

North hands (Practice Page)

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

Board: 1	♠ AQ9	The opponents are silent.
Dealer: S	♥ Q108764	
Vul: EW	♦ K2	Partner bids first.
HCP: 14	♣ K9	

Board: 2	♠ A102	The opponents are silent.
Dealer: N	♥ A984	
Vul: NS	♦ A97	You bid first.
HCP: 15	♣ QJ10	

Board: 3	♠ KJ1087	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: None	♦ Q72	Partner bids first.
HCP: 14	♣ A5	

Board: 4	♠ K63	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ KJ5	You bid first.
HCP: 15	♣ AK876	

Board: 5	♠ 1062	The opponents are silent.
Dealer: S	♥ KQJ76	
Vul: Both	♦ AK87	Partner bids first.
HCP: 13	♣ 6	

Board: 6	♠ K4	West Bids 2♥ if possible.
Dealer: N	♥ J95	East Bids 2♠ if possible.
Vul: EW	♦ KQ9	
HCP: 15	♣ KQJ54	You bid first.

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ KJ52				1NT
Vul: EW	♥ Q108764	♥ 32	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♦ K2	♦ AQJ	AP			
South HCP: 15	♣ K9	♣ A1063	1. Texas			
Contract: 4♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ 98		1NT	Pass	2♣ ¹
Vul: NS	♥ A984	♥ KJ106	Pass	2♥	Pass	6♥
North HCP: 15	♦ A97	♦ KQJ	AP			
South HCP: 17	♣ QJ10	♣ AK76	1. Stayman			
Contract: 6♥ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ KJ1087	♠ A62				1NT
Vul: None	♥ KJ10	♥ A92	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q72	♦ AK98	Pass	3NT	Pass	4♠
South HCP: 15	♣ A5	♣ 743	Pass	4NT ¹	Pass	5♦
Contract: 5♠ S			Pass	5♥	Pass	5♠
			AP			
			1. Blackwood 1430, for ♠			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ J109		1NT	Pass	2♣ ¹
Vul: NS	♥ J3	♥ 7542	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ5	♦ A109	AP			
South HCP: 8	♣ AK876	♣ QJ10	1. Stayman			
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AQJ				1NT
Vul: Both	♥ KQJ76	♥ 1093	Pass	2♦	Pass	2♥
North HCP: 13	♦ AK87	♦ J42	Pass	3♦	Pass	4♥
South HCP: 15	♣ 6	♣ AK108	AP			
Contract: 4♥ S						

Board: 6
Dealer: N
Vul: EW
North HCP: 15
South HCP: 6
Contract: 3♥ S

North:
♠ K4
♥ J95
♦ KQ9
♣ KQJ54

South:
♠ Q86
♥ 108764
♦ A10873
♣ —

West	North	East	South
	1NT	Pass	2♦
2♥ ¹	X	2♠	3♥
AP			
1. Michaels Cuebid			

South hands (Practice Page)

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

Board: 1	♠ KJ52	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ AQJ	You bid first.
HCP: 15	♣ A1063	

Board: 2	♠ 98	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: NS	♦ KQJ	Partner bids first.
HCP: 17	♣ AK76	

Board: 3	♠ A62	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ AK98	You bid first.
HCP: 15	♣ 743	

Board: 4	♠ J109	The opponents are silent.
Dealer: N	♥ 7542	
Vul: NS	♦ A109	Partner bids first.
HCP: 8	♣ QJ10	

Board: 5	♠ AQJ	The opponents are silent.
Dealer: S	♥ 1093	
Vul: Both	♦ J42	You bid first.
HCP: 15	♣ AK108	

Board: 6	♠ Q86	West Bids 2♥ if possible.
Dealer: N	♥ 108764	East Bids 2♠ if possible.
Vul: EW	♦ A10873	
HCP: 6	♣ —	Partner bids first.

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ KJ52				1NT
Vul: EW	♥ Q108764	♥ 32	Pass	4♦ ¹	Pass	4♥
North HCP: 14	♦ K2	♦ AQJ	AP			
South HCP: 15	♣ K9	♣ A1063	1. Texas			
Contract: 4♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ 98		1NT	Pass	2♣ ¹
Vul: NS	♥ A984	♥ KJ106	Pass	2♥	Pass	6♥
North HCP: 15	♦ A97	♦ KQJ	AP			
South HCP: 17	♣ QJ10	♣ AK76	1. Stayman			
Contract: 6♥ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ KJ1087	♠ A62				1NT
Vul: None	♥ KJ10	♥ A92	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q72	♦ AK98	Pass	3NT	Pass	4♠
South HCP: 15	♣ A5	♣ 743	Pass	4NT ¹	Pass	5♦
Contract: 5♠ S			Pass	5♥	Pass	5♠
			AP			
			1. Blackwood 1430, for ♠			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ J109		1NT	Pass	2♣ ¹
Vul: NS	♥ J3	♥ 7542	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ5	♦ A109	AP			
South HCP: 8	♣ AK876	♣ QJ10	1. Stayman			
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AQJ				1NT
Vul: Both	♥ KQJ76	♥ 1093	Pass	2♦	Pass	2♥
North HCP: 13	♦ AK87	♦ J42	Pass	3♦	Pass	4♥
South HCP: 15	♣ 6	♣ AK108	AP			
Contract: 4♥ S						

Board: 6
Dealer: N
Vul: EW
North HCP: 15
South HCP: 6
Contract: 3♥ S

North:
♠ K4
♥ J95
♦ KQ9
♣ KQJ54

South:
♠ Q86
♥ 108764
♦ A10873
♣ —

West	North	East	South
	1NT	Pass	2♦
2♥ ¹	X	2♠	3♥
AP			
1. Michaels Cuebid			

North hands (Practice Page)

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

Board: 7	♠ Q53	The opponents are silent.
Dealer: S	♥ J9864	
Vul: Both	♦ A94	Partner bids first.
HCP: 7	♣ 75	

Board: 8	♠ Q98	The opponents are silent.
Dealer: N	♥ KQ862	
Vul: EW	♦ KQ7	You bid first.
HCP: 15	♣ K2	

Board: 9	♠ 1032	East Bids 3♣ if possible.
Dealer: S	♥ QJ10643	
Vul: None	♦ 103	Partner bids first.
HCP: 3	♣ 53	

Board: 10	♠ K53	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ AJ104	You bid first.
HCP: 15	♣ Q108	

Board: 11	♠ QJ9863	West Doubles 1NT if possible.
Dealer: S	♥ 104	
Vul: NS	♦ 9643	Partner bids first.
HCP: 3	♣ 5	

Board: 12	♠ KQJ	The opponents are silent.
Dealer: N	♥ Q832	
Vul: None	♦ QJ	You bid first.
HCP: 15	♣ A872	

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ AK876				1NT
Vul: Both	♥ J9864	♥ 103	Pass	2♦	Pass	2♥
North HCP: 7	♦ A94	♦ KJ7	AP			
South HCP: 15	♣ 75	♣ A83				
Contract: 2♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 63		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ862	♥ J743	Pass	3♣ ²	Pass	4♥
North HCP: 15	♦ KQ7	♦ A64	AP			
South HCP: 9	♣ K2	♣ A853	1. Stayman			
Contract: 4♥ S			2. artificial			

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ KQ9				1NT
Vul: None	♥ QJ10643	♥ A82	Pass	2♦	3♣	Pass
North HCP: 3	♦ 103	♦ Q65	Pass	3♥	AP	
South HCP: 15	♣ 53	♣ KJ62				
Contract: 3♥ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ J982				
Vul: EW	♥ AJ9	♥ K65		1NT	AP	
North HCP: 15	♦ AJ104	♦ 865				
South HCP: 4	♣ Q108	♣ 652				
Contract: 1N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ QJ9863	♠ K2				1NT
Vul: NS	♥ 104	♥ AKQJ6	X ¹	2♥	Pass	2♠
North HCP: 3	♦ 9643	♦ 85	Pass	3♠	AP	
South HCP: 15	♣ 5	♣ Q987	1. Cappelletti, strong			
Contract: 3♠ S						

Board: 12

Dealer: N

Vul: None

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ KQJ

♥ Q832

♦ QJ

♣ A872

South:

♠ A64

♥ AK76

♦ 72

♣ QJ106

West	North	East	South
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	1NT	Pass	2♣ ¹
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Pass	2♥	Pass	4♥
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AP

1. Stayman

South hands (Practice Page)

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

Board: 7	♠ AK876	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ KJ7	You bid first.
HCP: 15	♣ A83	

Board: 8	♠ 63	The opponents are silent.
Dealer: N	♥ J743	
Vul: EW	♦ A64	Partner bids first.
HCP: 9	♣ A853	

Board: 9	♠ KQ9	East Bids 3♣ if possible.
Dealer: S	♥ A82	
Vul: None	♦ Q65	You bid first.
HCP: 15	♣ KJ62	

Board: 10	♠ J982	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ 865	Partner bids first.
HCP: 4	♣ 652	

Board: 11	♠ K2	West Doubles 1NT if possible.
Dealer: S	♥ AKQJ6	
Vul: NS	♦ 85	You bid first.
HCP: 15	♣ Q987	

Board: 12	♠ A64	The opponents are silent.
Dealer: N	♥ AK76	
Vul: None	♦ 72	Partner bids first.
HCP: 14	♣ QJ106	

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ AK876				1NT
Vul: Both	♥ J9864	♥ 103	Pass	2♦	Pass	2♥
North HCP: 7	♦ A94	♦ KJ7	AP			
South HCP: 15	♣ 75	♣ A83				
Contract: 2♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 63		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ862	♥ J743	Pass	3♣ ²	Pass	4♥
North HCP: 15	♦ KQ7	♦ A64	AP			
South HCP: 9	♣ K2	♣ A853	1. Stayman			
Contract: 4♥ S			2. artificial			

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ KQ9				1NT
Vul: None	♥ QJ10643	♥ A82	Pass	2♦	3♣	Pass
North HCP: 3	♦ 103	♦ Q65	Pass	3♥	AP	
South HCP: 15	♣ 53	♣ KJ62				
Contract: 3♥ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ J982				
Vul: EW	♥ AJ9	♥ K65		1NT	AP	
North HCP: 15	♦ AJ104	♦ 865				
South HCP: 4	♣ Q108	♣ 652				
Contract: 1N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ QJ9863	♠ K2				1NT
Vul: NS	♥ 104	♥ AKQJ6	X ¹	2♥	Pass	2♠
North HCP: 3	♦ 9643	♦ 85	Pass	3♠	AP	
South HCP: 15	♣ 5	♣ Q987	1. Cappelletti, strong			
Contract: 3♠ S						

Board: 12

Dealer: N

Vul: None

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ KQJ

♥ Q832

♦ QJ

♣ A872

South:

♠ A64

♥ AK76

♦ 72

♣ QJ106

West	North	East	South
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	1NT	Pass	2♣ ¹
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Pass	2♥	Pass	4♥
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AP

1. Stayman

North hands (Practice Page)

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

Board: 13	♠ 972	The opponents are silent.
Dealer: S	♥ Q74	
Vul: Both	♦ KJ76	Partner bids first.
HCP: 12	♣ AQ5	

Board: 14	♠ AQJ3	The opponents are silent.
Dealer: N	♥ KQ105	
Vul: NS	♦ Q92	You bid first.
HCP: 15	♣ J8	

Board: 15	♠ 4	East Bids 2♣ if possible.
Dealer: S	♥ 8763	West Bids 2♦ if possible.
Vul: None	♦ 107532	East Bids 2♠ if possible.
HCP: 0	♣ 1065	West Bids 3♠ if possible.
		East Bids 4♠ if possible.
		Partner bids first.

Board: 16	♠ KQ6	The opponents are silent.
Dealer: N	♥ K98	
Vul: Both	♦ A108	You bid first.
HCP: 15	♣ K863	

Board: 17	♠ 654	The opponents are silent.
Dealer: S	♥ QJ32	
Vul: EW	♦ A10862	Partner bids first.
HCP: 8	♣ J	

Board: 18	♠ KJ84	The opponents are silent.
Dealer: N	♥ KQ65	
Vul: None	♦ A62	You bid first.
HCP: 15	♣ Q2	

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

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ KQ54				1NT
Vul: Both	♥ Q74	♥ K8				
North HCP: 12	♦ KJ76	♦ A983	Pass	3NT	AP	
South HCP: 15	♣ AQ5	♣ K98				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ K7		1NT	Pass	4NT ¹
Vul: NS	♥ KQ105	♥ A92				
North HCP: 15	♦ Q92	♦ K10854	AP			
South HCP: 16	♣ J8	♣ AQ2	1. Quantitative 4NT			
Contract: 4N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ86				1NT
Vul: None	♥ 8763	♥ J10	Pass	Pass	2♣ ¹	Pass
North HCP: 0	♦ 107532	♦ KQ94	2♦ ²	Pass	2♠	Pass
South HCP: 15	♣ 1065	♣ A93	3♠	Pass	4♠	AP
Contract: 4♠ E			1. Cappelletti, any 6+ suit			
			2. automat			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A852		1NT	Pass	2♣ ¹
Vul: Both	♥ K98	♥ AQ1032	Pass	2♦	Pass	3♠ ²
North HCP: 15	♦ A108	♦ J532	Pass	4♥	AP	
South HCP: 11	♣ K863	♣ —				
Contract: 4♥ N			1. Stayman			
			2. SMOLEN			

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A108				1NT
Vul: EW	♥ QJ32	♥ K10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A10862	♦ J43	Pass	2NT	AP	
South HCP: 15	♣ J	♣ AK865				
Contract: 2N S			1. Stayman			

Board: 18

Dealer: N

Vul: None

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ KJ84

♥ KQ65

♦ A62

♣ Q2

South:

♠ 962

♥ A943

♦ KQ

♣ AJ76

West	North	East	South
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	1NT	Pass	2♣ ¹
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Pass	2♥	Pass	4♥
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AP

1. Stayman

South hands (Practice Page)

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

Board: 13	♠ KQ54	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ A983	You bid first.
HCP: 15	♣ K98	

Board: 14	♠ K7	The opponents are silent.
Dealer: N	♥ A92	
Vul: NS	♦ K10854	Partner bids first.
HCP: 16	♣ AQ2	

Board: 15	♠ AJ86	East Bids 2♣ if possible.
Dealer: S	♥ J10	West Bids 2♦ if possible.
Vul: None	♦ KQ94	East Bids 2♠ if possible.
HCP: 15	♣ A93	West Bids 3♠ if possible.
		East Bids 4♠ if possible.
		You bid first.

Board: 16	♠ A852	The opponents are silent.
Dealer: N	♥ AQ1032	
Vul: Both	♦ J532	Partner bids first.
HCP: 11	♣ —	

Board: 17	♠ A108	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ J43	You bid first.
HCP: 15	♣ AK865	

Board: 18	♠ 962	The opponents are silent.
Dealer: N	♥ A943	
Vul: None	♦ KQ	Partner bids first.
HCP: 14	♣ AJ76	

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

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ KQ54				1NT
Vul: Both	♥ Q74	♥ K8				
North HCP: 12	♦ KJ76	♦ A983	Pass	3NT	AP	
South HCP: 15	♣ AQ5	♣ K98				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ K7		1NT	Pass	4NT ¹
Vul: NS	♥ KQ105	♥ A92				
North HCP: 15	♦ Q92	♦ K10854	AP			
South HCP: 16	♣ J8	♣ AQ2	1. Quantitative 4NT			
Contract: 4N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ86				1NT
Vul: None	♥ 8763	♥ J10	Pass	Pass	2♣ ¹	Pass
North HCP: 0	♦ 107532	♦ KQ94	2♦ ²	Pass	2♠	Pass
South HCP: 15	♣ 1065	♣ A93	3♠	Pass	4♠	AP
Contract: 4♠ E			1. Cappelletti, any 6+ suit			
			2. automat			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A852		1NT	Pass	2♣ ¹
Vul: Both	♥ K98	♥ AQ1032	Pass	2♦	Pass	3♠ ²
North HCP: 15	♦ A108	♦ J532	Pass	4♥	AP	
South HCP: 11	♣ K863	♣ —				
Contract: 4♥ N			1. Stayman			
			2. SMOLEN			

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A108				1NT
Vul: EW	♥ QJ32	♥ K10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A10862	♦ J43	Pass	2NT	AP	
South HCP: 15	♣ J	♣ AK865				
Contract: 2N S			1. Stayman			

Board: 18

Dealer: N

Vul: None

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ KJ84

♥ KQ65

♦ A62

♣ Q2

South:

♠ 962

♥ A943

♦ KQ

♣ AJ76

West	North	East	South
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	1NT	Pass	2♣ ¹
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Pass	2♥	Pass	4♥
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AP

1. Stayman

North hands (Practice Page)

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

Board: 19	♠ 875	The opponents are silent.
Dealer: S	♥ J1084	
Vul: NS	♦ 1083	Partner bids first.
HCP: 4	♣ K64	

Board: 20	♠ KQ43	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ J1042	You bid first.
HCP: 15	♣ KQJ	

Board: 21	♠ 8	The opponents are silent.
Dealer: S	♥ 108632	
Vul: EW	♦ Q7	Partner bids first.
HCP: 7	♣ AJ1096	

Board: 22	♠ K6	The opponents are silent.
Dealer: N	♥ 843	
Vul: None	♦ AK1096	You bid first.
HCP: 15	♣ KQ5	

Board: 23	♠ Q108	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ 63	Partner bids first.
HCP: 7	♣ KQ85432	

Board: 24	♠ A82	The opponents are silent.
Dealer: N	♥ 10964	
Vul: Both	♦ A76	You bid first.
HCP: 15	♣ AK10	

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

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ A94				1NT
Vul: NS	♥ J1084	♥ AQ932				
North HCP: 4	♦ 1083	♦ KQ4	AP			
South HCP: 15	♣ K64	♣ 97				
Contract: 1N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ J97				
Vul: EW	♥ K9	♥ 1054		1NT	AP	
North HCP: 15	♦ J1042	♦ A953				
South HCP: 5	♣ KQJ	♣ 654				
Contract: 1N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AJ				1NT
Vul: EW	♥ 108632	♥ Q97	Pass	2♦	Pass	2♥
North HCP: 7	♦ Q7	♦ AJ1086	AP			
South HCP: 15	♣ AJ1096	♣ K87				
Contract: 2♥ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q53				
Vul: None	♥ 843	♥ KQ72		1NT	AP	
North HCP: 15	♦ AK1096	♦ 54				
South HCP: 7	♣ KQ5	♣ 9642				
Contract: 1N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 43				1NT
Vul: Both	♥ 10	♥ K852	Pass	3NT	AP	
North HCP: 7	♦ 63	♦ AKJ5				
South HCP: 15	♣ KQ85432	♣ A96				
Contract: 3N S						

Board: 24

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♠ N

North:

♠ A82

♥ 10964

♦ A76

♣ AK10

South:

♠ 97654

♥ K7

♦ K953

♣ Q5

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

South hands (Practice Page)

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

Board: 19	♠ A94	The opponents are silent.
Dealer: S	♥ AQ932	
Vul: NS	♦ KQ4	You bid first.
HCP: 15	♣ 97	

Board: 20	♠ J97	The opponents are silent.
Dealer: N	♥ 1054	
Vul: EW	♦ A953	Partner bids first.
HCP: 5	♣ 654	

Board: 21	♠ AJ	The opponents are silent.
Dealer: S	♥ Q97	
Vul: EW	♦ AJ1086	You bid first.
HCP: 15	♣ K87	

Board: 22	♠ Q53	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: None	♦ 54	Partner bids first.
HCP: 7	♣ 9642	

Board: 23	♠ 43	The opponents are silent.
Dealer: S	♥ K852	
Vul: Both	♦ AKJ5	You bid first.
HCP: 15	♣ A96	

Board: 24	♠ 97654	The opponents are silent.
Dealer: N	♥ K7	
Vul: Both	♦ K953	Partner bids first.
HCP: 8	♣ Q5	

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

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ A94				1NT
Vul: NS	♥ J1084	♥ AQ932				
North HCP: 4	♦ 1083	♦ KQ4	AP			
South HCP: 15	♣ K64	♣ 97				
Contract: 1N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ J97				
Vul: EW	♥ K9	♥ 1054		1NT	AP	
North HCP: 15	♦ J1042	♦ A953				
South HCP: 5	♣ KQJ	♣ 654				
Contract: 1N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AJ				1NT
Vul: EW	♥ 108632	♥ Q97	Pass	2♦	Pass	2♥
North HCP: 7	♦ Q7	♦ AJ1086	AP			
South HCP: 15	♣ AJ1096	♣ K87				
Contract: 2♥ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q53				
Vul: None	♥ 843	♥ KQ72		1NT	AP	
North HCP: 15	♦ AK1096	♦ 54				
South HCP: 7	♣ KQ5	♣ 9642				
Contract: 1N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 43				1NT
Vul: Both	♥ 10	♥ K852	Pass	3NT	AP	
North HCP: 7	♦ 63	♦ AKJ5				
South HCP: 15	♣ KQ85432	♣ A96				
Contract: 3N S						

Board: 24

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♠ N

North:

♠ A82

♥ 10964

♦ A76

♣ AK10

South:

♠ 97654

♥ K7

♦ K953

♣ Q5

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

North hands (Practice Page)

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

Board: 25	♠ Q852	The opponents are silent.
Dealer: S	♥ J862	
Vul: None	♦ 842	Partner bids first.
HCP: 7	♣ A7	

Board: 26	♠ AK7	The opponents are silent.
Dealer: N	♥ KQ753	
Vul: EW	♦ 76	You bid first.
HCP: 15	♣ QJ4	

Board: 27	♠ QJ102	The opponents are silent.
Dealer: S	♥ 10752	
Vul: NS	♦ AJ53	Partner bids first.
HCP: 8	♣ 5	

Board: 28	♠ A84	West Bids 2♠ if possible.
Dealer: N	♥ A10	East Bids 3NT if possible.
Vul: None	♦ K753	
HCP: 15	♣ A1076	You bid first.

Board: 29	♠ A	The opponents are silent.
Dealer: S	♥ A842	
Vul: None	♦ J52	Partner bids first.
HCP: 15	♣ KQJ102	

Board: 30	♠ QJ876	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ A63	You bid first.
HCP: 15	♣ A54	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K73				1NT
Vul: None	♥ J862	♥ AK93				
North HCP: 7	♦ 842	♦ AJ9	AP			
South HCP: 15	♣ A7	♣ 965				
Contract: 1N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 854				
Vul: EW	♥ KQ753	♥ J98		1NT	AP	
North HCP: 15	♦ 76	♦ A52				
South HCP: 5	♣ QJ4	♣ 10963				
Contract: 1N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AJ53	♦ KQ98	Pass	2NT	AP	
South HCP: 15	♣ 5	♣ AKQ10	1. Stayman			
Contract: 2N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 73		1NT	Pass	2♦
Vul: None	♥ A10	♥ 987643	Pass	2♥	Pass	Pass
North HCP: 15	♦ K753	♦ 10642	2♠	Pass	3NT	AP
South HCP: 0	♣ A1076	♣ 9				
Contract: 3N E						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K854				1NT
Vul: None	♥ A842	♥ Q95	Pass	2♣ ¹	Pass	2♠
North HCP: 15	♦ J52	♦ AQ9	Pass	3♣	Pass	3NT
South HCP: 15	♣ KQJ102	♣ A43	AP			
Contract: 3N S			1. Stayman			

Board: 30
Dealer: N
Vul: Both
North HCP: 15
South HCP: 9
Contract: 4♠ S

North:
♠ QJ876
♥ KJ
♦ A63
♣ A54

South:
♠ AK5
♥ 10962
♦ Q8752
♣ 6

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	3♦ ²	Pass	4♠
AP			
1. Stayman			
2. artificial			

South hands (Practice Page)

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

Board: 25	♠ K73	The opponents are silent.
Dealer: S	♥ AK93	
Vul: None	♦ AJ9	You bid first.
HCP: 15	♣ 965	

Board: 26	♠ 854	The opponents are silent.
Dealer: N	♥ J98	
Vul: EW	♦ A52	Partner bids first.
HCP: 5	♣ 10963	

Board: 27	♠ 954	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ KQ98	You bid first.
HCP: 15	♣ AKQ10	

Board: 28	♠ 73	West Bids 2♠ if possible.
Dealer: N	♥ 987643	East Bids 3NT if possible.
Vul: None	♦ 10642	
HCP: 0	♣ 9	Partner bids first.

Board: 29	♠ K854	The opponents are silent.
Dealer: S	♥ Q95	
Vul: None	♦ AQ9	You bid first.
HCP: 15	♣ A43	

Board: 30	♠ AK5	The opponents are silent.
Dealer: N	♥ 10962	
Vul: Both	♦ Q8752	Partner bids first.
HCP: 9	♣ 6	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K73				1NT
Vul: None	♥ J862	♥ AK93				
North HCP: 7	♦ 842	♦ AJ9	AP			
South HCP: 15	♣ A7	♣ 965				
Contract: 1N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 854				
Vul: EW	♥ KQ753	♥ J98		1NT	AP	
North HCP: 15	♦ 76	♦ A52				
South HCP: 5	♣ QJ4	♣ 10963				
Contract: 1N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AJ53	♦ KQ98	Pass	2NT	AP	
South HCP: 15	♣ 5	♣ AKQ10	1. Stayman			
Contract: 2N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 73		1NT	Pass	2♦
Vul: None	♥ A10	♥ 987643	Pass	2♥	Pass	Pass
North HCP: 15	♦ K753	♦ 10642	2♠	Pass	3NT	AP
South HCP: 0	♣ A1076	♣ 9				
Contract: 3N E						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K854				1NT
Vul: None	♥ A842	♥ Q95	Pass	2♣ ¹	Pass	2♠
North HCP: 15	♦ J52	♦ AQ9	Pass	3♣	Pass	3NT
South HCP: 15	♣ KQJ102	♣ A43	AP			
Contract: 3N S			1. Stayman			

Board: 30
Dealer: N
Vul: Both
North HCP: 15
South HCP: 9
Contract: 4♠ S

North:
♠ QJ876
♥ KJ
♦ A63
♣ A54

South:
♠ AK5
♥ 10962
♦ Q8752
♣ 6

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	3♦ ²	Pass	4♠
AP			
1. Stayman			
2. artificial			

North hands (Practice Page)

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

Board: 31	♠ AQ963	The opponents are silent.
Dealer: S	♥ K854	
Vul: EW	♦ J53	Partner bids first.
HCP: 10	♣ 5	

Board: 32	♠ K8754	East Bids 2♣ if possible.
Dealer: N	♥ K10	
Vul: Both	♦ A873	You bid first.
HCP: 15	♣ AJ	

Board: 33	♠ 952	The opponents are silent.
Dealer: S	♥ 8753	
Vul: EW	♦ 1064	Partner bids first.
HCP: 9	♣ AKQ	

Board: 34	♠ A9	East Bids 2♣ if possible.
Dealer: N	♥ AK97	East Bids 2♠ if possible.
Vul: Both	♦ 10965	
HCP: 15	♣ A52	You bid first.

Board: 35	♠ Q932	The opponents are silent.
Dealer: S	♥ A10843	
Vul: Both	♦ J8	Partner bids first.
HCP: 8	♣ J6	

Board: 36	♠ AKQ6	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ 107	You bid first.
HCP: 15	♣ 9764	

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

Board: 31
Dealer: S
Vul: EW
North HCP: 10
South HCP: 15
Contract: 4♠ S

North:
♠ AQ963
♥ K854
♦ J53
♣ 5

South:
♠ KJ5
♥ Q96
♦ 76
♣ AKQ92

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♦
Pass	3♥ ²	Pass	4♠
AP			
1. Stayman			
2. SMOLEN			

Board: 32
Dealer: N
Vul: Both
North HCP: 15
South HCP: 6
Contract: 4♥ N

North:
♠ K8754
♥ K10
♦ A873
♣ AJ

South:
♠ 106
♥ QJ7653
♦ 62
♣ K102

West	North	East	South
	1NT	2♣ ¹	4♦ ²
Pass	4♥	AP	
1. Cappelletti, any 6+suit			
2. Texas			

Board: 33
Dealer: S
Vul: EW
North HCP: 9
South HCP: 15
Contract: 2N S

North:
♠ 952
♥ 8753
♦ 1064
♣ AKQ

South:
♠ AKJ8
♥ KJ10
♦ Q5
♣ J1094

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♠
Pass	2NT	AP	
1. Stayman			

Board: 34
Dealer: N
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♣ S

North:
♠ A9
♥ AK97
♦ 10965
♣ A52

South:
♠ 10762
♥ Q2
♦ 72
♣ KQJ109

West	North	East	South
	1NT	2♣ ¹	X ²
Pass	2♥	2♠	3♣
AP			
1. Cappelletti, any 6+suit			
2. Stayman			

Board: 35
Dealer: S
Vul: Both
North HCP: 8
South HCP: 15
Contract: 4♠ N

North:
♠ Q932
♥ A10843
♦ J8
♣ J6

South:
♠ KJ1087
♥ KJ2
♦ 93
♣ AK5

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

Board: 36

Dealer: N

Vul: Both

North HCP: 15

South HCP: 6

Contract: 3♦ N

North:

♠ AKQ6

♥ AQ6

♦ 107

♣ 9764

South:

♠ 72

♥ 953

♦ AQ9853

♣ 32

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

2. automat

South hands (Practice Page)

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

Board: 31	♠ KJ5	The opponents are silent.
Dealer: S	♥ Q96	
Vul: EW	♦ 76	You bid first.
HCP: 15	♣ AKQ92	

Board: 32	♠ 106	East Bids 2♣ if possible.
Dealer: N	♥ QJ7653	
Vul: Both	♦ 62	Partner bids first.
HCP: 6	♣ K102	

Board: 33	♠ AKJ8	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: EW	♦ Q5	You bid first.
HCP: 15	♣ J1094	

Board: 34	♠ 10762	East Bids 2♣ if possible.
Dealer: N	♥ Q2	East Bids 2♠ if possible.
Vul: Both	♦ 72	
HCP: 8	♣ KQJ109	Partner bids first.

Board: 35	♠ KJ1087	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: Both	♦ 93	You bid first.
HCP: 15	♣ AK5	

Board: 36	♠ 72	The opponents are silent.
Dealer: N	♥ 953	
Vul: Both	♦ AQ9853	Partner bids first.
HCP: 6	♣ 32	

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

Board: 31			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ AQ963	♠ KJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♥ K854	♥ Q96	Pass	3♥ ²	Pass	4♠
South HCP: 15	♦ J53	♦ 76	AP			
Contract: 4♠ S	♣ 5	♣ AKQ92	1. Stayman			
			2. SMOLEN			

Board: 32			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ K8754	♠ 106		1NT	2♣ ¹	4♦ ²
North HCP: 15	♥ K10	♥ QJ7653	Pass	4♥	AP	
South HCP: 6	♦ A873	♦ 62	1. Cappelletti, any 6+suit			
Contract: 4♥ N	♣ AJ	♣ K102	2. Texas			

Board: 33			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 952	♠ AKJ8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♥ 8753	♥ KJ10	Pass	2NT	AP	
South HCP: 15	♦ 1064	♦ Q5	1. Stayman			
Contract: 2N S	♣ AKQ	♣ J1094				

Board: 34			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ A9	♠ 10762		1NT	2♣ ¹	X ²
North HCP: 15	♥ AK97	♥ Q2	Pass	2♥	2♠	3♣
South HCP: 8	♦ 10965	♦ 72	AP			
Contract: 3♣ S	♣ A52	♣ KQJ109	1. Cappelletti, any 6+suit			
			2. Stayman			

Board: 35			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ Q932	♠ KJ1087	Pass	2♦	Pass	2♥
North HCP: 8	♥ A10843	♥ KJ2	Pass	2♠	Pass	4♠
South HCP: 15	♦ J8	♦ 93	AP			
Contract: 4♠ N	♣ J6	♣ AK5				

Board: 36

Dealer: N

Vul: Both

North HCP: 15

South HCP: 6

Contract: 3♦ N

North:

♠ AKQ6

♥ AQ6

♦ 107

♣ 9764

South:

♠ 72

♥ 953

♦ AQ9853

♣ 32

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

2. automat

North hands (Practice Page)

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

Board: 37	♠ 1097	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ A76	Partner bids first.
HCP: 10	♣ Q985	

Board: 38	♠ A8	The opponents are silent.
Dealer: N	♥ K106	
Vul: None	♦ A1076	You bid first.
HCP: 15	♣ KJ93	

Board: 39	♠ K10962	The opponents are silent.
Dealer: S	♥ 109	
Vul: None	♦ J876	Partner bids first.
HCP: 7	♣ QJ	

Board: 40	♠ AK843	The opponents are silent.
Dealer: N	♥ 952	
Vul: EW	♦ AK6	You bid first.
HCP: 15	♣ J3	

Board: 41	♠ AQ10642	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ Q102	Partner bids first.
HCP: 13	♣ A3	

Board: 42	♠ AQJ106	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ KJ8	You bid first.
HCP: 15	♣ Q97	

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

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ K3				1NT
Vul: None	♥ A85	♥ Q763				
North HCP: 10	♦ A76	♦ KQ98	Pass	3NT	AP	
South HCP: 15	♣ Q985	♣ AJ3				
Contract: 3N S						
Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q106542		1NT	Pass	4♥ ¹
Vul: None	♥ K106	♥ 82				
North HCP: 15	♦ A1076	♦ QJ	Pass	4♠	AP	
South HCP: 9	♣ KJ93	♣ A82	1. Texas			
Contract: 4♠ N						
Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ K10962	♠ AJ43				1NT
Vul: None	♥ 109	♥ 73	Pass	2♥	Pass	2NT ¹
North HCP: 7	♦ J876	♦ AK109	Pass	3♠	AP	
South HCP: 15	♣ QJ	♣ K109	1. Extended acceptance after NT			
Contract: 3♠ N						
Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AK843	♠ 7		1NT	Pass	2♦
Vul: EW	♥ 952	♥ KQ1043				
North HCP: 15	♦ AK6	♦ J10	Pass	2♥	Pass	3♣
South HCP: 12	♣ J3	♣ AQ764	Pass	4♥	AP	
Contract: 4♥ N						
Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ AQ10642	♠ J8				1NT
Vul: EW	♥ J9	♥ AQ73				
North HCP: 13	♦ Q102	♦ AKJ	Pass	2♥	Pass	2♠
South HCP: 15	♣ A3	♣ 10985	Pass	4♠	AP	
Contract: 4♠ S						

Board: 42

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ AQJ106

♥ Q6

♦ KJ8

♣ Q97

South:

♠ 942

♥ A10875

♦ A5

♣ KJ2

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

South hands (Practice Page)

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

Board: 37	♠ K3	The opponents are silent.
Dealer: S	♥ Q763	
Vul: None	♦ KQ98	You bid first.
HCP: 15	♣ AJ3	

Board: 38	♠ Q106542	The opponents are silent.
Dealer: N	♥ 82	
Vul: None	♦ QJ	Partner bids first.
HCP: 9	♣ A82	

Board: 39	♠ AJ43	The opponents are silent.
Dealer: S	♥ 73	
Vul: None	♦ AK109	You bid first.
HCP: 15	♣ K109	

Board: 40	♠ 7	The opponents are silent.
Dealer: N	♥ KQ1043	
Vul: EW	♦ J10	Partner bids first.
HCP: 12	♣ AQ764	

Board: 41	♠ J8	The opponents are silent.
Dealer: S	♥ AQ73	
Vul: EW	♦ AKJ	You bid first.
HCP: 15	♣ 10985	

Board: 42	♠ 942	The opponents are silent.
Dealer: N	♥ A10875	
Vul: NS	♦ A5	Partner bids first.
HCP: 12	♣ KJ2	

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

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ K3				1NT
Vul: None	♥ A85	♥ Q763				
North HCP: 10	♦ A76	♦ KQ98	Pass	3NT	AP	
South HCP: 15	♣ Q985	♣ AJ3				
Contract: 3N S						
Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q106542		1NT	Pass	4♥ ¹
Vul: None	♥ K106	♥ 82				
North HCP: 15	♦ A1076	♦ QJ	Pass	4♠	AP	
South HCP: 9	♣ KJ93	♣ A82	1. Texas			
Contract: 4♠ N						
Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ K10962	♠ AJ43				1NT
Vul: None	♥ 109	♥ 73	Pass	2♥	Pass	2NT ¹
North HCP: 7	♦ J876	♦ AK109	Pass	3♠	AP	
South HCP: 15	♣ QJ	♣ K109	1. Extended acceptance after NT			
Contract: 3♠ N						
Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AK843	♠ 7		1NT	Pass	2♦
Vul: EW	♥ 952	♥ KQ1043				
North HCP: 15	♦ AK6	♦ J10	Pass	2♥	Pass	3♣
South HCP: 12	♣ J3	♣ AQ764	Pass	4♥	AP	
Contract: 4♥ N						
Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ AQ10642	♠ J8				1NT
Vul: EW	♥ J9	♥ AQ73				
North HCP: 13	♦ Q102	♦ AKJ	Pass	2♥	Pass	2♠
South HCP: 15	♣ A3	♣ 10985	Pass	4♠	AP	
Contract: 4♠ S						

Board: 42

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ AQJ106

♥ Q6

♦ KJ8

♣ Q97

South:

♠ 942

♥ A10875

♦ A5

♣ KJ2

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