

North hands (Practice Page)

Responding to 1NT with 5431

Board: 1	♠ 1098	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ AJ985	Partner bids first.
HCP: 8	♣ K1084	

Board: 2	♠ J85	The opponents are silent.
Dealer: N	♥ AJ972	
Vul: NS	♦ KQ10	You bid first.
HCP: 15	♣ A8	

Board: 3	♠ 4	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: EW	♦ AQ952	Partner bids first.
HCP: 11	♣ J1087	

Board: 4	♠ A107	The opponents are silent.
Dealer: N	♥ AK94	
Vul: Both	♦ 83	You bid first.
HCP: 15	♣ A642	

Board: 5	♠ K52	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ KJ762	Partner bids first.
HCP: 10	♣ K875	

Board: 6	♠ QJ7	The opponents are silent.
Dealer: N	♥ A10872	
Vul: EW	♦ 63	You bid first.
HCP: 15	♣ AKJ	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ KJ2				1NT
Vul: None	♥ 2	♥ J4				
North HCP: 8	♦ AJ985	♦ KQ2	Pass	2NT	AP	
South HCP: 15	♣ K1084	♣ AJ963				
Contract: 2N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ J85	♠ AQ9				
Vul: NS	♥ AJ972	♥ 10		1NT	Pass	3NT
North HCP: 15	♦ KQ10	♦ J876	AP			
South HCP: 11	♣ A8	♣ KJ542				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ QJ8				
Vul: EW	♥ KJ9	♥ Q532				1NT
North HCP: 11	♦ AQ952	♦ J83	Pass	3NT	AP	
South HCP: 15	♣ J1087	♣ AKQ				
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ J				
Vul: Both	♥ AK94	♥ QJ10		1NT	Pass	2NT
North HCP: 15	♦ 83	♦ QJ62	AP			
South HCP: 8	♣ A642	♣ J9853				
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ A1097				
Vul: NS	♥ 4	♥ AKQ3				1NT
North HCP: 10	♦ KJ762	♦ A3	Pass	3NT	AP	
South HCP: 17	♣ K875	♣ 962				
Contract: 3N S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ K				
Vul: EW	♥ A10872	♥ J54		1NT	Pass	2NT
North HCP: 15	♦ 63	♦ QJ942	AP			
South HCP: 9	♣ AKJ	♣ Q954				
Contract: 2N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 1	♠ KJ2	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ KQ2	You bid first.
HCP: 15	♣ AJ963	

Board: 2	♠ AQ9	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ J876	Partner bids first.
HCP: 11	♣ KJ542	

Board: 3	♠ QJ8	The opponents are silent.
Dealer: S	♥ Q532	
Vul: EW	♦ J83	You bid first.
HCP: 15	♣ AKQ	

Board: 4	♠ J	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: Both	♦ QJ62	Partner bids first.
HCP: 8	♣ J9853	

Board: 5	♠ A1097	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: NS	♦ A3	You bid first.
HCP: 17	♣ 962	

Board: 6	♠ K	The opponents are silent.
Dealer: N	♥ J54	
Vul: EW	♦ QJ942	Partner bids first.
HCP: 9	♣ Q954	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ KJ2				1NT
Vul: None	♥ 2	♥ J4				
North HCP: 8	♦ AJ985	♦ KQ2	Pass	2NT	AP	
South HCP: 15	♣ K1084	♣ AJ963				
Contract: 2N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ J85	♠ AQ9				
Vul: NS	♥ AJ972	♥ 10		1NT	Pass	3NT
North HCP: 15	♦ KQ10	♦ J876	AP			
South HCP: 11	♣ A8	♣ KJ542				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ QJ8				
Vul: EW	♥ KJ9	♥ Q532				1NT
North HCP: 11	♦ AQ952	♦ J83	Pass	3NT	AP	
South HCP: 15	♣ J1087	♣ AKQ				
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ J				
Vul: Both	♥ AK94	♥ QJ10		1NT	Pass	2NT
North HCP: 15	♦ 83	♦ QJ62	AP			
South HCP: 8	♣ A642	♣ J9853				
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ A1097				
Vul: NS	♥ 4	♥ AKQ3				1NT
North HCP: 10	♦ KJ762	♦ A3	Pass	3NT	AP	
South HCP: 17	♣ K875	♣ 962				
Contract: 3N S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ K				
Vul: EW	♥ A10872	♥ J54		1NT	Pass	2NT
North HCP: 15	♦ 63	♦ QJ942	AP			
South HCP: 9	♣ AKJ	♣ Q954				
Contract: 2N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 7	♠ 2	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ 109854	Partner bids first.
HCP: 8	♣ QJ106	

Board: 8	♠ AK982	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: None	♦ AJ2	You bid first.
HCP: 16	♣ J4	

Board: 9	♠ —	The opponents are silent.
Dealer: S	♥ K85	
Vul: EW	♦ AKQ843	Partner bids first.
HCP: 14	♣ Q965	

Board: 10	♠ A854	East Bids 3♥ if possible.
Dealer: N	♥ K75	
Vul: Both	♦ AQ2	You bid first.
HCP: 16	♣ K62	

Board: 11	♠ J54	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ AQ65	Partner bids first.
HCP: 13	♣ AQ965	

Board: 12	♠ KQ85	The opponents are silent.
Dealer: N	♥ KJ94	
Vul: NS	♦ K43	You bid first.
HCP: 16	♣ KJ	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KQJ3				1NT
Vul: Both	♥ AJ10	♥ K754	Pass	2NT	AP	
North HCP: 8	♦ 109854	♦ AQJ				
South HCP: 16	♣ QJ106	♣ 53				
Contract: 2N S						
Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AK982	♠ 10		1NT	Pass	3NT
Vul: None	♥ QJ9	♥ K72	AP			
North HCP: 16	♦ AJ2	♦ 9875				
South HCP: 10	♣ J4	♣ AK653				
Contract: 3N N						
Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK86	Pass	3♣ ¹	Pass	3♦ ²
Vul: EW	♥ K85	♥ A963	Pass	4♣ ³	Pass	5♦
North HCP: 14	♦ AKQ843	♦ J107	Pass	6♦	AP	
South HCP: 17	♣ Q965	♣ AJ				
Contract: 6♦ S						
						1. Minor Suit Transfers after 1NT
						2. automat
						3. Exclusion, for ♦
Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ K107		1NT	3♥	AP
Vul: Both	♥ K75	♥ 2				
North HCP: 16	♦ AQ2	♦ 8543				
South HCP: 8	♣ K62	♣ AJ874				
Contract: 3♥ E						
Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ A9				1NT
Vul: None	♥ 9	♥ AKQJ5	Pass	3NT	AP	
North HCP: 13	♦ AQ65	♦ J83				
South HCP: 15	♣ AQ965	♣ 742				
Contract: 3N S						
Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ KQ85	♠ —		1NT	AP	
Vul: NS	♥ KJ94	♥ Q32				
North HCP: 16	♦ K43	♦ Q1076				
South HCP: 10	♣ KJ	♣ AQ9764				
Contract: 1N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 7	♠ KQJ3	The opponents are silent.
Dealer: S	♥ K754	
Vul: Both	♦ AQJ	You bid first.
HCP: 16	♣ 53	

Board: 8	♠ 10	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ 9875	Partner bids first.
HCP: 10	♣ AK653	

Board: 9	♠ AK86	The opponents are silent.
Dealer: S	♥ A963	
Vul: EW	♦ J107	You bid first.
HCP: 17	♣ AJ	

Board: 10	♠ K107	East Bids 3♥ if possible.
Dealer: N	♥ 2	
Vul: Both	♦ 8543	Partner bids first.
HCP: 8	♣ AJ874	

Board: 11	♠ A9	The opponents are silent.
Dealer: S	♥ AKQJ5	
Vul: None	♦ J83	You bid first.
HCP: 15	♣ 742	

Board: 12	♠ —	The opponents are silent.
Dealer: N	♥ Q32	
Vul: NS	♦ Q1076	Partner bids first.
HCP: 10	♣ AQ9764	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KQJ3				1NT
Vul: Both	♥ AJ10	♥ K754				
North HCP: 8	♦ 109854	♦ AQJ	Pass	2NT	AP	
South HCP: 16	♣ QJ106	♣ 53				
Contract: 2N S						
Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AK982	♠ 10		1NT	Pass	3NT
Vul: None	♥ QJ9	♥ K72				
North HCP: 16	♦ AJ2	♦ 9875	AP			
South HCP: 10	♣ J4	♣ AK653				
Contract: 3N N						
Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK86	Pass	3♣ ¹	Pass	3♦ ²
Vul: EW	♥ K85	♥ A963	Pass	4♣ ³	Pass	5♦
North HCP: 14	♦ AKQ843	♦ J107	Pass	6♦	AP	
South HCP: 17	♣ Q965	♣ AJ	1. Minor Suit Transfers after 1NT			
Contract: 6♦ S			2. automat			
			3. Exclusion, for ♦			
Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ K107		1NT	3♥	AP
Vul: Both	♥ K75	♥ 2				
North HCP: 16	♦ AQ2	♦ 8543				
South HCP: 8	♣ K62	♣ AJ874				
Contract: 3♥ E						
Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ A9				1NT
Vul: None	♥ 9	♥ AKQJ5	Pass	3NT	AP	
North HCP: 13	♦ AQ65	♦ J83				
South HCP: 15	♣ AQ965	♣ 742				
Contract: 3N S						
Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ KQ85	♠ —		1NT	AP	
Vul: NS	♥ KJ94	♥ Q32				
North HCP: 16	♦ K43	♦ Q1076				
South HCP: 10	♣ KJ	♣ AQ9764				
Contract: 1N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 13	♠ A64	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ KJ94	Partner bids first.
HCP: 12	♣ A87642	

Board: 14	♠ AKJ6	The opponents are silent.
Dealer: N	♥ J5	
Vul: None	♦ KJ5	You bid first.
HCP: 17	♣ A965	

Board: 15	♠ 6	The opponents are silent.
Dealer: S	♥ K106	
Vul: NS	♦ K7532	Partner bids first.
HCP: 10	♣ A762	

Board: 16	♠ AK65	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ A854	You bid first.
HCP: 16	♣ 87	

Board: 17	♠ Q98	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ J954	Partner bids first.
HCP: 10	♣ AK985	

Board: 18	♠ AQ98	The opponents are silent.
Dealer: N	♥ A963	
Vul: NS	♦ KJ8	You bid first.
HCP: 16	♣ Q6	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ KQ7				1NT
Vul: Both	♥ —	♥ K82				
North HCP: 12	♦ KJ94	♦ A7	Pass	3NT	AP	
South HCP: 15	♣ A87642	♣ QJ953				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 8				
Vul: None	♥ J5	♥ AQ7		1NT	Pass	2NT
North HCP: 17	♦ KJ5	♦ Q9632	Pass	3NT	AP	
South HCP: 8	♣ A965	♣ 8732				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQJ4				1NT
Vul: NS	♥ K106	♥ AJ				
North HCP: 10	♦ K7532	♦ 109	Pass	3NT	AP	
South HCP: 16	♣ A762	♣ KJ953				
Contract: 3N S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ 3				
Vul: EW	♥ AJ3	♥ 542		1NT	Pass	3NT
North HCP: 16	♦ A854	♦ KQJ32	AP			
South HCP: 13	♣ 87	♣ AQJ10				
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ 43				1NT
Vul: None	♥ 3	♥ KQ95				
North HCP: 10	♦ J954	♦ AKQ8	Pass	3NT	AP	
South HCP: 15	♣ AK985	♣ J103				
Contract: 3N S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ K				
Vul: NS	♥ A963	♥ Q74		1NT	Pass	3NT
North HCP: 16	♦ KJ8	♦ A762	AP			
South HCP: 13	♣ Q6	♣ KJ432				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 13	♠ KQ7	The opponents are silent.
Dealer: S	♥ K82	
Vul: Both	♦ A7	You bid first.
HCP: 15	♣ QJ953	

Board: 14	♠ 8	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ Q9632	Partner bids first.
HCP: 8	♣ 8732	

Board: 15	♠ AQJ4	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ 109	You bid first.
HCP: 16	♣ KJ953	

Board: 16	♠ 3	The opponents are silent.
Dealer: N	♥ 542	
Vul: EW	♦ KQJ32	Partner bids first.
HCP: 13	♣ AQJ10	

Board: 17	♠ 43	The opponents are silent.
Dealer: S	♥ KQ95	
Vul: None	♦ AKQ8	You bid first.
HCP: 15	♣ J103	

Board: 18	♠ K	The opponents are silent.
Dealer: N	♥ Q74	
Vul: NS	♦ A762	Partner bids first.
HCP: 13	♣ KJ432	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 13	North:	South:				
Dealer: S	♠ A64	♠ KQ7	West	North	East	South
Vul: Both	♥ —	♥ K82				1NT
North HCP: 12	♦ KJ94	♦ A7	Pass	3NT	AP	
South HCP: 15	♣ A87642	♣ QJ953				
Contract: 3N S						

Board: 14	North:	South:				
Dealer: N	♠ AKJ6	♠ 8	West	North	East	South
Vul: None	♥ J5	♥ AQ7		1NT	Pass	2NT
North HCP: 17	♦ KJ5	♦ Q9632	Pass	3NT	AP	
South HCP: 8	♣ A965	♣ 8732				
Contract: 3N N						

Board: 15	North:	South:				
Dealer: S	♠ 6	♠ AQJ4	West	North	East	South
Vul: NS	♥ K106	♥ AJ				1NT
North HCP: 10	♦ K7532	♦ 109	Pass	3NT	AP	
South HCP: 16	♣ A762	♣ KJ953				
Contract: 3N S						

Board: 16	North:	South:				
Dealer: N	♠ AK65	♠ 3	West	North	East	South
Vul: EW	♥ AJ3	♥ 542		1NT	Pass	3NT
North HCP: 16	♦ A854	♦ KQJ32	AP			
South HCP: 13	♣ 87	♣ AQJ10				
Contract: 3N N						

Board: 17	North:	South:				
Dealer: S	♠ Q98	♠ 43	West	North	East	South
Vul: None	♥ 3	♥ KQ95				1NT
North HCP: 10	♦ J954	♦ AKQ8	Pass	3NT	AP	
South HCP: 15	♣ AK985	♣ J103				
Contract: 3N S						

Board: 18	North:	South:				
Dealer: N	♠ AQ98	♠ K	West	North	East	South
Vul: NS	♥ A963	♥ Q74		1NT	Pass	3NT
North HCP: 16	♦ KJ8	♦ A762	AP			
South HCP: 13	♣ Q6	♣ KJ432				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 19	♠ 2	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: EW	♦ J865	Partner bids first.
HCP: 12	♣ AK1092	

Board: 20	♠ AK10	The opponents are silent.
Dealer: N	♥ A954	
Vul: Both	♦ J983	You bid first.
HCP: 16	♣ A8	

Board: 21	♠ KQ6	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ Q1063	Partner bids first.
HCP: 13	♣ KQJ985	

Board: 22	♠ A74	West Bids 3♥ if possible.
Dealer: N	♥ A76	
Vul: EW	♦ A9752	You bid first.
HCP: 16	♣ A3	

Board: 23	♠ 5	The opponents are silent.
Dealer: S	♥ A76	
Vul: Both	♦ KJ74	Partner bids first.
HCP: 12	♣ A6543	

Board: 24	♠ AQJ5	The opponents are silent.
Dealer: N	♥ 853	
Vul: None	♦ J106	You bid first.
HCP: 15	♣ AK9	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AJ975				1NT
Vul: EW	♥ KJ7	♥ Q104				
North HCP: 12	♦ J865	♦ AK3	Pass	3NT	AP	
South HCP: 15	♣ AK1092	♣ J4				
Contract: 3N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q63				
Vul: Both	♥ A954	♥ J		1NT	Pass	3NT
North HCP: 16	♦ J983	♦ AQ652	AP			
South HCP: 10	♣ A8	♣ J742				
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ 753				1NT
Vul: NS	♥ —	♥ AKJ43				
North HCP: 13	♦ Q1063	♦ AK2	Pass	3NT	AP	
South HCP: 15	♣ KQJ985	♣ 76				
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ 1082				
Vul: EW	♥ A76	♥ 2		1NT	Pass	2NT
North HCP: 16	♦ A9752	♦ QJ1084	3♥	AP		
South HCP: 8	♣ A3	♣ KQ72				
Contract: 3♥ W						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQ632				
Vul: Both	♥ A76	♥ Q104				1NT
North HCP: 12	♦ KJ74	♦ A2	Pass	3NT	AP	
South HCP: 15	♣ A6543	♣ K97				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ 10				
Vul: None	♥ 853	♥ A107		1NT	Pass	3NT
North HCP: 15	♦ J106	♦ AKQ5	AP			
South HCP: 15	♣ AK9	♣ Q10765				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 19	♠ AJ975	The opponents are silent.
Dealer: S	♥ Q104	
Vul: EW	♦ AK3	You bid first.
HCP: 15	♣ J4	

Board: 20	♠ Q63	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ AQ652	Partner bids first.
HCP: 10	♣ J742	

Board: 21	♠ 753	The opponents are silent.
Dealer: S	♥ AKJ43	
Vul: NS	♦ AK2	You bid first.
HCP: 15	♣ 76	

Board: 22	♠ 1082	West Bids 3♥ if possible.
Dealer: N	♥ 2	
Vul: EW	♦ QJ1084	Partner bids first.
HCP: 8	♣ KQ72	

Board: 23	♠ AQ632	The opponents are silent.
Dealer: S	♥ Q104	
Vul: Both	♦ A2	You bid first.
HCP: 15	♣ K97	

Board: 24	♠ 10	The opponents are silent.
Dealer: N	♥ A107	
Vul: None	♦ AKQ5	Partner bids first.
HCP: 15	♣ Q10765	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AJ975				1NT
Vul: EW	♥ KJ7	♥ Q104				
North HCP: 12	♦ J865	♦ AK3	Pass	3NT	AP	
South HCP: 15	♣ AK1092	♣ J4				
Contract: 3N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q63				
Vul: Both	♥ A954	♥ J		1NT	Pass	3NT
North HCP: 16	♦ J983	♦ AQ652	AP			
South HCP: 10	♣ A8	♣ J742				
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ 753				
Vul: NS	♥ —	♥ AKJ43				1NT
North HCP: 13	♦ Q1063	♦ AK2	Pass	3NT	AP	
South HCP: 15	♣ KQJ985	♣ 76				
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ 1082				
Vul: EW	♥ A76	♥ 2		1NT	Pass	2NT
North HCP: 16	♦ A9752	♦ QJ1084	3♥	AP		
South HCP: 8	♣ A3	♣ KQ72				
Contract: 3♥ W						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQ632				
Vul: Both	♥ A76	♥ Q104				1NT
North HCP: 12	♦ KJ74	♦ A2	Pass	3NT	AP	
South HCP: 15	♣ A6543	♣ K97				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ 10				
Vul: None	♥ 853	♥ A107		1NT	Pass	3NT
North HCP: 15	♦ J106	♦ AKQ5	AP			
South HCP: 15	♣ AK9	♣ Q10765				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 25	♠ A	The opponents are silent.
Dealer: S	♥ K76	
Vul: EW	♦ 7532	Partner bids first.
HCP: 11	♣ A9754	

Board: 26	♠ J93	The opponents are silent.
Dealer: N	♥ QJ108	
Vul: Both	♦ A96	You bid first.
HCP: 15	♣ AK4	

Board: 27	♠ 4	The opponents are silent.
Dealer: S	♥ A64	
Vul: NS	♦ J9863	Partner bids first.
HCP: 12	♣ AQJ6	

Board: 28	♠ AQ2	The opponents are silent.
Dealer: N	♥ Q10873	
Vul: Both	♦ KJ8	You bid first.
HCP: 16	♣ A3	

Board: 29	♠ 843	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ A1075	Partner bids first.
HCP: 11	♣ AK764	

Board: 30	♠ A102	East Bids 2♦ if possible.
Dealer: N	♥ AJ7	
Vul: NS	♦ J72	You bid first.
HCP: 17	♣ AK103	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J52				1NT
Vul: EW	♥ K76	♥ 108				
North HCP: 11	♦ 7532	♦ AKJ8	Pass	3NT	AP	
South HCP: 15	♣ A9754	♣ KQJ10				
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ AQ2				
Vul: Both	♥ QJ108	♥ 7		1NT	Pass	3NT
North HCP: 15	♦ A96	♦ QJ72	AP			
South HCP: 11	♣ AK4	♣ Q10652				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KQJ				1NT
Vul: NS	♥ A64	♥ KQ9				
North HCP: 12	♦ J9863	♦ K104	Pass	3NT	AP	
South HCP: 17	♣ AQJ6	♣ K1073				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 986				
Vul: Both	♥ Q10873	♥ 6		1NT	Pass	3NT
North HCP: 16	♦ KJ8	♦ A1062	AP			
South HCP: 10	♣ A3	♣ KQJ95				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ A1062				1NT
Vul: None	♥ 5	♥ AK				
North HCP: 11	♦ A1075	♦ KQ9	Pass	3NT	AP	
South HCP: 17	♣ AK764	♣ J932				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ 983				
Vul: NS	♥ AJ7	♥ —		1NT	2♦ ¹	3♣
North HCP: 17	♦ J72	♦ AQ86	Pass	3NT	AP	
South HCP: 9	♣ AK103	♣ QJ9642				
Contract: 3N N						

1. Cappelletti, both majors

South hands (Practice Page)

Responding to 1NT with 5431

Board: 25	♠ J52	The opponents are silent.
Dealer: S	♥ 108	
Vul: EW	♦ AKJ8	You bid first.
HCP: 15	♣ KQJ10	

Board: 26	♠ AQ2	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ QJ72	Partner bids first.
HCP: 11	♣ Q10652	

Board: 27	♠ KQJ	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: NS	♦ K104	You bid first.
HCP: 17	♣ K1073	

Board: 28	♠ 986	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ A1062	Partner bids first.
HCP: 10	♣ KQJ95	

Board: 29	♠ A1062	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ KQ9	You bid first.
HCP: 17	♣ J932	

Board: 30	♠ 983	East Bids 2♦ if possible.
Dealer: N	♥ —	
Vul: NS	♦ AQ86	Partner bids first.
HCP: 9	♣ QJ9642	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J52				1NT
Vul: EW	♥ K76	♥ 108				
North HCP: 11	♦ 7532	♦ AKJ8	Pass	3NT	AP	
South HCP: 15	♣ A9754	♣ KQJ10				
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ AQ2		1NT	Pass	3NT
Vul: Both	♥ QJ108	♥ 7				
North HCP: 15	♦ A96	♦ QJ72	AP			
South HCP: 11	♣ AK4	♣ Q10652				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KQJ				1NT
Vul: NS	♥ A64	♥ KQ9				
North HCP: 12	♦ J9863	♦ K104	Pass	3NT	AP	
South HCP: 17	♣ AQJ6	♣ K1073				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 986		1NT	Pass	3NT
Vul: Both	♥ Q10873	♥ 6				
North HCP: 16	♦ KJ8	♦ A1062	AP			
South HCP: 10	♣ A3	♣ KQJ95				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ A1062				1NT
Vul: None	♥ 5	♥ AK				
North HCP: 11	♦ A1075	♦ KQ9	Pass	3NT	AP	
South HCP: 17	♣ AK764	♣ J932				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ 983		1NT	2♦ ¹	3♣
Vul: NS	♥ AJ7	♥ —				
North HCP: 17	♦ J72	♦ AQ86	Pass	3NT	AP	
South HCP: 9	♣ AK103	♣ QJ9642				
Contract: 3N N						

1. Cappelletti, both majors

North hands (Practice Page)

Responding to 1NT with 5431

Board: 31	♠ Q	The opponents are silent.
Dealer: S	♥ J32	
Vul: EW	♦ K1042	Partner bids first.
HCP: 13	♣ AK863	

Board: 32	♠ KQJ	The opponents are silent.
Dealer: N	♥ J103	
Vul: None	♦ KQ75	You bid first.
HCP: 15	♣ K98	

Board: 33	♠ 5	West Bids 2♦ if possible.
Dealer: S	♥ K53	
Vul: NS	♦ KJ73	Partner bids first.
HCP: 10	♣ K10986	

Board: 34	♠ KJ82	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ KJ854	You bid first.
HCP: 15	♣ J10	

Board: 35	♠ —	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ A542	Partner bids first.
HCP: 15	♣ KJ10952	

Board: 36	♠ AQ6	The opponents are silent.
Dealer: N	♥ A9652	
Vul: NS	♦ 102	You bid first.
HCP: 15	♣ KQ7	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A5				1NT
Vul: EW	♥ J32	♥ AQ4	Pass	3NT	AP	
North HCP: 13	♦ K1042	♦ A9873				
South HCP: 16	♣ AK863	♣ Q52				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 1054				
Vul: None	♥ J103	♥ 8		1NT	Pass	2NT
North HCP: 15	♦ KQ75	♦ A1094	AP			
South HCP: 9	♣ K98	♣ AJ632				
Contract: 2N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KQ6				1NT
Vul: NS	♥ K53	♥ J108	2♦ ¹	3NT	AP	
North HCP: 10	♦ KJ73	♦ A5	1. Cappelletti, both majors			
South HCP: 16	♣ K10986	♣ AQ432				
Contract: 3N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KJ82	♠ 9				
Vul: EW	♥ AQ	♥ 1094		1NT	Pass	3NT
North HCP: 15	♦ KJ854	♦ A763	AP			
South HCP: 13	♣ J10	♣ AKQ85				
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AJ103				1NT
Vul: Both	♥ AK9	♥ Q432	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 15	♦ A542	♦ Q7	Pass	4♠ ³	Pass	5♣
South HCP: 15	♣ KJ10952	♣ AQ7	Pass	5♦	Pass	5NT
Contract: 7♣ S			Pass	7♣	AP	
			1. Minor Suit Transfers after 1NT			
			2. automat			
			3. Exclusion, for ♣			

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 875				
Vul: NS	♥ A9652	♥ 10		1NT	Pass	2NT
North HCP: 15	♦ 102	♦ AK76	AP			
South HCP: 8	♣ KQ7	♣ J10963				
Contract: 2N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 31	♠ A5	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: EW	♦ A9873	You bid first.
HCP: 16	♣ Q52	

Board: 32	♠ 1054	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ A1094	Partner bids first.
HCP: 9	♣ AJ632	

Board: 33	♠ KQ6	West Bids 2♦ if possible.
Dealer: S	♥ J108	
Vul: NS	♦ A5	You bid first.
HCP: 16	♣ AQ432	

Board: 34	♠ 9	The opponents are silent.
Dealer: N	♥ 1094	
Vul: EW	♦ A763	Partner bids first.
HCP: 13	♣ AKQ85	

Board: 35	♠ AJ103	The opponents are silent.
Dealer: S	♥ Q432	
Vul: Both	♦ Q7	You bid first.
HCP: 15	♣ AQ7	

Board: 36	♠ 875	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ AK76	Partner bids first.
HCP: 8	♣ J10963	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A5				1NT
Vul: EW	♥ J32	♥ AQ4	Pass	3NT	AP	
North HCP: 13	♦ K1042	♦ A9873				
South HCP: 16	♣ AK863	♣ Q52				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 1054				
Vul: None	♥ J103	♥ 8		1NT	Pass	2NT
North HCP: 15	♦ KQ75	♦ A1094	AP			
South HCP: 9	♣ K98	♣ AJ632				
Contract: 2N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KQ6				1NT
Vul: NS	♥ K53	♥ J108	2♦ ¹	3NT	AP	
North HCP: 10	♦ KJ73	♦ A5	1. Cappelletti, both majors			
South HCP: 16	♣ K10986	♣ AQ432				
Contract: 3N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KJ82	♠ 9				
Vul: EW	♥ AQ	♥ 1094		1NT	Pass	3NT
North HCP: 15	♦ KJ854	♦ A763	AP			
South HCP: 13	♣ J10	♣ AKQ85				
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AJ103				1NT
Vul: Both	♥ AK9	♥ Q432	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 15	♦ A542	♦ Q7	Pass	4♠ ³	Pass	5♣
South HCP: 15	♣ KJ10952	♣ AQ7	Pass	5♦	Pass	5NT
Contract: 7♣ S			Pass	7♣	AP	
			1. Minor Suit Transfers after 1NT			
			2. automat			
			3. Exclusion, for ♣			

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 875				
Vul: NS	♥ A9652	♥ 10		1NT	Pass	2NT
North HCP: 15	♦ 102	♦ AK76	AP			
South HCP: 8	♣ KQ7	♣ J10963				
Contract: 2N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 37	♠ AQ6	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ AJ1042	Partner bids first.
HCP: 15	♣ A765	

Board: 38	♠ KQ9	The opponents are silent.
Dealer: N	♥ KQ652	
Vul: Both	♦ Q95	You bid first.
HCP: 16	♣ A6	

Board: 39	♠ 6	The opponents are silent.
Dealer: S	♥ Q52	
Vul: None	♦ Q963	Partner bids first.
HCP: 9	♣ KQ1098	

Board: 40	♠ AQ86	The opponents are silent.
Dealer: N	♥ 1093	
Vul: EW	♦ KQJ2	You bid first.
HCP: 15	♣ QJ	

Board: 41	♠ 5	The opponents are silent.
Dealer: S	♥ Q82	
Vul: Both	♦ A1084	Partner bids first.
HCP: 9	♣ K7532	

Board: 42	♠ K87	The opponents are silent.
Dealer: N	♥ AQ742	
Vul: None	♦ Q8	You bid first.
HCP: 15	♣ A94	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ 32				1NT
Vul: EW	♥ 10	♥ AKJ8				
North HCP: 15	♦ AJ1042	♦ K953	Pass	3NT	AP	
South HCP: 15	♣ A765	♣ KJ10				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ A63				
Vul: Both	♥ KQ652	♥ 10		1NT	Pass	3NT
North HCP: 16	♦ Q95	♦ K10876	AP			
South HCP: 10	♣ A6	♣ K983				
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A2				1NT
Vul: None	♥ Q52	♥ A107				
North HCP: 9	♦ Q963	♦ A854	Pass	2NT	AP	
South HCP: 16	♣ KQ1098	♣ A763				
Contract: 2N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQ86	♠ 7				
Vul: EW	♥ 1093	♥ AK6		1NT	Pass	3NT
North HCP: 15	♦ KQJ2	♦ 9874	AP			
South HCP: 11	♣ QJ	♣ A9732				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ 109				1NT
Vul: Both	♥ Q82	♥ AK975				
North HCP: 9	♦ A1084	♦ K97	Pass	2NT	AP	
South HCP: 16	♣ K7532	♣ AQ4				
Contract: 2N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ AJ2				
Vul: None	♥ AQ742	♥ —		1NT	Pass	3NT
North HCP: 15	♦ Q8	♦ AK9742	AP			
South HCP: 12	♣ A94	♣ 8652				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 37	♠ 32	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: EW	♦ K953	You bid first.
HCP: 15	♣ KJ10	

Board: 38	♠ A63	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ K10876	Partner bids first.
HCP: 10	♣ K983	

Board: 39	♠ A2	The opponents are silent.
Dealer: S	♥ A107	
Vul: None	♦ A854	You bid first.
HCP: 16	♣ A763	

Board: 40	♠ 7	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ 9874	Partner bids first.
HCP: 11	♣ A9732	

Board: 41	♠ 109	The opponents are silent.
Dealer: S	♥ AK975	
Vul: Both	♦ K97	You bid first.
HCP: 16	♣ AQ4	

Board: 42	♠ AJ2	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ AK9742	Partner bids first.
HCP: 12	♣ 8652	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ 32				1NT
Vul: EW	♥ 10	♥ AKJ8				
North HCP: 15	♦ AJ1042	♦ K953	Pass	3NT	AP	
South HCP: 15	♣ A765	♣ KJ10				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ A63				
Vul: Both	♥ KQ652	♥ 10		1NT	Pass	3NT
North HCP: 16	♦ Q95	♦ K10876	AP			
South HCP: 10	♣ A6	♣ K983				
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A2				1NT
Vul: None	♥ Q52	♥ A107				
North HCP: 9	♦ Q963	♦ A854	Pass	2NT	AP	
South HCP: 16	♣ KQ1098	♣ A763				
Contract: 2N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQ86	♠ 7				
Vul: EW	♥ 1093	♥ AK6		1NT	Pass	3NT
North HCP: 15	♦ KQJ2	♦ 9874	AP			
South HCP: 11	♣ QJ	♣ A9732				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ 109				1NT
Vul: Both	♥ Q82	♥ AK975				
North HCP: 9	♦ A1084	♦ K97	Pass	2NT	AP	
South HCP: 16	♣ K7532	♣ AQ4				
Contract: 2N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ AJ2				
Vul: None	♥ AQ742	♥ —		1NT	Pass	3NT
North HCP: 15	♦ Q8	♦ AK9742	AP			
South HCP: 12	♣ A94	♣ 8652				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 43	♠ —	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ AKQ753	Partner bids first.
HCP: 13	♣ 7654	
Board: 44	♠ AK96	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: Both	♦ 962	You bid first.
HCP: 16	♣ KJ	
Board: 45	♠ A43	East Doubles 3♣ if possible.
Dealer: S	♥ —	
Vul: None	♦ KJ10875	Partner bids first.
HCP: 8	♣ 10964	
Board: 46	♠ A82	The opponents are silent.
Dealer: N	♥ QJ62	
Vul: NS	♦ A1074	You bid first.
HCP: 15	♣ A3	
Board: 47	♠ 3	The opponents are silent.
Dealer: S	♥ 654	
Vul: EW	♦ AJ1098	Partner bids first.
HCP: 12	♣ AQJ8	
Board: 48	♠ A632	The opponents are silent.
Dealer: N	♥ A72	
Vul: None	♦ AJ5	You bid first.
HCP: 15	♣ Q103	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 43			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ —	♠ AQ10	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13	♥ A95	♥ 1043	Pass	4♣ ³	Pass	5♣
South HCP: 15	♦ AKQ753	♦ 106	Pass	6♦	AP	
Contract: 6♦ S	♣ 7654	♣ AKQ92	1. Minor Suit Transfers after 1NT			
			2. automat			
			3. Exclusion, for ♦			

Board: 44			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AK96	♠ 753		1NT	Pass	3NT
North HCP: 16	♥ KQ104	♥ 3	AP			
South HCP: 10	♦ 962	♦ AKJ73				
Contract: 3N N	♣ KJ	♣ Q1097				

Board: 45			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ A43	♠ J1098	Pass	3♣ ¹	X	Pass
North HCP: 8	♥ —	♥ A832	Pass	3♦	AP	
South HCP: 15	♦ KJ10875	♦ A2	1. Minor Suit Transfers after 1NT			
Contract: 3♦ N	♣ 10964	♣ AQ5				

Board: 46			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ A82	♠ QJ4		1NT	Pass	3NT
North HCP: 15	♥ QJ62	♥ A	AP			
South HCP: 13	♦ A1074	♦ Q9632				
Contract: 3N N	♣ A3	♣ KJ64				

Board: 47			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 3	♠ KJ82	Pass	3NT	AP	
North HCP: 12	♥ 654	♥ AQ82				
South HCP: 15	♦ AJ1098	♦ KQ2				
Contract: 3N S	♣ AQJ8	♣ 43				

Board: 48			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ A632	♠ Q		1NT	Pass	3NT
North HCP: 15	♥ A72	♥ K84	AP			
South HCP: 13	♦ AJ5	♦ K10764				
Contract: 3N N	♣ Q103	♣ AJ64				

South hands (Practice Page)

Responding to 1NT with 5431

Board: 43	♠ AQ10	The opponents are silent.
Dealer: S	♥ 1043	
Vul: NS	♦ 106	You bid first.
HCP: 15	♣ AKQ92	
Board: 44	♠ 753	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ AKJ73	Partner bids first.
HCP: 10	♣ Q1097	
Board: 45	♠ J1098	East Doubles 3♣ if possible.
Dealer: S	♥ A832	
Vul: None	♦ A2	You bid first.
HCP: 15	♣ AQ5	
Board: 46	♠ QJ4	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ Q9632	Partner bids first.
HCP: 13	♣ KJ64	
Board: 47	♠ KJ82	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: EW	♦ KQ2	You bid first.
HCP: 15	♣ 43	
Board: 48	♠ Q	The opponents are silent.
Dealer: N	♥ K84	
Vul: None	♦ K10764	Partner bids first.
HCP: 13	♣ AJ64	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 43			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ —	♠ AQ10	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13	♥ A95	♥ 1043	Pass	4♣ ³	Pass	5♣
South HCP: 15	♦ AKQ753	♦ 106	Pass	6♦	AP	
Contract: 6♦ S	♣ 7654	♣ AKQ92	1. Minor Suit Transfers after 1NT			
			2. automat			
			3. Exclusion, for ♦			

Board: 44			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AK96	♠ 753		1NT	Pass	3NT
North HCP: 16	♥ KQ104	♥ 3	AP			
South HCP: 10	♦ 962	♦ AKJ73				
Contract: 3N N	♣ KJ	♣ Q1097				

Board: 45			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ A43	♠ J1098	Pass	3♣ ¹	X	Pass
North HCP: 8	♥ —	♥ A832	Pass	3♦	AP	
South HCP: 15	♦ KJ10875	♦ A2	1. Minor Suit Transfers after 1NT			
Contract: 3♦ N	♣ 10964	♣ AQ5				

Board: 46			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ A82	♠ QJ4		1NT	Pass	3NT
North HCP: 15	♥ QJ62	♥ A	AP			
South HCP: 13	♦ A1074	♦ Q9632				
Contract: 3N N	♣ A3	♣ KJ64				

Board: 47			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 3	♠ KJ82	Pass	3NT	AP	
North HCP: 12	♥ 654	♥ AQ82				
South HCP: 15	♦ AJ1098	♦ KQ2				
Contract: 3N S	♣ AQJ8	♣ 43				

Board: 48			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ A632	♠ Q		1NT	Pass	3NT
North HCP: 15	♥ A72	♥ K84	AP			
South HCP: 13	♦ AJ5	♦ K10764				
Contract: 3N N	♣ Q103	♣ AJ64				

North hands (Practice Page)

Responding to 1NT with 5431

Board: 49	♠ 6	The opponents are silent.
Dealer: S	♥ A84	
Vul: NS	♦ J1065	Partner bids first.
HCP: 9	♣ KJ875	

Board: 50	♠ AJ1042	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ Q102	You bid first.
HCP: 15	♣ AK7	

Board: 51	♠ 3	The opponents are silent.
Dealer: S	♥ K92	
Vul: Both	♦ AQJ5	Partner bids first.
HCP: 15	♣ AJ964	

Board: 52	♠ A9	West Bids 4♠ if possible.
Dealer: N	♥ J93	
Vul: NS	♦ A75	You bid first.
HCP: 15	♣ KQJ108	

Board: 53	♠ Q72	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ KJ543	Partner bids first.
HCP: 12	♣ AQ86	

Board: 54	♠ J752	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ A10	You bid first.
HCP: 15	♣ K1083	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ 1032				1NT
Vul: NS	♥ A84	♥ KJ75				
North HCP: 9	♦ J1065	♦ KQ	Pass	2NT	AP	
South HCP: 15	♣ KJ875	♣ AQ92				
Contract: 2N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AJ1042	♠ 6				
Vul: EW	♥ J6	♥ AQ3		1NT	Pass	3NT
North HCP: 15	♦ Q102	♦ AK853	AP			
South HCP: 15	♣ AK7	♣ Q843				
Contract: 3N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ54				1NT
Vul: Both	♥ K92	♥ QJ75				
North HCP: 15	♦ AQJ5	♦ K7	Pass	3NT	AP	
South HCP: 16	♣ AJ964	♣ KQ3				
Contract: 3N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q				
Vul: NS	♥ J93	♥ A107		1NT	Pass	3NT
North HCP: 15	♦ A75	♦ J843	4♠	Pass	Pass	X
South HCP: 11	♣ KQJ108	♣ A9654	AP			
Contract: 4♠X W						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ AKJ6				
Vul: EW	♥ 9	♥ AJ32				1NT
North HCP: 12	♦ KJ543	♦ 987	Pass	3NT	AP	
South HCP: 16	♣ AQ86	♣ K10				
Contract: 3N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ J752	♠ 6				
Vul: Both	♥ AK5	♥ 974		1NT	Pass	3NT
North HCP: 15	♦ A10	♦ QJ83	AP			
South HCP: 10	♣ K1083	♣ AQJ54				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 49	♠ 1032	The opponents are silent.
Dealer: S	♥ KJ75	
Vul: NS	♦ KQ	You bid first.
HCP: 15	♣ AQ92	

Board: 50	♠ 6	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: EW	♦ AK853	Partner bids first.
HCP: 15	♣ Q843	

Board: 51	♠ AJ54	The opponents are silent.
Dealer: S	♥ QJ75	
Vul: Both	♦ K7	You bid first.
HCP: 16	♣ KQ3	

Board: 52	♠ Q	West Bids 4♠ if possible.
Dealer: N	♥ A107	
Vul: NS	♦ J843	Partner bids first.
HCP: 11	♣ A9654	

Board: 53	♠ AKJ6	The opponents are silent.
Dealer: S	♥ AJ32	
Vul: EW	♦ 987	You bid first.
HCP: 16	♣ K10	

Board: 54	♠ 6	The opponents are silent.
Dealer: N	♥ 974	
Vul: Both	♦ QJ83	Partner bids first.
HCP: 10	♣ AQJ54	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 49	North:	South:				
Dealer: S	♠ 6	♠ 1032	West	North	East	South
Vul: NS	♥ A84	♥ KJ75				1NT
North HCP: 9	♦ J1065	♦ KQ	Pass	2NT	AP	
South HCP: 15	♣ KJ875	♣ AQ92				
Contract: 2N S						

Board: 50	North:	South:				
Dealer: N	♠ AJ1042	♠ 6	West	North	East	South
Vul: EW	♥ J6	♥ AQ3		1NT	Pass	3NT
North HCP: 15	♦ Q102	♦ AK853	AP			
South HCP: 15	♣ AK7	♣ Q843				
Contract: 3N N						

Board: 51	North:	South:				
Dealer: S	♠ 3	♠ AJ54	West	North	East	South
Vul: Both	♥ K92	♥ QJ75				1NT
North HCP: 15	♦ AQJ5	♦ K7	Pass	3NT	AP	
South HCP: 16	♣ AJ964	♣ KQ3				
Contract: 3N S						

Board: 52	North:	South:				
Dealer: N	♠ A9	♠ Q	West	North	East	South
Vul: NS	♥ J93	♥ A107		1NT	Pass	3NT
North HCP: 15	♦ A75	♦ J843	4♠	Pass	Pass	X
South HCP: 11	♣ KQJ108	♣ A9654	AP			
Contract: 4♠X W						

Board: 53	North:	South:				
Dealer: S	♠ Q72	♠ AKJ6	West	North	East	South
Vul: EW	♥ 9	♥ AJ32				1NT
North HCP: 12	♦ KJ543	♦ 987	Pass	3NT	AP	
South HCP: 16	♣ AQ86	♣ K10				
Contract: 3N S						

Board: 54	North:	South:				
Dealer: N	♠ J752	♠ 6	West	North	East	South
Vul: Both	♥ AK5	♥ 974		1NT	Pass	3NT
North HCP: 15	♦ A10	♦ QJ83	AP			
South HCP: 10	♣ K1083	♣ AQJ54				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 55	♠ AJ5	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ 10765	Partner bids first.
HCP: 9	♣ A10953	

Board: 56	♠ AKJ93	The opponents are silent.
Dealer: N	♥ 543	
Vul: EW	♦ A4	You bid first.
HCP: 15	♣ K102	

Board: 57	♠ Q74	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ K1074	Partner bids first.
HCP: 11	♣ AQ954	

Board: 58	♠ AQ102	The opponents are silent.
Dealer: N	♥ AK95	
Vul: NS	♦ Q32	You bid first.
HCP: 17	♣ Q2	

Board: 59	♠ 865	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ AK7542	Partner bids first.
HCP: 10	♣ QJ87	

Board: 60	♠ K3	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: None	♦ AQ2	You bid first.
HCP: 17	♣ KQ1074	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ KQ9				1NT
Vul: None	♥ 8	♥ KQ5	Pass	2NT	Pass	3NT
North HCP: 9	♦ 10765	♦ KQJ82	AP			
South HCP: 17	♣ A10953	♣ J8				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AKJ93	♠ Q				
Vul: EW	♥ 543	♥ K82		1NT	Pass	3NT
North HCP: 15	♦ A4	♦ QJ873	AP			
South HCP: 12	♣ K102	♣ A954				
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ J102				
Vul: None	♥ 7	♥ AQ109				1NT
North HCP: 11	♦ K1074	♦ AJ6	Pass	3NT	AP	
South HCP: 15	♣ AQ954	♣ K108				
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AQ102	♠ J76				
Vul: NS	♥ AK95	♥ 10		1NT	Pass	2NT
North HCP: 17	♦ Q32	♦ J1094	Pass	3NT	AP	
South HCP: 10	♣ Q2	♣ AKJ43				
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ QJ107				
Vul: Both	♥ —	♥ A1074				1NT
North HCP: 10	♦ AK7542	♦ Q8	AP			
South HCP: 16	♣ QJ87	♣ AK5				
Contract: 1N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AQ2				
Vul: None	♥ QJ5	♥ 6		1NT	Pass	3NT
North HCP: 17	♦ AQ2	♦ K974	AP			
South HCP: 14	♣ KQ1074	♣ AJ652				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 55	♠ KQ9	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ KQJ82	You bid first.
HCP: 17	♣ J8	

Board: 56	♠ Q	The opponents are silent.
Dealer: N	♥ K82	
Vul: EW	♦ QJ873	Partner bids first.
HCP: 12	♣ A954	

Board: 57	♠ J102	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: None	♦ AJ6	You bid first.
HCP: 15	♣ K108	

Board: 58	♠ J76	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ J1094	Partner bids first.
HCP: 10	♣ AKJ43	

Board: 59	♠ QJ107	The opponents are silent.
Dealer: S	♥ A1074	
Vul: Both	♦ Q8	You bid first.
HCP: 16	♣ AK5	

Board: 60	♠ AQ2	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ K974	Partner bids first.
HCP: 14	♣ AJ652	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ KQ9				1NT
Vul: None	♥ 8	♥ KQ5	Pass	2NT	Pass	3NT
North HCP: 9	♦ 10765	♦ KQJ82	AP			
South HCP: 17	♣ A10953	♣ J8				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AKJ93	♠ Q		1NT	Pass	3NT
Vul: EW	♥ 543	♥ K82	AP			
North HCP: 15	♦ A4	♦ QJ873				
South HCP: 12	♣ K102	♣ A954				
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ J102				1NT
Vul: None	♥ 7	♥ AQ109	Pass	3NT	AP	
North HCP: 11	♦ K1074	♦ AJ6				
South HCP: 15	♣ AQ954	♣ K108				
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AQ102	♠ J76		1NT	Pass	2NT
Vul: NS	♥ AK95	♥ 10	Pass	3NT	AP	
North HCP: 17	♦ Q32	♦ J1094				
South HCP: 10	♣ Q2	♣ AKJ43				
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ QJ107				1NT
Vul: Both	♥ —	♥ A1074	AP			
North HCP: 10	♦ AK7542	♦ Q8				
South HCP: 16	♣ QJ87	♣ AK5				
Contract: 1N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AQ2		1NT	Pass	3NT
Vul: None	♥ QJ5	♥ 6	AP			
North HCP: 17	♦ AQ2	♦ K974				
South HCP: 14	♣ KQ1074	♣ AJ652				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 61	♠ A	The opponents are silent.
Dealer: S	♥ J74	
Vul: NS	♦ Q9875	Partner bids first.
HCP: 9	♣ Q1072	

Board: 62	♠ K653	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ AJ87	You bid first.
HCP: 17	♣ AJ6	

Board: 63	♠ A74	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ 108764	Partner bids first.
HCP: 13	♣ AJ85	

Board: 64	♠ AQ8	The opponents are silent.
Dealer: N	♥ Q83	
Vul: NS	♦ AJ7	You bid first.
HCP: 17	♣ KJ32	

Board: 65	♠ 7	West Bids 2♣ if possible.
Dealer: S	♥ 1098	
Vul: EW	♦ AQ72	Partner bids first.
HCP: 10	♣ KJ1062	

Board: 66	♠ A107	The opponents are silent.
Dealer: N	♥ K962	
Vul: Both	♦ KQ2	You bid first.
HCP: 16	♣ KJ7	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J763				1NT
Vul: NS	♥ J74	♥ AK103				
North HCP: 9	♦ Q9875	♦ KJ4	Pass	2NT	AP	
South HCP: 16	♣ Q1072	♣ A4				
Contract: 2N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ K653	♠ QJ8				
Vul: EW	♥ A8	♥ J		1NT	Pass	2NT
North HCP: 17	♦ AJ87	♦ K1063	Pass	3NT	AP	
South HCP: 9	♣ AJ6	♣ Q10875				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ QJ10				1NT
Vul: None	♥ A	♥ KQ4				
North HCP: 13	♦ 108764	♦ AQ52	Pass	3NT	AP	
South HCP: 17	♣ AJ85	♣ K63				
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K62				
Vul: NS	♥ Q83	♥ 5		1NT	Pass	3NT
North HCP: 17	♦ AJ7	♦ KQ86	AP			
South HCP: 12	♣ KJ32	♣ A9875				
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ6				1NT
Vul: EW	♥ 1098	♥ Q3				
North HCP: 10	♦ AQ72	♦ J1093	2♣ ¹	3NT	AP	
South HCP: 15	♣ KJ1062	♣ AQ83	1. Cappelletti, any 6+suit			
Contract: 3N S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 5				
Vul: Both	♥ K962	♥ A74		1NT	Pass	2NT
North HCP: 16	♦ KQ2	♦ A10863	AP			
South HCP: 8	♣ KJ7	♣ 10643				
Contract: 2N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 61	♠ J763	The opponents are silent.
Dealer: S	♥ AK103	
Vul: NS	♦ KJ4	You bid first.
HCP: 16	♣ A4	

Board: 62	♠ QJ8	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ K1063	Partner bids first.
HCP: 9	♣ Q10875	

Board: 63	♠ QJ10	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: None	♦ AQ52	You bid first.
HCP: 17	♣ K63	

Board: 64	♠ K62	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ KQ86	Partner bids first.
HCP: 12	♣ A9875	

Board: 65	♠ AQ6	West Bids 2♣ if possible.
Dealer: S	♥ Q3	
Vul: EW	♦ J1093	You bid first.
HCP: 15	♣ AQ83	

Board: 66	♠ 5	The opponents are silent.
Dealer: N	♥ A74	
Vul: Both	♦ A10863	Partner bids first.
HCP: 8	♣ 10643	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J763				1NT
Vul: NS	♥ J74	♥ AK103				
North HCP: 9	♦ Q9875	♦ KJ4	Pass	2NT	AP	
South HCP: 16	♣ Q1072	♣ A4				
Contract: 2N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ K653	♠ QJ8				
Vul: EW	♥ A8	♥ J		1NT	Pass	2NT
North HCP: 17	♦ AJ87	♦ K1063	Pass	3NT	AP	
South HCP: 9	♣ AJ6	♣ Q10875				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ QJ10				1NT
Vul: None	♥ A	♥ KQ4				
North HCP: 13	♦ 108764	♦ AQ52	Pass	3NT	AP	
South HCP: 17	♣ AJ85	♣ K63				
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K62				
Vul: NS	♥ Q83	♥ 5		1NT	Pass	3NT
North HCP: 17	♦ AJ7	♦ KQ86	AP			
South HCP: 12	♣ KJ32	♣ A9875				
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ6				1NT
Vul: EW	♥ 1098	♥ Q3				
North HCP: 10	♦ AQ72	♦ J1093	2♣ ¹	3NT	AP	
South HCP: 15	♣ KJ1062	♣ AQ83	1. Cappelletti, any 6+suit			
Contract: 3N S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 5				
Vul: Both	♥ K962	♥ A74		1NT	Pass	2NT
North HCP: 16	♦ KQ2	♦ A10863	AP			
South HCP: 8	♣ KJ7	♣ 10643				
Contract: 2N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 67	♠ Q	West Bids 3♠ if possible.
Dealer: S	♥ 1082	
Vul: NS	♦ AK86	Partner bids first.
HCP: 9	♣ 109432	

Board: 68	♠ AK76	East Bids 2♣ if possible.
Dealer: N	♥ J10	
Vul: EW	♦ AQJ108	You bid first.
HCP: 16	♣ J2	

Board: 69	♠ AJ10	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ Q7653	Partner bids first.
HCP: 12	♣ KQ52	

Board: 70	♠ AK42	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ K1093	You bid first.
HCP: 17	♣ K107	

Board: 71	♠ K	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: EW	♦ Q1032	Partner bids first.
HCP: 8	♣ 76432	

Board: 72	♠ AJ3	The opponents are silent.
Dealer: N	♥ AJ42	
Vul: Both	♦ Q85	You bid first.
HCP: 16	♣ A53	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 67
Dealer: S
Vul: NS
North HCP: 9
South HCP: 16
Contract: 3♠ W

North:
♠ Q
♥ 1082
♦ AK86
♣ 109432

South:
♠ A752
♥ K7
♦ J75
♣ AKJ6

West	North	East	South
			1NT
3♠	AP		

Board: 68
Dealer: N
Vul: EW
North HCP: 16
South HCP: 9
Contract: 5♦ N

North:
♠ AK76
♥ J10
♦ AQJ108
♣ J2

South:
♠ J105
♥ 3
♦ K542
♣ KQ876

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

1. Cappelletti, any 6+ suit
2. Splinter
3. Cue bid, a ♠ stopper

Board: 69
Dealer: S
Vul: Both
North HCP: 12
South HCP: 17
Contract: 3N S

North:
♠ AJ10
♥ 4
♦ Q7653
♣ KQ52

South:
♠ K973
♥ K7
♦ AK2
♣ A1097

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 70
Dealer: N
Vul: None
North HCP: 17
South HCP: 16
Contract: 6N N

North:
♠ AK42
♥ A3
♦ K1093
♣ K107

South:
♠ QJ7
♥ 2
♦ AQ64
♣ AQJ52

West	North	East	South
	1NT	Pass	4NT ¹
Pass	6NT	AP	

1. Quantitative 4NT

Board: 71
Dealer: S
Vul: EW
North HCP: 8
South HCP: 16
Contract: 2N S

North:
♠ K
♥ QJ6
♦ Q1032
♣ 76432

South:
♠ J75
♥ K72
♦ A986
♣ AKJ

West	North	East	South
			1NT
Pass	2NT	AP	

Board: 72
Dealer: N
Vul: Both
North HCP: 16
South HCP: 11
Contract: 3N N

North:
♠ AJ3
♥ AJ42
♦ Q85
♣ A53

South:
♠ —
♥ Q105
♦ KJ102
♣ KQ9876

West	North	East	South
	1NT	Pass	3NT
AP			

South hands (Practice Page)

Responding to 1NT with 5431

Board: 67	♠ A752	West Bids 3♠ if possible.
Dealer: S	♥ K7	
Vul: NS	♦ J75	You bid first.
HCP: 16	♣ AKJ6	

Board: 68	♠ J105	East Bids 2♣ if possible.
Dealer: N	♥ 3	
Vul: EW	♦ K542	Partner bids first.
HCP: 9	♣ KQ876	

Board: 69	♠ K973	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ AK2	You bid first.
HCP: 17	♣ A1097	

Board: 70	♠ QJ7	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ AQ64	Partner bids first.
HCP: 16	♣ AQJ52	

Board: 71	♠ J75	The opponents are silent.
Dealer: S	♥ K72	
Vul: EW	♦ A986	You bid first.
HCP: 16	♣ AKJ	

Board: 72	♠ —	The opponents are silent.
Dealer: N	♥ Q105	
Vul: Both	♦ KJ102	Partner bids first.
HCP: 11	♣ KQ9876	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A752				1NT
Vul: NS	♥ 1082	♥ K7				
North HCP: 9	♦ AK86	♦ J75	3♠	AP		
South HCP: 16	♣ 109432	♣ AKJ6				
Contract: 3♠ W						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ J105		1NT	2♣ ¹	2NT
Vul: EW	♥ J10	♥ 3	Pass	3♦	Pass	4♥ ²
North HCP: 16	♦ AQJ108	♦ K542	Pass	4♠ ³	Pass	5♦
South HCP: 9	♣ J2	♣ KQ876	AP			
Contract: 5♦ N						

1. Cappelletti, any 6+suit
2. Splinter
3. Cue bid, a ♠ stopper

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K973				1NT
Vul: Both	♥ 4	♥ K7				
North HCP: 12	♦ Q7653	♦ AK2	Pass	3NT	AP	
South HCP: 17	♣ KQ52	♣ A1097				
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ QJ7		1NT	Pass	4NT ¹
Vul: None	♥ A3	♥ 2				
North HCP: 17	♦ K1093	♦ AQ64	Pass	6NT	AP	
South HCP: 16	♣ K107	♣ AQJ52				
Contract: 6N N						

1. Quantitative 4NT

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ J75				1NT
Vul: EW	♥ QJ6	♥ K72				
North HCP: 8	♦ Q1032	♦ A986	Pass	2NT	AP	
South HCP: 16	♣ 76432	♣ AKJ				
Contract: 2N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ —		1NT	Pass	3NT
Vul: Both	♥ AJ42	♥ Q105				
North HCP: 16	♦ Q85	♦ KJ102	AP			
South HCP: 11	♣ A53	♣ KQ9876				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 73	♠ —	The opponents are silent.
Dealer: S	♥ 973	
Vul: None	♦ AKJ976	Partner bids first.
HCP: 8	♣ 9832	

Board: 74	♠ Q1042	The opponents are silent.
Dealer: N	♥ A95	
Vul: NS	♦ A87	You bid first.
HCP: 16	♣ AQ3	

Board: 75	♠ K95	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ AKJ875	Partner bids first.
HCP: 12	♣ J876	

Board: 76	♠ Q1054	The opponents are silent.
Dealer: N	♥ A52	
Vul: None	♦ 963	You bid first.
HCP: 15	♣ AKQ	

Board: 77	♠ A93	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ J9432	Partner bids first.
HCP: 9	♣ KJ975	

Board: 78	♠ A863	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: None	♦ 765	You bid first.
HCP: 16	♣ KJ	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 73
Dealer: S
Vul: None
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ —
♥ 973
♦ AKJ976
♣ 9832

South:
♠ A97
♥ AQ4
♦ Q43
♣ KJ106

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

Board: 74
Dealer: N
Vul: NS
North HCP: 16
South HCP: 8
Contract: 3N N

North:
♠ Q1042
♥ A95
♦ A87
♣ AQ3

South:
♠ 9
♥ KQJ
♦ Q10543
♣ 10865

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

Board: 75
Dealer: S
Vul: Both
North HCP: 12
South HCP: 15
Contract: 6♦ S

North:
♠ K95
♥ —
♦ AKJ875
♣ J876

South:
♠ QJ82
♥ AQ87
♦ 102
♣ AQ2

West	North	East	South
			1NT
Pass	3♣ ¹	Pass	3♦ ²
Pass	4♥ ³	Pass	5♦
Pass	6♦	AP	
1. Minor Suit Transfers after 1NT			
2. automat			
3. Splinter			

Board: 76
Dealer: N
Vul: None
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ Q1054
♥ A52
♦ 963
♣ AKQ

South:
♠ K83
♥ J
♦ AKQ5
♣ 108753

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

Board: 77
Dealer: S
Vul: EW
North HCP: 9
South HCP: 17
Contract: 3N S

North:
♠ A93
♥ —
♦ J9432
♣ KJ975

South:
♠ Q85
♥ AKQ7
♦ AQ85
♣ 32

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

Board: 78
Dealer: N
Vul: None
North HCP: 16
South HCP: 8
Contract: 2N N

North:
♠ A863
♥ AKJ10
♦ 765
♣ KJ

South:
♠ J92
♥ —
♦ KQ1092
♣ Q8753

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

South hands (Practice Page)

Responding to 1NT with 5431

Board: 73	♠ A97	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ Q43	You bid first.
HCP: 16	♣ KJ106	

Board: 74	♠ 9	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: NS	♦ Q10543	Partner bids first.
HCP: 8	♣ 10865	

Board: 75	♠ QJ82	The opponents are silent.
Dealer: S	♥ AQ87	
Vul: Both	♦ 102	You bid first.
HCP: 15	♣ AQ2	

Board: 76	♠ K83	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ AKQ5	Partner bids first.
HCP: 13	♣ 108753	

Board: 77	♠ Q85	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: EW	♦ AQ85	You bid first.
HCP: 17	♣ 32	

Board: 78	♠ J92	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ KQ1092	Partner bids first.
HCP: 8	♣ Q8753	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 73
Dealer: S
Vul: None
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ —
♥ 973
♦ AKJ976
♣ 9832

South:
♠ A97
♥ AQ4
♦ Q43
♣ KJ106

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

Board: 74
Dealer: N
Vul: NS
North HCP: 16
South HCP: 8
Contract: 3N N

North:
♠ Q1042
♥ A95
♦ A87
♣ AQ3

South:
♠ 9
♥ KQJ
♦ Q10543
♣ 10865

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

Board: 75
Dealer: S
Vul: Both
North HCP: 12
South HCP: 15
Contract: 6♦ S

North:
♠ K95
♥ —
♦ AKJ875
♣ J876

South:
♠ QJ82
♥ AQ87
♦ 102
♣ AQ2

West	North	East	South
			1NT
Pass	3♣ ¹	Pass	3♦ ²
Pass	4♥ ³	Pass	5♦
Pass	6♦	AP	
1. Minor Suit Transfers after 1NT			
2. automat			
3. Splinter			

Board: 76
Dealer: N
Vul: None
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ Q1054
♥ A52
♦ 963
♣ AKQ

South:
♠ K83
♥ J
♦ AKQ5
♣ 108753

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

Board: 77
Dealer: S
Vul: EW
North HCP: 9
South HCP: 17
Contract: 3N S

North:
♠ A93
♥ —
♦ J9432
♣ KJ975

South:
♠ Q85
♥ AKQ7
♦ AQ85
♣ 32

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

Board: 78
Dealer: N
Vul: None
North HCP: 16
South HCP: 8
Contract: 2N N

North:
♠ A863
♥ AKJ10
♦ 765
♣ KJ

South:
♠ J92
♥ —
♦ KQ1092
♣ Q8753

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

North hands (Practice Page)

Responding to 1NT with 5431

Board: 79	♠ 9	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ AQ102	Partner bids first.
HCP: 16	♣ K10543	

Board: 80	♠ AJ93	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: EW	♦ Q5	You bid first.
HCP: 15	♣ Q43	

Board: 81	♠ 3	The opponents are silent.
Dealer: S	♥ 843	
Vul: Both	♦ AQ53	Partner bids first.
HCP: 9	♣ QJ1076	

Board: 82	♠ QJ1032	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ A93	You bid first.
HCP: 15	♣ KQ7	

Board: 83	♠ J	The opponents are silent.
Dealer: S	♥ 973	
Vul: EW	♦ KJ32	Partner bids first.
HCP: 10	♣ AJ952	

Board: 84	♠ 652	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ AK95	You bid first.
HCP: 16	♣ KQ7	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQ1052				1NT
Vul: NS	♥ AQJ	♥ 1085	Pass	4♣ ¹	Pass	4♥
North HCP: 16	♦ AQ102	♦ K9	Pass	6NT	AP	
South HCP: 15	♣ K10543	♣ AQJ	1. Gerber, for N			
Contract: 6N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ 1084				
Vul: EW	♥ AQ73	♥ 10		1NT	Pass	2NT
North HCP: 15	♦ Q5	♦ AJ943	AP			
South HCP: 9	♣ Q43	♣ A1076				
Contract: 2N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ 8754				1NT
Vul: Both	♥ 843	♥ AKQ10				
North HCP: 9	♦ AQ53	♦ 84	Pass	2NT	AP	
South HCP: 16	♣ QJ1076	♣ AK4				
Contract: 2N S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ QJ1032	♠ —				
Vul: NS	♥ K10	♥ AQ5		1NT	Pass	3NT
North HCP: 15	♦ A93	♦ KJ1086	AP			
South HCP: 10	♣ KQ7	♣ 108653				
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK2				1NT
Vul: EW	♥ 973	♥ AKQ108	Pass	2NT	Pass	3♥
North HCP: 10	♦ KJ32	♦ 86	Pass	4♥	AP	
South HCP: 16	♣ AJ952	♣ 763				
Contract: 4♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ 4				
Vul: Both	♥ A64	♥ Q105		1NT	Pass	2NT
North HCP: 16	♦ AK95	♦ QJ1032	AP			
South HCP: 9	♣ KQ7	♣ A954				
Contract: 2N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 79	♠ KQ1052	The opponents are silent.
Dealer: S	♥ 1085	
Vul: NS	♦ K9	You bid first.
HCP: 15	♣ AQJ	

Board: 80	♠ 1084	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ AJ943	Partner bids first.
HCP: 9	♣ A1076	

Board: 81	♠ 8754	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: Both	♦ 84	You bid first.
HCP: 16	♣ AK4	

Board: 82	♠ —	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: NS	♦ KJ1086	Partner bids first.
HCP: 10	♣ 108653	

Board: 83	♠ AK2	The opponents are silent.
Dealer: S	♥ AKQ108	
Vul: EW	♦ 86	You bid first.
HCP: 16	♣ 763	

Board: 84	♠ 4	The opponents are silent.
Dealer: N	♥ Q105	
Vul: Both	♦ QJ1032	Partner bids first.
HCP: 9	♣ A954	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQ1052				1NT
Vul: NS	♥ AQJ	♥ 1085	Pass	4♣ ¹	Pass	4♥
North HCP: 16	♦ AQ102	♦ K9	Pass	6NT	AP	
South HCP: 15	♣ K10543	♣ AQJ	1. Gerber, for N			
Contract: 6N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ 1084				
Vul: EW	♥ AQ73	♥ 10		1NT	Pass	2NT
North HCP: 15	♦ Q5	♦ AJ943	AP			
South HCP: 9	♣ Q43	♣ A1076				
Contract: 2N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ 8754				1NT
Vul: Both	♥ 843	♥ AKQ10				
North HCP: 9	♦ AQ53	♦ 84	Pass	2NT	AP	
South HCP: 16	♣ QJ1076	♣ AK4				
Contract: 2N S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ QJ1032	♠ —				
Vul: NS	♥ K10	♥ AQ5		1NT	Pass	3NT
North HCP: 15	♦ A93	♦ KJ1086	AP			
South HCP: 10	♣ KQ7	♣ 108653				
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK2				1NT
Vul: EW	♥ 973	♥ AKQ108	Pass	2NT	Pass	3♥
North HCP: 10	♦ KJ32	♦ 86	Pass	4♥	AP	
South HCP: 16	♣ AJ952	♣ 763				
Contract: 4♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ 4				
Vul: Both	♥ A64	♥ Q105		1NT	Pass	2NT
North HCP: 16	♦ AK95	♦ QJ1032	AP			
South HCP: 9	♣ KQ7	♣ A954				
Contract: 2N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 85	♠ 6	The opponents are silent.
Dealer: S	♥ Q84	
Vul: None	♦ K1094	Partner bids first.
HCP: 9	♣ A9832	
Board: 86	♠ AK102	East Bids 2♦ if possible.
Dealer: N	♥ J10	East Doubles 3♥ if possible.
Vul: EW	♦ K103	
HCP: 15	♣ A1052	You bid first.
Board: 87	♠ 6	The opponents are silent.
Dealer: S	♥ J76	
Vul: Both	♦ KQJ4	Partner bids first.
HCP: 8	♣ J9743	
Board: 88	♠ KJ85	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ 543	You bid first.
HCP: 15	♣ KJ72	
Board: 89	♠ 3	The opponents are silent.
Dealer: S	♥ 1087	
Vul: NS	♦ J942	Partner bids first.
HCP: 8	♣ AQJ86	
Board: 90	♠ AK96	The opponents are silent.
Dealer: N	♥ J876	
Vul: Both	♦ K62	You bid first.
HCP: 15	♣ A2	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ Q1072				1NT
Vul: None	♥ Q84	♥ AJ				
North HCP: 9	♦ K1094	♦ AQ76	Pass	2NT	AP	
South HCP: 16	♣ A9832	♣ K76				
Contract: 2N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ 6		1NT	2♦ ¹	3♦
Vul: EW	♥ J10	♥ 976	Pass	3♥ ²	X	Pass
North HCP: 15	♦ K103	♦ AQ854	Pass	4♦	AP	
South HCP: 12	♣ A1052	♣ KQJ9				
Contract: 4♦ S						

1. Cappelletti, both majors
2. strength cue bid

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ K942				1NT
Vul: Both	♥ J76	♥ AK4				
North HCP: 8	♦ KQJ4	♦ 1086	Pass	2NT	AP	
South HCP: 16	♣ J9743	♣ AQ6				
Contract: 2N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ KJ85	♠ 2				
Vul: None	♥ AK	♥ J86		1NT	Pass	3NT
North HCP: 15	♦ 543	♦ AK62	AP			
South HCP: 14	♣ KJ72	♣ AQ864				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ6				1NT
Vul: NS	♥ 1087	♥ K53				
North HCP: 8	♦ J942	♦ KQ7	Pass	2NT	Pass	3NT
South HCP: 17	♣ AQJ86	♣ K1097	AP			
Contract: 3N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ 7				
Vul: Both	♥ J876	♥ 1053		1NT	Pass	2NT
North HCP: 15	♦ K62	♦ AJ95	AP			
South HCP: 8	♣ A2	♣ K7654				
Contract: 2N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 85	♠ Q1072	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ AQ76	You bid first.
HCP: 16	♣ K76	
Board: 86	♠ 6	East Bids 2♦ if possible.
Dealer: N	♥ 976	East Doubles 3♥ if possible.
Vul: EW	♦ AQ854	
HCP: 12	♣ KQJ9	Partner bids first.
Board: 87	♠ K942	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ 1086	You bid first.
HCP: 16	♣ AQ6	
Board: 88	♠ 2	The opponents are silent.
Dealer: N	♥ J86	
Vul: None	♦ AK62	Partner bids first.
HCP: 14	♣ AQ864	
Board: 89	♠ AQ6	The opponents are silent.
Dealer: S	♥ K53	
Vul: NS	♦ KQ7	You bid first.
HCP: 17	♣ K1097	
Board: 90	♠ 7	The opponents are silent.
Dealer: N	♥ 1053	
Vul: Both	♦ AJ95	Partner bids first.
HCP: 8	♣ K7654	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ Q1072				1NT
Vul: None	♥ Q84	♥ AJ	Pass	2NT	AP	
North HCP: 9	♦ K1094	♦ AQ76				
South HCP: 16	♣ A9832	♣ K76				
Contract: 2N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ 6		1NT	2♦ ¹	3♦
Vul: EW	♥ J10	♥ 976	Pass	3♥ ²	X	Pass
North HCP: 15	♦ K103	♦ AQ854	Pass	4♦	AP	
South HCP: 12	♣ A1052	♣ KQJ9				
Contract: 4♦ S						

1. Cappelletti, both majors
2. strength cue bid

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ K942				1NT
Vul: Both	♥ J76	♥ AK4	Pass	2NT	AP	
North HCP: 8	♦ KQJ4	♦ 1086				
South HCP: 16	♣ J9743	♣ AQ6				
Contract: 2N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ KJ85	♠ 2		1NT	Pass	3NT
Vul: None	♥ AK	♥ J86	AP			
North HCP: 15	♦ 543	♦ AK62				
South HCP: 14	♣ KJ72	♣ AQ864				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ6				1NT
Vul: NS	♥ 1087	♥ K53	Pass	2NT	Pass	3NT
North HCP: 8	♦ J942	♦ KQ7	AP			
South HCP: 17	♣ AQJ86	♣ K1097				
Contract: 3N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ 7		1NT	Pass	2NT
Vul: Both	♥ J876	♥ 1053	AP			
North HCP: 15	♦ K62	♦ AJ95				
South HCP: 8	♣ A2	♣ K7654				
Contract: 2N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 91	♠ Q106	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ A10762	Partner bids first.
HCP: 9	♣ QJ92	

Board: 92	♠ J73	The opponents are silent.
Dealer: N	♥ AQ862	
Vul: NS	♦ AQ7	You bid first.
HCP: 16	♣ K2	

Board: 93	♠ —	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: EW	♦ Q109843	Partner bids first.
HCP: 14	♣ AK107	

Board: 94	♠ AK10	The opponents are silent.
Dealer: N	♥ K53	
Vul: None	♦ AJ1098	You bid first.
HCP: 15	♣ 92	

Board: 95	♠ A83	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ J762	Partner bids first.
HCP: 14	♣ AQ1065	

Board: 96	♠ AK10	The opponents are silent.
Dealer: N	♥ A986	
Vul: EW	♦ 982	You bid first.
HCP: 15	♣ A75	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ AK93				1NT
Vul: None	♥ 3	♥ 1098				
North HCP: 9	♦ A10762	♦ KQ5	Pass	2NT	AP	
South HCP: 15	♣ QJ92	♣ K103				
Contract: 2N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ J73	♠ K84				
Vul: NS	♥ AQ862	♥ K		1NT	Pass	3NT
North HCP: 16	♦ AQ7	♦ J10985	AP			
South HCP: 11	♣ K2	♣ A853				
Contract: 3N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQJ3				1NT
Vul: EW	♥ AJ10	♥ KQ83	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 14	♦ Q109843	♦ K6	Pass	4♣ ³	Pass	5♣
South HCP: 15	♣ AK107	♣ 863	Pass	6♦	AP	
Contract: 6♦ S						

1. Minor Suit Transfers after 1NT
2. automat
3. Exclusion, for ♦

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ J				
Vul: None	♥ K53	♥ A96		1NT	Pass	3NT
North HCP: 15	♦ AJ1098	♦ K653	AP			
South HCP: 13	♣ 92	♣ KQ1073				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ J54				
Vul: NS	♥ K	♥ AQJ10				1NT
North HCP: 14	♦ J762	♦ AK53	Pass	3NT	AP	
South HCP: 16	♣ AQ1065	♣ J9				
Contract: 3N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ J83				
Vul: EW	♥ A986	♥ K		1NT	Pass	3NT
North HCP: 15	♦ 982	♦ QJ63	AP			
South HCP: 10	♣ A75	♣ QJ963				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 91	♠ AK93	The opponents are silent.
Dealer: S	♥ 1098	
Vul: None	♦ KQ5	You bid first.
HCP: 15	♣ K103	

Board: 92	♠ K84	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ J10985	Partner bids first.
HCP: 11	♣ A853	

Board: 93	♠ AQJ3	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: EW	♦ K6	You bid first.
HCP: 15	♣ 863	

Board: 94	♠ J	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ K653	Partner bids first.
HCP: 13	♣ KQ1073	

Board: 95	♠ J54	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: NS	♦ AK53	You bid first.
HCP: 16	♣ J9	

Board: 96	♠ J83	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ QJ63	Partner bids first.
HCP: 10	♣ QJ963	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 91 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North: ♠ Q106 ♥ 3 ♦ A10762 ♣ QJ92	South: ♠ AK93 ♥ 1098 ♦ KQ5 ♣ K103	West Pass	North 2NT	East AP	South 1NT
Board: 92 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ J73 ♥ AQ862 ♦ AQ7 ♣ K2	South: ♠ K84 ♥ K ♦ J10985 ♣ A853	West AP	North 1NT	East Pass	South 3NT
Board: 93 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 6♦ S	North: ♠ — ♥ AJ10 ♦ Q109843 ♣ AK107	South: ♠ AQJ3 ♥ KQ83 ♦ K6 ♣ 863	West Pass Pass Pass	North 3♣ ¹ 4♣ ³ 6♦	East Pass Pass AP	South 1NT 3♦ ² 5♣
1. Minor Suit Transfers after 1NT 2. automat 3. Exclusion, for ♦						
Board: 94 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ AK10 ♥ K53 ♦ AJ1098 ♣ 92	South: ♠ J ♥ A96 ♦ K653 ♣ KQ1073	West AP	North 1NT	East Pass	South 3NT
Board: 95 Dealer: S Vul: NS North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ A83 ♥ K ♦ J762 ♣ AQ1065	South: ♠ J54 ♥ AQJ10 ♦ AK53 ♣ J9	West Pass	North 3NT	East AP	South 1NT
Board: 96 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AK10 ♥ A986 ♦ 982 ♣ A75	South: ♠ J83 ♥ K ♦ QJ63 ♣ QJ963	West AP	North 1NT	East Pass	South 3NT

North hands (Practice Page)

Responding to 1NT with 5431

Board: 97	♠ 942	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ Q862	Partner bids first.
HCP: 8	♣ KQJ64	

Board: 98	♠ K64	East Bids 2♣ if possible.
Dealer: N	♥ AK7	
Vul: NS	♦ A10975	You bid first.
HCP: 17	♣ K5	

Board: 99	♠ AJ5	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ KQ108	Partner bids first.
HCP: 10	♣ 109543	

Board: 100	♠ QJ3	The opponents are silent.
Dealer: N	♥ QJ83	
Vul: Both	♦ AK	You bid first.
HCP: 15	♣ Q986	

Board: 101	♠ A75	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ K743	Partner bids first.
HCP: 12	♣ A7432	

Board: 102	♠ A1076	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ AJ	You bid first.
HCP: 15	♣ K7653	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ AKQ83				1NT
Vul: Both	♥ 4	♥ 98				
North HCP: 8	♦ Q862	♦ AK3	Pass	2NT	AP	
South HCP: 16	♣ KQJ64	♣ 1053				
Contract: 2N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ —		1NT	2♣ ¹	3NT
Vul: NS	♥ AK7	♥ Q96				
North HCP: 17	♦ A10975	♦ QJ864	AP			
South HCP: 11	♣ K5	♣ AQ1084	1. Cappelletti, any 6+suit			
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ KQ8				1NT
Vul: EW	♥ 4	♥ AJ62				
North HCP: 10	♦ KQ108	♦ 92	Pass	3NT	AP	
South HCP: 15	♣ 109543	♣ AJ82				
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♠ A75		1NT	Pass	2NT
Vul: Both	♥ QJ83	♥ 7				
North HCP: 15	♦ AK	♦ 107642	AP			
South HCP: 8	♣ Q986	♣ A1043				
Contract: 2N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ KQJ				1NT
Vul: None	♥ J	♥ KQ987				
North HCP: 12	♦ K743	♦ A5	Pass	3NT	AP	
South HCP: 15	♣ A7432	♣ 865				
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ A1076	♠ 3		1NT	Pass	2NT
Vul: EW	♥ K8	♥ A74				
North HCP: 15	♦ AJ	♦ 10854	AP			
South HCP: 8	♣ K7653	♣ A10984				
Contract: 2N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 97	♠ AKQ83	The opponents are silent.
Dealer: S	♥ 98	
Vul: Both	♦ AK3	You bid first.
HCP: 16	♣ 1053	

Board: 98	♠ —	East Bids 2♣ if possible.
Dealer: N	♥ Q96	
Vul: NS	♦ QJ864	Partner bids first.
HCP: 11	♣ AQ1084	

Board: 99	♠ KQ8	The opponents are silent.
Dealer: S	♥ AJ62	
Vul: EW	♦ 92	You bid first.
HCP: 15	♣ AJ82	

Board: 100	♠ A75	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ 107642	Partner bids first.
HCP: 8	♣ A1043	

Board: 101	♠ KQJ	The opponents are silent.
Dealer: S	♥ KQ987	
Vul: None	♦ A5	You bid first.
HCP: 15	♣ 865	

Board: 102	♠ 3	The opponents are silent.
Dealer: N	♥ A74	
Vul: EW	♦ 10854	Partner bids first.
HCP: 8	♣ A10984	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ AKQ83				1NT
Vul: Both	♥ 4	♥ 98				
North HCP: 8	♦ Q862	♦ AK3	Pass	2NT	AP	
South HCP: 16	♣ KQJ64	♣ 1053				
Contract: 2N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ —		1NT	2♣ ¹	3NT
Vul: NS	♥ AK7	♥ Q96				
North HCP: 17	♦ A10975	♦ QJ864	AP			
South HCP: 11	♣ K5	♣ AQ1084	1. Cappelletti, any 6+suit			
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ KQ8				1NT
Vul: EW	♥ 4	♥ AJ62				
North HCP: 10	♦ KQ108	♦ 92	Pass	3NT	AP	
South HCP: 15	♣ 109543	♣ AJ82				
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♠ A75		1NT	Pass	2NT
Vul: Both	♥ QJ83	♥ 7				
North HCP: 15	♦ AK	♦ 107642	AP			
South HCP: 8	♣ Q986	♣ A1043				
Contract: 2N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ KQJ				1NT
Vul: None	♥ J	♥ KQ987				
North HCP: 12	♦ K743	♦ A5	Pass	3NT	AP	
South HCP: 15	♣ A7432	♣ 865				
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ A1076	♠ 3		1NT	Pass	2NT
Vul: EW	♥ K8	♥ A74				
North HCP: 15	♦ AJ	♦ 10854	AP			
South HCP: 8	♣ K7653	♣ A10984				
Contract: 2N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 103	♠ Q72	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ AJ1073	Partner bids first.
HCP: 8	♣ J964	

Board: 104	♠ KQ4	The opponents are silent.
Dealer: N	♥ KQ972	
Vul: None	♦ K74	You bid first.
HCP: 15	♣ Q3	

Board: 105	♠ 7	The opponents are silent.
Dealer: S	♥ A107	
Vul: NS	♦ Q9532	Partner bids first.
HCP: 8	♣ Q862	

Board: 106	♠ Q98	The opponents are silent.
Dealer: N	♥ AKQ106	
Vul: Both	♦ A6	You bid first.
HCP: 15	♣ 532	

Board: 107	♠ 5	The opponents are silent.
Dealer: S	♥ Q54	
Vul: None	♦ AJ1085	Partner bids first.
HCP: 11	♣ A732	

Board: 108	♠ 1084	The opponents are silent.
Dealer: N	♥ AQ753	
Vul: NS	♦ A2	You bid first.
HCP: 16	♣ AQ9	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ AKJ4				1NT
Vul: Both	♥ 5	♥ AQ				
North HCP: 8	♦ AJ1073	♦ 954	Pass	2NT	AP	
South HCP: 16	♣ J964	♣ Q732				
Contract: 2N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ —				
Vul: None	♥ KQ972	♥ J85		1NT	Pass	3NT
North HCP: 15	♦ K74	♦ AQJ632	AP			
South HCP: 12	♣ Q3	♣ A876				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKQJ				1NT
Vul: NS	♥ A107	♥ K86				
North HCP: 8	♦ Q9532	♦ K108	Pass	2NT	Pass	3NT
South HCP: 17	♣ Q862	♣ J104	AP			
Contract: 3N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ A104				
Vul: Both	♥ AKQ106	♥ 7		1NT	Pass	3NT
North HCP: 15	♦ A6	♦ J10732	AP			
South HCP: 12	♣ 532	♣ AK98				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AKJ				1NT
Vul: None	♥ Q54	♥ KJ86				
North HCP: 11	♦ AJ1085	♦ K6	Pass	3NT	AP	
South HCP: 17	♣ A732	♣ Q986				
Contract: 3N S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ 1084	♠ 6				
Vul: NS	♥ AQ753	♥ K82		1NT	Pass	3NT
North HCP: 16	♦ A2	♦ K8743	AP			
South HCP: 10	♣ AQ9	♣ KJ104				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 103	♠ AKJ4	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ 954	You bid first.
HCP: 16	♣ Q732	

Board: 104	♠ —	The opponents are silent.
Dealer: N	♥ J85	
Vul: None	♦ AQJ632	Partner bids first.
HCP: 12	♣ A876	

Board: 105	♠ AKQJ	The opponents are silent.
Dealer: S	♥ K86	
Vul: NS	♦ K108	You bid first.
HCP: 17	♣ J104	

Board: 106	♠ A104	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ J10732	Partner bids first.
HCP: 12	♣ AK98	

Board: 107	♠ AKJ	The opponents are silent.
Dealer: S	♥ KJ86	
Vul: None	♦ K6	You bid first.
HCP: 17	♣ Q986	

Board: 108	♠ 6	The opponents are silent.
Dealer: N	♥ K82	
Vul: NS	♦ K8743	Partner bids first.
HCP: 10	♣ KJ104	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ AKJ4				1NT
Vul: Both	♥ 5	♥ AQ				
North HCP: 8	♦ AJ1073	♦ 954	Pass	2NT	AP	
South HCP: 16	♣ J964	♣ Q732				
Contract: 2N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ —				
Vul: None	♥ KQ972	♥ J85		1NT	Pass	3NT
North HCP: 15	♦ K74	♦ AQJ632	AP			
South HCP: 12	♣ Q3	♣ A876				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKQJ				1NT
Vul: NS	♥ A107	♥ K86				
North HCP: 8	♦ Q9532	♦ K108	Pass	2NT	Pass	3NT
South HCP: 17	♣ Q862	♣ J104	AP			
Contract: 3N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ A104				
Vul: Both	♥ AKQ106	♥ 7		1NT	Pass	3NT
North HCP: 15	♦ A6	♦ J10732	AP			
South HCP: 12	♣ 532	♣ AK98				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AKJ				1NT
Vul: None	♥ Q54	♥ KJ86				
North HCP: 11	♦ AJ1085	♦ K6	Pass	3NT	AP	
South HCP: 17	♣ A732	♣ Q986				
Contract: 3N S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ 1084	♠ 6				
Vul: NS	♥ AQ753	♥ K82		1NT	Pass	3NT
North HCP: 16	♦ A2	♦ K8743	AP			
South HCP: 10	♣ AQ9	♣ KJ104				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 109	♠ 10	The opponents are silent.
Dealer: S	♥ A105	
Vul: EW	♦ AQ854	Partner bids first.
HCP: 16	♣ KQJ2	

Board: 110	♠ AKQJ3	The opponents are silent.
Dealer: N	♥ J5	
Vul: None	♦ 652	You bid first.
HCP: 16	♣ AJ5	

Board: 111	♠ A62	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ AQ854	Partner bids first.
HCP: 11	♣ J985	

Board: 112	♠ KQ75	East Bids 2♦ if possible.
Dealer: N	♥ A87	
Vul: EW	♦ KQ42	You bid first.
HCP: 16	♣ Q6	

Board: 113	♠ —	The opponents are silent.
Dealer: S	♥ K73	
Vul: Both	♦ KJ8765	Partner bids first.
HCP: 11	♣ KJ93	

Board: 114	♠ K87	The opponents are silent.
Dealer: N	♥ K832	
Vul: NS	♦ AKJ	You bid first.
HCP: 17	♣ K102	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KJ62				1NT
Vul: EW	♥ A105	♥ KJ8	Pass	4♣ ¹	Pass	4♥
North HCP: 16	♦ AQ854	♦ K972	Pass	6NT	AP	
South HCP: 15	♣ KQJ2	♣ A7				
Contract: 6N S			1. Gerber, for N			

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ3	♠ —				
Vul: None	♥ J5	♥ AK4		1NT	Pass	3NT
North HCP: 16	♦ 652	♦ KQ43	AP			
South HCP: 12	♣ AJ5	♣ 1076432				
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ K10				1NT
Vul: NS	♥ 2	♥ QJ103	Pass	3NT	AP	
North HCP: 11	♦ AQ854	♦ K63				
South HCP: 15	♣ J985	♣ AQ64				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ 3		1NT	2♦ ¹	3♣
Vul: EW	♥ A87	♥ J53	Pass	3NT	AP	
North HCP: 16	♦ KQ42	♦ AJ65				
South HCP: 10	♣ Q6	♣ KJ973	1. Cappelletti, both majors			
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ654				1NT
Vul: Both	♥ K73	♥ A86	Pass	3NT	AP	
North HCP: 11	♦ KJ8765	♦ AQ9				
South HCP: 16	♣ KJ93	♣ 76				
Contract: 3N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ J95				
Vul: NS	♥ K832	♥ 6		1NT	Pass	2NT
North HCP: 17	♦ AKJ	♦ Q9754	Pass	3NT	AP	
South HCP: 9	♣ K102	♣ AQ86				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 109	♠ KJ62	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: EW	♦ K972	You bid first.
HCP: 15	♣ A7	

Board: 110	♠ —	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ KQ43	Partner bids first.
HCP: 12	♣ 1076432	

Board: 111	♠ K10	The opponents are silent.
Dealer: S	♥ QJ103	
Vul: NS	♦ K63	You bid first.
HCP: 15	♣ AQ64	

Board: 112	♠ 3	East Bids 2♦ if possible.
Dealer: N	♥ J53	
Vul: EW	♦ AJ65	Partner bids first.
HCP: 10	♣ KJ973	

Board: 113	♠ AQ654	The opponents are silent.
Dealer: S	♥ A86	
Vul: Both	♦ AQ9	You bid first.
HCP: 16	♣ 76	

Board: 114	♠ J95	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ Q9754	Partner bids first.
HCP: 9	♣ AQ86	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KJ62				1NT
Vul: EW	♥ A105	♥ KJ8	Pass	4♣ ¹	Pass	4♥
North HCP: 16	♦ AQ854	♦ K972	Pass	6NT	AP	
South HCP: 15	♣ KQJ2	♣ A7				
Contract: 6N S			1. Gerber, for N			

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ3	♠ —				
Vul: None	♥ J5	♥ AK4		1NT	Pass	3NT
North HCP: 16	♦ 652	♦ KQ43	AP			
South HCP: 12	♣ AJ5	♣ 1076432				
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ K10				1NT
Vul: NS	♥ 2	♥ QJ103	Pass	3NT	AP	
North HCP: 11	♦ AQ854	♦ K63				
South HCP: 15	♣ J985	♣ AQ64				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ 3		1NT	2♦ ¹	3♣
Vul: EW	♥ A87	♥ J53	Pass	3NT	AP	
North HCP: 16	♦ KQ42	♦ AJ65	1. Cappelletti, both majors			
South HCP: 10	♣ Q6	♣ KJ973				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ654				1NT
Vul: Both	♥ K73	♥ A86	Pass	3NT	AP	
North HCP: 11	♦ KJ8765	♦ AQ9				
South HCP: 16	♣ KJ93	♣ 76				
Contract: 3N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ J95				
Vul: NS	♥ K832	♥ 6		1NT	Pass	2NT
North HCP: 17	♦ AKJ	♦ Q9754	Pass	3NT	AP	
South HCP: 9	♣ K102	♣ AQ86				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 115	♠ Q	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ Q976	Partner bids first.
HCP: 13	♣ Q10854	

Board: 116	♠ A74	The opponents are silent.
Dealer: N	♥ KJ52	
Vul: Both	♦ K62	You bid first.
HCP: 15	♣ A42	

Board: 117	♠ AJ10	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ Q10943	Partner bids first.
HCP: 10	♣ QJ72	

Board: 118	♠ KQ3	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ 865	You bid first.
HCP: 15	♣ A1042	

Board: 119	♠ A86	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ A983	Partner bids first.
HCP: 11	♣ QJ632	

Board: 120	♠ K104	The opponents are silent.
Dealer: N	♥ KJ102	
Vul: None	♦ AK76	You bid first.
HCP: 17	♣ K10	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK52				1NT
Vul: EW	♥ AK4	♥ Q832				
North HCP: 13	♦ Q976	♦ K2	Pass	3NT	AP	
South HCP: 16	♣ Q10854	♣ KJ6				
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ K		1NT	Pass	4♣ ¹
Vul: Both	♥ KJ52	♥ A83	Pass	4♠	Pass	4NT
North HCP: 15	♦ K62	♦ AJ84	AP			
South HCP: 16	♣ A42	♣ KJ1073	1. Gerber, for N			
Contract: 4N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ 964				1NT
Vul: None	♥ 6	♥ AKQJ2				
North HCP: 10	♦ Q10943	♦ K2	Pass	3NT	AP	
South HCP: 16	♣ QJ72	♣ K85				
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ —		1NT	Pass	5♦
Vul: EW	♥ AQ9	♥ K65				
North HCP: 15	♦ 865	♦ KQ10432	AP			
South HCP: 10	♣ A1042	♣ Q953				
Contract: 5♦ S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ KJ107				1NT
Vul: Both	♥ 9	♥ AKQ4				
North HCP: 11	♦ A983	♦ 105	Pass	3NT	AP	
South HCP: 16	♣ QJ632	♣ K109				
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ A		1NT	Pass	3NT
Vul: None	♥ KJ102	♥ 653				
North HCP: 17	♦ AK76	♦ Q985	AP			
South HCP: 13	♣ K10	♣ AQJ32				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 115	♠ AK52	The opponents are silent.
Dealer: S	♥ Q832	
Vul: EW	♦ K2	You bid first.
HCP: 16	♣ KJ6	

Board: 116	♠ K	The opponents are silent.
Dealer: N	♥ A83	
Vul: Both	♦ AJ84	Partner bids first.
HCP: 16	♣ KJ1073	

Board: 117	♠ 964	The opponents are silent.
Dealer: S	♥ AKQJ2	
Vul: None	♦ K2	You bid first.
HCP: 16	♣ K85	

Board: 118	♠ —	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ KQ10432	Partner bids first.
HCP: 10	♣ Q953	

Board: 119	♠ KJ107	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: Both	♦ 105	You bid first.
HCP: 16	♣ K109	

Board: 120	♠ A	The opponents are silent.
Dealer: N	♥ 653	
Vul: None	♦ Q985	Partner bids first.
HCP: 13	♣ AQJ32	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK52				1NT
Vul: EW	♥ AK4	♥ Q832				
North HCP: 13	♦ Q976	♦ K2	Pass	3NT	AP	
South HCP: 16	♣ Q10854	♣ KJ6				
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ K		1NT	Pass	4♣ ¹
Vul: Both	♥ KJ52	♥ A83	Pass	4♠	Pass	4NT
North HCP: 15	♦ K62	♦ AJ84	AP			
South HCP: 16	♣ A42	♣ KJ1073	1. Gerber, for N			
Contract: 4N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ 964				1NT
Vul: None	♥ 6	♥ AKQJ2				
North HCP: 10	♦ Q10943	♦ K2	Pass	3NT	AP	
South HCP: 16	♣ QJ72	♣ K85				
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ —		1NT	Pass	5♦
Vul: EW	♥ AQ9	♥ K65				
North HCP: 15	♦ 865	♦ KQ10432	AP			
South HCP: 10	♣ A1042	♣ Q953				
Contract: 5♦ S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ KJ107				1NT
Vul: Both	♥ 9	♥ AKQ4				
North HCP: 11	♦ A983	♦ 105	Pass	3NT	AP	
South HCP: 16	♣ QJ632	♣ K109				
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ A		1NT	Pass	3NT
Vul: None	♥ KJ102	♥ 653				
North HCP: 17	♦ AK76	♦ Q985	AP			
South HCP: 13	♣ K10	♣ AQJ32				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 121	♠ A	The opponents are silent.
Dealer: S	♥ Q82	
Vul: NS	♦ J9654	Partner bids first.
HCP: 11	♣ A1084	
Board: 122	♠ 942	East Bids 2♦ if possible.
Dealer: N	♥ AJ6	
Vul: Both	♦ A543	You bid first.
HCP: 16	♣ AK5	
Board: 123	♠ A	The opponents are silent.
Dealer: S	♥ 973	
Vul: None	♦ 108754	Partner bids first.
HCP: 8	♣ KJ72	
Board: 124	♠ 109	West Bids 3♥ if possible.
Dealer: N	♥ Q8632	West Doubles 5♣ if possible.
Vul: NS	♦ AJ5	
HCP: 16	♣ AKQ	You bid first.
Board: 125	♠ 3	The opponents are silent.
Dealer: S	♥ 843	
Vul: EW	♦ Q654	Partner bids first.
HCP: 9	♣ AK754	
Board: 126	♠ QJ54	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ AQ76	You bid first.
HCP: 16	♣ Q3	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ1043				1NT
Vul: NS	♥ Q82	♥ K7				
North HCP: 11	♦ J9654	♦ AQ10	Pass	3NT	AP	
South HCP: 15	♣ A1084	♣ J95				
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ K103				
Vul: Both	♥ AJ6	♥ 10		1NT	2♦ ¹	3NT
North HCP: 16	♦ A543	♦ KQJ98	AP			
South HCP: 11	♣ AK5	♣ Q943	1. Cappelletti, both majors			
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ QJ10				
Vul: None	♥ 973	♥ A842				1NT
North HCP: 8	♦ 108754	♦ AK	Pass	2NT	AP	
South HCP: 16	♣ KJ72	♣ Q1065				
Contract: 2N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ Q73			1NT	Pass 2♠ ¹
Vul: NS	♥ Q8632	♥ —	3♥	Pass	Pass	5♣
North HCP: 16	♦ AJ5	♦ KQ76	X	AP		
South HCP: 8	♣ AKQ	♣ J86532	1. Minor Suit Transfers after 1NT			
Contract: 5♣X S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AKQ10				
Vul: EW	♥ 843	♥ K7				1NT
North HCP: 9	♦ Q654	♦ KJ97	Pass	2NT	AP	
South HCP: 16	♣ AK754	♣ 1063				
Contract: 2N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ QJ54	♠ 9				
Vul: None	♥ KQ7	♥ A83		1NT	Pass	3NT
North HCP: 16	♦ AQ76	♦ K1082	AP			
South HCP: 11	♣ Q3	♣ A9742				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 121	♠ KQ1043	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ AQ10	You bid first.
HCP: 15	♣ J95	

Board: 122	♠ K103	East Bids 2♦ if possible.
Dealer: N	♥ 10	
Vul: Both	♦ KQJ98	Partner bids first.
HCP: 11	♣ Q943	

Board: 123	♠ QJ10	The opponents are silent.
Dealer: S	♥ A842	
Vul: None	♦ AK	You bid first.
HCP: 16	♣ Q1065	

Board: 124	♠ Q73	West Bids 3♥ if possible.
Dealer: N	♥ —	West Doubles 5♣ if possible.
Vul: NS	♦ KQ76	
HCP: 8	♣ J86532	Partner bids first.

Board: 125	♠ AKQ10	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ KJ97	You bid first.
HCP: 16	♣ 1063	

Board: 126	♠ 9	The opponents are silent.
Dealer: N	♥ A83	
Vul: None	♦ K1082	Partner bids first.
HCP: 11	♣ A9742	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ1043				1NT
Vul: NS	♥ Q82	♥ K7				
North HCP: 11	♦ J9654	♦ AQ10	Pass	3NT	AP	
South HCP: 15	♣ A1084	♣ J95				
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ K103				
Vul: Both	♥ AJ6	♥ 10		1NT	2♦ ¹	3NT
North HCP: 16	♦ A543	♦ KQJ98	AP			
South HCP: 11	♣ AK5	♣ Q943	1. Cappelletti, both majors			
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ QJ10				
Vul: None	♥ 973	♥ A842				1NT
North HCP: 8	♦ 108754	♦ AK	Pass	2NT	AP	
South HCP: 16	♣ KJ72	♣ Q1065				
Contract: 2N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ Q73		1NT	Pass	2♠ ¹
Vul: NS	♥ Q8632	♥ —	3♥	Pass	Pass	5♣
North HCP: 16	♦ AJ5	♦ KQ76	X	AP		
South HCP: 8	♣ AKQ	♣ J86532	1. Minor Suit Transfers after 1NT			
Contract: 5♣X S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AKQ10				
Vul: EW	♥ 843	♥ K7				1NT
North HCP: 9	♦ Q654	♦ KJ97	Pass	2NT	AP	
South HCP: 16	♣ AK754	♣ 1063				
Contract: 2N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ QJ54	♠ 9				
Vul: None	♥ KQ7	♥ A83		1NT	Pass	3NT
North HCP: 16	♦ AQ76	♦ K1082	AP			
South HCP: 11	♣ Q3	♣ A9742				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 127	♠ 865	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ AK986	Partner bids first.
HCP: 10	♣ K742	

Board: 128	♠ K106	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: EW	♦ K73	You bid first.
HCP: 17	♣ K92	

Board: 129	♠ 4	The opponents are silent.
Dealer: S	♥ K75	
Vul: Both	♦ AJ1094	Partner bids first.
HCP: 12	♣ A1043	

Board: 130	♠ A432	The opponents are silent.
Dealer: N	♥ A92	
Vul: NS	♦ 1082	You bid first.
HCP: 15	♣ AK4	

Board: 131	♠ KJ10	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ K10986	Partner bids first.
HCP: 12	♣ KQ954	

Board: 132	♠ K73	The opponents are silent.
Dealer: N	♥ AKQ109	
Vul: Both	♦ A105	You bid first.
HCP: 16	♣ 102	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ KQ				1NT
Vul: NS	♥ 9	♥ Q10862				
North HCP: 10	♦ AK986	♦ Q105	Pass	3NT	AP	
South HCP: 15	♣ K742	♣ AQ5				
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ QJ9				
Vul: EW	♥ AKJ4	♥ 6		1NT	Pass	3NT
North HCP: 17	♦ K73	♦ AQJ85	AP			
South HCP: 12	♣ K92	♣ Q1073				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ7				1NT
Vul: Both	♥ K75	♥ A1096				
North HCP: 12	♦ AJ1094	♦ K2	Pass	3NT	AP	
South HCP: 16	♣ A1043	♣ K872				
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A432	♠ —				
Vul: NS	♥ A92	♥ K86		1NT	Pass	3NT
North HCP: 15	♦ 1082	♦ AKJ974	AP			
South HCP: 11	♣ AK4	♣ 9862				
Contract: 3N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ AQ2				1NT
Vul: EW	♥ —	♥ AK82	Pass	4♠ ¹	Pass	5♦
North HCP: 12	♦ K10986	♦ QJ53	AP			
South HCP: 16	♣ KQ954	♣ 108	1. Minors			
Contract: 5♦ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ 8				
Vul: Both	♥ AKQ109	♥ J52		1NT	Pass	2NT
North HCP: 16	♦ A105	♦ Q9742	Pass	3♥	Pass	4♥
South HCP: 8	♣ 102	♣ KQ87	AP			
Contract: 4♥ N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 127	♠ KQ	The opponents are silent.
Dealer: S	♥ Q10862	
Vul: NS	♦ Q105	You bid first.
HCP: 15	♣ AQ5	

Board: 128	♠ QJ9	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ AQJ85	Partner bids first.
HCP: 12	♣ Q1073	

Board: 129	♠ AQ7	The opponents are silent.
Dealer: S	♥ A1096	
Vul: Both	♦ K2	You bid first.
HCP: 16	♣ K872	

Board: 130	♠ —	The opponents are silent.
Dealer: N	♥ K86	
Vul: NS	♦ AKJ974	Partner bids first.
HCP: 11	♣ 9862	

Board: 131	♠ AQ2	The opponents are silent.
Dealer: S	♥ AK82	
Vul: EW	♦ QJ53	You bid first.
HCP: 16	♣ 108	

Board: 132	♠ 8	The opponents are silent.
Dealer: N	♥ J52	
Vul: Both	♦ Q9742	Partner bids first.
HCP: 8	♣ KQ87	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ KQ				1NT
Vul: NS	♥ 9	♥ Q10862				
North HCP: 10	♦ AK986	♦ Q105	Pass	3NT	AP	
South HCP: 15	♣ K742	♣ AQ5				
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ QJ9				
Vul: EW	♥ AKJ4	♥ 6		1NT	Pass	3NT
North HCP: 17	♦ K73	♦ AQJ85	AP			
South HCP: 12	♣ K92	♣ Q1073				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ7				1NT
Vul: Both	♥ K75	♥ A1096				
North HCP: 12	♦ AJ1094	♦ K2	Pass	3NT	AP	
South HCP: 16	♣ A1043	♣ K872				
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A432	♠ —				
Vul: NS	♥ A92	♥ K86		1NT	Pass	3NT
North HCP: 15	♦ 1082	♦ AKJ974	AP			
South HCP: 11	♣ AK4	♣ 9862				
Contract: 3N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ AQ2				1NT
Vul: EW	♥ —	♥ AK82	Pass	4♠ ¹	Pass	5♦
North HCP: 12	♦ K10986	♦ QJ53	AP			
South HCP: 16	♣ KQ954	♣ 108	1. Minors			
Contract: 5♦ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ 8				
Vul: Both	♥ AKQ109	♥ J52		1NT	Pass	2NT
North HCP: 16	♦ A105	♦ Q9742	Pass	3♥	Pass	4♥
South HCP: 8	♣ 102	♣ KQ87	AP			
Contract: 4♥ N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 133	♠ Q52	West Bids 3♥ if possible.
Dealer: S	♥ 6	
Vul: None	♦ Q763	Partner bids first.
HCP: 12	♣ AKJ102	

Board: 134	♠ KQ65	The opponents are silent.
Dealer: N	♥ KJ97	
Vul: EW	♦ K52	You bid first.
HCP: 15	♣ K2	

Board: 135	♠ 642	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ A7652	Partner bids first.
HCP: 10	♣ AQ92	

Board: 136	♠ J743	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: None	♦ A4	You bid first.
HCP: 16	♣ Q52	

Board: 137	♠ 4	The opponents are silent.
Dealer: S	♥ J52	
Vul: NS	♦ KJ952	Partner bids first.
HCP: 9	♣ A986	

Board: 138	♠ 102	The opponents are silent.
Dealer: N	♥ A762	
Vul: Both	♦ AK7	You bid first.
HCP: 16	♣ KQ32	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ KJ				1NT
Vul: None	♥ 6	♥ K42				
North HCP: 12	♦ Q763	♦ AKJ94	3♥	3NT	AP	
South HCP: 17	♣ AKJ102	♣ Q93				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ KQ65	♠ A				
Vul: EW	♥ KJ97	♥ Q105		1NT	Pass	3NT
North HCP: 15	♦ K52	♦ J987	AP			
South HCP: 13	♣ K2	♣ AQ1075				
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AK109				1NT
Vul: Both	♥ 8	♥ AQ5				
North HCP: 10	♦ A7652	♦ J109	Pass	3NT	AP	
South HCP: 17	♣ AQ92	♣ K105				
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ J743	♠ K95				
Vul: None	♥ AKQ2	♥ —		1NT	Pass	3NT
North HCP: 16	♦ A4	♦ K10863	AP			
South HCP: 10	♣ Q52	♣ A10874				
Contract: 3N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K65				1NT
Vul: NS	♥ J52	♥ KQ876				
North HCP: 9	♦ KJ952	♦ Q10	Pass	2NT	AP	
South HCP: 15	♣ A986	♣ KQ7				
Contract: 2N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ K75				
Vul: Both	♥ A762	♥ K		1NT	Pass	3NT
North HCP: 16	♦ AK7	♦ 6542	AP			
South HCP: 10	♣ KQ32	♣ A10985				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 133	♠ KJ	West Bids 3♥ if possible.
Dealer: S	♥ K42	
Vul: None	♦ AKJ94	You bid first.
HCP: 17	♣ Q93	

Board: 134	♠ A	The opponents are silent.
Dealer: N	♥ Q105	
Vul: EW	♦ J987	Partner bids first.
HCP: 13	♣ AQ1075	

Board: 135	♠ AK109	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: Both	♦ J109	You bid first.
HCP: 17	♣ K105	

Board: 136	♠ K95	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ K10863	Partner bids first.
HCP: 10	♣ A10874	

Board: 137	♠ K65	The opponents are silent.
Dealer: S	♥ KQ876	
Vul: NS	♦ Q10	You bid first.
HCP: 15	♣ KQ7	

Board: 138	♠ K75	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ 6542	Partner bids first.
HCP: 10	♣ A10985	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ KJ				1NT
Vul: None	♥ 6	♥ K42				
North HCP: 12	♦ Q763	♦ AKJ94	3♥	3NT	AP	
South HCP: 17	♣ AKJ102	♣ Q93				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ KQ65	♠ A				
Vul: EW	♥ KJ97	♥ Q105		1NT	Pass	3NT
North HCP: 15	♦ K52	♦ J987	AP			
South HCP: 13	♣ K2	♣ AQ1075				
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AK109				1NT
Vul: Both	♥ 8	♥ AQ5				
North HCP: 10	♦ A7652	♦ J109	Pass	3NT	AP	
South HCP: 17	♣ AQ92	♣ K105				
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ J743	♠ K95				
Vul: None	♥ AKQ2	♥ —		1NT	Pass	3NT
North HCP: 16	♦ A4	♦ K10863	AP			
South HCP: 10	♣ Q52	♣ A10874				
Contract: 3N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K65				1NT
Vul: NS	♥ J52	♥ KQ876				
North HCP: 9	♦ KJ952	♦ Q10	Pass	2NT	AP	
South HCP: 15	♣ A986	♣ KQ7				
Contract: 2N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ K75				
Vul: Both	♥ A762	♥ K		1NT	Pass	3NT
North HCP: 16	♦ AK7	♦ 6542	AP			
South HCP: 10	♣ KQ32	♣ A10985				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 139	♠ 643	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ AJ1065	Partner bids first.
HCP: 12	♣ K1082	

Board: 140	♠ K2	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: NS	♦ 943	You bid first.
HCP: 16	♣ A962	

Board: 141	♠ 4	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ 8652	Partner bids first.
HCP: 11	♣ KQJ62	

Board: 142	♠ AKJ2	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ QJ2	You bid first.
HCP: 15	♣ 975	

Board: 143	♠ Q86	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ J1064	Partner bids first.
HCP: 11	♣ AKJ106	

Board: 144	♠ A976	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ Q92	You bid first.
HCP: 17	♣ A1054	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ AK5				1NT
Vul: None	♥ A	♥ K10743				
North HCP: 12	♦ AJ1065	♦ KQ	Pass	3NT	AP	
South HCP: 15	♣ K1082	♣ 764				
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 864				
Vul: NS	♥ AKQ7	♥ —		1NT	AP	
North HCP: 16	♦ 943	♦ AQJ1087				
South HCP: 10	♣ A962	♣ K1087				
Contract: 1N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK8				1NT
Vul: EW	♥ KQ2	♥ A54				
North HCP: 11	♦ 8652	♦ KQ104	Pass	3NT	AP	
South HCP: 16	♣ KQJ62	♣ 975				
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 7				
Vul: None	♥ A96	♥ K102		1NT	Pass	3NT
North HCP: 15	♦ QJ2	♦ AK864	AP			
South HCP: 13	♣ 975	♣ QJ62				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ A952				1NT
Vul: EW	♥ 4	♥ AQ96				
North HCP: 11	♦ J1064	♦ AQ	Pass	3NT	AP	
South HCP: 16	♣ AKJ106	♣ 874				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ A976	♠ 8				
Vul: Both	♥ AK	♥ 1042		1NT	Pass	3NT
North HCP: 17	♦ Q92	♦ AK108	AP			
South HCP: 10	♣ A1054	♣ K9873				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 139	♠ AK5	The opponents are silent.
Dealer: S	♥ K10743	
Vul: None	♦ KQ	You bid first.
HCP: 15	♣ 764	

Board: 140	♠ 864	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ AQJ1087	Partner bids first.
HCP: 10	♣ K1087	

Board: 141	♠ AK8	The opponents are silent.
Dealer: S	♥ A54	
Vul: EW	♦ KQ104	You bid first.
HCP: 16	♣ 975	

Board: 142	♠ 7	The opponents are silent.
Dealer: N	♥ K102	
Vul: None	♦ AK864	Partner bids first.
HCP: 13	♣ QJ62	

Board: 143	♠ A952	The opponents are silent.
Dealer: S	♥ AQ96	
Vul: EW	♦ AQ	You bid first.
HCP: 16	♣ 874	

Board: 144	♠ 8	The opponents are silent.
Dealer: N	♥ 1042	
Vul: Both	♦ AK108	Partner bids first.
HCP: 10	♣ K9873	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ AK5				1NT
Vul: None	♥ A	♥ K10743				
North HCP: 12	♦ AJ1065	♦ KQ	Pass	3NT	AP	
South HCP: 15	♣ K1082	♣ 764				
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 864				
Vul: NS	♥ AKQ7	♥ —		1NT	AP	
North HCP: 16	♦ 943	♦ AQJ1087				
South HCP: 10	♣ A962	♣ K1087				
Contract: 1N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK8				1NT
Vul: EW	♥ KQ2	♥ A54				
North HCP: 11	♦ 8652	♦ KQ104	Pass	3NT	AP	
South HCP: 16	♣ KQJ62	♣ 975				
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 7				
Vul: None	♥ A96	♥ K102		1NT	Pass	3NT
North HCP: 15	♦ QJ2	♦ AK864	AP			
South HCP: 13	♣ 975	♣ QJ62				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ A952				1NT
Vul: EW	♥ 4	♥ AQ96				
North HCP: 11	♦ J1064	♦ AQ	Pass	3NT	AP	
South HCP: 16	♣ AKJ106	♣ 874				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ A976	♠ 8				
Vul: Both	♥ AK	♥ 1042		1NT	Pass	3NT
North HCP: 17	♦ Q92	♦ AK108	AP			
South HCP: 10	♣ A1054	♣ K9873				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 145	♠ K65	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ KQ107	Partner bids first.
HCP: 13	♣ AJ543	

Board: 146	♠ A85	The opponents are silent.
Dealer: N	♥ AJ86	
Vul: EW	♦ AQ74	You bid first.
HCP: 17	♣ Q4	

Board: 147	♠ Q	The opponents are silent.
Dealer: S	♥ 963	
Vul: Both	♦ Q9652	Partner bids first.
HCP: 8	♣ A1072	

Board: 148	♠ A10832	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ Q52	You bid first.
HCP: 16	♣ AJ7	

Board: 149	♠ —	The opponents are silent.
Dealer: S	♥ J72	
Vul: EW	♦ AQJ862	Partner bids first.
HCP: 8	♣ 5432	

Board: 150	♠ K982	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ Q62	You bid first.
HCP: 15	♣ Q87	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ AJ7				
Vul: NS	♥ 10	♥ AKQJ8				1NT
North HCP: 13	♦ KQ107	♦ 654	Pass	3NT	AP	
South HCP: 15	♣ AJ543	♣ 72				
Contract: 3N S						
Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ 3				
Vul: EW	♥ AJ86	♥ Q43		1NT	Pass	3NT
North HCP: 17	♦ AQ74	♦ K986	AP			
South HCP: 12	♣ Q4	♣ AK1062				
Contract: 3N N						
Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ 542				1NT
Vul: Both	♥ 963	♥ AKJ8				
North HCP: 8	♦ Q9652	♦ A874	Pass	2NT	AP	
South HCP: 15	♣ A1072	♣ K4				
Contract: 2N S						
Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A10832	♠ 6				
Vul: None	♥ KQ	♥ 984		1NT	Pass	3NT
North HCP: 16	♦ Q52	♦ AJ874	AP			
South HCP: 10	♣ AJ7	♣ KQ93				
Contract: 3N N						
Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ6				1NT
Vul: EW	♥ J72	♥ K9	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8	♦ AQJ862	♦ 43	AP			
South HCP: 15	♣ 5432	♣ K9876				
Contract: 3♦ S						
			1. Minor Suit Transfers after 1NT			
			2. automat			
Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ K982	♠ 3				
Vul: Both	♥ AKJ	♥ 1093		1NT	Pass	3NT
North HCP: 15	♦ Q62	♦ AK94	AP			
South HCP: 10	♣ Q87	♣ K9432				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 145	♠ AJ7	The opponents are silent.
Dealer: S	♥ AKQJ8	
Vul: NS	♦ 654	You bid first.
HCP: 15	♣ 72	

Board: 146	♠ 3	The opponents are silent.
Dealer: N	♥ Q43	
Vul: EW	♦ K986	Partner bids first.
HCP: 12	♣ AK1062	

Board: 147	♠ 542	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: Both	♦ A874	You bid first.
HCP: 15	♣ K4	

Board: 148	♠ 6	The opponents are silent.
Dealer: N	♥ 984	
Vul: None	♦ AJ874	Partner bids first.
HCP: 10	♣ KQ93	

Board: 149	♠ AKQ6	The opponents are silent.
Dealer: S	♥ K9	
Vul: EW	♦ 43	You bid first.
HCP: 15	♣ K9876	

Board: 150	♠ 3	The opponents are silent.
Dealer: N	♥ 1093	
Vul: Both	♦ AK94	Partner bids first.
HCP: 10	♣ K9432	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ AJ7				
Vul: NS	♥ 10	♥ AKQJ8				1NT
North HCP: 13	♦ KQ107	♦ 654	Pass	3NT	AP	
South HCP: 15	♣ AJ543	♣ 72				
Contract: 3N S						
Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ 3				
Vul: EW	♥ AJ86	♥ Q43		1NT	Pass	3NT
North HCP: 17	♦ AQ74	♦ K986	AP			
South HCP: 12	♣ Q4	♣ AK1062				
Contract: 3N N						
Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ 542				1NT
Vul: Both	♥ 963	♥ AKJ8				
North HCP: 8	♦ Q9652	♦ A874	Pass	2NT	AP	
South HCP: 15	♣ A1072	♣ K4				
Contract: 2N S						
Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A10832	♠ 6				
Vul: None	♥ KQ	♥ 984		1NT	Pass	3NT
North HCP: 16	♦ Q52	♦ AJ874	AP			
South HCP: 10	♣ AJ7	♣ KQ93				
Contract: 3N N						
Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ6				1NT
Vul: EW	♥ J72	♥ K9	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8	♦ AQJ862	♦ 43	AP			
South HCP: 15	♣ 5432	♣ K9876				
Contract: 3♦ S						
			1. Minor Suit Transfers after 1NT			
			2. automat			
Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ K982	♠ 3				
Vul: Both	♥ AKJ	♥ 1093		1NT	Pass	3NT
North HCP: 15	♦ Q62	♦ AK94	AP			
South HCP: 10	♣ Q87	♣ K9432				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 151	♠ A	The opponents are silent.
Dealer: S	♥ J93	
Vul: None	♦ AK863	Partner bids first.
HCP: 12	♣ 10862	

Board: 152	♠ Q108	The opponents are silent.
Dealer: N	♥ J53	
Vul: NS	♦ KQ3	You bid first.
HCP: 15	♣ AQJ4	

Board: 153	♠ —	The opponents are silent.
Dealer: S	♥ 542	
Vul: Both	♦ A943	Partner bids first.
HCP: 8	♣ KJ10732	

Board: 154	♠ A986	The opponents are silent.
Dealer: N	♥ A43	
Vul: None	♦ 1052	You bid first.
HCP: 15	♣ AK2	

Board: 155	♠ QJ10	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ Q10653	Partner bids first.
HCP: 9	♣ A985	

Board: 156	♠ A4	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: EW	♦ Q102	You bid first.
HCP: 15	♣ A1062	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 151 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N S	North: ♠ A ♥ J93 ♦ AK863 ♣ 10862	South: ♠ K93 ♥ AK42 ♦ 95 ♣ AQJ9	West Pass	North 3NT	East AP	South 1NT
Board: 152 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ Q108 ♥ J53 ♦ KQ3 ♣ AQJ4	South: ♠ 4 ♥ 1064 ♦ AJ964 ♣ K972	West AP	North 1NT	East Pass	South 2NT
Board: 153 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3♣ S	North: ♠ — ♥ 542 ♦ A943 ♣ KJ10732	South: ♠ AKQ5 ♥ K97 ♦ J62 ♣ Q95	West Pass AP 1. Minor Suit Transfers after 1NT 2. automat	North 2♠ ¹	East Pass	South 1NT 3♣ ²
Board: 154 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A986 ♥ A43 ♦ 1052 ♣ AK2	South: ♠ QJ4 ♥ Q ♦ K643 ♣ QJ764	West AP	North 1NT	East Pass	South 3NT
Board: 155 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ QJ10 ♥ 4 ♦ Q10653 ♣ A985	South: ♠ A654 ♥ A7 ♦ KJ7 ♣ KQ32	West Pass AP	North 2NT	East Pass	South 1NT 3NT
Board: 156 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A4 ♥ AJ82 ♦ Q102 ♣ A1062	South: ♠ K98 ♥ 5 ♦ AK643 ♣ J754	West AP	North 1NT	East Pass	South 3NT

South hands (Practice Page)

Responding to 1NT with 5431

Board: 151	♠ K93	The opponents are silent.
Dealer: S	♥ AK42	
Vul: None	♦ 95	You bid first.
HCP: 17	♣ AQJ9	

Board: 152	♠ 4	The opponents are silent.
Dealer: N	♥ 1064	
Vul: NS	♦ AJ964	Partner bids first.
HCP: 8	♣ K972	

Board: 153	♠ AKQ5	The opponents are silent.
Dealer: S	♥ K97	
Vul: Both	♦ J62	You bid first.
HCP: 15	♣ Q95	

Board: 154	♠ QJ4	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ K643	Partner bids first.
HCP: 11	♣ QJ764	

Board: 155	♠ A654	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ KJ7	You bid first.
HCP: 17	♣ KQ32	

Board: 156	♠ K98	The opponents are silent.
Dealer: N	♥ 5	
Vul: EW	♦ AK643	Partner bids first.
HCP: 11	♣ J754	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 151 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N S	North: ♠ A ♥ J93 ♦ AK863 ♣ 10862	South: ♠ K93 ♥ AK42 ♦ 95 ♣ AQJ9	West Pass	North 3NT	East AP	South 1NT
Board: 152 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ Q108 ♥ J53 ♦ KQ3 ♣ AQJ4	South: ♠ 4 ♥ 1064 ♦ AJ964 ♣ K972	West AP	North 1NT	East Pass	South 2NT
Board: 153 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3♣ S	North: ♠ — ♥ 542 ♦ A943 ♣ KJ10732	South: ♠ AKQ5 ♥ K97 ♦ J62 ♣ Q95	West Pass AP 1. Minor Suit Transfers after 1NT 2. automat	North 2♠ ¹	East Pass	South 3♣ ²
Board: 154 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A986 ♥ A43 ♦ 1052 ♣ AK2	South: ♠ QJ4 ♥ Q ♦ K643 ♣ QJ764	West AP	North 1NT	East Pass	South 3NT
Board: 155 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ QJ10 ♥ 4 ♦ Q10653 ♣ A985	South: ♠ A654 ♥ A7 ♦ KJ7 ♣ KQ32	West Pass AP	North 2NT	East Pass	South 3NT
Board: 156 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A4 ♥ AJ82 ♦ Q102 ♣ A1062	South: ♠ K98 ♥ 5 ♦ AK643 ♣ J754	West AP	North 1NT	East Pass	South 3NT

North hands (Practice Page)

Responding to 1NT with 5431

Board: 157	♠ K54	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ Q8743	Partner bids first.
HCP: 10	♣ K972	

Board: 158	♠ 953	East Bids 2♦ if possible.
Dealer: N	♥ AQ8	
Vul: NS	♦ A52	You bid first.
HCP: 15	♣ AJ54	

Board: 159	♠ A	West Bids 2♦ if possible.
Dealer: S	♥ J64	
Vul: EW	♦ J10975	Partner bids first.
HCP: 12	♣ AQ53	

Board: 160	♠ A843	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: Both	♦ J74	You bid first.
HCP: 16	♣ AK3	

Board: 161	♠ —	The opponents are silent.
Dealer: S	♥ J104	
Vul: NS	♦ QJ10742	Partner bids first.
HCP: 8	♣ A832	

Board: 162	♠ 54	The opponents are silent.
Dealer: N	♥ AKQJ5	
Vul: EW	♦ J53	You bid first.
HCP: 15	♣ KJ9	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ A10862				1NT
Vul: None	♥ Q	♥ K104	Pass	3NT	AP	
North HCP: 10	♦ Q8743	♦ AK				
South HCP: 15	♣ K972	♣ J84				
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ 953	♠ Q87				
Vul: NS	♥ AQ8	♥ 3		1NT	2♦ ¹	2NT
North HCP: 15	♦ A52	♦ QJ963	AP			
South HCP: 8	♣ AJ54	♣ K982	1. Cappelletti, both majors			
Contract: 2N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J3				1NT
Vul: EW	♥ J64	♥ A82	2♦ ¹	3♦	Pass	4♦
North HCP: 12	♦ J10975	♦ AQ2	AP			
South HCP: 15	♣ AQ53	♣ KJ1076	1. Cappelletti, both majors			
Contract: 4♦ N						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ —				
Vul: Both	♥ KJ10	♥ 542		1NT	Pass	3♣ ¹
North HCP: 16	♦ J74	♦ AK9632	Pass	3♦ ²	AP	
South HCP: 9	♣ AK3	♣ Q987	1. Minor Suit Transfers after 1NT			
Contract: 3♦ N			2. automat			

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ QJ106				1NT
Vul: NS	♥ J104	♥ AK97	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8	♦ QJ10742	♦ A98	Pass	5♦	AP	
South HCP: 16	♣ A832	♣ Q5	1. Minor Suit Transfers after 1NT			
Contract: 5♦ S			2. automat			

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ A63				
Vul: EW	♥ AKQJ5	♥ 4		1NT	Pass	2NT
North HCP: 15	♦ J53	♦ K1087	AP			
South HCP: 9	♣ KJ9	♣ Q10864				
Contract: 2N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 157	♠ A10862	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ AK	You bid first.
HCP: 15	♣ J84	

Board: 158	♠ Q87	East Bids 2♦ if possible.
Dealer: N	♥ 3	
Vul: NS	♦ QJ963	Partner bids first.
HCP: 8	♣ K982	

Board: 159	♠ J3	West Bids 2♦ if possible.
Dealer: S	♥ A82	
Vul: EW	♦ AQ2	You bid first.
HCP: 15	♣ KJ1076	

Board: 160	♠ —	The opponents are silent.
Dealer: N	♥ 542	
Vul: Both	♦ AK9632	Partner bids first.
HCP: 9	♣ Q987	

Board: 161	♠ QJ106	The opponents are silent.
Dealer: S	♥ AK97	
Vul: NS	♦ A98	You bid first.
HCP: 16	♣ Q5	

Board: 162	♠ A63	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ K1087	Partner bids first.
HCP: 9	♣ Q10864	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ A10862				1NT
Vul: None	♥ Q	♥ K104	Pass	3NT	AP	
North HCP: 10	♦ Q8743	♦ AK				
South HCP: 15	♣ K972	♣ J84				
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ 953	♠ Q87				
Vul: NS	♥ AQ8	♥ 3		1NT	2♦ ¹	2NT
North HCP: 15	♦ A52	♦ QJ963	AP			
South HCP: 8	♣ AJ54	♣ K982	1. Cappelletti, both majors			
Contract: 2N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J3				1NT
Vul: EW	♥ J64	♥ A82	2♦ ¹	3♦	Pass	4♦
North HCP: 12	♦ J10975	♦ AQ2	AP			
South HCP: 15	♣ AQ53	♣ KJ1076	1. Cappelletti, both majors			
Contract: 4♦ N						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ —				
Vul: Both	♥ KJ10	♥ 542		1NT	Pass	3♣ ¹
North HCP: 16	♦ J74	♦ AK9632	Pass	3♦ ²	AP	
South HCP: 9	♣ AK3	♣ Q987	1. Minor Suit Transfers after 1NT			
Contract: 3♦ N			2. automat			

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ QJ106				1NT
Vul: NS	♥ J104	♥ AK97	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8	♦ QJ10742	♦ A98	Pass	5♦	AP	
South HCP: 16	♣ A832	♣ Q5	1. Minor Suit Transfers after 1NT			
Contract: 5♦ S			2. automat			

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ A63				
Vul: EW	♥ AKQJ5	♥ 4		1NT	Pass	2NT
North HCP: 15	♦ J53	♦ K1087	AP			
South HCP: 9	♣ KJ9	♣ Q10864				
Contract: 2N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 163	♠ 9	The opponents are silent.
Dealer: S	♥ A94	
Vul: Both	♦ J543	Partner bids first.
HCP: 9	♣ A8432	

Board: 164	♠ AQ75	The opponents are silent.
Dealer: N	♥ Q1032	
Vul: None	♦ K8	You bid first.
HCP: 15	♣ KJ6	

Board: 165	♠ 8	The opponents are silent.
Dealer: S	♥ Q76	
Vul: EW	♦ KQJ10	Partner bids first.
HCP: 17	♣ AKQ87	

Board: 166	♠ A642	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: Both	♦ J10	You bid first.
HCP: 16	♣ QJ7	

Board: 167	♠ J62	West Doubles 1NT if possible.
Dealer: S	♥ J	East Bids 2♠ if possible.
Vul: None	♦ KQ1085	
HCP: 9	♣ Q876	Partner bids first.

Board: 168	♠ 765	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ AQ4	You bid first.
HCP: 16	♣ QJ52	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A53				1NT
Vul: Both	♥ A94	♥ J853				
North HCP: 9	♦ J543	♦ AK98	Pass	2NT	AP	
South HCP: 15	♣ A8432	♣ K7				
Contract: 2N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ K98				
Vul: None	♥ Q1032	♥ K		1NT	Pass	2NT
North HCP: 15	♦ K8	♦ 10975	AP			
South HCP: 8	♣ KJ6	♣ Q10975				
Contract: 2N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ KQJ6				1NT
Vul: EW	♥ Q76	♥ A8	Pass	4♣ ¹	Pass	4♠
North HCP: 17	♦ KQJ10	♦ A84	Pass	6NT	AP	
South HCP: 15	♣ AKQ87	♣ J652	1. Gerber, for N			
Contract: 6N S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A642	♠ K109				
Vul: Both	♥ AKJ7	♥ 4		1NT	Pass	3NT
North HCP: 16	♦ J10	♦ K8532	AP			
South HCP: 10	♣ QJ7	♣ A432				
Contract: 3N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ Q103				1NT
Vul: None	♥ J	♥ KQ75	X ¹	XX	2♠	X
North HCP: 9	♦ KQ1085	♦ J62	AP			
South HCP: 15	♣ Q876	♣ AK5	1. Cappelletti, strong			
Contract: 2♠X E						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ 765	♠ J				
Vul: NS	♥ AK10	♥ J65		1NT	Pass	3NT
North HCP: 16	♦ AQ4	♦ J9732	AP			
South HCP: 10	♣ QJ52	♣ AK86				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 163	♠ A53	The opponents are silent.
Dealer: S	♥ J853	
Vul: Both	♦ AK98	You bid first.
HCP: 15	♣ K7	

Board: 164	♠ K98	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ 10975	Partner bids first.
HCP: 8	♣ Q10975	

Board: 165	♠ KQJ6	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ A84	You bid first.
HCP: 15	♣ J652	

Board: 166	♠ K109	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ K8532	Partner bids first.
HCP: 10	♣ A432	

Board: 167	♠ Q103	West Doubles 1NT if possible.
Dealer: S	♥ KQ75	East Bids 2♠ if possible.
Vul: None	♦ J62	
HCP: 15	♣ AK5	You bid first.

Board: 168	♠ J	The opponents are silent.
Dealer: N	♥ J65	
Vul: NS	♦ J9732	Partner bids first.
HCP: 10	♣ AK86	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A53				1NT
Vul: Both	♥ A94	♥ J853				
North HCP: 9	♦ J543	♦ AK98	Pass	2NT	AP	
South HCP: 15	♣ A8432	♣ K7				
Contract: 2N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ K98				
Vul: None	♥ Q1032	♥ K		1NT	Pass	2NT
North HCP: 15	♦ K8	♦ 10975	AP			
South HCP: 8	♣ KJ6	♣ Q10975				
Contract: 2N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ KQJ6				1NT
Vul: EW	♥ Q76	♥ A8	Pass	4♣ ¹	Pass	4♠
North HCP: 17	♦ KQJ10	♦ A84	Pass	6NT	AP	
South HCP: 15	♣ AKQ87	♣ J652	1. Gerber, for N			
Contract: 6N S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A642	♠ K109				
Vul: Both	♥ AKJ7	♥ 4		1NT	Pass	3NT
North HCP: 16	♦ J10	♦ K8532	AP			
South HCP: 10	♣ QJ7	♣ A432				
Contract: 3N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ Q103				1NT
Vul: None	♥ J	♥ KQ75	X ¹	XX	2♠	X
North HCP: 9	♦ KQ1085	♦ J62	AP			
South HCP: 15	♣ Q876	♣ AK5	1. Cappelletti, strong			
Contract: 2♠X E						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ 765	♠ J				
Vul: NS	♥ AK10	♥ J65		1NT	Pass	3NT
North HCP: 16	♦ AQ4	♦ J9732	AP			
South HCP: 10	♣ QJ52	♣ AK86				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 169	♠ AK7	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ 10853	Partner bids first.
HCP: 9	♣ Q6532	

Board: 170	♠ AJ54	The opponents are silent.
Dealer: N	♥ A95	
Vul: None	♦ Q763	You bid first.
HCP: 15	♣ A10	

Board: 171	♠ A75	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ KJ72	Partner bids first.
HCP: 8	♣ 98762	

Board: 172	♠ AJ3	The opponents are silent.
Dealer: N	♥ AK642	
Vul: EW	♦ 73	You bid first.
HCP: 15	♣ K86	

Board: 173	♠ J	The opponents are silent.
Dealer: S	♥ K105	
Vul: None	♦ 10876	Partner bids first.
HCP: 11	♣ AQJ63	

Board: 174	♠ KQ96	East Bids 2♥ if possible. West Bids 3♥ if possible.
Dealer: N	♥ A2	
Vul: NS	♦ AK105	You bid first.
HCP: 16	♣ 1083	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ 94				1NT
Vul: Both	♥ 9	♥ AK1087				
North HCP: 9	♦ 10853	♦ QJ6	Pass	2NT	AP	
South HCP: 15	♣ Q6532	♣ AJ8				
Contract: 2N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AJ54	♠ 7		1NT	Pass	3NT
Vul: None	♥ A95	♥ 863	AP			
North HCP: 15	♦ Q763	♦ AK109				
South HCP: 11	♣ A10	♣ KJ642				
Contract: 3N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ K92				1NT
Vul: NS	♥ 3	♥ AK965				
North HCP: 8	♦ KJ72	♦ A109	Pass	2NT	AP	
South HCP: 16	♣ 98762	♣ Q4				
Contract: 2N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ —		1NT	Pass	3NT
Vul: EW	♥ AK642	♥ J87	AP			
North HCP: 15	♦ 73	♦ AK65				
South HCP: 13	♣ K86	♣ AJ10942				
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ 1093				1NT
Vul: None	♥ K105	♥ AQ6				
North HCP: 11	♦ 10876	♦ KQJ43	Pass	3NT	AP	
South HCP: 15	♣ AQJ63	♣ K5				
Contract: 3N S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ A73		1NT	2♥ ¹	Pass
Vul: NS	♥ A2	♥ 8	3♥	AP		
North HCP: 16	♦ AK105	♦ J872	1. Cappelletti, 5M-4m			
South HCP: 8	♣ 1083	♣ QJ972				
Contract: 3♥ E						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 169	♠ 94	The opponents are silent.
Dealer: S	♥ AK1087	
Vul: Both	♦ QJ6	You bid first.
HCP: 15	♣ AJ8	

Board: 170	♠ 7	The opponents are silent.
Dealer: N	♥ 863	
Vul: None	♦ AK109	Partner bids first.
HCP: 11	♣ KJ642	

Board: 171	♠ K92	The opponents are silent.
Dealer: S	♥ AK965	
Vul: NS	♦ A109	You bid first.
HCP: 16	♣ Q4	

Board: 172	♠ —	The opponents are silent.
Dealer: N	♥ J87	
Vul: EW	♦ AK65	Partner bids first.
HCP: 13	♣ AJ10942	

Board: 173	♠ 1093	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: None	♦ KQJ43	You bid first.
HCP: 15	♣ K5	

Board: 174	♠ A73	East Bids 2♥ if possible.
Dealer: N	♥ 8	West Bids 3♥ if possible.
Vul: NS	♦ J872	
HCP: 8	♣ QJ972	Partner bids first.

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ 94				1NT
Vul: Both	♥ 9	♥ AK1087				
North HCP: 9	♦ 10853	♦ QJ6	Pass	2NT	AP	
South HCP: 15	♣ Q6532	♣ AJ8				
Contract: 2N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AJ54	♠ 7		1NT	Pass	3NT
Vul: None	♥ A95	♥ 863	AP			
North HCP: 15	♦ Q763	♦ AK109				
South HCP: 11	♣ A10	♣ KJ642				
Contract: 3N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ K92				1NT
Vul: NS	♥ 3	♥ AK965				
North HCP: 8	♦ KJ72	♦ A109	Pass	2NT	AP	
South HCP: 16	♣ 98762	♣ Q4				
Contract: 2N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ —		1NT	Pass	3NT
Vul: EW	♥ AK642	♥ J87	AP			
North HCP: 15	♦ 73	♦ AK65				
South HCP: 13	♣ K86	♣ AJ10942				
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ 1093				1NT
Vul: None	♥ K105	♥ AQ6				
North HCP: 11	♦ 10876	♦ KQJ43	Pass	3NT	AP	
South HCP: 15	♣ AQJ63	♣ K5				
Contract: 3N S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ A73		1NT	2♥ ¹	Pass
Vul: NS	♥ A2	♥ 8	3♥	AP		
North HCP: 16	♦ AK105	♦ J872	1. Cappelletti, 5M-4m			
South HCP: 8	♣ 1083	♣ QJ972				
Contract: 3♥ E						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 175	♠ J	The opponents are silent.
Dealer: S	♥ J32	
Vul: EW	♦ AK986	Partner bids first.
HCP: 11	♣ Q862	

Board: 176	♠ Q1095	The opponents are silent.
Dealer: N	♥ A743	
Vul: Both	♦ AK	You bid first.
HCP: 15	♣ Q82	

Board: 177	♠ 3	The opponents are silent.
Dealer: S	♥ K105	
Vul: NS	♦ K985	Partner bids first.
HCP: 10	♣ A10732	

Board: 178	♠ A107	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ 743	You bid first.
HCP: 16	♣ A1075	

Board: 179	♠ 6	The opponents are silent.
Dealer: S	♥ J92	
Vul: Both	♦ AJ1082	Partner bids first.
HCP: 13	♣ AK107	

Board: 180	♠ A863	The opponents are silent.
Dealer: N	♥ A94	
Vul: None	♦ A1094	You bid first.
HCP: 16	♣ KJ	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A98				1NT
Vul: EW	♥ J32	♥ KQ4				
North HCP: 11	♦ AK986	♦ 105	Pass	3NT	AP	
South HCP: 16	♣ Q862	♣ AK1075				
Contract: 3N S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ Q1095	♠ J				
Vul: Both	♥ A743	♥ J65		1NT	Pass	2NT
North HCP: 15	♦ AK	♦ 10875	AP			
South HCP: 9	♣ Q82	♣ AK953				
Contract: 2N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ K975				1NT
Vul: NS	♥ K105	♥ AQJ7				
North HCP: 10	♦ K985	♦ Q72	Pass	3NT	AP	
South HCP: 15	♣ A10732	♣ K8				
Contract: 3N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ J94				
Vul: EW	♥ AKJ	♥ Q		1NT	Pass	3NT
North HCP: 16	♦ 743	♦ KJ85	AP			
South HCP: 12	♣ A1075	♣ KQ432				
Contract: 3N N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK42				1NT
Vul: Both	♥ J92	♥ A763				
North HCP: 13	♦ AJ1082	♦ K4	Pass	3NT	AP	
South HCP: 15	♣ AK107	♣ J86				
Contract: 3N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ A863	♠ —				
Vul: None	♥ A94	♥ 865		1NT	Pass	3NT
North HCP: 16	♦ A1094	♦ KQ532	AP			
South HCP: 11	♣ KJ	♣ AQ875				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 175	♠ A98	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: EW	♦ 105	You bid first.
HCP: 16	♣ AK1075	

Board: 176	♠ J	The opponents are silent.
Dealer: N	♥ J65	
Vul: Both	♦ 10875	Partner bids first.
HCP: 9	♣ AK953	

Board: 177	♠ K975	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: NS	♦ Q72	You bid first.
HCP: 15	♣ K8	

Board: 178	♠ J94	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ KJ85	Partner bids first.
HCP: 12	♣ KQ432	

Board: 179	♠ AK42	The opponents are silent.
Dealer: S	♥ A763	
Vul: Both	♦ K4	You bid first.
HCP: 15	♣ J86	

Board: 180	♠ —	The opponents are silent.
Dealer: N	♥ 865	
Vul: None	♦ KQ532	Partner bids first.
HCP: 11	♣ AQ875	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A98				1NT
Vul: EW	♥ J32	♥ KQ4				
North HCP: 11	♦ AK986	♦ 105	Pass	3NT	AP	
South HCP: 16	♣ Q862	♣ AK1075				
Contract: 3N S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ Q1095	♠ J				
Vul: Both	♥ A743	♥ J65		1NT	Pass	2NT
North HCP: 15	♦ AK	♦ 10875	AP			
South HCP: 9	♣ Q82	♣ AK953				
Contract: 2N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ K975				1NT
Vul: NS	♥ K105	♥ AQJ7				
North HCP: 10	♦ K985	♦ Q72	Pass	3NT	AP	
South HCP: 15	♣ A10732	♣ K8				
Contract: 3N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ J94				
Vul: EW	♥ AKJ	♥ Q		1NT	Pass	3NT
North HCP: 16	♦ 743	♦ KJ85	AP			
South HCP: 12	♣ A1075	♣ KQ432				
Contract: 3N N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK42				1NT
Vul: Both	♥ J92	♥ A763				
North HCP: 13	♦ AJ1082	♦ K4	Pass	3NT	AP	
South HCP: 15	♣ AK107	♣ J86				
Contract: 3N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ A863	♠ —				
Vul: None	♥ A94	♥ 865		1NT	Pass	3NT
North HCP: 16	♦ A1094	♦ KQ532	AP			
South HCP: 11	♣ KJ	♣ AQ875				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 181	♠ 2	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: EW	♦ J7542	Partner bids first.
HCP: 8	♣ K1076	

Board: 182	♠ KQ108	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ AQJ9	You bid first.
HCP: 16	♣ 107	

Board: 183	♠ 5	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ KQ1082	Partner bids first.
HCP: 16	♣ A875	

Board: 184	♠ AQ109	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ 9632	You bid first.
HCP: 15	♣ AQ10	

Board: 185	♠ J	The opponents are silent.
Dealer: S	♥ 532	
Vul: Both	♦ KQ85	Partner bids first.
HCP: 9	♣ QJ1094	

Board: 186	♠ A8	The opponents are silent.
Dealer: N	♥ K954	
Vul: None	♦ Q108	You bid first.
HCP: 16	♣ AK105	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KJ103				1NT
Vul: EW	♥ KJ9	♥ 82				
North HCP: 8	♦ J7542	♦ KQ63	Pass	2NT	AP	
South HCP: 15	♣ K1076	♣ AQ4				
Contract: 2N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KQ108	♠ A74				
Vul: Both	♥ A82	♥ 10		1NT	Pass	3NT
North HCP: 16	♦ AQJ9	♦ K875	AP			
South HCP: 13	♣ 107	♣ AQ653				
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQJ6				1NT
Vul: None	♥ AK10	♥ QJ5	Pass	4♣ ¹	Pass	4♠
North HCP: 16	♦ KQ1082	♦ A975	Pass	6NT	AP	
South HCP: 15	♣ A875	♣ J6	1. Gerber, for N			
Contract: 6N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ 4				
Vul: NS	♥ K6	♥ AQ9		1NT	Pass	2NT
North HCP: 15	♦ 9632	♦ Q1084	AP			
South HCP: 8	♣ AQ10	♣ 96432				
Contract: 2N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ107				
Vul: Both	♥ 532	♥ AQ8				1NT
North HCP: 9	♦ KQ85	♦ 643	Pass	2NT	AP	
South HCP: 15	♣ QJ1094	♣ K85				
Contract: 2N S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 7				
Vul: None	♥ K954	♥ J82		1NT	Pass	2NT
North HCP: 16	♦ Q108	♦ AJ654	AP			
South HCP: 9	♣ AK105	♣ QJ93				
Contract: 2N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 181	♠ KJ103	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ KQ63	You bid first.
HCP: 15	♣ AQ4	

Board: 182	♠ A74	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ K875	Partner bids first.
HCP: 13	♣ AQ653	

Board: 183	♠ AQJ6	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: None	♦ A975	You bid first.
HCP: 15	♣ J6	

Board: 184	♠ 4	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ Q1084	Partner bids first.
HCP: 8	♣ 96432	

Board: 185	♠ AQ107	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: Both	♦ 643	You bid first.
HCP: 15	♣ K85	

Board: 186	♠ 7	The opponents are silent.
Dealer: N	♥ J82	
Vul: None	♦ AJ654	Partner bids first.
HCP: 9	♣ QJ93	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KJ103				1NT
Vul: EW	♥ KJ9	♥ 82				
North HCP: 8	♦ J7542	♦ KQ63	Pass	2NT	AP	
South HCP: 15	♣ K1076	♣ AQ4				
Contract: 2N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KQ108	♠ A74				
Vul: Both	♥ A82	♥ 10		1NT	Pass	3NT
North HCP: 16	♦ AQJ9	♦ K875	AP			
South HCP: 13	♣ 107	♣ AQ653				
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQJ6				1NT
Vul: None	♥ AK10	♥ QJ5	Pass	4♣ ¹	Pass	4♠
North HCP: 16	♦ KQ1082	♦ A975	Pass	6NT	AP	
South HCP: 15	♣ A875	♣ J6	1. Gerber, for N			
Contract: 6N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ 4				
Vul: NS	♥ K6	♥ AQ9		1NT	Pass	2NT
North HCP: 15	♦ 9632	♦ Q1084	AP			
South HCP: 8	♣ AQ10	♣ 96432				
Contract: 2N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ107				
Vul: Both	♥ 532	♥ AQ8				1NT
North HCP: 9	♦ KQ85	♦ 643	Pass	2NT	AP	
South HCP: 15	♣ QJ1094	♣ K85				
Contract: 2N S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 7				
Vul: None	♥ K954	♥ J82		1NT	Pass	2NT
North HCP: 16	♦ Q108	♦ AJ654	AP			
South HCP: 9	♣ AK105	♣ QJ93				
Contract: 2N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 187	♠ AQ10	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ AQ985	Partner bids first.
HCP: 16	♣ A1043	

Board: 188	♠ KQ10	The opponents are silent.
Dealer: N	♥ 32	
Vul: EW	♦ AQ1084	You bid first.
HCP: 15	♣ KJ10	

Board: 189	♠ 3	The opponents are silent.
Dealer: S	♥ K62	
Vul: None	♦ AQJ62	Partner bids first.
HCP: 14	♣ A1072	

Board: 190	♠ Q3	East Bids 3♠ if possible.
Dealer: N	♥ J42	
Vul: NS	♦ AK7	You bid first.
HCP: 17	♣ AK953	

Board: 191	♠ AQ3	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ K10864	Partner bids first.
HCP: 10	♣ J984	

Board: 192	♠ J6	The opponents are silent.
Dealer: N	♥ Q6	
Vul: Both	♦ AJ97	You bid first.
HCP: 15	♣ AQJ93	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ K4				1NT
Vul: NS	♥ 3	♥ AQ64	Pass	4♣ ¹	Pass	4♥
North HCP: 16	♦ AQ985	♦ KJ6	Pass	6NT	AP	
South HCP: 17	♣ A1043	♣ KJ97	1. Gerber, for N			
Contract: 6N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 6				
Vul: EW	♥ 32	♥ Q107		1NT	Pass	3NT
North HCP: 15	♦ AQ1084	♦ K973	AP			
South HCP: 11	♣ KJ10	♣ AQ974				
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK1076				1NT
Vul: None	♥ K62	♥ A54				
North HCP: 14	♦ AQJ62	♦ 43	Pass	3NT	AP	
South HCP: 16	♣ A1072	♣ KQ3				
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ K72				
Vul: NS	♥ J42	♥ 8		1NT	3♠	AP
North HCP: 17	♦ AK7	♦ Q1062				
South HCP: 8	♣ AK953	♣ QJ1072				
Contract: 3♠ E						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ 1065				1NT
Vul: EW	♥ 9	♥ AKQ8				
North HCP: 10	♦ K10864	♦ A3	Pass	3NT	AP	
South HCP: 17	♣ J984	♣ A752				
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ 2				
Vul: Both	♥ Q6	♥ K104		1NT	Pass	2NT
North HCP: 15	♦ AJ97	♦ Q8542	AP			
South HCP: 8	♣ AQJ93	♣ K1042				
Contract: 2N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 187	♠ K4	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: NS	♦ KJ6	You bid first.
HCP: 17	♣ KJ97	

Board: 188	♠ 6	The opponents are silent.
Dealer: N	♥ Q107	
Vul: EW	♦ K973	Partner bids first.
HCP: 11	♣ AQ974	

Board: 189	♠ AK1076	The opponents are silent.
Dealer: S	♥ A54	
Vul: None	♦ 43	You bid first.
HCP: 16	♣ KQ3	

Board: 190	♠ K72	East Bids 3♠ if possible.
Dealer: N	♥ 8	
Vul: NS	♦ Q1062	Partner bids first.
HCP: 8	♣ QJ1072	

Board: 191	♠ 1065	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: EW	♦ A3	You bid first.
HCP: 17	♣ A752	

Board: 192	♠ 2	The opponents are silent.
Dealer: N	♥ K104	
Vul: Both	♦ Q8542	Partner bids first.
HCP: 8	♣ K1042	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ K4				1NT
Vul: NS	♥ 3	♥ AQ64	Pass	4♣ ¹	Pass	4♥
North HCP: 16	♦ AQ985	♦ KJ6	Pass	6NT	AP	
South HCP: 17	♣ A1043	♣ KJ97	1. Gerber, for N			
Contract: 6N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 6				
Vul: EW	♥ 32	♥ Q107		1NT	Pass	3NT
North HCP: 15	♦ AQ1084	♦ K973	AP			
South HCP: 11	♣ KJ10	♣ AQ974				
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK1076				1NT
Vul: None	♥ K62	♥ A54				
North HCP: 14	♦ AQJ62	♦ 43	Pass	3NT	AP	
South HCP: 16	♣ A1072	♣ KQ3				
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ K72				
Vul: NS	♥ J42	♥ 8		1NT	3♠	AP
North HCP: 17	♦ AK7	♦ Q1062				
South HCP: 8	♣ AK953	♣ QJ1072				
Contract: 3♠ E						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ 1065				1NT
Vul: EW	♥ 9	♥ AKQ8				
North HCP: 10	♦ K10864	♦ A3	Pass	3NT	AP	
South HCP: 17	♣ J984	♣ A752				
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ 2				
Vul: Both	♥ Q6	♥ K104		1NT	Pass	2NT
North HCP: 15	♦ AJ97	♦ Q8542	AP			
South HCP: 8	♣ AQJ93	♣ K1042				
Contract: 2N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 193	♠ 4	The opponents are silent.
Dealer: S	♥ 1083	
Vul: NS	♦ Q1093	Partner bids first.
HCP: 9	♣ AK1076	

Board: 194	♠ AK1097	The opponents are silent.
Dealer: N	♥ Q73	
Vul: EW	♦ A72	You bid first.
HCP: 16	♣ K10	

Board: 195	♠ J	West Bids 2♦ if possible.
Dealer: S	♥ 742	East Bids 3♠ if possible.
Vul: Both	♦ KJ85	
HCP: 10	♣ AJ1083	Partner bids first.

Board: 196	♠ KJ	The opponents are silent.
Dealer: N	♥ Q98	
Vul: None	♦ A83	You bid first.
HCP: 16	♣ KQJ73	

Board: 197	♠ 3	The opponents are silent.
Dealer: S	♥ J75	
Vul: EW	♦ J972	Partner bids first.
HCP: 8	♣ AQ743	

Board: 198	♠ AJ86	The opponents are silent.
Dealer: N	♥ AQ103	
Vul: Both	♦ Q10	You bid first.
HCP: 15	♣ Q75	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ6				1NT
Vul: NS	♥ 1083	♥ AJ42	Pass	2NT	Pass	3NT
North HCP: 9	♦ Q1093	♦ AJ86	AP			
South HCP: 17	♣ AK1076	♣ Q5				
Contract: 3N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AK1097	♠ QJ6				
Vul: EW	♥ Q73	♥ A		1NT	Pass	3NT
North HCP: 16	♦ A72	♦ Q9653	AP			
South HCP: 15	♣ K10	♣ AQ92				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ5				1NT
Vul: Both	♥ 742	♥ K95	2♦ ¹	3♣	3♠	4♣
North HCP: 10	♦ KJ85	♦ AQ43	AP			
South HCP: 15	♣ AJ1083	♣ 762	1. Cappelletti, both majors			
Contract: 4♣ N						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A62				
Vul: None	♥ Q98	♥ 3		1NT	Pass	3NT
North HCP: 16	♦ A83	♦ K765	AP			
South HCP: 11	♣ KQJ73	♣ A10862				
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ K76				1NT
Vul: EW	♥ J75	♥ K642	Pass	2NT	AP	
North HCP: 8	♦ J972	♦ AK104				
South HCP: 16	♣ AQ743	♣ K2				
Contract: 2N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ KQ10				
Vul: Both	♥ AQ103	♥ 8		1NT	Pass	3NT
North HCP: 15	♦ Q10	♦ AKJ96	AP			
South HCP: 14	♣ Q75	♣ J843				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 193	♠ AJ6	The opponents are silent.
Dealer: S	♥ AJ42	
Vul: NS	♦ AJ86	You bid first.
HCP: 17	♣ Q5	

Board: 194	♠ QJ6	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ Q9653	Partner bids first.
HCP: 15	♣ AQ92	

Board: 195	♠ AQ5	West Bids 2♦ if possible.
Dealer: S	♥ K95	East Bids 3♠ if possible.
Vul: Both	♦ AQ43	
HCP: 15	♣ 762	You bid first.

Board: 196	♠ A62	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ K765	Partner bids first.
HCP: 11	♣ A10862	

Board: 197	♠ K76	The opponents are silent.
Dealer: S	♥ K642	
Vul: EW	♦ AK104	You bid first.
HCP: 16	♣ K2	

Board: 198	♠ KQ10	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ AKJ96	Partner bids first.
HCP: 14	♣ J843	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ6				1NT
Vul: NS	♥ 1083	♥ AJ42	Pass	2NT	Pass	3NT
North HCP: 9	♦ Q1093	♦ AJ86	AP			
South HCP: 17	♣ AK1076	♣ Q5				
Contract: 3N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AK1097	♠ QJ6				
Vul: EW	♥ Q73	♥ A		1NT	Pass	3NT
North HCP: 16	♦ A72	♦ Q9653	AP			
South HCP: 15	♣ K10	♣ AQ92				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ5				1NT
Vul: Both	♥ 742	♥ K95	2♦ ¹	3♣	3♠	4♣
North HCP: 10	♦ KJ85	♦ AQ43	AP			
South HCP: 15	♣ AJ1083	♣ 762	1. Cappelletti, both majors			
Contract: 4♣ N						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A62				
Vul: None	♥ Q98	♥ 3		1NT	Pass	3NT
North HCP: 16	♦ A83	♦ K765	AP			
South HCP: 11	♣ KQJ73	♣ A10862				
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ K76				1NT
Vul: EW	♥ J75	♥ K642	Pass	2NT	AP	
North HCP: 8	♦ J972	♦ AK104				
South HCP: 16	♣ AQ743	♣ K2				
Contract: 2N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ KQ10				
Vul: Both	♥ AQ103	♥ 8		1NT	Pass	3NT
North HCP: 15	♦ Q10	♦ AKJ96	AP			
South HCP: 14	♣ Q75	♣ J843				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 199	♠ K	The opponents are silent.
Dealer: S	♥ 1083	
Vul: None	♦ A1092	Partner bids first.
HCP: 16	♣ AKQ87	

Board: 200	♠ A95	The opponents are silent.
Dealer: N	♥ 543	
Vul: NS	♦ KJ32	You bid first.
HCP: 15	♣ AK6	

Board: 201	♠ Q32	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ KQ87	Partner bids first.
HCP: 12	♣ KQ10972	

Board: 202	♠ Q62	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: None	♦ KJ6	You bid first.
HCP: 17	♣ K74	

Board: 203	♠ —	The opponents are silent.
Dealer: S	♥ K98	
Vul: NS	♦ AK10752	Partner bids first.
HCP: 15	♣ KQ75	

Board: 204	♠ AKJ107	The opponents are silent.
Dealer: N	♥ A106	
Vul: EW	♦ 643	You bid first.
HCP: 16	♣ KJ	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ J84				1NT
Vul: None	♥ 1083	♥ AKQ4				
North HCP: 16	♦ A1092	♦ KQ3	Pass	4NT ¹	AP	
South HCP: 15	♣ AKQ87	♣ 1063	1. Quantitative	4NT		
Contract: 4N S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ QJ8				
Vul: NS	♥ 543	♥ 6		1NT	Pass	3NT
North HCP: 15	♦ KJ32	♦ A10976	AP			
South HCP: 10	♣ AK6	♣ QJ104				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ K104				1NT
Vul: Both	♥ —	♥ A9532				
North HCP: 12	♦ KQ87	♦ A4	Pass	3NT	AP	
South HCP: 16	♣ KQ10972	♣ AJ3				
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ K108				
Vul: None	♥ AKJ3	♥ 2		1NT	Pass	3NT
North HCP: 17	♦ KJ6	♦ AQ73	AP			
South HCP: 11	♣ K74	♣ Q10653				
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AJ1054				1NT
Vul: NS	♥ K98	♥ AQJ				
North HCP: 15	♦ AK10752	♦ QJ8	Pass	3NT	AP	
South HCP: 15	♣ KQ75	♣ 84				
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AKJ107	♠ 2				
Vul: EW	♥ A106	♥ K85		1NT	Pass	3NT
North HCP: 16	♦ 643	♦ KQ109	AP			
South HCP: 14	♣ KJ	♣ AQ1084				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 199	♠ J84	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: None	♦ KQ3	You bid first.
HCP: 15	♣ 1063	

Board: 200	♠ QJ8	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ A10976	Partner bids first.
HCP: 10	♣ QJ104	

Board: 201	♠ K104	The opponents are silent.
Dealer: S	♥ A9532	
Vul: Both	♦ A4	You bid first.
HCP: 16	♣ AJ3	

Board: 202	♠ K108	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ AQ73	Partner bids first.
HCP: 11	♣ Q10653	

Board: 203	♠ AJ1054	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ QJ8	You bid first.
HCP: 15	♣ 84	

Board: 204	♠ 2	The opponents are silent.
Dealer: N	♥ K85	
Vul: EW	♦ KQ109	Partner bids first.
HCP: 14	♣ AQ1084	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ J84				1NT
Vul: None	♥ 1083	♥ AKQ4				
North HCP: 16	♦ A1092	♦ KQ3	Pass	4NT ¹	AP	
South HCP: 15	♣ AKQ87	♣ 1063	1. Quantitative	4NT		
Contract: 4N S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ QJ8				
Vul: NS	♥ 543	♥ 6		1NT	Pass	3NT
North HCP: 15	♦ KJ32	♦ A10976	AP			
South HCP: 10	♣ AK6	♣ QJ104				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ K104				1NT
Vul: Both	♥ —	♥ A9532				
North HCP: 12	♦ KQ87	♦ A4	Pass	3NT	AP	
South HCP: 16	♣ KQ10972	♣ AJ3				
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ K108				
Vul: None	♥ AKJ3	♥ 2		1NT	Pass	3NT
North HCP: 17	♦ KJ6	♦ AQ73	AP			
South HCP: 11	♣ K74	♣ Q10653				
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AJ1054				1NT
Vul: NS	♥ K98	♥ AQJ				
North HCP: 15	♦ AK10752	♦ QJ8	Pass	3NT	AP	
South HCP: 15	♣ KQ75	♣ 84				
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AKJ107	♠ 2				
Vul: EW	♥ A106	♥ K85		1NT	Pass	3NT
North HCP: 16	♦ 643	♦ KQ109	AP			
South HCP: 14	♣ KJ	♣ AQ1084				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 205	♠ 3	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: None	♦ J975	Partner bids first.
HCP: 10	♣ KJ1053	

Board: 206	♠ K875	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: NS	♦ K105	You bid first.
HCP: 15	♣ QJ	

Board: 207	♠ K104	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ KJ1092	Partner bids first.
HCP: 16	♣ KQ86	

Board: 208	♠ K9865	The opponents are silent.
Dealer: N	♥ A65	
Vul: Both	♦ A6	You bid first.
HCP: 15	♣ A54	

Board: 209	♠ K54	East Doubles 1♦ if possible.
Dealer: S	♥ 9	West Doubles 1♥ if possible.
Vul: NS	♦ Q10743	East Bids 2♠ if possible.
HCP: 8	♣ QJ84	Partner bids first.

Board: 210	♠ Q54	The opponents are silent.
Dealer: N	♥ A82	
Vul: EW	♦ AJ5	You bid first.
HCP: 15	♣ A986	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ Q10				1NT
Vul: None	♥ AJ6	♥ KQ107	Pass	3NT	AP	
North HCP: 10	♦ J975	♦ A1084				
South HCP: 17	♣ KJ1053	♣ AQ7				
Contract: 3N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ K875	♠ J104				
Vul: NS	♥ AQ105	♥ 3		1NT	Pass	3NT
North HCP: 15	♦ K105	♦ AJ983	AP			
South HCP: 10	♣ QJ	♣ A632				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ AQJ				1NT
Vul: EW	♥ A	♥ 53	Pass	4NT ¹	Pass	6NT
North HCP: 16	♦ KJ1092	♦ A53	AP			
South HCP: 16	♣ KQ86	♣ AJ1042	1. Quantitative 4NT			
Contract: 6N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K9865	♠ A				
Vul: Both	♥ A65	♥ K43		1NT	Pass	3NT
North HCP: 15	♦ A6	♦ KQ1074	AP			
South HCP: 14	♣ A54	♣ Q876				
Contract: 3N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ 102				1♣
Vul: NS	♥ 9	♥ KJ107	Pass	1♦	X	1♥
North HCP: 8	♦ Q10743	♦ KJ	X	1NT	2♣	2NT
South HCP: 15	♣ QJ84	♣ AK973	Pass	3♣	Pass	3NT
Contract: 3N N			AP			

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ Q54	♠ J63				
Vul: EW	♥ A82	♥ —		1NT	Pass	3NT
North HCP: 15	♦ AJ5	♦ KQ82	AP			
South HCP: 11	♣ A986	♣ KQ10542				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 205	♠ Q10	The opponents are silent.
Dealer: S	♥ KQ107	
Vul: None	♦ A1084	You bid first.
HCP: 17	♣ AQ7	

Board: 206	♠ J104	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ AJ983	Partner bids first.
HCP: 10	♣ A632	

Board: 207	♠ AQJ	The opponents are silent.
Dealer: S	♥ 53	
Vul: EW	♦ A53	You bid first.
HCP: 16	♣ AJ1042	

Board: 208	♠ A	The opponents are silent.
Dealer: N	♥ K43	
Vul: Both	♦ KQ1074	Partner bids first.
HCP: 14	♣ Q876	

Board: 209	♠ 102	East Doubles 1♦ if possible.
Dealer: S	♥ KJ107	West Doubles 1♥ if possible.
Vul: NS	♦ KJ	East Bids 2♠ if possible.
HCP: 15	♣ AK973	You bid first.

Board: 210	♠ J63	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ KQ82	Partner bids first.
HCP: 11	♣ KQ10542	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ Q10				1NT
Vul: None	♥ AJ6	♥ KQ107				
North HCP: 10	♦ J975	♦ A1084	Pass	3NT	AP	
South HCP: 17	♣ KJ1053	♣ AQ7				
Contract: 3N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ K875	♠ J104				
Vul: NS	♥ AQ105	♥ 3		1NT	Pass	3NT
North HCP: 15	♦ K105	♦ AJ983	AP			
South HCP: 10	♣ QJ	♣ A632				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ AQJ				1NT
Vul: EW	♥ A	♥ 53	Pass	4NT ¹	Pass	6NT
North HCP: 16	♦ KJ1092	♦ A53	AP			
South HCP: 16	♣ KQ86	♣ AJ1042	1. Quantitative 4NT			
Contract: 6N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K9865	♠ A				
Vul: Both	♥ A65	♥ K43		1NT	Pass	3NT
North HCP: 15	♦ A6	♦ KQ1074	AP			
South HCP: 14	♣ A54	♣ Q876				
Contract: 3N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ 102				1♣
Vul: NS	♥ 9	♥ KJ107	Pass	1♦	X	1♥
North HCP: 8	♦ Q10743	♦ KJ	X	1NT	2♣	2NT
South HCP: 15	♣ QJ84	♣ AK973	Pass	3♣	Pass	3NT
Contract: 3N N			AP			

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ Q54	♠ J63				
Vul: EW	♥ A82	♥ —		1NT	Pass	3NT
North HCP: 15	♦ AJ5	♦ KQ82	AP			
South HCP: 11	♣ A986	♣ KQ10542				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 211	♠ J	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: Both	♦ KQ1085	Partner bids first.
HCP: 13	♣ A1053	

Board: 212	♠ AK93	The opponents are silent.
Dealer: N	♥ K74	
Vul: None	♦ KQ7	You bid first.
HCP: 15	♣ 873	

Board: 213	♠ J	The opponents are silent.
Dealer: S	♥ A105	
Vul: EW	♦ AJ862	Partner bids first.
HCP: 13	♣ K654	

Board: 214	♠ AQ5	The opponents are silent.
Dealer: N	♥ J762	
Vul: None	♦ A1084	You bid first.
HCP: 16	♣ AJ	

Board: 215	♠ AJ10	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ 10875	Partner bids first.
HCP: 8	♣ J8732	

Board: 216	♠ A972	East Bids 2♥ if possible.
Dealer: N	♥ A2	West Bids 3♥ if possible.
Vul: Both	♦ 85	
HCP: 15	♣ AK974	You bid first.

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ82				1NT
Vul: Both	♥ QJ2	♥ A6				
North HCP: 13	♦ KQ1085	♦ J92	Pass	3NT	AP	
South HCP: 15	♣ A1053	♣ KJ92				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ J87				
Vul: None	♥ K74	♥ 6		1NT	Pass	2NT
North HCP: 15	♦ KQ7	♦ 98652	AP			
South HCP: 8	♣ 873	♣ AQJ2				
Contract: 2N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ Q32				1NT
Vul: EW	♥ A105	♥ KQJ97				
North HCP: 13	♦ AJ862	♦ Q5	Pass	3NT	AP	
South HCP: 15	♣ K654	♣ AJ8				
Contract: 3N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 3				
Vul: None	♥ J762	♥ AK4		1NT	Pass	3NT
North HCP: 16	♦ A1084	♦ KQJ76	AP			
South HCP: 15	♣ AJ	♣ Q862				
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K632				1NT
Vul: NS	♥ Q	♥ K8				
North HCP: 8	♦ 10875	♦ Q3	Pass	2NT	AP	
South HCP: 15	♣ J8732	♣ AK1094				
Contract: 2N S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ 864				
Vul: Both	♥ A2	♥ J		1NT	2♥ ¹	Pass
North HCP: 15	♦ 85	♦ AQJ32	3♥	AP		
South HCP: 8	♣ AK974	♣ 10853	1. Cappelletti, 5M-4m			
Contract: 3♥ E						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 211	♠ AQ82	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ J92	You bid first.
HCP: 15	♣ KJ92	

Board: 212	♠ J87	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ 98652	Partner bids first.
HCP: 8	♣ AQJ2	

Board: 213	♠ Q32	The opponents are silent.
Dealer: S	♥ KQJ97	
Vul: EW	♦ Q5	You bid first.
HCP: 15	♣ AJ8	

Board: 214	♠ 3	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ KQJ76	Partner bids first.
HCP: 15	♣ Q862	

Board: 215	♠ K632	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ Q3	You bid first.
HCP: 15	♣ AK1094	

Board: 216	♠ 864	East Bids 2♥ if possible.
Dealer: N	♥ J	West Bids 3♥ if possible.
Vul: Both	♦ AQJ32	
HCP: 8	♣ 10853	Partner bids first.

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ82				1NT
Vul: Both	♥ QJ2	♥ A6				
North HCP: 13	♦ KQ1085	♦ J92	Pass	3NT	AP	
South HCP: 15	♣ A1053	♣ KJ92				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ J87				
Vul: None	♥ K74	♥ 6		1NT	Pass	2NT
North HCP: 15	♦ KQ7	♦ 98652	AP			
South HCP: 8	♣ 873	♣ AQJ2				
Contract: 2N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ Q32				1NT
Vul: EW	♥ A105	♥ KQJ97				
North HCP: 13	♦ AJ862	♦ Q5	Pass	3NT	AP	
South HCP: 15	♣ K654	♣ AJ8				
Contract: 3N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 3				
Vul: None	♥ J762	♥ AK4		1NT	Pass	3NT
North HCP: 16	♦ A1084	♦ KQJ76	AP			
South HCP: 15	♣ AJ	♣ Q862				
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K632				1NT
Vul: NS	♥ Q	♥ K8				
North HCP: 8	♦ 10875	♦ Q3	Pass	2NT	AP	
South HCP: 15	♣ J8732	♣ AK1094				
Contract: 2N S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ 864				
Vul: Both	♥ A2	♥ J		1NT	2♥ ¹	Pass
North HCP: 15	♦ 85	♦ AQJ32	3♥	AP		
South HCP: 8	♣ AK974	♣ 10853	1. Cappelletti, 5M-4m			
Contract: 3♥ E						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 217	♠ A62	West Bids 2♦ if possible.
Dealer: S	♥ Q	East Bids 3♥ if possible.
Vul: None	♦ Q8653	
HCP: 8	♣ 10532	Partner bids first.

Board: 218	♠ J763	The opponents are silent.
Dealer: N	♥ QJ76	
Vul: NS	♦ AK7	You bid first.
HCP: 15	♣ A4	

Board: 219	♠ 865	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ Q9852	Partner bids first.
HCP: 9	♣ AJ109	

Board: 220	♠ KQ1098	The opponents are silent.
Dealer: N	♥ A105	
Vul: None	♦ KJ9	You bid first.
HCP: 15	♣ Q10	

Board: 221	♠ AQ6	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ J8762	Partner bids first.
HCP: 13	♣ Q654	

Board: 222	♠ AJ2	The opponents are silent.
Dealer: N	♥ K754	
Vul: EW	♦ A95	You bid first.
HCP: 16	♣ A75	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ QJ3				1NT
Vul: None	♥ Q	♥ K5				
North HCP: 8	♦ Q8653	♦ A9742	2♦ ¹	2NT	3♥	AP
South HCP: 15	♣ 10532	♣ KQ8	1. Cappelletti, both majors			
Contract: 3♥ E						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ J763	♠ 5				
Vul: NS	♥ QJ76	♥ K104		1NT	Pass	3NT
North HCP: 15	♦ AK7	♦ QJ643	AP			
South HCP: 10	♣ A4	♣ KJ65				
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ AKJ				1NT
Vul: EW	♥ Q	♥ AJ3				
North HCP: 9	♦ Q9852	♦ 10764	Pass	2NT	AP	
South HCP: 16	♣ AJ109	♣ K87				
Contract: 2N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ KQ1098	♠ A53				
Vul: None	♥ A105	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ KJ9	♦ 8542	AP			
South HCP: 10	♣ Q10	♣ KJ942				
Contract: 3N N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ J4				1NT
Vul: NS	♥ A	♥ 72				
North HCP: 13	♦ J8762	♦ AK104	Pass	3NT	AP	
South HCP: 16	♣ Q654	♣ AKJ87				
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 7				
Vul: EW	♥ K754	♥ 1092		1NT	Pass	2NT
North HCP: 16	♦ A95	♦ KQJ82	AP			
South HCP: 9	♣ A75	♣ K862				
Contract: 2N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 217	♠ QJ3	West Bids 2♦ if possible.
Dealer: S	♥ K5	East Bids 3♥ if possible.
Vul: None	♦ A9742	
HCP: 15	♣ KQ8	You bid first.

Board: 218	♠ 5	The opponents are silent.
Dealer: N	♥ K104	
Vul: NS	♦ QJ643	Partner bids first.
HCP: 10	♣ KJ65	

Board: 219	♠ AKJ	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: EW	♦ 10764	You bid first.
HCP: 16	♣ K87	

Board: 220	♠ A53	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ 8542	Partner bids first.
HCP: 10	♣ KJ942	

Board: 221	♠ J4	The opponents are silent.
Dealer: S	♥ 72	
Vul: NS	♦ AK104	You bid first.
HCP: 16	♣ AKJ87	

Board: 222	♠ 7	The opponents are silent.
Dealer: N	♥ 1092	
Vul: EW	♦ KQJ82	Partner bids first.
HCP: 9	♣ K862	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ QJ3				1NT
Vul: None	♥ Q	♥ K5				
North HCP: 8	♦ Q8653	♦ A9742	2♦ ¹	2NT	3♥	AP
South HCP: 15	♣ 10532	♣ KQ8	1. Cappelletti, both majors			
Contract: 3♥ E						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ J763	♠ 5				
Vul: NS	♥ QJ76	♥ K104		1NT	Pass	3NT
North HCP: 15	♦ AK7	♦ QJ643	AP			
South HCP: 10	♣ A4	♣ KJ65				
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ AKJ				1NT
Vul: EW	♥ Q	♥ AJ3				
North HCP: 9	♦ Q9852	♦ 10764	Pass	2NT	AP	
South HCP: 16	♣ AJ109	♣ K87				
Contract: 2N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ KQ1098	♠ A53				
Vul: None	♥ A105	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ KJ9	♦ 8542	AP			
South HCP: 10	♣ Q10	♣ KJ942				
Contract: 3N N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ J4				1NT
Vul: NS	♥ A	♥ 72				
North HCP: 13	♦ J8762	♦ AK104	Pass	3NT	AP	
South HCP: 16	♣ Q654	♣ AKJ87				
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 7				
Vul: EW	♥ K754	♥ 1092		1NT	Pass	2NT
North HCP: 16	♦ A95	♦ KQJ82	AP			
South HCP: 9	♣ A75	♣ K862				
Contract: 2N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 223	♠ 4	The opponents are silent.
Dealer: S	♥ A72	
Vul: Both	♦ Q987	Partner bids first.
HCP: 8	♣ Q8543	

Board: 224	♠ 543	East Bids 2♦ if possible.
Dealer: N	♥ 106	
Vul: NS	♦ AKQ	You bid first.
HCP: 15	♣ KQJ93	

Board: 225	♠ 7	The opponents are silent.
Dealer: S	♥ K105	
Vul: EW	♦ QJ83	Partner bids first.
HCP: 12	♣ AQ1052	

Board: 226	♠ AKQ	The opponents are silent.
Dealer: N	♥ KQ1063	
Vul: Both	♦ Q94	You bid first.
HCP: 16	♣ 82	

Board: 227	♠ KQ6	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ 108643	Partner bids first.
HCP: 10	♣ K854	

Board: 228	♠ QJ54	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ A95	You bid first.
HCP: 15	♣ KJ8	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K1097				1NT
Vul: Both	♥ A72	♥ J943				
North HCP: 8	♦ Q987	♦ A43	Pass	2NT	AP	
South HCP: 15	♣ Q8543	♣ AK				
Contract: 2N S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ 543	♠ A				
Vul: NS	♥ 106	♥ AK8		1NT	2♦ ¹	3NT
North HCP: 15	♦ AKQ	♦ 8765	AP			
South HCP: 11	♣ KQJ93	♣ 87652	1. Cappelletti, both majors			
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ Q63				
Vul: EW	♥ K105	♥ AQJ				1NT
North HCP: 12	♦ QJ83	♦ AK1074	Pass	3NT	AP	
South HCP: 16	♣ AQ1052	♣ 84				
Contract: 3N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 7				
Vul: Both	♥ KQ1063	♥ A42		1NT	Pass	3NT
North HCP: 16	♦ Q94	♦ A1082	AP			
South HCP: 13	♣ 82	♣ AJ963				
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ A5				
Vul: None	♥ Q	♥ KJ743				1NT
North HCP: 10	♦ 108643	♦ KJ5	Pass	3NT	AP	
South HCP: 16	♣ K854	♣ A109				
Contract: 3N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ QJ54	♠ K97				
Vul: EW	♥ A65	♥ J		1NT	Pass	2NT
North HCP: 15	♦ A95	♦ Q10876	AP			
South HCP: 8	♣ KJ8	♣ Q1075				
Contract: 2N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 223	♠ K1097	The opponents are silent.
Dealer: S	♥ J943	
Vul: Both	♦ A43	You bid first.
HCP: 15	♣ AK	

Board: 224	♠ A	East Bids 2♦ if possible.
Dealer: N	♥ AK8	
Vul: NS	♦ 8765	Partner bids first.
HCP: 11	♣ 87652	

Board: 225	♠ Q63	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ AK1074	You bid first.
HCP: 16	♣ 84	

Board: 226	♠ 7	The opponents are silent.
Dealer: N	♥ A42	
Vul: Both	♦ A1082	Partner bids first.
HCP: 13	♣ AJ963	

Board: 227	♠ A5	The opponents are silent.
Dealer: S	♥ KJ743	
Vul: None	♦ KJ5	You bid first.
HCP: 16	♣ A109	

Board: 228	♠ K97	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ Q10876	Partner bids first.
HCP: 8	♣ Q1075	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K1097				1NT
Vul: Both	♥ A72	♥ J943				
North HCP: 8	♦ Q987	♦ A43	Pass	2NT	AP	
South HCP: 15	♣ Q8543	♣ AK				
Contract: 2N S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ 543	♠ A				
Vul: NS	♥ 106	♥ AK8		1NT	2♦ ¹	3NT
North HCP: 15	♦ AKQ	♦ 8765	AP			
South HCP: 11	♣ KQJ93	♣ 87652	1. Cappelletti, both majors			
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ Q63				
Vul: EW	♥ K105	♥ AQJ				1NT
North HCP: 12	♦ QJ83	♦ AK1074	Pass	3NT	AP	
South HCP: 16	♣ AQ1052	♣ 84				
Contract: 3N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 7				
Vul: Both	♥ KQ1063	♥ A42		1NT	Pass	3NT
North HCP: 16	♦ Q94	♦ A1082	AP			
South HCP: 13	♣ 82	♣ AJ963				
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ A5				
Vul: None	♥ Q	♥ KJ743				1NT
North HCP: 10	♦ 108643	♦ KJ5	Pass	3NT	AP	
South HCP: 16	♣ K854	♣ A109				
Contract: 3N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ QJ54	♠ K97				
Vul: EW	♥ A65	♥ J		1NT	Pass	2NT
North HCP: 15	♦ A95	♦ Q10876	AP			
South HCP: 8	♣ KJ8	♣ Q1075				
Contract: 2N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 229	♠ 6	West Bids 2♣ if possible.
Dealer: S	♥ 985	
Vul: Both	♦ AQ106	Partner bids first.
HCP: 8	♣ Q8643	

Board: 230	♠ A6	The opponents are silent.
Dealer: N	♥ A762	
Vul: None	♦ Q1087	You bid first.
HCP: 15	♣ KQ6	

Board: 231	♠ KQ6	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ J1065	Partner bids first.
HCP: 10	♣ KJ754	

Board: 232	♠ A64	East Bids 2♠ if possible.
Dealer: N	♥ AQ105	
Vul: Both	♦ 9843	You bid first.
HCP: 15	♣ KQ	

Board: 233	♠ 10	The opponents are silent.
Dealer: S	♥ J63	
Vul: None	♦ KQ965	Partner bids first.
HCP: 10	♣ A1064	

Board: 234	♠ A86	The opponents are silent.
Dealer: N	♥ A8	
Vul: NS	♦ Q85	You bid first.
HCP: 15	♣ KQ975	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A4				1NT
Vul: Both	♥ 985	♥ KQJ				
North HCP: 8	♦ AQ106	♦ 9852	2♣ ¹	2NT	AP	
South HCP: 15	♣ Q8643	♣ AJ92	1. Cappelletti, any 6+suit			
Contract: 2N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 8				
Vul: None	♥ A762	♥ Q94		1NT	Pass	3NT
North HCP: 15	♦ Q1087	♦ AKJ52	AP			
South HCP: 10	♣ KQ6	♣ 9873				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ AJ107				1NT
Vul: NS	♥ 4	♥ KQ7				
North HCP: 10	♦ J1065	♦ 94	Pass	3NT	AP	
South HCP: 16	♣ KJ754	♣ AQ63				
Contract: 3N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ 9				
Vul: Both	♥ AQ105	♥ J73		1NT	2♠ ¹	AP
North HCP: 15	♦ 9843	♦ AQ102	1. Cappelletti, 5M-4m			
South HCP: 8	♣ KQ	♣ J10764				
Contract: 2♠ E						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A875				1NT
Vul: None	♥ J63	♥ K5				
North HCP: 10	♦ KQ965	♦ A4	Pass	3NT	AP	
South HCP: 16	♣ A1064	♣ KQ973				
Contract: 3N S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ 5				
Vul: NS	♥ A8	♥ K93		1NT	Pass	3NT
North HCP: 15	♦ Q85	♦ K762	AP			
South HCP: 11	♣ KQ975	♣ AJ1086				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 229	♠ A4	West Bids 2♣ if possible.
Dealer: S	♥ KQJ	
Vul: Both	♦ 9852	You bid first.
HCP: 15	♣ AJ92	

Board: 230	♠ 8	The opponents are silent.
Dealer: N	♥ Q94	
Vul: None	♦ AKJ52	Partner bids first.
HCP: 10	♣ 9873	

Board: 231	♠ AJ107	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: NS	♦ 94	You bid first.
HCP: 16	♣ AQ63	

Board: 232	♠ 9	East Bids 2♠ if possible.
Dealer: N	♥ J73	
Vul: Both	♦ AQ102	Partner bids first.
HCP: 8	♣ J10764	

Board: 233	♠ A875	The opponents are silent.
Dealer: S	♥ K5	
Vul: None	♦ A4	You bid first.
HCP: 16	♣ KQ973	

Board: 234	♠ 5	The opponents are silent.
Dealer: N	♥ K93	
Vul: NS	♦ K762	Partner bids first.
HCP: 11	♣ AJ1086	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A4				1NT
Vul: Both	♥ 985	♥ KQJ				
North HCP: 8	♦ AQ106	♦ 9852	2♣ ¹	2NT	AP	
South HCP: 15	♣ Q8643	♣ AJ92	1. Cappelletti, any 6+suit			
Contract: 2N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 8				
Vul: None	♥ A762	♥ Q94		1NT	Pass	3NT
North HCP: 15	♦ Q1087	♦ AKJ52	AP			
South HCP: 10	♣ KQ6	♣ 9873				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ AJ107				1NT
Vul: NS	♥ 4	♥ KQ7				
North HCP: 10	♦ J1065	♦ 94	Pass	3NT	AP	
South HCP: 16	♣ KJ754	♣ AQ63				
Contract: 3N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ 9				
Vul: Both	♥ AQ105	♥ J73		1NT	2♠ ¹	AP
North HCP: 15	♦ 9843	♦ AQ102	1. Cappelletti, 5M-4m			
South HCP: 8	♣ KQ	♣ J10764				
Contract: 2♠ E						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A875				1NT
Vul: None	♥ J63	♥ K5				
North HCP: 10	♦ KQ965	♦ A4	Pass	3NT	AP	
South HCP: 16	♣ A1064	♣ KQ973				
Contract: 3N S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ 5				
Vul: NS	♥ A8	♥ K93		1NT	Pass	3NT
North HCP: 15	♦ Q85	♦ K762	AP			
South HCP: 11	♣ KQ975	♣ AJ1086				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 235	♠ K	The opponents are silent.
Dealer: S	♥ Q63	
Vul: EW	♦ K753	Partner bids first.
HCP: 9	♣ J10753	

Board: 236	♠ J9	The opponents are silent.
Dealer: N	♥ AK103	
Vul: None	♦ A85	You bid first.
HCP: 17	♣ AJ106	

Board: 237	♠ 5	The opponents are silent.
Dealer: S	♥ Q32	
Vul: NS	♦ AK543	Partner bids first.
HCP: 10	♣ J1076	

Board: 238	♠ J643	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ A83	You bid first.
HCP: 16	♣ A54	

Board: 239	♠ 10	The opponents are silent.
Dealer: S	♥ 632	
Vul: Both	♦ AQ962	Partner bids first.
HCP: 8	♣ Q932	

Board: 240	♠ Q653	The opponents are silent.
Dealer: N	♥ KQ42	
Vul: NS	♦ K83	You bid first.
HCP: 17	♣ AK	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A7				1NT
Vul: EW	♥ Q63	♥ A754	Pass	2NT	Pass	3NT
North HCP: 9	♦ K753	♦ A109	AP			
South HCP: 17	♣ J10753	♣ KQ98				
Contract: 3N S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ Q				
Vul: None	♥ AK103	♥ QJ8		1NT	Pass	2NT
North HCP: 17	♦ A85	♦ 10942	AP			
South HCP: 8	♣ AJ106	♣ K9752				
Contract: 2N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ A108				1NT
Vul: NS	♥ Q32	♥ AJ7	Pass	3NT	AP	
North HCP: 10	♦ AK543	♦ J107				
South HCP: 15	♣ J1076	♣ KQ98				
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ J643	♠ K				
Vul: EW	♥ AK8	♥ 943		1NT	Pass	3NT
North HCP: 16	♦ A83	♦ KJ72	AP			
South HCP: 12	♣ A54	♣ KQ832				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ K86				1NT
Vul: Both	♥ 632	♥ AK10	Pass	2NT	AP	
North HCP: 8	♦ AQ962	♦ 73				
South HCP: 15	♣ Q932	♣ AJ876				
Contract: 2N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ Q653	♠ AK10				
Vul: NS	♥ KQ42	♥ 3		1NT	Pass	2NT
North HCP: 17	♦ K83	♦ Q965	Pass	3NT	AP	
South HCP: 9	♣ AK	♣ 85432				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 235	♠ A7	The opponents are silent.
Dealer: S	♥ A754	
Vul: EW	♦ A109	You bid first.
HCP: 17	♣ KQ98	

Board: 236	♠ Q	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: None	♦ 10942	Partner bids first.
HCP: 8	♣ K9752	

Board: 237	♠ A108	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: NS	♦ J107	You bid first.
HCP: 15	♣ KQ98	

Board: 238	♠ K	The opponents are silent.
Dealer: N	♥ 943	
Vul: EW	♦ KJ72	Partner bids first.
HCP: 12	♣ KQ832	

Board: 239	♠ K86	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ 73	You bid first.
HCP: 15	♣ AJ876	

Board: 240	♠ AK10	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ Q965	Partner bids first.
HCP: 9	♣ 85432	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A7				1NT
Vul: EW	♥ Q63	♥ A754	Pass	2NT	Pass	3NT
North HCP: 9	♦ K753	♦ A109	AP			
South HCP: 17	♣ J10753	♣ KQ98				
Contract: 3N S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ Q				
Vul: None	♥ AK103	♥ QJ8		1NT	Pass	2NT
North HCP: 17	♦ A85	♦ 10942	AP			
South HCP: 8	♣ AJ106	♣ K9752				
Contract: 2N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ A108				1NT
Vul: NS	♥ Q32	♥ AJ7	Pass	3NT	AP	
North HCP: 10	♦ AK543	♦ J107				
South HCP: 15	♣ J1076	♣ KQ98				
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ J643	♠ K				
Vul: EW	♥ AK8	♥ 943		1NT	Pass	3NT
North HCP: 16	♦ A83	♦ KJ72	AP			
South HCP: 12	♣ A54	♣ KQ832				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ K86				1NT
Vul: Both	♥ 632	♥ AK10	Pass	2NT	AP	
North HCP: 8	♦ AQ962	♦ 73				
South HCP: 15	♣ Q932	♣ AJ876				
Contract: 2N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ Q653	♠ AK10				
Vul: NS	♥ KQ42	♥ 3		1NT	Pass	2NT
North HCP: 17	♦ K83	♦ Q965	Pass	3NT	AP	
South HCP: 9	♣ AK	♣ 85432				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 241	♠ —	The opponents are silent.
Dealer: S	♥ 1083	
Vul: EW	♦ A10982	Partner bids first.
HCP: 8	♣ KJ832	

Board: 242	♠ AQ1094	The opponents are silent.
Dealer: N	♥ A95	
Vul: Both	♦ 108	You bid first.
HCP: 15	♣ KQ2	

Board: 243	♠ 5	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: None	♦ J763	Partner bids first.
HCP: 10	♣ AQ1062	

Board: 244	♠ AKQ3	East Bids 2♦ if possible.
Dealer: N	♥ QJ85	
Vul: EW	♦ K3	You bid first.
HCP: 15	♣ 832	

Board: 245	♠ 3	West Bids 2♣ if possible.
Dealer: S	♥ QJ3	West Bids 3♠ if possible.
Vul: Both	♦ QJ974	
HCP: 8	♣ Q643	Partner bids first.

Board: 246	♠ AKQJ8	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: None	♦ 65	You bid first.
HCP: 16	♣ J85	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ106				1NT
Vul: EW	♥ 1083	♥ K75				
North HCP: 8	♦ A10982	♦ Q53	Pass	2NT	AP	
South HCP: 15	♣ KJ832	♣ A95				
Contract: 2N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AQ1094	♠ 3				
Vul: Both	♥ A95	♥ K103		1NT	Pass	3NT
North HCP: 15	♦ 108	♦ A6542	AP			
South HCP: 12	♣ KQ2	♣ AJ87				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AJ1086				1NT
Vul: None	♥ QJ7	♥ K43				
North HCP: 10	♦ J763	♦ A85	Pass	3NT	AP	
South HCP: 15	♣ AQ1062	♣ K4				
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 2				
Vul: EW	♥ QJ85	♥ K64		1NT	2♦ ¹	3♣
North HCP: 15	♦ K3	♦ Q1098	Pass	3NT	AP	
South HCP: 13	♣ 832	♣ AKJ109	1. Cappelletti, both majors			
Contract: 3N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ A52				1NT
Vul: Both	♥ QJ3	♥ A6	2♣ ¹	2NT	Pass	Pass
North HCP: 8	♦ QJ974	♦ K1053	3♣	Pass	Pass	X
South HCP: 15	♣ Q643	♣ A875	AP			
Contract: 3♠X W			1. Cappelletti, any 6+suit			

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ8	♠ 2				
Vul: None	♥ KQ6	♥ A98		1NT	Pass	2NT
North HCP: 16	♦ 65	♦ J983	Pass	3♠	Pass	3NT
South HCP: 8	♣ J85	♣ K9763	AP			
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 241	♠ AQ106	The opponents are silent.
Dealer: S	♥ K75	
Vul: EW	♦ Q53	You bid first.
HCP: 15	♣ A95	

Board: 242	♠ 3	The opponents are silent.
Dealer: N	♥ K103	
Vul: Both	♦ A6542	Partner bids first.
HCP: 12	♣ AJ87	

Board: 243	♠ AJ1086	The opponents are silent.
Dealer: S	♥ K43	
Vul: None	♦ A85	You bid first.
HCP: 15	♣ K4	

Board: 244	♠ 2	East Bids 2♦ if possible.
Dealer: N	♥ K64	
Vul: EW	♦ Q1098	Partner bids first.
HCP: 13	♣ AKJ109	

Board: 245	♠ A52	West Bids 2♣ if possible.
Dealer: S	♥ A6	West Bids 3♠ if possible.
Vul: Both	♦ K1053	
HCP: 15	♣ A875	You bid first.

Board: 246	♠ 2	The opponents are silent.
Dealer: N	♥ A98	
Vul: None	♦ J983	Partner bids first.
HCP: 8	♣ K9763	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ106				1NT
Vul: EW	♥ 1083	♥ K75				
North HCP: 8	♦ A10982	♦ Q53	Pass	2NT	AP	
South HCP: 15	♣ KJ832	♣ A95				
Contract: 2N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AQ1094	♠ 3				
Vul: Both	♥ A95	♥ K103		1NT	Pass	3NT
North HCP: 15	♦ 108	♦ A6542	AP			
South HCP: 12	♣ KQ2	♣ AJ87				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AJ1086				1NT
Vul: None	♥ QJ7	♥ K43				
North HCP: 10	♦ J763	♦ A85	Pass	3NT	AP	
South HCP: 15	♣ AQ1062	♣ K4				
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 2		1NT	2♦ ¹	3♣
Vul: EW	♥ QJ85	♥ K64				
North HCP: 15	♦ K3	♦ Q1098	Pass	3NT	AP	
South HCP: 13	♣ 832	♣ AKJ109	1. Cappelletti, both majors			
Contract: 3N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ A52				1NT
Vul: Both	♥ QJ3	♥ A6	2♣ ¹	2NT	Pass	Pass
North HCP: 8	♦ QJ974	♦ K1053	3♣	Pass	Pass	X
South HCP: 15	♣ Q643	♣ A875	AP			
Contract: 3♠X W			1. Cappelletti, any 6+suit			

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ8	♠ 2				
Vul: None	♥ KQ6	♥ A98		1NT	Pass	2NT
North HCP: 16	♦ 65	♦ J983	Pass	3♠	Pass	3NT
South HCP: 8	♣ J85	♣ K9763	AP			
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 247	♠ J74	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ AK764	Partner bids first.
HCP: 13	♣ AJ102	

Board: 248	♠ AK6	The opponents are silent.
Dealer: N	♥ 10986	
Vul: Both	♦ KJ9	You bid first.
HCP: 15	♣ KJ7	

Board: 249	♠ AQ10	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ QJ984	Partner bids first.
HCP: 10	♣ J987	

Board: 250	♠ J42	West Bids 3♠ if possible.
Dealer: N	♥ KQ964	East Bids 5♠ if possible.
Vul: NS	♦ A106	
HCP: 15	♣ AJ	You bid first.

Board: 251	♠ K	The opponents are silent.
Dealer: S	♥ 762	
Vul: EW	♦ KQ65	Partner bids first.
HCP: 8	♣ 96432	

Board: 252	♠ A8	The opponents are silent.
Dealer: N	♥ A954	
Vul: None	♦ A54	You bid first.
HCP: 16	♣ A986	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ AQ86				1NT
Vul: NS	♥ 8	♥ AK				
North HCP: 13	♦ AK764	♦ QJ82	Pass	3NT	AP	
South HCP: 16	♣ AJ102	♣ 953				
Contract: 3N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ Q				
Vul: Both	♥ 10986	♥ A75		1NT	Pass	3NT
North HCP: 15	♦ KJ9	♦ Q10854	AP			
South HCP: 10	♣ KJ7	♣ Q1083				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ KJ92				
Vul: None	♥ 8	♥ QJ3				1NT
North HCP: 10	♦ QJ984	♦ K103	Pass	3NT	AP	
South HCP: 17	♣ J987	♣ AK3				
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ —		1NT	Pass	3♣ ¹
Vul: NS	♥ KQ964	♥ J102	3♠	Pass	Pass	5♦
North HCP: 15	♦ A106	♦ KQ9754	Pass	Pass	5♠	X
South HCP: 8	♣ AJ	♣ Q942	AP			
Contract: 5♠X W						

1. Minor Suit Transfers after 1NT

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ				
Vul: EW	♥ 762	♥ AQ94				1NT
North HCP: 8	♦ KQ65	♦ 1082	Pass	2NT	Pass	3NT
South HCP: 17	♣ 96432	♣ KQ107	AP			
Contract: 3N S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 3				
Vul: None	♥ A954	♥ QJ2		1NT	Pass	3NT
North HCP: 16	♦ A54	♦ KQ1082	AP			
South HCP: 11	♣ A986	♣ QJ32				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 247	♠ AQ86	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ QJ82	You bid first.
HCP: 16	♣ 953	

Board: 248	♠ Q	The opponents are silent.
Dealer: N	♥ A75	
Vul: Both	♦ Q10854	Partner bids first.
HCP: 10	♣ Q1083	

Board: 249	♠ KJ92	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: None	♦ K103	You bid first.
HCP: 17	♣ AK3	

Board: 250	♠ —	West Bids 3♠ if possible.
Dealer: N	♥ J102	East Bids 5♠ if possible.
Vul: NS	♦ KQ9754	
HCP: 8	♣ Q942	Partner bids first.

Board: 251	♠ AQ	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: EW	♦ 1082	You bid first.
HCP: 17	♣ KQ107	

Board: 252	♠ 3	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: None	♦ KQ1082	Partner bids first.
HCP: 11	♣ QJ32	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ AQ86				1NT
Vul: NS	♥ 8	♥ AK				
North HCP: 13	♦ AK764	♦ QJ82	Pass	3NT	AP	
South HCP: 16	♣ AJ102	♣ 953				
Contract: 3N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ Q				
Vul: Both	♥ 10986	♥ A75		1NT	Pass	3NT
North HCP: 15	♦ KJ9	♦ Q10854	AP			
South HCP: 10	♣ KJ7	♣ Q1083				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ KJ92				
Vul: None	♥ 8	♥ QJ3				1NT
North HCP: 10	♦ QJ984	♦ K103	Pass	3NT	AP	
South HCP: 17	♣ J987	♣ AK3				
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ —		1NT	Pass	3♣ ¹
Vul: NS	♥ KQ964	♥ J102	3♠	Pass	Pass	5♦
North HCP: 15	♦ A106	♦ KQ9754	Pass	Pass	5♠	X
South HCP: 8	♣ AJ	♣ Q942	AP			
Contract: 5♠X W						

1. Minor Suit Transfers after 1NT

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ				
Vul: EW	♥ 762	♥ AQ94				1NT
North HCP: 8	♦ KQ65	♦ 1082	Pass	2NT	Pass	3NT
South HCP: 17	♣ 96432	♣ KQ107	AP			
Contract: 3N S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 3				
Vul: None	♥ A954	♥ QJ2		1NT	Pass	3NT
North HCP: 16	♦ A54	♦ KQ1082	AP			
South HCP: 11	♣ A986	♣ QJ32				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 253	♠ 952	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ KQJ63	Partner bids first.
HCP: 12	♣ A873	

Board: 254	♠ A65	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ AQ73	You bid first.
HCP: 17	♣ 976	

Board: 255	♠ 7	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ AJ652	Partner bids first.
HCP: 15	♣ A1065	

Board: 256	♠ 652	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: NS	♦ K4	You bid first.
HCP: 16	♣ KQ53	

Board: 257	♠ 9	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: EW	♦ AQ832	Partner bids first.
HCP: 12	♣ 10532	

Board: 258	♠ KQ65	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ K83	You bid first.
HCP: 17	♣ KJ83	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ A1083				1NT
Vul: NS	♥ Q	♥ A54				
North HCP: 12	♦ KQJ63	♦ A95	Pass	3NT	AP	
South HCP: 17	♣ A873	♣ KQ9				
Contract: 3N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ K				
Vul: EW	♥ AK3	♥ J107		1NT	Pass	3NT
North HCP: 17	♦ AQ73	♦ KJ102	AP			
South HCP: 11	♣ 976	♣ K10853				
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ63				1NT
Vul: Both	♥ KQJ	♥ A102				
North HCP: 15	♦ AJ652	♦ Q8	Pass	3NT	AP	
South HCP: 16	♣ A1065	♣ KJ73				
Contract: 3N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ A				
Vul: NS	♥ AKJ9	♥ 1082		1NT	Pass	3NT
North HCP: 16	♦ K4	♦ A10953	AP			
South HCP: 12	♣ KQ53	♣ A876				
Contract: 3N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ43				1NT
Vul: EW	♥ AQ4	♥ KJ65				
North HCP: 12	♦ AQ832	♦ K104	Pass	3NT	AP	
South HCP: 17	♣ 10532	♣ A8				
Contract: 3N S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ KQ65	♠ AJ4				
Vul: Both	♥ AJ	♥ 6		1NT	Pass	3NT
North HCP: 17	♦ K83	♦ QJ964	AP			
South HCP: 10	♣ KJ83	♣ Q1074				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 253	♠ A1083	The opponents are silent.
Dealer: S	♥ A54	
Vul: NS	♦ A95	You bid first.
HCP: 17	♣ KQ9	

Board: 254	♠ K	The opponents are silent.
Dealer: N	♥ J107	
Vul: EW	♦ KJ102	Partner bids first.
HCP: 11	♣ K10853	

Board: 255	♠ AQ63	The opponents are silent.
Dealer: S	♥ A102	
Vul: Both	♦ Q8	You bid first.
HCP: 16	♣ KJ73	

Board: 256	♠ A	The opponents are silent.
Dealer: N	♥ 1082	
Vul: NS	♦ A10953	Partner bids first.
HCP: 12	♣ A876	

Board: 257	♠ AQ43	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: EW	♦ K104	You bid first.
HCP: 17	♣ A8	

Board: 258	♠ AJ4	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ QJ964	Partner bids first.
HCP: 10	♣ Q1074	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ A1083				1NT
Vul: NS	♥ Q	♥ A54				
North HCP: 12	♦ KQJ63	♦ A95	Pass	3NT	AP	
South HCP: 17	♣ A873	♣ KQ9				
Contract: 3N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ K				
Vul: EW	♥ AK3	♥ J107		1NT	Pass	3NT
North HCP: 17	♦ AQ73	♦ KJ102	AP			
South HCP: 11	♣ 976	♣ K10853				
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ63				1NT
Vul: Both	♥ KQJ	♥ A102				
North HCP: 15	♦ AJ652	♦ Q8	Pass	3NT	AP	
South HCP: 16	♣ A1065	♣ KJ73				
Contract: 3N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ A				
Vul: NS	♥ AKJ9	♥ 1082		1NT	Pass	3NT
North HCP: 16	♦ K4	♦ A10953	AP			
South HCP: 12	♣ KQ53	♣ A876				
Contract: 3N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ43				1NT
Vul: EW	♥ AQ4	♥ KJ65				
North HCP: 12	♦ AQ832	♦ K104	Pass	3NT	AP	
South HCP: 17	♣ 10532	♣ A8				
Contract: 3N S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ KQ65	♠ AJ4				
Vul: Both	♥ AJ	♥ 6		1NT	Pass	3NT
North HCP: 17	♦ K83	♦ QJ964	AP			
South HCP: 10	♣ KJ83	♣ Q1074				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 259	♠ A	The opponents are silent.
Dealer: S	♥ 1082	
Vul: None	♦ Q762	Partner bids first.
HCP: 10	♣ A9862	

Board: 260	♠ Q62	The opponents are silent.
Dealer: N	♥ A82	
Vul: EW	♦ KQJ54	You bid first.
HCP: 15	♣ K6	

Board: 261	♠ A	The opponents are silent.
Dealer: S	♥ J109	
Vul: Both	♦ AK954	Partner bids first.
HCP: 12	♣ 10963	

Board: 262	♠ KJ3	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: None	♦ KJ5	You bid first.
HCP: 17	♣ QJ96	

Board: 263	♠ AJ6	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ J865	Partner bids first.
HCP: 12	♣ KQJ43	

Board: 264	♠ AJ93	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ A1086	You bid first.
HCP: 16	♣ K98	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K7				1NT
Vul: None	♥ 1082	♥ A953				
North HCP: 10	♦ Q762	♦ AK5	Pass	3NT	AP	
South HCP: 16	♣ A9862	♣ Q1053				
Contract: 3N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ AJ10				
Vul: EW	♥ A82	♥ —		1NT	Pass	4♠ ¹
North HCP: 15	♦ KQJ54	♦ A10973	Pass	5♦	AP	
South HCP: 12	♣ K6	♣ QJ754	1. Minors			
Contract: 5♦ N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K2				
Vul: Both	♥ J109	♥ A842				1NT
North HCP: 12	♦ AK954	♦ 1087	Pass	3NT	AP	
South HCP: 17	♣ 10963	♣ AKQJ				
Contract: 3N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ A72				
Vul: None	♥ AQ3	♥ 8		1NT	Pass	3NT
North HCP: 17	♦ KJ5	♦ Q8762	AP			
South HCP: 13	♣ QJ96	♣ AK42				
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ AJ6	♠ K943				
Vul: NS	♥ 5	♥ AJ93				1NT
North HCP: 12	♦ J865	♦ A109	Pass	3NT	AP	
South HCP: 16	♣ KQJ43	♣ A6				
Contract: 3N S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ 872				
Vul: Both	♥ A7	♥ K		1NT	Pass	2NT
North HCP: 16	♦ A1086	♦ KQ943	AP			
South HCP: 9	♣ K98	♣ J1065				
Contract: 2N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 259	♠ K7	The opponents are silent.
Dealer: S	♥ A953	
Vul: None	♦ AK5	You bid first.
HCP: 16	♣ Q1053	

Board: 260	♠ AJ10	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ A10973	Partner bids first.
HCP: 12	♣ QJ754	

Board: 261	♠ K2	The opponents are silent.
Dealer: S	♥ A842	
Vul: Both	♦ 1087	You bid first.
HCP: 17	♣ AKQJ	

Board: 262	♠ A72	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ Q8762	Partner bids first.
HCP: 13	♣ AK42	

Board: 263	♠ K943	The opponents are silent.
Dealer: S	♥ AJ93	
Vul: NS	♦ A109	You bid first.
HCP: 16	♣ A6	

Board: 264	♠ 872	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ KQ943	Partner bids first.
HCP: 9	♣ J1065	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K7				1NT
Vul: None	♥ 1082	♥ A953				
North HCP: 10	♦ Q762	♦ AK5	Pass	3NT	AP	
South HCP: 16	♣ A9862	♣ Q1053				
Contract: 3N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ AJ10				
Vul: EW	♥ A82	♥ —		1NT	Pass	4♠ ¹
North HCP: 15	♦ KQJ54	♦ A10973	Pass	5♦	AP	
South HCP: 12	♣ K6	♣ QJ754	1. Minors			
Contract: 5♦ N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K2				1NT
Vul: Both	♥ J109	♥ A842				
North HCP: 12	♦ AK954	♦ 1087	Pass	3NT	AP	
South HCP: 17	♣ 10963	♣ AKQJ				
Contract: 3N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ A72				
Vul: None	♥ AQ3	♥ 8		1NT	Pass	3NT
North HCP: 17	♦ KJ5	♦ Q8762	AP			
South HCP: 13	♣ QJ96	♣ AK42				
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ AJ6	♠ K943				1NT
Vul: NS	♥ 5	♥ AJ93				
North HCP: 12	♦ J865	♦ A109	Pass	3NT	AP	
South HCP: 16	♣ KQJ43	♣ A6				
Contract: 3N S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ 872				
Vul: Both	♥ A7	♥ K		1NT	Pass	2NT
North HCP: 16	♦ A1086	♦ KQ943	AP			
South HCP: 9	♣ K98	♣ J1065				
Contract: 2N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 265	♠ K	The opponents are silent.
Dealer: S	♥ K64	
Vul: None	♦ 10975	Partner bids first.
HCP: 10	♣ KJ1083	

Board: 266	♠ AK104	The opponents are silent.
Dealer: N	♥ 843	
Vul: NS	♦ AKJ4	You bid first.
HCP: 15	♣ 75	

Board: 267	♠ Q76	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ K986	Partner bids first.
HCP: 11	♣ A9865	

Board: 268	♠ Q73	The opponents are silent.
Dealer: N	♥ Q10976	
Vul: None	♦ AK4	You bid first.
HCP: 15	♣ A8	

Board: 269	♠ AQ5	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ K10732	Partner bids first.
HCP: 16	♣ AK94	

Board: 270	♠ J985	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ AQ972	You bid first.
HCP: 15	♣ A3	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ93				1NT
Vul: None	♥ K64	♥ J9				
North HCP: 10	♦ 10975	♦ AQJ62	Pass	3NT	AP	
South HCP: 15	♣ KJ1083	♣ Q9				
Contract: 3N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ 3				
Vul: NS	♥ 843	♥ 752		1NT	Pass	2NT
North HCP: 15	♦ AKJ4	♦ Q973	AP			
South HCP: 9	♣ 75	♣ AK983				
Contract: 2N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ 932				
Vul: EW	♥ Q	♥ AK54				1NT
North HCP: 11	♦ K986	♦ AQJ5	Pass	3NT	AP	
South HCP: 15	♣ A9865	♣ J7				
Contract: 3N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ 10				
Vul: None	♥ Q10976	♥ A43		1NT	Pass	3NT
North HCP: 15	♦ AK4	♦ Q10986	AP			
South HCP: 10	♣ A8	♣ KJ105				
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ AQ5	♠ 98				1NT
Vul: NS	♥ 5	♥ AKQJ6	Pass	4♣ ¹	Pass	4♥
North HCP: 16	♦ K10732	♦ QJ4	Pass	6NT	AP	
South HCP: 16	♣ AK94	♣ QJ10	1. Gerber, for N			
Contract: 6N S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ J985	♠ A				
Vul: EW	♥ A3	♥ K74		1NT	Pass	3NT
North HCP: 15	♦ AQ972	♦ K10854	AP			
South HCP: 11	♣ A3	♣ J765				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 265	♠ AJ93	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ AQJ62	You bid first.
HCP: 15	♣ Q9	

Board: 266	♠ 3	The opponents are silent.
Dealer: N	♥ 752	
Vul: NS	♦ Q973	Partner bids first.
HCP: 9	♣ AK983	

Board: 267	♠ 932	The opponents are silent.
Dealer: S	♥ AK54	
Vul: EW	♦ AQJ5	You bid first.
HCP: 15	♣ J7	

Board: 268	♠ 10	The opponents are silent.
Dealer: N	♥ A43	
Vul: None	♦ Q10986	Partner bids first.
HCP: 10	♣ KJ105	

Board: 269	♠ 98	The opponents are silent.
Dealer: S	♥ AKQJ6	
Vul: NS	♦ QJ4	You bid first.
HCP: 16	♣ QJ10	

Board: 270	♠ A	The opponents are silent.
Dealer: N	♥ K74	
Vul: EW	♦ K10854	Partner bids first.
HCP: 11	♣ J765	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ93				1NT
Vul: None	♥ K64	♥ J9				
North HCP: 10	♦ 10975	♦ AQJ62	Pass	3NT	AP	
South HCP: 15	♣ KJ1083	♣ Q9				
Contract: 3N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ 3				
Vul: NS	♥ 843	♥ 752		1NT	Pass	2NT
North HCP: 15	♦ AKJ4	♦ Q973	AP			
South HCP: 9	♣ 75	♣ AK983				
Contract: 2N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ 932				
Vul: EW	♥ Q	♥ AK54				1NT
North HCP: 11	♦ K986	♦ AQJ5	Pass	3NT	AP	
South HCP: 15	♣ A9865	♣ J7				
Contract: 3N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ 10				
Vul: None	♥ Q10976	♥ A43		1NT	Pass	3NT
North HCP: 15	♦ AK4	♦ Q10986	AP			
South HCP: 10	♣ A8	♣ KJ105				
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ AQ5	♠ 98				1NT
Vul: NS	♥ 5	♥ AKQJ6	Pass	4♣ ¹	Pass	4♥
North HCP: 16	♦ K10732	♦ QJ4	Pass	6NT	AP	
South HCP: 16	♣ AK94	♣ QJ10	1. Gerber, for N			
Contract: 6N S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ J985	♠ A				
Vul: EW	♥ A3	♥ K74		1NT	Pass	3NT
North HCP: 15	♦ AQ972	♦ K10854	AP			
South HCP: 11	♣ A3	♣ J765				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 271	♠ KJ6	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ J1064	Partner bids first.
HCP: 8	♣ K10843	

Board: 272	♠ AJ842	The opponents are silent.
Dealer: N	♥ K84	
Vul: NS	♦ AK10	You bid first.
HCP: 15	♣ 82	

Board: 273	♠ Q	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ J9832	Partner bids first.
HCP: 9	♣ 9543	

Board: 274	♠ A3	The opponents are silent.
Dealer: N	♥ 952	
Vul: Both	♦ AKQJ4	You bid first.
HCP: 16	♣ Q86	

Board: 275	♠ A	West Bids 2♣ if possible.
Dealer: S	♥ QJ3	
Vul: None	♦ J753	Partner bids first.
HCP: 8	♣ 108643	

Board: 276	♠ K64	The opponents are silent.
Dealer: N	♥ K53	
Vul: EW	♦ A92	You bid first.
HCP: 17	♣ AK73	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ Q9				1NT
Vul: Both	♥ 2	♥ KJ1086				
North HCP: 8	♦ J1064	♦ KQ9	Pass	2NT	AP	
South HCP: 15	♣ K10843	♣ A62				
Contract: 2N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AJ842	♠ 7				
Vul: NS	♥ K84	♥ A62		1NT	Pass	3NT
North HCP: 15	♦ AK10	♦ QJ87	AP			
South HCP: 11	♣ 82	♣ A7653				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A1094				1NT
Vul: EW	♥ AQ6	♥ 94				
North HCP: 9	♦ J9832	♦ AK4	Pass	2NT	Pass	3NT
South HCP: 17	♣ 9543	♣ AQ76	AP			
Contract: 3N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K				
Vul: Both	♥ 952	♥ J76		1NT	Pass	2NT
North HCP: 16	♦ AKQJ4	♦ 10982	Pass	3♦	Pass	5♦
South HCP: 9	♣ Q86	♣ AJ954	AP			
Contract: 5♦ N						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q72				1NT
Vul: None	♥ QJ3	♥ A8762				
North HCP: 8	♦ J753	♦ AQ	2♣ ¹	2NT	AP	
South HCP: 16	♣ 108643	♣ KJ7	1. Cappelletti, any 6+suit			
Contract: 2N S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ AJ7				
Vul: EW	♥ K53	♥ Q		1NT	Pass	2NT
North HCP: 17	♦ A92	♦ J873	Pass	3NT	AP	
South HCP: 9	♣ AK73	♣ J10962				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 271	♠ Q9	The opponents are silent.
Dealer: S	♥ KJ1086	
Vul: Both	♦ KQ9	You bid first.
HCP: 15	♣ A62	

Board: 272	♠ 7	The opponents are silent.
Dealer: N	♥ A62	
Vul: NS	♦ QJ87	Partner bids first.
HCP: 11	♣ A7653	

Board: 273	♠ A1094	The opponents are silent.
Dealer: S	♥ 94	
Vul: EW	♦ AK4	You bid first.
HCP: 17	♣ AQ76	

Board: 274	♠ K	The opponents are silent.
Dealer: N	♥ J76	
Vul: Both	♦ 10982	Partner bids first.
HCP: 9	♣ AJ954	

Board: 275	♠ Q72	West Bids 2♣ if possible.
Dealer: S	♥ A8762	
Vul: None	♦ AQ	You bid first.
HCP: 16	♣ KJ7	

Board: 276	♠ AJ7	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ J873	Partner bids first.
HCP: 9	♣ J10962	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ Q9				1NT
Vul: Both	♥ 2	♥ KJ1086				
North HCP: 8	♦ J1064	♦ KQ9	Pass	2NT	AP	
South HCP: 15	♣ K10843	♣ A62				
Contract: 2N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AJ842	♠ 7				
Vul: NS	♥ K84	♥ A62		1NT	Pass	3NT
North HCP: 15	♦ AK10	♦ QJ87	AP			
South HCP: 11	♣ 82	♣ A7653				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A1094				1NT
Vul: EW	♥ AQ6	♥ 94				
North HCP: 9	♦ J9832	♦ AK4	Pass	2NT	Pass	3NT
South HCP: 17	♣ 9543	♣ AQ76	AP			
Contract: 3N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K				
Vul: Both	♥ 952	♥ J76		1NT	Pass	2NT
North HCP: 16	♦ AKQJ4	♦ 10982	Pass	3♦	Pass	5♦
South HCP: 9	♣ Q86	♣ AJ954	AP			
Contract: 5♦ N						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q72				1NT
Vul: None	♥ QJ3	♥ A8762				
North HCP: 8	♦ J753	♦ AQ	2♣ ¹	2NT	AP	
South HCP: 16	♣ 108643	♣ KJ7	1. Cappelletti, any 6+suit			
Contract: 2N S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ AJ7				
Vul: EW	♥ K53	♥ Q		1NT	Pass	2NT
North HCP: 17	♦ A92	♦ J873				
South HCP: 9	♣ AK73	♣ J10962	Pass	3NT	AP	
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 277	♠ K92	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ K9854	Partner bids first.
HCP: 10	♣ KJ72	

Board: 278	♠ Q43	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: None	♦ AJ94	You bid first.
HCP: 16	♣ KJ9	

Board: 279	♠ 862	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ J9752	Partner bids first.
HCP: 8	♣ QJ92	

Board: 280	♠ 832	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ AKQ2	You bid first.
HCP: 15	♣ A865	

Board: 281	♠ —	The opponents are silent.
Dealer: S	♥ K84	
Vul: None	♦ QJ972	Partner bids first.
HCP: 8	♣ Q7643	

Board: 282	♠ Q95	The opponents are silent.
Dealer: N	♥ AK632	
Vul: NS	♦ Q84	You bid first.
HCP: 15	♣ A4	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ A74				1NT
Vul: Both	♥ 10	♥ AQJ32				
North HCP: 10	♦ K9854	♦ 106	Pass	3NT	AP	
South HCP: 15	♣ KJ72	♣ A65				
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ A				
Vul: None	♥ AJ2	♥ 653		1NT	Pass	2NT
North HCP: 16	♦ AJ94	♦ K10762	AP			
South HCP: 9	♣ KJ9	♣ Q542				
Contract: 2N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ AQJ3				1NT
Vul: NS	♥ A	♥ K1084				
North HCP: 8	♦ J9752	♦ AK8	Pass	2NT	Pass	3NT
South HCP: 17	♣ QJ92	♣ 43	AP			
Contract: 3N S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ 832	♠ 5				
Vul: Both	♥ Q7	♥ A84		1NT	Pass	2NT
North HCP: 15	♦ AKQ2	♦ J10975	AP			
South HCP: 9	♣ A865	♣ KJ94				
Contract: 2N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ QJ8				
Vul: None	♥ K84	♥ A92				1NT
North HCP: 8	♦ QJ972	♦ A3				
South HCP: 16	♣ Q7643	♣ AJ852	Pass	2NT	AP	
Contract: 2N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ K102				
Vul: NS	♥ AK632	♥ 8		1NT	Pass	3NT
North HCP: 15	♦ Q84	♦ A962				
South HCP: 10	♣ A4	♣ K10653	AP			
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 277	♠ A74	The opponents are silent.
Dealer: S	♥ AQJ32	
Vul: Both	♦ 106	You bid first.
HCP: 15	♣ A65	

Board: 278	♠ A	The opponents are silent.
Dealer: N	♥ 653	
Vul: None	♦ K10762	Partner bids first.
HCP: 9	♣ Q542	

Board: 279	♠ AQJ3	The opponents are silent.
Dealer: S	♥ K1084	
Vul: NS	♦ AK8	You bid first.
HCP: 17	♣ 43	

Board: 280	♠ 5	The opponents are silent.
Dealer: N	♥ A84	
Vul: Both	♦ J10975	Partner bids first.
HCP: 9	♣ KJ94	

Board: 281	♠ QJ8	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ A3	You bid first.
HCP: 16	♣ AJ852	

Board: 282	♠ K102	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ A962	Partner bids first.
HCP: 10	♣ K10653	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ A74				1NT
Vul: Both	♥ 10	♥ AQJ32				
North HCP: 10	♦ K9854	♦ 106	Pass	3NT	AP	
South HCP: 15	♣ KJ72	♣ A65				
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ A				
Vul: None	♥ AJ2	♥ 653		1NT	Pass	2NT
North HCP: 16	♦ AJ94	♦ K10762	AP			
South HCP: 9	♣ KJ9	♣ Q542				
Contract: 2N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ AQJ3				1NT
Vul: NS	♥ A	♥ K1084				
North HCP: 8	♦ J9752	♦ AK8	Pass	2NT	Pass	3NT
South HCP: 17	♣ QJ92	♣ 43	AP			
Contract: 3N S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ 832	♠ 5				
Vul: Both	♥ Q7	♥ A84		1NT	Pass	2NT
North HCP: 15	♦ AKQ2	♦ J10975	AP			
South HCP: 9	♣ A865	♣ KJ94				
Contract: 2N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ QJ8				
Vul: None	♥ K84	♥ A92				1NT
North HCP: 8	♦ QJ972	♦ A3				
South HCP: 16	♣ Q7643	♣ AJ852	Pass	2NT	AP	
Contract: 2N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ K102				
Vul: NS	♥ AK632	♥ 8		1NT	Pass	3NT
North HCP: 15	♦ Q84	♦ A962				
South HCP: 10	♣ A4	♣ K10653	AP			
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 283	♠ 2	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ Q10532	Partner bids first.
HCP: 11	♣ A876	

Board: 284	♠ Q104	The opponents are silent.
Dealer: N	♥ K32	
Vul: None	♦ AJ	You bid first.
HCP: 15	♣ KQ742	

Board: 285	♠ K86	West Bids 2♣ if possible.
Dealer: S	♥ —	
Vul: NS	♦ AKQ75	Partner bids first.
HCP: 15	♣ QJ854	

Board: 286	♠ KJ	The opponents are silent.
Dealer: N	♥ A72	
Vul: EW	♦ AK74	You bid first.
HCP: 15	♣ 9854	

Board: 287	♠ A	The opponents are silent.
Dealer: S	♥ Q32	
Vul: Both	♦ K986	Partner bids first.
HCP: 15	♣ KQJ65	

Board: 288	♠ AKJ5	The opponents are silent.
Dealer: N	♥ K82	
Vul: NS	♦ 76	You bid first.
HCP: 15	♣ KJ95	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKQ10				1NT
Vul: EW	♥ KQ2	♥ 1065				
North HCP: 11	♦ Q10532	♦ K6	Pass	3NT	AP	
South HCP: 15	♣ A876	♣ QJ94				
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ K96				
Vul: None	♥ K32	♥ J		1NT	Pass	2NT
North HCP: 15	♦ AJ	♦ K10543	AP			
South HCP: 8	♣ KQ742	♣ J1063				
Contract: 2N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ AJ4				1NT
Vul: NS	♥ —	♥ AK9	2♣ ¹	4♣ ²	Pass	5♣
North HCP: 15	♦ AKQ75	♦ J93	AP			
South HCP: 16	♣ QJ854	♣ K1076	1. Cappelletti, any 6+suit			
Contract: 5♣ S			2. Minors			

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 5				
Vul: EW	♥ A72	♥ KJ5		1NT	Pass	3NT
North HCP: 15	♦ AK74	♦ 10962	AP			
South HCP: 14	♣ 9854	♣ AKQJ3				
Contract: 3N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K96				1NT
Vul: Both	♥ Q32	♥ J7				
North HCP: 15	♦ K986	♦ AQJ43	Pass	3NT	AP	
South HCP: 15	♣ KQJ65	♣ A92				
Contract: 3N S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 8				
Vul: NS	♥ K82	♥ Q65		1NT	Pass	3NT
North HCP: 15	♦ 76	♦ AKQ42	AP			
South HCP: 15	♣ KJ95	♣ A842				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 283	♠ AKQ10	The opponents are silent.
Dealer: S	♥ 1065	
Vul: EW	♦ K6	You bid first.
HCP: 15	♣ QJ94	

Board: 284	♠ K96	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ K10543	Partner bids first.
HCP: 8	♣ J1063	

Board: 285	♠ AJ4	West Bids 2♣ if possible.
Dealer: S	♥ AK9	
Vul: NS	♦ J93	You bid first.
HCP: 16	♣ K1076	

Board: 286	♠ 5	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ 10962	Partner bids first.
HCP: 14	♣ AKQJ3	

Board: 287	♠ K96	The opponents are silent.
Dealer: S	♥ J7	
Vul: Both	♦ AQJ43	You bid first.
HCP: 15	♣ A92	

Board: 288	♠ 8	The opponents are silent.
Dealer: N	♥ Q65	
Vul: NS	♦ AKQ42	Partner bids first.
HCP: 15	♣ A842	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKQ10				1NT
Vul: EW	♥ KQ2	♥ 1065				
North HCP: 11	♦ Q10532	♦ K6	Pass	3NT	AP	
South HCP: 15	♣ A876	♣ QJ94				
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ K96				
Vul: None	♥ K32	♥ J		1NT	Pass	2NT
North HCP: 15	♦ AJ	♦ K10543	AP			
South HCP: 8	♣ KQ742	♣ J1063				
Contract: 2N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ AJ4				1NT
Vul: NS	♥ —	♥ AK9	2♣ ¹	4♣ ²	Pass	5♣
North HCP: 15	♦ AKQ75	♦ J93	AP			
South HCP: 16	♣ QJ854	♣ K1076	1. Cappelletti, any 6+suit			
Contract: 5♣ S			2. Minors			

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 5				
Vul: EW	♥ A72	♥ KJ5		1NT	Pass	3NT
North HCP: 15	♦ AK74	♦ 10962	AP			
South HCP: 14	♣ 9854	♣ AKQJ3				
Contract: 3N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K96				
Vul: Both	♥ Q32	♥ J7				1NT
North HCP: 15	♦ K986	♦ AQJ43	Pass	3NT	AP	
South HCP: 15	♣ KQJ65	♣ A92				
Contract: 3N S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 8				
Vul: NS	♥ K82	♥ Q65		1NT	Pass	3NT
North HCP: 15	♦ 76	♦ AKQ42	AP			
South HCP: 15	♣ KJ95	♣ A842				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 289	♠ K	The opponents are silent.
Dealer: S	♥ Q95	
Vul: EW	♦ KQ52	Partner bids first.
HCP: 16	♣ AQ753	

Board: 290	♠ KJ7	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: Both	♦ J105	You bid first.
HCP: 15	♣ A764	

Board: 291	♠ A102	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ KJ106	Partner bids first.
HCP: 9	♣ J9876	

Board: 292	♠ A5	The opponents are silent.
Dealer: N	♥ 10983	
Vul: EW	♦ A106	You bid first.
HCP: 15	♣ AK63	

Board: 293	♠ 2	The opponents are silent.
Dealer: S	♥ 1075	
Vul: Both	♦ KQ74	Partner bids first.
HCP: 10	♣ KQ643	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ2				1NT
Vul: EW	♥ Q95	♥ K32	Pass	4NT ¹	Pass	6NT
North HCP: 16	♦ KQ52	♦ AJ876	AP			
South HCP: 17	♣ AQ753	♣ K2	1. Quantitative 4NT			
Contract: 6N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ A				
Vul: Both	♥ AQ2	♥ 1083		1NT	Pass	2NT
North HCP: 15	♦ J105	♦ KQ62	AP			
South HCP: 9	♣ A764	♣ 109852				
Contract: 2N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ KJ8				1NT
Vul: None	♥ 4	♥ K65	Pass	2NT	AP	
North HCP: 9	♦ KJ106	♦ 54				
South HCP: 16	♣ J9876	♣ AKQ32				
Contract: 2N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 7				
Vul: EW	♥ 10983	♥ AKQ		1NT	Pass	3NT
North HCP: 15	♦ A106	♦ Q9532	AP			
South HCP: 13	♣ AK63	♣ Q1082				
Contract: 3N N						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KQ873				1NT
Vul: Both	♥ 1075	♥ AK6	Pass	3NT	AP	
North HCP: 10	♦ KQ74	♦ 832				
South HCP: 16	♣ KQ643	♣ A7				
Contract: 3N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 289	♠ AQ2	The opponents are silent.
Dealer: S	♥ K32	
Vul: EW	♦ AJ876	You bid first.
HCP: 17	♣ K2	

Board: 290	♠ A	The opponents are silent.
Dealer: N	♥ 1083	
Vul: Both	♦ KQ62	Partner bids first.
HCP: 9	♣ 109852	

Board: 291	♠ KJ8	The opponents are silent.
Dealer: S	♥ K65	
Vul: None	♦ 54	You bid first.
HCP: 16	♣ AKQ32	

Board: 292	♠ 7	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ Q9532	Partner bids first.
HCP: 13	♣ Q1082	

Board: 293	♠ KQ873	The opponents are silent.
Dealer: S	♥ AK6	
Vul: Both	♦ 832	You bid first.
HCP: 16	♣ A7	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ2				1NT
Vul: EW	♥ Q95	♥ K32	Pass	4NT ¹	Pass	6NT
North HCP: 16	♦ KQ52	♦ AJ876	AP			
South HCP: 17	♣ AQ753	♣ K2	1. Quantitative 4NT			
Contract: 6N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ A		1NT	Pass	2NT
Vul: Both	♥ AQ2	♥ 1083	AP			
North HCP: 15	♦ J105	♦ KQ62				
South HCP: 9	♣ A764	♣ 109852				
Contract: 2N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ KJ8				1NT
Vul: None	♥ 4	♥ K65	Pass	2NT	AP	
North HCP: 9	♦ KJ106	♦ 54				
South HCP: 16	♣ J9876	♣ AKQ32				
Contract: 2N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 7		1NT	Pass	3NT
Vul: EW	♥ 10983	♥ AKQ	AP			
North HCP: 15	♦ A106	♦ Q9532				
South HCP: 13	♣ AK63	♣ Q1082				
Contract: 3N N						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KQ873				1NT
Vul: Both	♥ 1075	♥ AK6	Pass	3NT	AP	
North HCP: 10	♦ KQ74	♦ 832				
South HCP: 16	♣ KQ643	♣ A7				
Contract: 3N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 294	♠ A976	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ 85	You bid first.
HCP: 16	♣ AKJ42	

Board: 295	♠ A32	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ J832	Partner bids first.
HCP: 13	♣ AQJ109	

Board: 296	♠ AKQ9	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ KJ1098	You bid first.
HCP: 16	♣ 72	

Board: 297	♠ J103	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ KQ76	Partner bids first.
HCP: 10	♣ A10542	

Board: 298	♠ KJ97	East Bids 2♣ if possible.
Dealer: N	♥ K6	
Vul: NS	♦ K8643	You bid first.
HCP: 16	♣ AQ	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 294
Dealer: N
Vul: None
North HCP: 16
South HCP: 13
Contract: 6♦ N

North:
♠ A976
♥ A10
♦ 85
♣ AKJ42

South:
♠ K43
♥ —
♦ AKJ764
♣ Q1096

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

1. Minor Suit Transfers after 1NT
2. automat
3. Splinter
4. Cue bid, a ♠ stopper
5. Blackwood 0314, for ♦

Board: 295
Dealer: S
Vul: NS
North HCP: 13
South HCP: 15
Contract: 3N S

North:
♠ A32
♥ J
♦ J832
♣ AQJ109

South:
♠ J986
♥ AK6
♦ A109
♣ K82

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 296
Dealer: N
Vul: Both
North HCP: 16
South HCP: 15
Contract: 3N N

North:
♠ AKQ9
♥ K9
♦ KJ1098
♣ 72

South:
♠ 5
♥ A43
♦ AQ643
♣ KQ43

West	North	East	South
	1NT	Pass	3NT
AP			

Board: 297
Dealer: S
Vul: None
North HCP: 10
South HCP: 15
Contract: 3N S

North:
♠ J103
♥ 9
♦ KQ76
♣ A10542

South:
♠ AQ5
♥ AJ
♦ J10832
♣ K76

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 298
Dealer: N
Vul: NS
North HCP: 16
South HCP: 11
Contract: 6♦ N

North:
♠ KJ97
♥ K6
♦ K8643
♣ AQ

South:
♠ —
♥ A52
♦ AQ10972
♣ J965

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

1. Cappelletti, any 6+ suit
2. Minor Suit Transfers after 1NT
3. automat
4. Exclusion, for ♦

South hands (Practice Page)

Responding to 1NT with 5431

Board: 294	♠ K43	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ AKJ764	Partner bids first.
HCP: 13	♣ Q1096	

Board: 295	♠ J986	The opponents are silent.
Dealer: S	♥ AK6	
Vul: NS	♦ A109	You bid first.
HCP: 15	♣ K82	

Board: 296	♠ 5	The opponents are silent.
Dealer: N	♥ A43	
Vul: Both	♦ AQ643	Partner bids first.
HCP: 15	♣ KQ43	

Board: 297	♠ AQ5	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ J10832	You bid first.
HCP: 15	♣ K76	

Board: 298	♠ —	East Bids 2♣ if possible.
Dealer: N	♥ A52	
Vul: NS	♦ AQ10972	Partner bids first.
HCP: 11	♣ J965	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 294
Dealer: N
Vul: None
North HCP: 16
South HCP: 13
Contract: 6♦ N

North:
♠ A976
♥ A10
♦ 85
♣ AKJ42

South:
♠ K43
♥ —
♦ AKJ764
♣ Q1096

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

1. Minor Suit Transfers after 1NT
2. automat
3. Splinter
4. Cue bid, a ♠ stopper
5. Blackwood 0314, for ♦

Board: 295
Dealer: S
Vul: NS
North HCP: 13
South HCP: 15
Contract: 3N S

North:
♠ A32
♥ J
♦ J832
♣ AQJ109

South:
♠ J986
♥ AK6
♦ A109
♣ K82

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 296
Dealer: N
Vul: Both
North HCP: 16
South HCP: 15
Contract: 3N N

North:
♠ AKQ9
♥ K9
♦ KJ1098
♣ 72

South:
♠ 5
♥ A43
♦ AQ643
♣ KQ43

West	North	East	South
	1NT	Pass	3NT
AP			

Board: 297
Dealer: S
Vul: None
North HCP: 10
South HCP: 15
Contract: 3N S

North:
♠ J103
♥ 9
♦ KQ76
♣ A10542

South:
♠ AQ5
♥ AJ
♦ J10832
♣ K76

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 298
Dealer: N
Vul: NS
North HCP: 16
South HCP: 11
Contract: 6♦ N

North:
♠ KJ97
♥ K6
♦ K8643
♣ AQ

South:
♠ —
♥ A52
♦ AQ10972
♣ J965

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

1. Cappelletti, any 6+ suit
2. Minor Suit Transfers after 1NT
3. automat
4. Exclusion, for ♦

North hands (Practice Page)

Responding to 1NT with 5431

Board: 299	♠ 1092	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ AJ96	Partner bids first.
HCP: 8	♣ K8432	
Board: 300	♠ A72	The opponents are silent.
Dealer: N	♥ 62	
Vul: None	♦ AKJ6	You bid first.
HCP: 16	♣ KJ53	
Board: 301	♠ 7	The opponents are silent.
Dealer: S	♥ 854	
Vul: NS	♦ A542	Partner bids first.
HCP: 9	♣ AJ975	
Board: 302	♠ AKQ95	The opponents are silent.
Dealer: N	♥ A87	
Vul: EW	♦ J32	You bid first.
HCP: 15	♣ J9	
Board: 303	♠ Q82	West Bids 2♥ if possible.
Dealer: S	♥ 7	
Vul: Both	♦ K985	Partner bids first.
HCP: 10	♣ AJ1054	
Board: 304	♠ A1032	East Bids 4♥ if possible.
Dealer: N	♥ K7	West Doubles 4NT if possible.
Vul: NS	♦ A9	
HCP: 16	♣ KQ1086	You bid first.

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ KQ83				1NT
Vul: EW	♥ 4	♥ A73	Pass	2NT	Pass	3NT
North HCP: 8	♦ AJ96	♦ K72	AP			
South HCP: 17	♣ K8432	♣ AJ7				
Contract: 3N S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 3				
Vul: None	♥ 62	♥ AJ10		1NT	Pass	3NT
North HCP: 16	♦ AKJ6	♦ 5432	AP			
South HCP: 11	♣ KJ53	♣ AQ1072				
Contract: 3N N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KJ2				1NT
Vul: NS	♥ 854	♥ KQJ97	Pass	2NT	AP	
North HCP: 9	♦ A542	♦ 86				
South HCP: 15	♣ AJ975	♣ KQ2				
Contract: 2N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AKQ95	♠ 10				
Vul: EW	♥ A87	♥ KQ3		1NT	Pass	3NT
North HCP: 15	♦ J32	♦ K10865	AP			
South HCP: 13	♣ J9	♣ KQ52				
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AJ94				1NT
Vul: Both	♥ 7	♥ K1052	2♥ ¹	3♣	Pass	3♥ ²
North HCP: 10	♦ K985	♦ Q7	Pass	4♣	AP	
South HCP: 15	♣ AJ1054	♣ KQ9				
Contract: 4♣ N						

1. Cappelletti, 5M-4m
2. strength cue bid

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A1032	♠ KJ4				
Vul: NS	♥ K7	♥ J		1NT	4♥	4NT
North HCP: 16	♦ A9	♦ Q8742	X	AP		
South HCP: 11	♣ KQ1086	♣ A532				
Contract: 4NX N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 299	♠ KQ83	The opponents are silent.
Dealer: S	♥ A73	
Vul: EW	♦ K72	You bid first.
HCP: 17	♣ AJ7	

Board: 300	♠ 3	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: None	♦ 5432	Partner bids first.
HCP: 11	♣ AQ1072	

Board: 301	♠ KJ2	The opponents are silent.
Dealer: S	♥ KQJ97	
Vul: NS	♦ 86	You bid first.
HCP: 15	♣ KQ2	

Board: 302	♠ 10	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: EW	♦ K10865	Partner bids first.
HCP: 13	♣ KQ52	

Board: 303	♠ AJ94	West Bids 2♥ if possible.
Dealer: S	♥ K1052	
Vul: Both	♦ Q7	You bid first.
HCP: 15	♣ KQ9	

Board: 304	♠ KJ4	East Bids 4♥ if possible.
Dealer: N	♥ J	West Doubles 4NT if possible.
Vul: NS	♦ Q8742	
HCP: 11	♣ A532	Partner bids first.

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ KQ83				1NT
Vul: EW	♥ 4	♥ A73	Pass	2NT	Pass	3NT
North HCP: 8	♦ AJ96	♦ K72	AP			
South HCP: 17	♣ K8432	♣ AJ7				
Contract: 3N S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 3				
Vul: None	♥ 62	♥ AJ10		1NT	Pass	3NT
North HCP: 16	♦ AKJ6	♦ 5432	AP			
South HCP: 11	♣ KJ53	♣ AQ1072				
Contract: 3N N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KJ2				1NT
Vul: NS	♥ 854	♥ KQJ97	Pass	2NT	AP	
North HCP: 9	♦ A542	♦ 86				
South HCP: 15	♣ AJ975	♣ KQ2				
Contract: 2N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AKQ95	♠ 10				
Vul: EW	♥ A87	♥ KQ3		1NT	Pass	3NT
North HCP: 15	♦ J32	♦ K10865	AP			
South HCP: 13	♣ J9	♣ KQ52				
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AJ94				1NT
Vul: Both	♥ 7	♥ K1052	2♥ ¹	3♣	Pass	3♥ ²
North HCP: 10	♦ K985	♦ Q7	Pass	4♣	AP	
South HCP: 15	♣ AJ1054	♣ KQ9	1. Cappelletti, 5M-4m			
Contract: 4♣ N			2. strength cue bid			

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A1032	♠ KJ4				
Vul: NS	♥ K7	♥ J		1NT	4♥	4NT
North HCP: 16	♦ A9	♦ Q8742	X	AP		
South HCP: 11	♣ KQ1086	♣ A532				
Contract: 4NX N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 305	♠ 986	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ AQ982	Partner bids first.
HCP: 14	♣ A852	

Board: 306	♠ Q9	The opponents are silent.
Dealer: N	♥ A1053	
Vul: Both	♦ A1062	You bid first.
HCP: 17	♣ AK5	

Board: 307	♠ J	The opponents are silent.
Dealer: S	♥ 987	
Vul: None	♦ A9763	Partner bids first.
HCP: 9	♣ A1052	

Board: 308	♠ AK	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ 10953	You bid first.
HCP: 16	♣ QJ106	

Board: 309	♠ 9	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: Both	♦ 98762	Partner bids first.
HCP: 8	♣ K1095	

Board: 310	♠ KQ83	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: None	♦ K3	You bid first.
HCP: 17	♣ A74	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AKQ				1NT
Vul: EW	♥ A	♥ 108654				
North HCP: 14	♦ AQ982	♦ K74	Pass	3NT	AP	
South HCP: 15	♣ A852	♣ K10				
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ KJ3				
Vul: Both	♥ A1053	♥ J		1NT	Pass	2NT
North HCP: 17	♦ A1062	♦ 9754	AP			
South HCP: 8	♣ AK5	♣ QJ964				
Contract: 2N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ6				1NT
Vul: None	♥ 987	♥ K10654				
North HCP: 9	♦ A9763	♦ QJ10	Pass	2NT	AP	
South HCP: 15	♣ A1052	♣ K8				
Contract: 2N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J				
Vul: EW	♥ AQ7	♥ K54		1NT	Pass	3NT
North HCP: 16	♦ 10953	♦ KQJ72	AP			
South HCP: 10	♣ QJ106	♣ 8754				
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ5				1NT
Vul: Both	♥ AJ8	♥ Q54				
North HCP: 8	♦ 98762	♦ K53	Pass	2NT	Pass	3NT
South HCP: 17	♣ K1095	♣ AQ64	AP			
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ —				
Vul: None	♥ KQ84	♥ J93		1NT	Pass	2NT
North HCP: 17	♦ K3	♦ AQ1075	Pass	3NT	AP	
South HCP: 9	♣ A74	♣ Q10963				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 305	♠ AKQ	The opponents are silent.
Dealer: S	♥ 108654	
Vul: EW	♦ K74	You bid first.
HCP: 15	♣ K10	

Board: 306	♠ KJ3	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ 9754	Partner bids first.
HCP: 8	♣ QJ964	

Board: 307	♠ AQ6	The opponents are silent.
Dealer: S	♥ K10654	
Vul: None	♦ QJ10	You bid first.
HCP: 15	♣ K8	

Board: 308	♠ J	The opponents are silent.
Dealer: N	♥ K54	
Vul: EW	♦ KQJ72	Partner bids first.
HCP: 10	♣ 8754	

Board: 309	♠ AQ5	The opponents are silent.
Dealer: S	♥ Q54	
Vul: Both	♦ K53	You bid first.
HCP: 17	♣ AQ64	

Board: 310	♠ —	The opponents are silent.
Dealer: N	♥ J93	
Vul: None	♦ AQ1075	Partner bids first.
HCP: 9	♣ Q10963	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AKQ				1NT
Vul: EW	♥ A	♥ 108654				
North HCP: 14	♦ AQ982	♦ K74	Pass	3NT	AP	
South HCP: 15	♣ A852	♣ K10				
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ KJ3				
Vul: Both	♥ A1053	♥ J		1NT	Pass	2NT
North HCP: 17	♦ A1062	♦ 9754	AP			
South HCP: 8	♣ AK5	♣ QJ964				
Contract: 2N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ6				1NT
Vul: None	♥ 987	♥ K10654				
North HCP: 9	♦ A9763	♦ QJ10	Pass	2NT	AP	
South HCP: 15	♣ A1052	♣ K8				
Contract: 2N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J				
Vul: EW	♥ AQ7	♥ K54		1NT	Pass	3NT
North HCP: 16	♦ 10953	♦ KQJ72	AP			
South HCP: 10	♣ QJ106	♣ 8754				
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ5				1NT
Vul: Both	♥ AJ8	♥ Q54				
North HCP: 8	♦ 98762	♦ K53	Pass	2NT	Pass	3NT
South HCP: 17	♣ K1095	♣ AQ64	AP			
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ —				
Vul: None	♥ KQ84	♥ J93		1NT	Pass	2NT
North HCP: 17	♦ K3	♦ AQ1075	Pass	3NT	AP	
South HCP: 9	♣ A74	♣ Q10963				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 311	♠ K	West Bids 3♠ if possible.
Dealer: S	♥ K84	
Vul: NS	♦ A9863	Partner bids first.
HCP: 12	♣ Q932	

Board: 312	♠ K852	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ KQ1074	You bid first.
HCP: 16	♣ A6	

Board: 313	♠ Q	The opponents are silent.
Dealer: S	♥ 975	
Vul: None	♦ AQJ104	Partner bids first.
HCP: 13	♣ KJ92	

Board: 314	♠ A85	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ AK1083	You bid first.
HCP: 17	♣ K54	

Board: 315	♠ 876	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ AK1053	Partner bids first.
HCP: 8	♣ J1064	

Board: 316	♠ AK72	East Bids 2♣ if possible.
Dealer: N	♥ AJ42	
Vul: None	♦ K4	You bid first.
HCP: 17	♣ Q85	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ J104				1NT
Vul: NS	♥ K84	♥ AJ106				
North HCP: 12	♦ A9863	♦ K102	3♠	AP		
South HCP: 16	♣ Q932	♣ AK4				
Contract: 3♠ W						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ K852	♠ AQ4				
Vul: Both	♥ KJ	♥ 8		1NT	Pass	3NT
North HCP: 16	♦ KQ1074	♦ AJ85	AP			
South HCP: 14	♣ A6	♣ K5432				
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K1054				1NT
Vul: None	♥ 975	♥ KQ8				
North HCP: 13	♦ AQJ104	♦ K95	Pass	3NT	AP	
South HCP: 15	♣ KJ92	♣ A75				
Contract: 3N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ K73				
Vul: NS	♥ K2	♥ 8		1NT	Pass	3NT
North HCP: 17	♦ AK1083	♦ QJ974	AP			
South HCP: 12	♣ K54	♣ AQ82				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ 876	♠ KQ4				1NT
Vul: EW	♥ 2	♥ AJ763				
North HCP: 8	♦ AK1053	♦ 84	Pass	2NT	AP	
South HCP: 16	♣ J1064	♣ AQ2				
Contract: 2N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AK72	♠ 1053				
Vul: None	♥ AJ42	♥ 9		1NT	2♣ ¹	2NT
North HCP: 17	♦ K4	♦ J10986	Pass	3NT	AP	
South HCP: 8	♣ Q85	♣ AK93	1. Cappelletti, any 6+suit			
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 311	♠ J104	West Bids 3♠ if possible.
Dealer: S	♥ AJ106	
Vul: NS	♦ K102	You bid first.
HCP: 16	♣ AK4	

Board: 312	♠ AQ4	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ AJ85	Partner bids first.
HCP: 14	♣ K5432	

Board: 313	♠ K1054	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: None	♦ K95	You bid first.
HCP: 15	♣ A75	

Board: 314	♠ K73	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ QJ974	Partner bids first.
HCP: 12	♣ AQ82	

Board: 315	♠ KQ4	The opponents are silent.
Dealer: S	♥ AJ763	
Vul: EW	♦ 84	You bid first.
HCP: 16	♣ AQ2	

Board: 316	♠ 1053	East Bids 2♣ if possible.
Dealer: N	♥ 9	
Vul: None	♦ J10986	Partner bids first.
HCP: 8	♣ AK93	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ J104				1NT
Vul: NS	♥ K84	♥ AJ106				
North HCP: 12	♦ A9863	♦ K102	3♠	AP		
South HCP: 16	♣ Q932	♣ AK4				
Contract: 3♠ W						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ K852	♠ AQ4				
Vul: Both	♥ KJ	♥ 8		1NT	Pass	3NT
North HCP: 16	♦ KQ1074	♦ AJ85	AP			
South HCP: 14	♣ A6	♣ K5432				
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K1054				1NT
Vul: None	♥ 975	♥ KQ8				
North HCP: 13	♦ AQJ104	♦ K95	Pass	3NT	AP	
South HCP: 15	♣ KJ92	♣ A75				
Contract: 3N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ K73				
Vul: NS	♥ K2	♥ 8		1NT	Pass	3NT
North HCP: 17	♦ AK1083	♦ QJ974	AP			
South HCP: 12	♣ K54	♣ AQ82				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ 876	♠ KQ4				1NT
Vul: EW	♥ 2	♥ AJ763				
North HCP: 8	♦ AK1053	♦ 84	Pass	2NT	AP	
South HCP: 16	♣ J1064	♣ AQ2				
Contract: 2N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AK72	♠ 1053				
Vul: None	♥ AJ42	♥ 9		1NT	2♣ ¹	2NT
North HCP: 17	♦ K4	♦ J10986	Pass	3NT	AP	
South HCP: 8	♣ Q85	♣ AK93	1. Cappelletti, any 6+suit			
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 317	♠ Q62	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ KJ942	Partner bids first.
HCP: 8	♣ Q1084	

Board: 318	♠ KJ7	The opponents are silent.
Dealer: N	♥ A1032	
Vul: EW	♦ KQ10	You bid first.
HCP: 16	♣ K75	

Board: 319	♠ 763	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ 108654	Partner bids first.
HCP: 9	♣ AKQ10	

Board: 320	♠ AKQ8	The opponents are silent.
Dealer: N	♥ J96	
Vul: NS	♦ A8	You bid first.
HCP: 15	♣ J842	

Board: 321	♠ 742	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ KQJ83	Partner bids first.
HCP: 9	♣ Q832	

Board: 322	♠ AK532	The opponents are silent.
Dealer: N	♥ 653	
Vul: Both	♦ Q109	You bid first.
HCP: 16	♣ AK	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ AJ10				1NT
Vul: NS	♥ 5	♥ AK1087				
North HCP: 8	♦ KJ942	♦ A103	Pass	2NT	AP	
South HCP: 16	♣ Q1084	♣ 62				
Contract: 2N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 9				
Vul: EW	♥ A1032	♥ K96		1NT	Pass	2NT
North HCP: 16	♦ KQ10	♦ 9854	AP			
South HCP: 8	♣ K75	♣ AJ1063				
Contract: 2N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ A1095				1NT
Vul: Both	♥ 2	♥ AJ5	Pass	2NT	Pass	3NT
North HCP: 9	♦ 108654	♦ AQJ	AP			
South HCP: 17	♣ AKQ10	♣ J73				
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 1096				
Vul: NS	♥ J96	♥ 4		1NT	Pass	3NT
North HCP: 15	♦ A8	♦ KQ64	AP			
South HCP: 12	♣ J842	♣ AK1063				
Contract: 3N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 742	♠ A109				1NT
Vul: EW	♥ J	♥ AQ65				
North HCP: 9	♦ KQJ83	♦ 1054	Pass	2NT	AP	
South HCP: 15	♣ Q832	♣ AJ10				
Contract: 2N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AK532	♠ 6				
Vul: Both	♥ 653	♥ AJ10		1NT	Pass	3NT
North HCP: 16	♦ Q109	♦ K854	AP			
South HCP: 10	♣ AK	♣ Q9854				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 317	♠ AJ10	The opponents are silent.
Dealer: S	♥ AK1087	
Vul: NS	♦ A103	You bid first.
HCP: 16	♣ 62	

Board: 318	♠ 9	The opponents are silent.
Dealer: N	♥ K96	
Vul: EW	♦ 9854	Partner bids first.
HCP: 8	♣ AJ1063	

Board: 319	♠ A1095	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ AQJ	You bid first.
HCP: 17	♣ J73	

Board: 320	♠ 1096	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ KQ64	Partner bids first.
HCP: 12	♣ AK1063	

Board: 321	♠ A109	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: EW	♦ 1054	You bid first.
HCP: 15	♣ AJ10	

Board: 322	♠ 6	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: Both	♦ K854	Partner bids first.
HCP: 10	♣ Q9854	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ AJ10				1NT
Vul: NS	♥ 5	♥ AK1087				
North HCP: 8	♦ KJ942	♦ A103	Pass	2NT	AP	
South HCP: 16	♣ Q1084	♣ 62				
Contract: 2N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 9				
Vul: EW	♥ A1032	♥ K96		1NT	Pass	2NT
North HCP: 16	♦ KQ10	♦ 9854	AP			
South HCP: 8	♣ K75	♣ AJ1063				
Contract: 2N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ A1095				1NT
Vul: Both	♥ 2	♥ AJ5	Pass	2NT	Pass	3NT
North HCP: 9	♦ 108654	♦ AQJ	AP			
South HCP: 17	♣ AKQ10	♣ J73				
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 1096				
Vul: NS	♥ J96	♥ 4		1NT	Pass	3NT
North HCP: 15	♦ A8	♦ KQ64	AP			
South HCP: 12	♣ J842	♣ AK1063				
Contract: 3N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 742	♠ A109				1NT
Vul: EW	♥ J	♥ AQ65				
North HCP: 9	♦ KQJ83	♦ 1054	Pass	2NT	AP	
South HCP: 15	♣ Q832	♣ AJ10				
Contract: 2N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AK532	♠ 6				
Vul: Both	♥ 653	♥ AJ10		1NT	Pass	3NT
North HCP: 16	♦ Q109	♦ K854	AP			
South HCP: 10	♣ AK	♣ Q9854				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 323	♠ KQ9	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ K7432	Partner bids first.
HCP: 12	♣ KJ83	

Board: 324	♠ A74	The opponents are silent.
Dealer: N	♥ AQ1094	
Vul: EW	♦ K108	You bid first.
HCP: 15	♣ Q3	

Board: 325	♠ J	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: Both	♦ J542	Partner bids first.
HCP: 8	♣ K8754	

Board: 326	♠ Q873	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ AKQ8	You bid first.
HCP: 15	♣ KJ3	

Board: 327	♠ Q	The opponents are silent.
Dealer: S	♥ K82	
Vul: NS	♦ AK852	Partner bids first.
HCP: 14	♣ Q1073	

Board: 328	♠ 109	East Bids 2♦ if possible.
Dealer: N	♥ 876	West Bids 4♠ if possible.
Vul: Both	♦ AKJ	
HCP: 15	♣ AK1043	You bid first.

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ 1085				1NT
Vul: None	♥ 4	♥ A97				
North HCP: 12	♦ K7432	♦ AQJ96	Pass	3NT	AP	
South HCP: 15	♣ KJ83	♣ A5				
Contract: 3N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ J32				
Vul: EW	♥ AQ1094	♥ K		1NT	Pass	3NT
North HCP: 15	♦ K108	♦ A976	AP			
South HCP: 11	♣ Q3	♣ K10974				
Contract: 3N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A32				1NT
Vul: Both	♥ QJ6	♥ AK85	Pass	2NT	Pass	3NT
North HCP: 8	♦ J542	♦ Q107	AP			
South HCP: 17	♣ K8754	♣ A103				
Contract: 3N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ Q873	♠ 9				
Vul: None	♥ 96	♥ K42		1NT	Pass	2NT
North HCP: 15	♦ AKQ8	♦ 9543	AP			
South HCP: 9	♣ KJ3	♣ AQ862				
Contract: 2N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ KJ				1NT
Vul: NS	♥ K82	♥ AQJ5				
North HCP: 14	♦ AK852	♦ Q73	Pass	3NT	AP	
South HCP: 16	♣ Q1073	♣ K842				
Contract: 3N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ J				
Vul: Both	♥ 876	♥ KQJ		1NT	2♦ ¹	3NT
North HCP: 15	♦ AKJ	♦ Q8652	4♠	X	AP	
South HCP: 11	♣ AK1043	♣ Q962	1. Cappelletti, both majors			
Contract: 4♠X W						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 323	♠ 1085	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ AQJ96	You bid first.
HCP: 15	♣ A5	

Board: 324	♠ J32	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ A976	Partner bids first.
HCP: 11	♣ K10974	

Board: 325	♠ A32	The opponents are silent.
Dealer: S	♥ AK85	
Vul: Both	♦ Q107	You bid first.
HCP: 17	♣ A103	

Board: 326	♠ 9	The opponents are silent.
Dealer: N	♥ K42	
Vul: None	♦ 9543	Partner bids first.
HCP: 9	♣ AQ862	

Board: 327	♠ KJ	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: NS	♦ Q73	You bid first.
HCP: 16	♣ K842	

Board: 328	♠ J	East Bids 2♦ if possible.
Dealer: N	♥ KQJ	West Bids 4♠ if possible.
Vul: Both	♦ Q8652	
HCP: 11	♣ Q962	Partner bids first.

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ 1085				1NT
Vul: None	♥ 4	♥ A97				
North HCP: 12	♦ K7432	♦ AQJ96	Pass	3NT	AP	
South HCP: 15	♣ KJ83	♣ A5				
Contract: 3N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ J32				
Vul: EW	♥ AQ1094	♥ K		1NT	Pass	3NT
North HCP: 15	♦ K108	♦ A976	AP			
South HCP: 11	♣ Q3	♣ K10974				
Contract: 3N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A32				1NT
Vul: Both	♥ QJ6	♥ AK85	Pass	2NT	Pass	3NT
North HCP: 8	♦ J542	♦ Q107	AP			
South HCP: 17	♣ K8754	♣ A103				
Contract: 3N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ Q873	♠ 9				
Vul: None	♥ 96	♥ K42		1NT	Pass	2NT
North HCP: 15	♦ AKQ8	♦ 9543	AP			
South HCP: 9	♣ KJ3	♣ AQ862				
Contract: 2N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ KJ				
Vul: NS	♥ K82	♥ AQJ5				1NT
North HCP: 14	♦ AK852	♦ Q73	Pass	3NT	AP	
South HCP: 16	♣ Q1073	♣ K842				
Contract: 3N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ J				
Vul: Both	♥ 876	♥ KQJ		1NT	2♦ ¹	3NT
North HCP: 15	♦ AKJ	♦ Q8652	4♠	X	AP	
South HCP: 11	♣ AK1043	♣ Q962	1. Cappelletti, both majors			
Contract: 4♠X W						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 329	♠ 5	The opponents are silent.
Dealer: S	♥ 764	
Vul: None	♦ KQJ6	Partner bids first.
HCP: 8	♣ Q9842	

Board: 330	♠ A1054	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ Q874	You bid first.
HCP: 16	♣ AJ	

Board: 331	♠ QJ8	West Bids 3♥ if possible.
Dealer: S	♥ J	
Vul: EW	♦ 109863	Partner bids first.
HCP: 8	♣ A873	

Board: 332	♠ 854	The opponents are silent.
Dealer: N	♥ AK97	
Vul: None	♦ K83	You bid first.
HCP: 15	♣ KQ7	

Board: 333	♠ AK9	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ AJ1095	Partner bids first.
HCP: 12	♣ 10853	

Board: 334	♠ AQ105	The opponents are silent.
Dealer: N	♥ AQ86	
Vul: EW	♦ Q86	You bid first.
HCP: 16	♣ Q8	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AJ109				1NT
Vul: None	♥ 764	♥ AK85				
North HCP: 8	♦ KQJ6	♦ 75	Pass	2NT	AP	
South HCP: 16	♣ Q9842	♣ A107				
Contract: 2N S						
Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ QJ8				
Vul: NS	♥ KQ7	♥ 3		1NT	Pass	3NT
North HCP: 16	♦ Q874	♦ KJ1096	AP			
South HCP: 12	♣ AJ	♣ KQ73				
Contract: 3N N						
Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A105				1NT
Vul: EW	♥ J	♥ Q75				
North HCP: 8	♦ 109863	♦ KQJ4	3♥	AP		
South HCP: 15	♣ A873	♣ K64				
Contract: 3♥ W						
Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ A				
Vul: None	♥ AK97	♥ J86		1NT	Pass	3NT
North HCP: 15	♦ K83	♦ A1075	AP			
South HCP: 10	♣ KQ7	♣ J10953				
Contract: 3N N						
Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ AK9	♠ 632				1NT
Vul: NS	♥ 3	♥ AQJ96				
North HCP: 12	♦ AJ1095	♦ K64	Pass	3NT	AP	
South HCP: 15	♣ 10853	♣ KQ				
Contract: 3N S						
Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ AQ105	♠ —		1NT	Pass	2♠ ¹
Vul: EW	♥ AQ86	♥ K74	Pass	3♣ ²	AP	
North HCP: 16	♦ Q86	♦ J975	1. Minor Suit Transfers after 1NT 2. automat			
South HCP: 8	♣ Q8	♣ KJ10942				
Contract: 3♣ N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 329	♠ AJ109	The opponents are silent.
Dealer: S	♥ AK85	
Vul: None	♦ 75	You bid first.
HCP: 16	♣ A107	

Board: 330	♠ QJ8	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ KJ1096	Partner bids first.
HCP: 12	♣ KQ73	

Board: 331	♠ A105	West Bids 3♥ if possible.
Dealer: S	♥ Q75	
Vul: EW	♦ KQJ4	You bid first.
HCP: 15	♣ K64	

Board: 332	♠ A	The opponents are silent.
Dealer: N	♥ J86	
Vul: None	♦ A1075	Partner bids first.
HCP: 10	♣ J10953	

Board: 333	♠ 632	The opponents are silent.
Dealer: S	♥ AQJ96	
Vul: NS	♦ K64	You bid first.
HCP: 15	♣ KQ	

Board: 334	♠ —	The opponents are silent.
Dealer: N	♥ K74	
Vul: EW	♦ J975	Partner bids first.
HCP: 8	♣ KJ10942	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AJ109				1NT
Vul: None	♥ 764	♥ AK85				
North HCP: 8	♦ KQJ6	♦ 75	Pass	2NT	AP	
South HCP: 16	♣ Q9842	♣ A107				
Contract: 2N S						
Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ QJ8				
Vul: NS	♥ KQ7	♥ 3		1NT	Pass	3NT
North HCP: 16	♦ Q874	♦ KJ1096	AP			
South HCP: 12	♣ AJ	♣ KQ73				
Contract: 3N N						
Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A105				1NT
Vul: EW	♥ J	♥ Q75				
North HCP: 8	♦ 109863	♦ KQJ4	3♥	AP		
South HCP: 15	♣ A873	♣ K64				
Contract: 3♥ W						
Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ A				
Vul: None	♥ AK97	♥ J86		1NT	Pass	3NT
North HCP: 15	♦ K83	♦ A1075	AP			
South HCP: 10	♣ KQ7	♣ J10953				
Contract: 3N N						
Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ AK9	♠ 632				1NT
Vul: NS	♥ 3	♥ AQJ96				
North HCP: 12	♦ AJ1095	♦ K64	Pass	3NT	AP	
South HCP: 15	♣ 10853	♣ KQ				
Contract: 3N S						
Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ AQ105	♠ —		1NT	Pass	2♠ ¹
Vul: EW	♥ AQ86	♥ K74	Pass	3♣ ²	AP	
North HCP: 16	♦ Q86	♦ J975	1. Minor Suit Transfers after 1NT 2. automat			
South HCP: 8	♣ Q8	♣ KJ10942				
Contract: 3♣ N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 335	♠ 3	The opponents are silent.
Dealer: S	♥ K64	
Vul: Both	♦ Q9852	Partner bids first.
HCP: 10	♣ AJ86	
Board: 336	♠ Q72	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ A863	You bid first.
HCP: 15	♣ KJ2	
Board: 337	♠ Q105	West Doubles 4♠ if possible.
Dealer: S	♥ —	
Vul: EW	♦ 8753	Partner bids first.
HCP: 11	♣ AKQ743	
Board: 338	♠ 75	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ A10432	You bid first.
HCP: 16	♣ AQ92	
Board: 339	♠ 4	The opponents are silent.
Dealer: S	♥ 1084	
Vul: None	♦ QJ94	Partner bids first.
HCP: 9	♣ AQ743	
Board: 340	♠ AK8	The opponents are silent.
Dealer: N	♥ AK1072	
Vul: EW	♦ Q63	You bid first.
HCP: 16	♣ 73	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 335 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ 3 ♥ K64 ♦ Q9852 ♣ AJ86	South: ♠ AJ87 ♥ A873 ♦ J3 ♣ KQ5	West Pass	North 3NT	East AP	South 1NT
Board: 336 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ Q72 ♥ AJ5 ♦ A863 ♣ KJ2	South: ♠ A ♥ 1084 ♦ Q10752 ♣ Q1084	West AP	North 1NT	East Pass	South 2NT
Board: 337 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 5♣ S	North: ♠ Q105 ♥ — ♦ 8753 ♣ AKQ743	South: ♠ A7 ♥ AK3 ♦ A1094 ♣ J1098	West Pass Pass X AP	North 2♠ ¹ 4♥ ³ XX	East Pass Pass Pass	South 3♣ ² 4♣ ⁴ 5♣
1. Minor Suit Transfers after 1NT 2. automat 3. Splinter 4. Cue bid, a ♠ stopper						
Board: 338 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ 75 ♥ AQ ♦ A10432 ♣ AQ92	South: ♠ J63 ♥ 9 ♦ KJ65 ♣ K10653	West AP	North 1NT	East Pass	South 2NT
Board: 339 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ 4 ♥ 1084 ♦ QJ94 ♣ AQ743	South: ♠ K102 ♥ K752 ♦ AK85 ♣ K2	West Pass	North 2NT	East AP	South 1NT
Board: 340 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 3N N	North: ♠ AK8 ♥ AK1072 ♦ Q63 ♣ 73	South: ♠ J93 ♥ Q ♦ A742 ♣ KQJ102	West AP	North 1NT	East Pass	South 3NT

South hands (Practice Page)

Responding to 1NT with 5431

Board: 335	♠ AJ87	The opponents are silent.
Dealer: S	♥ A873	
Vul: Both	♦ J3	You bid first.
HCP: 15	♣ KQ5	
Board: 336	♠ A	The opponents are silent.
Dealer: N	♥ 1084	
Vul: NS	♦ Q10752	Partner bids first.
HCP: 8	♣ Q1084	
Board: 337	♠ A7	West Doubles 4♠ if possible.
Dealer: S	♥ AK3	
Vul: EW	♦ A1094	You bid first.
HCP: 16	♣ J1098	
Board: 338	♠ J63	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ KJ65	Partner bids first.
HCP: 8	♣ K10653	
Board: 339	♠ K102	The opponents are silent.
Dealer: S	♥ K752	
Vul: None	♦ AK85	You bid first.
HCP: 16	♣ K2	
Board: 340	♠ J93	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ A742	Partner bids first.
HCP: 13	♣ KQJ102	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 335 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ 3 ♥ K64 ♦ Q9852 ♣ AJ86	South: ♠ AJ87 ♥ A873 ♦ J3 ♣ KQ5	West Pass	North 3NT	East AP	South 1NT
Board: 336 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ Q72 ♥ AJ5 ♦ A863 ♣ KJ2	South: ♠ A ♥ 1084 ♦ Q10752 ♣ Q1084	West AP	North 1NT	East Pass	South 2NT
Board: 337 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 5♣ S	North: ♠ Q105 ♥ — ♦ 8753 ♣ AKQ743	South: ♠ A7 ♥ AK3 ♦ A1094 ♣ J1098	West Pass Pass X AP	North 2♠ ¹ 4♥ ³ XX	East Pass Pass Pass	South 3♣ ² 4♣ ⁴ 5♣
1. Minor Suit Transfers after 1NT 2. automat 3. Splinter 4. Cue bid, a ♠ stopper						
Board: 338 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ 75 ♥ AQ ♦ A10432 ♣ AQ92	South: ♠ J63 ♥ 9 ♦ KJ65 ♣ K10653	West AP	North 1NT	East Pass	South 2NT
Board: 339 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ 4 ♥ 1084 ♦ QJ94 ♣ AQ743	South: ♠ K102 ♥ K752 ♦ AK85 ♣ K2	West Pass	North 2NT	East AP	South 1NT
Board: 340 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 3N N	North: ♠ AK8 ♥ AK1072 ♦ Q63 ♣ 73	South: ♠ J93 ♥ Q ♦ A742 ♣ KQJ102	West AP	North 1NT	East Pass	South 3NT

North hands (Practice Page)

Responding to 1NT with 5431

Board: 341	♠ Q93	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ Q974	Partner bids first.
HCP: 12	♣ KQJ65	

Board: 342	♠ J742	The opponents are silent.
Dealer: N	♥ AK104	
Vul: None	♦ A97	You bid first.
HCP: 16	♣ A10	

Board: 343	♠ —	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: NS	♦ Q109862	Partner bids first.
HCP: 10	♣ A764	

Board: 344	♠ AQ6	East Bids 2♦ if possible.
Dealer: N	♥ Q7	
Vul: Both	♦ Q42	You bid first.
HCP: 16	♣ AQ642	

Board: 345	♠ A	The opponents are silent.
Dealer: S	♥ Q109	
Vul: None	♦ Q873	Partner bids first.
HCP: 10	♣ Q10842	

Board: 346	♠ AQ5	East Bids 3♣ if possible.
Dealer: N	♥ A1084	
Vul: NS	♦ Q976	You bid first.
HCP: 15	♣ K8	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ A106				1NT
Vul: Both	♥ Q	♥ K10754				
North HCP: 12	♦ Q974	♦ KJ6	Pass	3NT	AP	
South HCP: 15	♣ KQJ65	♣ A4				
Contract: 3N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ J742	♠ A105				
Vul: None	♥ AK104	♥ 2		1NT	Pass	2NT
North HCP: 16	♦ A97	♦ K642	Pass	3NT	AP	
South HCP: 9	♣ A10	♣ Q9832				
Contract: 3N N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ				1NT
Vul: NS	♥ KJ2	♥ Q106				
North HCP: 10	♦ Q109862	♦ A543	AP			
South HCP: 16	♣ A764	♣ KQJ3				
Contract: 1N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 2				
Vul: Both	♥ Q7	♥ K85		1NT	2♦ ¹	3NT
North HCP: 16	♦ Q42	♦ A1093	AP			
South HCP: 11	♣ AQ642	♣ KJ1075	1. Cappelletti, both majors			
Contract: 3N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K632				1NT
Vul: None	♥ Q109	♥ AJ73				
North HCP: 10	♦ Q873	♦ KJ	Pass	3NT	AP	
South HCP: 17	♣ Q10842	♣ AJ9				
Contract: 3N S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 963				
Vul: NS	♥ A1084	♥ K		1NT	3♣	3♦
North HCP: 15	♦ Q976	♦ AK853	Pass	3NT	AP	
South HCP: 12	♣ K8	♣ Q532				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 341	♠ A106	The opponents are silent.
Dealer: S	♥ K10754	
Vul: Both	♦ KJ6	You bid first.
HCP: 15	♣ A4	

Board: 342	♠ A105	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ K642	Partner bids first.
HCP: 9	♣ Q9832	

Board: 343	♠ KJ	The opponents are silent.
Dealer: S	♥ Q106	
Vul: NS	♦ A543	You bid first.
HCP: 16	♣ KQJ3	

Board: 344	♠ 2	East Bids 2♦ if possible.
Dealer: N	♥ K85	
Vul: Both	♦ A1093	Partner bids first.
HCP: 11	♣ KJ1075	

Board: 345	♠ K632	The opponents are silent.
Dealer: S	♥ AJ73	
Vul: None	♦ KJ	You bid first.
HCP: 17	♣ AJ9	

Board: 346	♠ 963	East Bids 3♣ if possible.
Dealer: N	♥ K	
Vul: NS	♦ AK853	Partner bids first.
HCP: 12	♣ Q532	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ A106				1NT
Vul: Both	♥ Q	♥ K10754				
North HCP: 12	♦ Q974	♦ KJ6	Pass	3NT	AP	
South HCP: 15	♣ KQJ65	♣ A4				
Contract: 3N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ J742	♠ A105				
Vul: None	♥ AK104	♥ 2		1NT	Pass	2NT
North HCP: 16	♦ A97	♦ K642	Pass	3NT	AP	
South HCP: 9	♣ A10	♣ Q9832				
Contract: 3N N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ				1NT
Vul: NS	♥ KJ2	♥ Q106				
North HCP: 10	♦ Q109862	♦ A543	AP			
South HCP: 16	♣ A764	♣ KQJ3				
Contract: 1N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 2				
Vul: Both	♥ Q7	♥ K85		1NT	2♦ ¹	3NT
North HCP: 16	♦ Q42	♦ A1093	AP			
South HCP: 11	♣ AQ642	♣ KJ1075	1. Cappelletti, both majors			
Contract: 3N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K632				1NT
Vul: None	♥ Q109	♥ AJ73				
North HCP: 10	♦ Q873	♦ KJ	Pass	3NT	AP	
South HCP: 17	♣ Q10842	♣ AJ9				
Contract: 3N S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 963				
Vul: NS	♥ A1084	♥ K		1NT	3♣	3♦
North HCP: 15	♦ Q976	♦ AK853	Pass	3NT	AP	
South HCP: 12	♣ K8	♣ Q532				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 347	♠ Q74	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ QJ943	Partner bids first.
HCP: 9	♣ QJ53	

Board: 348	♠ AQJ2	East Bids 2♣ if possible.
Dealer: N	♥ 97	
Vul: None	♦ AQ5	You bid first.
HCP: 15	♣ Q843	

Board: 349	♠ A	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: NS	♦ Q10743	Partner bids first.
HCP: 13	♣ QJ86	

Board: 350	♠ A5	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ A1097	You bid first.
HCP: 17	♣ K853	

Board: 351	♠ 8	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: Both	♦ 109432	Partner bids first.
HCP: 9	♣ KJ72	

Board: 352	♠ J8	The opponents are silent.
Dealer: N	♥ AK108	
Vul: NS	♦ Q932	You bid first.
HCP: 17	♣ AK10	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ AJ53				1NT
Vul: EW	♥ J	♥ K93				
North HCP: 9	♦ QJ943	♦ A86	Pass	2NT	AP	
South HCP: 15	♣ QJ53	♣ K94				
Contract: 2N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ 1053		1NT	2♣ ¹	2NT
Vul: None	♥ 97	♥ K				
North HCP: 15	♦ AQ5	♦ K972	AP			
South HCP: 9	♣ Q843	♣ K10762	1. Cappelletti, any 6+suit			
Contract: 2N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K9864				1NT
Vul: NS	♥ KJ7	♥ A9				
North HCP: 13	♦ Q10743	♦ AJ5	Pass	3NT	AP	
South HCP: 16	♣ QJ86	♣ A73				
Contract: 3N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ Q		1NT	Pass	3NT
Vul: EW	♥ AQ7	♥ 1098				
North HCP: 17	♦ A1097	♦ KJ52	AP			
South HCP: 12	♣ K853	♣ AQ1096				
Contract: 3N N						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ107				1NT
Vul: Both	♥ KQ6	♥ AJ73				
North HCP: 9	♦ 109432	♦ J75	Pass	2NT	AP	
South HCP: 16	♣ KJ72	♣ A10				
Contract: 2N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ Q75		1NT	Pass	3NT
Vul: NS	♥ AK108	♥ Q				
North HCP: 17	♦ Q932	♦ AKJ75	AP			
South HCP: 13	♣ AK10	♣ J632				
Contract: 3N N						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 347	♠ AJ53	The opponents are silent.
Dealer: S	♥ K93	
Vul: EW	♦ A86	You bid first.
HCP: 15	♣ K94	

Board: 348	♠ 1053	East Bids 2♣ if possible.
Dealer: N	♥ K	
Vul: None	♦ K972	Partner bids first.
HCP: 9	♣ K10762	

Board: 349	♠ K9864	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ AJ5	You bid first.
HCP: 16	♣ A73	

Board: 350	♠ Q	The opponents are silent.
Dealer: N	♥ 1098	
Vul: EW	♦ KJ52	Partner bids first.
HCP: 12	♣ AQ1096	

Board: 351	♠ AQ107	The opponents are silent.
Dealer: S	♥ AJ73	
Vul: Both	♦ J75	You bid first.
HCP: 16	♣ A10	

Board: 352	♠ Q75	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ AKJ75	Partner bids first.
HCP: 13	♣ J632	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ AJ53				1NT
Vul: EW	♥ J	♥ K93				
North HCP: 9	♦ QJ943	♦ A86	Pass	2NT	AP	
South HCP: 15	♣ QJ53	♣ K94				
Contract: 2N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ 1053		1NT	2♣ ¹	2NT
Vul: None	♥ 97	♥ K				
North HCP: 15	♦ AQ5	♦ K972	AP			
South HCP: 9	♣ Q843	♣ K10762	1. Cappelletti, any 6+suit			
Contract: 2N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K9864				1NT
Vul: NS	♥ KJ7	♥ A9				
North HCP: 13	♦ Q10743	♦ AJ5	Pass	3NT	AP	
South HCP: 16	♣ QJ86	♣ A73				
Contract: 3N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ Q		1NT	Pass	3NT
Vul: EW	♥ AQ7	♥ 1098				
North HCP: 17	♦ A1097	♦ KJ52	AP			
South HCP: 12	♣ K853	♣ AQ1096				
Contract: 3N N						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ107				1NT
Vul: Both	♥ KQ6	♥ AJ73				
North HCP: 9	♦ 109432	♦ J75	Pass	2NT	AP	
South HCP: 16	♣ KJ72	♣ A10				
Contract: 2N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ Q75		1NT	Pass	3NT
Vul: NS	♥ AK108	♥ Q				
North HCP: 17	♦ Q932	♦ AKJ75	AP			
South HCP: 13	♣ AK10	♣ J632				
Contract: 3N N						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 353	♠ J53	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ J1087	Partner bids first.
HCP: 10	♣ KQ943	
Board: 354	♠ KJ98	The opponents are silent.
Dealer: N	♥ AK103	
Vul: Both	♦ Q2	You bid first.
HCP: 15	♣ Q94	
Board: 355	♠ 9	The opponents are silent.
Dealer: S	♥ 962	
Vul: None	♦ KQ92	Partner bids first.
HCP: 8	♣ K7642	
Board: 356	♠ A1053	West Doubles 4♥ if possible.
Dealer: N	♥ K1087	
Vul: EW	♦ A9	You bid first.
HCP: 15	♣ A94	
Board: 357	♠ Q108	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ A764	Partner bids first.
HCP: 13	♣ K9752	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ AQ4				1NT
Vul: EW	♥ K	♥ 102				
North HCP: 10	♦ J1087	♦ AKQ63	Pass	3NT	AP	
South HCP: 16	♣ KQ943	♣ J76				
Contract: 3N S						

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ KJ98	♠ Q42				
Vul: Both	♥ AK103	♥ 5		1NT	Pass	3NT
North HCP: 15	♦ Q2	♦ A10753	AP			
South HCP: 13	♣ Q94	♣ AK76				
Contract: 3N N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQ1074				1NT
Vul: None	♥ 962	♥ AJ4				
North HCP: 8	♦ KQ92	♦ J76	Pass	2NT	AP	
South HCP: 15	♣ K7642	♣ A3				
Contract: 2N S						

			West	North	East	South
				1NT	Pass	2♠ ¹
			Pass	3♣ ²	Pass	4♥ ³
			X	4♠ ⁴	Pass	5♥ ⁵
			Pass	6♦	Pass	7♣
			AP			

1. Minor Suit Transfers after 1NT
2. automat
3. Splinter
4. Cue bid, a ♠ stopper
5. Exclusion, for ♣

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AK9				1NT
Vul: Both	♥ A	♥ KQJ10				
North HCP: 13	♦ A764	♦ 832	Pass	3NT	AP	
South HCP: 17	♣ K9752	♣ A64				
Contract: 3N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 353	♠ AQ4	The opponents are silent.
Dealer: S	♥ 102	
Vul: EW	♦ AKQ63	You bid first.
HCP: 16	♣ J76	
Board: 354	♠ Q42	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ A10753	Partner bids first.
HCP: 13	♣ AK76	
Board: 355	♠ KQ1074	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: None	♦ J76	You bid first.
HCP: 15	♣ A3	
Board: 356	♠ KQ8	West Doubles 4♥ if possible.
Dealer: N	♥ —	
Vul: EW	♦ KQ62	Partner bids first.
HCP: 15	♣ KQ8753	
Board: 357	♠ AK9	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: Both	♦ 832	You bid first.
HCP: 17	♣ A64	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ AQ4				1NT
Vul: EW	♥ K	♥ 102				
North HCP: 10	♦ J1087	♦ AKQ63	Pass	3NT	AP	
South HCP: 16	♣ KQ943	♣ J76				
Contract: 3N S						

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ KJ98	♠ Q42				
Vul: Both	♥ AK103	♥ 5		1NT	Pass	3NT
North HCP: 15	♦ Q2	♦ A10753	AP			
South HCP: 13	♣ Q94	♣ AK76				
Contract: 3N N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQ1074				1NT
Vul: None	♥ 962	♥ AJ4				
North HCP: 8	♦ KQ92	♦ J76	Pass	2NT	AP	
South HCP: 15	♣ K7642	♣ A3				
Contract: 2N S						

			West	North	East	South
				1NT	Pass	2♠ ¹
			Pass	3♣ ²	Pass	4♥ ³
			X	4♠ ⁴	Pass	5♥ ⁵
			Pass	6♦	Pass	7♣
			AP			

1. Minor Suit Transfers after 1NT
2. automat
3. Splinter
4. Cue bid, a ♠ stopper
5. Exclusion, for ♣

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AK9				1NT
Vul: Both	♥ A	♥ KQJ10				
North HCP: 13	♦ A764	♦ 832	Pass	3NT	AP	
South HCP: 17	♣ K9752	♣ A64				
Contract: 3N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 358	♠ KJ987	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ K43	You bid first.
HCP: 16	♣ AJ3	

Board: 359	♠ J76	West Bids 2♦ if possible.
Dealer: S	♥ J	
Vul: NS	♦ K10874	Partner bids first.
HCP: 9	♣ KJ93	

Board: 360	♠ QJ432	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ K106	You bid first.
HCP: 15	♣ 64	

Board: 361	♠ 764	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ AQ93	Partner bids first.
HCP: 9	♣ K97542	

Board: 362	♠ Q8	East Bids 2♠ if possible.
Dealer: N	♥ KJ97	West Bids 3♠ if possible.
Vul: NS	♦ Q43	
HCP: 17	♣ AKQ2	You bid first.

Board: 363	♠ J92	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ KQ983	Partner bids first.
HCP: 10	♣ A1093	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 358 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ KJ987 ♥ A3 ♦ K43 ♣ AJ3	South: ♠ 6 ♥ QJ9 ♦ AJ1087 ♣ K1084	West AP	North 1NT	East Pass	South 3NT
Board: 359 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ J76 ♥ J ♦ K10874 ♣ KJ93	South: ♠ K842 ♥ Q54 ♦ A96 ♣ AQ2	West 2♦ ¹ AP 1. Cappelletti, both majors	North 3♦	East Pass	South 1NT 3NT
Board: 360 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 4N N	North: ♠ QJ432 ♥ AKQ ♦ K106 ♣ 64	South: ♠ K76 ♥ 3 ♦ AJ854 ♣ AKJ2	West AP 1. Quantitative 4NT	North 1NT	East Pass	South 4NT ¹
Board: 361 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3♣ S	North: ♠ 764 ♥ — ♦ AQ93 ♣ K97542	South: ♠ K3 ♥ KQJ ♦ K7654 ♣ AJ3	West Pass AP 1. Minor Suit Transfers after 1NT 2. automat	North 2♠ ¹	East Pass	South 1NT 3♣ ²
Board: 362 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3♠ E	North: ♠ Q8 ♥ KJ97 ♦ Q43 ♣ AKQ2	South: ♠ 4 ♥ A42 ♦ KJ1097 ♣ 9876	West 3♠ 1. Cappelletti, 5M-4m	North 1NT AP	East 2♠ ¹	South Pass
Board: 363 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ J92 ♥ 3 ♦ KQ983 ♣ A1093	South: ♠ A64 ♥ AK865 ♦ A75 ♣ 75	West Pass	North 3NT	East AP	South 1NT

South hands (Practice Page)

Responding to 1NT with 5431

Board: 358	♠ 6	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: None	♦ AJ1087	Partner bids first.
HCP: 11	♣ K1084	

Board: 359	♠ K842	West Bids 2♦ if possible.
Dealer: S	♥ Q54	
Vul: NS	♦ A96	You bid first.
HCP: 15	♣ AQ2	

Board: 360	♠ K76	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ AJ854	Partner bids first.
HCP: 16	♣ AKJ2	

Board: 361	♠ K3	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ K7654	You bid first.
HCP: 17	♣ AJ3	

Board: 362	♠ 4	East Bids 2♠ if possible.
Dealer: N	♥ A42	West Bids 3♠ if possible.
Vul: NS	♦ KJ1097	
HCP: 8	♣ 9876	Partner bids first.

Board: 363	♠ A64	The opponents are silent.
Dealer: S	♥ AK865	
Vul: EW	♦ A75	You bid first.
HCP: 15	♣ 75	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 358 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ KJ987 ♥ A3 ♦ K43 ♣ AJ3	South: ♠ 6 ♥ QJ9 ♦ AJ1087 ♣ K1084	West AP	North 1NT	East Pass	South 3NT
Board: 359 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ J76 ♥ J ♦ K10874 ♣ KJ93	South: ♠ K842 ♥ Q54 ♦ A96 ♣ AQ2	West 2♦ ¹ AP 1. Cappelletti, both majors	North 3♦	East Pass	South 1NT 3NT
Board: 360 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 4N N	North: ♠ QJ432 ♥ AKQ ♦ K106 ♣ 64	South: ♠ K76 ♥ 3 ♦ AJ854 ♣ AKJ2	West AP 1. Quantitative 4NT	North 1NT	East Pass	South 4NT ¹
Board: 361 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3♣ S	North: ♠ 764 ♥ — ♦ AQ93 ♣ K97542	South: ♠ K3 ♥ KQJ ♦ K7654 ♣ AJ3	West Pass AP 1. Minor Suit Transfers after 1NT 2. automat	North 2♠ ¹	East Pass	South 1NT 3♣ ²
Board: 362 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3♠ E	North: ♠ Q8 ♥ KJ97 ♦ Q43 ♣ AKQ2	South: ♠ 4 ♥ A42 ♦ KJ1097 ♣ 9876	West 3♠ 1. Cappelletti, 5M-4m	North 1NT AP	East 2♠ ¹	South Pass
Board: 363 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ J92 ♥ 3 ♦ KQ983 ♣ A1093	South: ♠ A64 ♥ AK865 ♦ A75 ♣ 75	West Pass	North 3NT	East AP	South 1NT

North hands (Practice Page)

Responding to 1NT with 5431

Board: 364	♠ QJ42	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ KQJ9	You bid first.
HCP: 15	♣ J4	

Board: 365	♠ K87	West Bids 2♦ if possible.
Dealer: S	♥ K	
Vul: NS	♦ K10953	Partner bids first.
HCP: 15	♣ AQ63	

Board: 366	♠ AKQ7	The opponents are silent.
Dealer: N	♥ 104	
Vul: EW	♦ J74	You bid first.
HCP: 15	♣ AJ73	

Board: 367	♠ —	The opponents are silent.
Dealer: S	♥ Q108	
Vul: Both	♦ 108653	Partner bids first.
HCP: 8	♣ KQJ64	

Board: 368	♠ 108	East Bids 2♦ if possible.
Dealer: N	♥ AQ	West Bids 2♠ if possible.
Vul: NS	♦ AQ102	West Bids 4♠ if possible.
HCP: 15	♣ QJ762	You bid first.

Board: 369	♠ 7	The opponents are silent.
Dealer: S	♥ Q103	
Vul: EW	♦ AQ83	Partner bids first.
HCP: 8	♣ 109876	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ QJ42	♠ 875		1NT	Pass	3NT
Vul: None	♥ KQ7	♥ 10				
North HCP: 15	♦ KQJ9	♦ A752	AP			
South HCP: 11	♣ J4	♣ AK1073				
Contract: 3N N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ J6	2♦ ¹	3♦	Pass	3♥ ²
Vul: NS	♥ K	♥ A9	Pass	3NT	Pass	4NT ³
North HCP: 15	♦ K10953	♦ AQ862	Pass	5♥	Pass	6♦
South HCP: 15	♣ AQ63	♣ KJ74	AP			
Contract: 6♦ N			1. Cappelletti, both majors			
			2. strength cue bid			
			3. Blackwood 0314, for ♦			

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ —		1NT	Pass	4♠ ¹
Vul: EW	♥ 104	♥ AQ8	Pass	5♣	Pass	6NT
North HCP: 15	♦ J74	♦ AK965	AP			
South HCP: 16	♣ AJ73	♣ K9862	1. Minors			
Contract: 6N N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ J1098				1NT
Vul: Both	♥ Q108	♥ A2	Pass	2NT	Pass	3NT
North HCP: 8	♦ 108653	♦ AKJ7	AP			
South HCP: 17	♣ KQJ64	♣ A103				
Contract: 3N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ 7		1NT	2♦ ¹	X
Vul: NS	♥ AQ	♥ J65	2♠	3♦	Pass	Pass
North HCP: 15	♦ AQ102	♦ KJ74	4♠	X	AP	
South HCP: 8	♣ QJ762	♣ K9853	1. Cappelletti, both majors			
Contract: 4♠X W						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KQJ6				1NT
Vul: EW	♥ Q103	♥ A84	Pass	2NT	AP	
North HCP: 8	♦ AQ83	♦ 1065				
South HCP: 15	♣ 109876	♣ KQ4				
Contract: 2N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 364	♠ 875	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ A752	Partner bids first.
HCP: 11	♣ AK1073	

Board: 365	♠ J6	West Bids 2♦ if possible.
Dealer: S	♥ A9	
Vul: NS	♦ AQ862	You bid first.
HCP: 15	♣ KJ74	

Board: 366	♠ —	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: EW	♦ AK965	Partner bids first.
HCP: 16	♣ K9862	

Board: 367	♠ J1098	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ AKJ7	You bid first.
HCP: 17	♣ A103	

Board: 368	♠ 7	East Bids 2♦ if possible.
Dealer: N	♥ J65	West Bids 2♠ if possible.
Vul: NS	♦ KJ74	West Bids 4♠ if possible.
HCP: 8	♣ K9853	Partner bids first.

Board: 369	♠ KQJ6	The opponents are silent.
Dealer: S	♥ A84	
Vul: EW	♦ 1065	You bid first.
HCP: 15	♣ KQ4	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ QJ42	♠ 875		1NT	Pass	3NT
Vul: None	♥ KQ7	♥ 10				
North HCP: 15	♦ KQJ9	♦ A752	AP			
South HCP: 11	♣ J4	♣ AK1073				
Contract: 3N N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ J6	2♦ ¹	3♦	Pass	3♥ ²
Vul: NS	♥ K	♥ A9	Pass	3NT	Pass	4NT ³
North HCP: 15	♦ K10953	♦ AQ862	Pass	5♥	Pass	6♦
South HCP: 15	♣ AQ63	♣ KJ74	AP			
Contract: 6♦ N			1. Cappelletti, both majors			
			2. strength cue bid			
			3. Blackwood 0314, for ♦			

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ —		1NT	Pass	4♠ ¹
Vul: EW	♥ 104	♥ AQ8	Pass	5♣	Pass	6NT
North HCP: 15	♦ J74	♦ AK965	AP			
South HCP: 16	♣ AJ73	♣ K9862	1. Minors			
Contract: 6N N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ J1098				1NT
Vul: Both	♥ Q108	♥ A2	Pass	2NT	Pass	3NT
North HCP: 8	♦ 108653	♦ AKJ7	AP			
South HCP: 17	♣ KQJ64	♣ A103				
Contract: 3N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ 7		1NT	2♦ ¹	X
Vul: NS	♥ AQ	♥ J65	2♠	3♦	Pass	Pass
North HCP: 15	♦ AQ102	♦ KJ74	4♠	X	AP	
South HCP: 8	♣ QJ762	♣ K9853	1. Cappelletti, both majors			
Contract: 4♠X W						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KQJ6				1NT
Vul: EW	♥ Q103	♥ A84	Pass	2NT	AP	
North HCP: 8	♦ AQ83	♦ 1065				
South HCP: 15	♣ 109876	♣ KQ4				
Contract: 2N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 370	♠ A1096	The opponents are silent.
Dealer: N	♥ AK63	
Vul: Both	♦ 32	You bid first.
HCP: 16	♣ AJ8	

Board: 371	♠ A	The opponents are silent.
Dealer: S	♥ 853	
Vul: None	♦ J842	Partner bids first.
HCP: 9	♣ KJ432	

Board: 372	♠ K106	The opponents are silent.
Dealer: N	♥ AK75	
Vul: EW	♦ 105	You bid first.
HCP: 17	♣ AK85	

Board: 373	♠ J106	West Bids 2♠ if possible.
Dealer: S	♥ 10	
Vul: Both	♦ AQ63	Partner bids first.
HCP: 10	♣ QJ752	

Board: 374	♠ AQ7	East Bids 3♥ if possible.
Dealer: N	♥ AQ2	
Vul: None	♦ 85	You bid first.
HCP: 15	♣ K10863	

Board: 375	♠ 5	The opponents are silent.
Dealer: S	♥ K76	
Vul: NS	♦ KQ72	Partner bids first.
HCP: 10	♣ Q8654	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ A1096	♠ K		1NT	Pass	3NT
Vul: Both	♥ AK63	♥ J72				
North HCP: 16	♦ 32	♦ AK1085	AP			
South HCP: 11	♣ AJ8	♣ 9765				
Contract: 3N N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q10				1NT
Vul: None	♥ 853	♥ AQ2				
North HCP: 9	♦ J842	♦ AQ10	Pass	3NT	AP	
South HCP: 16	♣ KJ432	♣ Q10987				
Contract: 3N S						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ 943		1NT	Pass	2NT
Vul: EW	♥ AK75	♥ 4				
North HCP: 17	♦ 105	♦ KQ832	Pass	3NT	AP	
South HCP: 8	♣ AK85	♣ QJ62				
Contract: 3N N						

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ KQ				1NT
Vul: Both	♥ 10	♥ KQJ54	2♠ ¹	2NT ²	Pass	3♣
North HCP: 10	♦ AQ63	♦ J95	Pass	3NT	AP	
South HCP: 16	♣ QJ752	♣ A104	1. Cappelletti, 5M-4m			
Contract: 3N S			2. Lebensohl after 1NT			

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ KJ5		1NT	3♥	3NT
Vul: None	♥ AQ2	♥ K				
North HCP: 15	♦ 85	♦ AJ109	AP			
South HCP: 15	♣ K10863	♣ QJ954				
Contract: 3N N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ A76				1NT
Vul: NS	♥ K76	♥ QJ82				
North HCP: 10	♦ KQ72	♦ 965	Pass	3NT	AP	
South HCP: 15	♣ Q8654	♣ AKJ				
Contract: 3N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 370	♠ K	The opponents are silent.
Dealer: N	♥ J72	
Vul: Both	♦ AK1085	Partner bids first.
HCP: 11	♣ 9765	

Board: 371	♠ Q10	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ AQ10	You bid first.
HCP: 16	♣ Q10987	

Board: 372	♠ 943	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ KQ832	Partner bids first.
HCP: 8	♣ QJ62	

Board: 373	♠ KQ	West Bids 2♠ if possible.
Dealer: S	♥ KQJ54	
Vul: Both	♦ J95	You bid first.
HCP: 16	♣ A104	

Board: 374	♠ KJ5	East Bids 3♥ if possible.
Dealer: N	♥ K	
Vul: None	♦ AJ109	Partner bids first.
HCP: 15	♣ QJ954	

Board: 375	♠ A76	The opponents are silent.
Dealer: S	♥ QJ82	
Vul: NS	♦ 965	You bid first.
HCP: 15	♣ AKJ	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ A1096	♠ K		1NT	Pass	3NT
Vul: Both	♥ AK63	♥ J72				
North HCP: 16	♦ 32	♦ AK1085	AP			
South HCP: 11	♣ AJ8	♣ 9765				
Contract: 3N N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q10				1NT
Vul: None	♥ 853	♥ AQ2				
North HCP: 9	♦ J842	♦ AQ10	Pass	3NT	AP	
South HCP: 16	♣ KJ432	♣ Q10987				
Contract: 3N S						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ 943		1NT	Pass	2NT
Vul: EW	♥ AK75	♥ 4				
North HCP: 17	♦ 105	♦ KQ832	Pass	3NT	AP	
South HCP: 8	♣ AK85	♣ QJ62				
Contract: 3N N						

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ KQ				1NT
Vul: Both	♥ 10	♥ KQJ54	2♠ ¹	2NT ²	Pass	3♣
North HCP: 10	♦ AQ63	♦ J95	Pass	3NT	AP	
South HCP: 16	♣ QJ752	♣ A104	1. Cappelletti, 5M-4m			
Contract: 3N S			2. Lebensohl after 1NT			

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ KJ5		1NT	3♥	3NT
Vul: None	♥ AQ2	♥ K				
North HCP: 15	♦ 85	♦ AJ109	AP			
South HCP: 15	♣ K10863	♣ QJ954				
Contract: 3N N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ A76				1NT
Vul: NS	♥ K76	♥ QJ82				
North HCP: 10	♦ KQ72	♦ 965	Pass	3NT	AP	
South HCP: 15	♣ Q8654	♣ AKJ				
Contract: 3N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 376	♠ AQ853	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ 42	You bid first.
HCP: 15	♣ Q65	

Board: 377	♠ 7	The opponents are silent.
Dealer: S	♥ A43	
Vul: None	♦ QJ1085	Partner bids first.
HCP: 9	♣ Q1063	

Board: 378	♠ 94	The opponents are silent.
Dealer: N	♥ AK42	
Vul: NS	♦ AJ96	You bid first.
HCP: 16	♣ A62	

Board: 379	♠ Q64	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ A853	Partner bids first.
HCP: 11	♣ AJ10732	

Board: 380	♠ 86	East Bids 2♠ if possible.
Dealer: N	♥ AKJ83	
Vul: None	♦ AQ7	You bid first.
HCP: 16	♣ Q93	

Board: 381	♠ AQJ	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ A6532	Partner bids first.
HCP: 12	♣ J965	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AQ853	♠ J109		1NT	Pass	2NT
Vul: Both	♥ AK6	♥ 7				
North HCP: 15	♦ 42	♦ QJ1095	AP			
South HCP: 8	♣ Q65	♣ KJ98				
Contract: 2N N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKJ5				1NT
Vul: None	♥ A43	♥ KQ85	Pass	2NT	Pass	3NT
North HCP: 9	♦ QJ1085	♦ K72	AP			
South HCP: 17	♣ Q1063	♣ J4				
Contract: 3N S						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ 1073		1NT	Pass	2NT
Vul: NS	♥ AK42	♥ Q				
North HCP: 16	♦ AJ96	♦ Q10742	AP			
South HCP: 8	♣ A62	♣ KJ73				
Contract: 2N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ AJ9				1NT
Vul: EW	♥ —	♥ AQ2	Pass	3NT	AP	
North HCP: 11	♦ A853	♦ J4				
South HCP: 17	♣ AJ10732	♣ KQ985				
Contract: 3N S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ Q72		1NT	2♠ ¹	AP
Vul: None	♥ AKJ83	♥ 5				
North HCP: 16	♦ AQ7	♦ K10865	1. Cappelletti, 5M-4m			
South HCP: 8	♣ Q93	♣ K874				
Contract: 2♠ E						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ 86				1NT
Vul: NS	♥ 7	♥ QJ862	Pass	3NT	AP	
North HCP: 12	♦ A6532	♦ KQJ				
South HCP: 15	♣ J965	♣ AQ3				
Contract: 3N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 376	♠ J109	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ QJ1095	Partner bids first.
HCP: 8	♣ KJ98	

Board: 377	♠ AKJ5	The opponents are silent.
Dealer: S	♥ KQ85	
Vul: None	♦ K72	You bid first.
HCP: 17	♣ J4	

Board: 378	♠ 1073	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ Q10742	Partner bids first.
HCP: 8	♣ KJ73	

Board: 379	♠ AJ9	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: EW	♦ J4	You bid first.
HCP: 17	♣ KQ985	

Board: 380	♠ Q72	East Bids 2♠ if possible.
Dealer: N	♥ 5	
Vul: None	♦ K10865	Partner bids first.
HCP: 8	♣ K874	

Board: 381	♠ 86	The opponents are silent.
Dealer: S	♥ QJ862	
Vul: NS	♦ KQJ	You bid first.
HCP: 15	♣ AQ3	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AQ853	♠ J109		1NT	Pass	2NT
Vul: Both	♥ AK6	♥ 7				
North HCP: 15	♦ 42	♦ QJ1095	AP			
South HCP: 8	♣ Q65	♣ KJ98				
Contract: 2N N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKJ5				1NT
Vul: None	♥ A43	♥ KQ85	Pass	2NT	Pass	3NT
North HCP: 9	♦ QJ1085	♦ K72	AP			
South HCP: 17	♣ Q1063	♣ J4				
Contract: 3N S						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ 1073		1NT	Pass	2NT
Vul: NS	♥ AK42	♥ Q				
North HCP: 16	♦ AJ96	♦ Q10742	AP			
South HCP: 8	♣ A62	♣ KJ73				
Contract: 2N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ AJ9				1NT
Vul: EW	♥ —	♥ AQ2	Pass	3NT	AP	
North HCP: 11	♦ A853	♦ J4				
South HCP: 17	♣ AJ10732	♣ KQ985				
Contract: 3N S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ Q72		1NT	2♠ ¹	AP
Vul: None	♥ AKJ83	♥ 5				
North HCP: 16	♦ AQ7	♦ K10865	1. Cappelletti, 5M-4m			
South HCP: 8	♣ Q93	♣ K874				
Contract: 2♠ E						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ 86				1NT
Vul: NS	♥ 7	♥ QJ862	Pass	3NT	AP	
North HCP: 12	♦ A6532	♦ KQJ				
South HCP: 15	♣ J965	♣ AQ3				
Contract: 3N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 382	♠ QJ984	East Bids 3♥ if possible.
Dealer: N	♥ A103	
Vul: EW	♦ K95	You bid first.
HCP: 15	♣ KQ	

Board: 383	♠ AK4	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ K76542	Partner bids first.
HCP: 14	♣ A942	

Board: 384	♠ A63	The opponents are silent.
Dealer: N	♥ K84	
Vul: NS	♦ AK109	You bid first.
HCP: 17	♣ QJ2	

Board: 385	♠ 5	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: EW	♦ KJ875	Partner bids first.
HCP: 11	♣ Q762	

Board: 386	♠ A102	The opponents are silent.
Dealer: N	♥ A1072	
Vul: Both	♦ KQ64	You bid first.
HCP: 16	♣ K10	

Board: 387	♠ J107	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ A962	Partner bids first.
HCP: 14	♣ AK985	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 382

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♥ E

North:

♠ QJ984

♥ A103

♦ K95

♣ KQ

South:

♠ K32

♥ 2

♦ AJ763

♣ 10542

West North East South

1NT 3♥ AP

Board: 383

Dealer: S

Vul: Both

North HCP: 14

South HCP: 15

Contract: 6♦ S

North:

♠ AK4

♥ —

♦ K76542

♣ A942

South:

♠ QJ7

♥ K752

♦ AJ

♣ KJ105

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 4♥³ Pass 5♦

Pass 6♦ AP

1. Minor Suit Transfers after 1NT

2. automat

3. Splinter

Board: 384

Dealer: N

Vul: NS

North HCP: 17

South HCP: 9

Contract: 3N N

North:

♠ A63

♥ K84

♦ AK109

♣ QJ2

South:

♠ Q82

♥ Q

♦ Q765

♣ K8754

West North East South

1NT Pass 2NT

Pass 3NT AP

Board: 385

Dealer: S

Vul: EW

North HCP: 11

South HCP: 15

Contract: 3N S

North:

♠ 5

♥ AJ5

♦ KJ875

♣ Q762

South:

♠ Q1087

♥ Q98

♦ AQ9

♣ AJ4

West North East South

1NT

Pass 3NT AP

Board: 386

Dealer: N

Vul: Both

North HCP: 16

South HCP: 14

Contract: 3N N

North:

♠ A102

♥ A1072

♦ KQ64

♣ K10

South:

♠ K73

♥ 9

♦ AJ73

♣ AQ853

West North East South

1NT Pass 3NT

AP

Board: 387

Dealer: S

Vul: None

North HCP: 14

South HCP: 15

Contract: 3N S

North:

♠ J107

♥ Q

♦ A962

♣ AK985

South:

♠ A865

♥ K98

♦ KQ10

♣ QJ7

West North East South

1NT

Pass 3NT AP

South hands (Practice Page)

Responding to 1NT with 5431

Board: 382	♠ K32	East Bids 3♥ if possible.
Dealer: N	♥ 2	
Vul: EW	♦ AJ763	Partner bids first.
HCP: 8	♣ 10542	

Board: 383	♠ QJ7	The opponents are silent.
Dealer: S	♥ K752	
Vul: Both	♦ AJ	You bid first.
HCP: 15	♣ KJ105	

Board: 384	♠ Q82	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ Q765	Partner bids first.
HCP: 9	♣ K8754	

Board: 385	♠ Q1087	The opponents are silent.
Dealer: S	♥ Q98	
Vul: EW	♦ AQ9	You bid first.
HCP: 15	♣ AJ4	

Board: 386	♠ K73	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ AJ73	Partner bids first.
HCP: 14	♣ AQ853	

Board: 387	♠ A865	The opponents are silent.
Dealer: S	♥ K98	
Vul: None	♦ KQ10	You bid first.
HCP: 15	♣ QJ7	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 382
Dealer: N
Vul: EW
North HCP: 15
South HCP: 8
Contract: 3♥ E

North:
♠ QJ984
♥ A103
♦ K95
♣ KQ

South:
♠ K32
♥ 2
♦ AJ763
♣ 10542

West	North	East	South
	1NT	3♥	AP

Board: 383
Dealer: S
Vul: Both
North HCP: 14
South HCP: 15
Contract: 6♦ S

North:
♠ AK4
♥ —
♦ K76542
♣ A942

South:
♠ QJ7
♥ K752
♦ AJ
♣ KJ105

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

1. Minor Suit Transfers after 1NT
2. automat
3. Splinter

Board: 384
Dealer: N
Vul: NS
North HCP: 17
South HCP: 9
Contract: 3N N

North:
♠ A63
♥ K84
♦ AK109
♣ QJ2

South:
♠ Q82
♥ Q
♦ Q765
♣ K8754

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

Board: 385
Dealer: S
Vul: EW
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ 5
♥ AJ5
♦ KJ875
♣ Q762

South:
♠ Q1087
♥ Q98
♦ AQ9
♣ AJ4

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 386
Dealer: N
Vul: Both
North HCP: 16
South HCP: 14
Contract: 3N N

North:
♠ A102
♥ A1072
♦ KQ64
♣ K10

South:
♠ K73
♥ 9
♦ AJ73
♣ AQ853

West	North	East	South
	1NT	Pass	3NT
AP			

Board: 387
Dealer: S
Vul: None
North HCP: 14
South HCP: 15
Contract: 3N S

North:
♠ J107
♥ Q
♦ A962
♣ AK985

South:
♠ A865
♥ K98
♦ KQ10
♣ QJ7

West	North	East	South
			1NT
Pass	3NT	AP	

North hands (Practice Page)

Responding to 1NT with 5431

Board: 388	♠ KQ2	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: EW	♦ 983	You bid first.
HCP: 17	♣ KQ6	

Board: 389	♠ 832	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ AK82	Partner bids first.
HCP: 8	♣ 109863	

Board: 390	♠ 1085	The opponents are silent.
Dealer: N	♥ KJ86	
Vul: None	♦ AK6	You bid first.
HCP: 17	♣ AQ2	

Board: 391	♠ 9	The opponents are silent.
Dealer: S	♥ Q103	
Vul: NS	♦ AQJ32	Partner bids first.
HCP: 9	♣ 9542	

Board: 392	♠ KQ83	East Bids 2♦ if possible.
Dealer: N	♥ Q843	
Vul: Both	♦ A83	You bid first.
HCP: 15	♣ A10	

Board: 393	♠ 1073	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ A10743	Partner bids first.
HCP: 9	♣ AJ984	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A76		1NT	Pass	3NT
Vul: EW	♥ AQJ7	♥ 3				
North HCP: 17	♦ 983	♦ AK764	AP			
South HCP: 11	♣ KQ6	♣ 7543				
Contract: 3N N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ A9				1NT
Vul: Both	♥ J	♥ K64				
North HCP: 8	♦ AK82	♦ J75	Pass	2NT	AP	
South HCP: 15	♣ 109863	♣ AK742				
Contract: 2N S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ 1085	♠ AK6		1NT	Pass	3NT
Vul: None	♥ KJ86	♥ 2				
North HCP: 17	♦ AK6	♦ QJ1042	AP			
South HCP: 14	♣ AQ2	♣ KJ105				
Contract: 3N N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK7				1NT
Vul: NS	♥ Q103	♥ AK2				
North HCP: 9	♦ AQJ32	♦ 1086	Pass	2NT	AP	
South HCP: 15	♣ 9542	♣ J876				
Contract: 2N S						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ J42		1NT	2♦ ¹	2NT
Vul: Both	♥ Q843	♥ 5				
North HCP: 15	♦ A83	♦ KQ752	AP			
South HCP: 8	♣ A10	♣ Q942	1. Cappelletti, both majors			
Contract: 2N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ Q2				1NT
Vul: None	♥ —	♥ AQJ7				
North HCP: 9	♦ A10743	♦ K96	Pass	2NT	AP	
South HCP: 15	♣ AJ984	♣ K1076				
Contract: 2N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 388	♠ A76	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ AK764	Partner bids first.
HCP: 11	♣ 7543	

Board: 389	♠ A9	The opponents are silent.
Dealer: S	♥ K64	
Vul: Both	♦ J75	You bid first.
HCP: 15	♣ AK742	

Board: 390	♠ AK6	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ QJ1042	Partner bids first.
HCP: 14	♣ KJ105	

Board: 391	♠ AK7	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ 1086	You bid first.
HCP: 15	♣ J876	

Board: 392	♠ J42	East Bids 2♦ if possible.
Dealer: N	♥ 5	
Vul: Both	♦ KQ752	Partner bids first.
HCP: 8	♣ Q942	

Board: 393	♠ Q2	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: None	♦ K96	You bid first.
HCP: 15	♣ K1076	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A76		1NT	Pass	3NT
Vul: EW	♥ AQJ7	♥ 3				
North HCP: 17	♦ 983	♦ AK764	AP			
South HCP: 11	♣ KQ6	♣ 7543				
Contract: 3N N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ A9				1NT
Vul: Both	♥ J	♥ K64				
North HCP: 8	♦ AK82	♦ J75	Pass	2NT	AP	
South HCP: 15	♣ 109863	♣ AK742				
Contract: 2N S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ 1085	♠ AK6		1NT	Pass	3NT
Vul: None	♥ KJ86	♥ 2				
North HCP: 17	♦ AK6	♦ QJ1042	AP			
South HCP: 14	♣ AQ2	♣ KJ105				
Contract: 3N N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK7				1NT
Vul: NS	♥ Q103	♥ AK2				
North HCP: 9	♦ AQJ32	♦ 1086	Pass	2NT	AP	
South HCP: 15	♣ 9542	♣ J876				
Contract: 2N S						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ J42		1NT	2♦ ¹	2NT
Vul: Both	♥ Q843	♥ 5				
North HCP: 15	♦ A83	♦ KQ752	AP			
South HCP: 8	♣ A10	♣ Q942	1. Cappelletti, both majors			
Contract: 2N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ Q2				1NT
Vul: None	♥ —	♥ AQJ7				
North HCP: 9	♦ A10743	♦ K96	Pass	2NT	AP	
South HCP: 15	♣ AJ984	♣ K1076				
Contract: 2N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 394	♠ KQJ3	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ K8	You bid first.
HCP: 15	♣ AQ1082	

Board: 395	♠ J	The opponents are silent.
Dealer: S	♥ J106	
Vul: EW	♦ QJ862	Partner bids first.
HCP: 10	♣ KQ106	

Board: 396	♠ AK65	The opponents are silent.
Dealer: N	♥ A104	
Vul: None	♦ 54	You bid first.
HCP: 17	♣ AQ43	

Board: 397	♠ K93	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ J1032	Partner bids first.
HCP: 11	♣ AK1073	

Board: 398	♠ KQ82	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: EW	♦ K1096	You bid first.
HCP: 15	♣ Q2	

Board: 399	♠ —	The opponents are silent.
Dealer: S	♥ 1062	
Vul: Both	♦ K872	Partner bids first.
HCP: 11	♣ AKJ972	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ KQJ3	♠ 1096		1NT	Pass	3NT
Vul: NS	♥ 87	♥ J				
North HCP: 15	♦ K8	♦ AQ92	AP			
South HCP: 10	♣ AQ1082	♣ K7543				
Contract: 3N N						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ 108642				1NT
Vul: EW	♥ J106	♥ AQ7				
North HCP: 10	♦ QJ862	♦ A7	Pass	3NT	AP	
South HCP: 15	♣ KQ106	♣ AJ7				
Contract: 3N S						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ 10		1NT	Pass	3NT
Vul: None	♥ A104	♥ Q87				
North HCP: 17	♦ 54	♦ AKJ103	AP			
South HCP: 14	♣ AQ43	♣ KJ105				
Contract: 3N N						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ Q86				1NT
Vul: NS	♥ 4	♥ AJ9				
North HCP: 11	♦ J1032	♦ AQ984	Pass	3NT	AP	
South HCP: 15	♣ AK1073	♣ Q6				
Contract: 3N S						

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ A109		1NT	Pass	3NT
Vul: EW	♥ KQ6	♥ 9				
North HCP: 15	♦ K1096	♦ QJ42	AP			
South HCP: 11	♣ Q2	♣ A9875				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ8				1NT
Vul: Both	♥ 1062	♥ AJ43				
North HCP: 11	♦ K872	♦ AQ10	Pass	3NT	AP	
South HCP: 17	♣ AKJ972	♣ 864				
Contract: 3N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 394	♠ 1096	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ AQ92	Partner bids first.
HCP: 10	♣ K7543	

Board: 395	♠ 108642	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ A7	You bid first.
HCP: 15	♣ AJ7	

Board: 396	♠ 10	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ AKJ103	Partner bids first.
HCP: 14	♣ KJ105	

Board: 397	♠ Q86	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ AQ984	You bid first.
HCP: 15	♣ Q6	

Board: 398	♠ A109	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ QJ42	Partner bids first.
HCP: 11	♣ A9875	

Board: 399	♠ AQ8	The opponents are silent.
Dealer: S	♥ AJ43	
Vul: Both	♦ AQ10	You bid first.
HCP: 17	♣ 864	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ KQJ3	♠ 1096		1NT	Pass	3NT
Vul: NS	♥ 87	♥ J				
North HCP: 15	♦ K8	♦ AQ92	AP			
South HCP: 10	♣ AQ1082	♣ K7543				
Contract: 3N N						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ 108642				1NT
Vul: EW	♥ J106	♥ AQ7				
North HCP: 10	♦ QJ862	♦ A7	Pass	3NT	AP	
South HCP: 15	♣ KQ106	♣ AJ7				
Contract: 3N S						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ 10		1NT	Pass	3NT
Vul: None	♥ A104	♥ Q87				
North HCP: 17	♦ 54	♦ AKJ103	AP			
South HCP: 14	♣ AQ43	♣ KJ105				
Contract: 3N N						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ Q86				1NT
Vul: NS	♥ 4	♥ AJ9				
North HCP: 11	♦ J1032	♦ AQ984	Pass	3NT	AP	
South HCP: 15	♣ AK1073	♣ Q6				
Contract: 3N S						

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ A109		1NT	Pass	3NT
Vul: EW	♥ KQ6	♥ 9				
North HCP: 15	♦ K1096	♦ QJ42	AP			
South HCP: 11	♣ Q2	♣ A9875				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ8				1NT
Vul: Both	♥ 1062	♥ AJ43				
North HCP: 11	♦ K872	♦ AQ10	Pass	3NT	AP	
South HCP: 17	♣ AKJ972	♣ 864				
Contract: 3N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 400	♠ QJ83	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ KQ	You bid first.
HCP: 16	♣ K642	

Board: 401	♠ 876	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ AK1042	Partner bids first.
HCP: 10	♣ QJ642	

Board: 402	♠ K973	The opponents are silent.
Dealer: N	♥ Q62	
Vul: Both	♦ A83	You bid first.
HCP: 16	♣ AQJ	

Board: 403	♠ Q43	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ AKJ54	Partner bids first.
HCP: 15	♣ J985	

Board: 404	♠ J93	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ AK87	You bid first.
HCP: 16	♣ AK105	

Board: 405	♠ 7	West Bids 2♠ if possible.
Dealer: S	♥ QJ3	
Vul: Both	♦ KJ104	Partner bids first.
HCP: 12	♣ AJ865	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ QJ83	♠ 6		1NT	Pass	2NT
Vul: NS	♥ AJ10	♥ 872				
North HCP: 16	♦ KQ	♦ A10862	AP			
South HCP: 8	♣ K642	♣ A1087				
Contract: 2N N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 876	♠ AQ954				1NT
Vul: EW	♥ —	♥ KQ8				
North HCP: 10	♦ AK1042	♦ J9	Pass	3NT	AP	
South HCP: 16	♣ QJ642	♣ A105				
Contract: 3N S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ K973	♠ A		1NT	Pass	3NT
Vul: Both	♥ Q62	♥ K94				
North HCP: 16	♦ A83	♦ KQ64	AP			
South HCP: 12	♣ AQJ	♣ 97654				
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ Q43	♠ AK8				1NT
Vul: None	♥ A	♥ QJ532				
North HCP: 15	♦ AKJ54	♦ 62	Pass	3NT	AP	
South HCP: 15	♣ J985	♣ KQ2				
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ Q108		1NT	Pass	3NT
Vul: EW	♥ J6	♥ K				
North HCP: 16	♦ AK87	♦ Q965	AP			
South HCP: 10	♣ AK105	♣ QJ973				
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AJ103				1NT
Vul: Both	♥ QJ3	♥ AK2	2♠ ¹	3♣	Pass	3NT
North HCP: 12	♦ KJ104	♦ 973	AP			
South HCP: 15	♣ AJ865	♣ K103				
Contract: 3N S			1. Cappelletti, 5M-4m			

South hands (Practice Page)

Responding to 1NT with 5431

Board: 400	♠ 6	The opponents are silent.
Dealer: N	♥ 872	
Vul: NS	♦ A10862	Partner bids first.
HCP: 8	♣ A1087	

Board: 401	♠ AQ954	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ J9	You bid first.
HCP: 16	♣ A105	

Board: 402	♠ A	The opponents are silent.
Dealer: N	♥ K94	
Vul: Both	♦ KQ64	Partner bids first.
HCP: 12	♣ 97654	

Board: 403	♠ AK8	The opponents are silent.
Dealer: S	♥ QJ532	
Vul: None	♦ 62	You bid first.
HCP: 15	♣ KQ2	

Board: 404	♠ Q108	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ Q965	Partner bids first.
HCP: 10	♣ QJ973	

Board: 405	♠ AJ103	West Bids 2♠ if possible.
Dealer: S	♥ AK2	
Vul: Both	♦ 973	You bid first.
HCP: 15	♣ K103	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ QJ83	♠ 6		1NT	Pass	2NT
Vul: NS	♥ AJ10	♥ 872				
North HCP: 16	♦ KQ	♦ A10862	AP			
South HCP: 8	♣ K642	♣ A1087				
Contract: 2N N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 876	♠ AQ954				1NT
Vul: EW	♥ —	♥ KQ8				
North HCP: 10	♦ AK1042	♦ J9	Pass	3NT	AP	
South HCP: 16	♣ QJ642	♣ A105				
Contract: 3N S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ K973	♠ A		1NT	Pass	3NT
Vul: Both	♥ Q62	♥ K94				
North HCP: 16	♦ A83	♦ KQ64	AP			
South HCP: 12	♣ AQJ	♣ 97654				
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ Q43	♠ AK8				1NT
Vul: None	♥ A	♥ QJ532				
North HCP: 15	♦ AKJ54	♦ 62	Pass	3NT	AP	
South HCP: 15	♣ J985	♣ KQ2				
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ Q108		1NT	Pass	3NT
Vul: EW	♥ J6	♥ K				
North HCP: 16	♦ AK87	♦ Q965	AP			
South HCP: 10	♣ AK105	♣ QJ973				
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AJ103				1NT
Vul: Both	♥ QJ3	♥ AK2	2♠ ¹	3♣	Pass	3NT
North HCP: 12	♦ KJ104	♦ 973	AP			
South HCP: 15	♣ AJ865	♣ K103				
Contract: 3N S			1. Cappelletti, 5M-4m			

North hands (Practice Page)

Responding to 1NT with 5431

Board: 406	♠ AK107	The opponents are silent.
Dealer: N	♥ J965	
Vul: None	♦ AQ2	You bid first.
HCP: 16	♣ Q4	

Board: 407	♠ AJ3	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ KJ872	Partner bids first.
HCP: 11	♣ Q1098	

Board: 408	♠ AJ102	The opponents are silent.
Dealer: N	♥ A953	
Vul: Both	♦ AQ	You bid first.
HCP: 15	♣ 943	

Board: 409	♠ A	The opponents are silent.
Dealer: S	♥ Q73	
Vul: None	♦ AKJ85	Partner bids first.
HCP: 15	♣ J1096	

Board: 410	♠ AK5	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ Q752	You bid first.
HCP: 16	♣ Q94	

Board: 411	♠ J	The opponents are silent.
Dealer: S	♥ 1054	
Vul: EW	♦ Q732	Partner bids first.
HCP: 9	♣ AQ532	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ 6		1NT	Pass	3NT
Vul: None	♥ J965	♥ A72				
North HCP: 16	♦ AQ2	♦ K10976	AP			
South HCP: 14	♣ Q4	♣ AK96				
Contract: 3N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ K1094				1NT
Vul: NS	♥ 6	♥ KQ84				
North HCP: 11	♦ KJ872	♦ A3	Pass	3NT	AP	
South HCP: 15	♣ Q1098	♣ K54				
Contract: 3N S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ AJ102	♠ K85		1NT	Pass	2NT
Vul: Both	♥ A953	♥ 4				
North HCP: 15	♦ AQ	♦ K10952	AP			
South HCP: 9	♣ 943	♣ QJ76				
Contract: 2N N						

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KJ43				1NT
Vul: None	♥ Q73	♥ AJ94				
North HCP: 15	♦ AKJ85	♦ 1096	Pass	3NT	AP	
South HCP: 16	♣ J1096	♣ AK				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 3		1NT	Pass	3NT
Vul: NS	♥ KQ6	♥ 1054				
North HCP: 16	♦ Q752	♦ AK98	AP			
South HCP: 14	♣ Q94	♣ AK873				
Contract: 3N N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ 1096				1NT
Vul: EW	♥ 1054	♥ AKQJ7				
North HCP: 9	♦ Q732	♦ AJ10	Pass	2NT	AP	
South HCP: 15	♣ AQ532	♣ 106				
Contract: 2N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 406	♠ 6	The opponents are silent.
Dealer: N	♥ A72	
Vul: None	♦ K10976	Partner bids first.
HCP: 14	♣ AK96	

Board: 407	♠ K1094	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: NS	♦ A3	You bid first.
HCP: 15	♣ K54	

Board: 408	♠ K85	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ K10952	Partner bids first.
HCP: 9	♣ QJ76	

Board: 409	♠ KJ43	The opponents are silent.
Dealer: S	♥ AJ94	
Vul: None	♦ 1096	You bid first.
HCP: 16	♣ AK	

Board: 410	♠ 3	The opponents are silent.
Dealer: N	♥ 1054	
Vul: NS	♦ AK98	Partner bids first.
HCP: 14	♣ AK873	

Board: 411	♠ 1096	The opponents are silent.
Dealer: S	♥ AKQJ7	
Vul: EW	♦ AJ10	You bid first.
HCP: 15	♣ 106	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ 6		1NT	Pass	3NT
Vul: None	♥ J965	♥ A72				
North HCP: 16	♦ AQ2	♦ K10976	AP			
South HCP: 14	♣ Q4	♣ AK96				
Contract: 3N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ K1094				1NT
Vul: NS	♥ 6	♥ KQ84				
North HCP: 11	♦ KJ872	♦ A3	Pass	3NT	AP	
South HCP: 15	♣ Q1098	♣ K54				
Contract: 3N S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ AJ102	♠ K85		1NT	Pass	2NT
Vul: Both	♥ A953	♥ 4				
North HCP: 15	♦ AQ	♦ K10952	AP			
South HCP: 9	♣ 943	♣ QJ76				
Contract: 2N N						

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KJ43				1NT
Vul: None	♥ Q73	♥ AJ94				
North HCP: 15	♦ AKJ85	♦ 1096	Pass	3NT	AP	
South HCP: 16	♣ J1096	♣ AK				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 3		1NT	Pass	3NT
Vul: NS	♥ KQ6	♥ 1054				
North HCP: 16	♦ Q752	♦ AK98	AP			
South HCP: 14	♣ Q94	♣ AK873				
Contract: 3N N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ 1096				1NT
Vul: EW	♥ 1054	♥ AKQJ7				
North HCP: 9	♦ Q732	♦ AJ10	Pass	2NT	AP	
South HCP: 15	♣ AQ532	♣ 106				
Contract: 2N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 412	♠ QJ5	East Bids 2♦ if possible.
Dealer: N	♥ K95	
Vul: None	♦ KQ1054	You bid first.
HCP: 15	♣ A6	

Board: 413	♠ 2	West Bids 3♠ if possible.
Dealer: S	♥ AK5	
Vul: NS	♦ Q9852	Partner bids first.
HCP: 12	♣ K532	

Board: 414	♠ AQ75	The opponents are silent.
Dealer: N	♥ A103	
Vul: EW	♦ AQJ10	You bid first.
HCP: 17	♣ 95	

Board: 415	♠ Q32	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ J1096	Partner bids first.
HCP: 8	♣ AJ1062	

Board: 416	♠ KQ72	The opponents are silent.
Dealer: N	♥ K632	
Vul: NS	♦ AK	You bid first.
HCP: 15	♣ 1096	

Board: 417	♠ J96	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ Q987	Partner bids first.
HCP: 10	♣ AQJ107	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 1073		1NT	2♦ ¹	3♣
Vul: None	♥ K95	♥ 10				
North HCP: 15	♦ KQ1054	♦ AJ32	Pass	3NT	AP	
South HCP: 10	♣ A6	♣ KQ1092	1. Cappelletti, both majors			
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK6				1NT
Vul: NS	♥ AK5	♥ QJ83				
North HCP: 12	♦ Q9852	♦ 1063	3♣	AP		
South HCP: 15	♣ K532	♣ AJ9				
Contract: 3♠ W						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ 6		1NT	Pass	2NT
Vul: EW	♥ A103	♥ J96				
North HCP: 17	♦ AQJ10	♦ K865	Pass	3NT	AP	
South HCP: 8	♣ 95	♣ A10743				
Contract: 3N N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ K86				1NT
Vul: Both	♥ 5	♥ KQJ92				
North HCP: 8	♦ J1096	♦ A87	Pass	2NT	AP	
South HCP: 15	♣ AJ1062	♣ Q3				
Contract: 2N S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ 8		1NT	Pass	3NT
Vul: NS	♥ K632	♥ AQJ				
North HCP: 15	♦ AK	♦ J7653	AP			
South HCP: 11	♣ 1096	♣ K542				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ A872				1NT
Vul: EW	♥ 2	♥ AK6				
North HCP: 10	♦ Q987	♦ KJ4	Pass	3NT	AP	
South HCP: 15	♣ AQJ107	♣ 943				
Contract: 3N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 412	♠ 1073	East Bids 2♦ if possible.
Dealer: N	♥ 10	
Vul: None	♦ AJ32	Partner bids first.
HCP: 10	♣ KQ1092	

Board: 413	♠ AK6	West Bids 3♠ if possible.
Dealer: S	♥ QJ83	
Vul: NS	♦ 1063	You bid first.
HCP: 15	♣ AJ9	

Board: 414	♠ 6	The opponents are silent.
Dealer: N	♥ J96	
Vul: EW	♦ K865	Partner bids first.
HCP: 8	♣ A10743	

Board: 415	♠ K86	The opponents are silent.
Dealer: S	♥ KQJ92	
Vul: Both	♦ A87	You bid first.
HCP: 15	♣ Q3	

Board: 416	♠ 8	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ J7653	Partner bids first.
HCP: 11	♣ K542	

Board: 417	♠ A872	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ KJ4	You bid first.
HCP: 15	♣ 943	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 1073		1NT	2♦ ¹	3♣
Vul: None	♥ K95	♥ 10				
North HCP: 15	♦ KQ1054	♦ AJ32	Pass	3NT	AP	
South HCP: 10	♣ A6	♣ KQ1092	1. Cappelletti, both majors			
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK6				1NT
Vul: NS	♥ AK5	♥ QJ83				
North HCP: 12	♦ Q9852	♦ 1063	3♣	AP		
South HCP: 15	♣ K532	♣ AJ9				
Contract: 3♠ W						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ 6		1NT	Pass	2NT
Vul: EW	♥ A103	♥ J96				
North HCP: 17	♦ AQJ10	♦ K865	Pass	3NT	AP	
South HCP: 8	♣ 95	♣ A10743				
Contract: 3N N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ K86				1NT
Vul: Both	♥ 5	♥ KQJ92				
North HCP: 8	♦ J1096	♦ A87	Pass	2NT	AP	
South HCP: 15	♣ AJ1062	♣ Q3				
Contract: 2N S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ 8		1NT	Pass	3NT
Vul: NS	♥ K632	♥ AQJ				
North HCP: 15	♦ AK	♦ J7653	AP			
South HCP: 11	♣ 1096	♣ K542				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ A872				1NT
Vul: EW	♥ 2	♥ AK6				
North HCP: 10	♦ Q987	♦ KJ4	Pass	3NT	AP	
South HCP: 15	♣ AQJ107	♣ 943				
Contract: 3N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 418	♠ KQ76	The opponents are silent.
Dealer: N	♥ K73	
Vul: Both	♦ 32	You bid first.
HCP: 15	♣ AK102	

Board: 419	♠ 732	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ KJ1062	Partner bids first.
HCP: 10	♣ AQ42	

Board: 420	♠ A6	The opponents are silent.
Dealer: N	♥ KQ762	
Vul: EW	♦ Q62	You bid first.
HCP: 16	♣ AJ8	

Board: 421	♠ K107	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ K9853	Partner bids first.
HCP: 11	♣ Q832	

Board: 422	♠ K4	East Bids 2♣ if possible.
Dealer: N	♥ Q64	
Vul: None	♦ AJ865	You bid first.
HCP: 15	♣ KQ3	

Board: 423	♠ 862	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ KJ104	Partner bids first.
HCP: 9	♣ A8542	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ A		1NT	Pass	3NT
Vul: Both	♥ K73	♥ QJ6				
North HCP: 15	♦ 32	♦ A1065	AP			
South HCP: 14	♣ AK102	♣ QJ754				
Contract: 3N N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ A4				1NT
Vul: None	♥ 5	♥ AK97				
North HCP: 10	♦ KJ1062	♦ AQ4	Pass	3NT	AP	
South HCP: 17	♣ AQ42	♣ 10875				
Contract: 3N S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K54		1NT	Pass	3NT
Vul: EW	♥ KQ762	♥ 8				
North HCP: 16	♦ Q62	♦ A1053	AP			
South HCP: 12	♣ AJ8	♣ KQ752				
Contract: 3N N						

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ AJ				1NT
Vul: Both	♥ K	♥ Q86				
North HCP: 11	♦ K9853	♦ J742	Pass	3NT	AP	
South HCP: 15	♣ Q832	♣ AK75				
Contract: 3N S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 9		1NT	2♣ ¹	2NT
Vul: None	♥ Q64	♥ 987				
North HCP: 15	♦ AJ865	♦ KQ432	AP			
South HCP: 9	♣ KQ3	♣ A754	1. Cappelletti, any 6+suit			
Contract: 2N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ KQJ105				1NT
Vul: NS	♥ J	♥ A95				
North HCP: 9	♦ KJ104	♦ Q2	Pass	2NT	AP	
South HCP: 15	♣ A8542	♣ QJ3				
Contract: 2N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 418	♠ A	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: Both	♦ A1065	Partner bids first.
HCP: 14	♣ QJ754	

Board: 419	♠ A4	The opponents are silent.
Dealer: S	♥ AK97	
Vul: None	♦ AQ4	You bid first.
HCP: 17	♣ 10875	

Board: 420	♠ K54	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ A1053	Partner bids first.
HCP: 12	♣ KQ752	

Board: 421	♠ AJ	The opponents are silent.
Dealer: S	♥ Q86	
Vul: Both	♦ J742	You bid first.
HCP: 15	♣ AK75	

Board: 422	♠ 9	East Bids 2♣ if possible.
Dealer: N	♥ 987	
Vul: None	♦ KQ432	Partner bids first.
HCP: 9	♣ A754	

Board: 423	♠ KQJ105	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ Q2	You bid first.
HCP: 15	♣ QJ3	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ A		1NT	Pass	3NT
Vul: Both	♥ K73	♥ QJ6				
North HCP: 15	♦ 32	♦ A1065	AP			
South HCP: 14	♣ AK102	♣ QJ754				
Contract: 3N N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ A4				1NT
Vul: None	♥ 5	♥ AK97				
North HCP: 10	♦ KJ1062	♦ AQ4	Pass	3NT	AP	
South HCP: 17	♣ AQ42	♣ 10875				
Contract: 3N S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K54		1NT	Pass	3NT
Vul: EW	♥ KQ762	♥ 8				
North HCP: 16	♦ Q62	♦ A1053	AP			
South HCP: 12	♣ AJ8	♣ KQ752				
Contract: 3N N						

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ AJ				1NT
Vul: Both	♥ K	♥ Q86				
North HCP: 11	♦ K9853	♦ J742	Pass	3NT	AP	
South HCP: 15	♣ Q832	♣ AK75				
Contract: 3N S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 9		1NT	2♣ ¹	2NT
Vul: None	♥ Q64	♥ 987				
North HCP: 15	♦ AJ865	♦ KQ432	AP			
South HCP: 9	♣ KQ3	♣ A754	1. Cappelletti, any 6+suit			
Contract: 2N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ KQJ105				1NT
Vul: NS	♥ J	♥ A95				
North HCP: 9	♦ KJ104	♦ Q2	Pass	2NT	AP	
South HCP: 15	♣ A8542	♣ QJ3				
Contract: 2N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 424	♠ KJ42	The opponents are silent.
Dealer: N	♥ A652	
Vul: Both	♦ A107	You bid first.
HCP: 15	♣ K3	

Board: 425	♠ 4	The opponents are silent.
Dealer: S	♥ A104	
Vul: None	♦ KJ962	Partner bids first.
HCP: 9	♣ J1076	

Board: 426	♠ AK52	The opponents are silent.
Dealer: N	♥ K985	
Vul: NS	♦ Q8	You bid first.
HCP: 16	♣ A76	

Board: 427	♠ Q	The opponents are silent.
Dealer: S	♥ 752	
Vul: EW	♦ AQ983	Partner bids first.
HCP: 14	♣ AQ109	

Board: 428	♠ Q95	The opponents are silent.
Dealer: N	♥ A72	
Vul: None	♦ K2	You bid first.
HCP: 16	♣ AK1054	

Board: 429	♠ A	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: NS	♦ KJ932	Partner bids first.
HCP: 15	♣ K543	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ 6		1NT	Pass	2NT
Vul: Both	♥ A652	♥ 1094				
North HCP: 15	♦ A107	♦ KJ653	AP			
South HCP: 9	♣ K3	♣ AJ95				
Contract: 2N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A8				1NT
Vul: None	♥ A104	♥ J85				
North HCP: 9	♦ KJ962	♦ AQ87	Pass	2NT	AP	
South HCP: 15	♣ J1076	♣ A983				
Contract: 2N S						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ 9		1NT	Pass	2NT
Vul: NS	♥ K985	♥ J103				
North HCP: 16	♦ Q8	♦ KJ94	AP			
South HCP: 8	♣ A76	♣ QJ1043				
Contract: 2N N						

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K8				1NT
Vul: EW	♥ 752	♥ KQ84				
North HCP: 14	♦ AQ983	♦ K105	Pass	3NT	AP	
South HCP: 15	♣ AQ109	♣ KJ85				
Contract: 3N S						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 6		1NT	Pass	3NT
Vul: None	♥ A72	♥ Q109				
North HCP: 16	♦ K2	♦ AQJ63	AP			
South HCP: 10	♣ AK1054	♣ J982				
Contract: 3N N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ QJ753				1NT
Vul: NS	♥ KJ10	♥ A82				
North HCP: 15	♦ KJ932	♦ AQ7	Pass	3NT	AP	
South HCP: 15	♣ K543	♣ Q8				
Contract: 3N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 424	♠ 6	The opponents are silent.
Dealer: N	♥ 1094	
Vul: Both	♦ KJ653	Partner bids first.
HCP: 9	♣ AJ95	

Board: 425	♠ A8	The opponents are silent.
Dealer: S	♥ J85	
Vul: None	♦ AQ87	You bid first.
HCP: 15	♣ A983	

Board: 426	♠ 9	The opponents are silent.
Dealer: N	♥ J103	
Vul: NS	♦ KJ94	Partner bids first.
HCP: 8	♣ QJ1043	

Board: 427	♠ K8	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: EW	♦ K105	You bid first.
HCP: 15	♣ KJ85	

Board: 428	♠ 6	The opponents are silent.
Dealer: N	♥ Q109	
Vul: None	♦ AQJ63	Partner bids first.
HCP: 10	♣ J982	

Board: 429	♠ QJ753	The opponents are silent.
Dealer: S	♥ A82	
Vul: NS	♦ AQ7	You bid first.
HCP: 15	♣ Q8	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ 6		1NT	Pass	2NT
Vul: Both	♥ A652	♥ 1094				
North HCP: 15	♦ A107	♦ KJ653	AP			
South HCP: 9	♣ K3	♣ AJ95				
Contract: 2N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A8				1NT
Vul: None	♥ A104	♥ J85				
North HCP: 9	♦ KJ962	♦ AQ87	Pass	2NT	AP	
South HCP: 15	♣ J1076	♣ A983				
Contract: 2N S						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ 9		1NT	Pass	2NT
Vul: NS	♥ K985	♥ J103				
North HCP: 16	♦ Q8	♦ KJ94	AP			
South HCP: 8	♣ A76	♣ QJ1043				
Contract: 2N N						

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K8				1NT
Vul: EW	♥ 752	♥ KQ84				
North HCP: 14	♦ AQ983	♦ K105	Pass	3NT	AP	
South HCP: 15	♣ AQ109	♣ KJ85				
Contract: 3N S						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 6		1NT	Pass	3NT
Vul: None	♥ A72	♥ Q109				
North HCP: 16	♦ K2	♦ AQJ63	AP			
South HCP: 10	♣ AK1054	♣ J982				
Contract: 3N N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ QJ753				1NT
Vul: NS	♥ KJ10	♥ A82				
North HCP: 15	♦ KJ932	♦ AQ7	Pass	3NT	AP	
South HCP: 15	♣ K543	♣ Q8				
Contract: 3N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 430	♠ A72	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ K74	You bid first.
HCP: 17	♣ QJ94	

Board: 431	♠ K	The opponents are silent.
Dealer: S	♥ 983	
Vul: Both	♦ AK865	Partner bids first.
HCP: 13	♣ K752	

Board: 432	♠ AK873	The opponents are silent.
Dealer: N	♥ 872	
Vul: NS	♦ J9	You bid first.
HCP: 15	♣ AK5	

Board: 433	♠ K98	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ KQ1092	Partner bids first.
HCP: 11	♣ K986	

Board: 434	♠ 53	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: Both	♦ AJ107	You bid first.
HCP: 15	♣ KJ3	

Board: 435	♠ K75	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ A10973	Partner bids first.
HCP: 13	♣ AQ654	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 5		1NT	Pass	2NT
Vul: EW	♥ AK9	♥ 874				
North HCP: 17	♦ K74	♦ AJ105	Pass	3NT	AP	
South HCP: 8	♣ QJ94	♣ K8653				
Contract: 3N N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ 632				1NT
Vul: Both	♥ 983	♥ AKQJ2				
North HCP: 13	♦ AK865	♦ 974	Pass	3NT	AP	
South HCP: 16	♣ K752	♣ AQ				
Contract: 3N S						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ AK873	♠ 9		1NT	Pass	3NT
Vul: NS	♥ 872	♥ QJ6				
North HCP: 15	♦ J9	♦ AK742	AP			
South HCP: 10	♣ AK5	♣ 6432				
Contract: 3N N						

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AJ105				1NT
Vul: EW	♥ 7	♥ KJ4				
North HCP: 11	♦ KQ1092	♦ J763	Pass	3NT	AP	
South HCP: 15	♣ K986	♣ AJ				
Contract: 3N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ Q62		1NT	Pass	3NT
Vul: Both	♥ KQJ10	♥ 7				
North HCP: 15	♦ AJ107	♦ Q853	AP			
South HCP: 10	♣ KJ3	♣ AQ872				
Contract: 3N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ AQ6				1NT
Vul: None	♥ —	♥ AQJ3	Pass	4♠ ¹	Pass	5♣
North HCP: 13	♦ A10973	♦ QJ5	AP			
South HCP: 17	♣ AQ654	♣ J83	1. Minors			
Contract: 5♣ S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 430	♠ 5	The opponents are silent.
Dealer: N	♥ 874	
Vul: EW	♦ AJ105	Partner bids first.
HCP: 8	♣ K8653	

Board: 431	♠ 632	The opponents are silent.
Dealer: S	♥ AKQJ2	
Vul: Both	♦ 974	You bid first.
HCP: 16	♣ AQ	

Board: 432	♠ 9	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: NS	♦ AK742	Partner bids first.
HCP: 10	♣ 6432	

Board: 433	♠ AJ105	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: EW	♦ J763	You bid first.
HCP: 15	♣ AJ	

Board: 434	♠ Q62	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ Q853	Partner bids first.
HCP: 10	♣ AQ872	

Board: 435	♠ AQ6	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: None	♦ QJ5	You bid first.
HCP: 17	♣ J83	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 5		1NT	Pass	2NT
Vul: EW	♥ AK9	♥ 874				
North HCP: 17	♦ K74	♦ AJ105	Pass	3NT	AP	
South HCP: 8	♣ QJ94	♣ K8653				
Contract: 3N N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ 632				1NT
Vul: Both	♥ 983	♥ AKQJ2				
North HCP: 13	♦ AK865	♦ 974	Pass	3NT	AP	
South HCP: 16	♣ K752	♣ AQ				
Contract: 3N S						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ AK873	♠ 9		1NT	Pass	3NT
Vul: NS	♥ 872	♥ QJ6				
North HCP: 15	♦ J9	♦ AK742	AP			
South HCP: 10	♣ AK5	♣ 6432				
Contract: 3N N						

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AJ105				1NT
Vul: EW	♥ 7	♥ KJ4				
North HCP: 11	♦ KQ1092	♦ J763	Pass	3NT	AP	
South HCP: 15	♣ K986	♣ AJ				
Contract: 3N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ Q62		1NT	Pass	3NT
Vul: Both	♥ KQJ10	♥ 7				
North HCP: 15	♦ AJ107	♦ Q853	AP			
South HCP: 10	♣ KJ3	♣ AQ872				
Contract: 3N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ AQ6				1NT
Vul: None	♥ —	♥ AQJ3	Pass	4♠ ¹	Pass	5♣
North HCP: 13	♦ A10973	♦ QJ5	AP			
South HCP: 17	♣ AQ654	♣ J83	1. Minors			
Contract: 5♣ S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 436	♠ AJ6	The opponents are silent.
Dealer: N	♥ AK94	
Vul: EW	♦ 42	You bid first.
HCP: 17	♣ KQ108	

Board: 437	♠ 2	The opponents are silent.
Dealer: S	♥ Q43	
Vul: Both	♦ K942	Partner bids first.
HCP: 8	♣ K8432	

Board: 438	♠ A85	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ AJ954	You bid first.
HCP: 15	♣ J98	

Board: 439	♠ 1086	West Bids 3♥ if possible.
Dealer: S	♥ 8	
Vul: NS	♦ Q842	Partner bids first.
HCP: 8	♣ AQ762	

Board: 440	♠ KQ96	The opponents are silent.
Dealer: N	♥ 104	
Vul: Both	♦ AJ7	You bid first.
HCP: 16	♣ AQ84	

Board: 441	♠ 432	West Bids 2♠ if possible.
Dealer: S	♥ K	
Vul: NS	♦ K1062	Partner bids first.
HCP: 9	♣ K9532	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 753		1NT	Pass	3NT
Vul: EW	♥ AK94	♥ 2				
North HCP: 17	♦ 42	♦ AQ1098	AP			
South HCP: 11	♣ KQ108	♣ AJ72				
Contract: 3N N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KQJ5				1NT
Vul: Both	♥ Q43	♥ J10				
North HCP: 8	♦ K942	♦ Q107	Pass	2NT	AP	
South HCP: 15	♣ K8432	♣ AQ105				
Contract: 2N S						

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ Q103		1NT	Pass	2NT
Vul: None	♥ AJ	♥ 2				
North HCP: 15	♦ AJ954	♦ K10732	AP			
South HCP: 9	♣ J98	♣ A764				
Contract: 2N N						

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ AQ3				1NT
Vul: NS	♥ 8	♥ QJ76				
North HCP: 8	♦ Q842	♦ A97	3♥	AP		
South HCP: 17	♣ AQ762	♣ KJ10				
Contract: 3♥ W						

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ 1043		1NT	Pass	2NT
Vul: Both	♥ 104	♥ 5				
North HCP: 16	♦ AJ7	♦ KQ95	AP			
South HCP: 9	♣ AQ84	♣ KJ1073				
Contract: 2N N						

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ KQ9				1NT
Vul: NS	♥ K	♥ AJ9	2♠ ¹	3♣	Pass	3♠ ²
North HCP: 9	♦ K1062	♦ 98	Pass	4♣	AP	
South HCP: 16	♣ K9532	♣ AQ1087				
Contract: 4♣ N						

1. Cappelletti, 5M-4m
2. strength cue bid

South hands (Practice Page)

Responding to 1NT with 5431

Board: 436	♠ 753	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ AQ1098	Partner bids first.
HCP: 11	♣ AJ72	

Board: 437	♠ KQJ5	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ Q107	You bid first.
HCP: 15	♣ AQ105	

Board: 438	♠ Q103	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ K10732	Partner bids first.
HCP: 9	♣ A764	

Board: 439	♠ AQ3	West Bids 3♥ if possible.
Dealer: S	♥ QJ76	
Vul: NS	♦ A97	You bid first.
HCP: 17	♣ KJ10	

Board: 440	♠ 1043	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ KQ95	Partner bids first.
HCP: 9	♣ KJ1073	

Board: 441	♠ KQ9	West Bids 2♠ if possible.
Dealer: S	♥ AJ9	
Vul: NS	♦ 98	You bid first.
HCP: 16	♣ AQ1087	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 753		1NT	Pass	3NT
Vul: EW	♥ AK94	♥ 2				
North HCP: 17	♦ 42	♦ AQ1098	AP			
South HCP: 11	♣ KQ108	♣ AJ72				
Contract: 3N N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KQJ5				1NT
Vul: Both	♥ Q43	♥ J10				
North HCP: 8	♦ K942	♦ Q107	Pass	2NT	AP	
South HCP: 15	♣ K8432	♣ AQ105				
Contract: 2N S						

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ Q103		1NT	Pass	2NT
Vul: None	♥ AJ	♥ 2				
North HCP: 15	♦ AJ954	♦ K10732	AP			
South HCP: 9	♣ J98	♣ A764				
Contract: 2N N						

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ AQ3				1NT
Vul: NS	♥ 8	♥ QJ76				
North HCP: 8	♦ Q842	♦ A97	3♥	AP		
South HCP: 17	♣ AQ762	♣ KJ10				
Contract: 3♥ W						

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ 1043		1NT	Pass	2NT
Vul: Both	♥ 104	♥ 5				
North HCP: 16	♦ AJ7	♦ KQ95	AP			
South HCP: 9	♣ AQ84	♣ KJ1073				
Contract: 2N N						

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ KQ9				1NT
Vul: NS	♥ K	♥ AJ9	2♠ ¹	3♣	Pass	3♠ ²
North HCP: 9	♦ K1062	♦ 98	Pass	4♣	AP	
South HCP: 16	♣ K9532	♣ AQ1087				
Contract: 4♣ N						

1. Cappelletti, 5M-4m
2. strength cue bid

North hands (Practice Page)

Responding to 1NT with 5431

Board: 442	♠ AQ2	The opponents are silent.
Dealer: N	♥ K763	
Vul: EW	♦ A92	You bid first.
HCP: 17	♣ A64	

Board: 443	♠ 1065	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ AQ1096	Partner bids first.
HCP: 11	♣ K532	

Board: 444	♠ AQJ	The opponents are silent.
Dealer: N	♥ J1084	
Vul: NS	♦ AJ7	You bid first.
HCP: 17	♣ A75	

Board: 445	♠ QJ9	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ AK1098	Partner bids first.
HCP: 11	♣ J873	

Board: 446	♠ Q972	The opponents are silent.
Dealer: N	♥ 764	
Vul: NS	♦ AQ	You bid first.
HCP: 15	♣ AK87	

Board: 447	♠ KQ10	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ A10853	Partner bids first.
HCP: 9	♣ 8732	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ —		1NT	Pass	3NT
Vul: EW	♥ K763	♥ QJ2				
North HCP: 17	♦ A92	♦ KQJ6	AP			
South HCP: 15	♣ A64	♣ KQJ932				
Contract: 3N N						

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ AKJ98				1NT
Vul: None	♥ Q	♥ K98				
North HCP: 11	♦ AQ1096	♦ 32	Pass	3NT	AP	
South HCP: 15	♣ K532	♣ A108				
Contract: 3N S						

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K103		1NT	Pass	3NT
Vul: NS	♥ J1084	♥ Q				
North HCP: 17	♦ AJ7	♦ K10932	AP			
South HCP: 11	♣ A75	♣ K1084				
Contract: 3N N						

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A4				1NT
Vul: Both	♥ 9	♥ 10832				
North HCP: 11	♦ AK1098	♦ Q43	Pass	3NT	AP	
South HCP: 15	♣ J873	♣ AKQ5				
Contract: 3N S						

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ Q972	♠ J53		1NT	Pass	2NT
Vul: NS	♥ 764	♥ A				
North HCP: 15	♦ AQ	♦ 7542	AP			
South HCP: 8	♣ AK87	♣ QJ963				
Contract: 2N N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ A653				1NT
Vul: EW	♥ 4	♥ K76				
North HCP: 9	♦ A10853	♦ KQ97	Pass	2NT	AP	
South HCP: 16	♣ 8732	♣ KJ				
Contract: 2N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 442	♠ —	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: EW	♦ KQJ6	Partner bids first.
HCP: 15	♣ KQJ932	

Board: 443	♠ AKJ98	The opponents are silent.
Dealer: S	♥ K98	
Vul: None	♦ 32	You bid first.
HCP: 15	♣ A108	

Board: 444	♠ K103	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ K10932	Partner bids first.
HCP: 11	♣ K1084	

Board: 445	♠ A4	The opponents are silent.
Dealer: S	♥ 10832	
Vul: Both	♦ Q43	You bid first.
HCP: 15	♣ AKQ5	

Board: 446	♠ J53	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ 7542	Partner bids first.
HCP: 8	♣ QJ963	

Board: 447	♠ A653	The opponents are silent.
Dealer: S	♥ K76	
Vul: EW	♦ KQ97	You bid first.
HCP: 16	♣ KJ	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ —		1NT	Pass	3NT
Vul: EW	♥ K763	♥ QJ2				
North HCP: 17	♦ A92	♦ KQJ6	AP			
South HCP: 15	♣ A64	♣ KQJ932				
Contract: 3N N						

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ AKJ98				1NT
Vul: None	♥ Q	♥ K98				
North HCP: 11	♦ AQ1096	♦ 32	Pass	3NT	AP	
South HCP: 15	♣ K532	♣ A108				
Contract: 3N S						

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K103		1NT	Pass	3NT
Vul: NS	♥ J1084	♥ Q				
North HCP: 17	♦ AJ7	♦ K10932	AP			
South HCP: 11	♣ A75	♣ K1084				
Contract: 3N N						

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A4				1NT
Vul: Both	♥ 9	♥ 10832				
North HCP: 11	♦ AK1098	♦ Q43	Pass	3NT	AP	
South HCP: 15	♣ J873	♣ AKQ5				
Contract: 3N S						

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ Q972	♠ J53		1NT	Pass	2NT
Vul: NS	♥ 764	♥ A				
North HCP: 15	♦ AQ	♦ 7542	AP			
South HCP: 8	♣ AK87	♣ QJ963				
Contract: 2N N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ A653				1NT
Vul: EW	♥ 4	♥ K76				
North HCP: 9	♦ A10853	♦ KQ97	Pass	2NT	AP	
South HCP: 16	♣ 8732	♣ KJ				
Contract: 2N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 448	♠ K97	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ A986	You bid first.
HCP: 16	♣ A85	

Board: 449	♠ 9	The opponents are silent.
Dealer: S	♥ A65	
Vul: None	♦ Q10984	Partner bids first.
HCP: 8	♣ Q976	

Board: 450	♠ Q742	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ A87	You bid first.
HCP: 16	♣ K87	

Board: 451	♠ Q	West Bids 2♣ if possible.
Dealer: S	♥ J63	
Vul: Both	♦ 9874	Partner bids first.
HCP: 8	♣ KQ632	

Board: 452	♠ AQ8	East Bids 2♦ if possible.
Dealer: N	♥ K6	
Vul: NS	♦ K10754	You bid first.
HCP: 16	♣ A74	

Board: 453	♠ —	The opponents are silent.
Dealer: S	♥ Q76	
Vul: Both	♦ AK1072	Partner bids first.
HCP: 11	♣ Q10842	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ 432		1NT	Pass	2NT
Vul: Both	♥ AJ9	♥ —				
North HCP: 16	♦ A986	♦ QJ742	AP			
South HCP: 8	♣ A85	♣ KQ964				
Contract: 2N N						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ 1076				1NT
Vul: None	♥ A65	♥ Q9	Pass	2NT	Pass	3NT
North HCP: 8	♦ Q10984	♦ AK6	AP			
South HCP: 17	♣ Q976	♣ AKJ53				
Contract: 3N S						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ Q742	♠ J		1NT	Pass	2NT
Vul: EW	♥ AK2	♥ 1086				
North HCP: 16	♦ A87	♦ K9432	AP			
South HCP: 8	♣ K87	♣ A965				
Contract: 2N N						

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ 1095				1NT
Vul: Both	♥ J63	♥ A42	2♣ ¹	2NT	AP	
North HCP: 8	♦ 9874	♦ AK	1. Cappelletti, any 6+suit			
South HCP: 15	♣ KQ632	♣ A10754				
Contract: 2N S						

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 652		1NT	2♦ ¹	3♦
Vul: NS	♥ K6	♥ Q	Pass	3NT	AP	
North HCP: 16	♦ K10754	♦ AQ862	1. Cappelletti, both majors			
South HCP: 9	♣ A74	♣ J1082				
Contract: 3N N						

Board: 453	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ QJ8				1NT
Vul: Both	♥ Q76	♥ AK104	Pass	3NT	AP	
North HCP: 11	♦ AK1072	♦ J4				
South HCP: 15	♣ Q10842	♣ A753				
Contract: 3N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 448	♠ 432	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ QJ742	Partner bids first.
HCP: 8	♣ KQ964	

Board: 449	♠ 1076	The opponents are silent.
Dealer: S	♥ Q9	
Vul: None	♦ AK6	You bid first.
HCP: 17	♣ AKJ53	

Board: 450	♠ J	The opponents are silent.
Dealer: N	♥ 1086	
Vul: EW	♦ K9432	Partner bids first.
HCP: 8	♣ A965	

Board: 451	♠ 1095	West Bids 2♣ if possible.
Dealer: S	♥ A42	
Vul: Both	♦ AK	You bid first.
HCP: 15	♣ A10754	

Board: 452	♠ 652	East Bids 2♦ if possible.
Dealer: N	♥ Q	
Vul: NS	♦ AQ862	Partner bids first.
HCP: 9	♣ J1082	

Board: 453	♠ QJ8	The opponents are silent.
Dealer: S	♥ AK104	
Vul: Both	♦ J4	You bid first.
HCP: 15	♣ A753	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ 432		1NT	Pass	2NT
Vul: Both	♥ AJ9	♥ —				
North HCP: 16	♦ A986	♦ QJ742	AP			
South HCP: 8	♣ A85	♣ KQ964				
Contract: 2N N						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ 1076				1NT
Vul: None	♥ A65	♥ Q9	Pass	2NT	Pass	3NT
North HCP: 8	♦ Q10984	♦ AK6	AP			
South HCP: 17	♣ Q976	♣ AKJ53				
Contract: 3N S						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ Q742	♠ J		1NT	Pass	2NT
Vul: EW	♥ AK2	♥ 1086				
North HCP: 16	♦ A87	♦ K9432	AP			
South HCP: 8	♣ K87	♣ A965				
Contract: 2N N						

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ 1095				1NT
Vul: Both	♥ J63	♥ A42	2♣ ¹	2NT	AP	
North HCP: 8	♦ 9874	♦ AK	1. Cappelletti, any 6+suit			
South HCP: 15	♣ KQ632	♣ A10754				
Contract: 2N S						

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 652		1NT	2♦ ¹	3♦
Vul: NS	♥ K6	♥ Q	Pass	3NT	AP	
North HCP: 16	♦ K10754	♦ AQ862	1. Cappelletti, both majors			
South HCP: 9	♣ A74	♣ J1082				
Contract: 3N N						

Board: 453	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ QJ8				1NT
Vul: Both	♥ Q76	♥ AK104	Pass	3NT	AP	
North HCP: 11	♦ AK1072	♦ J4				
South HCP: 15	♣ Q10842	♣ A753				
Contract: 3N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 454	♠ 875	The opponents are silent.
Dealer: N	♥ 109	
Vul: None	♦ AKQ3	You bid first.
HCP: 15	♣ KQJ8	

Board: 455	♠ 1098	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ A987	Partner bids first.
HCP: 8	♣ KJ1043	

Board: 456	♠ AJ4	The opponents are silent.
Dealer: N	♥ J109	
Vul: EW	♦ AK53	You bid first.
HCP: 16	♣ K108	

Board: 457	♠ Q93	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ J9765	Partner bids first.
HCP: 9	♣ A652	

Board: 458	♠ 104	West Bids 2♠ if possible.
Dealer: N	♥ A983	
Vul: NS	♦ AK854	You bid first.
HCP: 15	♣ KJ	

Board: 459	♠ Q	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: EW	♦ K842	Partner bids first.
HCP: 12	♣ QJ963	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 454	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ —		1NT	Pass	3♣ ¹
Vul: None	♥ 109	♥ AKQ	Pass	3♦ ²	Pass	4♠ ³
North HCP: 15	♦ AKQ3	♦ J98654	Pass	5♦	AP	
South HCP: 14	♣ KQJ8	♣ A1072	1. Minor Suit Transfers after 1NT			
Contract: 5♦ N			2. automat			
			3. Exclusion, for ♦			

Board: 455	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AJ732				1NT
Vul: NS	♥ 10	♥ 85	Pass	2NT	AP	
North HCP: 8	♦ A987	♦ KQJ				
South HCP: 15	♣ KJ1043	♣ A75				
Contract: 2N S						

Board: 456	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 765		1NT	Pass	2NT
Vul: EW	♥ J109	♥ Q	AP			
North HCP: 16	♦ AK53	♦ Q10742				
South HCP: 8	♣ K108	♣ A653				
Contract: 2N N						

Board: 457	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ J1072				1NT
Vul: None	♥ Q	♥ A762	Pass	2NT	Pass	3NT
North HCP: 9	♦ J9765	♦ AKQ	AP			
South HCP: 17	♣ A652	♣ K9				
Contract: 3N S						

Board: 458	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ Q53		1♦	Pass	1NT
Vul: NS	♥ A983	♥ 5	Pass	2♦	Pass	Pass
North HCP: 15	♦ AK854	♦ J932	2♠	Pass	Pass	3♦
South HCP: 9	♣ KJ	♣ AQ1083	AP			
Contract: 3♦ N						

Board: 459	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ 1065				1NT
Vul: EW	♥ KJ5	♥ AQ76	Pass	3NT	AP	
North HCP: 12	♦ K842	♦ Q96				
South HCP: 15	♣ QJ963	♣ AK4				
Contract: 3N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 454	♠ —	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ J98654	Partner bids first.
HCP: 14	♣ A1072	

Board: 455	♠ AJ732	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ KQJ	You bid first.
HCP: 15	♣ A75	

Board: 456	♠ 765	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ Q10742	Partner bids first.
HCP: 8	♣ A653	

Board: 457	♠ J1072	The opponents are silent.
Dealer: S	♥ A762	
Vul: None	♦ AKQ	You bid first.
HCP: 17	♣ K9	

Board: 458	♠ Q53	West Bids 2♠ if possible.
Dealer: N	♥ 5	
Vul: NS	♦ J932	Partner bids first.
HCP: 9	♣ AQ1083	

Board: 459	♠ 1065	The opponents are silent.
Dealer: S	♥ AQ76	
Vul: EW	♦ Q96	You bid first.
HCP: 15	♣ AK4	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 454	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ —		1NT	Pass	3♣ ¹
Vul: None	♥ 109	♥ AKQ	Pass	3♦ ²	Pass	4♠ ³
North HCP: 15	♦ AKQ3	♦ J98654	Pass	5♦	AP	
South HCP: 14	♣ KQJ8	♣ A1072	1. Minor Suit Transfers after 1NT			
Contract: 5♦ N			2. automat			
			3. Exclusion, for ♦			

Board: 455	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AJ732				1NT
Vul: NS	♥ 10	♥ 85	Pass	2NT	AP	
North HCP: 8	♦ A987	♦ KQJ				
South HCP: 15	♣ KJ1043	♣ A75				
Contract: 2N S						

Board: 456	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 765		1NT	Pass	2NT
Vul: EW	♥ J109	♥ Q	AP			
North HCP: 16	♦ AK53	♦ Q10742				
South HCP: 8	♣ K108	♣ A653				
Contract: 2N N						

Board: 457	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ J1072				1NT
Vul: None	♥ Q	♥ A762	Pass	2NT	Pass	3NT
North HCP: 9	♦ J9765	♦ AKQ	AP			
South HCP: 17	♣ A652	♣ K9				
Contract: 3N S						

Board: 458	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ Q53		1♦	Pass	1NT
Vul: NS	♥ A983	♥ 5	Pass	2♦	Pass	Pass
North HCP: 15	♦ AK854	♦ J932	2♠	Pass	Pass	3♦
South HCP: 9	♣ KJ	♣ AQ1083	AP			
Contract: 3♦ N						

Board: 459	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ 1065				1NT
Vul: EW	♥ KJ5	♥ AQ76	Pass	3NT	AP	
North HCP: 12	♦ K842	♦ Q96				
South HCP: 15	♣ QJ963	♣ AK4				
Contract: 3N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 460	♠ A7	The opponents are silent.
Dealer: N	♥ A974	
Vul: Both	♦ J96	You bid first.
HCP: 15	♣ AQ95	

Board: 461	♠ 6	The opponents are silent.
Dealer: S	♥ J93	
Vul: NS	♦ AK872	Partner bids first.
HCP: 8	♣ 9854	

Board: 462	♠ 1086	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: EW	♦ AJ94	You bid first.
HCP: 15	♣ KQ6	

Board: 463	♠ 9	The opponents are silent.
Dealer: S	♥ Q105	
Vul: Both	♦ A863	Partner bids first.
HCP: 13	♣ AK742	

Board: 464	♠ J96	The opponents are silent.
Dealer: N	♥ Q96	
Vul: None	♦ AKJ52	You bid first.
HCP: 15	♣ KJ	

Board: 465	♠ 10	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ AQJ103	Partner bids first.
HCP: 12	♣ 10743	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 460	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J		1NT	Pass	4NT ¹
Vul: Both	♥ A974	♥ Q32				
North HCP: 15	♦ J96	♦ AKQ54	AP			
South HCP: 16	♣ AQ95	♣ KJ74	1. Quantitative 4NT			
Contract: 4N N						

Board: 461	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ5				1NT
Vul: NS	♥ J93	♥ K6				
North HCP: 8	♦ AK872	♦ 65	Pass	2NT	AP	
South HCP: 16	♣ 9854	♣ KJ1072				
Contract: 2N S						

Board: 462	North:	South:	West	North	East	South
Dealer: N	♠ 1086	♠ AQ5		1NT	Pass	2NT
Vul: EW	♥ AJ8	♥ 4				
North HCP: 15	♦ AJ94	♦ Q10765	AP			
South HCP: 9	♣ KQ6	♣ J1053				
Contract: 2N N						

Board: 463	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ1065				1NT
Vul: Both	♥ Q105	♥ AJ				
North HCP: 13	♦ A863	♦ K54	Pass	3NT	AP	
South HCP: 15	♣ AK742	♣ Q65				
Contract: 3N S						

Board: 464	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ K		1NT	Pass	3NT
Vul: None	♥ Q96	♥ J75				
North HCP: 15	♦ AKJ52	♦ Q1076	AP			
South HCP: 10	♣ KJ	♣ A9874				
Contract: 3N N						

Board: 465	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQJ85				1NT
Vul: EW	♥ KQ2	♥ A104				
North HCP: 12	♦ AQJ103	♦ K2	Pass	3NT	AP	
South HCP: 16	♣ 10743	♣ Q96				
Contract: 3N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 460	♠ J	The opponents are silent.
Dealer: N	♥ Q32	
Vul: Both	♦ AKQ54	Partner bids first.
HCP: 16	♣ KJ74	

Board: 461	♠ AKQ5	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ 65	You bid first.
HCP: 16	♣ KJ1072	

Board: 462	♠ AQ5	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ Q10765	Partner bids first.
HCP: 9	♣ J1053	

Board: 463	♠ AJ1065	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ K54	You bid first.
HCP: 15	♣ Q65	

Board: 464	♠ K	The opponents are silent.
Dealer: N	♥ J75	
Vul: None	♦ Q1076	Partner bids first.
HCP: 10	♣ A9874	

Board: 465	♠ AQJ85	The opponents are silent.
Dealer: S	♥ A104	
Vul: EW	♦ K2	You bid first.
HCP: 16	♣ Q96	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 460	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J		1NT	Pass	4NT ¹
Vul: Both	♥ A974	♥ Q32				
North HCP: 15	♦ J96	♦ AKQ54	AP			
South HCP: 16	♣ AQ95	♣ KJ74	1. Quantitative 4NT			
Contract: 4N N						

Board: 461	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ5				1NT
Vul: NS	♥ J93	♥ K6				
North HCP: 8	♦ AK872	♦ 65	Pass	2NT	AP	
South HCP: 16	♣ 9854	♣ KJ1072				
Contract: 2N S						

Board: 462	North:	South:	West	North	East	South
Dealer: N	♠ 1086	♠ AQ5		1NT	Pass	2NT
Vul: EW	♥ AJ8	♥ 4				
North HCP: 15	♦ AJ94	♦ Q10765	AP			
South HCP: 9	♣ KQ6	♣ J1053				
Contract: 2N N						

Board: 463	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ1065				1NT
Vul: Both	♥ Q105	♥ AJ				
North HCP: 13	♦ A863	♦ K54	Pass	3NT	AP	
South HCP: 15	♣ AK742	♣ Q65				
Contract: 3N S						

Board: 464	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ K		1NT	Pass	3NT
Vul: None	♥ Q96	♥ J75				
North HCP: 15	♦ AKJ52	♦ Q1076	AP			
South HCP: 10	♣ KJ	♣ A9874				
Contract: 3N N						

Board: 465	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQJ85				1NT
Vul: EW	♥ KQ2	♥ A104				
North HCP: 12	♦ AQJ103	♦ K2	Pass	3NT	AP	
South HCP: 16	♣ 10743	♣ Q96				
Contract: 3N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 466	♠ AKQ4	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ QJ1053	You bid first.
HCP: 15	♣ 86	

Board: 467	♠ —	The opponents are silent.
Dealer: S	♥ AK3	
Vul: None	♦ J983	Partner bids first.
HCP: 12	♣ KJ6543	

Board: 468	♠ AK4	The opponents are silent.
Dealer: N	♥ 65	
Vul: NS	♦ A1092	You bid first.
HCP: 15	♣ A963	

Board: 469	♠ J	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: None	♦ AJ98	Partner bids first.
HCP: 16	♣ KQ1094	

Board: 470	♠ A542	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: NS	♦ J6	You bid first.
HCP: 16	♣ AQ6	

Board: 471	♠ —	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ KQ973	Partner bids first.
HCP: 13	♣ K10876	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 466 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AKQ4 ♥ K9 ♦ QJ1053 ♣ 86	South: ♠ J76 ♥ 3 ♦ AK742 ♣ K954	West AP	North 1NT	East Pass	South 3NT
Board: 467 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N S	North: ♠ — ♥ AK3 ♦ J983 ♣ KJ6543	South: ♠ KQ ♥ Q642 ♦ AQ10 ♣ A982	West Pass Pass 1. Minor Suit Transfers after 1NT 2. automat	North 2♣ ¹ 3NT	East Pass AP	South 1NT 3♣ ²
Board: 468 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AK4 ♥ 65 ♦ A1092 ♣ A963	South: ♠ 7 ♥ AJ2 ♦ K643 ♣ K7542	West AP	North 1NT	East Pass	South 3NT
Board: 469 Dealer: S Vul: None North HCP: 16 South HCP: 15 Contract: 4N S	North: ♠ J ♥ AJ4 ♦ AJ98 ♣ KQ1094	South: ♠ AK4 ♥ Q853 ♦ KQ104 ♣ J5	West Pass 1. Quantitative 4NT	North 4NT ¹	East AP	South 1NT
Board: 470 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A542 ♥ AJ75 ♦ J6 ♣ AQ6	South: ♠ K97 ♥ 9 ♦ K9872 ♣ K743	West AP	North 1NT	East Pass	South 2NT
Board: 471 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 5♣ S	North: ♠ — ♥ KQ7 ♦ KQ973 ♣ K10876	South: ♠ KQ105 ♥ AJ109 ♦ 106 ♣ AQ3	West Pass AP 1. Minors	North 4♣ ¹	East Pass	South 1NT 5♣

South hands (Practice Page)

Responding to 1NT with 5431

Board: 466	♠ J76	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ AK742	Partner bids first.
HCP: 11	♣ K954	

Board: 467	♠ KQ	The opponents are silent.
Dealer: S	♥ Q642	
Vul: None	♦ AQ10	You bid first.
HCP: 17	♣ A982	

Board: 468	♠ 7	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ K643	Partner bids first.
HCP: 11	♣ K7542	

Board: 469	♠ AK4	The opponents are silent.
Dealer: S	♥ Q853	
Vul: None	♦ KQ104	You bid first.
HCP: 15	♣ J5	

Board: 470	♠ K97	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ K9872	Partner bids first.
HCP: 9	♣ K743	

Board: 471	♠ KQ105	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: EW	♦ 106	You bid first.
HCP: 16	♣ AQ3	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 466 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AKQ4 ♥ K9 ♦ QJ1053 ♣ 86	South: ♠ J76 ♥ 3 ♦ AK742 ♣ K954	West AP	North 1NT	East Pass	South 3NT
Board: 467 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N S	North: ♠ — ♥ AK3 ♦ J983 ♣ KJ6543	South: ♠ KQ ♥ Q642 ♦ AQ10 ♣ A982	West Pass Pass 1. Minor Suit Transfers after 1NT 2. automat	North 2♣ ¹ 3NT	East Pass AP	South 1NT 3♣ ²
Board: 468 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AK4 ♥ 65 ♦ A1092 ♣ A963	South: ♠ 7 ♥ AJ2 ♦ K643 ♣ K7542	West AP	North 1NT	East Pass	South 3NT
Board: 469 Dealer: S Vul: None North HCP: 16 South HCP: 15 Contract: 4N S	North: ♠ J ♥ AJ4 ♦ AJ98 ♣ KQ1094	South: ♠ AK4 ♥ Q853 ♦ KQ104 ♣ J5	West Pass 1. Quantitative 4NT	North 4NT ¹	East AP	South 1NT
Board: 470 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A542 ♥ AJ75 ♦ J6 ♣ AQ6	South: ♠ K97 ♥ 9 ♦ K9872 ♣ K743	West AP	North 1NT	East Pass	South 2NT
Board: 471 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 5♣ S	North: ♠ — ♥ KQ7 ♦ KQ973 ♣ K10876	South: ♠ KQ105 ♥ AJ109 ♦ 106 ♣ AQ3	West Pass AP 1. Minors	North 4♣ ¹	East Pass	South 1NT 5♣

North hands (Practice Page)

Responding to 1NT with 5431

Board: 472	♠ 1083	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ AK1065	You bid first.
HCP: 16	♣ Q2	

Board: 473	♠ 4	The opponents are silent.
Dealer: S	♥ A102	
Vul: NS	♦ A10643	Partner bids first.
HCP: 12	♣ KJ94	

Board: 474	♠ K953	The opponents are silent.
Dealer: N	♥ KQ64	
Vul: EW	♦ AJ	You bid first.
HCP: 17	♣ A63	

Board: 475	♠ A93	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ J1093	Partner bids first.
HCP: 10	♣ AJ1054	

Board: 476	♠ A1063	East Bids 2♣ if possible.
Dealer: N	♥ K10	
Vul: NS	♦ A64	You bid first.
HCP: 15	♣ A1053	

Board: 477	♠ 2	West Bids 2♣ if possible.
Dealer: S	♥ Q86	
Vul: EW	♦ A8654	Partner bids first.
HCP: 10	♣ KJ62	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 472	North:	South:	West	North	East	South
Dealer: N	♠ 1083	♠ KJ2		1NT	Pass	3NT
Vul: None	♥ AK7	♥ 5				
North HCP: 16	♦ AK1065	♦ Q943	AP			
South HCP: 10	♣ Q2	♣ A9863				
Contract: 3N N						

Board: 473	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ8				1NT
Vul: NS	♥ A102	♥ KQ854				
North HCP: 12	♦ A10643	♦ J9	Pass	3NT	AP	
South HCP: 16	♣ KJ94	♣ A75				
Contract: 3N S						

Board: 474	North:	South:	West	North	East	South
Dealer: N	♠ K953	♠ Q		1NT	Pass	2NT
Vul: EW	♥ KQ64	♥ A87				
North HCP: 17	♦ AJ	♦ 109853	Pass	3NT	AP	
South HCP: 10	♣ A63	♣ KJ109				
Contract: 3N N						

Board: 475	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J75				1NT
Vul: Both	♥ 4	♥ AKQ5				
North HCP: 10	♦ J1093	♦ KQ74	Pass	3NT	AP	
South HCP: 17	♣ AJ1054	♣ Q3				
Contract: 3N S						

Board: 476	North:	South:	West	North	East	South
Dealer: N	♠ A1063	♠ Q		1NT	2♣ ¹	2NT
Vul: NS	♥ K10	♥ 965				
North HCP: 15	♦ A64	♦ KJ987	AP			
South HCP: 8	♣ A1053	♣ Q842	1. Cappelletti, any 6+suit			
Contract: 2N N						

Board: 477	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK63				1NT
Vul: EW	♥ Q86	♥ 104				
North HCP: 10	♦ A8654	♦ KQ103	2♣ ¹	3NT	AP	
South HCP: 16	♣ KJ62	♣ A83	1. Cappelletti, any 6+suit			
Contract: 3N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 472	♠ KJ2	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ Q943	Partner bids first.
HCP: 10	♣ A9863	

Board: 473	♠ AQ8	The opponents are silent.
Dealer: S	♥ KQ854	
Vul: NS	♦ J9	You bid first.
HCP: 16	♣ A75	

Board: 474	♠ Q	The opponents are silent.
Dealer: N	♥ A87	
Vul: EW	♦ 109853	Partner bids first.
HCP: 10	♣ KJ109	

Board: 475	♠ J75	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: Both	♦ KQ74	You bid first.
HCP: 17	♣ Q3	

Board: 476	♠ Q	East Bids 2♣ if possible.
Dealer: N	♥ 965	
Vul: NS	♦ KJ987	Partner bids first.
HCP: 8	♣ Q842	

Board: 477	♠ AK63	West Bids 2♣ if possible.
Dealer: S	♥ 104	
Vul: EW	♦ KQ103	You bid first.
HCP: 16	♣ A83	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 472	North:	South:	West	North	East	South
Dealer: N	♠ 1083	♠ KJ2		1NT	Pass	3NT
Vul: None	♥ AK7	♥ 5				
North HCP: 16	♦ AK1065	♦ Q943	AP			
South HCP: 10	♣ Q2	♣ A9863				
Contract: 3N N						

Board: 473	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ8				1NT
Vul: NS	♥ A102	♥ KQ854				
North HCP: 12	♦ A10643	♦ J9	Pass	3NT	AP	
South HCP: 16	♣ KJ94	♣ A75				
Contract: 3N S						

Board: 474	North:	South:	West	North	East	South
Dealer: N	♠ K953	♠ Q		1NT	Pass	2NT
Vul: EW	♥ KQ64	♥ A87				
North HCP: 17	♦ AJ	♦ 109853	Pass	3NT	AP	
South HCP: 10	♣ A63	♣ KJ109				
Contract: 3N N						

Board: 475	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J75				1NT
Vul: Both	♥ 4	♥ AKQ5				
North HCP: 10	♦ J1093	♦ KQ74	Pass	3NT	AP	
South HCP: 17	♣ AJ1054	♣ Q3				
Contract: 3N S						

Board: 476	North:	South:	West	North	East	South
Dealer: N	♠ A1063	♠ Q		1NT	2♣ ¹	2NT
Vul: NS	♥ K10	♥ 965				
North HCP: 15	♦ A64	♦ KJ987	AP			
South HCP: 8	♣ A1053	♣ Q842	1. Cappelletti, any 6+suit			
Contract: 2N N						

Board: 477	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK63				1NT
Vul: EW	♥ Q86	♥ 104				
North HCP: 10	♦ A8654	♦ KQ103	2♣ ¹	3NT	AP	
South HCP: 16	♣ KJ62	♣ A83	1. Cappelletti, any 6+suit			
Contract: 3N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 478	♠ AK965	The opponents are silent.
Dealer: N	♥ A94	
Vul: Both	♦ Q102	You bid first.
HCP: 16	♣ K9	

Board: 479	♠ 7	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: None	♦ A10742	Partner bids first.
HCP: 13	♣ AJ102	

Board: 480	♠ AK843	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ J94	You bid first.
HCP: 15	♣ A3	

Board: 481	♠ AKJ	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ AQJ105	Partner bids first.
HCP: 15	♣ 9842	

Board: 482	♠ 10852	The opponents are silent.
Dealer: N	♥ A74	
Vul: None	♦ A8	You bid first.
HCP: 16	♣ AKJ7	

Board: 483	♠ 765	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ AK108	Partner bids first.
HCP: 11	♣ A10643	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 478	North:	South:	West	North	East	South
Dealer: N	♠ AK965	♠ 1073		1NT	Pass	2NT
Vul: Both	♥ A94	♥ 6				
North HCP: 16	♦ Q102	♦ J9864	AP			
South HCP: 8	♣ K9	♣ AQJ5				
Contract: 2N N						

Board: 479	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KJ54				1NT
Vul: None	♥ KJ9	♥ A10				
North HCP: 13	♦ A10742	♦ KQ	Pass	3NT	AP	
South HCP: 15	♣ AJ102	♣ Q8543				
Contract: 3N S						

Board: 480	North:	South:	West	North	East	South
Dealer: N	♠ AK843	♠ —		1NT	Pass	3NT
Vul: EW	♥ K65	♥ J82				
North HCP: 15	♦ J94	♦ AK853	AP			
South HCP: 11	♣ A3	♣ K10875				
Contract: 3N N						

Board: 481	North:	South:	West	North	East	South
Dealer: S	♠ AKJ	♠ 832				1NT
Vul: Both	♥ 8	♥ AQ2				
North HCP: 15	♦ AQJ105	♦ K2	Pass	3NT	AP	
South HCP: 15	♣ 9842	♣ AQ1063				
Contract: 3N S						

Board: 482	North:	South:	West	North	East	South
Dealer: N	♠ 10852	♠ KQ7		1NT	Pass	3NT
Vul: None	♥ A74	♥ K				
North HCP: 16	♦ A8	♦ KQ532	AP			
South HCP: 13	♣ AKJ7	♣ 10852				
Contract: 3N N						

Board: 483	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ AQ82				1NT
Vul: NS	♥ 8	♥ AJ3				
North HCP: 11	♦ AK108	♦ Q2	Pass	3NT	AP	
South HCP: 15	♣ A10643	♣ Q872				
Contract: 3N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 478	♠ 1073	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ J9864	Partner bids first.
HCP: 8	♣ AQJ5	

Board: 479	♠ KJ54	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ KQ	You bid first.
HCP: 15	♣ Q8543	

Board: 480	♠ —	The opponents are silent.
Dealer: N	♥ J82	
Vul: EW	♦ AK853	Partner bids first.
HCP: 11	♣ K10875	

Board: 481	♠ 832	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ K2	You bid first.
HCP: 15	♣ AQ1063	

Board: 482	♠ KQ7	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ KQ532	Partner bids first.
HCP: 13	♣ 10852	

Board: 483	♠ AQ82	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ Q2	You bid first.
HCP: 15	♣ Q872	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 478	North:	South:	West	North	East	South
Dealer: N	♠ AK965	♠ 1073		1NT	Pass	2NT
Vul: Both	♥ A94	♥ 6				
North HCP: 16	♦ Q102	♦ J9864	AP			
South HCP: 8	♣ K9	♣ AQJ5				
Contract: 2N N						

Board: 479	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KJ54				1NT
Vul: None	♥ KJ9	♥ A10				
North HCP: 13	♦ A10742	♦ KQ	Pass	3NT	AP	
South HCP: 15	♣ AJ102	♣ Q8543				
Contract: 3N S						

Board: 480	North:	South:	West	North	East	South
Dealer: N	♠ AK843	♠ —		1NT	Pass	3NT
Vul: EW	♥ K65	♥ J82				
North HCP: 15	♦ J94	♦ AK853	AP			
South HCP: 11	♣ A3	♣ K10875				
Contract: 3N N						

Board: 481	North:	South:	West	North	East	South
Dealer: S	♠ AKJ	♠ 832				1NT
Vul: Both	♥ 8	♥ AQ2				
North HCP: 15	♦ AQJ105	♦ K2	Pass	3NT	AP	
South HCP: 15	♣ 9842	♣ AQ1063				
Contract: 3N S						

Board: 482	North:	South:	West	North	East	South
Dealer: N	♠ 10852	♠ KQ7		1NT	Pass	3NT
Vul: None	♥ A74	♥ K				
North HCP: 16	♦ A8	♦ KQ532	AP			
South HCP: 13	♣ AKJ7	♣ 10852				
Contract: 3N N						

Board: 483	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ AQ82				1NT
Vul: NS	♥ 8	♥ AJ3				
North HCP: 11	♦ AK108	♦ Q2	Pass	3NT	AP	
South HCP: 15	♣ A10643	♣ Q872				
Contract: 3N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 484	♠ AK10	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ K976	You bid first.
HCP: 15	♣ 975	

Board: 485	♠ Q93	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ AQ73	Partner bids first.
HCP: 13	♣ K10654	

Board: 486	♠ 104	East Bids 2♣ if possible.
Dealer: N	♥ A8	
Vul: NS	♦ AK853	You bid first.
HCP: 16	♣ AJ94	

Board: 487	♠ 6	West Bids 2♣ if possible.
Dealer: S	♥ A75	
Vul: EW	♦ QJ1075	Partner bids first.
HCP: 10	♣ K1072	

Board: 488	♠ K1043	The opponents are silent.
Dealer: N	♥ Q73	
Vul: None	♦ AK65	You bid first.
HCP: 15	♣ QJ	

Board: 489	♠ J95	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ K942	Partner bids first.
HCP: 9	♣ KQ753	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 484	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 863		1NT	Pass	3NT
Vul: Both	♥ AJ5	♥ 10				
North HCP: 15	♦ K976	♦ AJ432	AP			
South HCP: 11	♣ 975	♣ AQ42				
Contract: 3N N						

Board: 485	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ A1054				1NT
Vul: None	♥ Q	♥ A96				
North HCP: 13	♦ AQ73	♦ KJ8	Pass	3NT	AP	
South HCP: 16	♣ K10654	♣ A72				
Contract: 3N S						

Board: 486	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ Q85		1NT	2♣ ¹	2NT
Vul: NS	♥ A8	♥ 5				
North HCP: 16	♦ AK853	♦ J9742	AP			
South HCP: 8	♣ AJ94	♣ KQ87	1. Cappelletti, any 6+suit			
Contract: 2N N						

Board: 487	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ7				1NT
Vul: EW	♥ A75	♥ QJ92				
North HCP: 10	♦ QJ1075	♦ A6	2♣ ¹	3NT	AP	
South HCP: 16	♣ K1072	♣ QJ95	1. Cappelletti, any 6+suit			
Contract: 3N S						

Board: 488	North:	South:	West	North	East	South
Dealer: N	♠ K1043	♠ 9		1NT	Pass	3NT
Vul: None	♥ Q73	♥ A94				
North HCP: 15	♦ AK65	♦ QJ98	AP			
South HCP: 14	♣ QJ	♣ AK1053				
Contract: 3N N						

Board: 489	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AK82				1NT
Vul: NS	♥ 5	♥ AJ92				
North HCP: 9	♦ K942	♦ QJ5	Pass	2NT	AP	
South HCP: 15	♣ KQ753	♣ 62				
Contract: 2N S						

South hands (Practice Page)

Responding to 1NT with 5431

Board: 484	♠ 863	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ AJ432	Partner bids first.
HCP: 11	♣ AQ42	

Board: 485	♠ A1054	The opponents are silent.
Dealer: S	♥ A96	
Vul: None	♦ KJ8	You bid first.
HCP: 16	♣ A72	

Board: 486	♠ Q85	East Bids 2♣ if possible.
Dealer: N	♥ 5	
Vul: NS	♦ J9742	Partner bids first.
HCP: 8	♣ KQ87	

Board: 487	♠ AQ7	West Bids 2♣ if possible.
Dealer: S	♥ QJ92	
Vul: EW	♦ A6	You bid first.
HCP: 16	♣ QJ95	

Board: 488	♠ 9	The opponents are silent.
Dealer: N	♥ A94	
Vul: None	♦ QJ98	Partner bids first.
HCP: 14	♣ AK1053	

Board: 489	♠ AK82	The opponents are silent.
Dealer: S	♥ AJ92	
Vul: NS	♦ QJ5	You bid first.
HCP: 15	♣ 62	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 484	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 863		1NT	Pass	3NT
Vul: Both	♥ AJ5	♥ 10				
North HCP: 15	♦ K976	♦ AJ432	AP			
South HCP: 11	♣ 975	♣ AQ42				
Contract: 3N N						

Board: 485	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ A1054				1NT
Vul: None	♥ Q	♥ A96				
North HCP: 13	♦ AQ73	♦ KJ8	Pass	3NT	AP	
South HCP: 16	♣ K10654	♣ A72				
Contract: 3N S						

Board: 486	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ Q85		1NT	2♣ ¹	2NT
Vul: NS	♥ A8	♥ 5				
North HCP: 16	♦ AK853	♦ J9742	AP			
South HCP: 8	♣ AJ94	♣ KQ87	1. Cappelletti, any 6+suit			
Contract: 2N N						

Board: 487	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ7				1NT
Vul: EW	♥ A75	♥ QJ92				
North HCP: 10	♦ QJ1075	♦ A6	2♣ ¹	3NT	AP	
South HCP: 16	♣ K1072	♣ QJ95	1. Cappelletti, any 6+suit			
Contract: 3N S						

Board: 488	North:	South:	West	North	East	South
Dealer: N	♠ K1043	♠ 9		1NT	Pass	3NT
Vul: None	♥ Q73	♥ A94				
North HCP: 15	♦ AK65	♦ QJ98	AP			
South HCP: 14	♣ QJ	♣ AK1053				
Contract: 3N N						

Board: 489	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AK82				1NT
Vul: NS	♥ 5	♥ AJ92				
North HCP: 9	♦ K942	♦ QJ5	Pass	2NT	AP	
South HCP: 15	♣ KQ753	♣ 62				
Contract: 2N S						

North hands (Practice Page)

Responding to 1NT with 5431

Board: 490	♠ A106	The opponents are silent.
Dealer: N	♥ AQJ82	
Vul: EW	♦ J109	You bid first.
HCP: 16	♣ KJ	

Board: 491	♠ K54	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ AJ76	Partner bids first.
HCP: 15	♣ AQ864	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 490

Dealer: N

Vul: EW

North HCP: 16

South HCP: 13

Contract: 3N N

North:

♠ A106

♥ AQJ82

♦ J109

♣ KJ

South:

♠ Q

♥ 974

♦ KQ543

♣ AQ75

West North East South

1NT Pass 3NT

AP

Board: 491

Dealer: S

Vul: Both

North HCP: 15

South HCP: 17

Contract: 3N S

North:

♠ K54

♥ J

♦ AJ76

♣ AQ864

South:

♠ AJ8

♥ AQ83

♦ Q103

♣ KJ3

West North East South

1NT

Pass 3NT AP

South hands (Practice Page)

Responding to 1NT with 5431

Board: 490	♠ Q	The opponents are silent.
Dealer: N	♥ 974	
Vul: EW	♦ KQ543	Partner bids first.
HCP: 13	♣ AQ75	

Board: 491	♠ AJ8	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: Both	♦ Q103	You bid first.
HCP: 17	♣ KJ3	

Responding to 1NT with 5431 Both hands (Answers Page)

Board: 490

Dealer: N

Vul: EW

North HCP: 16

South HCP: 13

Contract: 3N N

North:

♠ A106

♥ AQJ82

♦ J109

♣ KJ

South:

♠ Q

♥ 974

♦ KQ543

♣ AQ75

West North East South

1NT Pass 3NT

AP

Board: 491

Dealer: S

Vul: Both

North HCP: 15

South HCP: 17

Contract: 3N S

North:

♠ K54

♥ J

♦ AJ76

♣ AQ864

South:

♠ AJ8

♥ AQ83

♦ Q103

♣ KJ3

West North East South

1NT

Pass 3NT AP