

North hands

Any_5422_with_15-16

Board: 1 ♠ A6 You bid first.

Dealer: North ♥ 95 The opponents are silent.

Vul: E-W ♦ AQ76

HCP: 15+1 ♣ AJT52

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

Dealer: East ♥ 43 Partner bids next.

Vul: N-S ♦ AJT952

HCP: 12+2 ♣ KT

Board: 3 ♠ 84 You bid first.

Dealer: North ♥ AK53 The opponents are silent.

Vul: Both ♦ QJ

HCP: 16+1 ♣ AQ962

Board: 4 ♠ AQ Partner bids first.

Dealer: South ♥ J73 The opponents are silent.

Vul: Both ♦ AJT75

HCP: 12+1 ♣ 875

Board: 5 ♠ KJ You bid first.

Dealer: North ♥ T983 The opponents are silent.

Vul: E-W ♦ AT

HCP: 15+1 ♣ AKT76

Both hands (Answers Page)

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

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

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

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

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

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

Dealer: North ♥ AK843 The opponents are silent.

Vul: E-W ♦ 53

HCP: 11+1 ♣ K74

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

Dealer: East ♥ QT2 You bid next.

Vul: N-S ♦ 8

HCP: 6+1 ♣ 9762

Board: 3 ♠ Q72 Partner bids first.

Dealer: North ♥ Q942 The opponents are silent.

Vul: Both ♦ A95

HCP: 11 ♣ K87

Board: 4 ♠ J4 You bid first.

Dealer: South ♥ AK42 The opponents are silent.

Vul: Both ♦ K2

HCP: 16+1 ♣ AJT63

Board: 5 ♠ AQ9742 Partner bids first.

Dealer: North ♥ K5 The opponents are silent.

Vul: E-W ♦ Q76

HCP: 11+2 ♣ 94

Both hands (Answers Page)

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

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

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

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

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

North hands

Any_5422_with_15-16

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

Partner bids first.
The opponents are silent.

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

You bid first.
The opponents are silent.

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

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

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

You bid first.
The opponents are silent.

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands**Any_5422_with_15-16**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands

Any_5422_with_15-16

Board: 11 ♠ AK You bid first.

Dealer: North ♥ KT95 The opponents are silent.

Vul: E-W ♦ KJT83

HCP: 15+1 ♣ J6

Board: 12 ♠ QT Partner bids first.

Dealer: South ♥ K62 The opponents are silent.

Vul: Both ♦ AKQ9

HCP: 14 ♣ 8642

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

Dealer: West ♥ KQ2 You bid next.

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

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

Board: 14 ♠ AKQ32 Partner bids first.

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

Vul: E-W ♦ 73

HCP: 14+1 ♣ 43

Board: 15 ♠ AJ You bid first.

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

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

HCP: 15+1 ♣ AQ742

Both hands (Answers Page)

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

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

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

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

1. Stayman

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

South hands**Any_5422_with_15-16**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

1. Stayman

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

North hands

Any_5422_with_15-16

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands**Any_5422_with_15-16**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands

Any_5422_with_15-16

Board: 21 ♠ AK You bid first.

Dealer: North ♥ Q643 The opponents are silent.

Vul: None ♦ KT

HCP: 16+1 ♣ KJT54

Board: 22 ♠ QJT8642 Partner bids first.

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

Vul: Both ♦ AT9

HCP: 7+3 ♣ T7

Board: 23 ♠ A4 You bid first.

Dealer: North ♥ AK86 The opponents are silent.

Vul: None ♦ A6

HCP: 16+1 ♣ J9532

Board: 24 ♠ Q743 Partner bids first.

Dealer: South ♥ AT8764 The opponents are silent.

Vul: E-W ♦ 9

HCP: 6+2 ♣ 92

Board: 25 ♠ A2 You bid first.

Dealer: North ♥ KJT2 The opponents are silent.

Vul: None ♦ A8642

HCP: 16+1 ♣ A8

Both hands (Answers Page)

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

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

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

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

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

South hands**Any_5422_with_15-16**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands

Any_5422_with_15-16

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

Dealer: South ♥ AQ93 The opponents are silent.

Vul: Both ♦ 82

HCP: 15+1 ♣ AK643

Board: 27 ♠ 9765 Partner bids first.

Dealer: North ♥ QJ7 The opponents are silent.

Vul: N-S ♦ 974

HCP: 3 ♣ 872

Board: 28 ♠ A8 You bid first.

Dealer: South ♥ QJ65 The opponents are silent.

Vul: E-W ♦ K4

HCP: 15+1 ♣ AJ975

Board: 29 ♠ AK85 Partner bids first.

Dealer: North ♥ KJ75 The opponents are silent.

Vul: None ♦ 2

HCP: 13 ♣ Q962

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

Dealer: East ♥ K94 You bid next.

Vul: N-S ♦ A95

HCP: 12+2 ♣ 9

Both hands (Answers Page)

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

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

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

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

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

North hands

Any_5422_with_15-16

Board: 31 ♠ A4 You bid first.

Dealer: North ♥ Q4 The opponents are silent.

Vul: N-S ♦ AQT4

HCP: 15+1 ♣ QJ965

Board: 32 ♠ QT Partner bids first.

Dealer: South ♥ AK87 The opponents are silent.

Vul: Both ♦ 96432

HCP: 12+1 ♣ K9

Board: 33 ♠ Q753 Partner bids first.

Dealer: South ♥ KJ762 The opponents are silent.

Vul: None ♦ K2

HCP: 9+1 ♣ T3

Board: 34 ♠ KT83 Partner bids first.

Dealer: South ♥ Q93 The opponents are silent.

Vul: None ♦ J82

HCP: 6 ♣ T85

Board: 35 ♠ KQ You bid first.

Dealer: North ♥ QJT4 The opponents are silent.

Vul: None ♦ AT853

HCP: 15+1 ♣ QJ

Both hands (Answers Page)

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

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

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

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

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

South hands**Any_5422_with_15-16**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands

Any_5422_with_15-16

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

Dealer: South ♥ KJT4 The opponents are silent.

Vul: N-S ♦ KJ976

HCP: 15+1 ♣ A2

Board: 37 ♠ T95 Partner bids first.

Dealer: North ♥ AQJ7654 The opponents are silent.

Vul: Both ♦ -

HCP: 7+3 ♣ T63

Board: 38 ♠ KQ You bid first.

Dealer: South ♥ T732 The opponents are silent.

Vul: Both ♦ KQJ72

HCP: 15+1 ♣ AT

Board: 39 ♠ A5 You bid first.

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

Vul: E-W ♦ KT92

HCP: 15+1 ♣ AK942

Board: 40 ♠ K5 You bid first.

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

Vul: Both ♦ K754

HCP: 15+1 ♣ Q8742

Both hands (Answers Page)

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

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

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

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

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

North hands

Any_5422_with_15-16

Board: 41 ♠ AK

You bid first.

Dealer: North ♥ J9

The opponents are silent.

Vul: N-S ♦ A9654

HCP: 15+1 ♣ KT94

Board: 42 ♠ KJ742

Partner bids first.

Dealer: South ♥ 93

West (RHO) bids 2♣ if possible.

Vul: N-S ♦ T982

HCP: 5+1 ♣ J7

Board: 43 ♠ T8

Partner bids first.

Dealer: South ♥ QT853

East (LHO) Doubles 2♦ if possible.

Vul: E-W ♦ JT2

HCP: 3+1 ♣ 743

Board: 44 ♠ JT854

LHO opens the bidding 1NT.

Dealer: East ♥ KQJ872

Partner bids next.

Vul: E-W ♦ A9

HCP: 11+3 ♣ -

Board: 45 ♠ Q5

You bid first.

Dealer: North ♥ QJT9

The opponents are silent.

Vul: E-W ♦ KJ

HCP: 15+1 ♣ KQJ62

Both hands (Answers Page)

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

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

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

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

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

South hands**Any_5422_with_15-16**

Board: 41 ♠ 854 Partner bids first.

Dealer: North ♥ AQ8652 The opponents are silent.

Vul: N-S ♦ J8

HCP: 7+2 ♣ 63

Board: 42 ♠ A6 You bid first.

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

Vul: N-S ♦ A3

HCP: 16+1 ♣ AQ983

Board: 43 ♠ KJ You bid first.

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

Vul: E-W ♦ 74

HCP: 16+1 ♣ KQT98

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

Dealer: East ♥ A94 You bid next.

Vul: E-W ♦ T642

HCP: 9 ♣ QT4

Board: 45 ♠ KJT962 Partner bids first.

Dealer: North ♥ 2 The opponents are silent.

Vul: E-W ♦ T542

HCP: 4+2 ♣ T9

Both hands (Answers Page)

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

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

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

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

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

North hands

Any_5422_with_15-16

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands**Any_5422_with_15-16**

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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