Vul: None

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ Q92

♥ AJ43

♦ K2

♣ 6432

South:

♠ AK6

♥ T82

♦ AJ76

♣ QJ7

W N E S

1NT

2♥<sup>1</sup> 2NT<sup>2</sup> Pass 3♣

Pass 3NT All Pass

1. Cappelletti, 5M-4m

2. Lebensohl after 1NT

### Board: 111

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ AKQ6

♥ A53

♦ QJ

♣ 8762

South:

♠ JT53

♥ 972

♦ 92

♣ Q543

W N E S

1NT All Pass

### Board: 112

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 12+2

Contract: 2♥ South

North:

♠ 8765

♥ A2

♦ J742

♣ K92

South:

♠ A

♥ KJ9543

♦ KT3

♣ J83

W N E S

1NT 2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2♥

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 113

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 13+1

Contract: 4♠ North

North:

♠ QJT85

♥ KJT

♦ AJ8

♣ KJ

South:

♠ AK642

♥ Q86

♦ 64

♣ AT6

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 3NT

Pass 4♠ All Pass

1. Extended acceptance after NT

### Board: 114

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 17+1

Contract: 3NT South

North:

♠ 764

♥ K932

♦ 5

♣ AJ853

South:

♠ AKQT9

♥ AQ4

♦ 632

♣ QT

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT Pass 3NT

All Pass

1. Stayman

<b>Board: 110</b>	♠ AK6	You bid first.
Dealer: South	♥ T82	West (LHO) bids 2♥ if possible.
Vul: None	♦ AJ76	
HCP: 15	♣ QJ7	

---

<b>Board: 111</b>	♠ JT53	Partner bids first.
Dealer: North	♥ 972	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 3	♣ Q543	

---

<b>Board: 112</b>	♠ A	RHO opens the bidding 1NT.
Dealer: East	♥ KJ9543	You bid next.
Vul: N-S	♦ KT3	
HCP: 12+2	♣ J83	

---

<b>Board: 113</b>	♠ AK642	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 13+1	♣ AT6	

---

<b>Board: 114</b>	♠ AKQT9	You bid first.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: Both	♦ 632	
HCP: 17+1	♣ QT	

## Both hands (Answers Page)

### Board: 110

Dealer: South

Vul: None

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ Q92

♥ AJ43

♦ K2

♣ 6432

South:

♠ AK6

♥ T82

♦ AJ76

♣ QJ7

W N E S

1NT

2♥<sup>1</sup> 2NT<sup>2</sup> Pass 3♣

Pass 3NT All Pass

1. Cappelletti, 5M-4m

2. Lebensohl after 1NT

### Board: 111

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ AKQ6

♥ A53

♦ QJ

♣ 8762

South:

♠ JT53

♥ 972

♦ 92

♣ Q543

W N E S

1NT All Pass

### Board: 112

Dealer: East

Vul: N-S

North HCP: 8

South HCP: 12+2

Contract: 2♥ South

North:

♠ 8765

♥ A2

♦ J742

♣ K92

South:

♠ A

♥ KJ9543

♦ KT3

♣ J83

W N E S

1NT 2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2♥

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 113

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 13+1

Contract: 4♠ North

North:

♠ QJT85

♥ KJT

♦ AJ8

♣ KJ

South:

♠ AK642

♥ Q86

♦ 64

♣ AT6

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 3NT

Pass 4♠ All Pass

1. Extended acceptance after NT

### Board: 114

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 17+1

Contract: 3NT South

North:

♠ 764

♥ K932

♦ 5

♣ AJ853

South:

♠ AKQT9

♥ AQ4

♦ 632

♣ QT

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT Pass 3NT

All Pass

1. Stayman

<b>Board: 115</b>	♠ AT8	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: N-S	♦ AJ754	
HCP: 17+1	♣ J7	

---

<b>Board: 116</b>	♠ K763	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: E-W	♦ 32	
HCP: 9	♣ KJ54	

---

<b>Board: 117</b>	♠ T972	You bid first.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 17	♣ A2	

---

<b>Board: 118</b>	♠ 7	RHO opens the bidding 1NT.
Dealer: West	♥ 975	You bid next.
Vul: None	♦ KQJ64	East (LHO) bids 2♥ if possible.
HCP: 12+1	♣ AQ43	West (RHO) bids 2♠ if possible.

---

<b>Board: 119</b>	♠ QJ9	You bid first.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ AT4	
HCP: 15+1	♣ AJ863	

## Both hands (Answers Page)

### Board: 115

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 8+2

Contract: 3NT South

North:

♠ AT8

♥ AK6

♦ AJ754

♣ J7

South:

♠ 94

♥ Q83

♦ 92

♣ AQT964

W	N	E	S
	1NT	Pass	2♠ <sup>1</sup>
Pass	3♣ <sup>2</sup>	Pass	3NT
All Pass			

1. 1N-2S transfer to clubs

2. automat

### Board: 116

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16+1

Contract: 2NT North

North:

♠ K763

♥ Q62

♦ 32

♣ KJ54

South:

♠ T95

♥ AK754

♦ AJ6

♣ A6

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

1. Stayman

### Board: 117

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+2

Contract: 6♠ North

North:

♠ T972

♥ AKT5

♦ AQ2

♣ A2

South:

♠ AKJ643

♥ -

♦ T83

♣ Q974

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

1. Texas

2. A=0/5 or 3/5

### Board: 118

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 10

Contract: 2NT South

North:

♠ 7

♥ 975

♦ KQJ64

♣ AQ43

South:

♠ AKJ2

♥ Q83

♦ T873

♣ T2

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

### Board: 119

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 4

Contract: 1NT North

North:

♠ QJ9

♥ K5

♦ AT4

♣ AJ863

South:

♠ 8643

♥ J84

♦ J32

♣ Q94

W	N	E	S
	1NT	All Pass	

<b>Board: 115</b>	♠ 94	Partner bids first.
Dealer: North	♥ Q83	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 8+2	♣ AQT964	

---

<b>Board: 116</b>	♠ T95	You bid first.
Dealer: South	♥ AK754	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 16+1	♣ A6	

---

<b>Board: 117</b>	♠ AKJ643	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ T83	
HCP: 10+2	♣ Q974	

---

<b>Board: 118</b>	♠ AKJ2	LHO opens the bidding 1NT.
Dealer: West	♥ Q83	Partner bids next.
Vul: None	♦ T873	East (RHO) bids 2♥ if possible.
HCP: 10	♣ T2	West (LHO) bids 2♠ if possible.

---

<b>Board: 119</b>	♠ 8643	Partner bids first.
Dealer: North	♥ J84	The opponents are silent.
Vul: E-W	♦ J32	
HCP: 4	♣ Q94	

## Both hands (Answers Page)

### Board: 115

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 8+2

Contract: 3NT South

North:

♠ AT8

♥ AK6

♦ AJ754

♣ J7

South:

♠ 94

♥ Q83

♦ 92

♣ AQT964

W N E S

1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 116

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16+1

Contract: 2NT North

North:

♠ K763

♥ Q62

♦ 32

♣ KJ54

South:

♠ T95

♥ AK754

♦ AJ6

♣ A6

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 117

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+2

Contract: 6♠ North

North:

♠ T972

♥ AKT5

♦ AQ2

♣ A2

South:

♠ AKJ643

♥ -

♦ T83

♣ Q974

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT

Pass 5♣<sup>2</sup> Pass 5♠

Pass 6♠ All Pass

1. Texas

2. A=0/5 or 3/5

### Board: 118

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 10

Contract: 2NT South

North:

♠ 7

♥ 975

♦ KQJ64

♣ AQ43

South:

♠ AKJ2

♥ Q83

♦ T873

♣ T2

W N E S

1NT Pass 2♥ Pass

2♠ X Pass 2NT

All Pass

### Board: 119

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 4

Contract: 1NT North

North:

♠ QJ9

♥ K5

♦ AT4

♣ AJ863

South:

♠ 8643

♥ J84

♦ J32

♣ Q94

W N E S

1NT All Pass



<b>Board: 120</b>	♠ KT8	You bid first.
Dealer: North	♥ AQ2	West (RHO) bids 2♥ if possible.
Vul: None	♦ K9872	East (LHO) bids 2NT if possible.
HCP: 16+1	♣ A4	West (RHO) bids 3♣ if possible.

---

<b>Board: 121</b>	♠ K3	You bid first.
Dealer: North	♥ A43	The opponents are silent.
Vul: N-S	♦ KQ53	
HCP: 16	♣ A632	

---

<b>Board: 122</b>	♠ A63	Partner bids first.
Dealer: South	♥ T74	The opponents are silent.
Vul: None	♦ KJ53	
HCP: 15	♣ AK3	

---

<b>Board: 123</b>	♠ A32	You bid first.
Dealer: North	♥ AQ753	The opponents are silent.
Vul: N-S	♦ A72	
HCP: 17+1	♣ K2	

## Both hands (Answers Page)

### Board: 120

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 3+1

Contract: 3♥ South

North:

♠ KT8

♥ AQ2

♦ K9872

♣ A4

South:

♠ 932

♥ JT863

♦ Q63

♣ 82

W N E S

1NT Pass 2♦

2♥<sup>1</sup> X 2NT<sup>2</sup> Pass

3♣ Pass Pass 3♥

All Pass

1. Michaels Cuebid

2. to the partner's longer

### Board: 121

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10

Contract: 2NT South

North:

♠ K3

♥ A43

♦ KQ53

♣ A632

South:

♠ 6

♥ QJT5

♦ AJ96

♣ QT94

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 122

Dealer: South

Vul: None

North HCP: 15

South HCP: 17

Contract: 3NT North

North:

♠ A63

♥ T74

♦ KJ53

♣ AK3

South:

♠ K52

♥ AK9

♦ A98

♣ QJT8

W N E S

1NT

Pass 3NT All Pass

### Board: 123

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 14+2

Contract: 6♣ South

North:

♠ A32

♥ AQ753

♦ A72

♣ K2

South:

♠ KJ9

♥ 42

♦ K6

♣ AQJ965

W N E S

1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 4♦

Pass 4♥ Pass 4NT

Pass 5♦<sup>3</sup> Pass 6♣

All Pass

1. 1N-2S transfer to clubs

2. automat

3. A=1/5 or 4/5

<b>Board: 120</b>	♠ 932	Partner bids first.
Dealer: North	♥ JT863	West (LHO) bids 2♥ if possible.
Vul: None	♦ Q63	East (RHO) bids 2NT if possible.
HCP: 3+1	♣ 82	West (LHO) bids 3♣ if possible.

---

<b>Board: 121</b>	♠ 6	Partner bids first.
Dealer: North	♥ QJT5	The opponents are silent.
Vul: N-S	♦ AJ96	
HCP: 10	♣ QT94	

---

<b>Board: 122</b>	♠ K52	You bid first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: None	♦ A98	
HCP: 17	♣ QJT8	

---

<b>Board: 123</b>	♠ KJ9	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 14+2	♣ AQJ965	

## Both hands (Answers Page)

### Board: 120

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 3+1

Contract: 3♥ South

North:

♠ KT8

♥ AQ2

♦ K9872

♣ A4

South:

♠ 932

♥ JT863

♦ Q63

♣ 82

W N E S

1NT Pass 2♦

2♥<sup>1</sup> X 2NT<sup>2</sup> Pass

3♣ Pass Pass 3♥

All Pass

1. Michaels Cuebid

2. to the partner's longer

### Board: 121

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10

Contract: 2NT South

North:

♠ K3

♥ A43

♦ KQ53

♣ A632

South:

♠ 6

♥ QJT5

♦ AJ96

♣ QT94

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 122

Dealer: South

Vul: None

North HCP: 15

South HCP: 17

Contract: 3NT North

North:

♠ A63

♥ T74

♦ KJ53

♣ AK3

South:

♠ K52

♥ AK9

♦ A98

♣ QJT8

W N E S

1NT

Pass 3NT All Pass

### Board: 123

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 14+2

Contract: 6♣ South

North:

♠ A32

♥ AQ753

♦ A72

♣ K2

South:

♠ KJ9

♥ 42

♦ K6

♣ AQJ965

W N E S

1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 4♦

Pass 4♥ Pass 4NT

Pass 5♦<sup>3</sup> Pass 6♣

All Pass

1. 1N-2S transfer to clubs

2. automat

3. A=1/5 or 4/5

<b>Board: 124</b>	♠ Q2	Partner bids first.
Dealer: South	♥ QT95	The opponents are silent.
Vul: E-W	♦ J986	
HCP: 5	♣ T84	
<hr/>		
<b>Board: 125</b>	♠ KJ9653	RHO opens the bidding 1NT.
Dealer: West	♥ Q5	You bid next.
Vul: None	♦ KJ7	
HCP: 12+2	♣ Q9	
<hr/>		
<b>Board: 126</b>	♠ J43	LHO opens the bidding 1NT.
Dealer: East	♥ 93	Partner bids next.
Vul: E-W	♦ J83	
HCP: 7+1	♣ AJ965	
<hr/>		
<b>Board: 127</b>	♠ AQT5	You bid first.
Dealer: North	♥ AK42	The opponents are silent.
Vul: E-W	♦ JT7	
HCP: 15	♣ J6	
<hr/>		
<b>Board: 128</b>	♠ 63	Partner bids first.
Dealer: South	♥ A832	The opponents are silent.
Vul: Both	♦ J95	
HCP: 7	♣ QT63	

## Both hands (Answers Page)

### Board: 124

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ Q2

♥ QT95

♦ J986

♣ T84

South:

♠ K65

♥ A86

♦ AQ4

♣ A652

W	N	E	S
			1NT

All Pass

### Board: 125

Dealer: West

Vul: None

North HCP: 12+2

South HCP: 9+1

Contract: 2♠ North

North:

♠ KJ9653

♥ Q5

♦ KJ7

♣ Q9

South:

♠ Q2

♥ J87

♦ QT952

♣ A63

W	N	E	S
1NT	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Pass	2♠	All Pass	

1. Cappelletti, any 6+suit

2. automat

### Board: 126

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 15+2

Contract: 2♠ South

North:

♠ J43

♥ 93

♦ J83

♣ AJ965

South:

♠ AKT875

♥ KQ4

♦ K2

♣ T3

W	N	E	S
		1NT	2♣ <sup>1</sup>
Pass	2♦ <sup>2</sup>	Pass	2♠

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 127

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 4♠ North

North:

♠ AQT5

♥ AK42

♦ JT7

♣ J6

South:

♠ J984

♥ T

♦ KQ62

♣ A832

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

1. Stayman

### Board: 128

Dealer: South

Vul: Both

North HCP: 7

South HCP: 15+1

Contract: 2NT North

North:

♠ 63

♥ A832

♦ J95

♣ QT63

South:

♠ JT8

♥ KJ7

♦ K2

♣ AK972

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	2NT	All Pass	

1. Stayman

<b>Board: 124</b>	♠ K65	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: E-W	♦ AQ4	
HCP: 17	♣ A652	

---

<b>Board: 125</b>	♠ Q2	LHO opens the bidding 1NT.
Dealer: West	♥ J87	Partner bids next.
Vul: None	♦ QT952	
HCP: 9+1	♣ A63	

---

<b>Board: 126</b>	♠ AKT875	RHO opens the bidding 1NT.
Dealer: East	♥ KQ4	You bid next.
Vul: E-W	♦ K2	
HCP: 15+2	♣ T3	

---

<b>Board: 127</b>	♠ J984	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: E-W	♦ KQ62	
HCP: 10	♣ A832	

---

<b>Board: 128</b>	♠ JT8	You bid first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: Both	♦ K2	
HCP: 15+1	♣ AK972	

## Both hands (Answers Page)

### Board: 124

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ Q2

♥ QT95

♦ J986

♣ T84

South:

♠ K65

♥ A86

♦ AQ4

♣ A652

W	N	E	S
			1NT

All Pass

### Board: 125

Dealer: West

Vul: None

North HCP: 12+2

South HCP: 9+1

Contract: 2♠ North

North:

♠ KJ9653

♥ Q5

♦ KJ7

♣ Q9

South:

♠ Q2

♥ J87

♦ QT952

♣ A63

W	N	E	S
1NT	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Pass	2♠	All Pass	

1. Cappelletti, any 6+suit

2. automat

### Board: 126

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 15+2

Contract: 2♠ South

North:

♠ J43

♥ 93

♦ J83

♣ AJ965

South:

♠ AKT875

♥ KQ4

♦ K2

♣ T3

W	N	E	S
		1NT	2♣ <sup>1</sup>

Pass	2♦ <sup>2</sup>	Pass	2♠
------	-----------------	------	----

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 127

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 4♠ North

North:

♠ AQT5

♥ AK42

♦ JT7

♣ J6

South:

♠ J984

♥ T

♦ KQ62

♣ A832

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

### Board: 128

Dealer: South

Vul: Both

North HCP: 7

South HCP: 15+1

Contract: 2NT North

North:

♠ 63

♥ A832

♦ J95

♣ QT63

South:

♠ JT8

♥ KJ7

♦ K2

♣ AK972

W	N	E	S
			1NT

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

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman



<b>Board: 129</b>	♠ AK86	You bid first.
Dealer: North	♥ A86	The opponents are silent.
Vul: N-S	♦ AJ83	
HCP: 17	♣ J5	
<hr/>		
<b>Board: 130</b>	♠ A8	Partner bids first.
Dealer: South	♥ K87	West (RHO) bids 3♥ if possible.
Vul: E-W	♦ J432	
HCP: 15	♣ AK43	
<hr/>		
<b>Board: 131</b>	♠ JT872	RHO opens the bidding 1NT.
Dealer: West	♥ K	You bid next.
Vul: Both	♦ KQ973	
HCP: 12+2	♣ K5	
<hr/>		
<b>Board: 132</b>	♠ QT96	Partner bids first.
Dealer: South	♥ J942	The opponents are silent.
Vul: None	♦ 74	
HCP: 4	♣ J94	
<hr/>		
<b>Board: 133</b>	♠ 865	You bid first.
Dealer: North	♥ K87	The opponents are silent.
Vul: E-W	♦ AK72	
HCP: 17	♣ AKT	

## Both hands (Answers Page)

### Board: 129

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ AK86

♥ A86

♦ AJ83

♣ J5

South:

♠ Q7542

♥ J7

♦ KQ

♣ KQ83

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 3NT

Pass 4♦ Pass 4♥

Pass 4♠ All Pass

1. Extended acceptance after NT

### Board: 130

Dealer: South

Vul: E-W

North HCP: 15

South HCP: 16+1

Contract: 3NT North

North:

♠ A8

♥ K87

♦ J432

♣ AK43

South:

♠ KQJT5

♥ QJ2

♦ AK8

♣ 52

W N E S

1NT

3♥ 3NT All Pass

### Board: 131

Dealer: West

Vul: Both

North HCP: 12+2

South HCP: 10

Contract: 2 ♠ North

North:

♠ JT872

♥ K

♦ KQ973

♣ K5

South:

♠ AQ4

♥ 9874

♦ 64

♣ AT93

W N E S

1NT 2♠<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

### Board: 132

Dealer: South

Vul: None

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ QT96

♥ J942

♦ 74

♣ J94

South:

♠ K74

♥ A86

♦ QJ83

♣ KQ6

W N E S

1NT

All Pass

### Board: 133

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ 865

♥ K87

♦ AK72

♣ AKT

South:

♠ KQT7

♥ T9

♦ T65

♣ 9752

W N E S

1NT All Pass

<b>Board: 129</b>	♠ Q7542	Partner bids first.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 13+1	♣ KQ83	

---

<b>Board: 130</b>	♠ KQJT5	You bid first.
Dealer: South	♥ QJ2	West (LHO) bids 3♥ if possible.
Vul: E-W	♦ AK8	
HCP: 16+1	♣ 52	

---

<b>Board: 131</b>	♠ AQ4	LHO opens the bidding 1NT.
Dealer: West	♥ 9874	Partner bids next.
Vul: Both	♦ 64	
HCP: 10	♣ AT93	

---

<b>Board: 132</b>	♠ K74	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: None	♦ QJ83	
HCP: 15	♣ KQ6	

---

<b>Board: 133</b>	♠ KQT7	Partner bids first.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ T65	
HCP: 5	♣ 9752	

## Both hands (Answers Page)

### Board: 129

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ AK86

♥ A86

♦ AJ83

♣ J5

South:

♠ Q7542

♥ J7

♦ KQ

♣ KQ83

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 3NT

Pass 4♦ Pass 4♥

Pass 4♠ All Pass

1. Extended acceptance after NT

### Board: 130

Dealer: South

Vul: E-W

North HCP: 15

South HCP: 16+1

Contract: 3NT North

North:

♠ A8

♥ K87

♦ J432

♣ AK43

South:

♠ KQJT5

♥ QJ2

♦ AK8

♣ 52

W N E S

1NT

3♥ 3NT All Pass

### Board: 131

Dealer: West

Vul: Both

North HCP: 12+2

South HCP: 10

Contract: 2 ♠ North

North:

♠ JT872

♥ K

♦ KQ973

♣ K5

South:

♠ AQ4

♥ 9874

♦ 64

♣ AT93

W N E S

1NT 2♠<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

### Board: 132

Dealer: South

Vul: None

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ QT96

♥ J942

♦ 74

♣ J94

South:

♠ K74

♥ A86

♦ QJ83

♣ KQ6

W N E S

1NT

All Pass

### Board: 133

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ 865

♥ K87

♦ AK72

♣ AKT

South:

♠ KQT7

♥ T9

♦ T65

♣ 9752

W N E S

1NT All Pass

**Board: 134**      ♠ 7      LHO opens the bidding 1NT.  
Dealer: East      ♥ AKQJ765      Partner bids next.  
Vul: Both      ♦ 65  
HCP: 10+3      ♣ 632

---

**Board: 135**      ♠ Q854      Partner bids first.  
Dealer: South      ♥ A8753      The opponents are silent.  
Vul: None      ♦ 32  
HCP: 6+1      ♣ 83

---

**Board: 136**      ♠ KT3      Partner bids first.  
Dealer: South      ♥ AT75      The opponents are silent.  
Vul: Both      ♦ 98  
HCP: 7      ♣ 9872

---

**Board: 137**      ♠ Q7      You bid first.  
Dealer: North      ♥ AT842      The opponents are silent.  
Vul: None      ♦ AQT  
HCP: 16+1      ♣ A32

---

**Board: 138**      ♠ A2      You bid first.  
Dealer: North      ♥ K3      East (LHO) bids 2 ♦ if possible.  
Vul: N-S      ♦ KT873      West (RHO) bids 2 ♥ if possible.  
HCP: 15+1      ♣ AJT5

## Both hands (Answers Page)

### Board: 134

Dealer: East

Vul: Both

North HCP: 10+3

South HCP: 10+3

Contract: 2♠ South

North:

♠ 7

♥ AKQJ765

♦ 65

♣ 632

South:

♠ AQT9832

♥ 3

♦ T

♣ KJ54

W N E S

1NT 2♠<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 135

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 3♥ North

North:

♠ Q854

♥ A8753

♦ 32

♣ 83

South:

♠ A62

♥ KT62

♦ AJ84

♣ K9

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3♥ All Pass

1. Extended acceptance after NT

### Board: 136

Dealer: South

Vul: Both

North HCP: 7

South HCP: 15

Contract: 2♥ South

North:

♠ KT3

♥ AT75

♦ 98

♣ 9872

South:

♠ Q74

♥ KJ32

♦ AJT5

♣ A5

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

All Pass

1. Stayman

### Board: 137

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11+1

Contract: 3NT South

North:

♠ Q7

♥ AT842

♦ AQT

♣ A32

South:

♠ J6

♥ K73

♦ K43

♣ KJT96

W N E S

1NT Pass 3NT

All Pass

### Board: 138

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+1

Contract: 3♣ South

North:

♠ A2

♥ K3

♦ KT873

♣ AJT5

South:

♠ QJ93

♥ T62

♦ J

♣ K9743

W N E S

1NT 2♦<sup>1</sup> Pass

2♥ Pass Pass 3♣

All Pass

1. Cappelletti, both majors

**Board: 134**      ♠ AQT9832      RHO opens the bidding 1NT.  
 Dealer: East      ♥ 3      You bid next.  
 Vul: Both      ♦ T  
 HCP: 10+3      ♣ KJ54

---

**Board: 135**      ♠ A62      You bid first.  
 Dealer: South      ♥ KT62      The opponents are silent.  
 Vul: None      ♦ AJ84  
 HCP: 15      ♣ K9

---

**Board: 136**      ♠ Q74      You bid first.  
 Dealer: South      ♥ KJ32      The opponents are silent.  
 Vul: Both      ♦ AJT5  
 HCP: 15      ♣ A5

---

**Board: 137**      ♠ J6      Partner bids first.  
 Dealer: North      ♥ K73      The opponents are silent.  
 Vul: None      ♦ K43  
 HCP: 11+1      ♣ KJT96

---

**Board: 138**      ♠ QJ93      Partner bids first.  
 Dealer: North      ♥ T62      East (RHO) bids 2 ♦ if possible.  
 Vul: N-S      ♦ J      West (LHO) bids 2 ♥ if possible.  
 HCP: 7+1      ♣ K9743

## Both hands (Answers Page)

### Board: 134

Dealer: East

Vul: Both

North HCP: 10+3

South HCP: 10+3

Contract: 2♠ South

North:

♠ 7

♥ AKQJ765

♦ 65

♣ 632

South:

♠ AQT9832

♥ 3

♦ T

♣ KJ54

W N E S

1NT 2♠<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 135

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 3♥ North

North:

♠ Q854

♥ A8753

♦ 32

♣ 83

South:

♠ A62

♥ KT62

♦ AJ84

♣ K9

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3♥ All Pass

1. Extended acceptance after NT

### Board: 136

Dealer: South

Vul: Both

North HCP: 7

South HCP: 15

Contract: 2♥ South

North:

♠ KT3

♥ AT75

♦ 98

♣ 9872

South:

♠ Q74

♥ KJ32

♦ AJT5

♣ A5

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

All Pass

1. Stayman

### Board: 137

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11+1

Contract: 3NT South

North:

♠ Q7

♥ AT842

♦ AQT

♣ A32

South:

♠ J6

♥ K73

♦ K43

♣ KJT96

W N E S

1NT Pass 3NT

All Pass

### Board: 138

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+1

Contract: 3♣ South

North:

♠ A2

♥ K3

♦ KT873

♣ AJT5

South:

♠ QJ93

♥ T62

♦ J

♣ K9743

W N E S

1NT 2♦<sup>1</sup> Pass

2♥ Pass Pass 3♣

All Pass

1. Cappelletti, both majors



<b>Board: 139</b>	♠ K65	You bid first.
Dealer: North	♥ A72	The opponents are silent.
Vul: E-W	♦ KJT7	
HCP: 16	♣ AJ8	
<hr/>		
<b>Board: 140</b>	♠ A2	Partner bids first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: None	♦ KQ543	
HCP: 14+1	♣ QT8	
<hr/>		
<b>Board: 141</b>	♠ JT2	You bid first.
Dealer: North	♥ AQJ4	East (LHO) bids 2♣ if possible.
Vul: N-S	♦ 9843	
HCP: 15	♣ AK	
<hr/>		
<b>Board: 142</b>	♠ -	Partner bids first.
Dealer: South	♥ QJ843	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 9+3	♣ AQT943	
<hr/>		
<b>Board: 143</b>	♠ Q53	You bid first.
Dealer: North	♥ 97	The opponents are silent.
Vul: Both	♦ AK86	
HCP: 15	♣ KQJT	

## Both hands (Answers Page)

### Board: 139

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+1

Contract: 3NT South

North:

♠ K65

♥ A72

♦ KJT7

♣ AJ8

South:

♠ 984

♥ QJ3

♦ AQ964

♣ 94

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 140

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 16+1

Contract: 3NT North

North:

♠ A2

♥ QJ8

♦ KQ543

♣ QT8

South:

♠ K74

♥ A5

♦ A72

♣ AJ974

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 141

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ JT2

♥ AQJ4

♦ 9843

♣ AK

South:

♠ A876

♥ K65

♦ K75

♣ QT6

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

1. Cappelletti, any 6+suit

### Board: 142

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 17

Contract: 4♥ South

North:

♠ -

♥ QJ843

♦ T6

♣ AQT943

South:

♠ K75

♥ A752

♦ AK5

♣ K75

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	4♥
All Pass			

### Board: 143

Dealer: North

Vul: Both

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ Q53

♥ 97

♦ AK86

♣ KQJT

South:

♠ J642

♥ A6

♦ 9432

♣ 843

W	N	E	S
	1NT	All Pass	

<b>Board: 139</b>	♠ 984	Partner bids first.
Dealer: North	♥ QJ3	The opponents are silent.
Vul: E-W	♦ AQ964	
HCP: 9+1	♣ 94	

---

<b>Board: 140</b>	♠ K74	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ A72	
HCP: 16+1	♣ AJ974	

---

<b>Board: 141</b>	♠ A876	Partner bids first.
Dealer: North	♥ K65	East (RHO) bids 2♣ if possible.
Vul: N-S	♦ K75	
HCP: 12	♣ QT6	

---

<b>Board: 142</b>	♠ K75	You bid first.
Dealer: South	♥ A752	The opponents are silent.
Vul: E-W	♦ AK5	
HCP: 17	♣ K75	

---

<b>Board: 143</b>	♠ J642	Partner bids first.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ 9432	
HCP: 5	♣ 843	

## Both hands (Answers Page)

### Board: 139

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+1

Contract: 3NT South

North:

♠ K65

♥ A72

♦ KJT7

♣ AJ8

South:

♠ 984

♥ QJ3

♦ AQ964

♣ 94

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 140

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 16+1

Contract: 3NT North

North:

♠ A2

♥ QJ8

♦ KQ543

♣ QT8

South:

♠ K74

♥ A5

♦ A72

♣ AJ974

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 141

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ JT2

♥ AQJ4

♦ 9843

♣ AK

South:

♠ A876

♥ K65

♦ K75

♣ QT6

W	N	E	S
	1NT	2♣ <sup>1</sup>	X
Pass	2♥	Pass	3NT
All Pass			
1. Cappelletti, any 6+suit			

### Board: 142

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 17

Contract: 4♥ South

North:

♠ -

♥ QJ843

♦ T6

♣ AQT943

South:

♠ K75

♥ A752

♦ AK5

♣ K75

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	4♥
All Pass			

### Board: 143

Dealer: North

Vul: Both

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ Q53

♥ 97

♦ AK86

♣ KQJT

South:

♠ J642

♥ A6

♦ 9432

♣ 843

W	N	E	S
	1NT	All Pass	

<b>Board: 144</b>	♠ KQ5	RHO opens the bidding 1NT.
Dealer: West	♥ T72	You bid next.
Vul: E-W	♦ J964	East (LHO) bids 2♥ if possible.
HCP: 6	♣ T76	

---

<b>Board: 145</b>	♠ QT	You bid first.
Dealer: North	♥ KQ962	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 17+1	♣ KQ7	

---

<b>Board: 146</b>	♠ J874	Partner bids first.
Dealer: South	♥ T5432	West (RHO) Doubles 1NT if possible.
Vul: None	♦ 52	
HCP: 4+1	♣ K4	

---

<b>Board: 147</b>	♠ Q63	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: E-W	♦ 72	
HCP: 15+1	♣ AK942	

---

<b>Board: 148</b>	♠ 96543	Partner bids first.
Dealer: South	♥ J52	The opponents are silent.
Vul: Both	♦ T	
HCP: 2+1	♣ JT82	

## Both hands (Answers Page)

### Board: 144

Dealer: West

Vul: E-W

North HCP: 6

South HCP: 14+1

Contract: 3♥ South

North:

♠ KQ5

♥ T72

♦ J964

♣ T76

South:

♠ AJ2

♥ AQ864

♦ 52

♣ QJ9

W N E S

1NT Pass 2♥ 3♥

All Pass

### Board: 145

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 11

Contract: 4♥ South

North:

♠ QT

♥ KQ962

♦ KQT

♣ KQ7

South:

♠ KJ6

♥ AJ74

♦ J9

♣ J832

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 146

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 17

Contract: 2♥ South

North:

♠ J874

♥ T5432

♦ 52

♣ K4

South:

♠ Q932

♥ AJ

♦ AQ73

♣ A92

W N E S

1NT

X 2♦ Pass 2♥

All Pass

### Board: 147

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ Q63

♥ AQT

♦ 72

♣ AK942

South:

♠ 7

♥ J54

♦ AQT94

♣ Q865

W N E S

1NT Pass 3NT

All Pass

### Board: 148

Dealer: South

Vul: Both

North HCP: 2+1

South HCP: 17+1

Contract: 2♠ South

North:

♠ 96543

♥ J52

♦ T

♣ JT82

South:

♠ AK8

♥ AT643

♦ K3

♣ K53

W N E S

1NT

Pass 2♥ Pass 2♠

All Pass

<b>Board: 144</b>	♠ AJ2	LHO opens the bidding 1NT.
Dealer: West	♥ AQ864	Partner bids next.
Vul: E-W	♦ 52	East (RHO) bids 2♥ if possible.
HCP: 14+1	♣ QJ9	

---

<b>Board: 145</b>	♠ KJ6	Partner bids first.
Dealer: North	♥ AJ74	The opponents are silent.
Vul: Both	♦ J9	
HCP: 11	♣ J832	

---

<b>Board: 146</b>	♠ Q932	You bid first.
Dealer: South	♥ AJ	West (LHO) Doubles 1NT if possible.
Vul: None	♦ AQ73	
HCP: 17	♣ A92	

---

<b>Board: 147</b>	♠ 7	Partner bids first.
Dealer: North	♥ J54	The opponents are silent.
Vul: E-W	♦ AQT94	
HCP: 9+1	♣ Q865	

---

<b>Board: 148</b>	♠ AK8	You bid first.
Dealer: South	♥ AT643	The opponents are silent.
Vul: Both	♦ K3	
HCP: 17+1	♣ K53	

## Both hands (Answers Page)

### Board: 144

Dealer: West

Vul: E-W

North HCP: 6

South HCP: 14+1

Contract: 3♥ South

North:

♠ KQ5

♥ T72

♦ J964

♣ T76

South:

♠ AJ2

♥ AQ864

♦ 52

♣ QJ9

W N E S

1NT Pass 2♥ 3♥

All Pass

### Board: 145

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 11

Contract: 4♥ South

North:

♠ QT

♥ KQ962

♦ KQT

♣ KQ7

South:

♠ KJ6

♥ AJ74

♦ J9

♣ J832

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 146

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 17

Contract: 2♥ South

North:

♠ J874

♥ T5432

♦ 52

♣ K4

South:

♠ Q932

♥ AJ

♦ AQ73

♣ A92

W N E S

1NT

X 2♦ Pass 2♥

All Pass

### Board: 147

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ Q63

♥ AQT

♦ 72

♣ AK942

South:

♠ 7

♥ J54

♦ AQT94

♣ Q865

W N E S

1NT Pass 3NT

All Pass

### Board: 148

Dealer: South

Vul: Both

North HCP: 2+1

South HCP: 17+1

Contract: 2♠ South

North:

♠ 96543

♥ J52

♦ T

♣ JT82

South:

♠ AK8

♥ AT643

♦ K3

♣ K53

W N E S

1NT

Pass 2♥ Pass 2♠

All Pass



<b>Board: 149</b>	♠ KT	You bid first.
Dealer: North	♥ AQT75	The opponents are silent.
Vul: None	♦ AT6	
HCP: 17+1	♣ A93	

---

<b>Board: 150</b>	♠ AJ42	Partner bids first.
Dealer: South	♥ A9875	The opponents are silent.
Vul: N-S	♦ T	
HCP: 11+1	♣ Q93	

---

<b>Board: 151</b>	♠ A95	You bid first.
Dealer: North	♥ K643	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 15	♣ K743	

---

<b>Board: 152</b>	♠ Q74	Partner bids first.
Dealer: South	♥ QT	The opponents are silent.
Vul: None	♦ J82	
HCP: 9+1	♣ A8543	

---

<b>Board: 153</b>	♠ 863	You bid first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: E-W	♦ AKT5	
HCP: 15	♣ T95	

## Both hands (Answers Page)

### Board: 149

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 12

Contract: 3NT South

North:

♠ KT

♥ AQT75

♦ AT6

♣ A93

South:

♠ Q984

♥ K92

♦ Q7

♣ KQT5

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 150

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ AJ42

♥ A9875

♦ T

♣ Q93

South:

♠ K86

♥ QT2

♦ AKQJ7

♣ 42

W	N	E	S
			1NT

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

Pass	3♠ <sup>2</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Stayman

2. SMOLEN

### Board: 151

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 4♠ North

North:

♠ A95

♥ K643

♦ AJ

♣ K743

South:

♠ KJ763

♥ Q9

♦ 42

♣ QJ85

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3♣
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

### Board: 152

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16+1

Contract: 2NT North

North:

♠ Q74

♥ QT

♦ J82

♣ A8543

South:

♠ AK3

♥ AJ762

♦ Q95

♣ Q9

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 153

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+1

Contract: 2♠ North

North:

♠ 863

♥ AKJ

♦ AKT5

♣ T95

South:

♠ Q9754

♥ T

♦ 9632

♣ QJ8

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	All Pass	
------	----	----------	--

<b>Board: 149</b>	♠ Q984	Partner bids first.
Dealer: North	♥ K92	The opponents are silent.
Vul: None	♦ Q7	
HCP: 12	♣ KQT5	

---

<b>Board: 150</b>	♠ K86	You bid first.
Dealer: South	♥ QT2	The opponents are silent.
Vul: N-S	♦ AKQJ7	
HCP: 15+1	♣ 42	

---

<b>Board: 151</b>	♠ KJ763	Partner bids first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ 42	
HCP: 9+1	♣ QJ85	

---

<b>Board: 152</b>	♠ AK3	You bid first.
Dealer: South	♥ AJ762	The opponents are silent.
Vul: None	♦ Q95	
HCP: 16+1	♣ Q9	

---

<b>Board: 153</b>	♠ Q9754	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: E-W	♦ 9632	
HCP: 5+1	♣ QJ8	

## Both hands (Answers Page)

### Board: 149

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 12

Contract: 3NT South

North:

♠ KT

♥ AQT75

♦ AT6

♣ A93

South:

♠ Q984

♥ K92

♦ Q7

♣ KQT5

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

### Board: 150

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ AJ42

♥ A9875

♦ T

♣ Q93

South:

♠ K86

♥ QT2

♦ AKQJ7

♣ 42

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

### Board: 151

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 4♠ North

North:

♠ A95

♥ K643

♦ AJ

♣ K743

South:

♠ KJ763

♥ Q9

♦ 42

♣ QJ85

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	All Pass	

### Board: 152

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16+1

Contract: 2NT North

North:

♠ Q74

♥ QT

♦ J82

♣ A8543

South:

♠ AK3

♥ AJ762

♦ Q95

♣ Q9

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 153

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+1

Contract: 2♠ North

North:

♠ 863

♥ AKJ

♦ AKT5

♣ T95

South:

♠ Q9754

♥ T

♦ 9632

♣ QJ8

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

<b>Board: 154</b>	♠ Q2	Partner bids first.
Dealer: South	♥ AQ9876	The opponents are silent.
Vul: None	♦ JT75	
HCP: 9+2	♣ 2	

---

<b>Board: 155</b>	♠ Q762	You bid first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 16	♣ A863	

---

<b>Board: 156</b>	♠ J872	You bid first.
Dealer: North	♥ KJ83	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 16	♣ AT	

---

<b>Board: 157</b>	♠ QT	You bid first.
Dealer: North	♥ K9653	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 15+1	♣ Q62	

---

<b>Board: 158</b>	♠ T97	Partner bids first.
Dealer: South	♥ 52	The opponents are silent.
Vul: N-S	♦ 632	
HCP: 0+1	♣ 75432	

## Both hands (Answers Page)

### Board: 154

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ Q2

♥ AQ9876

♦ JT75

♣ 2

South:

♠ A4

♥ J5

♦ AQ982

♣ KJ65

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 155

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12+3

Contract: 3NT South

North:

♠ Q762

♥ AK8

♦ K6

♣ A863

South:

♠ K5

♥ Q7

♦ AQJT972

♣ T2

W N E S

1NT Pass 3NT

All Pass

### Board: 156

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 5+2

Contract: 3♥ South

North:

♠ J872

♥ KJ83

♦ AK9

♣ AT

South:

♠ -

♥ Q9542

♦ 642

♣ K7432

W N E S

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 3♥

All Pass

1. Extended acceptance after NT

### Board: 157

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 5

Contract: 1NT North

North:

♠ QT

♥ K9653

♦ AKJ

♣ Q62

South:

♠ J94

♥ J8

♦ T852

♣ K743

W N E S

1NT All Pass

### Board: 158

Dealer: South

Vul: N-S

North HCP: 0+1

South HCP: 15+1

Contract: 1NT South

North:

♠ T97

♥ 52

♦ 632

♣ 75432

South:

♠ QJ532

♥ K84

♦ AQ7

♣ K8

W N E S

1NT

All Pass

<b>Board: 154</b>	♠ A4	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ AQ982	
HCP: 15+1	♣ KJ65	

---

<b>Board: 155</b>	♠ K5	Partner bids first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: N-S	♦ AQJT972	
HCP: 12+3	♣ T2	

---

<b>Board: 156</b>	♠ -	Partner bids first.
Dealer: North	♥ Q9542	The opponents are silent.
Vul: E-W	♦ 642	
HCP: 5+2	♣ K7432	

---

<b>Board: 157</b>	♠ J94	Partner bids first.
Dealer: North	♥ J8	The opponents are silent.
Vul: Both	♦ T852	
HCP: 5	♣ K743	

---

<b>Board: 158</b>	♠ QJ532	You bid first.
Dealer: South	♥ K84	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 15+1	♣ K8	

## Both hands (Answers Page)

### Board: 154

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ Q2

♥ AQ9876

♦ JT75

♣ 2

South:

♠ A4

♥ J5

♦ AQ982

♣ KJ65

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 155

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12+3

Contract: 3NT South

North:

♠ Q762

♥ AK8

♦ K6

♣ A863

South:

♠ K5

♥ Q7

♦ AQJT972

♣ T2

W N E S

1NT Pass 3NT

All Pass

### Board: 156

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 5+2

Contract: 3♥ South

North:

♠ J872

♥ KJ83

♦ AK9

♣ AT

South:

♠ -

♥ Q9542

♦ 642

♣ K7432

W N E S

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 3♥

All Pass

1. Extended acceptance after NT

### Board: 157

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 5

Contract: 1NT North

North:

♠ QT

♥ K9653

♦ AKJ

♣ Q62

South:

♠ J94

♥ J8

♦ T852

♣ K743

W N E S

1NT All Pass

### Board: 158

Dealer: South

Vul: N-S

North HCP: 0+1

South HCP: 15+1

Contract: 1NT South

North:

♠ T97

♥ 52

♦ 632

♣ 75432

South:

♠ QJ532

♥ K84

♦ AQ7

♣ K8

W N E S

1NT

All Pass



<b>Board: 159</b>	♠ AT4	You bid first.
Dealer: North	♥ AK765	West (RHO) bids 3 ♦ if possible.
Vul: E-W	♦ A95	
HCP: 16+1	♣ J7	

---

<b>Board: 160</b>	♠ 3	RHO opens the bidding 1NT.
Dealer: West	♥ 862	You bid next.
Vul: Both	♦ J965432	East (LHO) bids 2 ♥ if possible.
HCP: 2+3	♣ J8	

---

<b>Board: 161</b>	♠ AQ84	You bid first.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 17	♣ KQ85	

---

<b>Board: 162</b>	♠ AJ973	Partner bids first.
Dealer: South	♥ 43	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 8+2	♣ QJ872	

---

<b>Board: 163</b>	♠ Q954	You bid first.
Dealer: North	♥ AQT3	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 15	♣ AT9	

## Both hands (Answers Page)

### Board: 159

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 6+1

Contract: 4♥ South

North:

♠ AT4

♥ AK765

♦ A95

♣ J7

South:

♠ Q982

♥ T943

♦ -

♣ AT982

W	N	E	S
	1NT	Pass	2NT
3♦	3♥	Pass	4♥
All Pass			

### Board: 160

Dealer: West

Vul: Both

North HCP: 2+3

South HCP: 16+1

Contract: 3♣ South

North:

♠ 3

♥ 862

♦ J965432

♣ J8

South:

♠ KJT9

♥ QJ4

♦ A

♣ KQ764

W	N	E	S
1NT	Pass	2♥	3♣
All Pass			

### Board: 161

Dealer: North

Vul: None

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ AQ84

♥ 65

♦ KQJ

♣ KQ85

South:

♠ JT

♥ AJ874

♦ A862

♣ 63

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	3NT	All Pass	

### Board: 162

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15+1

Contract: 4♠ South

North:

♠ AJ973

♥ 43

♦ 4

♣ QJ872

South:

♠ 542

♥ K72

♦ AKJ63

♣ A6

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

### Board: 163

Dealer: North

Vul: Both

North HCP: 15

South HCP: 3+2

Contract: 3♣ North

North:

♠ Q954

♥ AQT3

♦ QJ

♣ AT9

South:

♠ 87

♥ J75

♦ 73

♣ Q87632

W	N	E	S
	1NT	Pass	2♠ <sup>1</sup>
Pass	3♣ <sup>2</sup>	All Pass	

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

<b>Board: 159</b>	♠ Q982	Partner bids first.
Dealer: North	♥ T943	West (LHO) bids 3♦ if possible.
Vul: E-W	♦ -	
HCP: 6+1	♣ AT982	

---

<b>Board: 160</b>	♠ KJT9	LHO opens the bidding 1NT.
Dealer: West	♥ QJ4	Partner bids next.
Vul: Both	♦ A	East (RHO) bids 2♥ if possible.
HCP: 16+1	♣ KQ764	

---

<b>Board: 161</b>	♠ JT	Partner bids first.
Dealer: North	♥ AJ874	The opponents are silent.
Vul: None	♦ A862	
HCP: 10+1	♣ 63	

---

<b>Board: 162</b>	♠ 542	You bid first.
Dealer: South	♥ K72	The opponents are silent.
Vul: E-W	♦ AKJ63	
HCP: 15+1	♣ A6	

---

<b>Board: 163</b>	♠ 87	Partner bids first.
Dealer: North	♥ J75	The opponents are silent.
Vul: Both	♦ 73	
HCP: 3+2	♣ Q87632	

## Both hands (Answers Page)

### Board: 159

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 6+1

Contract: 4♥ South

North:

♠ AT4

♥ AK765

♦ A95

♣ J7

South:

♠ Q982

♥ T943

♦ -

♣ AT982

W	N	E	S
	1NT	Pass	2NT
3♦	3♥	Pass	4♥
All Pass			

### Board: 160

Dealer: West

Vul: Both

North HCP: 2+3

South HCP: 16+1

Contract: 3♣ South

North:

♠ 3

♥ 862

♦ J965432

♣ J8

South:

♠ KJT9

♥ QJ4

♦ A

♣ KQ764

W	N	E	S
1NT	Pass	2♥	3♣
All Pass			

### Board: 161

Dealer: North

Vul: None

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ AQ84

♥ 65

♦ KQJ

♣ KQ85

South:

♠ JT

♥ AJ874

♦ A862

♣ 63

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	3NT	All Pass	

### Board: 162

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15+1

Contract: 4♠ South

North:

♠ AJ973

♥ 43

♦ 4

♣ QJ872

South:

♠ 542

♥ K72

♦ AKJ63

♣ A6

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

### Board: 163

Dealer: North

Vul: Both

North HCP: 15

South HCP: 3+2

Contract: 3♣ North

North:

♠ Q954

♥ AQT3

♦ QJ

♣ AT9

South:

♠ 87

♥ J75

♦ 73

♣ Q87632

W	N	E	S
	1NT	Pass	2♠ <sup>1</sup>
Pass	3♣ <sup>2</sup>	All Pass	

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

<b>Board: 164</b>	♠ AKT3	Partner bids first.
Dealer: South	♥ 542	The opponents are silent.
Vul: None	♦ 543	
HCP: 7	♣ 953	
<hr/>		
<b>Board: 165</b>	♠ AJ72	You bid first.
Dealer: North	♥ AQT5	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 15	♣ Q93	
<hr/>		
<b>Board: 166</b>	♠ 4	LHO opens the bidding 1NT.
Dealer: East	♥ J854	Partner bids next.
Vul: Both	♦ A862	
HCP: 7	♣ QT96	
<hr/>		
<b>Board: 167</b>	♠ A54	You bid first.
Dealer: North	♥ J3	The opponents are silent.
Vul: E-W	♦ AQ632	
HCP: 15+1	♣ A98	
<hr/>		
<b>Board: 168</b>	♠ J2	Partner bids first.
Dealer: South	♥ JT94	East (LHO) Doubles 2♣ if possible.
Vul: None	♦ AQJ2	
HCP: 9	♣ 862	

## Both hands (Answers Page)

### Board: 164

Dealer: South

Vul: None

North HCP: 7

South HCP: 15+1

Contract: 2♥ South

North:

♠ AKT3

♥ 542

♦ 543

♣ 953

South:

♠ 765

♥ AQJT7

♦ K2

♣ AJ4

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

All Pass

1. Stayman

### Board: 165

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AJ72

♥ AQT5

♦ Q8

♣ Q93

South:

♠ Q6

♥ K87

♦ A954

♣ 7642

W N E S

1NT Pass 2NT

All Pass

### Board: 166

Dealer: East

Vul: Both

North HCP: 7

South HCP: 11+5

Contract: 4♠ South

North:

♠ 4

♥ J854

♦ A862

♣ QT96

South:

♠ AQJT98652

♥ 7

♦ J9

♣ K

W N E S

1NT 4♠

All Pass

### Board: 167

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 2+1

Contract: 2♥ North

North:

♠ A54

♥ J3

♦ AQ632

♣ A98

South:

♠ Q732

♥ 96542

♦ T4

♣ 63

W N E S

1NT Pass 2♦

Pass 2♥ All Pass

### Board: 168

Dealer: South

Vul: None

North HCP: 9

South HCP: 17+1

Contract: 3NT North

North:

♠ J2

♥ JT94

♦ AQJ2

♣ 862

South:

♠ AQ653

♥ Q62

♦ K9

♣ AQ7

W N E S

1NT

Pass 2♣<sup>1</sup> X 2♠

Pass 3NT All Pass

1. Stayman

<b>Board: 164</b>	♠ 765	You bid first.
Dealer: South	♥ AQJT7	The opponents are silent.
Vul: None	♦ K2	
HCP: 15+1	♣ AJ4	

---

<b>Board: 165</b>	♠ Q6	Partner bids first.
Dealer: North	♥ K87	The opponents are silent.
Vul: N-S	♦ A954	
HCP: 9	♣ 7642	

---

<b>Board: 166</b>	♠ AQJT98652 RHO opens the bidding 1NT.	
Dealer: East	♥ 7	You bid next.
Vul: Both	♦ J9	
HCP: 11+5	♣ K	

---

<b>Board: 167</b>	♠ Q732	Partner bids first.
Dealer: North	♥ 96542	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 2+1	♣ 63	

---

<b>Board: 168</b>	♠ AQ653	You bid first.
Dealer: South	♥ Q62	East (RHO) Doubles 2♣ if possible.
Vul: None	♦ K9	
HCP: 17+1	♣ AQ7	

## Both hands (Answers Page)

### Board: 164

Dealer: South

Vul: None

North HCP: 7

South HCP: 15+1

Contract: 2♥ South

North:

♠ AKT3

♥ 542

♦ 543

♣ 953

South:

♠ 765

♥ AQJT7

♦ K2

♣ AJ4

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

All Pass

1. Stayman

### Board: 165

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AJ72

♥ AQT5

♦ Q8

♣ Q93

South:

♠ Q6

♥ K87

♦ A954

♣ 7642

W N E S

1NT Pass 2NT

All Pass

### Board: 166

Dealer: East

Vul: Both

North HCP: 7

South HCP: 11+5

Contract: 4♠ South

North:

♠ 4

♥ J854

♦ A862

♣ QT96

South:

♠ AQJT98652

♥ 7

♦ J9

♣ K

W N E S

1NT 4♠

All Pass

### Board: 167

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 2+1

Contract: 2♥ North

North:

♠ A54

♥ J3

♦ AQ632

♣ A98

South:

♠ Q732

♥ 96542

♦ T4

♣ 63

W N E S

1NT Pass 2♦

Pass 2♥ All Pass

### Board: 168

Dealer: South

Vul: None

North HCP: 9

South HCP: 17+1

Contract: 3NT North

North:

♠ J2

♥ JT94

♦ AQJ2

♣ 862

South:

♠ AQ653

♥ Q62

♦ K9

♣ AQ7

W N E S

1NT

Pass 2♣<sup>1</sup> X 2♠

Pass 3NT All Pass

1. Stayman



<b>Board: 169</b>	♠ 953	You bid first.
Dealer: North	♥ AKT75	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 15+1	♣ Q32	

---

<b>Board: 170</b>	♠ A95	Partner bids first.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 14+1	♣ KT743	

---

<b>Board: 171</b>	♠ J43	You bid first.
Dealer: North	♥ KJ84	The opponents are silent.
Vul: Both	♦ AK	
HCP: 16	♣ KJT5	

---

<b>Board: 172</b>	♠ Q9	Partner bids first.
Dealer: South	♥ AQJT76	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ J5	
HCP: 10+2	♣ T92	

---

<b>Board: 173</b>	♠ Q9753	You bid first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 15+1	♣ Q9	

## Both hands (Answers Page)

### Board: 169

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ 953

♥ AKT75

♦ AQ

♣ Q32

South:

♠ AKJT

♥ 43

♦ 6542

♣ J65

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 170

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16+1

Contract: 3NT North

North:

♠ A95

♥ AQ5

♦ J8

♣ KT743

South:

♠ KQJ83

♥ KJ2

♦ 97

♣ AQ8

W N E S

1NT

Pass 3NT All Pass

### Board: 171

Dealer: North

Vul: Both

North HCP: 16

South HCP: 13+2

Contract: 5♥ North

North:

♠ J43

♥ KJ84

♦ AK

♣ KJT5

South:

♠ A9

♥ AQT72

♦ QJT84

♣ 4

W N E S

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 3NT

Pass 4♥ Pass 4NT

Pass 5♥<sup>2</sup> All Pass

1. Extended acceptance after NT

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

### Board: 172

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 15

Contract: 4♥ South

North:

♠ Q9

♥ AQJT76

♦ J5

♣ T92

South:

♠ JT6

♥ K94

♦ KQ43

♣ AQ3

W N E S

1NT

Pass 2♦ 2♠ Pass

Pass 3♠<sup>1</sup> Pass 4♥

All Pass

1. strength cue bid

### Board: 173

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ Q9753

♥ AKT

♦ KJT

♣ Q9

South:

♠ J82

♥ Q95

♦ A7653

♣ A5

W N E S

1NT Pass 3NT

All Pass

<b>Board: 169</b>	♠ AKJT	Partner bids first.
Dealer: North	♥ 43	The opponents are silent.
Vul: N-S	♦ 6542	
HCP: 9	♣ J65	

---

<b>Board: 170</b>	♠ KQJ83	You bid first.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 16+1	♣ AQ8	

---

<b>Board: 171</b>	♠ A9	Partner bids first.
Dealer: North	♥ AQT72	The opponents are silent.
Vul: Both	♦ QJT84	
HCP: 13+2	♣ 4	

---

<b>Board: 172</b>	♠ JT6	You bid first.
Dealer: South	♥ K94	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ KQ43	
HCP: 15	♣ AQ3	

---

<b>Board: 173</b>	♠ J82	Partner bids first.
Dealer: North	♥ Q95	The opponents are silent.
Vul: E-W	♦ A7653	
HCP: 11+1	♣ A5	

## Both hands (Answers Page)

### Board: 169

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ 953

♥ AKT75

♦ AQ

♣ Q32

South:

♠ AKJT

♥ 43

♦ 6542

♣ J65

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

### Board: 170

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16+1

Contract: 3NT North

North:

♠ A95

♥ AQ5

♦ J8

♣ KT743

South:

♠ KQJ83

♥ KJ2

♦ 97

♣ AQ8

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 171

Dealer: North

Vul: Both

North HCP: 16

South HCP: 13+2

Contract: 5♥ North

North:

♠ J43

♥ KJ84

♦ AK

♣ KJT5

South:

♠ A9

♥ AQT72

♦ QJT84

♣ 4

W	N	E	S
	1NT	Pass	2♦
Pass	2NT <sup>1</sup>	Pass	3NT
Pass	4♥	Pass	4NT
Pass	5♥ <sup>2</sup>	All Pass	

1. Extended acceptance after NT  
2. A=2/5 or 5/5, Q(H)=0

### Board: 172

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 15

Contract: 4♥ South

North:

♠ Q9

♥ AQJT76

♦ J5

♣ T92

South:

♠ JT6

♥ K94

♦ KQ43

♣ AQ3

W	N	E	S
			1NT
Pass	2♦	2♠	Pass
Pass	3♠ <sup>1</sup>	Pass	4♥
All Pass			

1. strength cue bid

### Board: 173

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ Q9753

♥ AKT

♦ KJT

♣ Q9

South:

♠ J82

♥ Q95

♦ A7653

♣ A5

W	N	E	S
	1NT	Pass	3NT
All Pass			

<b>Board: 174</b>	♠ QJ8	Partner bids first.
Dealer: South	♥ 9875	The opponents are silent.
Vul: Both	♦ KJT	
HCP: 10	♣ K65	
<hr/>		
<b>Board: 175</b>	♠ A93	You bid first.
Dealer: North	♥ A7	East (LHO) bids 2♦ if possible.
Vul: E-W	♦ A92	West (RHO) bids 2♥ if possible.
HCP: 15+1	♣ K9865	
<hr/>		
<b>Board: 176</b>	♠ Q65	Partner bids first.
Dealer: South	♥ Q54	The opponents are silent.
Vul: Both	♦ QT2	
HCP: 12	♣ AQT4	
<hr/>		
<b>Board: 177</b>	♠ KQ764	LHO opens the bidding 1NT.
Dealer: East	♥ A6	Partner bids next.
Vul: None	♦ KT65	
HCP: 12+1	♣ 83	
<hr/>		
<b>Board: 178</b>	♠ Q753	Partner bids first.
Dealer: South	♥ 63	The opponents are silent.
Vul: N-S	♦ QT87	
HCP: 6	♣ Q72	

## Both hands (Answers Page)

### Board: 174

Dealer: South

Vul: Both

North HCP: 10

South HCP: 17

Contract: 3NT South

North:

♠ QJ8

♥ 9875

♦ KJT

♣ K65

South:

♠ AK74

♥ KJ2

♦ 83

♣ AQ93

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 175

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ A93

♥ A7

♦ A92

♣ K9865

South:

♠ K42

♥ J32

♦ QJT5

♣ Q43

W N E S

1NT 2♦<sup>1</sup> Pass

2♥ Pass Pass 2NT

All Pass

1. Cappelletti, both majors

### Board: 176

Dealer: South

Vul: Both

North HCP: 12

South HCP: 17

Contract: 3NT North

North:

♠ Q65

♥ Q54

♦ QT2

♣ AQT4

South:

♠ A974

♥ AK96

♦ K94

♣ K8

W N E S

1NT

Pass 3NT All Pass

### Board: 177

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 5+2

Contract: 2♠ North

North:

♠ KQ764

♥ A6

♦ KT65

♣ 83

South:

♠ 9

♥ Q852

♦ 98

♣ KT7642

W N E S

1NT Pass

Pass 2♠<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

### Board: 178

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ Q753

♥ 63

♦ QT87

♣ Q72

South:

♠ A62

♥ KT5

♦ AJ432

♣ K6

W N E S

1NT

All Pass

<b>Board: 174</b>	♠ AK74	You bid first.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: Both	♦ 83	
HCP: 17	♣ AQ93	

---

<b>Board: 175</b>	♠ K42	Partner bids first.
Dealer: North	♥ J32	East (RHO) bids 2♦ if possible.
Vul: E-W	♦ QJT5	West (LHO) bids 2♥ if possible.
HCP: 9	♣ Q43	

---

<b>Board: 176</b>	♠ A974	You bid first.
Dealer: South	♥ AK96	The opponents are silent.
Vul: Both	♦ K94	
HCP: 17	♣ K8	

---

<b>Board: 177</b>	♠ 9	RHO opens the bidding 1NT.
Dealer: East	♥ Q852	You bid next.
Vul: None	♦ 98	
HCP: 5+2	♣ KT7642	

---

<b>Board: 178</b>	♠ A62	You bid first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: N-S	♦ AJ432	
HCP: 15+1	♣ K6	

## Both hands (Answers Page)

### Board: 174

Dealer: South

Vul: Both

North HCP: 10

South HCP: 17

Contract: 3NT South

North:

♠ QJ8

♥ 9875

♦ KJT

♣ K65

South:

♠ AK74

♥ KJ2

♦ 83

♣ AQ93

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 175

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ A93

♥ A7

♦ A92

♣ K9865

South:

♠ K42

♥ J32

♦ QJT5

♣ Q43

W N E S

Pass 1NT 2♦<sup>1</sup> Pass

2♥ Pass Pass 2NT

All Pass

1. Cappelletti, both majors

### Board: 176

Dealer: South

Vul: Both

North HCP: 12

South HCP: 17

Contract: 3NT North

North:

♠ Q65

♥ Q54

♦ QT2

♣ AQT4

South:

♠ A974

♥ AK96

♦ K94

♣ K8

W N E S

Pass 3NT All Pass

1NT

### Board: 177

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 5+2

Contract: 2♠ North

North:

♠ KQ764

♥ A6

♦ KT65

♣ 83

South:

♠ 9

♥ Q852

♦ 98

♣ KT7642

W N E S

Pass 2♠<sup>1</sup> All Pass

1NT

1. Cappelletti, 5M-4m

### Board: 178

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ Q753

♥ 63

♦ QT87

♣ Q72

South:

♠ A62

♥ KT5

♦ AJ432

♣ K6

W N E S

All Pass

1NT



<b>Board: 179</b>	♠ Q2	You bid first.
Dealer: North	♥ AT5	The opponents are silent.
Vul: Both	♦ AK962	
HCP: 17+1	♣ A43	
<hr/>		
<b>Board: 180</b>	♠ KQT9	Partner bids first.
Dealer: South	♥ -	West (RHO) bids 2♣ if possible.
Vul: None	♦ A843	
HCP: 9+1	♣ 97652	
<hr/>		
<b>Board: 181</b>	♠ K96	You bid first.
Dealer: North	♥ A843	The opponents are silent.
Vul: N-S	♦ K72	
HCP: 16	♣ AQ7	
<hr/>		
<b>Board: 182</b>	♠ 97	Partner bids first.
Dealer: South	♥ 6	East (LHO) bids 3♥ if possible.
Vul: E-W	♦ KT98	
HCP: 5+2	♣ QT9642	
<hr/>		
<b>Board: 183</b>	♠ 53	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ K762	
HCP: 15+1	♣ AJ963	

## Both hands (Answers Page)

### Board: 179

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 8+1

Contract: 4♥ North

North:

♠ Q2

♥ AT5

♦ AK962

♣ A43

South:

♠ J8

♥ K8743

♦ 83

♣ KJ96

W N E S

1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 4♥ All Pass

### Board: 180

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 4♠ North

North:

♠ KQT9

♥ -

♦ A843

♣ 97652

South:

♠ A532

♥ J32

♦ Q92

♣ AKJ

W N E S

1NT

2♣<sup>1</sup> X Pass 2♠

Pass 4♠ All Pass

1. Cappelletti, any 6+suit

### Board: 181

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+2

Contract: 3NT South

North:

♠ K96

♥ A843

♦ K72

♣ AQ7

South:

♠ Q82

♥ 6

♦ AT9643

♣ KJ9

W N E S

1NT Pass 3NT

All Pass

### Board: 182

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 17+1

Contract: 4♣ South

North:

♠ 97

♥ 6

♦ KT98

♣ QT9642

South:

♠ A52

♥ KT

♦ Q64

♣ AKJ83

W N E S

1NT

Pass 2♠<sup>1</sup> 3♥ 4♣

All Pass

1. 1N-2S transfer to clubs

### Board: 183

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ 53

♥ AK

♦ K762

♣ AJ963

South:

♠ AT6

♥ QT42

♦ J4

♣ KQT4

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

<b>Board: 179</b>	♠ J8	Partner bids first.
Dealer: North	♥ K8743	The opponents are silent.
Vul: Both	♦ 83	
HCP: 8+1	♣ KJ96	

---

<b>Board: 180</b>	♠ A532	You bid first.
Dealer: South	♥ J32	West (LHO) bids 2♣ if possible.
Vul: None	♦ Q92	
HCP: 15	♣ AKJ	

---

<b>Board: 181</b>	♠ Q82	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ AT9643	
HCP: 10+2	♣ KJ9	

---

<b>Board: 182</b>	♠ A52	You bid first.
Dealer: South	♥ KT	East (RHO) bids 3♥ if possible.
Vul: E-W	♦ Q64	
HCP: 17+1	♣ AKJ83	

---

<b>Board: 183</b>	♠ AT6	Partner bids first.
Dealer: North	♥ QT42	The opponents are silent.
Vul: None	♦ J4	
HCP: 12	♣ KQT4	

## Both hands (Answers Page)

### Board: 179

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 8+1

Contract: 4♥ North

North:

♠ Q2

♥ AT5

♦ AK962

♣ A43

South:

♠ J8

♥ K8743

♦ 83

♣ KJ96

W N E S

1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 4♥ All Pass

### Board: 180

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 4♠ North

North:

♠ KQT9

♥ -

♦ A843

♣ 97652

South:

♠ A532

♥ J32

♦ Q92

♣ AKJ

W N E S

1NT

2♣<sup>1</sup> X Pass 2♠

Pass 4♠ All Pass

1. Cappelletti, any 6+suit

### Board: 181

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+2

Contract: 3NT South

North:

♠ K96

♥ A843

♦ K72

♣ AQ7

South:

♠ Q82

♥ 6

♦ AT9643

♣ KJ9

W N E S

1NT Pass 3NT

All Pass

### Board: 182

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 17+1

Contract: 4♣ South

North:

♠ 97

♥ 6

♦ KT98

♣ QT9642

South:

♠ A52

♥ KT

♦ Q64

♣ AKJ83

W N E S

1NT

Pass 2♠<sup>1</sup> 3♥ 4♣

All Pass

1. 1N-2S transfer to clubs

### Board: 183

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ 53

♥ AK

♦ K762

♣ AJ963

South:

♠ AT6

♥ QT42

♦ J4

♣ KQT4

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

<b>Board: 184</b>	♠ AQ4	Partner bids first.
Dealer: South	♥ QT943	The opponents are silent.
Vul: Both	♦ Q	
HCP: 15+1	♣ AJ62	

---

<b>Board: 185</b>	♠ K76	You bid first.
Dealer: North	♥ K984	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 17	♣ AKT5	

---

<b>Board: 186</b>	♠ A643	Partner bids first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 18	♣ AKJ6	

---

<b>Board: 187</b>	♠ A8	You bid first.
Dealer: North	♥ KJ32	The opponents are silent.
Vul: None	♦ QT875	
HCP: 16+1	♣ AQ	

---

<b>Board: 188</b>	♠ K4	Partner bids first.
Dealer: South	♥ T965	The opponents are silent.
Vul: E-W	♦ JT83	
HCP: 5	♣ J93	

## Both hands (Answers Page)

### Board: 184

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 15

Contract: 4NT North

North:

♠ AQ4

♥ QT943

♦ Q

♣ AJ62

South:

♠ JT53

♥ K5

♦ AKJ7

♣ KT9

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	3NT
Pass	4NT	All Pass	

### Board: 185

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6+1

Contract: 1NT North

North:

♠ K76

♥ K984

♦ A8

♣ AKT5

South:

♠ T5

♥ AJT6

♦ J7432

♣ 42

W	N	E	S
	1NT	All Pass	

### Board: 186

Dealer: South

Vul: Both

North HCP: 18

South HCP: 17

Contract: 6NT North

North:

♠ A643

♥ Q53

♦ KJ

♣ AKJ6

South:

♠ KJ9

♥ AK62

♦ AQ83

♣ 83

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	6NT	All Pass	

1. Stayman

### Board: 187

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12

Contract: 4♥ South

North:

♠ A8

♥ KJ32

♦ QT875

♣ AQ

South:

♠ T54

♥ AQ85

♦ K32

♣ K62

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			

1. Stayman

### Board: 188

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ K4

♥ T965

♦ JT83

♣ J93

South:

♠ AJ93

♥ KQ3

♦ A6

♣ K764

W	N	E	S
			1NT
All Pass			

<b>Board: 184</b>	♠ JT53	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: Both	♦ AKJ7	
HCP: 15	♣ KT9	

---

<b>Board: 185</b>	♠ T5	Partner bids first.
Dealer: North	♥ AJT6	The opponents are silent.
Vul: N-S	♦ J7432	
HCP: 6+1	♣ 42	

---

<b>Board: 186</b>	♠ KJ9	You bid first.
Dealer: South	♥ AK62	The opponents are silent.
Vul: Both	♦ AQ83	
HCP: 17	♣ 83	

---

<b>Board: 187</b>	♠ T54	Partner bids first.
Dealer: North	♥ AQ85	The opponents are silent.
Vul: None	♦ K32	
HCP: 12	♣ K62	

---

<b>Board: 188</b>	♠ AJ93	You bid first.
Dealer: South	♥ KQ3	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 17	♣ K764	

## Both hands (Answers Page)

### Board: 184

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 15

Contract: 4NT North

North:

♠ AQ4

♥ QT943

♦ Q

♣ AJ62

South:

♠ JT53

♥ K5

♦ AKJ7

♣ KT9

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	3NT
Pass	4NT	All Pass	

### Board: 185

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6+1

Contract: 1NT North

North:

♠ K76

♥ K984

♦ A8

♣ AKT5

South:

♠ T5

♥ AJT6

♦ J7432

♣ 42

W	N	E	S
	1NT	All Pass	

### Board: 186

Dealer: South

Vul: Both

North HCP: 18

South HCP: 17

Contract: 6NT North

North:

♠ A643

♥ Q53

♦ KJ

♣ AKJ6

South:

♠ KJ9

♥ AK62

♦ AQ83

♣ 83

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	6NT	All Pass	

1. Stayman

### Board: 187

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12

Contract: 4♥ South

North:

♠ A8

♥ KJ32

♦ QT875

♣ AQ

South:

♠ T54

♥ AQ85

♦ K32

♣ K62

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			

1. Stayman

### Board: 188

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ K4

♥ T965

♦ JT83

♣ J93

South:

♠ AJ93

♥ KQ3

♦ A6

♣ K764

W	N	E	S
			1NT
All Pass			



<b>Board: 189</b>	♠ AQJ82	You bid first.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: None	♦ A43	
HCP: 16+1	♣ 82	

---

<b>Board: 190</b>	♠ J632	Partner bids first.
Dealer: South	♥ A96	The opponents are silent.
Vul: N-S	♦ 532	
HCP: 9	♣ A74	

---

<b>Board: 191</b>	♠ K65	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ KJT	
HCP: 17+1	♣ AK854	

---

<b>Board: 192</b>	♠ T852	Partner bids first.
Dealer: South	♥ K6	West (RHO) Doubles 1NT if possible.
Vul: None	♦ K63	
HCP: 6	♣ T986	

---

<b>Board: 193</b>	♠ AK952	LHO opens the bidding 1NT.
Dealer: East	♥ Q3	Partner bids next.
Vul: E-W	♦ J	
HCP: 13+2	♣ QJ853	

## Both hands (Answers Page)

### Board: 189

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ82	♠ 3		1NT	Pass	2♦
Vul: None	♥ KQ9	♥ A86432	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ A43	♦ QT2	All Pass			
South HCP: 10+2	♣ 82	♣ AT9				
Contract: 4♥ South						

### Board: 190

	North:	South:	W	N	E	S
Dealer: South	♠ J632	♠ KQ7				1NT
Vul: N-S	♥ A96	♥ Q4	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ 532	♦ A8764	Pass	3NT	All Pass	
South HCP: 16+1	♣ A74	♣ KQ6				
Contract: 3NT North			1. Stayman			

### Board: 191

	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ 4		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ KT	♥ AQJ974	Pass	4♥	All Pass	
North HCP: 17+1	♦ KJT	♦ A92				
South HCP: 12+2	♣ AK854	♣ J93	1. Texas			
Contract: 4♥ North						

### Board: 192

	North:	South:	W	N	E	S
Dealer: South	♠ T852	♠ K7				1NT
Vul: None	♥ K6	♥ AQ73	X	XX	All Pass	
North HCP: 6	♦ K63	♦ QJ98				
South HCP: 15	♣ T986	♣ K52				
Contract: 1NTXX South						

### Board: 193

	North:	South:	W	N	E	S
Dealer: East	♠ AK952	♠ 63			1NT	Pass
Vul: E-W	♥ Q3	♥ A542	Pass	2♠ <sup>1</sup>	All Pass	
North HCP: 13+2	♦ J	♦ Q9832				
South HCP: 6+1	♣ QJ853	♣ T9	1. Cappelletti, 5M-4m			
Contract: 2♠ North						

<b>Board: 189</b>	♠ 3	Partner bids first.
Dealer: North	♥ A86432	The opponents are silent.
Vul: None	♦ QT2	
HCP: 10+2	♣ AT9	

---

<b>Board: 190</b>	♠ KQ7	You bid first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: N-S	♦ A8764	
HCP: 16+1	♣ KQ6	

---

<b>Board: 191</b>	♠ 4	Partner bids first.
Dealer: North	♥ AQJ974	The opponents are silent.
Vul: Both	♦ A92	
HCP: 12+2	♣ J93	

---

<b>Board: 192</b>	♠ K7	You bid first.
Dealer: South	♥ AQ73	West (LHO) Doubles 1NT if possible.
Vul: None	♦ QJ98	
HCP: 15	♣ K52	

---

<b>Board: 193</b>	♠ 63	RHO opens the bidding 1NT.
Dealer: East	♥ A542	You bid next.
Vul: E-W	♦ Q9832	
HCP: 6+1	♣ T9	

## Both hands (Answers Page)

### Board: 189

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 10+2

Contract: 4♥ South

North:

♠ AQJ82

♥ KQ9

♦ A43

♣ 82

South:

♠ 3

♥ A86432

♦ QT2

♣ AT9

W N E S

1NT Pass 2♦

Pass 2♥ Pass 4♥

All Pass

### Board: 190

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 16+1

Contract: 3NT North

North:

♠ J632

♥ A96

♦ 532

♣ A74

South:

♠ KQ7

♥ Q4

♦ A8764

♣ KQ6

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 191

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 12+2

Contract: 4♥ North

North:

♠ K65

♥ KT

♦ KJT

♣ AK854

South:

♠ 4

♥ AQJ974

♦ A92

♣ J93

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 192

Dealer: South

Vul: None

North HCP: 6

South HCP: 15

Contract: 1NTXX South

North:

♠ T852

♥ K6

♦ K63

♣ T986

South:

♠ K7

♥ AQ73

♦ QJ98

♣ K52

W N E S

1NT

X XX All Pass

### Board: 193

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 6+1

Contract: 2♠ North

North:

♠ AK952

♥ Q3

♦ J

♣ QJ853

South:

♠ 63

♥ A542

♦ Q9832

♣ T9

W N E S

1NT Pass

Pass 2♠<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

<b>Board: 194</b>	♠ Q8	You bid first.
Dealer: North	♥ AJ	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ AK964	
HCP: 15+1	♣ JT92	

---

<b>Board: 195</b>	♠ J32	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: None	♦ A86	
HCP: 15+1	♣ AQ986	

---

<b>Board: 196</b>	♠ K96	Partner bids first.
Dealer: South	♥ JT6	The opponents are silent.
Vul: N-S	♦ T9643	
HCP: 4+1	♣ 83	

---

<b>Board: 197</b>	♠ AQ86	You bid first.
Dealer: North	♥ 74	The opponents are silent.
Vul: E-W	♦ KQJ9	
HCP: 16	♣ AT9	

---

<b>Board: 198</b>	♠ QJ3	Partner bids first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: N-S	♦ 9873	
HCP: 8	♣ 986	

## Both hands (Answers Page)

### Board: 194

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+2

Contract: 4 ♠ South

North:

♠ Q8

♥ AJ

♦ AK964

♣ JT92

South:

♠ AJ7432

♥ 74

♦ 32

♣ A63

W	N	E	S
	1NT	2♥ <sup>1</sup>	4♠

All Pass

1. Cappelletti, 5M-4m

### Board: 195

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5

Contract: 1NT North

North:

♠ J32

♥ A3

♦ A86

♣ AQ986

South:

♠ KQ84

♥ 94

♦ T93

♣ 7542

W	N	E	S
	1NT	All Pass	

### Board: 196

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 15

Contract: 1NT South

North:

♠ K96

♥ JT6

♦ T9643

♣ 83

South:

♠ QT85

♥ AK

♦ 852

♣ AQ42

W	N	E	S
			1NT

All Pass

### Board: 197

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 3+1

Contract: 1NT North

North:

♠ AQ86

♥ 74

♦ KQJ9

♣ AT9

South:

♠ J9

♥ T52

♦ 875

♣ Q7432

W	N	E	S
	1NT	All Pass	

### Board: 198

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ QJ3

♥ KQ7

♦ 9873

♣ 986

South:

♠ KT4

♥ AT52

♦ A2

♣ AJ72

W	N	E	S
			1NT
Pass	2NT	All Pass	

<b>Board: 194</b>	♠ AJ7432	Partner bids first.
Dealer: North	♥ 74	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ 32	
HCP: 9+2	♣ A63	

---

<b>Board: 195</b>	♠ KQ84	Partner bids first.
Dealer: North	♥ 94	The opponents are silent.
Vul: None	♦ T93	
HCP: 5	♣ 7542	

---

<b>Board: 196</b>	♠ QT85	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: N-S	♦ 852	
HCP: 15	♣ AQ42	

---

<b>Board: 197</b>	♠ J9	Partner bids first.
Dealer: North	♥ T52	The opponents are silent.
Vul: E-W	♦ 875	
HCP: 3+1	♣ Q7432	

---

<b>Board: 198</b>	♠ KT4	You bid first.
Dealer: South	♥ AT52	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 16	♣ AJ72	

## Both hands (Answers Page)

### Board: 194

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+2

Contract: 4 ♠ South

North:

♠ Q8

♥ AJ

♦ AK964

♣ JT92

South:

♠ AJ7432

♥ 74

♦ 32

♣ A63

W	N	E	S
	1NT	2♥ <sup>1</sup>	4♠

All Pass

1. Cappelletti, 5M-4m

### Board: 195

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5

Contract: 1NT North

North:

♠ J32

♥ A3

♦ A86

♣ AQ986

South:

♠ KQ84

♥ 94

♦ T93

♣ 7542

W	N	E	S
	1NT	All Pass	

### Board: 196

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 15

Contract: 1NT South

North:

♠ K96

♥ JT6

♦ T9643

♣ 83

South:

♠ QT85

♥ AK

♦ 852

♣ AQ42

W	N	E	S
			1NT

All Pass

### Board: 197

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 3+1

Contract: 1NT North

North:

♠ AQ86

♥ 74

♦ KQJ9

♣ AT9

South:

♠ J9

♥ T52

♦ 875

♣ Q7432

W	N	E	S
	1NT	All Pass	

### Board: 198

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ QJ3

♥ KQ7

♦ 9873

♣ 986

South:

♠ KT4

♥ AT52

♦ A2

♣ AJ72

W	N	E	S
			1NT
Pass	2NT	All Pass	



<b>Board: 199</b>	♠ KT2	You bid first.
Dealer: North	♥ AQ2	West (RHO) Doubles 4♦ if possible.
Vul: E-W	♦ KT9	
HCP: 16	♣ KJT4	

---

<b>Board: 200</b>	♠ 943	Partner bids first.
Dealer: South	♥ 962	The opponents are silent.
Vul: Both	♦ Q65	
HCP: 8	♣ AQ43	

---

<b>Board: 201</b>	♠ K32	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: None	♦ AJ62	
HCP: 15	♣ QT82	

---

<b>Board: 202</b>	♠ J7432	Partner bids first.
Dealer: South	♥ J8	The opponents are silent.
Vul: E-W	♦ Q964	
HCP: 4+1	♣ 84	

---

<b>Board: 203</b>	♠ K6	You bid first.
Dealer: North	♥ Q43	West (RHO) bids 2♠ if possible.
Vul: Both	♦ KQJT3	
HCP: 15+1	♣ A64	

## Both hands (Answers Page)

### Board: 199

	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ 4		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ AQ2	♥ K97654	X	4♥	All Pass	
North HCP: 16	♦ KT9	♦ 85				
South HCP: 7+2	♣ KJT4	♣ A962				
Contract: 4♥ North				1. Texas		

### Board: 200

	North:	South:	W	N	E	S
Dealer: South	♠ 943	♠ AKT2				1NT
Vul: Both	♥ 962	♥ KJT8	Pass	2NT	Pass	3NT
North HCP: 8	♦ Q65	♦ K9	All Pass			
South HCP: 17	♣ AQ43	♣ K76				
Contract: 3NT South						

### Board: 201

	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ AT6		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ	♥ K943	Pass	2♦	Pass	3NT
North HCP: 15	♦ AJ62	♦ KT7	All Pass			
South HCP: 10	♣ QT82	♣ 754				
Contract: 3NT South				1. Stayman		

### Board: 202

	North:	South:	W	N	E	S
Dealer: South	♠ J7432	♠ AT95				1NT
Vul: E-W	♥ J8	♥ AQ9	Pass	2♥	Pass	2♠
North HCP: 4+1	♦ Q964	♦ AK8	All Pass			
South HCP: 17	♣ 84	♣ T73				
Contract: 2♠ South						

### Board: 203

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ 97		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ Q43	♥ AT97	2♠	Pass	Pass	X
North HCP: 15+1	♦ KQJT3	♦ 754	Pass	3♦	All Pass	
South HCP: 7	♣ A64	♣ K852				
Contract: 3♦ North				1. Stayman		

<b>Board: 199</b>	♠ 4	Partner bids first.
Dealer: North	♥ K97654	West (LHO) Doubles 4♦ if possible.
Vul: E-W	♦ 85	
HCP: 7+2	♣ A962	

---

<b>Board: 200</b>	♠ AKT2	You bid first.
Dealer: South	♥ KJT8	The opponents are silent.
Vul: Both	♦ K9	
HCP: 17	♣ K76	

---

<b>Board: 201</b>	♠ AT6	Partner bids first.
Dealer: North	♥ K943	The opponents are silent.
Vul: None	♦ KT7	
HCP: 10	♣ 754	

---

<b>Board: 202</b>	♠ AT95	You bid first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 17	♣ T73	

---

<b>Board: 203</b>	♠ 97	Partner bids first.
Dealer: North	♥ AT97	West (LHO) bids 2♠ if possible.
Vul: Both	♦ 754	
HCP: 7	♣ K852	

## Both hands (Answers Page)

### Board: 199

	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ 4		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ AQ2	♥ K97654	X	4♥	All Pass	
North HCP: 16	♦ KT9	♦ 85				
South HCP: 7+2	♣ KJT4	♣ A962				
Contract: 4♥ North				1. Texas		

### Board: 200

	North:	South:	W	N	E	S
Dealer: South	♠ 943	♠ AKT2				1NT
Vul: Both	♥ 962	♥ KJT8	Pass	2NT	Pass	3NT
North HCP: 8	♦ Q65	♦ K9	All Pass			
South HCP: 17	♣ AQ43	♣ K76				
Contract: 3NT South						

### Board: 201

	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ AT6		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ	♥ K943	Pass	2♦	Pass	3NT
North HCP: 15	♦ AJ62	♦ KT7	All Pass			
South HCP: 10	♣ QT82	♣ 754				
Contract: 3NT South				1. Stayman		

### Board: 202

	North:	South:	W	N	E	S
Dealer: South	♠ J7432	♠ AT95				1NT
Vul: E-W	♥ J8	♥ AQ9	Pass	2♥	Pass	2♠
North HCP: 4+1	♦ Q964	♦ AK8	All Pass			
South HCP: 17	♣ 84	♣ T73				
Contract: 2♠ South						

### Board: 203

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ 97		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ Q43	♥ AT97	2♠	Pass	Pass	X
North HCP: 15+1	♦ KQJT3	♦ 754	Pass	3♦	All Pass	
South HCP: 7	♣ A64	♣ K852				
Contract: 3♦ North				1. Stayman		

<b>Board: 204</b>	♠ -	Partner bids first.
Dealer: South	♥ QT9852	West (RHO) bids 2♣ if possible.
Vul: None	♦ 52	
HCP: 6+3	♣ A9652	

---

<b>Board: 205</b>	♠ AQJ5	You bid first.
Dealer: North	♥ J2	The opponents are silent.
Vul: N-S	♦ AT2	
HCP: 16	♣ A542	

---

<b>Board: 206</b>	♠ K9	You bid first.
Dealer: North	♥ K8764	East (LHO) bids 2♥ if possible.
Vul: None	♦ A52	
HCP: 15+1	♣ KQ2	

---

<b>Board: 207</b>	♠ AJT5	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: N-S	♦ A75	
HCP: 17	♣ KQ72	

## Both hands (Answers Page)

### Board: 204

Dealer: South  
 Vul: None  
 North HCP: 6+3  
 South HCP: 15+1  
 Contract: 4♥ South

North:

♠ -  
 ♥ QT9852  
 ♦ 52  
 ♣ A9652

South:

♠ J8543  
 ♥ AK3  
 ♦ AT7  
 ♣ K8

W	N	E	S
			1NT
2♣ <sup>1</sup>	4♦ <sup>2</sup>	Pass	4♥
All Pass			
1. Cappelletti, any 6+suit			
2. Texas			

### Board: 205

Dealer: North  
 Vul: N-S  
 North HCP: 16  
 South HCP: 17  
 Contract: 6♠ North

North:

♠ AQJ5  
 ♥ J2  
 ♦ AT2  
 ♣ A542

South:

♠ K743  
 ♥ AKQ8  
 ♦ K863  
 ♣ Q

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

1. Stayman
2. A=2/5 or 5/5, Q(S)=0
3. King ask by 5NT
4. K=2

### Board: 206

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

North:

♠ K9  
 ♥ K8764  
 ♦ A52  
 ♣ KQ2

South:

♠ QJT862  
 ♥ 5  
 ♦ QT76  
 ♣ A9

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

### Board: 207

Dealer: North  
 Vul: N-S  
 North HCP: 17  
 South HCP: 7+2  
 Contract: 3♣ North

North:

♠ AJT5  
 ♥ K4  
 ♦ A75  
 ♣ KQ72

South:

♠ Q6  
 ♥ 752  
 ♦ 62  
 ♣ AJT863

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

<b>Board: 204</b>	♠ J8543	You bid first.
Dealer: South	♥ AK3	West (LHO) bids 2♣ if possible.
Vul: None	♦ AT7	
HCP: 15+1	♣ K8	

---

<b>Board: 205</b>	♠ K743	Partner bids first.
Dealer: North	♥ AKQ8	The opponents are silent.
Vul: N-S	♦ K863	
HCP: 17	♣ Q	

---

<b>Board: 206</b>	♠ QJT862	Partner bids first.
Dealer: North	♥ 5	East (RHO) bids 2♥ if possible.
Vul: None	♦ QT76	
HCP: 9+2	♣ A9	

---

<b>Board: 207</b>	♠ Q6	Partner bids first.
Dealer: North	♥ 752	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 7+2	♣ AJT863	

## Both hands (Answers Page)

### Board: 204

Dealer: South  
 Vul: None  
 North HCP: 6+3  
 South HCP: 15+1  
 Contract: 4♥ South

North:

♠ -  
 ♥ QT9852  
 ♦ 52  
 ♣ A9652

South:

♠ J8543  
 ♥ AK3  
 ♦ AT7  
 ♣ K8

W	N	E	S
			1NT
2♣ <sup>1</sup>	4♦ <sup>2</sup>	Pass	4♥
All Pass			
1. Cappelletti, any 6+suit			
2. Texas			

### Board: 205

Dealer: North  
 Vul: N-S  
 North HCP: 16  
 South HCP: 17  
 Contract: 6♠ North

North:

♠ AQJ5  
 ♥ J2  
 ♦ AT2  
 ♣ A542

South:

♠ K743  
 ♥ AKQ8  
 ♦ K863  
 ♣ Q

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

1. Stayman
2. A=2/5 or 5/5, Q(S)=0
3. King ask by 5NT
4. K=2

### Board: 206

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

North:

♠ K9  
 ♥ K8764  
 ♦ A52  
 ♣ KQ2

South:

♠ QJT862  
 ♥ 5  
 ♦ QT76  
 ♣ A9

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

### Board: 207

Dealer: North  
 Vul: N-S  
 North HCP: 17  
 South HCP: 7+2  
 Contract: 3♣ North

North:

♠ AJT5  
 ♥ K4  
 ♦ A75  
 ♣ KQ72

South:

♠ Q6  
 ♥ 752  
 ♦ 62  
 ♣ AJT863

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



<b>Board: 208</b>	♠ 974	Partner bids first.
Dealer: South	♥ K97	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 4+2	♣ JT9852	

---

<b>Board: 209</b>	♠ KQJ6	You bid first.
Dealer: North	♥ K2	The opponents are silent.
Vul: N-S	♦ K42	
HCP: 16	♣ AT86	

---

<b>Board: 210</b>	♠ AK8	You bid first.
Dealer: North	♥ T6	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ AK742	
HCP: 15+1	♣ JT3	

---

<b>Board: 211</b>	♠ QJ9	You bid first.
Dealer: North	♥ Q652	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 15	♣ AK3	

---

<b>Board: 212</b>	♠ J	LHO opens the bidding 1NT.
Dealer: East	♥ KQ9875	Partner bids next.
Vul: E-W	♦ K3	
HCP: 9+2	♣ 8762	

## Both hands (Answers Page)

### Board: 208

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 16

Contract: 3 ♣ South

North:

♠ 974

♥ K97

♦ 2

♣ JT9852

South:

♠ QJ83

♥ A4

♦ KT93

♣ AQ6

W	N	E	S
			1NT

Pass	2 ♠ <sup>1</sup>	Pass	3 ♣ <sup>2</sup>
------	------------------	------	------------------

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 209

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 2NT South

North:

♠ KQJ6

♥ K2

♦ K42

♣ AT86

South:

♠ 852

♥ AJT83

♦ QT7

♣ 32

W	N	E	S
	1NT	Pass	2 ♦

Pass	2 ♥	Pass	2NT
------	-----	------	-----

All Pass

### Board: 210

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 6+2

Contract: 2 ♠ South

North:

♠ AK8

♥ T6

♦ AK742

♣ JT3

South:

♠ QT9764

♥ J75

♦ 95

♣ K2

W	N	E	S
	1NT	2 ♥ <sup>1</sup>	2 ♠

All Pass

1. Cappelletti, 5M-4m

### Board: 211

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 4 ♥ South

North:

♠ QJ9

♥ Q652

♦ QJ8

♣ AK3

South:

♠ 8

♥ AKJ9

♦ T53

♣ JT754

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 212

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 11+2

Contract: 2 ♠ South

North:

♠ J

♥ KQ9875

♦ K3

♣ 8762

South:

♠ K9852

♥ A4

♦ Q8765

♣ Q

W	N	E	S
		1NT	2 ♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

<b>Board: 208</b>	♠ QJ83	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ KT93	
HCP: 16	♣ AQ6	
<hr/>		
<b>Board: 209</b>	♠ 852	Partner bids first.
Dealer: North	♥ AJT83	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 7+1	♣ 32	
<hr/>		
<b>Board: 210</b>	♠ QT9764	Partner bids first.
Dealer: North	♥ J75	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ 95	
HCP: 6+2	♣ K2	
<hr/>		
<b>Board: 211</b>	♠ 8	Partner bids first.
Dealer: North	♥ AKJ9	The opponents are silent.
Vul: Both	♦ T53	
HCP: 9+1	♣ JT754	
<hr/>		
<b>Board: 212</b>	♠ K9852	RHO opens the bidding 1NT.
Dealer: East	♥ A4	You bid next.
Vul: E-W	♦ Q8765	
HCP: 11+2	♣ Q	

## Both hands (Answers Page)

### Board: 208

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 16

Contract: 3♣ South

North:

♠ 974

♥ K97

♦ 2

♣ JT9852

South:

♠ QJ83

♥ A4

♦ KT93

♣ AQ6

W	N	E	S
			1NT

Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
------	-----------------	------	-----------------

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 209

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 2NT South

North:

♠ KQJ6

♥ K2

♦ K42

♣ AT86

South:

♠ 852

♥ AJT83

♦ QT7

♣ 32

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	Pass	2NT
------	----	------	-----

All Pass

### Board: 210

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 6+2

Contract: 2♠ South

North:

♠ AK8

♥ T6

♦ AK742

♣ JT3

South:

♠ QT9764

♥ J75

♦ 95

♣ K2

W	N	E	S
	1NT	2♥ <sup>1</sup>	2♠

All Pass

1. Cappelletti, 5M-4m

### Board: 211

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 4♥ South

North:

♠ QJ9

♥ Q652

♦ QJ8

♣ AK3

South:

♠ 8

♥ AKJ9

♦ T53

♣ JT754

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 212

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 11+2

Contract: 2♠ South

North:

♠ J

♥ KQ9875

♦ K3

♣ 8762

South:

♠ K9852

♥ A4

♦ Q8765

♣ Q

W	N	E	S
		1NT	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

<b>Board: 213</b>	♠ AT87	You bid first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: Both	♦ KT92	
HCP: 15	♣ J9	

---

<b>Board: 214</b>	♠ J865	Partner bids first.
Dealer: South	♥ AQ54	West (RHO) bids 2 ♠ if possible.
Vul: None	♦ 93	
HCP: 11	♣ KJ4	

---

<b>Board: 215</b>	♠ A76	You bid first.
Dealer: North	♥ J8	The opponents are silent.
Vul: E-W	♦ KT2	
HCP: 15+1	♣ AK432	

---

<b>Board: 216</b>	♠ 53	Partner bids first.
Dealer: South	♥ KQJ8	The opponents are silent.
Vul: Both	♦ J85	
HCP: 9	♣ QT65	

---

<b>Board: 217</b>	♠ 98	You bid first.
Dealer: North	♥ A83	The opponents are silent.
Vul: N-S	♦ AKJ54	
HCP: 16+1	♣ A53	

## Both hands (Answers Page)

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ AT87	♠ Q2		1NT	Pass	2♦
Vul: Both	♥ AK2	♥ JT543	Pass	2♥	Pass	3♣
North HCP: 15	♦ KT92	♦ Q4	Pass	4♥	All Pass	
South HCP: 9+1	♣ J9	♣ A876				
Contract: 4♥ North						

### Board: 214

	North:	South:	W	N	E	S
Dealer: South	♠ J865	♠ K3				1NT
Vul: None	♥ AQ54	♥ KT98	2♠ <sup>1</sup>	X	Pass	3♥
North HCP: 11	♦ 93	♦ AQ6	Pass	3NT	Pass	4♥
South HCP: 16	♣ KJ4	♣ A732	All Pass			
Contract: 4♥ South						

1. Cappelletti, 5M-4m

### Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ K9543		1NT	Pass	2♥
Vul: E-W	♥ J8	♥ Q72	Pass	2♠	All Pass	
North HCP: 15+1	♦ KT2	♦ J3				
South HCP: 6+1	♣ AK432	♣ T87				
Contract: 2♠ North						

### Board: 216

	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ A984				1NT
Vul: Both	♥ KQJ8	♥ 72	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ J85	♦ A764	Pass	3NT	All Pass	
South HCP: 15	♣ QT65	♣ AK4				
Contract: 3NT North						

1. Stayman

### Board: 217

	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ KQJT7632		1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ A83	♥ 75	Pass	4♠	All Pass	
North HCP: 16+1	♦ AKJ54	♦ T				
South HCP: 6+4	♣ A53	♣ T2				
Contract: 4♠ North						

1. Texas

<b>Board: 213</b>	♠ Q2	Partner bids first.
Dealer: North	♥ JT543	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 9+1	♣ A876	

---

<b>Board: 214</b>	♠ K3	You bid first.
Dealer: South	♥ KT98	West (LHO) bids 2♠ if possible.
Vul: None	♦ AQ6	
HCP: 16	♣ A732	

---

<b>Board: 215</b>	♠ K9543	Partner bids first.
Dealer: North	♥ Q72	The opponents are silent.
Vul: E-W	♦ J3	
HCP: 6+1	♣ T87	

---

<b>Board: 216</b>	♠ A984	You bid first.
Dealer: South	♥ 72	The opponents are silent.
Vul: Both	♦ A764	
HCP: 15	♣ AK4	

---

<b>Board: 217</b>	♠ KQJT7632	Partner bids first.
Dealer: North	♥ 75	The opponents are silent.
Vul: N-S	♦ T	
HCP: 6+4	♣ T2	

## Both hands (Answers Page)

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ AT87	♠ Q2		1NT	Pass	2♦
Vul: Both	♥ AK2	♥ JT543	Pass	2♥	Pass	3♣
North HCP: 15	♦ KT92	♦ Q4	Pass	4♥	All Pass	
South HCP: 9+1	♣ J9	♣ A876				
Contract: 4♥ North						

### Board: 214

	North:	South:	W	N	E	S
Dealer: South	♠ J865	♠ K3				1NT
Vul: None	♥ AQ54	♥ KT98	2♠ <sup>1</sup>	X	Pass	3♥
North HCP: 11	♦ 93	♦ AQ6	Pass	3NT	Pass	4♥
South HCP: 16	♣ KJ4	♣ A732	All Pass			
Contract: 4♥ South						

1. Cappelletti, 5M-4m

### Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ K9543		1NT	Pass	2♥
Vul: E-W	♥ J8	♥ Q72	Pass	2♠	All Pass	
North HCP: 15+1	♦ KT2	♦ J3				
South HCP: 6+1	♣ AK432	♣ T87				
Contract: 2♠ North						

### Board: 216

	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ A984				1NT
Vul: Both	♥ KQJ8	♥ 72	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ J85	♦ A764	Pass	3NT	All Pass	
South HCP: 15	♣ QT65	♣ AK4				
Contract: 3NT North						

1. Stayman

### Board: 217

	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ KQJT7632		1NT	Pass	4♥ <sup>1</sup>
Vul: N-S	♥ A83	♥ 75	Pass	4♠	All Pass	
North HCP: 16+1	♦ AKJ54	♦ T				
South HCP: 6+4	♣ A53	♣ T2				
Contract: 4♠ North						

1. Texas



<b>Board: 218</b>	♠ T8	Partner bids first.
Dealer: South	♥ Q942	The opponents are silent.
Vul: Both	♦ 9654	
HCP: 2	♣ 874	
<hr/>		
<b>Board: 219</b>	♠ K9764	RHO opens the bidding 1NT.
Dealer: West	♥ A8742	You bid next.
Vul: None	♦ 6	
HCP: 10+2	♣ QJ	
<hr/>		
<b>Board: 220</b>	♠ 864	Partner bids first.
Dealer: South	♥ JT864	East (LHO) bids 2♥ if possible.
Vul: N-S	♦ 72	West (RHO) bids 2♠ if possible.
HCP: 5+1	♣ A43	
<hr/>		
<b>Board: 221</b>	♠ 8	LHO opens the bidding 1NT.
Dealer: East	♥ T98542	Partner bids next.
Vul: N-S	♦ QT97	
HCP: 2+2	♣ 52	
<hr/>		
<b>Board: 222</b>	♠ J43	Partner bids first.
Dealer: South	♥ K85	The opponents are silent.
Vul: None	♦ KJ54	
HCP: 8	♣ T96	

## Both hands (Answers Page)

### Board: 218

Dealer: South

Vul: Both

North HCP: 2

South HCP: 16

Contract: 1NT South

North:

♠ T8

♥ Q942

♦ 9654

♣ 874

South:

♠ A97

♥ K63

♦ AKT8

♣ Q93

W	N	E	S
			1NT

All Pass

### Board: 219

Dealer: West

Vul: None

North HCP: 10+2

South HCP: 5+2

Contract: 2♦ North

North:

♠ K9764

♥ A8742

♦ 6

♣ QJ

South:

♠ 8

♥ T5

♦ KQ8732

♣ T974

W	N	E	S
1NT	2♦ <sup>1</sup>	All Pass	

1. Cappelletti, both majors

### Board: 220

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 3♥ South

North:

♠ 864

♥ JT864

♦ 72

♣ A43

South:

♠ T9

♥ AK92

♦ AK64

♣ J62

W	N	E	S
			1NT

Pass 2♦ 2♥<sup>1</sup> Pass

2♠ Pass Pass 3♥

All Pass

1. Michaels Cuebid

### Board: 221

Dealer: East

Vul: N-S

North HCP: 2+2

South HCP: 22+1

Contract: 2♥ North

North:

♠ 8

♥ T98542

♦ QT97

♣ 52

South:

♠ KQ765

♥ AQ6

♦ AK8

♣ A9

W	N	E	S
		1NT	X

Pass 2♥ All Pass

### Board: 222

Dealer: South

Vul: None

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ J43

♥ K85

♦ KJ54

♣ T96

South:

♠ K752

♥ Q64

♦ A86

♣ AK3

W	N	E	S
			1NT

Pass 2NT All Pass

<b>Board: 218</b>	♠ A97	You bid first.
Dealer: South	♥ K63	The opponents are silent.
Vul: Both	♦ AKT8	
HCP: 16	♣ Q93	

---

<b>Board: 219</b>	♠ 8	LHO opens the bidding 1NT.
Dealer: West	♥ T5	Partner bids next.
Vul: None	♦ KQ8732	
HCP: 5+2	♣ T974	

---

<b>Board: 220</b>	♠ T9	You bid first.
Dealer: South	♥ AK92	East (RHO) bids 2♥ if possible.
Vul: N-S	♦ AK64	West (LHO) bids 2♠ if possible.
HCP: 15	♣ J62	

---

<b>Board: 221</b>	♠ KQ765	RHO opens the bidding 1NT.
Dealer: East	♥ AQ6	You bid next.
Vul: N-S	♦ AK8	
HCP: 22+1	♣ A9	

---

<b>Board: 222</b>	♠ K752	You bid first.
Dealer: South	♥ Q64	The opponents are silent.
Vul: None	♦ A86	
HCP: 16	♣ AK3	

## Both hands (Answers Page)

### Board: 218

Dealer: South

Vul: Both

North HCP: 2

South HCP: 16

Contract: 1NT South

North:

♠ T8

♥ Q942

♦ 9654

♣ 874

South:

♠ A97

♥ K63

♦ AKT8

♣ Q93

W	N	E	S
			1NT

All Pass

### Board: 219

Dealer: West

Vul: None

North HCP: 10+2

South HCP: 5+2

Contract: 2♦ North

North:

♠ K9764

♥ A8742

♦ 6

♣ QJ

South:

♠ 8

♥ T5

♦ KQ8732

♣ T974

W	N	E	S
1NT	2♦ <sup>1</sup>	All Pass	

1. Cappelletti, both majors

### Board: 220

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 3♥ South

North:

♠ 864

♥ JT864

♦ 72

♣ A43

South:

♠ T9

♥ AK92

♦ AK64

♣ J62

W	N	E	S
			1NT

Pass 2♦ 2♥<sup>1</sup> Pass

2♠ Pass Pass 3♥

All Pass

1. Michaels Cuebid

### Board: 221

Dealer: East

Vul: N-S

North HCP: 2+2

South HCP: 22+1

Contract: 2♥ North

North:

♠ 8

♥ T98542

♦ QT97

♣ 52

South:

♠ KQ765

♥ AQ6

♦ AK8

♣ A9

W	N	E	S
		1NT	X

Pass 2♥ All Pass

### Board: 222

Dealer: South

Vul: None

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ J43

♥ K85

♦ KJ54

♣ T96

South:

♠ K752

♥ Q64

♦ A86

♣ AK3

W	N	E	S
			1NT

Pass 2NT All Pass

<b>Board: 223</b>	♠ AK853	You bid first.
Dealer: North	♥ AT2	The opponents are silent.
Vul: E-W	♦ J74	
HCP: 15+1	♣ K9	

---

<b>Board: 224</b>	♠ Q653	Partner bids first.
Dealer: South	♥ J643	The opponents are silent.
Vul: Both	♦ Q864	
HCP: 9	♣ A	

---

<b>Board: 225</b>	♠ AJ3	You bid first.
Dealer: North	♥ A874	The opponents are silent.
Vul: N-S	♦ KJ2	
HCP: 17	♣ A87	

---

<b>Board: 226</b>	♠ Q8	Partner bids first.
Dealer: South	♥ T842	The opponents are silent.
Vul: E-W	♦ KJ9	
HCP: 6	♣ 9875	

---

<b>Board: 227</b>	♠ Q76	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ AT72	
HCP: 15	♣ KQ53	

## Both hands (Answers Page)

### Board: 223

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13

Contract: 3NT South

North:

♠ AK853

♥ AT2

♦ J74

♣ K9

South:

♠ 76

♥ K753

♦ AQ5

♣ A832

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 224

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ Q653

♥ J643

♦ Q864

♣ A

South:

♠ 82

♥ A987

♦ AKJ

♣ K753

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 225

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 5+1

Contract: 2♠ North

North:

♠ AJ3

♥ A874

♦ KJ2

♣ A87

South:

♠ T9854

♥ QJT5

♦ QT4

♣ 9

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 226

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 17

Contract: 1NT South

North:

♠ Q8

♥ T842

♦ KJ9

♣ 9875

South:

♠ K62

♥ Q7

♦ Q864

♣ AKQJ

W N E S

1NT

All Pass

### Board: 227

Dealer: North

Vul: Both

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ Q76

♥ AT

♦ AT72

♣ KQ53

South:

♠ 9542

♥ J876

♦ 865

♣ A7

W N E S

1NT All Pass

<b>Board: 223</b>	♠ 76	Partner bids first.
Dealer: North	♥ K753	The opponents are silent.
Vul: E-W	♦ AQ5	
HCP: 13	♣ A832	

---

<b>Board: 224</b>	♠ 82	You bid first.
Dealer: South	♥ A987	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 15	♣ K753	

---

<b>Board: 225</b>	♠ T9854	Partner bids first.
Dealer: North	♥ QJT5	The opponents are silent.
Vul: N-S	♦ QT4	
HCP: 5+1	♣ 9	

---

<b>Board: 226</b>	♠ K62	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: E-W	♦ Q864	
HCP: 17	♣ AKQJ	

---

<b>Board: 227</b>	♠ 9542	Partner bids first.
Dealer: North	♥ J876	The opponents are silent.
Vul: Both	♦ 865	
HCP: 5	♣ A7	

## Both hands (Answers Page)

### Board: 223

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13

Contract: 3NT South

North:

♠ AK853

♥ AT2

♦ J74

♣ K9

South:

♠ 76

♥ K753

♦ AQ5

♣ A832

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 224

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ Q653

♥ J643

♦ Q864

♣ A

South:

♠ 82

♥ A987

♦ AKJ

♣ K753

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 225

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 5+1

Contract: 2♠ North

North:

♠ AJ3

♥ A874

♦ KJ2

♣ A87

South:

♠ T9854

♥ QJT5

♦ QT4

♣ 9

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 226

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 17

Contract: 1NT South

North:

♠ Q8

♥ T842

♦ KJ9

♣ 9875

South:

♠ K62

♥ Q7

♦ Q864

♣ AKQJ

W N E S

1NT

All Pass

### Board: 227

Dealer: North

Vul: Both

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ Q76

♥ AT

♦ AT72

♣ KQ53

South:

♠ 9542

♥ J876

♦ 865

♣ A7

W N E S

1NT All Pass



<b>Board: 228</b>	♠ 73	Partner bids first.
Dealer: South	♥ QT875	The opponents are silent.
Vul: None	♦ J832	
HCP: 5+1	♣ QT	

---

<b>Board: 229</b>	♠ AKQ98	You bid first.
Dealer: North	♥ 53	The opponents are silent.
Vul: Both	♦ AKT	
HCP: 16+1	♣ 942	

---

<b>Board: 230</b>	♠ J9873	Partner bids first.
Dealer: South	♥ A76	The opponents are silent.
Vul: None	♦ 532	
HCP: 6+1	♣ J3	

---

<b>Board: 231</b>	♠ 972	You bid first.
Dealer: North	♥ AJ76	The opponents are silent.
Vul: N-S	♦ A76	
HCP: 16	♣ AK4	

---

<b>Board: 232</b>	♠ J974	Partner bids first.
Dealer: South	♥ 97	The opponents are silent.
Vul: Both	♦ KJ7	
HCP: 10	♣ KQ62	

## Both hands (Answers Page)

### Board: 228

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 17

Contract: 2♥ South

North:

♠ 73

♥ QT875

♦ J832

♣ QT

South:

♠ AK4

♥ K4

♦ AKT6

♣ 9853

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

### Board: 229

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 3+1

Contract: 1NT North

North:

♠ AKQ98

♥ 53

♦ AKT

♣ 942

South:

♠ T2

♥ 984

♦ 986

♣ QJ753

W	N	E	S
	1NT	All Pass	

### Board: 230

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16+1

Contract: 2♠ South

North:

♠ J9873

♥ A76

♦ 532

♣ J3

South:

♠ A2

♥ J953

♦ AQT87

♣ KQ

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

### Board: 231

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10

Contract: 3NT South

North:

♠ 972

♥ AJ76

♦ A76

♣ AK4

South:

♠ QT84

♥ KQ2

♦ J32

♣ QT6

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

1. Stayman

### Board: 232

Dealer: South

Vul: Both

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ J974

♥ 97

♦ KJ7

♣ KQ62

South:

♠ A65

♥ AKQJ

♦ Q85

♣ T54

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

1. Stayman

<b>Board: 228</b>	♠ AK4	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: None	♦ AKT6	
HCP: 17	♣ 9853	

---

<b>Board: 229</b>	♠ T2	Partner bids first.
Dealer: North	♥ 984	The opponents are silent.
Vul: Both	♦ 986	
HCP: 3+1	♣ QJ753	

---

<b>Board: 230</b>	♠ A2	You bid first.
Dealer: South	♥ J953	The opponents are silent.
Vul: None	♦ AQT87	
HCP: 16+1	♣ KQ	

---

<b>Board: 231</b>	♠ QT84	Partner bids first.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: N-S	♦ J32	
HCP: 10	♣ QT6	

---

<b>Board: 232</b>	♠ A65	You bid first.
Dealer: South	♥ AKQJ	The opponents are silent.
Vul: Both	♦ Q85	
HCP: 16	♣ T54	

## Both hands (Answers Page)

### Board: 228

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 17

Contract: 2♥ South

North:

♠ 73

♥ QT875

♦ J832

♣ QT

South:

♠ AK4

♥ K4

♦ AKT6

♣ 9853

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

### Board: 229

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 3+1

Contract: 1NT North

North:

♠ AKQ98

♥ 53

♦ AKT

♣ 942

South:

♠ T2

♥ 984

♦ 986

♣ QJ753

W	N	E	S
	1NT	All Pass	

### Board: 230

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16+1

Contract: 2♠ South

North:

♠ J9873

♥ A76

♦ 532

♣ J3

South:

♠ A2

♥ J953

♦ AQT87

♣ KQ

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

### Board: 231

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10

Contract: 3NT South

North:

♠ 972

♥ AJ76

♦ A76

♣ AK4

South:

♠ QT84

♥ KQ2

♦ J32

♣ QT6

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

1. Stayman

### Board: 232

Dealer: South

Vul: Both

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ J974

♥ 97

♦ KJ7

♣ KQ62

South:

♠ A65

♥ AKQJ

♦ Q85

♣ T54

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

1. Stayman

<b>Board: 233</b>	♠ AQ8	You bid first.
Dealer: North	♥ 642	The opponents are silent.
Vul: N-S	♦ 97	
HCP: 16+1	♣ AKQJ5	

---

<b>Board: 234</b>	♠ JT92	Partner bids first.
Dealer: South	♥ 8532	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 2	♣ JT4	

---

<b>Board: 235</b>	♠ 32	You bid first.
Dealer: North	♥ AK63	The opponents are silent.
Vul: None	♦ J8	
HCP: 15+1	♣ AQJ32	

---

<b>Board: 236</b>	♠ T7	Partner bids first.
Dealer: South	♥ J2	The opponents are silent.
Vul: N-S	♦ 96432	
HCP: 3+1	♣ Q983	

---

<b>Board: 237</b>	♠ T974	You bid first.
Dealer: North	♥ A65	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 17	♣ AKQ3	

## Both hands (Answers Page)

### Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ J932		1NT	All Pass	
Vul: N-S	♥ 642	♥ 875				
North HCP: 16+1	♦ 97	♦ AT832				
South HCP: 5+1	♣ AKQJ5	♣ 7				
Contract: 1NT North						

### Board: 234

	North:	South:	W	N	E	S
Dealer: South	♠ JT92	♠ Q654				1NT
Vul: E-W	♥ 8532	♥ KQ4	All Pass			
North HCP: 2	♦ 84	♦ AK32				
South HCP: 16	♣ JT4	♣ Q2				
Contract: 1NT South						

### Board: 235

	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ J9654		1NT	Pass	2♥
Vul: None	♥ AK63	♥ Q84	Pass	2♠	All Pass	
North HCP: 15+1	♦ J8	♦ 9763				
South HCP: 6+1	♣ AQJ32	♣ K				
Contract: 2♠ North						

### Board: 236

	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ QJ				1NT
Vul: N-S	♥ J2	♥ AK74	All Pass			
North HCP: 3+1	♦ 96432	♦ AK5				
South HCP: 17	♣ Q983	♣ 7542				
Contract: 1NT South						

### Board: 237

	North:	South:	W	N	E	S
Dealer: North	♠ T974	♠ KJ3		1NT	All Pass	
Vul: E-W	♥ A65	♥ T3				
North HCP: 17	♦ A7	♦ T9652				
South HCP: 5+1	♣ AKQ3	♣ JT6				
Contract: 1NT North						

<b>Board: 233</b>	♠ J932	Partner bids first.
Dealer: North	♥ 875	The opponents are silent.
Vul: N-S	♦ AT832	
HCP: 5+1	♣ 7	

---

<b>Board: 234</b>	♠ Q654	You bid first.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: E-W	♦ AK32	
HCP: 16	♣ Q2	

---

<b>Board: 235</b>	♠ J9654	Partner bids first.
Dealer: North	♥ Q84	The opponents are silent.
Vul: None	♦ 9763	
HCP: 6+1	♣ K	

---

<b>Board: 236</b>	♠ QJ	You bid first.
Dealer: South	♥ AK74	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 17	♣ 7542	

---

<b>Board: 237</b>	♠ KJ3	Partner bids first.
Dealer: North	♥ T3	The opponents are silent.
Vul: E-W	♦ T9652	
HCP: 5+1	♣ JT6	

## Both hands (Answers Page)

### Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ J932		1NT	All Pass	
Vul: N-S	♥ 642	♥ 875				
North HCP: 16+1	♦ 97	♦ AT832				
South HCP: 5+1	♣ AKQJ5	♣ 7				
Contract: 1NT North						

### Board: 234

	North:	South:	W	N	E	S
Dealer: South	♠ JT92	♠ Q654				1NT
Vul: E-W	♥ 8532	♥ KQ4	All Pass			
North HCP: 2	♦ 84	♦ AK32				
South HCP: 16	♣ JT4	♣ Q2				
Contract: 1NT South						

### Board: 235

	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ J9654		1NT	Pass	2♥
Vul: None	♥ AK63	♥ Q84	Pass	2♠	All Pass	
North HCP: 15+1	♦ J8	♦ 9763				
South HCP: 6+1	♣ AQJ32	♣ K				
Contract: 2♠ North						

### Board: 236

	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ QJ				1NT
Vul: N-S	♥ J2	♥ AK74	All Pass			
North HCP: 3+1	♦ 96432	♦ AK5				
South HCP: 17	♣ Q983	♣ 7542				
Contract: 1NT South						

### Board: 237

	North:	South:	W	N	E	S
Dealer: North	♠ T974	♠ KJ3		1NT	All Pass	
Vul: E-W	♥ A65	♥ T3				
North HCP: 17	♦ A7	♦ T9652				
South HCP: 5+1	♣ AKQ3	♣ JT6				
Contract: 1NT North						



<b>Board: 238</b>	♠ AKJ7	You bid first.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: Both	♦ 97	
HCP: 16	♣ KJT2	

---

<b>Board: 239</b>	♠ J63	You bid first.
Dealer: North	♥ A543	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 15	♣ AQ5	

---

<b>Board: 240</b>	♠ QT9	Partner bids first.
Dealer: South	♥ KT63	The opponents are silent.
Vul: E-W	♦ KQ9	
HCP: 12	♣ Q72	

---

<b>Board: 241</b>	♠ KT642	You bid first.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 16+1	♣ T9	

---

<b>Board: 242</b>	♠ 43	Partner bids first.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ K972	
HCP: 10	♣ A873	

## Both hands (Answers Page)

### Board: 238

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6+1

Contract: 3 ♠ South

North:

♠ AKJ7

♥ KJ2

♦ 97

♣ KJT2

South:

♠ Q8542

♥ T86

♦ 43

♣ A65

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

	1NT	Pass	2 ♥
--	-----	------	-----

Pass	2NT <sup>1</sup>	Pass	3 ♠
------	------------------	------	-----

All Pass

1. Extended acceptance after NT

### Board: 239

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 5+1

Contract: 2 ♠ North

North:

♠ J63

♥ A543

♦ A65

♣ AQ5

South:

♠ Q9842

♥ KT

♦ 942

♣ T43

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

	1NT	Pass	2 ♥
--	-----	------	-----

Pass	2 ♠	All Pass	
------	-----	----------	--

### Board: 240

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ QT9

♥ KT63

♦ KQ9

♣ Q72

South:

♠ J52

♥ Q52

♦ AJT53

♣ AK

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

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

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

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

1. Stayman

### Board: 241

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+3

Contract: 5 ♣ South

North:

♠ KT642

♥ AQ5

♦ AK9

♣ T9

South:

♠ 53

♥ 3

♦ JT7

♣ AKJ7654

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

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

Pass	3 ♣ <sup>2</sup>	Pass	5 ♣
------	------------------	------	-----

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 242

Dealer: South

Vul: None

North HCP: 10

South HCP: 15

Contract: 2NT North

North:

♠ 43

♥ KT2

♦ K972

♣ A873

South:

♠ AT87

♥ Q94

♦ AQ3

♣ K52

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

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

Pass	2NT	All Pass	
------	-----	----------	--

<b>Board: 238</b>	♠ Q8542	Partner bids first.
Dealer: North	♥ T86	The opponents are silent.
Vul: Both	♦ 43	
HCP: 6+1	♣ A65	

---

<b>Board: 239</b>	♠ Q9842	Partner bids first.
Dealer: North	♥ KT	The opponents are silent.
Vul: N-S	♦ 942	
HCP: 5+1	♣ T43	

---

<b>Board: 240</b>	♠ J52	You bid first.
Dealer: South	♥ Q52	The opponents are silent.
Vul: E-W	♦ AJT53	
HCP: 15+1	♣ AK	

---

<b>Board: 241</b>	♠ 53	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ JT7	
HCP: 9+3	♣ AKJ7654	

---

<b>Board: 242</b>	♠ AT87	You bid first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 15	♣ K52	

## Both hands (Answers Page)

### Board: 238

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6+1

Contract: 3 ♠ South

North:

♠ AKJ7

♥ KJ2

♦ 97

♣ KJT2

South:

♠ Q8542

♥ T86

♦ 43

♣ A65

W N E S

1NT Pass 2 ♥

Pass 2NT<sup>1</sup> Pass 3 ♠

All Pass

1. Extended acceptance after NT

### Board: 239

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 5+1

Contract: 2 ♠ North

North:

♠ J63

♥ A543

♦ A65

♣ AQ5

South:

♠ Q9842

♥ KT

♦ 942

♣ T43

W N E S

1NT Pass 2 ♥

Pass 2 ♠ All Pass

### Board: 240

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ QT9

♥ KT63

♦ KQ9

♣ Q72

South:

♠ J52

♥ Q52

♦ AJT53

♣ AK

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Stayman

### Board: 241

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+3

Contract: 5 ♣ South

North:

♠ KT642

♥ AQ5

♦ AK9

♣ T9

South:

♠ 53

♥ 3

♦ JT7

♣ AKJ7654

W N E S

1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♣<sup>2</sup> Pass 5 ♣

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 242

Dealer: South

Vul: None

North HCP: 10

South HCP: 15

Contract: 2NT North

North:

♠ 43

♥ KT2

♦ K972

♣ A873

South:

♠ AT87

♥ Q94

♦ AQ3

♣ K52

W N E S

1NT

Pass 2NT All Pass

<b>Board: 243</b>	♠ A8	You bid first.
Dealer: North	♥ AT43	The opponents are silent.
Vul: E-W	♦ Q875	
HCP: 15	♣ AJ4	

---

<b>Board: 244</b>	♠ J9	Partner bids first.
Dealer: South	♥ KQJ9854	The opponents are silent.
Vul: Both	♦ Q43	
HCP: 9+3	♣ 7	

---

<b>Board: 245</b>	♠ Q7	You bid first.
Dealer: North	♥ Q95	West (RHO) Doubles 2♥ if possible.
Vul: None	♦ AKJ3	
HCP: 17	♣ AJT6	

---

<b>Board: 246</b>	♠ AKQ7	You bid first.
Dealer: North	♥ Q73	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 17	♣ AQ73	

## Both hands (Answers Page)

### Board: 243

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ 64		1NT	Pass	3NT
Vul: E-W	♥ AT43	♥ K5	All Pass			
North HCP: 15	♦ Q875	♦ AKJ62				
South HCP: 14+1	♣ AJ4	♣ K873				
Contract: 3NT South						

### Board: 244

	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AQ8				1NT
Vul: Both	♥ KQJ9854	♥ A76	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9+3	♦ Q43	♦ A6	All Pass			
South HCP: 15+1	♣ 7	♣ J6532				
Contract: 4♥ South			1. Texas			

### Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ AKJ63		1NT	Pass	2♥
Vul: None	♥ Q95	♥ 76	X	XX	Pass	3NT
North HCP: 17	♦ AKJ3	♦ Q84	All Pass			
South HCP: 12+1	♣ AJT6	♣ Q97				
Contract: 3NT South						

### Board: 246

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ7	♠ T		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q73	♥ KJ94	Pass	2♠	Pass	4♦
North HCP: 17	♦ T5	♦ AKQJ96	Pass	4♠	Pass	4NT
South HCP: 14+2	♣ AQ73	♣ 86	Pass	5♥ <sup>2</sup>	Pass	6♦
Contract: 6♦ South			All Pass			

1. Stayman

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

<b>Board: 243</b>	♠ 64	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ AKJ62	
HCP: 14+1	♣ K873	

---

<b>Board: 244</b>	♠ AQ8	You bid first.
Dealer: South	♥ A76	The opponents are silent.
Vul: Both	♦ A6	
HCP: 15+1	♣ J6532	

---

<b>Board: 245</b>	♠ AKJ63	Partner bids first.
Dealer: North	♥ 76	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ Q84	
HCP: 12+1	♣ Q97	

---

<b>Board: 246</b>	♠ T	Partner bids first.
Dealer: North	♥ KJ94	The opponents are silent.
Vul: N-S	♦ AKQJ96	
HCP: 14+2	♣ 86	

## Both hands (Answers Page)

### Board: 243

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+1

Contract: 3NT South

North:

♠ A8

♥ AT43

♦ Q875

♣ AJ4

South:

♠ 64

♥ K5

♦ AKJ62

♣ K873

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 244

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 15+1

Contract: 4♥ South

North:

♠ J9

♥ KQJ9854

♦ Q43

♣ 7

South:

♠ AQ8

♥ A76

♦ A6

♣ J6532

W	N	E	S
			1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 245

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+1

Contract: 3NT South

North:

♠ Q7

♥ Q95

♦ AKJ3

♣ AJT6

South:

♠ AKJ63

♥ 76

♦ Q84

♣ Q97

W	N	E	S
	1NT	Pass	2♥

X XX Pass 3NT

All Pass

### Board: 246

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 14+2

Contract: 6♦ South

North:

♠ AKQ7

♥ Q73

♦ T5

♣ AQ73

South:

♠ T

♥ KJ94

♦ AKQJ96

♣ 86

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass 2♠ Pass 4♦

Pass 4♠ Pass 4NT

Pass 5♥<sup>2</sup> Pass 6♦

All Pass

1. Stayman

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



<b>Board: 247</b>	♠ -	Partner bids first.
Dealer: South	♥ QJT987653	West (RHO) bids 3♠ if possible.
Vul: Both	♦ 6	East (LHO) bids 4♠ if possible.
HCP: 6+5	♣ K32	
<hr/>		
<b>Board: 248</b>	♠ 9653	Partner bids first.
Dealer: South	♥ 5	West (RHO) bids 2♣ if possible.
Vul: None	♦ KJT72	
HCP: 7+1	♣ KT6	
<hr/>		
<b>Board: 249</b>	♠ K96	You bid first.
Dealer: North	♥ AQJT8	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ AJ7	
HCP: 15+1	♣ T3	
<hr/>		
<b>Board: 250</b>	♠ Q82	Partner bids first.
Dealer: South	♥ 62	The opponents are silent.
Vul: E-W	♦ K8532	
HCP: 7+1	♣ QT5	
<hr/>		
<b>Board: 251</b>	♠ AK4	You bid first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ K432	
HCP: 15	♣ QT84	

## Both hands (Answers Page)

### Board: 247

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A873				1NT
Vul: Both	♥ QJT987653	♥ A42	3 ♠	4 ♥	4 ♠	X
North HCP: 6+5	♦ 6	♦ KQ3	Pass	6 ♥	All Pass	
South HCP: 17	♣ K32	♣ A98				
Contract: 6 ♥ North						

### Board: 248

	North:	South:	W	N	E	S
Dealer: South	♠ 9653	♠ AK				1NT
Vul: None	♥ 5	♥ K92	2 ♣ <sup>1</sup>	2NT	All Pass	
North HCP: 7+1	♦ KJT72	♦ A943				
South HCP: 16	♣ KT6	♣ Q532				
Contract: 2NT North						

1. Cappelletti, any 6+suit

### Board: 249

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ Q875		1NT	Pass	Pass
Vul: N-S	♥ AQJT8	♥ 73	X	2 ♥	All Pass	
North HCP: 15+1	♦ AJ7	♦ T52				
South HCP: 3	♣ T3	♣ J752				
Contract: 2 ♥ North						

### Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ A53				1NT
Vul: E-W	♥ 62	♥ KT85	All Pass			
North HCP: 7+1	♦ K8532	♦ AT				
South HCP: 15	♣ QT5	♣ KJ84				
Contract: 1NT South						

### Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ T8		1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ QJ	♥ A843	Pass	2 ♦	Pass	2NT
North HCP: 15	♦ K432	♦ T95	All Pass			
South HCP: 7	♣ QT84	♣ K962				
Contract: 2NT South						

1. Stayman

<b>Board: 247</b>	♠ A873	You bid first.
Dealer: South	♥ A42	West (LHO) bids 3 ♠ if possible.
Vul: Both	♦ KQ3	East (RHO) bids 4 ♠ if possible.
HCP: 17	♣ A98	

---

<b>Board: 248</b>	♠ AK	You bid first.
Dealer: South	♥ K92	West (LHO) bids 2 ♣ if possible.
Vul: None	♦ A943	
HCP: 16	♣ Q532	

---

<b>Board: 249</b>	♠ Q875	Partner bids first.
Dealer: North	♥ 73	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ T52	
HCP: 3	♣ J752	

---

<b>Board: 250</b>	♠ A53	You bid first.
Dealer: South	♥ KT85	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 15	♣ KJ84	

---

<b>Board: 251</b>	♠ T8	Partner bids first.
Dealer: North	♥ A843	The opponents are silent.
Vul: None	♦ T95	
HCP: 7	♣ K962	

## Both hands (Answers Page)

### Board: 247

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A873				1NT
Vul: Both	♥ QJT987653	♥ A42	3 ♠	4 ♥	4 ♠	X
North HCP: 6+5	♦ 6	♦ KQ3	Pass	6 ♥	All Pass	
South HCP: 17	♣ K32	♣ A98				
Contract: 6 ♥ North						

### Board: 248

	North:	South:	W	N	E	S
Dealer: South	♠ 9653	♠ AK				1NT
Vul: None	♥ 5	♥ K92	2 ♣ <sup>1</sup>	2NT	All Pass	
North HCP: 7+1	♦ KJT72	♦ A943				
South HCP: 16	♣ KT6	♣ Q532				
Contract: 2NT North						

1. Cappelletti, any 6+suit

### Board: 249

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ Q875		1NT	Pass	Pass
Vul: N-S	♥ AQJT8	♥ 73	X	2 ♥	All Pass	
North HCP: 15+1	♦ AJ7	♦ T52				
South HCP: 3	♣ T3	♣ J752				
Contract: 2 ♥ North						

### Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ A53				1NT
Vul: E-W	♥ 62	♥ KT85	All Pass			
North HCP: 7+1	♦ K8532	♦ AT				
South HCP: 15	♣ QT5	♣ KJ84				
Contract: 1NT South						

### Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ T8		1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ QJ	♥ A843	Pass	2 ♦	Pass	2NT
North HCP: 15	♦ K432	♦ T95	All Pass			
South HCP: 7	♣ QT84	♣ K962				
Contract: 2NT South						

1. Stayman

<b>Board: 252</b>	♠ 3	Partner bids first.
Dealer: South	♥ T965	The opponents are silent.
Vul: N-S	♦ Q763	
HCP: 5	♣ KT94	

---

<b>Board: 253</b>	♠ AK8	You bid first.
Dealer: North	♥ K632	The opponents are silent.
Vul: N-S	♦ K76	
HCP: 17	♣ A54	

---

<b>Board: 254</b>	♠ KQ5	Partner bids first.
Dealer: South	♥ 8532	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 11+1	♣ AQ632	

---

<b>Board: 255</b>	♠ AQ4	You bid first.
Dealer: North	♥ KQT95	The opponents are silent.
Vul: Both	♦ KJ6	
HCP: 15+1	♣ 96	

---

<b>Board: 256</b>	♠ A9	Partner bids first.
Dealer: South	♥ T965	West (RHO) bids 2♠ if possible.
Vul: None	♦ A963	
HCP: 9	♣ J94	

## Both hands (Answers Page)

### Board: 252

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 16+1

Contract: 1NT South

North:

♠ 3

♥ T965

♦ Q763

♣ KT94

South:

♠ AQT95

♥ AQ3

♦ T5

♣ A72

W	N	E	S
			1NT

All Pass

### Board: 253

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7+1

Contract: 3NT North

North:

♠ AK8

♥ K632

♦ K76

♣ A54

South:

♠ 63

♥ A85

♦ T53

♣ KT973

W	N	E	S
	1NT	Pass	2NT

Pass 3NT All Pass

### Board: 254

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 16

Contract: 4♥ North

North:

♠ KQ5

♥ 8532

♦ 6

♣ AQ632

South:

♠ A72

♥ AJ76

♦ KJ87

♣ K5

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 255

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 2

Contract: 1NT North

North:

♠ AQ4

♥ KQT95

♦ KJ6

♣ 96

South:

♠ T5

♥ 872

♦ 9542

♣ QT42

W	N	E	S
	1NT	All Pass	

### Board: 256

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A9

♥ T965

♦ A963

♣ J94

South:

♠ KJ2

♥ KQJ8

♦ Q84

♣ K72

W	N	E	S
			1NT

2♠<sup>1</sup> X Pass 3♥

Pass 3NT All Pass

1. Cappelletti, 5M-4m

<b>Board: 252</b>	♠ AQT95	You bid first.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 16+1	♣ A72	

---

<b>Board: 253</b>	♠ 63	Partner bids first.
Dealer: North	♥ A85	The opponents are silent.
Vul: N-S	♦ T53	
HCP: 7+1	♣ KT973	

---

<b>Board: 254</b>	♠ A72	You bid first.
Dealer: South	♥ AJ76	The opponents are silent.
Vul: E-W	♦ KJ87	
HCP: 16	♣ K5	

---

<b>Board: 255</b>	♠ T5	Partner bids first.
Dealer: North	♥ 872	The opponents are silent.
Vul: Both	♦ 9542	
HCP: 2	♣ QT42	

---

<b>Board: 256</b>	♠ KJ2	You bid first.
Dealer: South	♥ KQJ8	West (LHO) bids 2♠ if possible.
Vul: None	♦ Q84	
HCP: 15	♣ K72	

## Both hands (Answers Page)

### Board: 252

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 16+1

Contract: 1NT South

North:

♠ 3

♥ T965

♦ Q763

♣ KT94

South:

♠ AQT95

♥ AQ3

♦ T5

♣ A72

W	N	E	S
			1NT

All Pass

### Board: 253

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7+1

Contract: 3NT North

North:

♠ AK8

♥ K632

♦ K76

♣ A54

South:

♠ 63

♥ A85

♦ T53

♣ KT973

W	N	E	S
	1NT	Pass	2NT

Pass 3NT All Pass

### Board: 254

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 16

Contract: 4♥ North

North:

♠ KQ5

♥ 8532

♦ 6

♣ AQ632

South:

♠ A72

♥ AJ76

♦ KJ87

♣ K5

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 255

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 2

Contract: 1NT North

North:

♠ AQ4

♥ KQT95

♦ KJ6

♣ 96

South:

♠ T5

♥ 872

♦ 9542

♣ QT42

W	N	E	S
	1NT	All Pass	

### Board: 256

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A9

♥ T965

♦ A963

♣ J94

South:

♠ KJ2

♥ KQJ8

♦ Q84

♣ K72

W	N	E	S
			1NT

2♠<sup>1</sup> X Pass 3♥

Pass 3NT All Pass

1. Cappelletti, 5M-4m



<b>Board: 257</b>	♠ K97	You bid first.
Dealer: North	♥ A8752	The opponents are silent.
Vul: E-W	♦ AK7	
HCP: 17+1	♣ K8	

---

<b>Board: 258</b>	♠ 632	Partner bids first.
Dealer: South	♥ J96	The opponents are silent.
Vul: Both	♦ QJ752	
HCP: 6+1	♣ Q2	

---

<b>Board: 259</b>	♠ KQJ	You bid first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: None	♦ J7654	
HCP: 16+1	♣ K8	

---

<b>Board: 260</b>	♠ KQ87	Partner bids first.
Dealer: South	♥ J9	The opponents are silent.
Vul: Both	♦ KQ96	
HCP: 13	♣ Q86	

---

<b>Board: 261</b>	♠ A9843	You bid first.
Dealer: North	♥ AT2	The opponents are silent.
Vul: None	♦ 93	
HCP: 15+1	♣ AKT	

## Both hands (Answers Page)

### Board: 257

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 8+1

Contract: 2♥ North

North:

♠ K97

♥ A8752

♦ AK7

♣ K8

South:

♠ J843

♥ T9

♦ Q4

♣ AJ952

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

1. Stayman

### Board: 258

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 16

Contract: 1NT South

North:

♠ 632

♥ J96

♦ QJ752

♣ Q2

South:

♠ AJ54

♥ KQ7

♦ K983

♣ K7

W	N	E	S
			1NT
All Pass			

### Board: 259

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11

Contract: 3NT South

North:

♠ KQJ

♥ AQ2

♦ J7654

♣ K8

South:

♠ T765

♥ K

♦ AKT9

♣ JT96

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3NT
All Pass			

1. Stayman

### Board: 260

Dealer: South

Vul: Both

North HCP: 13

South HCP: 15

Contract: 3NT North

North:

♠ KQ87

♥ J9

♦ KQ96

♣ Q86

South:

♠ AT5

♥ AK52

♦ 53

♣ A942

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

1. Stayman

### Board: 261

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7

Contract: 2NT South

North:

♠ A9843

♥ AT2

♦ 93

♣ AKT

South:

♠ QJT

♥ J976

♦ QJT6

♣ 43

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	2NT
All Pass			

1. Stayman

<b>Board: 257</b>	♠ J843	Partner bids first.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 8+1	♣ AJ952	

---

<b>Board: 258</b>	♠ AJ54	You bid first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: Both	♦ K983	
HCP: 16	♣ K7	

---

<b>Board: 259</b>	♠ T765	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ AKT9	
HCP: 11	♣ JT96	

---

<b>Board: 260</b>	♠ AT5	You bid first.
Dealer: South	♥ AK52	The opponents are silent.
Vul: Both	♦ 53	
HCP: 15	♣ A942	

---

<b>Board: 261</b>	♠ QJT	Partner bids first.
Dealer: North	♥ J976	The opponents are silent.
Vul: None	♦ QJT6	
HCP: 7	♣ 43	

## Both hands (Answers Page)

### Board: 257

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 8+1

Contract: 2♥ North

North:

♠ K97

♥ A8752

♦ AK7

♣ K8

South:

♠ J843

♥ T9

♦ Q4

♣ AJ952

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

1. Stayman

### Board: 258

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 16

Contract: 1NT South

North:

♠ 632

♥ J96

♦ QJ752

♣ Q2

South:

♠ AJ54

♥ KQ7

♦ K983

♣ K7

W	N	E	S
			1NT
All Pass			

### Board: 259

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11

Contract: 3NT South

North:

♠ KQJ

♥ AQ2

♦ J7654

♣ K8

South:

♠ T765

♥ K

♦ AKT9

♣ JT96

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3NT
All Pass			

1. Stayman

### Board: 260

Dealer: South

Vul: Both

North HCP: 13

South HCP: 15

Contract: 3NT North

North:

♠ KQ87

♥ J9

♦ KQ96

♣ Q86

South:

♠ AT5

♥ AK52

♦ 53

♣ A942

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

1. Stayman

### Board: 261

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7

Contract: 2NT South

North:

♠ A9843

♥ AT2

♦ 93

♣ AKT

South:

♠ QJT

♥ J976

♦ QJT6

♣ 43

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	2NT
All Pass			

1. Stayman

<b>Board: 262</b>	♠ AKQJ	RHO opens the bidding 1NT.
Dealer: West	♥ 85	You bid next.
Vul: E-W	♦ KT76	East (LHO) bids 2♦ if possible.
HCP: 17	♣ AT9	West (RHO) bids 2NT if possible.
		East (LHO) bids 3♥ if possible.

---

<b>Board: 263</b>	♠ Q97	You bid first.
Dealer: North	♥ AT2	The opponents are silent.
Vul: E-W	♦ AQJ9	
HCP: 17	♣ AT8	

---

<b>Board: 264</b>	♠ J7	Partner bids first.
Dealer: South	♥ KJT76	The opponents are silent.
Vul: None	♦ T8	
HCP: 7+1	♣ Q852	

---

<b>Board: 265</b>	♠ AJ	You bid first.
Dealer: North	♥ K42	The opponents are silent.
Vul: N-S	♦ AQ73	
HCP: 17	♣ K952	

---

<b>Board: 266</b>	♠ Q865	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: E-W	♦ KJ962	
HCP: 7+1	♣ 54	

## Both hands (Answers Page)

### Board: 262

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 2+2

Contract: 4♣ South

North:

♠ AKQJ

♥ 85

♦ KT76

♣ AT9

South:

♠ 92

♥ 7

♦ 9543

♣ Q87432

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

1NT	X	2♦	Pass
-----	---	----	------

2NT <sup>1</sup>	Pass	3♥	4♣
------------------	------	----	----

All Pass

1. Extended acceptance after NT

### Board: 263

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 9+1

Contract: 4♠ North

North:

♠ Q97

♥ AT2

♦ AQJ9

♣ AT8

South:

♠ AK865

♥ Q96

♦ 542

♣ 42

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

	1NT	Pass	2♥
--	-----	------	----

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

Pass	4♠	All Pass	
------	----	----------	--

### Board: 264

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 17

Contract: 2♥ South

North:

♠ J7

♥ KJT76

♦ T8

♣ Q852

South:

♠ AQ3

♥ Q32

♦ KQ7

♣ KJ73

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

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

Pass	2♦	Pass	2♥
------	----	------	----

All Pass

### Board: 265

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 3NT South

North:

♠ AJ

♥ K42

♦ AQ73

♣ K952

South:

♠ QT52

♥ T5

♦ T54

♣ AQT3

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

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

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

All Pass

1. Stayman

### Board: 266

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 16

Contract: 2NT North

North:

♠ Q865

♥ J7

♦ KJ962

♣ 54

South:

♠ K72

♥ A9

♦ QT54

♣ AQJ6

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

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

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

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

<b>Board: 262</b>	♠ 92	LHO opens the bidding 1NT.
Dealer: West	♥ 7	Partner bids next.
Vul: E-W	♦ 9543	East (RHO) bids 2♦ if possible.
HCP: 2+2	♣ Q87432	West (LHO) bids 2NT if possible.
		East (RHO) bids 3♥ if possible.

---

<b>Board: 263</b>	♠ AK865	Partner bids first.
Dealer: North	♥ Q96	The opponents are silent.
Vul: E-W	♦ 542	
HCP: 9+1	♣ 42	

---

<b>Board: 264</b>	♠ AQ3	You bid first.
Dealer: South	♥ Q32	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 17	♣ KJ73	

---

<b>Board: 265</b>	♠ QT52	Partner bids first.
Dealer: North	♥ T5	The opponents are silent.
Vul: N-S	♦ T54	
HCP: 8	♣ AQT3	

---

<b>Board: 266</b>	♠ K72	You bid first.
Dealer: South	♥ A9	The opponents are silent.
Vul: E-W	♦ QT54	
HCP: 16	♣ AQJ6	

## Both hands (Answers Page)

### Board: 262

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 2+2

Contract: 4♣ South

North:

♠ AKQJ

♥ 85

♦ KT76

♣ AT9

South:

♠ 92

♥ 7

♦ 9543

♣ Q87432

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

1NT	X	2♦	Pass
-----	---	----	------

2NT <sup>1</sup>	Pass	3♥	4♣
------------------	------	----	----

All Pass

1. Extended acceptance after NT

### Board: 263

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 9+1

Contract: 4♠ North

North:

♠ Q97

♥ AT2

♦ AQJ9

♣ AT8

South:

♠ AK865

♥ Q96

♦ 542

♣ 42

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

	1NT	Pass	2♥
--	-----	------	----

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

Pass	4♠	All Pass	
------	----	----------	--

### Board: 264

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 17

Contract: 2♥ South

North:

♠ J7

♥ KJT76

♦ T8

♣ Q852

South:

♠ AQ3

♥ Q32

♦ KQ7

♣ KJ73

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

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

Pass	2♦	Pass	2♥
------	----	------	----

All Pass

### Board: 265

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 3NT South

North:

♠ AJ

♥ K42

♦ AQ73

♣ K952

South:

♠ QT52

♥ T5

♦ T54

♣ AQT3

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

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

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

All Pass

1. Stayman

### Board: 266

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 16

Contract: 2NT North

North:

♠ Q865

♥ J7

♦ KJ962

♣ 54

South:

♠ K72

♥ A9

♦ QT54

♣ AQJ6

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

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

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

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman



<b>Board: 267</b>	♠ AKQ9	You bid first.
Dealer: North	♥ 52	The opponents are silent.
Vul: Both	♦ 963	
HCP: 15	♣ AQ73	
<hr/>		
<b>Board: 268</b>	♠ T8742	Partner bids first.
Dealer: South	♥ K93	East (LHO) Doubles 2♥ if possible.
Vul: E-W	♦ -	
HCP: 7+2	♣ A9876	
<hr/>		
<b>Board: 269</b>	♠ A85	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ AKQT	
HCP: 17	♣ J842	
<hr/>		
<b>Board: 270</b>	♠ AK954	LHO opens the bidding 1NT.
Dealer: East	♥ AJ843	Partner bids next.
Vul: None	♦ 842	
HCP: 12+2	♣ -	
<hr/>		
<b>Board: 271</b>	♠ AKQ64	You bid first.
Dealer: North	♥ 75	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 16+1	♣ K43	

## Both hands (Answers Page)

### Board: 267

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ9	♠ 865		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 52	♥ AKJ7	Pass	2♠	Pass	3NT
North HCP: 15	♦ 963	♦ QJ	All Pass			
South HCP: 11	♣ AQ73	♣ T965				
Contract: 3NT South				1. Stayman		

### Board: 268

	North:	South:	W	N	E	S
Dealer: South	♠ T8742	♠ A63				1NT
Vul: E-W	♥ K93	♥ T4	Pass	2♥	X	2♠
North HCP: 7+2	♦ -	♦ AQJ84	Pass	3♠	Pass	4♠
South HCP: 16+1	♣ A9876	♣ KQ4	All Pass			
Contract: 4♠ South						

### Board: 269

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ Q		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K8	♥ QJT752	Pass	4♥	All Pass	
North HCP: 17	♦ AKQT	♦ J8				
South HCP: 15+2	♣ J842	♣ AKQT		1. Texas		
Contract: 4♥ North						

### Board: 270

	North:	South:	W	N	E	S
Dealer: East	♠ AK954	♠ Q62			1NT	Pass
Vul: None	♥ AJ843	♥ 72	Pass	2♦ <sup>1</sup>	Pass	3♣
North HCP: 12+2	♦ 842	♦ 97	All Pass			
South HCP: 10+2	♣ -	♣ AKJT73				
Contract: 3♣ South				1. Cappelletti, both majors		

### Board: 271

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ64	♠ J2		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ 75	♥ AK94	Pass	2♠	Pass	2NT
North HCP: 16+1	♦ AT7	♦ 42	Pass	3NT	All Pass	
South HCP: 8+1	♣ K43	♣ T9652				
Contract: 3NT North				1. Stayman		

<b>Board: 267</b>	♠ 865	Partner bids first.
Dealer: North	♥ AKJ7	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 11	♣ T965	

---

<b>Board: 268</b>	♠ A63	You bid first.
Dealer: South	♥ T4	East (RHO) Doubles 2♥ if possible.
Vul: E-W	♦ AQJ84	
HCP: 16+1	♣ KQ4	

---

<b>Board: 269</b>	♠ Q	Partner bids first.
Dealer: North	♥ QJT752	The opponents are silent.
Vul: Both	♦ J8	
HCP: 15+2	♣ AKQT	

---

<b>Board: 270</b>	♠ Q62	RHO opens the bidding 1NT.
Dealer: East	♥ 72	You bid next.
Vul: None	♦ 97	
HCP: 10+2	♣ AKJT73	

---

<b>Board: 271</b>	♠ J2	Partner bids first.
Dealer: North	♥ AK94	The opponents are silent.
Vul: E-W	♦ 42	
HCP: 8+1	♣ T9652	

## Both hands (Answers Page)

### Board: 267

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ9	♠ 865		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 52	♥ AKJ7	Pass	2♠	Pass	3NT
North HCP: 15	♦ 963	♦ QJ	All Pass			
South HCP: 11	♣ AQ73	♣ T965				
Contract: 3NT South				1. Stayman		

### Board: 268

	North:	South:	W	N	E	S
Dealer: South	♠ T8742	♠ A63				1NT
Vul: E-W	♥ K93	♥ T4	Pass	2♥	X	2♠
North HCP: 7+2	♦ -	♦ AQJ84	Pass	3♠	Pass	4♠
South HCP: 16+1	♣ A9876	♣ KQ4	All Pass			
Contract: 4♠ South						

### Board: 269

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ Q		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K8	♥ QJT752	Pass	4♥	All Pass	
North HCP: 17	♦ AKQT	♦ J8				
South HCP: 15+2	♣ J842	♣ AKQT		1. Texas		
Contract: 4♥ North						

### Board: 270

	North:	South:	W	N	E	S
Dealer: East	♠ AK954	♠ Q62			1NT	Pass
Vul: None	♥ AJ843	♥ 72	Pass	2♦ <sup>1</sup>	Pass	3♣
North HCP: 12+2	♦ 842	♦ 97	All Pass			
South HCP: 10+2	♣ -	♣ AKJT73				
Contract: 3♣ South				1. Cappelletti, both majors		

### Board: 271

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ64	♠ J2		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ 75	♥ AK94	Pass	2♠	Pass	2NT
North HCP: 16+1	♦ AT7	♦ 42	Pass	3NT	All Pass	
South HCP: 8+1	♣ K43	♣ T9652				
Contract: 3NT North				1. Stayman		

<b>Board: 272</b>	♠ 7	Partner bids first.
Dealer: South	♥ 54	East (LHO) Doubles 5♣ if possible.
Vul: None	♦ KJT86	
HCP: 4+2	♣ T9753	

---

<b>Board: 273</b>	♠ KJ7	You bid first.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: N-S	♦ AQJ64	
HCP: 16+1	♣ 74	

---

<b>Board: 274</b>	♠ 43	Partner bids first.
Dealer: South	♥ Q9542	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 5+1	♣ 984	

---

<b>Board: 275</b>	♠ AK3	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: None	♦ KT82	
HCP: 17	♣ Q963	

---

<b>Board: 276</b>	♠ 9	LHO opens the bidding 1NT.
Dealer: East	♥ A876	Partner bids next.
Vul: E-W	♦ KQT54	
HCP: 9+1	♣ 532	

## Both hands (Answers Page)

<b>Board: 272</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ QT2				1NT
Vul: None	♥ 54	♥ AQJ73	Pass	4 ♠ <sup>1</sup>	Pass	5 ♣
North HCP: 4+2	♦ KJT86	♦ 72	Pass	Pass	X	All Pass
South HCP: 16+1	♣ T9753	♣ AK6				
Contract: 5 ♣X South						1. Texas

<b>Board: 273</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ7	♠ A654		1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AJ3	♥ K964	Pass	2 ♦	Pass	2NT
North HCP: 16+1	♦ AQJ64	♦ 852	All Pass			
South HCP: 7	♣ 74	♣ T3				
Contract: 2NT South						1. Stayman

<b>Board: 274</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 43	♠ KQ75				1NT
Vul: Both	♥ Q9542	♥ A7	Pass	2 ♦	Pass	2 ♥
North HCP: 5+1	♦ QJ9	♦ A54	All Pass			
South HCP: 17	♣ 984	♣ AT32				
Contract: 2 ♥ South						

<b>Board: 275</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK3	♠ 94		1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ AJ	♥ QT62	Pass	2 ♦	Pass	3NT
North HCP: 17	♦ KT82	♦ AQJ	All Pass			
South HCP: 13	♣ Q963	♣ KJ85				
Contract: 3NT South						1. Stayman

<b>Board: 276</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 9	♠ K8542			1NT	2 ♠ <sup>1</sup>
Vul: E-W	♥ A876	♥ 942	Pass	2NT	Pass	3 ♣
North HCP: 9+1	♦ KQT54	♦ 2	All Pass			
South HCP: 12+1	♣ 532	♣ AKQ6				
Contract: 3 ♣ South						1. Cappelletti, 5M-4m

<b>Board: 272</b>	♠ QT2	You bid first.
Dealer: South	♥ AQJ73	East (RHO) Doubles 5♣ if possible.
Vul: None	♦ 72	
HCP: 16+1	♣ AK6	

---

<b>Board: 273</b>	♠ A654	Partner bids first.
Dealer: North	♥ K964	The opponents are silent.
Vul: N-S	♦ 852	
HCP: 7	♣ T3	

---

<b>Board: 274</b>	♠ KQ75	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: Both	♦ A54	
HCP: 17	♣ AT32	

---

<b>Board: 275</b>	♠ 94	Partner bids first.
Dealer: North	♥ QT62	The opponents are silent.
Vul: None	♦ AQJ	
HCP: 13	♣ KJ85	

---

<b>Board: 276</b>	♠ K8542	RHO opens the bidding 1NT.
Dealer: East	♥ 942	You bid next.
Vul: E-W	♦ 2	
HCP: 12+1	♣ AKQ6	

## Both hands (Answers Page)

<b>Board: 272</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ QT2				1NT
Vul: None	♥ 54	♥ AQJ73	Pass	4 ♠ <sup>1</sup>	Pass	5 ♣
North HCP: 4+2	♦ KJT86	♦ 72	Pass	Pass	X	All Pass
South HCP: 16+1	♣ T9753	♣ AK6				
Contract: 5 ♣X South						1. Texas

<b>Board: 273</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ7	♠ A654		1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AJ3	♥ K964	Pass	2 ♦	Pass	2NT
North HCP: 16+1	♦ AQJ64	♦ 852	All Pass			
South HCP: 7	♣ 74	♣ T3				
Contract: 2NT South						1. Stayman

<b>Board: 274</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 43	♠ KQ75				1NT
Vul: Both	♥ Q9542	♥ A7	Pass	2 ♦	Pass	2 ♥
North HCP: 5+1	♦ QJ9	♦ A54	All Pass			
South HCP: 17	♣ 984	♣ AT32				
Contract: 2 ♥ South						

<b>Board: 275</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK3	♠ 94		1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ AJ	♥ QT62	Pass	2 ♦	Pass	3NT
North HCP: 17	♦ KT82	♦ AQJ	All Pass			
South HCP: 13	♣ Q963	♣ KJ85				
Contract: 3NT South						1. Stayman

<b>Board: 276</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 9	♠ K8542			1NT	2 ♠ <sup>1</sup>
Vul: E-W	♥ A876	♥ 942	Pass	2NT	Pass	3 ♣
North HCP: 9+1	♦ KQT54	♦ 2	All Pass			
South HCP: 12+1	♣ 532	♣ AKQ6				
Contract: 3 ♣ South						1. Cappelletti, 5M-4m



<b>Board: 277</b>	♠ KT8	You bid first.
Dealer: North	♥ Q84	The opponents are silent.
Vul: E-W	♦ AQJ	
HCP: 17	♣ AJ98	

---

<b>Board: 278</b>	♠ A2	Partner bids first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: None	♦ A9762	
HCP: 13+1	♣ QJ87	

---

<b>Board: 279</b>	♠ K75	You bid first.
Dealer: North	♥ JT9	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 15+1	♣ AJ942	

---

<b>Board: 280</b>	♠ AQ43	Partner bids first.
Dealer: South	♥ T5	The opponents are silent.
Vul: Both	♦ A832	
HCP: 14	♣ AT3	

---

<b>Board: 281</b>	♠ A64	You bid first.
Dealer: North	♥ AQ94	The opponents are silent.
Vul: N-S	♦ KQ53	
HCP: 16	♣ JT	

## Both hands (Answers Page)

### Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ KT8	♠ Q974		1NT	All Pass	
Vul: E-W	♥ Q84	♥ 6				
North HCP: 17	♦ AQJ	♦ KT92				
South HCP: 5	♣ AJ98	♣ 7542				
Contract: 1NT North						

### Board: 278

	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ KQ643				1NT
Vul: None	♥ Q7	♥ K93	Pass	3NT	All Pass	
North HCP: 13+1	♦ A9762	♦ J8				
South HCP: 16+1	♣ QJ87	♣ AK2				
Contract: 3NT North						

### Board: 279

	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ AT9		1NT	Pass	3NT
Vul: E-W	♥ JT9	♥ 543	All Pass			
North HCP: 15+1	♦ AQ	♦ KJ2				
South HCP: 11	♣ AJ942	♣ KT53				
Contract: 3NT South						

### Board: 280

	North:	South:	W	N	E	S
Dealer: South	♠ AQ43	♠ K82				1NT
Vul: Both	♥ T5	♥ AKQ7	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 14	♦ A832	♦ KT7	Pass	3NT	All Pass	
South HCP: 17	♣ AT3	♣ Q54				
Contract: 3NT North						

1. Stayman

### Board: 281

	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ T83		1NT	All Pass	
Vul: N-S	♥ AQ94	♥ 732				
North HCP: 16	♦ KQ53	♦ J4				
South HCP: 7+1	♣ JT	♣ AQ853				
Contract: 1NT North						

<b>Board: 277</b>	♠ Q974	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ KT92	
HCP: 5	♣ 7542	

---

<b>Board: 278</b>	♠ KQ643	You bid first.
Dealer: South	♥ K93	The opponents are silent.
Vul: None	♦ J8	
HCP: 16+1	♣ AK2	

---

<b>Board: 279</b>	♠ AT9	Partner bids first.
Dealer: North	♥ 543	The opponents are silent.
Vul: E-W	♦ KJ2	
HCP: 11	♣ KT53	

---

<b>Board: 280</b>	♠ K82	You bid first.
Dealer: South	♥ AKQ7	The opponents are silent.
Vul: Both	♦ KT7	
HCP: 17	♣ Q54	

---

<b>Board: 281</b>	♠ T83	Partner bids first.
Dealer: North	♥ 732	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 7+1	♣ AQ853	

## Both hands (Answers Page)

### Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ KT8	♠ Q974		1NT	All Pass	
Vul: E-W	♥ Q84	♥ 6				
North HCP: 17	♦ AQJ	♦ KT92				
South HCP: 5	♣ AJ98	♣ 7542				
Contract: 1NT North						

### Board: 278

	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ KQ643				1NT
Vul: None	♥ Q7	♥ K93	Pass	3NT	All Pass	
North HCP: 13+1	♦ A9762	♦ J8				
South HCP: 16+1	♣ QJ87	♣ AK2				
Contract: 3NT North						

### Board: 279

	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ AT9		1NT	Pass	3NT
Vul: E-W	♥ JT9	♥ 543	All Pass			
North HCP: 15+1	♦ AQ	♦ KJ2				
South HCP: 11	♣ AJ942	♣ KT53				
Contract: 3NT South						

### Board: 280

	North:	South:	W	N	E	S
Dealer: South	♠ AQ43	♠ K82				1NT
Vul: Both	♥ T5	♥ AKQ7	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 14	♦ A832	♦ KT7	Pass	3NT	All Pass	
South HCP: 17	♣ AT3	♣ Q54				
Contract: 3NT North						

1. Stayman

### Board: 281

	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ T83		1NT	All Pass	
Vul: N-S	♥ AQ94	♥ 732				
North HCP: 16	♦ KQ53	♦ J4				
South HCP: 7+1	♣ JT	♣ AQ853				
Contract: 1NT North						

<b>Board: 282</b>	♠ AK843	Partner bids first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: E-W	♦ 953	
HCP: 12+1	♣ K9	
<hr/>		
<b>Board: 283</b>	♠ AQ6	You bid first.
Dealer: North	♥ A9	East (LHO) Doubles 1NT if possible.
Vul: None	♦ T76	
HCP: 16+1	♣ KQJ87	
<hr/>		
<b>Board: 284</b>	♠ A5	Partner bids first.
Dealer: South	♥ 54	The opponents are silent.
Vul: E-W	♦ AJ987653	
HCP: 12+4	♣ K	
<hr/>		
<b>Board: 285</b>	♠ QJ743	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: Both	♦ J6	
HCP: 17+1	♣ AQ7	
<hr/>		
<b>Board: 286</b>	♠ -	LHO opens the bidding 1NT.
Dealer: East	♥ K98	Partner bids next.
Vul: None	♦ AT862	
HCP: 10+2	♣ K8542	

## Both hands (Answers Page)

### Board: 282

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15+1

Contract: 3NT North

North:

♠ AK843

♥ QT7

♦ 953

♣ K9

South:

♠ Q6

♥ AJ642

♦ AT7

♣ A82

W	N	E	S
			1NT

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

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

### Board: 283

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 9

Contract: 1NTXX North

North:

♠ AQ6

♥ A9

♦ T76

♣ KQJ87

South:

♠ J53

♥ J65

♦ QJ84

♣ A32

W	N	E	S
	1NT	X	XX

All Pass

### Board: 284

Dealer: South

Vul: E-W

North HCP: 12+4

South HCP: 16+1

Contract: 3NT North

North:

♠ A5

♥ 54

♦ AJ987653

♣ K

South:

♠ Q3

♥ AQT3

♦ QT

♣ AQ986

W	N	E	S
			1NT

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

### Board: 285

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 3+3

Contract: 3♦ North

North:

♠ QJ743

♥ AK6

♦ J6

♣ AQ7

South:

♠ 985

♥ QJ2

♦ T875432

♣ -

W	N	E	S
	1NT	Pass	3♣ <sup>1</sup>

Pass	3♦ <sup>2</sup>	All Pass	
------	-----------------	----------	--

1. 1N-3C transfer to diamonds

2. automat

### Board: 286

Dealer: East

Vul: None

North HCP: 10+2

South HCP: 13+2

Contract: 2♠ South

North:

♠ -

♥ K98

♦ AT862

♣ K8542

South:

♠ AQ8762

♥ A32

♦ QJ4

♣ T

W	N	E	S
		1NT	2♣ <sup>1</sup>

Pass	2♦ <sup>2</sup>	Pass	2♠
------	-----------------	------	----

All Pass

1. Cappelletti, any 6+suit

2. automat

<b>Board: 282</b>	♠ Q6	You bid first.
Dealer: South	♥ AJ642	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 15+1	♣ A82	

---

<b>Board: 283</b>	♠ J53	Partner bids first.
Dealer: North	♥ J65	East (RHO) Doubles 1NT if possible.
Vul: None	♦ QJ84	
HCP: 9	♣ A32	

---

<b>Board: 284</b>	♠ Q3	You bid first.
Dealer: South	♥ AQT3	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 16+1	♣ AQ986	

---

<b>Board: 285</b>	♠ 985	Partner bids first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: Both	♦ T875432	
HCP: 3+3	♣ -	

---

<b>Board: 286</b>	♠ AQ8762	RHO opens the bidding 1NT.
Dealer: East	♥ A32	You bid next.
Vul: None	♦ QJ4	
HCP: 13+2	♣ T	

## Both hands (Answers Page)

### Board: 282

	North:	South:	W	N	E	S
Dealer: South	♠ AK843	♠ Q6				1NT
Vul: E-W	♥ QT7	♥ AJ642	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ 953	♦ AT7	Pass	3NT	All Pass	
South HCP: 15+1	♣ K9	♣ A82				
Contract: 3NT North						

### Board: 283

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ J53		1NT	X	XX
Vul: None	♥ A9	♥ J65	All Pass			
North HCP: 16+1	♦ T76	♦ QJ84				
South HCP: 9	♣ KQJ87	♣ A32				
Contract: 1NTXX North						

### Board: 284

	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ Q3				1NT
Vul: E-W	♥ 54	♥ AQT3	Pass	3NT	All Pass	
North HCP: 12+4	♦ AJ987653	♦ QT				
South HCP: 16+1	♣ K	♣ AQ986				
Contract: 3NT North						

### Board: 285

	North:	South:	W	N	E	S
Dealer: North	♠ QJ743	♠ 985		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK6	♥ QJ2	Pass	3♦ <sup>2</sup>	All Pass	
North HCP: 17+1	♦ J6	♦ T875432				
South HCP: 3+3	♣ AQ7	♣ -				
Contract: 3♦ North						

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

### Board: 286

	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AQ8762			1NT	2♣ <sup>1</sup>
Vul: None	♥ K98	♥ A32	Pass	2♦ <sup>2</sup>	Pass	2♠
North HCP: 10+2	♦ AT862	♦ QJ4	All Pass			
South HCP: 13+2	♣ K8542	♣ T				
Contract: 2♠ South						

1. Cappelletti, any 6+suit  
2. automat



<b>Board: 287</b>	♠ A6	You bid first.
Dealer: North	♥ KJ962	The opponents are silent.
Vul: N-S	♦ A95	
HCP: 16+1	♣ A92	

---

<b>Board: 288</b>	♠ J3	Partner bids first.
Dealer: South	♥ 7642	The opponents are silent.
Vul: Both	♦ J53	
HCP: 2	♣ T942	

---

<b>Board: 289</b>	♠ 976	You bid first.
Dealer: North	♥ AJ853	The opponents are silent.
Vul: None	♦ QJ	
HCP: 15+1	♣ AK7	

---

<b>Board: 290</b>	♠ KT74	Partner bids first.
Dealer: South	♥ JT982	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 7+1	♣ 52	

---

<b>Board: 291</b>	♠ AK76	You bid first.
Dealer: North	♥ Q987	The opponents are silent.
Vul: None	♦ Q73	
HCP: 15	♣ AT	

## Both hands (Answers Page)

### Board: 287

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ K72		1NT	Pass	3NT
Vul: N-S	♥ KJ962	♥ QT4	All Pass			
North HCP: 16+1	♦ A95	♦ KQ8				
South HCP: 11	♣ A92	♣ J876				
Contract: 3NT South						

### Board: 288

	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ 642				1NT
Vul: Both	♥ 7642	♥ AKQ	All Pass			
North HCP: 2	♦ J53	♦ AT94				
South HCP: 17	♣ T942	♣ A86				
Contract: 1NT South						

### Board: 289

	North:	South:	W	N	E	S
Dealer: North	♠ 976	♠ AQJ5		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ853	♥ KQ764	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ QJ	♦ 9	All Pass			
South HCP: 12+1	♣ AK7	♣ T64				
Contract: 4♥ South						

1. Stayman

### Board: 290

	North:	South:	W	N	E	S
Dealer: South	♠ KT74	♠ J8				1NT
Vul: E-W	♥ JT982	♥ A65	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ K2	♦ AQJ84	Pass	2♠	Pass	3♥
South HCP: 16+1	♣ 52	♣ A43	All Pass			
Contract: 3♥ South						

### Board: 291

	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ T		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ Q987	♥ K5	Pass	3♣ <sup>2</sup>	Pass	4♦
North HCP: 15	♦ Q73	♦ A92	Pass	4♠	Pass	5♣
South HCP: 10+3	♣ AT	♣ QJ98654	All Pass			
Contract: 5♣ South						

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

<b>Board: 287</b>	♠ K72	Partner bids first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 11	♣ J876	

---

<b>Board: 288</b>	♠ 642	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ AT94	
HCP: 17	♣ A86	

---

<b>Board: 289</b>	♠ AQJ5	Partner bids first.
Dealer: North	♥ KQ764	The opponents are silent.
Vul: None	♦ 9	
HCP: 12+1	♣ T64	

---

<b>Board: 290</b>	♠ J8	You bid first.
Dealer: South	♥ A65	The opponents are silent.
Vul: E-W	♦ AQJ84	
HCP: 16+1	♣ A43	

---

<b>Board: 291</b>	♠ T	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ A92	
HCP: 10+3	♣ QJ98654	

## Both hands (Answers Page)

### Board: 287

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ K72		1NT	Pass	3NT
Vul: N-S	♥ KJ962	♥ QT4	All Pass			
North HCP: 16+1	♦ A95	♦ KQ8				
South HCP: 11	♣ A92	♣ J876				
Contract: 3NT South						

### Board: 288

	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ 642				1NT
Vul: Both	♥ 7642	♥ AKQ	All Pass			
North HCP: 2	♦ J53	♦ AT94				
South HCP: 17	♣ T942	♣ A86				
Contract: 1NT South						

### Board: 289

	North:	South:	W	N	E	S
Dealer: North	♠ 976	♠ AQJ5		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ853	♥ KQ764	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ QJ	♦ 9	All Pass			
South HCP: 12+1	♣ AK7	♣ T64				
Contract: 4♥ South						

1. Stayman

### Board: 290

	North:	South:	W	N	E	S
Dealer: South	♠ KT74	♠ J8				1NT
Vul: E-W	♥ JT982	♥ A65	Pass	2♦	Pass	2♥
North HCP: 7+1	♦ K2	♦ AQJ84	Pass	2♠	Pass	3♥
South HCP: 16+1	♣ 52	♣ A43	All Pass			
Contract: 3♥ South						

### Board: 291

	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ T		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ Q987	♥ K5	Pass	3♣ <sup>2</sup>	Pass	4♦
North HCP: 15	♦ Q73	♦ A92	Pass	4♠	Pass	5♣
South HCP: 10+3	♣ AT	♣ QJ98654	All Pass			
Contract: 5♣ South						

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

<b>Board: 292</b>	♠ T98	Partner bids first.
Dealer: South	♥ 985	The opponents are silent.
Vul: N-S	♦ AKJ8	
HCP: 10	♣ Q64	
<hr/>		
<b>Board: 293</b>	♠ KJ963	RHO opens the bidding 1NT.
Dealer: West	♥ Q98	You bid next.
Vul: N-S	♦ AJ876	
HCP: 11+2	♣ -	
<hr/>		
<b>Board: 294</b>	♠ -	Partner bids first.
Dealer: South	♥ T32	The opponents are silent.
Vul: Both	♦ QT7643	
HCP: 4+2	♣ Q864	
<hr/>		
<b>Board: 295</b>	♠ A94	You bid first.
Dealer: North	♥ AT72	The opponents are silent.
Vul: N-S	♦ KQ97	
HCP: 17	♣ KJ	
<hr/>		
<b>Board: 296</b>	♠ A653	Partner bids first.
Dealer: South	♥ T43	The opponents are silent.
Vul: None	♦ -	
HCP: 9+2	♣ KQ8732	

## Both hands (Answers Page)

### Board: 292

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16+1

Contract: 3NT North

North:

♠ T98

♥ 985

♦ AKJ8

♣ Q64

South:

♠ KQ6

♥ K2

♦ 954

♣ AKJ98

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 293

Dealer: West

Vul: N-S

North HCP: 11+2

South HCP: 9+1

Contract: 3♠ South

North:

♠ KJ963

♥ Q98

♦ AJ876

♣ -

South:

♠ QT75

♥ A3

♦ 95

♣ K7642

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

### Board: 294

Dealer: South

Vul: Both

North HCP: 4+2

South HCP: 17+1

Contract: 3♦ South

North:

♠ -

♥ T32

♦ QT7643

♣ Q864

South:

♠ K64

♥ KJ865

♦ AK2

♣ K3

W	N	E	S
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
All Pass			
1. 1N-3C transfer to diamonds			
2. automat			

### Board: 295

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ A94

♥ AT72

♦ KQ97

♣ KJ

South:

♠ JT73

♥ K

♦ AT43

♣ AT32

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

### Board: 296

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 16

Contract: 3NT South

North:

♠ A653

♥ T43

♦ -

♣ KQ8732

South:

♠ KT9

♥ AK9

♦ Q95

♣ AT94

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

<b>Board: 292</b>	♠ KQ6	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: N-S	♦ 954	
HCP: 16+1	♣ AKJ98	

---

<b>Board: 293</b>	♠ QT75	LHO opens the bidding 1NT.
Dealer: West	♥ A3	Partner bids next.
Vul: N-S	♦ 95	
HCP: 9+1	♣ K7642	

---

<b>Board: 294</b>	♠ K64	You bid first.
Dealer: South	♥ KJ865	The opponents are silent.
Vul: Both	♦ AK2	
HCP: 17+1	♣ K3	

---

<b>Board: 295</b>	♠ JT73	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ AT43	
HCP: 12	♣ AT32	

---

<b>Board: 296</b>	♠ KT9	You bid first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: None	♦ Q95	
HCP: 16	♣ AT94	

## Both hands (Answers Page)

### Board: 292

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16+1

Contract: 3NT North

North:

♠ T98

♥ 985

♦ AKJ8

♣ Q64

South:

♠ KQ6

♥ K2

♦ 954

♣ AKJ98

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 293

Dealer: West

Vul: N-S

North HCP: 11+2

South HCP: 9+1

Contract: 3♠ South

North:

♠ KJ963

♥ Q98

♦ AJ876

♣ -

South:

♠ QT75

♥ A3

♦ 95

♣ K7642

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

### Board: 294

Dealer: South

Vul: Both

North HCP: 4+2

South HCP: 17+1

Contract: 3♦ South

North:

♠ -

♥ T32

♦ QT7643

♣ Q864

South:

♠ K64

♥ KJ865

♦ AK2

♣ K3

W	N	E	S
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
All Pass			
1. 1N-3C transfer to diamonds			
2. automat			

### Board: 295

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ A94

♥ AT72

♦ KQ97

♣ KJ

South:

♠ JT73

♥ K

♦ AT43

♣ AT32

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

### Board: 296

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 16

Contract: 3NT South

North:

♠ A653

♥ T43

♦ -

♣ KQ8732

South:

♠ KT9

♥ AK9

♦ Q95

♣ AT94

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



<b>Board: 297</b>	♠ AJT2	You bid first.
Dealer: North	♥ T7	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 15	♣ AJ82	
<hr/>		
<b>Board: 298</b>	♠ 875	Partner bids first.
Dealer: South	♥ T754	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ K85	
HCP: 6	♣ KT8	
<hr/>		
<b>Board: 299</b>	♠ AK2	You bid first.
Dealer: North	♥ Q97	East (LHO) bids 2♦ if possible.
Vul: None	♦ K5432	
HCP: 16+1	♣ A6	
<hr/>		
<b>Board: 300</b>	♠ Q863	Partner bids first.
Dealer: South	♥ 943	The opponents are silent.
Vul: Both	♦ AK92	
HCP: 9	♣ 87	
<hr/>		
<b>Board: 301</b>	♠ AQ	You bid first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: None	♦ KJ7	
HCP: 16+1	♣ QJT87	

## Both hands (Answers Page)

### Board: 297

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AJT2

♥ T7

♦ KQ3

♣ AJ82

South:

♠ Q3

♥ A943

♦ JT74

♣ Q73

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

### Board: 298

Dealer: South

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1NTXX South

North:

♠ 875

♥ T754

♦ K85

♣ KT8

South:

♠ QJ4

♥ KJ2

♦ AQ6

♣ Q652

W	N	E	S
			1NT
X	XX	All Pass	

### Board: 299

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8

Contract: 2NT South

North:

♠ AK2

♥ Q97

♦ K5432

♣ A6

South:

♠ Q98

♥ 852

♦ AQ96

♣ T84

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

### Board: 300

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ Q863

♥ 943

♦ AK92

♣ 87

South:

♠ K97

♥ AQJ

♦ JT3

♣ KJ94

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

### Board: 301

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 13+1

Contract: 6♥ South

North:

♠ AQ

♥ KT7

♦ KJ7

♣ QJT87

South:

♠ 4

♥ AJ652

♦ A953

♣ A65

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

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

<b>Board: 297</b>	♠ Q3	Partner bids first.
Dealer: North	♥ A943	The opponents are silent.
Vul: E-W	♦ JT74	
HCP: 9	♣ Q73	

---

<b>Board: 298</b>	♠ QJ4	You bid first.
Dealer: South	♥ KJ2	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQ6	
HCP: 15	♣ Q652	

---

<b>Board: 299</b>	♠ Q98	Partner bids first.
Dealer: North	♥ 852	East (RHO) bids 2 ♦ if possible.
Vul: None	♦ AQ96	
HCP: 8	♣ T84	

---

<b>Board: 300</b>	♠ K97	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: Both	♦ JT3	
HCP: 15	♣ KJ94	

---

<b>Board: 301</b>	♠ 4	Partner bids first.
Dealer: North	♥ AJ652	The opponents are silent.
Vul: None	♦ A953	
HCP: 13+1	♣ A65	

## Both hands (Answers Page)

### Board: 297

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AJT2

♥ T7

♦ KQ3

♣ AJ82

South:

♠ Q3

♥ A943

♦ JT74

♣ Q73

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

### Board: 298

Dealer: South

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1NTXX South

North:

♠ 875

♥ T754

♦ K85

♣ KT8

South:

♠ QJ4

♥ KJ2

♦ AQ6

♣ Q652

W	N	E	S
			1NT
X	XX	All Pass	

### Board: 299

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8

Contract: 2NT South

North:

♠ AK2

♥ Q97

♦ K5432

♣ A6

South:

♠ Q98

♥ 852

♦ AQ96

♣ T84

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

### Board: 300

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ Q863

♥ 943

♦ AK92

♣ 87

South:

♠ K97

♥ AQJ

♦ JT3

♣ KJ94

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

### Board: 301

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 13+1

Contract: 6♥ South

North:

♠ AQ

♥ KT7

♦ KJ7

♣ QJT87

South:

♠ 4

♥ AJ652

♦ A953

♣ A65

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

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

<b>Board: 302</b>	♠ 732	LHO opens the bidding 1NT.
Dealer: East	♥ K	Partner bids next.
Vul: E-W	♦ 9653	
HCP: 6+1	♣ KT854	

---

<b>Board: 303</b>	♠ AT6	You bid first.
Dealer: North	♥ AKT3	The opponents are silent.
Vul: None	♦ AQ63	
HCP: 17	♣ 98	

---

<b>Board: 304</b>	♠ KT763	Partner bids first.
Dealer: South	♥ Q972	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 8+1	♣ QJT	

---

<b>Board: 305</b>	♠ KJ4	You bid first.
Dealer: North	♥ K63	The opponents are silent.
Vul: E-W	♦ A65	
HCP: 15	♣ A543	

---

<b>Board: 306</b>	♠ K	Partner bids first.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: Both	♦ 9853	
HCP: 9	♣ QJ42	

## Both hands (Answers Page)

### Board: 302

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ 732

♥ K

♦ 9653

♣ KT854

South:

♠ AQ

♥ QJT952

♦ K7

♣ J93

W N E S

1NT 2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2♥

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 303

Dealer: North

Vul: None

North HCP: 17

South HCP: 3+1

Contract: 1NT North

North:

♠ AT6

♥ AKT3

♦ AQ63

♣ 98

South:

♠ 8732

♥ 7

♦ 752

♣ QJT75

W N E S

1NT All Pass

### Board: 304

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 4♠ North

North:

♠ KT763

♥ Q972

♦ 5

♣ QJT

South:

♠ A982

♥ AT6

♦ KT

♣ A643

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

### Board: 305

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+2

Contract: 4♥ North

North:

♠ KJ4

♥ K63

♦ A65

♣ A543

South:

♠ Q6

♥ QT752

♦ KQJ93

♣ T

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ All Pass

### Board: 306

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ K

♥ QJ93

♦ 9853

♣ QJ42

South:

♠ A832

♥ KT

♦ AQ42

♣ KT8

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

<b>Board: 302</b>	♠ AQ	RHO opens the bidding 1NT.
Dealer: East	♥ QJT952	You bid next.
Vul: E-W	♦ K7	
HCP: 13+2	♣ J93	

---

<b>Board: 303</b>	♠ 8732	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ 752	
HCP: 3+1	♣ QJT75	

---

<b>Board: 304</b>	♠ A982	You bid first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 15	♣ A643	

---

<b>Board: 305</b>	♠ Q6	Partner bids first.
Dealer: North	♥ QT752	The opponents are silent.
Vul: E-W	♦ KQJ93	
HCP: 10+2	♣ T	

---

<b>Board: 306</b>	♠ A832	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: Both	♦ AQ42	
HCP: 16	♣ KT8	

## Both hands (Answers Page)

### Board: 302

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ 732

♥ K

♦ 9653

♣ KT854

South:

♠ AQ

♥ QJT952

♦ K7

♣ J93

W N E S

1NT 2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2♥

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 303

Dealer: North

Vul: None

North HCP: 17

South HCP: 3+1

Contract: 1NT North

North:

♠ AT6

♥ AKT3

♦ AQ63

♣ 98

South:

♠ 8732

♥ 7

♦ 752

♣ QJT75

W N E S

1NT All Pass

### Board: 304

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 4♠ North

North:

♠ KT763

♥ Q972

♦ 5

♣ QJT

South:

♠ A982

♥ AT6

♦ KT

♣ A643

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

### Board: 305

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+2

Contract: 4♥ North

North:

♠ KJ4

♥ K63

♦ A65

♣ A543

South:

♠ Q6

♥ QT752

♦ KQJ93

♣ T

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ All Pass

### Board: 306

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ K

♥ QJ93

♦ 9853

♣ QJ42

South:

♠ A832

♥ KT

♦ AQ42

♣ KT8

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman



<b>Board: 307</b>	♠ J85	LHO opens the bidding 1NT.
Dealer: East	♥ T4	Partner bids next.
Vul: E-W	♦ AKQ4	
HCP: 14	♣ AT93	
<hr/>		
<b>Board: 308</b>	♠ Q872	Partner bids first.
Dealer: South	♥ 98	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ 82	
HCP: 2+1	♣ 98732	
<hr/>		
<b>Board: 309</b>	♠ KJ3	You bid first.
Dealer: North	♥ AKQ3	West (RHO) Doubles 2♣ if possible.
Vul: Both	♦ QJ3	
HCP: 16	♣ T32	
<hr/>		
<b>Board: 310</b>	♠ QT65	Partner bids first.
Dealer: South	♥ AK83	The opponents are silent.
Vul: None	♦ AK2	
HCP: 16	♣ 32	
<hr/>		
<b>Board: 311</b>	♠ A4	You bid first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: E-W	♦ Q983	
HCP: 16	♣ AJ98	

## Both hands (Answers Page)

### Board: 307

Dealer: East

Vul: E-W

North HCP: 14

South HCP: 9+2

Contract: 2♠ North

North:

♠ J85

♥ T4

♦ AKQ4

♣ AT93

South:

♠ KT643

♥ AQ962

♦ 8

♣ 72

W N E S

1NT 2♦<sup>1</sup>

Pass 2♠ All Pass

1. Cappelletti, both majors

### Board: 308

Dealer: South

Vul: E-W

North HCP: 2+1

South HCP: 17+1

Contract: 3♣ South

North:

♠ Q872

♥ 98

♦ 82

♣ 98732

South:

♠ K4

♥ Q53

♦ KQT

♣ AQJT4

W N E S

1NT

2♠<sup>1</sup> Pass Pass 3♣

All Pass

1. Cappelletti, 5M-4m

### Board: 309

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9

Contract: 2♥ North

North:

♠ KJ3

♥ AKQ3

♦ QJ3

♣ T32

South:

♠ A752

♥ J82

♦ A765

♣ 85

W N E S

1NT Pass 2♣<sup>1</sup>

X 2♥ All Pass

1. Stayman

### Board: 310

Dealer: South

Vul: None

North HCP: 16

South HCP: 16

Contract: 4NT North

North:

♠ QT65

♥ AK83

♦ AK2

♣ 32

South:

♠ AJ

♥ QJT

♦ T876

♣ AKJ4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 4NT All Pass

1. Stayman

### Board: 311

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 13+1

Contract: 4♥ North

North:

♠ A4

♥ AJ4

♦ Q983

♣ AJ98

South:

♠ Q9

♥ K8765

♦ K6

♣ KQ32

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ All Pass

**Board: 307**      ♠ KT643      RHO opens the bidding 1NT.  
 Dealer: East      ♥ AQ962      You bid next.  
 Vul: E-W      ♦ 8  
 HCP: 9+2      ♣ 72

---

**Board: 308**      ♠ K4      You bid first.  
 Dealer: South      ♥ Q53      West (LHO) bids 2♠ if possible.  
 Vul: E-W      ♦ KQT  
 HCP: 17+1      ♣ AQJT4

---

**Board: 309**      ♠ A752      Partner bids first.  
 Dealer: North      ♥ J82      West (LHO) Doubles 2♣ if possible.  
 Vul: Both      ♦ A765  
 HCP: 9      ♣ 85

---

**Board: 310**      ♠ AJ      You bid first.  
 Dealer: South      ♥ QJT      The opponents are silent.  
 Vul: None      ♦ T876  
 HCP: 16      ♣ AKJ4

---

**Board: 311**      ♠ Q9      Partner bids first.  
 Dealer: North      ♥ K8765      The opponents are silent.  
 Vul: E-W      ♦ K6  
 HCP: 13+1      ♣ KQ32

## Both hands (Answers Page)

### Board: 307

Dealer: East

Vul: E-W

North HCP: 14

South HCP: 9+2

Contract: 2 ♠ North

North:

♠ J85

♥ T4

♦ AKQ4

♣ AT93

South:

♠ KT643

♥ AQ962

♦ 8

♣ 72

W N E S

1NT 2 ♦<sup>1</sup>

Pass 2 ♠ All Pass

1. Cappelletti, both majors

### Board: 308

Dealer: South

Vul: E-W

North HCP: 2+1

South HCP: 17+1

Contract: 3 ♣ South

North:

♠ Q872

♥ 98

♦ 82

♣ 98732

South:

♠ K4

♥ Q53

♦ KQT

♣ AQJT4

W N E S

1NT

2 ♠<sup>1</sup> Pass Pass 3 ♣

All Pass

1. Cappelletti, 5M-4m

### Board: 309

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9

Contract: 2 ♥ North

North:

♠ KJ3

♥ AKQ3

♦ QJ3

♣ T32

South:

♠ A752

♥ J82

♦ A765

♣ 85

W N E S

1NT Pass 2 ♣<sup>1</sup>

X 2 ♥ All Pass

1. Stayman

### Board: 310

Dealer: South

Vul: None

North HCP: 16

South HCP: 16

Contract: 4NT North

North:

♠ QT65

♥ AK83

♦ AK2

♣ 32

South:

♠ AJ

♥ QJT

♦ T876

♣ AKJ4

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 4NT All Pass

1. Stayman

### Board: 311

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 13+1

Contract: 4 ♥ North

North:

♠ A4

♥ AJ4

♦ Q983

♣ AJ98

South:

♠ Q9

♥ K8765

♦ K6

♣ KQ32

W N E S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♣

Pass 4 ♥ All Pass

<b>Board: 312</b>	♠ AQJ95	Partner bids first.
Dealer: South	♥ K5	The opponents are silent.
Vul: Both	♦ T853	
HCP: 10+1	♣ 64	
<hr/>		
<b>Board: 313</b>	♠ A75	You bid first.
Dealer: North	♥ 72	East (LHO) Doubles 6♠ if possible.
Vul: None	♦ AQ6	
HCP: 15+1	♣ AJ863	
<hr/>		
<b>Board: 314</b>	♠ 74	RHO opens the bidding 1NT.
Dealer: West	♥ J654	You bid next.
Vul: E-W	♦ J98543	East (LHO) bids 2♥ if possible.
HCP: 2+2	♣ 4	
<hr/>		
<b>Board: 315</b>	♠ KQ52	You bid first.
Dealer: North	♥ K65	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 17	♣ KT9	
<hr/>		
<b>Board: 316</b>	♠ 2	Partner bids first.
Dealer: South	♥ AQ63	The opponents are silent.
Vul: None	♦ KJT4	
HCP: 13	♣ K654	

## Both hands (Answers Page)

### Board: 312

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ95	♠ K7				1NT
Vul: Both	♥ K5	♥ A97	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ T853	♦ K92	Pass	3NT	All Pass	
South HCP: 17+1	♣ 64	♣ AKT53				
Contract: 3NT North						

### Board: 313

	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ KQ984		1NT	Pass	2♥
Vul: None	♥ 72	♥ AJ8	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ AQ6	♦ KJ2	Pass	4♠	Pass	4NT
South HCP: 14+1	♣ AJ863	♣ 72	Pass	5♣ <sup>1</sup>	Pass	6♠
Contract: 6♠ X South			Pass	Pass	X	All Pass

1. A=0/5 or 3/5

### Board: 314

	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ Q92	1NT	Pass	2♥	3♣
Vul: E-W	♥ J654	♥ AQ2	All Pass			
North HCP: 2+2	♦ J98543	♦ 2				
South HCP: 17+2	♣ 4	♣ AKQ862				
Contract: 3♣ South						

### Board: 315

	North:	South:	W	N	E	S
Dealer: North	♠ KQ52	♠ A		1NT	Pass	3NT
Vul: Both	♥ K65	♥ 942	All Pass			
North HCP: 17	♦ AQ3	♦ KT98				
South HCP: 10+1	♣ KT9	♣ QJ863				
Contract: 3NT South						

### Board: 316

	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AQJ3				1NT
Vul: None	♥ AQ63	♥ K4	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 13	♦ KJT4	♦ A876	Pass	3NT	All Pass	
South HCP: 15	♣ K654	♣ J32				
Contract: 3NT North						

1. Stayman

<b>Board: 312</b>	♠ K7	You bid first.
Dealer: South	♥ A97	The opponents are silent.
Vul: Both	♦ K92	
HCP: 17+1	♣ AKT53	

---

<b>Board: 313</b>	♠ KQ984	Partner bids first.
Dealer: North	♥ AJ8	East (RHO) Doubles 6♠ if possible.
Vul: None	♦ KJ2	
HCP: 14+1	♣ 72	

---

<b>Board: 314</b>	♠ Q92	LHO opens the bidding 1NT.
Dealer: West	♥ AQ2	Partner bids next.
Vul: E-W	♦ 2	East (RHO) bids 2♥ if possible.
HCP: 17+2	♣ AKQ862	

---

<b>Board: 315</b>	♠ A	Partner bids first.
Dealer: North	♥ 942	The opponents are silent.
Vul: Both	♦ KT98	
HCP: 10+1	♣ QJ863	

---

<b>Board: 316</b>	♠ AQJ3	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: None	♦ A876	
HCP: 15	♣ J32	

## Both hands (Answers Page)

### Board: 312

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ95	♠ K7				1NT
Vul: Both	♥ K5	♥ A97	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ T853	♦ K92	Pass	3NT	All Pass	
South HCP: 17+1	♣ 64	♣ AKT53				
Contract: 3NT North						

### Board: 313

	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ KQ984		1NT	Pass	2♥
Vul: None	♥ 72	♥ AJ8	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ AQ6	♦ KJ2	Pass	4♠	Pass	4NT
South HCP: 14+1	♣ AJ863	♣ 72	Pass	5♣ <sup>1</sup>	Pass	6♠
Contract: 6♠ X South			Pass	Pass	X	All Pass

1. A=0/5 or 3/5

### Board: 314

	North:	South:	W	N	E	S
Dealer: West	♠ 74	♠ Q92	1NT	Pass	2♥	3♣
Vul: E-W	♥ J654	♥ AQ2	All Pass			
North HCP: 2+2	♦ J98543	♦ 2				
South HCP: 17+2	♣ 4	♣ AKQ862				
Contract: 3♣ South						

### Board: 315

	North:	South:	W	N	E	S
Dealer: North	♠ KQ52	♠ A		1NT	Pass	3NT
Vul: Both	♥ K65	♥ 942	All Pass			
North HCP: 17	♦ AQ3	♦ KT98				
South HCP: 10+1	♣ KT9	♣ QJ863				
Contract: 3NT South						

### Board: 316

	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AQJ3				1NT
Vul: None	♥ AQ63	♥ K4	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 13	♦ KJT4	♦ A876	Pass	3NT	All Pass	
South HCP: 15	♣ K654	♣ J32				
Contract: 3NT North						

1. Stayman



<b>Board: 317</b>	♠ AKT	You bid first.
Dealer: North	♥ KQ54	The opponents are silent.
Vul: N-S	♦ AJT	
HCP: 17	♣ 975	
<hr/>		
<b>Board: 318</b>	♠ K874	Partner bids first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: None	♦ 62	
HCP: 7	♣ J642	
<hr/>		
<b>Board: 319</b>	♠ QJT6	RHO opens the bidding 1NT.
Dealer: West	♥ 83	You bid next.
Vul: E-W	♦ QT3	
HCP: 5	♣ T874	
<hr/>		
<b>Board: 320</b>	♠ 95	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: E-W	♦ 532	
HCP: 10+1	♣ AK874	
<hr/>		
<b>Board: 321</b>	♠ KQ52	You bid first.
Dealer: North	♥ AK4	East (LHO) bids 2♥ if possible.
Vul: Both	♦ 43	
HCP: 15	♣ QJ54	

## Both hands (Answers Page)

### Board: 317

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 5+2

Contract: 3 ♦ North

North:

♠ AKT

♥ KQ54

♦ AJT

♣ 975

South:

♠ 9853

♥ T6

♦ Q98654

♣ K

W N E S

1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 318

Dealer: South

Vul: None

North HCP: 7

South HCP: 16

Contract: 2 ♥ South

North:

♠ K874

♥ QJ4

♦ 62

♣ J642

South:

♠ A5

♥ K863

♦ QJT3

♣ AQT

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

All Pass

1. Stayman

### Board: 319

Dealer: West

Vul: E-W

North HCP: 5

South HCP: 16+1

Contract: 2 ♠ North

North:

♠ QJT6

♥ 83

♦ QT3

♣ T874

South:

♠ A75

♥ A94

♦ A2

♣ KJ952

W N E S

1NT Pass Pass X

Pass 2 ♠ All Pass

### Board: 320

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 3NT North

North:

♠ 95

♥ K52

♦ 532

♣ AK874

South:

♠ K3

♥ AQ64

♦ AK97

♣ T92

W N E S

1NT

Pass 3NT All Pass

### Board: 321

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3 ♠ North

North:

♠ KQ52

♥ AK4

♦ 43

♣ QJ54

South:

♠ AT86

♥ JT8

♦ KJ8

♣ T97

W N E S

1NT 2 ♥<sup>1</sup> X

Pass 3 ♠ All Pass

1. Cappelletti, 5M-4m

**Board: 317**      ♠ 9853      Partner bids first.  
 Dealer: North      ♥ T6      The opponents are silent.  
 Vul: N-S      ♦ Q98654  
 HCP: 5+2      ♣ K

---

**Board: 318**      ♠ A5      You bid first.  
 Dealer: South      ♥ K863      The opponents are silent.  
 Vul: None      ♦ QJT3  
 HCP: 16      ♣ AQT

---

**Board: 319**      ♠ A75      LHO opens the bidding 1NT.  
 Dealer: West      ♥ A94      Partner bids next.  
 Vul: E-W      ♦ A2  
 HCP: 16+1      ♣ KJ952

---

**Board: 320**      ♠ K3      You bid first.  
 Dealer: South      ♥ AQ64      The opponents are silent.  
 Vul: E-W      ♦ AK97  
 HCP: 16      ♣ T92

---

**Board: 321**      ♠ AT86      Partner bids first.  
 Dealer: North      ♥ JT8      East (RHO) bids 2♥ if possible.  
 Vul: Both      ♦ KJ8  
 HCP: 9      ♣ T97

## Both hands (Answers Page)

### Board: 317

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 5+2

Contract: 3 ♦ North

North:

♠ AKT

♥ KQ54

♦ AJT

♣ 975

South:

♠ 9853

♥ T6

♦ Q98654

♣ K

W N E S

1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 318

Dealer: South

Vul: None

North HCP: 7

South HCP: 16

Contract: 2 ♥ South

North:

♠ K874

♥ QJ4

♦ 62

♣ J642

South:

♠ A5

♥ K863

♦ QJT3

♣ AQT

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

All Pass

1. Stayman

### Board: 319

Dealer: West

Vul: E-W

North HCP: 5

South HCP: 16+1

Contract: 2 ♠ North

North:

♠ QJT6

♥ 83

♦ QT3

♣ T874

South:

♠ A75

♥ A94

♦ A2

♣ KJ952

W N E S

1NT Pass Pass X

Pass 2 ♠ All Pass

### Board: 320

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 3NT North

North:

♠ 95

♥ K52

♦ 532

♣ AK874

South:

♠ K3

♥ AQ64

♦ AK97

♣ T92

W N E S

1NT

Pass 3NT All Pass

### Board: 321

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3 ♠ North

North:

♠ KQ52

♥ AK4

♦ 43

♣ QJ54

South:

♠ AT86

♥ JT8

♦ KJ8

♣ T97

W N E S

1NT 2 ♥<sup>1</sup> X

Pass 3 ♠ All Pass

1. Cappelletti, 5M-4m

<b>Board: 322</b>	♠ T4	Partner bids first.
Dealer: South	♥ A6	The opponents are silent.
Vul: N-S	♦ 97543	
HCP: 9+1	♣ KQ43	

---

<b>Board: 323</b>	♠ AK4	You bid first.
Dealer: North	♥ AK87	The opponents are silent.
Vul: E-W	♦ T65	
HCP: 15	♣ J87	

---

<b>Board: 324</b>	♠ AKJT	Partner bids first.
Dealer: South	♥ Q43	The opponents are silent.
Vul: Both	♦ 64	
HCP: 10	♣ 8543	

---

<b>Board: 325</b>	♠ 73	You bid first.
Dealer: North	♥ A93	The opponents are silent.
Vul: None	♦ AK6	
HCP: 15+1	♣ A9654	

---

<b>Board: 326</b>	♠ 64	Partner bids first.
Dealer: South	♥ AT532	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 9+1	♣ K86	

## Both hands (Answers Page)

### Board: 322

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 17

Contract: 3NT North

North:

♠ T4

♥ A6

♦ 97543

♣ KQ43

South:

♠ KQ

♥ KJT9

♦ KJ82

♣ A72

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 323

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ AK4

♥ AK87

♦ T65

♣ J87

South:

♠ 92

♥ T65

♦ KQ7

♣ KQT62

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 324

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ AKJT

♥ Q43

♦ 64

♣ 8543

South:

♠ 85

♥ AK752

♦ KJ3

♣ A62

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

1. Stayman

### Board: 325

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ 73

♥ A93

♦ AK6

♣ A9654

South:

♠ KQT5

♥ J

♦ Q73

♣ QJ873

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3NT
All Pass			

1. Stayman

### Board: 326

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ 64

♥ AT532

♦ QT8

♣ K86

South:

♠ QJ98

♥ Q7

♦ AKJ3

♣ AT5

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	2NT	Pass	3NT
All Pass			

<b>Board: 322</b>	♠ KQ	You bid first.
Dealer: South	♥ KJT9	The opponents are silent.
Vul: N-S	♦ KJ82	
HCP: 17	♣ A72	

---

<b>Board: 323</b>	♠ 92	Partner bids first.
Dealer: North	♥ T65	The opponents are silent.
Vul: E-W	♦ KQ7	
HCP: 10+1	♣ KQT62	

---

<b>Board: 324</b>	♠ 85	You bid first.
Dealer: South	♥ AK752	The opponents are silent.
Vul: Both	♦ KJ3	
HCP: 15+1	♣ A62	

---

<b>Board: 325</b>	♠ KQT5	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ Q73	
HCP: 11+1	♣ QJ873	

---

<b>Board: 326</b>	♠ QJ98	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: E-W	♦ AKJ3	
HCP: 17	♣ AT5	

## Both hands (Answers Page)

### Board: 322

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 17

Contract: 3NT North

North:

♠ T4

♥ A6

♦ 97543

♣ KQ43

South:

♠ KQ

♥ KJT9

♦ KJ82

♣ A72

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 323

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ AK4

♥ AK87

♦ T65

♣ J87

South:

♠ 92

♥ T65

♦ KQ7

♣ KQT62

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 324

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ AKJT

♥ Q43

♦ 64

♣ 8543

South:

♠ 85

♥ AK752

♦ KJ3

♣ A62

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

1. Stayman

### Board: 325

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ 73

♥ A93

♦ AK6

♣ A9654

South:

♠ KQT5

♥ J

♦ Q73

♣ QJ873

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3NT
All Pass			

1. Stayman

### Board: 326

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ 64

♥ AT532

♦ QT8

♣ K86

South:

♠ QJ98

♥ Q7

♦ AKJ3

♣ AT5

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	2NT	Pass	3NT
All Pass			



<b>Board: 327</b>	♠ 642	You bid first.
Dealer: North	♥ AKQ7	The opponents are silent.
Vul: Both	♦ J93	
HCP: 15	♣ AJ9	

---

<b>Board: 328</b>	♠ AK9	Partner bids first.
Dealer: South	♥ T4	The opponents are silent.
Vul: None	♦ AT87	
HCP: 15	♣ A542	

---

<b>Board: 329</b>	♠ 32	You bid first.
Dealer: North	♥ Q987	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 15	♣ AQJ9	

---

<b>Board: 330</b>	♠ T3	Partner bids first.
Dealer: South	♥ 98	The opponents are silent.
Vul: Both	♦ J9643	
HCP: 3+1	♣ Q542	

---

<b>Board: 331</b>	♠ KT432	Partner bids first.
Dealer: South	♥ T987	The opponents are silent.
Vul: None	♦ AT87	
HCP: 7+1	♣ -	

## Both hands (Answers Page)

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ 642	♠ QJT97		1NT	Pass	2♥
Vul: Both	♥ AKQ7	♥ 8653	Pass	2♠	All Pass	
North HCP: 15	♦ J93	♦ T8				
South HCP: 6+1	♣ AJ9	♣ K3				
Contract: 2♠ North						

### Board: 328

	North:	South:	W	N	E	S
Dealer: South	♠ AK9	♠ QJ7				1NT
Vul: None	♥ T4	♥ A5	Pass	3NT	All Pass	
North HCP: 15	♦ AT87	♦ KJ3				
South HCP: 16+1	♣ A542	♣ KQT98				
Contract: 3NT North						

### Board: 329

	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ A5		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q987	♥ AK43	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ3	♦ 976	All Pass			
South HCP: 11	♣ AQJ9	♣ T754				
Contract: 4♥ South			1. Stayman			

### Board: 330

	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ AJ5				1NT
Vul: Both	♥ 98	♥ T6	All Pass			
North HCP: 3+1	♦ J9643	♦ KT2				
South HCP: 15+1	♣ Q542	♣ AKT97				
Contract: 1NT South						

### Board: 331

	North:	South:	W	N	E	S
Dealer: South	♠ KT432	♠ AJ7				1NT
Vul: None	♥ T987	♥ 632	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 7+1	♦ AT87	♦ KJ	Pass	2♠	Pass	4♠
South HCP: 16+1	♣ -	♣ AK764	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 327</b>	♠ QJT97	Partner bids first.
Dealer: North	♥ 8653	The opponents are silent.
Vul: Both	♦ T8	
HCP: 6+1	♣ K3	

---

<b>Board: 328</b>	♠ QJ7	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 16+1	♣ KQT98	

---

<b>Board: 329</b>	♠ A5	Partner bids first.
Dealer: North	♥ AK43	The opponents are silent.
Vul: N-S	♦ 976	
HCP: 11	♣ T754	

---

<b>Board: 330</b>	♠ AJ5	You bid first.
Dealer: South	♥ T6	The opponents are silent.
Vul: Both	♦ KT2	
HCP: 15+1	♣ AKT97	

---

<b>Board: 331</b>	♠ AJ7	You bid first.
Dealer: South	♥ 632	The opponents are silent.
Vul: None	♦ KJ	
HCP: 16+1	♣ AK764	

## Both hands (Answers Page)

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ 642	♠ QJT97		1NT	Pass	2♥
Vul: Both	♥ AKQ7	♥ 8653	Pass	2♠	All Pass	
North HCP: 15	♦ J93	♦ T8				
South HCP: 6+1	♣ AJ9	♣ K3				
Contract: 2♠ North						

### Board: 328

	North:	South:	W	N	E	S
Dealer: South	♠ AK9	♠ QJ7				1NT
Vul: None	♥ T4	♥ A5	Pass	3NT	All Pass	
North HCP: 15	♦ AT87	♦ KJ3				
South HCP: 16+1	♣ A542	♣ KQT98				
Contract: 3NT North						

### Board: 329

	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ A5		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q987	♥ AK43	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ3	♦ 976	All Pass			
South HCP: 11	♣ AQJ9	♣ T754				
Contract: 4♥ South			1. Stayman			

### Board: 330

	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ AJ5				1NT
Vul: Both	♥ 98	♥ T6	All Pass			
North HCP: 3+1	♦ J9643	♦ KT2				
South HCP: 15+1	♣ Q542	♣ AKT97				
Contract: 1NT South						

### Board: 331

	North:	South:	W	N	E	S
Dealer: South	♠ KT432	♠ AJ7				1NT
Vul: None	♥ T987	♥ 632	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 7+1	♦ AT87	♦ KJ	Pass	2♠	Pass	4♠
South HCP: 16+1	♣ -	♣ AK764	All Pass			
Contract: 4♠ South			1. Stayman			

<b>Board: 332</b>	♠ K9	Partner bids first.
Dealer: South	♥ AT76	The opponents are silent.
Vul: N-S	♦ AT652	
HCP: 11+1	♣ T6	
<hr/>		
<b>Board: 333</b>	♠ J52	You bid first.
Dealer: North	♥ AK76	The opponents are silent.
Vul: E-W	♦ KJ8	
HCP: 15	♣ K93	
<hr/>		
<b>Board: 334</b>	♠ A5	LHO opens the bidding 1NT.
Dealer: East	♥ KQJ	Partner bids next.
Vul: E-W	♦ K632	East (LHO) bids 2♠ if possible.
HCP: 19	♣ AQ94	
<hr/>		
<b>Board: 335</b>	♠ AT	You bid first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: N-S	♦ KQ84	
HCP: 16	♣ A853	
<hr/>		
<b>Board: 336</b>	♠ 64	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: E-W	♦ AK62	
HCP: 14+1	♣ KT852	

## Both hands (Answers Page)

### Board: 332

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 17+1

Contract: 3NT North

North:

♠ K9

♥ AT76

♦ AT652

♣ T6

South:

♠ AQJ75

♥ KQ

♦ KQ7

♣ 432

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3♦	Pass	3♠
Pass	3NT	All Pass	

1. Stayman

### Board: 333

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ J52

♥ AK76

♦ KJ8

♣ K93

South:

♠ AK64

♥ QT3

♦ Q532

♣ 84

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

1. Stayman

### Board: 334

Dealer: East

Vul: E-W

North HCP: 19

South HCP: 2

Contract: 3♥ South

North:

♠ A5

♥ KQJ

♦ K632

♣ AQ94

South:

♠ T32

♥ 7654

♦ QT87

♣ 63

W	N	E	S
		1NT	Pass
Pass	X	2♠	Pass
Pass	X	Pass	3♥
All Pass			

### Board: 335

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ AT

♥ KT2

♦ KQ84

♣ A853

South:

♠ K753

♥ Q865

♦ T3

♣ J72

W	N	E	S
	1NT	All Pass	

### Board: 336

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16+1

Contract: 3NT North

North:

♠ 64

♥ A9

♦ AK62

♣ KT852

South:

♠ K7

♥ KQJ83

♦ Q98

♣ AJ3

W	N	E	S
			1NT
Pass	3NT	All Pass	

<b>Board: 332</b>	♠ AQJ75	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 17+1	♣ 432	

---

<b>Board: 333</b>	♠ AK64	Partner bids first.
Dealer: North	♥ QT3	The opponents are silent.
Vul: E-W	♦ Q532	
HCP: 11	♣ 84	

---

<b>Board: 334</b>	♠ T32	RHO opens the bidding 1NT.
Dealer: East	♥ 7654	You bid next.
Vul: E-W	♦ QT87	East (RHO) bids 2♠ if possible.
HCP: 2	♣ 63	

---

<b>Board: 335</b>	♠ K753	Partner bids first.
Dealer: North	♥ Q865	The opponents are silent.
Vul: N-S	♦ T3	
HCP: 6	♣ J72	

---

<b>Board: 336</b>	♠ K7	You bid first.
Dealer: South	♥ KQJ83	The opponents are silent.
Vul: E-W	♦ Q98	
HCP: 16+1	♣ AJ3	

## Both hands (Answers Page)

### Board: 332

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 17+1

Contract: 3NT North

North:

♠ K9

♥ AT76

♦ AT652

♣ T6

South:

♠ AQJ75

♥ KQ

♦ KQ7

♣ 432

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3♦	Pass	3♠
Pass	3NT	All Pass	

1. Stayman

### Board: 333

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ J52

♥ AK76

♦ KJ8

♣ K93

South:

♠ AK64

♥ QT3

♦ Q532

♣ 84

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

1. Stayman

### Board: 334

Dealer: East

Vul: E-W

North HCP: 19

South HCP: 2

Contract: 3♥ South

North:

♠ A5

♥ KQJ

♦ K632

♣ AQ94

South:

♠ T32

♥ 7654

♦ QT87

♣ 63

W	N	E	S
		1NT	Pass
Pass	X	2♠	Pass
Pass	X	Pass	3♥
All Pass			

### Board: 335

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ AT

♥ KT2

♦ KQ84

♣ A853

South:

♠ K753

♥ Q865

♦ T3

♣ J72

W	N	E	S
	1NT	All Pass	

### Board: 336

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16+1

Contract: 3NT North

North:

♠ 64

♥ A9

♦ AK62

♣ KT852

South:

♠ K7

♥ KQJ83

♦ Q98

♣ AJ3

W	N	E	S
			1NT
Pass	3NT	All Pass	



<b>Board: 337</b>	♠ 94	You bid first.
Dealer: North	♥ AJ86	The opponents are silent.
Vul: Both	♦ A6	
HCP: 16+1	♣ AK643	

---

<b>Board: 338</b>	♠ QT932	Partner bids first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: None	♦ KJ83	
HCP: 15+1	♣ A	

---

<b>Board: 339</b>	♠ A6	You bid first.
Dealer: North	♥ JT62	The opponents are silent.
Vul: E-W	♦ KQ93	
HCP: 17	♣ AK8	

---

<b>Board: 340</b>	♠ 9	Partner bids first.
Dealer: South	♥ 763	The opponents are silent.
Vul: Both	♦ 987654	
HCP: 3+2	♣ KT6	

---

<b>Board: 341</b>	♠ QT54	You bid first.
Dealer: North	♥ AKQ7	The opponents are silent.
Vul: None	♦ K43	
HCP: 16	♣ Q4	

## Both hands (Answers Page)

### Board: 337

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 11

Contract: 4♥ South

North:

♠ 94

♥ AJ86

♦ A6

♣ AK643

South:

♠ AQ7

♥ KT95

♦ Q95

♣ T85

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

### Board: 338

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 17

Contract: 4♠ South

North:

♠ QT932

♥ AJ2

♦ KJ83

♣ A

South:

♠ AK6

♥ K86

♦ AQ62

♣ JT6

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	4♠
All Pass			

### Board: 339

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 5+1

Contract: 2♠ North

North:

♠ A6

♥ JT62

♦ KQ93

♣ AK8

South:

♠ QJ984

♥ Q95

♦ 87

♣ T76

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

### Board: 340

Dealer: South

Vul: Both

North HCP: 3+2

South HCP: 16+1

Contract: 3♦ South

North:

♠ 9

♥ 763

♦ 987654

♣ KT6

South:

♠ AQT

♥ 42

♦ KQ2

♣ AJ954

W	N	E	S
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
All Pass			
1. 1N-3C transfer to diamonds			
2. automat			

### Board: 341

Dealer: North

Vul: None

North HCP: 16

South HCP: 2

Contract: 1NT North

North:

♠ QT54

♥ AKQ7

♦ K43

♣ Q4

South:

♠ 92

♥ 9864

♦ J75

♣ J875

W	N	E	S
	1NT	All Pass	

<b>Board: 337</b>	♠ AQ7	Partner bids first.
Dealer: North	♥ KT95	The opponents are silent.
Vul: Both	♦ Q95	
HCP: 11	♣ T85	

---

<b>Board: 338</b>	♠ AK6	You bid first.
Dealer: South	♥ K86	The opponents are silent.
Vul: None	♦ AQ62	
HCP: 17	♣ JT6	

---

<b>Board: 339</b>	♠ QJ984	Partner bids first.
Dealer: North	♥ Q95	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 5+1	♣ T76	

---

<b>Board: 340</b>	♠ AQT	You bid first.
Dealer: South	♥ 42	The opponents are silent.
Vul: Both	♦ KQ2	
HCP: 16+1	♣ AJ954	

---

<b>Board: 341</b>	♠ 92	Partner bids first.
Dealer: North	♥ 9864	The opponents are silent.
Vul: None	♦ J75	
HCP: 2	♣ J875	

## Both hands (Answers Page)

### Board: 337

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 11

Contract: 4♥ South

North:

♠ 94

♥ AJ86

♦ A6

♣ AK643

South:

♠ AQ7

♥ KT95

♦ Q95

♣ T85

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

### Board: 338

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 17

Contract: 4♠ South

North:

♠ QT932

♥ AJ2

♦ KJ83

♣ A

South:

♠ AK6

♥ K86

♦ AQ62

♣ JT6

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	4♠
All Pass			

### Board: 339

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 5+1

Contract: 2♠ North

North:

♠ A6

♥ JT62

♦ KQ93

♣ AK8

South:

♠ QJ984

♥ Q95

♦ 87

♣ T76

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

### Board: 340

Dealer: South

Vul: Both

North HCP: 3+2

South HCP: 16+1

Contract: 3♦ South

North:

♠ 9

♥ 763

♦ 987654

♣ KT6

South:

♠ AQT

♥ 42

♦ KQ2

♣ AJ954

W	N	E	S
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
All Pass			
1. 1N-3C transfer to diamonds			
2. automat			

### Board: 341

Dealer: North

Vul: None

North HCP: 16

South HCP: 2

Contract: 1NT North

North:

♠ QT54

♥ AKQ7

♦ K43

♣ Q4

South:

♠ 92

♥ 9864

♦ J75

♣ J875

W	N	E	S
	1NT	All Pass	

<b>Board: 342</b>	♠ A32	Partner bids first.
Dealer: South	♥ AQJ8	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 12	♣ 8532	

---

<b>Board: 343</b>	♠ AKQ2	You bid first.
Dealer: North	♥ JT52	The opponents are silent.
Vul: Both	♦ K7	
HCP: 16	♣ K94	

---

<b>Board: 344</b>	♠ AK8	Partner bids first.
Dealer: South	♥ JT94	The opponents are silent.
Vul: None	♦ 742	
HCP: 8	♣ T62	

---

<b>Board: 345</b>	♠ AJ53	You bid first.
Dealer: North	♥ AT6	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 17	♣ KT94	

---

<b>Board: 346</b>	♠ 964	Partner bids first.
Dealer: South	♥ 87	The opponents are silent.
Vul: E-W	♦ 86	
HCP: 6+2	♣ AQ8532	

## Both hands (Answers Page)

### Board: 342

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 16

Contract: 4♥ North

North:

♠ A32

♥ AQJ8

♦ J9

♣ 8532

South:

♠ QJ8

♥ KT93

♦ A432

♣ AQ

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 343

Dealer: North

Vul: Both

North HCP: 16

South HCP: 4+1

Contract: 1NT North

North:

♠ AKQ2

♥ JT52

♦ K7

♣ K94

South:

♠ 9863

♥ 74

♦ Q8

♣ Q8752

W N E S

1NT All Pass

### Board: 344

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ AK8

♥ JT94

♦ 742

♣ T62

South:

♠ J9

♥ A87

♦ AK963

♣ QJ9

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 345

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ53

♥ AT6

♦ KQ

♣ KT94

South:

♠ K9

♥ 75

♦ A86542

♣ Q75

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 346

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 15

Contract: 3♣ South

North:

♠ 964

♥ 87

♦ 86

♣ AQ8532

South:

♠ AJ82

♥ QJ4

♦ A32

♣ K64

W N E S

1NT

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

All Pass

1. 1N-2S transfer to clubs

2. automat

<b>Board: 342</b>	♠ QJ8	You bid first.
Dealer: South	♥ KT93	The opponents are silent.
Vul: N-S	♦ A432	
HCP: 16	♣ AQ	

---

<b>Board: 343</b>	♠ 9863	Partner bids first.
Dealer: North	♥ 74	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 4+1	♣ Q8752	

---

<b>Board: 344</b>	♠ J9	You bid first.
Dealer: South	♥ A87	The opponents are silent.
Vul: None	♦ AK963	
HCP: 15+1	♣ QJ9	

---

<b>Board: 345</b>	♠ K9	Partner bids first.
Dealer: North	♥ 75	The opponents are silent.
Vul: N-S	♦ A86542	
HCP: 9+2	♣ Q75	

---

<b>Board: 346</b>	♠ AJ82	You bid first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: E-W	♦ A32	
HCP: 15	♣ K64	

## Both hands (Answers Page)

### Board: 342

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 16

Contract: 4♥ North

North:

♠ A32

♥ AQJ8

♦ J9

♣ 8532

South:

♠ QJ8

♥ KT93

♦ A432

♣ AQ

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 343

Dealer: North

Vul: Both

North HCP: 16

South HCP: 4+1

Contract: 1NT North

North:

♠ AKQ2

♥ JT52

♦ K7

♣ K94

South:

♠ 9863

♥ 74

♦ Q8

♣ Q8752

W N E S

1NT All Pass

### Board: 344

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ AK8

♥ JT94

♦ 742

♣ T62

South:

♠ J9

♥ A87

♦ AK963

♣ QJ9

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 345

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ53

♥ AT6

♦ KQ

♣ KT94

South:

♠ K9

♥ 75

♦ A86542

♣ Q75

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 346

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 15

Contract: 3♣ South

North:

♠ 964

♥ 87

♦ 86

♣ AQ8532

South:

♠ AJ82

♥ QJ4

♦ A32

♣ K64

W N E S

1NT

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

All Pass

1. 1N-2S transfer to clubs

2. automat



<b>Board: 347</b>	♠ T62	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ QT5	
HCP: 16+1	♣ AKJ85	

---

<b>Board: 348</b>	♠ K53	Partner bids first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ 43	
HCP: 10+2	♣ AT9843	

---

<b>Board: 349</b>	♠ KT5	LHO opens the bidding 1NT.
Dealer: East	♥ AKQJ432	Partner bids next.
Vul: N-S	♦ T8	
HCP: 13+3	♣ 5	

---

<b>Board: 350</b>	♠ KT984	RHO opens the bidding 1NT.
Dealer: West	♥ JT7	You bid next.
Vul: Both	♦ 5	
HCP: 5+1	♣ JT82	

---

<b>Board: 351</b>	♠ 762	You bid first.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 15+1	♣ AT642	

## Both hands (Answers Page)

### Board: 347

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 10+2

Contract: 3NT South

North:

♠ T62

♥ AQ

♦ QT5

♣ AKJ85

South:

♠ QJ

♥ 53

♦ AK8643

♣ T97

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 348

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 16

Contract: 3NT North

North:

♠ K53

♥ QJ

♦ 43

♣ AT9843

South:

♠ AQJ

♥ 94

♦ AQ82

♣ K652

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 349

Dealer: East

Vul: N-S

North HCP: 13+3

South HCP: 10+1

Contract: 4♥ North

North:

♠ KT5

♥ AKQJ432

♦ T8

♣ 5

South:

♠ J96

♥ 7

♦ AJ754

♣ A982

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

1. Cappelletti, any 6+suit  
2. automat

### Board: 350

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ KT984

♥ JT7

♦ 5

♣ JT82

South:

♠ 2

♥ A96543

♦ AQJ6

♣ Q5

W	N	E	S
1NT	Pass	Pass	2♥ <sup>1</sup>
All Pass			

1. Cappelletti, 5M-4m

### Board: 351

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ 762

♥ AQ7

♦ AJ

♣ AT642

South:

♠ QT

♥ KT98

♦ K8763

♣ 73

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			

1. Stayman

<b>Board: 347</b>	♠ QJ	Partner bids first.
Dealer: North	♥ 53	The opponents are silent.
Vul: None	♦ AK8643	
HCP: 10+2	♣ T97	

---

<b>Board: 348</b>	♠ AQJ	You bid first.
Dealer: South	♥ 94	The opponents are silent.
Vul: N-S	♦ AQ82	
HCP: 16	♣ K652	

---

<b>Board: 349</b>	♠ J96	RHO opens the bidding 1NT.
Dealer: East	♥ 7	You bid next.
Vul: N-S	♦ AJ754	
HCP: 10+1	♣ A982	

---

<b>Board: 350</b>	♠ 2	LHO opens the bidding 1NT.
Dealer: West	♥ A96543	Partner bids next.
Vul: Both	♦ AQJ6	
HCP: 13+2	♣ Q5	

---

<b>Board: 351</b>	♠ QT	Partner bids first.
Dealer: North	♥ KT98	The opponents are silent.
Vul: N-S	♦ K8763	
HCP: 8+1	♣ 73	

## Both hands (Answers Page)

### Board: 347

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 10+2

Contract: 3NT South

North:

♠ T62

♥ AQ

♦ QT5

♣ AKJ85

South:

♠ QJ

♥ 53

♦ AK8643

♣ T97

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 348

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 16

Contract: 3NT North

North:

♠ K53

♥ QJ

♦ 43

♣ AT9843

South:

♠ AQJ

♥ 94

♦ AQ82

♣ K652

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 349

Dealer: East

Vul: N-S

North HCP: 13+3

South HCP: 10+1

Contract: 4♥ North

North:

♠ KT5

♥ AKQJ432

♦ T8

♣ 5

South:

♠ J96

♥ 7

♦ AJ754

♣ A982

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

1. Cappelletti, any 6+suit  
2. automat

### Board: 350

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ KT984

♥ JT7

♦ 5

♣ JT82

South:

♠ 2

♥ A96543

♦ AQJ6

♣ Q5

W	N	E	S
1NT	Pass	Pass	2♥ <sup>1</sup>
All Pass			

1. Cappelletti, 5M-4m

### Board: 351

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ 762

♥ AQ7

♦ AJ

♣ AT642

South:

♠ QT

♥ KT98

♦ K8763

♣ 73

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			

1. Stayman

<b>Board: 352</b>	♠ 96	Partner bids first.
Dealer: South	♥ JT964	The opponents are silent.
Vul: E-W	♦ AQ76	
HCP: 7+1	♣ T6	
<hr/>		
<b>Board: 353</b>	♠ J874	You bid first.
Dealer: North	♥ AQJ8	East (LHO) bids 2 ♦ if possible.
Vul: Both	♦ K3	
HCP: 15	♣ AT9	
<hr/>		
<b>Board: 354</b>	♠ AJ5	Partner bids first.
Dealer: South	♥ QJ765	The opponents are silent.
Vul: None	♦ T4	
HCP: 9+1	♣ J85	
<hr/>		
<b>Board: 355</b>	♠ Q8	You bid first.
Dealer: North	♥ AT54	The opponents are silent.
Vul: E-W	♦ AQ93	
HCP: 15	♣ QJ7	
<hr/>		
<b>Board: 356</b>	♠ J973	LHO opens the bidding 1NT.
Dealer: East	♥ 7	Partner bids next.
Vul: Both	♦ AQ3	
HCP: 7+1	♣ T9873	

## Both hands (Answers Page)

### Board: 352

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 16+1

Contract: 3♥ South

North:

♠ 96

♥ JT964

♦ AQ76

♣ T6

South:

♠ A8532

♥ A52

♦ KT

♣ AJ2

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	2NT	Pass	3♥
All Pass			

### Board: 353

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ J874

♥ AQJ8

♦ K3

♣ AT9

South:

♠ K2

♥ T2

♦ AT864

♣ Q532

W	N	E	S
	1NT	2♦ <sup>1</sup>	3♦
Pass	3NT	All Pass	

1. Cappelletti, both majors

### Board: 354

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ AJ5

♥ QJ765

♦ T4

♣ J85

South:

♠ KT764

♥ 984

♦ A7

♣ AKQ

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	Pass	4♥
All Pass			

### Board: 355

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ South

North:

♠ Q8

♥ AT54

♦ AQ93

♣ QJ7

South:

♠ AJ632

♥ KQ96

♦ 62

♣ 96

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			

1. Stayman

### Board: 356

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 14+2

Contract: 2♥ South

North:

♠ J973

♥ 7

♦ AQ3

♣ T9873

South:

♠ T4

♥ AKQJ52

♦ J98

♣ K6

W	N	E	S
		1NT	2♣ <sup>1</sup>
Pass	2♦ <sup>2</sup>	Pass	2♥
All Pass			

1. Cappelletti, any 6+suit  
2. automat

<b>Board: 352</b>	♠ A8532	You bid first.
Dealer: South	♥ A52	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 16+1	♣ AJ2	

---

<b>Board: 353</b>	♠ K2	Partner bids first.
Dealer: North	♥ T2	East (RHO) bids 2♦ if possible.
Vul: Both	♦ AT864	
HCP: 9+1	♣ Q532	

---

<b>Board: 354</b>	♠ KT764	You bid first.
Dealer: South	♥ 984	The opponents are silent.
Vul: None	♦ A7	
HCP: 16+1	♣ AKQ	

---

<b>Board: 355</b>	♠ AJ632	Partner bids first.
Dealer: North	♥ KQ96	The opponents are silent.
Vul: E-W	♦ 62	
HCP: 10+1	♣ 96	

---

<b>Board: 356</b>	♠ T4	RHO opens the bidding 1NT.
Dealer: East	♥ AKQJ52	You bid next.
Vul: Both	♦ J98	
HCP: 14+2	♣ K6	

## Both hands (Answers Page)

### Board: 352

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 16+1

Contract: 3♥ South

North:

♠ 96

♥ JT964

♦ AQ76

♣ T6

South:

♠ A8532

♥ A52

♦ KT

♣ AJ2

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	2NT	Pass	3♥
All Pass			

### Board: 353

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ J874

♥ AQJ8

♦ K3

♣ AT9

South:

♠ K2

♥ T2

♦ AT864

♣ Q532

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

### Board: 354

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ AJ5

♥ QJ765

♦ T4

♣ J85

South:

♠ KT764

♥ 984

♦ A7

♣ AKQ

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3NT	Pass	4♥
All Pass			

### Board: 355

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ South

North:

♠ Q8

♥ AT54

♦ AQ93

♣ QJ7

South:

♠ AJ632

♥ KQ96

♦ 62

♣ 96

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

### Board: 356

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 14+2

Contract: 2♥ South

North:

♠ J973

♥ 7

♦ AQ3

♣ T9873

South:

♠ T4

♥ AKQJ52

♦ J98

♣ K6

W	N	E	S
		1NT	2♣ <sup>1</sup>
Pass	2♦ <sup>2</sup>	Pass	2♥
All Pass			
1. Cappelletti, any 6+suit			
2. automat			



<b>Board: 357</b>	♠ J963	You bid first.
Dealer: North	♥ A943	The opponents are silent.
Vul: None	♦ AJ2	
HCP: 17	♣ AK	

---

<b>Board: 358</b>	♠ QJ95	Partner bids first.
Dealer: South	♥ T98	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 5	♣ 952	

---

<b>Board: 359</b>	♠ AK532	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ AT3	
HCP: 16+1	♣ J83	

---

<b>Board: 360</b>	♠ KJT9	Partner bids first.
Dealer: South	♥ 92	The opponents are silent.
Vul: None	♦ 743	
HCP: 7	♣ QJ97	

---

<b>Board: 361</b>	♠ AK52	You bid first.
Dealer: North	♥ Q3	East (LHO) bids 2♥ if possible.
Vul: N-S	♦ A93	
HCP: 16	♣ K732	

## Both hands (Answers Page)

### Board: 357

Dealer: North

Vul: None

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ J963

♥ A943

♦ AJ2

♣ AK

South:

♠ QT84

♥ JT5

♦ QT86

♣ T7

W      N      E      S

1NT   All Pass

### Board: 358

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 15+1

Contract: 1NT South

North:

♠ QJ95

♥ T98

♦ Q85

♣ 952

South:

♠ K73

♥ AQ

♦ T97

♣ AQT87

W      N      E      S

1NT

All Pass

### Board: 359

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9

Contract: 3NT South

North:

♠ AK532

♥ A7

♦ AT3

♣ J83

South:

♠ QJ

♥ 963

♦ 9642

♣ AQ72

W      N      E      S

1NT   Pass   3NT

All Pass

### Board: 360

Dealer: South

Vul: None

North HCP: 7

South HCP: 16

Contract: 2♠ South

North:

♠ KJT9

♥ 92

♦ 743

♣ QJ97

South:

♠ A875

♥ 53

♦ AKJ8

♣ AT2

W      N      E      S

1NT

Pass   2♣<sup>1</sup>   Pass   2♠

All Pass

1. Stayman

### Board: 361

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 3♠ North

North:

♠ AK52

♥ Q3

♦ A93

♣ K732

South:

♠ JT43

♥ K9

♦ KT842

♣ 84

W      N      E      S

1NT   2♥<sup>1</sup>   X

Pass   2♠   Pass   2NT

Pass   3♠   All Pass

1. Cappelletti, 5M-4m

<b>Board: 357</b>	♠ QT84	Partner bids first.
Dealer: North	♥ JT5	The opponents are silent.
Vul: None	♦ QT86	
HCP: 5	♣ T7	

---

<b>Board: 358</b>	♠ K73	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ T97	
HCP: 15+1	♣ AQT87	

---

<b>Board: 359</b>	♠ QJ	Partner bids first.
Dealer: North	♥ 963	The opponents are silent.
Vul: Both	♦ 9642	
HCP: 9	♣ AQ72	

---

<b>Board: 360</b>	♠ A875	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: None	♦ AKJ8	
HCP: 16	♣ AT2	

---

<b>Board: 361</b>	♠ JT43	Partner bids first.
Dealer: North	♥ K9	East (RHO) bids 2♥ if possible.
Vul: N-S	♦ KT842	
HCP: 7+1	♣ 84	

## Both hands (Answers Page)

### Board: 357

Dealer: North

Vul: None

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ J963

♥ A943

♦ AJ2

♣ AK

South:

♠ QT84

♥ JT5

♦ QT86

♣ T7

W      N      E      S

1NT    All Pass

### Board: 358

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 15+1

Contract: 1NT South

North:

♠ QJ95

♥ T98

♦ Q85

♣ 952

South:

♠ K73

♥ AQ

♦ T97

♣ AQT87

W      N      E      S

1NT

All Pass

### Board: 359

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9

Contract: 3NT South

North:

♠ AK532

♥ A7

♦ AT3

♣ J83

South:

♠ QJ

♥ 963

♦ 9642

♣ AQ72

W      N      E      S

1NT    Pass    3NT

All Pass

### Board: 360

Dealer: South

Vul: None

North HCP: 7

South HCP: 16

Contract: 2♠ South

North:

♠ KJT9

♥ 92

♦ 743

♣ QJ97

South:

♠ A875

♥ 53

♦ AKJ8

♣ AT2

W      N      E      S

1NT

Pass    2♣<sup>1</sup>    Pass    2♠

All Pass

1. Stayman

### Board: 361

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 3♠ North

North:

♠ AK52

♥ Q3

♦ A93

♣ K732

South:

♠ JT43

♥ K9

♦ KT842

♣ 84

W      N      E      S

1NT    2♥<sup>1</sup>    X

Pass    2♠    Pass    2NT

Pass    3♠    All Pass

1. Cappelletti, 5M-4m

<b>Board: 362</b>	♠ Q92	You bid first.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 17	♣ A862	
<hr/>		
<b>Board: 363</b>	♠ AKJ4	You bid first.
Dealer: North	♥ K76	West (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ K83	
HCP: 16	♣ Q62	
<hr/>		
<b>Board: 364</b>	♠ 85	Partner bids first.
Dealer: South	♥ 86	The opponents are silent.
Vul: E-W	♦ K987	
HCP: 5+1	♣ QT876	
<hr/>		
<b>Board: 365</b>	♠ K753	You bid first.
Dealer: North	♥ A764	The opponents are silent.
Vul: N-S	♦ AJT	
HCP: 15	♣ K6	
<hr/>		
<b>Board: 366</b>	♠ QT4	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: E-W	♦ QT64	
HCP: 7	♣ 873	

## Both hands (Answers Page)

### Board: 362

	North:	South:	W	N	E	S
Dealer: North	♠ Q92	♠ AK853		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQ9	♥ J532	Pass	2♦	Pass	2♠
North HCP: 17	♦ KQJ	♦ 653	Pass	4♠	All Pass	
South HCP: 8+1	♣ A862	♣ 4				
Contract: 4♠ North						1. Stayman

### Board: 363

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ 732		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K76	♥ AJT3	X	2♠	Pass	6NT
North HCP: 16	♦ K83	♦ AQ97	All Pass			
South HCP: 15	♣ Q62	♣ AT				
Contract: 6NT South						1. Stayman

### Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ AT72				1NT
Vul: E-W	♥ 86	♥ KQJ9	All Pass			
North HCP: 5+1	♦ K987	♦ Q5				
South HCP: 17	♣ QT876	♣ AJ4				
Contract: 1NT South						

### Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ K753	♠ J986		1NT	All Pass	
Vul: N-S	♥ A764	♥ T98				
North HCP: 15	♦ AJT	♦ 63				
South HCP: 3	♣ K6	♣ QT83				
Contract: 1NT North						

### Board: 366

	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ AJ93				1NT
Vul: E-W	♥ K52	♥ J9	Pass	2NT	All Pass	
North HCP: 7	♦ QT64	♦ KJ85				
South HCP: 16	♣ 873	♣ KQJ				
Contract: 2NT North						

<b>Board: 362</b>	♠ AK853	Partner bids first.
Dealer: North	♥ J532	The opponents are silent.
Vul: None	♦ 653	
HCP: 8+1	♣ 4	

---

<b>Board: 363</b>	♠ 732	Partner bids first.
Dealer: North	♥ AJT3	West (LHO) Doubles 2♣ if possible.
Vul: N-S	♦ AQ97	
HCP: 15	♣ AT	

---

<b>Board: 364</b>	♠ AT72	You bid first.
Dealer: South	♥ KQJ9	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 17	♣ AJ4	

---

<b>Board: 365</b>	♠ J986	Partner bids first.
Dealer: North	♥ T98	The opponents are silent.
Vul: N-S	♦ 63	
HCP: 3	♣ QT83	

---

<b>Board: 366</b>	♠ AJ93	You bid first.
Dealer: South	♥ J9	The opponents are silent.
Vul: E-W	♦ KJ85	
HCP: 16	♣ KQJ	

## Both hands (Answers Page)

### Board: 362

	North:	South:	W	N	E	S
Dealer: North	♠ Q92	♠ AK853		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQ9	♥ J532	Pass	2♦	Pass	2♠
North HCP: 17	♦ KQJ	♦ 653	Pass	4♠	All Pass	
South HCP: 8+1	♣ A862	♣ 4				
Contract: 4♠ North						1. Stayman

### Board: 363

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ 732		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K76	♥ AJT3	X	2♠	Pass	6NT
North HCP: 16	♦ K83	♦ AQ97	All Pass			
South HCP: 15	♣ Q62	♣ AT				
Contract: 6NT South						1. Stayman

### Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ AT72				1NT
Vul: E-W	♥ 86	♥ KQJ9	All Pass			
North HCP: 5+1	♦ K987	♦ Q5				
South HCP: 17	♣ QT876	♣ AJ4				
Contract: 1NT South						

### Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ K753	♠ J986		1NT	All Pass	
Vul: N-S	♥ A764	♥ T98				
North HCP: 15	♦ AJT	♦ 63				
South HCP: 3	♣ K6	♣ QT83				
Contract: 1NT North						

### Board: 366

	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ AJ93				1NT
Vul: E-W	♥ K52	♥ J9	Pass	2NT	All Pass	
North HCP: 7	♦ QT64	♦ KJ85				
South HCP: 16	♣ 873	♣ KQJ				
Contract: 2NT North						



<b>Board: 367</b>	♠ QJ	You bid first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: Both	♦ AKQJ7	
HCP: 16+1	♣ JT6	

---

<b>Board: 368</b>	♠ J2	Partner bids first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: None	♦ A75	
HCP: 11+1	♣ K7432	

---

<b>Board: 369</b>	♠ AKJ	You bid first.
Dealer: North	♥ A64	The opponents are silent.
Vul: E-W	♦ 654	
HCP: 17	♣ KQ32	

---

<b>Board: 370</b>	♠ AT93	Partner bids first.
Dealer: South	♥ KT6	The opponents are silent.
Vul: Both	♦ 732	
HCP: 9	♣ Q83	

---

<b>Board: 371</b>	♠ J83	You bid first.
Dealer: North	♥ AQ85	The opponents are silent.
Vul: None	♦ QJ	
HCP: 16	♣ AQ64	

## Both hands (Answers Page)

### Board: 367

	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ T8652		1NT	Pass	2♥
Vul: Both	♥ Q43	♥ 5	Pass	2♠	All Pass	
North HCP: 16+1	♦ AKQJ7	♦ 982				
South HCP: 4+1	♣ JT6	♣ A542				
Contract: 2♠ North						

### Board: 368

	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ K87				1NT
Vul: None	♥ QJ5	♥ AT963	Pass	3NT	All Pass	
North HCP: 11+1	♦ A75	♦ Q94				
South HCP: 15+1	♣ K7432	♣ AQ				
Contract: 3NT North						

### Board: 369

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ T974		1NT	All Pass	
Vul: E-W	♥ A64	♥ QT72				
North HCP: 17	♦ 654	♦ J82				
South HCP: 3	♣ KQ32	♣ 84				
Contract: 1NT North						

### Board: 370

	North:	South:	W	N	E	S
Dealer: South	♠ AT93	♠ QJ64				1NT
Vul: Both	♥ KT6	♥ QJ84	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ 732	♦ A9	Pass	2NT	Pass	4♠
South HCP: 17	♣ Q83	♣ AK2	All Pass			
Contract: 4♠ South						
				1. Stayman		

### Board: 371

	North:	South:	W	N	E	S
Dealer: North	♠ J83	♠ AK964		1NT	Pass	2♥
Vul: None	♥ AQ85	♥ 7	Pass	2♠	Pass	2NT
North HCP: 16	♦ QJ	♦ T9764	Pass	3♠	All Pass	
South HCP: 7+2	♣ AQ64	♣ T7				
Contract: 3♠ North						

<b>Board: 367</b>	♠ T8652	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ 982	
HCP: 4+1	♣ A542	

---

<b>Board: 368</b>	♠ K87	You bid first.
Dealer: South	♥ AT963	The opponents are silent.
Vul: None	♦ Q94	
HCP: 15+1	♣ AQ	

---

<b>Board: 369</b>	♠ T974	Partner bids first.
Dealer: North	♥ QT72	The opponents are silent.
Vul: E-W	♦ J82	
HCP: 3	♣ 84	

---

<b>Board: 370</b>	♠ QJ64	You bid first.
Dealer: South	♥ QJ84	The opponents are silent.
Vul: Both	♦ A9	
HCP: 17	♣ AK2	

---

<b>Board: 371</b>	♠ AK964	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ T9764	
HCP: 7+2	♣ T7	

## Both hands (Answers Page)

### Board: 367

	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ T8652		1NT	Pass	2♥
Vul: Both	♥ Q43	♥ 5	Pass	2♠	All Pass	
North HCP: 16+1	♦ AKQJ7	♦ 982				
South HCP: 4+1	♣ JT6	♣ A542				
Contract: 2♠ North						

### Board: 368

	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ K87				1NT
Vul: None	♥ QJ5	♥ AT963	Pass	3NT	All Pass	
North HCP: 11+1	♦ A75	♦ Q94				
South HCP: 15+1	♣ K7432	♣ AQ				
Contract: 3NT North						

### Board: 369

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ T974		1NT	All Pass	
Vul: E-W	♥ A64	♥ QT72				
North HCP: 17	♦ 654	♦ J82				
South HCP: 3	♣ KQ32	♣ 84				
Contract: 1NT North						

### Board: 370

	North:	South:	W	N	E	S
Dealer: South	♠ AT93	♠ QJ64				1NT
Vul: Both	♥ KT6	♥ QJ84	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ 732	♦ A9	Pass	2NT	Pass	4♠
South HCP: 17	♣ Q83	♣ AK2	All Pass			
Contract: 4♠ South						
				1. Stayman		

### Board: 371

	North:	South:	W	N	E	S
Dealer: North	♠ J83	♠ AK964		1NT	Pass	2♥
Vul: None	♥ AQ85	♥ 7	Pass	2♠	Pass	2NT
North HCP: 16	♦ QJ	♦ T9764	Pass	3♠	All Pass	
South HCP: 7+2	♣ AQ64	♣ T7				
Contract: 3♠ North						

<b>Board: 372</b>	♠ 94	Partner bids first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ T863	
HCP: 10+1	♣ KQ642	

---

<b>Board: 373</b>	♠ KQ84	You bid first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 17	♣ A942	

---

<b>Board: 374</b>	♠ KJT2	Partner bids first.
Dealer: South	♥ Q853	The opponents are silent.
Vul: None	♦ T5	
HCP: 6	♣ 742	

---

<b>Board: 375</b>	♠ KJ52	You bid first.
Dealer: North	♥ AK9	The opponents are silent.
Vul: N-S	♦ Q52	
HCP: 17	♣ A52	

---

<b>Board: 376</b>	♠ T9852	Partner bids first.
Dealer: South	♥ J98	The opponents are silent.
Vul: E-W	♦ Q53	
HCP: 3+1	♣ 74	

## Both hands (Answers Page)

### Board: 372

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17+1

Contract: 3NT North

North:

♠ 94

♥ AJ

♦ T863

♣ KQ642

South:

♠ AK2

♥ Q4

♦ AK975

♣ J98

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 373

Dealer: North

Vul: Both

North HCP: 17

South HCP: 5+3

Contract: 4♠ North

North:

♠ KQ84

♥ AQ9

♦ Q6

♣ A942

South:

♠ AJ9653

♥ 86

♦ T8743

♣ -

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

### Board: 374

Dealer: South

Vul: None

North HCP: 6

South HCP: 17

Contract: 1NT South

North:

♠ KJT2

♥ Q853

♦ T5

♣ 742

South:

♠ Q863

♥ AK4

♦ A6

♣ KJT3

W	N	E	S
			1NT
All Pass			

### Board: 375

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ KJ52

♥ AK9

♦ Q52

♣ A52

South:

♠ T874

♥ J4

♦ JT93

♣ K84

W	N	E	S
	1NT	All Pass	

### Board: 376

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 17+1

Contract: 2♠ South

North:

♠ T9852

♥ J98

♦ Q53

♣ 74

South:

♠ A74

♥ K7

♦ AJ982

♣ AJT

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

<b>Board: 372</b>	♠ AK2	You bid first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: N-S	♦ AK975	
HCP: 17+1	♣ J98	

---

<b>Board: 373</b>	♠ AJ9653	Partner bids first.
Dealer: North	♥ 86	The opponents are silent.
Vul: Both	♦ T8743	
HCP: 5+3	♣ -	

---

<b>Board: 374</b>	♠ Q863	You bid first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: None	♦ A6	
HCP: 17	♣ KJT3	

---

<b>Board: 375</b>	♠ T874	Partner bids first.
Dealer: North	♥ J4	The opponents are silent.
Vul: N-S	♦ JT93	
HCP: 5	♣ K84	

---

<b>Board: 376</b>	♠ A74	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: E-W	♦ AJ982	
HCP: 17+1	♣ AJT	

## Both hands (Answers Page)

### Board: 372

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17+1

Contract: 3NT North

North:

♠ 94

♥ AJ

♦ T863

♣ KQ642

South:

♠ AK2

♥ Q4

♦ AK975

♣ J98

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 373

Dealer: North

Vul: Both

North HCP: 17

South HCP: 5+3

Contract: 4♠ North

North:

♠ KQ84

♥ AQ9

♦ Q6

♣ A942

South:

♠ AJ9653

♥ 86

♦ T8743

♣ -

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

### Board: 374

Dealer: South

Vul: None

North HCP: 6

South HCP: 17

Contract: 1NT South

North:

♠ KJT2

♥ Q853

♦ T5

♣ 742

South:

♠ Q863

♥ AK4

♦ A6

♣ KJT3

W	N	E	S
			1NT
All Pass			

### Board: 375

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ KJ52

♥ AK9

♦ Q52

♣ A52

South:

♠ T874

♥ J4

♦ JT93

♣ K84

W	N	E	S
	1NT	All Pass	

### Board: 376

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 17+1

Contract: 2♠ South

North:

♠ T9852

♥ J98

♦ Q53

♣ 74

South:

♠ A74

♥ K7

♦ AJ982

♣ AJT

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



<b>Board: 377</b>	♠ A92	You bid first.
Dealer: North	♥ AQJ93	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 15+1	♣ Q54	
<hr/>		
<b>Board: 378</b>	♠ A98	Partner bids first.
Dealer: South	♥ QT4	The opponents are silent.
Vul: E-W	♦ T5	
HCP: 13+1	♣ AKT75	
<hr/>		
<b>Board: 379</b>	♠ Q94	You bid first.
Dealer: North	♥ AK74	East (LHO) bids 2♠ if possible.
Vul: Both	♦ KQ52	West (RHO) bids 2NT if possible.
HCP: 16	♣ Q8	East (LHO) bids 3♣ if possible.
<hr/>		
<b>Board: 380</b>	♠ Q532	Partner bids first.
Dealer: South	♥ KT	The opponents are silent.
Vul: N-S	♦ A32	
HCP: 10	♣ J982	
<hr/>		
<b>Board: 381</b>	♠ QT853	You bid first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 16+1	♣ K54	

## Both hands (Answers Page)

### Board: 377

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 2NT South

North:

♠ A92

♥ AQJ93

♦ QT

♣ Q54

South:

♠ T763

♥ 6

♦ 53

♣ AKT863

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

### Board: 378

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 16+1

Contract: 3NT North

North:

♠ A98

♥ QT4

♦ T5

♣ AKT75

South:

♠ QJ654

♥ A63

♦ AK2

♣ Q3

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 379

Dealer: North

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 3♥ North

North:

♠ Q94

♥ AK74

♦ KQ52

♣ Q8

South:

♠ 72

♥ T963

♦ AJ743

♣ K2

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

### Board: 380

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ Q532

♥ KT

♦ A32

♣ J982

South:

♠ K4

♥ Q542

♦ K65

♣ AK54

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

### Board: 381

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 6+2

Contract: 3♣ North

North:

♠ QT853

♥ AQJ

♦ KJ

♣ K54

South:

♠ 94

♥ 4

♦ T983

♣ AQ9632

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

<b>Board: 377</b>	♠ T763	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 7+2	♣ AKT863	

---

<b>Board: 378</b>	♠ QJ654	You bid first.
Dealer: South	♥ A63	The opponents are silent.
Vul: E-W	♦ AK2	
HCP: 16+1	♣ Q3	

---

<b>Board: 379</b>	♠ 72	Partner bids first.
Dealer: North	♥ T963	East (RHO) bids 2♠ if possible.
Vul: Both	♦ AJ743	West (LHO) bids 2NT if possible.
HCP: 8+1	♣ K2	East (RHO) bids 3♣ if possible.

---

<b>Board: 380</b>	♠ K4	You bid first.
Dealer: South	♥ Q542	The opponents are silent.
Vul: N-S	♦ K65	
HCP: 15	♣ AK54	

---

<b>Board: 381</b>	♠ 94	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ T983	
HCP: 6+2	♣ AQ9632	

## Both hands (Answers Page)

### Board: 377

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 2NT South

North:

♠ A92

♥ AQJ93

♦ QT

♣ Q54

South:

♠ T763

♥ 6

♦ 53

♣ AKT863

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

### Board: 378

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 16+1

Contract: 3NT North

North:

♠ A98

♥ QT4

♦ T5

♣ AKT75

South:

♠ QJ654

♥ A63

♦ AK2

♣ Q3

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 379

Dealer: North

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 3♥ North

North:

♠ Q94

♥ AK74

♦ KQ52

♣ Q8

South:

♠ 72

♥ T963

♦ AJ743

♣ K2

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

### Board: 380

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ Q532

♥ KT

♦ A32

♣ J982

South:

♠ K4

♥ Q542

♦ K65

♣ AK54

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

### Board: 381

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 6+2

Contract: 3♣ North

North:

♠ QT853

♥ AQJ

♦ KJ

♣ K54

South:

♠ 94

♥ 4

♦ T983

♣ AQ9632

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

<b>Board: 382</b>	♠ 54	Partner bids first.
Dealer: South	♥ KJ8743	The opponents are silent.
Vul: Both	♦ KJT6	
HCP: 8+2	♣ 3	

---

<b>Board: 383</b>	♠ AKJ6	You bid first.
Dealer: North	♥ J92	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 17	♣ Q62	

---

<b>Board: 384</b>	♠ 8754	Partner bids first.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: E-W	♦ K	
HCP: 9	♣ 9653	

---

<b>Board: 385</b>	♠ T6	You bid first.
Dealer: North	♥ AK52	The opponents are silent.
Vul: Both	♦ K64	
HCP: 17	♣ AK94	

---

<b>Board: 386</b>	♠ 6	Partner bids first.
Dealer: South	♥ A84	The opponents are silent.
Vul: None	♦ K852	
HCP: 10+1	♣ K8542	

## Both hands (Answers Page)

### Board: 382

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4♥ South

North:

♠ 54

♥ KJ8743

♦ KJT6

♣ 3

South:

♠ KJ9

♥ A52

♦ A852

♣ K65

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 383

Dealer: North

Vul: None

North HCP: 17

South HCP: 10

Contract: 4♠ South

North:

♠ AKJ6

♥ J92

♦ AQ7

♣ Q62

South:

♠ T943

♥ AQ3

♦ 532

♣ KJ4

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 384

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ 8754

♥ AQ97

♦ K

♣ 9653

South:

♠ AJ2

♥ K64

♦ AQJ98

♣ 87

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 385

Dealer: North

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3NT South

North:

♠ T6

♥ AK52

♦ K64

♣ AK94

South:

♠ K72

♥ QT6

♦ QJ2

♣ J765

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 386

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 17

Contract: 3NT North

North:

♠ 6

♥ A84

♦ K852

♣ K8542

South:

♠ AJ92

♥ K62

♦ AT9

♣ AJ6

W	N	E	S
			1NT

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

<b>Board: 382</b>	♠ KJ9	You bid first.
Dealer: South	♥ A52	The opponents are silent.
Vul: Both	♦ A852	
HCP: 15	♣ K65	

---

<b>Board: 383</b>	♠ T943	Partner bids first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: None	♦ 532	
HCP: 10	♣ KJ4	

---

<b>Board: 384</b>	♠ AJ2	You bid first.
Dealer: South	♥ K64	The opponents are silent.
Vul: E-W	♦ AQJ98	
HCP: 15+1	♣ 87	

---

<b>Board: 385</b>	♠ K72	Partner bids first.
Dealer: North	♥ QT6	The opponents are silent.
Vul: Both	♦ QJ2	
HCP: 9	♣ J765	

---

<b>Board: 386</b>	♠ AJ92	You bid first.
Dealer: South	♥ K62	The opponents are silent.
Vul: None	♦ AT9	
HCP: 17	♣ AJ6	

## Both hands (Answers Page)

### Board: 382

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 4♥ South

North:

♠ 54

♥ KJ8743

♦ KJT6

♣ 3

South:

♠ KJ9

♥ A52

♦ A852

♣ K65

W	N	E	S
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 383

Dealer: North

Vul: None

North HCP: 17

South HCP: 10

Contract: 4♠ South

North:

♠ AKJ6

♥ J92

♦ AQ7

♣ Q62

South:

♠ T943

♥ AQ3

♦ 532

♣ KJ4

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 384

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ 8754

♥ AQ97

♦ K

♣ 9653

South:

♠ AJ2

♥ K64

♦ AQJ98

♣ 87

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 385

Dealer: North

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3NT South

North:

♠ T6

♥ AK52

♦ K64

♣ AK94

South:

♠ K72

♥ QT6

♦ QJ2

♣ J765

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 386

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 17

Contract: 3NT North

North:

♠ 6

♥ A84

♦ K852

♣ K8542

South:

♠ AJ92

♥ K62

♦ AT9

♣ AJ6

W	N	E	S
			1NT

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



<b>Board: 387</b>	♠ KJ98	You bid first.
Dealer: North	♥ KJ62	The opponents are silent.
Vul: N-S	♦ K98	
HCP: 15	♣ A6	

---

<b>Board: 388</b>	♠ AQ85	Partner bids first.
Dealer: South	♥ 76532	The opponents are silent.
Vul: Both	♦ J8	
HCP: 8+1	♣ J2	

---

<b>Board: 389</b>	♠ AT9	You bid first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 17	♣ 9875	

---

<b>Board: 390</b>	♠ KT9	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ J953	
HCP: 7+1	♣ K7432	

---

<b>Board: 391</b>	♠ AQJ6	You bid first.
Dealer: North	♥ KQ54	The opponents are silent.
Vul: None	♦ QJ	
HCP: 15	♣ 843	

## Both hands (Answers Page)

### Board: 387

	North:	South:	W	N	E	S
Dealer: North	♠ KJ98	♠ A54		1NT	Pass	3NT
Vul: N-S	♥ KJ62	♥ T53	All Pass			
North HCP: 15	♦ K98	♦ AQT43				
South HCP: 10+1	♣ A6	♣ 43				
Contract: 3NT South						

### Board: 388

	North:	South:	W	N	E	S
Dealer: South	♠ AQ85	♠ K973				1NT
Vul: Both	♥ 76532	♥ QJT	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ J8	♦ KQT	Pass	2♠	Pass	4♥
South HCP: 17	♣ J2	♣ AQ7	All Pass			
Contract: 4♥ South						

### Board: 389

	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ K654		1NT	All Pass	
Vul: N-S	♥ AQ9	♥ 432				
North HCP: 17	♦ AK3	♦ 9862				
South HCP: 6	♣ 9875	♣ K3				
Contract: 1NT North						

### Board: 390

	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ AJ6				1NT
Vul: E-W	♥ 2	♥ AKT	All Pass			
North HCP: 7+1	♦ J953	♦ 762				
South HCP: 15	♣ K7432	♣ QJ85				
Contract: 1NT South						

### Board: 391

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ6	♠ 9732		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQ54	♥ AJT3	Pass	2♥	Pass	4♥
North HCP: 15	♦ QJ	♦ A95	All Pass			
South HCP: 12	♣ 843	♣ K9				
Contract: 4♥ South			1. Stayman			

<b>Board: 387</b>	♠ A54	Partner bids first.
Dealer: North	♥ T53	The opponents are silent.
Vul: N-S	♦ AQT43	
HCP: 10+1	♣ 43	

---

<b>Board: 388</b>	♠ K973	You bid first.
Dealer: South	♥ QJT	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 17	♣ AQ7	

---

<b>Board: 389</b>	♠ K654	Partner bids first.
Dealer: North	♥ 432	The opponents are silent.
Vul: N-S	♦ 9862	
HCP: 6	♣ K3	

---

<b>Board: 390</b>	♠ AJ6	You bid first.
Dealer: South	♥ AKT	The opponents are silent.
Vul: E-W	♦ 762	
HCP: 15	♣ QJ85	

---

<b>Board: 391</b>	♠ 9732	Partner bids first.
Dealer: North	♥ AJT3	The opponents are silent.
Vul: None	♦ A95	
HCP: 12	♣ K9	

## Both hands (Answers Page)

### Board: 387

	North:	South:	W	N	E	S
Dealer: North	♠ KJ98	♠ A54		1NT	Pass	3NT
Vul: N-S	♥ KJ62	♥ T53	All Pass			
North HCP: 15	♦ K98	♦ AQT43				
South HCP: 10+1	♣ A6	♣ 43				
Contract: 3NT South						

### Board: 388

	North:	South:	W	N	E	S
Dealer: South	♠ AQ85	♠ K973				1NT
Vul: Both	♥ 76532	♥ QJT	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ J8	♦ KQT	Pass	2♠	Pass	4♥
South HCP: 17	♣ J2	♣ AQ7	All Pass			
Contract: 4♥ South						

### Board: 389

	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ K654		1NT	All Pass	
Vul: N-S	♥ AQ9	♥ 432				
North HCP: 17	♦ AK3	♦ 9862				
South HCP: 6	♣ 9875	♣ K3				
Contract: 1NT North						

### Board: 390

	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ AJ6				1NT
Vul: E-W	♥ 2	♥ AKT	All Pass			
North HCP: 7+1	♦ J953	♦ 762				
South HCP: 15	♣ K7432	♣ QJ85				
Contract: 1NT South						

### Board: 391

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ6	♠ 9732		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQ54	♥ AJT3	Pass	2♥	Pass	4♥
North HCP: 15	♦ QJ	♦ A95	All Pass			
South HCP: 12	♣ 843	♣ K9				
Contract: 4♥ South			1. Stayman			

<b>Board: 392</b>	♠ KQ76	Partner bids first.
Dealer: South	♥ 873	The opponents are silent.
Vul: N-S	♦ K	
HCP: 9+1	♣ JT742	

---

<b>Board: 393</b>	♠ A953	You bid first.
Dealer: North	♥ KQT2	The opponents are silent.
Vul: Both	♦ QT7	
HCP: 15	♣ A3	

---

<b>Board: 394</b>	♠ A6	Partner bids first.
Dealer: South	♥ 64	The opponents are silent.
Vul: N-S	♦ QJ754	
HCP: 10+1	♣ KT63	

---

<b>Board: 395</b>	♠ K742	Partner bids first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 14+1	♣ AT965	

## Both hands (Answers Page)

### Board: 392

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 17

Contract: 3NT North

North:

♠ KQ76

♥ 873

♦ K

♣ JT742

South:

♠ A4

♥ KQ92

♦ J765

♣ AK8

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 393

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+2

Contract: 3NT South

North:

♠ A953

♥ KQT2

♦ QT7

♣ A3

South:

♠ 87

♥ J74

♦ AK8432

♣ QJ

W N E S

Pass 1NT Pass 3NT

All Pass

### Board: 394

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ A6

♥ 64

♦ QJ754

♣ KT63

South:

♠ QT97

♥ KQ32

♦ A3

♣ A42

W N E S

Pass 3♦ Pass 3NT

All Pass

### Board: 395

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 6♣ North

North:

♠ K742

♥ AJ3

♦ Q

♣ AT965

South:

♠ AT6

♥ KQT8

♦ 72

♣ KQJ2

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 4♣

Pass 4NT Pass 5♠<sup>2</sup>

Pass 6♣ All Pass

1. Stayman

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

<b>Board: 392</b>	♠ A4	You bid first.
Dealer: South	♥ KQ92	The opponents are silent.
Vul: N-S	♦ J765	
HCP: 17	♣ AK8	

---

<b>Board: 393</b>	♠ 87	Partner bids first.
Dealer: North	♥ J74	The opponents are silent.
Vul: Both	♦ AK8432	
HCP: 11+2	♣ QJ	

---

<b>Board: 394</b>	♠ QT97	You bid first.
Dealer: South	♥ KQ32	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 15	♣ A42	

---

<b>Board: 395</b>	♠ AT6	You bid first.
Dealer: South	♥ KQT8	The opponents are silent.
Vul: E-W	♦ 72	
HCP: 15	♣ KQJ2	

## Both hands (Answers Page)

### Board: 392

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 17

Contract: 3NT North

North:

♠ KQ76

♥ 873

♦ K

♣ JT742

South:

♠ A4

♥ KQ92

♦ J765

♣ AK8

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 393

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+2

Contract: 3NT South

North:

♠ A953

♥ KQT2

♦ QT7

♣ A3

South:

♠ 87

♥ J74

♦ AK8432

♣ QJ

W N E S

Pass 1NT Pass 3NT

All Pass

### Board: 394

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 3NT South

North:

♠ A6

♥ 64

♦ QJ754

♣ KT63

South:

♠ QT97

♥ KQ32

♦ A3

♣ A42

W N E S

Pass 3♦ Pass 3NT

All Pass

### Board: 395

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 6♣ North

North:

♠ K742

♥ AJ3

♦ Q

♣ AT965

South:

♠ AT6

♥ KQT8

♦ 72

♣ KQJ2

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 4♣

Pass 4NT Pass 5♠<sup>2</sup>

Pass 6♣ All Pass

1. Stayman

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



<b>Board: 396</b>	♠ 7432	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ Q73	
HCP: 8	♣ Q873	

---

<b>Board: 397</b>	♠ KQJ4	You bid first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: None	♦ QJ87	
HCP: 16	♣ Q2	

---

<b>Board: 398</b>	♠ JT	Partner bids first.
Dealer: South	♥ KQJT42	The opponents are silent.
Vul: E-W	♦ T	
HCP: 12+2	♣ KQ98	

---

<b>Board: 399</b>	♠ 93	You bid first.
Dealer: North	♥ AJ97	The opponents are silent.
Vul: None	♦ AJ2	
HCP: 17	♣ AK32	

---

<b>Board: 400</b>	♠ 9854	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: N-S	♦ J64	
HCP: 8+1	♣ AQJ54	

## Both hands (Answers Page)

### Board: 396

	North:	South:	W	N	E	S
Dealer: South	♠ 7432	♠ AQ8				1NT
Vul: Both	♥ A8	♥ Q52	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ Q73	♦ AT852	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q873	♣ K5				
Contract: 3NT North				1. Stayman		

### Board: 397

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ 972		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ6	♥ K983	Pass	2♠	Pass	2NT
North HCP: 16	♦ QJ87	♦ T53	All Pass			
South HCP: 7	♣ Q2	♣ AT3				
Contract: 2NT South				1. Stayman		

### Board: 398

	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ KQ875				1NT
Vul: E-W	♥ KQJT42	♥ 53	Pass	2♦	Pass	2♥
North HCP: 12+2	♦ T	♦ AK6	Pass	3♣	Pass	3♠
South HCP: 16+1	♣ KQ98	♣ AT4	Pass	4♥	All Pass	
Contract: 4♥ North						

### Board: 399

	North:	South:	W	N	E	S
Dealer: North	♠ 93	♠ KQT74		1NT	Pass	2♥
Vul: None	♥ AJ97	♥ 62	Pass	2♠	Pass	3♦
North HCP: 17	♦ AJ2	♦ KT9843	Pass	3NT	All Pass	
South HCP: 8+3	♣ AK32	♣ -				
Contract: 3NT North						

### Board: 400

	North:	South:	W	N	E	S
Dealer: South	♠ 9854	♠ AQJ				1NT
Vul: N-S	♥ 3	♥ Q74	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8+1	♦ J64	♦ AK9	Pass	2NT	All Pass	
South HCP: 16	♣ AQJ54	♣ T932				
Contract: 2NT North				1. Stayman		

<b>Board: 396</b>	♠ AQ8	You bid first.
Dealer: South	♥ Q52	The opponents are silent.
Vul: Both	♦ AT852	
HCP: 15+1	♣ K5	

---

<b>Board: 397</b>	♠ 972	Partner bids first.
Dealer: North	♥ K983	The opponents are silent.
Vul: None	♦ T53	
HCP: 7	♣ AT3	

---

<b>Board: 398</b>	♠ KQ875	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: E-W	♦ AK6	
HCP: 16+1	♣ AT4	

---

<b>Board: 399</b>	♠ KQT74	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: None	♦ KT9843	
HCP: 8+3	♣ -	

---

<b>Board: 400</b>	♠ AQJ	You bid first.
Dealer: South	♥ Q74	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 16	♣ T932	

## Both hands (Answers Page)

### Board: 396

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15+1

Contract: 3NT North

North:

♠ 7432

♥ A8

♦ Q73

♣ Q873

South:

♠ AQ8

♥ Q52

♦ AT852

♣ K5

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 397

Dealer: North

Vul: None

North HCP: 16

South HCP: 7

Contract: 2NT South

North:

♠ KQJ4

♥ AJ6

♦ QJ87

♣ Q2

South:

♠ 972

♥ K983

♦ T53

♣ AT3

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Stayman

### Board: 398

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 16+1

Contract: 4♥ North

North:

♠ JT

♥ KQJT42

♦ T

♣ KQ98

South:

♠ KQ875

♥ 53

♦ AK6

♣ AT4

W N E S

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3♠

Pass 4♥ All Pass

### Board: 399

Dealer: North

Vul: None

North HCP: 17

South HCP: 8+3

Contract: 3NT North

North:

♠ 93

♥ AJ97

♦ AJ2

♣ AK32

South:

♠ KQT74

♥ 62

♦ KT9843

♣ -

W N E S

Pass 1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 3NT All Pass

### Board: 400

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 16

Contract: 2NT North

North:

♠ 9854

♥ 3

♦ J64

♣ AQJ54

South:

♠ AQJ

♥ Q74

♦ AK9

♣ T932

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

<b>Board: 401</b>	♠ T73	You bid first.
Dealer: North	♥ AKQ3	The opponents are silent.
Vul: Both	♦ K9	
HCP: 16	♣ AT87	

---

<b>Board: 402</b>	♠ KT	Partner bids first.
Dealer: South	♥ AKT842	The opponents are silent.
Vul: None	♦ 8	
HCP: 10+2	♣ T642	

---

<b>Board: 403</b>	♠ KQJ9	You bid first.
Dealer: North	♥ 532	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 16	♣ AQ6	

---

<b>Board: 404</b>	♠ J92	Partner bids first.
Dealer: South	♥ AKJ5	The opponents are silent.
Vul: E-W	♦ A97	
HCP: 14	♣ J85	

## Both hands (Answers Page)

### Board: 401

Dealer: North  
 Vul: Both  
 North HCP: 16  
 South HCP: 16+1  
 Contract: 6♠ South

#### North:

♠ T73  
 ♥ AKQ3  
 ♦ K9  
 ♣ AT87

#### South:

♠ AKQ84  
 ♥ T74  
 ♦ AJ43  
 ♣ Q

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

1. A=2/5 or 5/5, Q(S)=0
2. King ask by 5NT
3. K=2

### Board: 402

Dealer: South  
 Vul: None  
 North HCP: 10+2  
 South HCP: 16+1  
 Contract: 4♥ North

#### North:

♠ KT  
 ♥ AKT842  
 ♦ 8  
 ♣ T642

#### South:

♠ AQ3  
 ♥ 75  
 ♦ AQT43  
 ♣ A53

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	3NT
Pass	4♥	All Pass	

### Board: 403

Dealer: North  
 Vul: N-S  
 North HCP: 16  
 South HCP: 5  
 Contract: 1NT North

#### North:

♠ KQJ9  
 ♥ 532  
 ♦ A83  
 ♣ AQ6

#### South:

♠ T4  
 ♥ QT74  
 ♦ QJ72  
 ♣ T43

W	N	E	S
	1NT	All Pass	

### Board: 404

Dealer: South  
 Vul: E-W  
 North HCP: 14  
 South HCP: 16+1  
 Contract: 3NT North

#### North:

♠ J92  
 ♥ AKJ5  
 ♦ A97  
 ♣ J85

#### South:

♠ KQT  
 ♥ 62  
 ♦ KQ4  
 ♣ AQ764

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3NT	All Pass	

1. Stayman

<b>Board: 401</b>	♠ AKQ84	Partner bids first.
Dealer: North	♥ T74	The opponents are silent.
Vul: Both	♦ AJ43	
HCP: 16+1	♣ Q	

---

<b>Board: 402</b>	♠ AQ3	You bid first.
Dealer: South	♥ 75	The opponents are silent.
Vul: None	♦ AQT43	
HCP: 16+1	♣ A53	

---

<b>Board: 403</b>	♠ T4	Partner bids first.
Dealer: North	♥ QT74	The opponents are silent.
Vul: N-S	♦ QJ72	
HCP: 5	♣ T43	

---

<b>Board: 404</b>	♠ KQT	You bid first.
Dealer: South	♥ 62	The opponents are silent.
Vul: E-W	♦ KQ4	
HCP: 16+1	♣ AQ764	

## Both hands (Answers Page)

### Board: 401

Dealer: North  
 Vul: Both  
 North HCP: 16  
 South HCP: 16+1  
 Contract: 6♠ South

#### North:

♠ T73  
 ♥ AKQ3  
 ♦ K9  
 ♣ AT87

#### South:

♠ AKQ84  
 ♥ T74  
 ♦ AJ43  
 ♣ Q

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

1. A=2/5 or 5/5, Q(S)=0
2. King ask by 5NT
3. K=2

### Board: 402

Dealer: South  
 Vul: None  
 North HCP: 10+2  
 South HCP: 16+1  
 Contract: 4♥ North

#### North:

♠ KT  
 ♥ AKT842  
 ♦ 8  
 ♣ T642

#### South:

♠ AQ3  
 ♥ 75  
 ♦ AQT43  
 ♣ A53

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	3NT
Pass	4♥	All Pass	

### Board: 403

Dealer: North  
 Vul: N-S  
 North HCP: 16  
 South HCP: 5  
 Contract: 1NT North

#### North:

♠ KQJ9  
 ♥ 532  
 ♦ A83  
 ♣ AQ6

#### South:

♠ T4  
 ♥ QT74  
 ♦ QJ72  
 ♣ T43

W	N	E	S
	1NT	All Pass	

### Board: 404

Dealer: South  
 Vul: E-W  
 North HCP: 14  
 South HCP: 16+1  
 Contract: 3NT North

#### North:

♠ J92  
 ♥ AKJ5  
 ♦ A97  
 ♣ J85

#### South:

♠ KQT  
 ♥ 62  
 ♦ KQ4  
 ♣ AQ764

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3NT	All Pass	

1. Stayman



<b>Board: 405</b>	♠ A86	You bid first.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: None	♦ AQ632	
HCP: 17+1	♣ K4	
<hr/>		
<b>Board: 406</b>	♠ K64	Partner bids first.
Dealer: South	♥ T973	The opponents are silent.
Vul: N-S	♦ J987	
HCP: 4	♣ 83	
<hr/>		
<b>Board: 407</b>	♠ AKQ42	RHO opens the bidding 1NT.
Dealer: West	♥ 2	You bid next.
Vul: N-S	♦ 532	
HCP: 12+1	♣ K753	
<hr/>		
<b>Board: 408</b>	♠ 975	Partner bids first.
Dealer: South	♥ K86	The opponents are silent.
Vul: Both	♦ 532	
HCP: 10	♣ AKT6	
<hr/>		
<b>Board: 409</b>	♠ AT43	You bid first.
Dealer: North	♥ KJ52	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 17	♣ KQ7	

## Both hands (Answers Page)

### Board: 405

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 12

Contract: 3NT South

North:

♠ A86

♥ KJ5

♦ AQ632

♣ K4

South:

♠ KQJ9

♥ QT4

♦ KJ54

♣ 82

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 406

Dealer: South

Vul: N-S

North HCP: 4

South HCP: 15+1

Contract: 1NT South

North:

♠ K64

♥ T973

♦ J987

♣ 83

South:

♠ 72

♥ AJ42

♦ AKT32

♣ K5

W N E S

1NT

All Pass

### Board: 407

Dealer: West

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 3♠ South

North:

♠ AKQ42

♥ 2

♦ 532

♣ K753

South:

♠ 9765

♥ KQT9

♦ KT76

♣ Q

W N E S

1NT 2♠<sup>1</sup> Pass 3♠

All Pass

1. Cappelletti, 5M-4m

### Board: 408

Dealer: South

Vul: Both

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ 975

♥ K86

♦ 532

♣ AKT6

South:

♠ AK82

♥ QJ42

♦ AQ8

♣ 93

W N E S

1NT

Pass 3NT All Pass

### Board: 409

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+1

Contract: 3NT South

North:

♠ AT43

♥ KJ52

♦ A8

♣ KQ7

South:

♠ K92

♥ A3

♦ KQT97

♣ T64

W N E S

1NT Pass 3NT

All Pass

<b>Board: 405</b>	♠ KQJ9	Partner bids first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: None	♦ KJ54	
HCP: 12	♣ 82	

---

<b>Board: 406</b>	♠ 72	You bid first.
Dealer: South	♥ AJ42	The opponents are silent.
Vul: N-S	♦ AKT32	
HCP: 15+1	♣ K5	

---

<b>Board: 407</b>	♠ 9765	LHO opens the bidding 1NT.
Dealer: West	♥ KQT9	Partner bids next.
Vul: N-S	♦ KT76	
HCP: 10	♣ Q	

---

<b>Board: 408</b>	♠ AK82	You bid first.
Dealer: South	♥ QJ42	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 16	♣ 93	

---

<b>Board: 409</b>	♠ K92	Partner bids first.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ KQT97	
HCP: 12+1	♣ T64	

## Both hands (Answers Page)

### Board: 405

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 12

Contract: 3NT South

North:

♠ A86

♥ KJ5

♦ AQ632

♣ K4

South:

♠ KQJ9

♥ QT4

♦ KJ54

♣ 82

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 406

Dealer: South

Vul: N-S

North HCP: 4

South HCP: 15+1

Contract: 1NT South

North:

♠ K64

♥ T973

♦ J987

♣ 83

South:

♠ 72

♥ AJ42

♦ AKT32

♣ K5

W N E S

1NT

All Pass

### Board: 407

Dealer: West

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 3♠ South

North:

♠ AKQ42

♥ 2

♦ 532

♣ K753

South:

♠ 9765

♥ KQT9

♦ KT76

♣ Q

W N E S

1NT 2♠<sup>1</sup> Pass 3♠

All Pass

1. Cappelletti, 5M-4m

### Board: 408

Dealer: South

Vul: Both

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ 975

♥ K86

♦ 532

♣ AKT6

South:

♠ AK82

♥ QJ42

♦ AQ8

♣ 93

W N E S

1NT

Pass 3NT All Pass

### Board: 409

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+1

Contract: 3NT South

North:

♠ AT43

♥ KJ52

♦ A8

♣ KQ7

South:

♠ K92

♥ A3

♦ KQT97

♣ T64

W N E S

1NT Pass 3NT

All Pass

<b>Board: 410</b>	♠ 7	Partner bids first.
Dealer: South	♥ 97632	The opponents are silent.
Vul: E-W	♦ AJ9	
HCP: 6+1	♣ J973	

---

<b>Board: 411</b>	♠ KQJ2	You bid first.
Dealer: North	♥ QJ52	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 15	♣ QJT	

---

<b>Board: 412</b>	♠ J865	Partner bids first.
Dealer: South	♥ QJ94	The opponents are silent.
Vul: None	♦ QT63	
HCP: 6	♣ 3	

---

<b>Board: 413</b>	♠ AK6	You bid first.
Dealer: North	♥ JT8	The opponents are silent.
Vul: E-W	♦ KJ85	
HCP: 17	♣ KQ7	

## Both hands (Answers Page)

### Board: 410

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 17

Contract: 2♥ South

North:

♠ 7

♥ 97632

♦ AJ9

♣ J973

South:

♠ A82

♥ KQ

♦ KQ63

♣ KT65

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

### Board: 411

Dealer: North

Vul: Both

North HCP: 15

South HCP: 15

Contract: 6♥ South

North:

♠ KQJ2

♥ QJ52

♦ QJ

♣ QJT

South:

♠ A876

♥ A983

♦ A763

♣ K

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

1. Stayman

2. A=0/5 or 3/5

3. !H queen and !S king

### Board: 412

Dealer: South

Vul: None

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ J865

♥ QJ94

♦ QT63

♣ 3

South:

♠ QT93

♥ A83

♦ AJ7

♣ KQ2

W	N	E	S
			1NT
All Pass			

### Board: 413

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ AK6

♥ JT8

♦ KJ85

♣ KQ7

South:

♠ T72

♥ Q93

♦ A763

♣ A86

W	N	E	S
	1NT	Pass	3NT
All Pass			

<b>Board: 410</b>	♠ A82	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ KQ63	
HCP: 17	♣ KT65	

---

<b>Board: 411</b>	♠ A876	Partner bids first.
Dealer: North	♥ A983	The opponents are silent.
Vul: Both	♦ A763	
HCP: 15	♣ K	

---

<b>Board: 412</b>	♠ QT93	You bid first.
Dealer: South	♥ A83	The opponents are silent.
Vul: None	♦ AJ7	
HCP: 16	♣ KQ2	

---

<b>Board: 413</b>	♠ T72	Partner bids first.
Dealer: North	♥ Q93	The opponents are silent.
Vul: E-W	♦ A763	
HCP: 10	♣ A86	

## Both hands (Answers Page)

### Board: 410

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 17

Contract: 2♥ South

North:

♠ 7

♥ 97632

♦ AJ9

♣ J973

South:

♠ A82

♥ KQ

♦ KQ63

♣ KT65

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

### Board: 411

Dealer: North

Vul: Both

North HCP: 15

South HCP: 15

Contract: 6♥ South

North:

♠ KQJ2

♥ QJ52

♦ QJ

♣ QJT

South:

♠ A876

♥ A983

♦ A763

♣ K

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

1. Stayman

2. A=0/5 or 3/5

3. !H queen and !S king

### Board: 412

Dealer: South

Vul: None

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ J865

♥ QJ94

♦ QT63

♣ 3

South:

♠ QT93

♥ A83

♦ AJ7

♣ KQ2

W	N	E	S
			1NT
All Pass			

### Board: 413

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ AK6

♥ JT8

♦ KJ85

♣ KQ7

South:

♠ T72

♥ Q93

♦ A763

♣ A86

W	N	E	S
	1NT	Pass	3NT
All Pass			



<b>Board: 414</b>	♠ KT93	Partner bids first.
Dealer: South	♥ K875	The opponents are silent.
Vul: Both	♦ 852	
HCP: 9	♣ QJ	
<hr/>		
<b>Board: 415</b>	♠ KT96	You bid first.
Dealer: North	♥ AQ62	The opponents are silent.
Vul: None	♦ J4	
HCP: 17	♣ AK9	
<hr/>		
<b>Board: 416</b>	♠ J96	Partner bids first.
Dealer: South	♥ KT32	The opponents are silent.
Vul: N-S	♦ J95	
HCP: 8	♣ KT7	
<hr/>		
<b>Board: 417</b>	♠ Q75	You bid first.
Dealer: North	♥ 82	The opponents are silent.
Vul: Both	♦ AK62	
HCP: 17	♣ AKJT	
<hr/>		
<b>Board: 418</b>	♠ K753	Partner bids first.
Dealer: South	♥ AQ6	East (LHO) Doubles 2♣ if possible.
Vul: None	♦ 742	
HCP: 11	♣ QT5	

## Both hands (Answers Page)

### Board: 414

Dealer: South

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ KT93

♥ K875

♦ 852

♣ QJ

South:

♠ AQ6

♥ QT3

♦ AJT

♣ A875

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 415

Dealer: North

Vul: None

North HCP: 17

South HCP: 7

Contract: 1NT North

North:

♠ KT96

♥ AQ62

♦ J4

♣ AK9

South:

♠ 752

♥ J85

♦ K53

♣ QJ43

W N E S

1NT All Pass

### Board: 416

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ J96

♥ KT32

♦ J95

♣ KT7

South:

♠ AK73

♥ Q9

♦ AQT6

♣ Q92

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 417

Dealer: North

Vul: Both

North HCP: 17

South HCP: 8

Contract: 2NT South

North:

♠ Q75

♥ 82

♦ AK62

♣ AKJT

South:

♠ KT43

♥ AJ6

♦ T43

♣ 852

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 418

Dealer: South

Vul: None

North HCP: 11

South HCP: 17

Contract: 3NT North

North:

♠ K753

♥ AQ6

♦ 742

♣ QT5

South:

♠ A94

♥ KJ5

♦ KQ8

♣ A743

W N E S

1NT

Pass 2♣<sup>1</sup> X 2♦

Pass 3NT All Pass

1. Stayman

<b>Board: 414</b>	♠ AQ6	You bid first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 17	♣ A875	

---

<b>Board: 415</b>	♠ 752	Partner bids first.
Dealer: North	♥ J85	The opponents are silent.
Vul: None	♦ K53	
HCP: 7	♣ QJ43	

---

<b>Board: 416</b>	♠ AK73	You bid first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: N-S	♦ AQT6	
HCP: 17	♣ Q92	

---

<b>Board: 417</b>	♠ KT43	Partner bids first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: Both	♦ T43	
HCP: 8	♣ 852	

---

<b>Board: 418</b>	♠ A94	You bid first.
Dealer: South	♥ KJ5	East (RHO) Doubles 2♣ if possible.
Vul: None	♦ KQ8	
HCP: 17	♣ A743	

## Both hands (Answers Page)

### Board: 414

Dealer: South

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ KT93

♥ K875

♦ 852

♣ QJ

South:

♠ AQ6

♥ QT3

♦ AJT

♣ A875

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 415

Dealer: North

Vul: None

North HCP: 17

South HCP: 7

Contract: 1NT North

North:

♠ KT96

♥ AQ62

♦ J4

♣ AK9

South:

♠ 752

♥ J85

♦ K53

♣ QJ43

W N E S

1NT All Pass

### Board: 416

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ J96

♥ KT32

♦ J95

♣ KT7

South:

♠ AK73

♥ Q9

♦ AQT6

♣ Q92

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 417

Dealer: North

Vul: Both

North HCP: 17

South HCP: 8

Contract: 2NT South

North:

♠ Q75

♥ 82

♦ AK62

♣ AKJT

South:

♠ KT43

♥ AJ6

♦ T43

♣ 852

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 418

Dealer: South

Vul: None

North HCP: 11

South HCP: 17

Contract: 3NT North

North:

♠ K753

♥ AQ6

♦ 742

♣ QT5

South:

♠ A94

♥ KJ5

♦ KQ8

♣ A743

W N E S

1NT

Pass 2♣<sup>1</sup> X 2♦

Pass 3NT All Pass

1. Stayman

<b>Board: 419</b>	♠ AQJ	You bid first.
Dealer: North	♥ AJ98	The opponents are silent.
Vul: E-W	♦ AJ85	
HCP: 17	♣ 83	

---

<b>Board: 420</b>	♠ 86	Partner bids first.
Dealer: South	♥ 832	The opponents are silent.
Vul: None	♦ 52	
HCP: 4+2	♣ A96532	

---

<b>Board: 421</b>	♠ K5	You bid first.
Dealer: North	♥ AQ984	The opponents are silent.
Vul: N-S	♦ K65	
HCP: 17+1	♣ AJ8	

---

<b>Board: 422</b>	♠ A653	Partner bids first.
Dealer: South	♥ J873	East (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ 65	
HCP: 7	♣ Q42	

---

<b>Board: 423</b>	♠ AT3	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ AQ865	
HCP: 17+1	♣ A93	

## Both hands (Answers Page)

### Board: 419

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 8+1

Contract: 3NT North

North:

♠ AQJ

♥ AJ98

♦ AJ85

♣ 83

South:

♠ K6

♥ 432

♦ T73

♣ AJ654

W	N	E	S
	1NT	Pass	2NT
Pass	3NT	All Pass	

### Board: 420

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 15+1

Contract: 3♣ South

North:

♠ 86

♥ 832

♦ 52

♣ A96532

South:

♠ 952

♥ AQ

♦ AT864

♣ KQ7

W	N	E	S
			1NT
Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
All Pass			

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

### Board: 421

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 1+1

Contract: 1NT North

North:

♠ K5

♥ AQ984

♦ K65

♣ AJ8

South:

♠ J94

♥ T53

♦ 98742

♣ 32

W	N	E	S
	1NT	All Pass	

### Board: 422

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 16

Contract: 2♥ South

North:

♠ A653

♥ J873

♦ 65

♣ Q42

South:

♠ 94

♥ KQ94

♦ AKJT

♣ KT6

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	X	2♥
All Pass			

1. Stayman

### Board: 423

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 12+1

Contract: 3NT North

North:

♠ AT3

♥ K8

♦ AQ865

♣ A93

South:

♠ K5

♥ AQJ63

♦ JT42

♣ J7

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	3NT	All Pass	

<b>Board: 419</b>	♠ K6	Partner bids first.
Dealer: North	♥ 432	The opponents are silent.
Vul: E-W	♦ T73	
HCP: 8+1	♣ AJ654	

---

<b>Board: 420</b>	♠ 952	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: None	♦ AT864	
HCP: 15+1	♣ KQ7	

---

<b>Board: 421</b>	♠ J94	Partner bids first.
Dealer: North	♥ T53	The opponents are silent.
Vul: N-S	♦ 98742	
HCP: 1+1	♣ 32	

---

<b>Board: 422</b>	♠ 94	You bid first.
Dealer: South	♥ KQ94	East (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ AKJT	
HCP: 16	♣ KT6	

---

<b>Board: 423</b>	♠ K5	Partner bids first.
Dealer: North	♥ AQJ63	The opponents are silent.
Vul: Both	♦ JT42	
HCP: 12+1	♣ J7	

## Both hands (Answers Page)

### Board: 419

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 8+1

Contract: 3NT North

North:

♠ AQJ

♥ AJ98

♦ AJ85

♣ 83

South:

♠ K6

♥ 432

♦ T73

♣ AJ654

W	N	E	S
	1NT	Pass	2NT
Pass	3NT	All Pass	

### Board: 420

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 15+1

Contract: 3♣ South

North:

♠ 86

♥ 832

♦ 52

♣ A96532

South:

♠ 952

♥ AQ

♦ AT864

♣ KQ7

W	N	E	S
			1NT
Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
All Pass			

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

### Board: 421

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 1+1

Contract: 1NT North

North:

♠ K5

♥ AQ984

♦ K65

♣ AJ8

South:

♠ J94

♥ T53

♦ 98742

♣ 32

W	N	E	S
	1NT	All Pass	

### Board: 422

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 16

Contract: 2♥ South

North:

♠ A653

♥ J873

♦ 65

♣ Q42

South:

♠ 94

♥ KQ94

♦ AKJT

♣ KT6

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	X	2♥
All Pass			

1. Stayman

### Board: 423

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 12+1

Contract: 3NT North

North:

♠ AT3

♥ K8

♦ AQ865

♣ A93

South:

♠ K5

♥ AQJ63

♦ JT42

♣ J7

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	3NT	All Pass	



<b>Board: 424</b>	♠ 8	Partner bids first.
Dealer: South	♥ T96	The opponents are silent.
Vul: N-S	♦ J52	
HCP: 8+2	♣ AQJT75	

---

<b>Board: 425</b>	♠ AQT	You bid first.
Dealer: North	♥ K74	The opponents are silent.
Vul: E-W	♦ A8754	
HCP: 15+1	♣ Q8	

---

<b>Board: 426</b>	♠ QT54	RHO opens the bidding 1NT.
Dealer: West	♥ AQ952	You bid next.
Vul: Both	♦ 7	East (LHO) bids 2♥ if possible.
HCP: 8+1	♣ T84	West (RHO) bids 2♠ if possible.

---

<b>Board: 427</b>	♠ K32	You bid first.
Dealer: North	♥ AJ32	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AJ	
HCP: 15	♣ Q765	

---

<b>Board: 428</b>	♠ 94	Partner bids first.
Dealer: South	♥ K86	The opponents are silent.
Vul: Both	♦ A854	
HCP: 9	♣ Q965	

## Both hands (Answers Page)

### Board: 424

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 5 ♣ North

North:

♠ 8

♥ T96

♦ J52

♣ AQJT75

South:

♠ K432

♥ AQ52

♦ AK3

♣ 62

W N E S

1NT

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

Pass 5 ♣ All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 425

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 3NT South

North:

♠ AQT

♥ K74

♦ A8754

♣ Q8

South:

♠ 74

♥ QT95

♦ K3

♣ AJT63

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

### Board: 426

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 11+2

Contract: 3 ♣ South

North:

♠ QT54

♥ AQ952

♦ 7

♣ T84

South:

♠ -

♥ JT4

♦ A542

♣ KQJ763

W N E S

1NT Pass 2 ♥ Pass

2 ♠ Pass Pass 3 ♣

All Pass

### Board: 427

Dealer: North

Vul: None

North HCP: 15

South HCP: 3+1

Contract: 2 ♠ North

North:

♠ K32

♥ AJ32

♦ AJ

♣ Q765

South:

♠ JT986

♥ Q87

♦ 932

♣ 83

W N E S

1NT X 2 ♥

Pass 2 ♠ All Pass

### Board: 428

Dealer: South

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3NT South

North:

♠ 94

♥ K86

♦ A854

♣ Q965

South:

♠ AKQ5

♥ 532

♦ KJ2

♣ KJ4

W N E S

1NT

Pass 2NT Pass 3NT

All Pass

<b>Board: 424</b>	♠ K432	You bid first.
Dealer: South	♥ AQ52	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 16	♣ 62	

---

<b>Board: 425</b>	♠ 74	Partner bids first.
Dealer: North	♥ QT95	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 10+1	♣ AJT63	

---

<b>Board: 426</b>	♠ -	LHO opens the bidding 1NT.
Dealer: West	♥ JT4	Partner bids next.
Vul: Both	♦ A542	East (RHO) bids 2♥ if possible.
HCP: 11+2	♣ KQJ763	West (LHO) bids 2♠ if possible.

---

<b>Board: 427</b>	♠ JT986	Partner bids first.
Dealer: North	♥ Q87	East (RHO) Doubles 1NT if possible.
Vul: None	♦ 932	
HCP: 3+1	♣ 83	

---

<b>Board: 428</b>	♠ AKQ5	You bid first.
Dealer: South	♥ 532	The opponents are silent.
Vul: Both	♦ KJ2	
HCP: 17	♣ KJ4	

## Both hands (Answers Page)

### Board: 424

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 5 ♣ North

North:

♠ 8

♥ T96

♦ J52

♣ AQJT75

South:

♠ K432

♥ AQ52

♦ AK3

♣ 62

W N E S

1NT

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

Pass 5 ♣ All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 425

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 3NT South

North:

♠ AQT

♥ K74

♦ A8754

♣ Q8

South:

♠ 74

♥ QT95

♦ K3

♣ AJT63

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

### Board: 426

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 11+2

Contract: 3 ♣ South

North:

♠ QT54

♥ AQ952

♦ 7

♣ T84

South:

♠ -

♥ JT4

♦ A542

♣ KQJ763

W N E S

1NT Pass 2 ♥ Pass

2 ♠ Pass Pass 3 ♣

All Pass

### Board: 427

Dealer: North

Vul: None

North HCP: 15

South HCP: 3+1

Contract: 2 ♠ North

North:

♠ K32

♥ AJ32

♦ AJ

♣ Q765

South:

♠ JT986

♥ Q87

♦ 932

♣ 83

W N E S

1NT X 2 ♥

Pass 2 ♠ All Pass

### Board: 428

Dealer: South

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3NT South

North:

♠ 94

♥ K86

♦ A854

♣ Q965

South:

♠ AKQ5

♥ 532

♦ KJ2

♣ KJ4

W N E S

1NT

Pass 2NT Pass 3NT

All Pass

<b>Board: 429</b>	♠ AJ4	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: None	♦ Q653	
HCP: 15	♣ AT98	

---

<b>Board: 430</b>	♠ Q32	Partner bids first.
Dealer: South	♥ 85	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 9+2	♣ AQJT94	

---

<b>Board: 431</b>	♠ Q7	You bid first.
Dealer: North	♥ AQ93	The opponents are silent.
Vul: Both	♦ 7654	
HCP: 15	♣ AK2	

---

<b>Board: 432</b>	♠ K	Partner bids first.
Dealer: South	♥ K8763	The opponents are silent.
Vul: None	♦ A87	
HCP: 10+1	♣ 9872	

---

<b>Board: 433</b>	♠ 743	You bid first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: N-S	♦ K83	
HCP: 15	♣ AKJ9	

## Both hands (Answers Page)

### Board: 429

Dealer: North

Vul: None

North HCP: 15

South HCP: 7

Contract: 1NT North

North:

♠ AJ4

♥ A3

♦ Q653

♣ AT98

South:

♠ K83

♥ T65

♦ K984

♣ J76

W N E S

1NT All Pass

### Board: 430

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ Q32

♥ 85

♦ T4

♣ AQJT94

South:

♠ AK84

♥ QT2

♦ A85

♣ K85

W N E S

Pass 3NT All Pass

### Board: 431

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7

Contract: 3♥ South

North:

♠ Q7

♥ AQ93

♦ 7654

♣ AK2

South:

♠ A43

♥ 8762

♦ KT83

♣ 83

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 432

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ K

♥ K8763

♦ A87

♣ 9872

South:

♠ AJ75

♥ QJ

♦ 632

♣ AKT3

W N E S

Pass 2♦ Pass 2♥

Pass 3NT All Pass

### Board: 433

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15+2

Contract: 5♥ North

North:

♠ 743

♥ KJ4

♦ K83

♣ AKJ9

South:

♠ K

♥ AQ8752

♦ AT65

♣ Q3

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♥<sup>2</sup> All Pass

1. Texas

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

<b>Board: 429</b>	♠ K83	Partner bids first.
Dealer: North	♥ T65	The opponents are silent.
Vul: None	♦ K984	
HCP: 7	♣ J76	

---

<b>Board: 430</b>	♠ AK84	You bid first.
Dealer: South	♥ QT2	The opponents are silent.
Vul: N-S	♦ A85	
HCP: 16	♣ K85	

---

<b>Board: 431</b>	♠ A43	Partner bids first.
Dealer: North	♥ 8762	The opponents are silent.
Vul: Both	♦ KT83	
HCP: 7	♣ 83	

---

<b>Board: 432</b>	♠ AJ75	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ 632	
HCP: 15	♣ AKT3	

---

<b>Board: 433</b>	♠ K	Partner bids first.
Dealer: North	♥ AQ8752	The opponents are silent.
Vul: N-S	♦ AT65	
HCP: 15+2	♣ Q3	

## Both hands (Answers Page)

### Board: 429

Dealer: North

Vul: None

North HCP: 15

South HCP: 7

Contract: 1NT North

North:

♠ AJ4

♥ A3

♦ Q653

♣ AT98

South:

♠ K83

♥ T65

♦ K984

♣ J76

W N E S

1NT All Pass

### Board: 430

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ Q32

♥ 85

♦ T4

♣ AQJT94

South:

♠ AK84

♥ QT2

♦ A85

♣ K85

W N E S

Pass 3NT All Pass

### Board: 431

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7

Contract: 3♥ South

North:

♠ Q7

♥ AQ93

♦ 7654

♣ AK2

South:

♠ A43

♥ 8762

♦ KT83

♣ 83

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 432

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ K

♥ K8763

♦ A87

♣ 9872

South:

♠ AJ75

♥ QJ

♦ 632

♣ AKT3

W N E S

Pass 2♦ Pass 2♥

Pass 3NT All Pass

### Board: 433

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15+2

Contract: 5♥ North

North:

♠ 743

♥ KJ4

♦ K83

♣ AKJ9

South:

♠ K

♥ AQ8752

♦ AT65

♣ Q3

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♥<sup>2</sup> All Pass

1. Texas

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



<b>Board: 434</b>	♠ 943	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ 7632	
HCP: 1+1	♣ J9843	
<hr/>		
<b>Board: 435</b>	♠ J2	LHO opens the bidding 1NT.
Dealer: East	♥ Q72	Partner bids next.
Vul: None	♦ AKQ9853	West (RHO) bids 2♥ if possible.
HCP: 12+3	♣ 9	
<hr/>		
<b>Board: 436</b>	♠ AQT	RHO opens the bidding 1NT.
Dealer: West	♥ T874	You bid next.
Vul: E-W	♦ A752	
HCP: 15	♣ AJ	
<hr/>		
<b>Board: 437</b>	♠ KT8	You bid first.
Dealer: North	♥ 82	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 16+1	♣ AKQ65	
<hr/>		
<b>Board: 438</b>	♠ 2	Partner bids first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: Both	♦ Q8532	
HCP: 12+1	♣ K975	

## Both hands (Answers Page)

### Board: 434

Dealer: South

Vul: E-W

North HCP: 1+1

South HCP: 15+1

Contract: 1NT South

North:

♠ 943

♥ 9

♦ 7632

♣ J9843

South:

♠ AQ765

♥ 873

♦ AK4

♣ QT

W	N	E	S
			1NT

All Pass

### Board: 435

Dealer: East

Vul: None

North HCP: 12+3

South HCP: 9+1

Contract: 3♦ North

North:

♠ J2

♥ Q72

♦ AKQ9853

♣ 9

South:

♠ K984

♥ T86

♦ T

♣ AQT84

W	N	E	S
		1NT	Pass
2♥	3♦	All Pass	

### Board: 436

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 3

Contract: 2♥ South

North:

♠ AQT

♥ T874

♦ A752

♣ AJ

South:

♠ K765

♥ 6532

♦ 864

♣ T8

W	N	E	S
1NT	X	Pass	2♥
All Pass			

### Board: 437

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 11

Contract: 3NT South

North:

♠ KT8

♥ 82

♦ A93

♣ AKQ65

South:

♠ AJ

♥ KT95

♦ Q864

♣ J93

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

### Board: 438

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 16+1

Contract: 3NT North

North:

♠ 2

♥ AK7

♦ Q8532

♣ K975

South:

♠ AQJT4

♥ Q64

♦ KT

♣ AT6

W	N	E	S
			1NT
Pass	3NT	All Pass	

<b>Board: 434</b>	♠ AQ765	You bid first.
Dealer: South	♥ 873	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 15+1	♣ QT	

---

<b>Board: 435</b>	♠ K984	RHO opens the bidding 1NT.
Dealer: East	♥ T86	You bid next.
Vul: None	♦ T	West (LHO) bids 2♥ if possible.
HCP: 9+1	♣ AQT84	

---

<b>Board: 436</b>	♠ K765	LHO opens the bidding 1NT.
Dealer: West	♥ 6532	Partner bids next.
Vul: E-W	♦ 864	
HCP: 3	♣ T8	

---

<b>Board: 437</b>	♠ AJ	Partner bids first.
Dealer: North	♥ KT95	The opponents are silent.
Vul: E-W	♦ Q864	
HCP: 11	♣ J93	

---

<b>Board: 438</b>	♠ AQJT4	You bid first.
Dealer: South	♥ Q64	The opponents are silent.
Vul: Both	♦ KT	
HCP: 16+1	♣ AT6	

## Both hands (Answers Page)

### Board: 434

Dealer: South

Vul: E-W

North HCP: 1+1

South HCP: 15+1

Contract: 1NT South

North:

♠ 943

♥ 9

♦ 7632

♣ J9843

South:

♠ AQ765

♥ 873

♦ AK4

♣ QT

W	N	E	S
			1NT

All Pass

### Board: 435

Dealer: East

Vul: None

North HCP: 12+3

South HCP: 9+1

Contract: 3♦ North

North:

♠ J2

♥ Q72

♦ AKQ9853

♣ 9

South:

♠ K984

♥ T86

♦ T

♣ AQT84

W	N	E	S
		1NT	Pass
2♥	3♦	All Pass	

### Board: 436

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 3

Contract: 2♥ South

North:

♠ AQT

♥ T874

♦ A752

♣ AJ

South:

♠ K765

♥ 6532

♦ 864

♣ T8

W	N	E	S
1NT	X	Pass	2♥
All Pass			

### Board: 437

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 11

Contract: 3NT South

North:

♠ KT8

♥ 82

♦ A93

♣ AKQ65

South:

♠ AJ

♥ KT95

♦ Q864

♣ J93

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

### Board: 438

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 16+1

Contract: 3NT North

North:

♠ 2

♥ AK7

♦ Q8532

♣ K975

South:

♠ AQJT4

♥ Q64

♦ KT

♣ AT6

W	N	E	S
			1NT
Pass	3NT	All Pass	