

<b>Board: 1</b>	♠ Q64	LHO is dealer.
Dealer: East	♥ QJ	East (LHO) opens 1NT if possible.
Vul: None	♦ AQJ763	West (RHO) Doubles 2♣ if possible.
HCP: 13+2	♣ J9	

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<b>Board: 2</b>	♠ QT8	Partner is dealer.
Dealer: South	♥ A93	The opponents are silent.
Vul: E-W	♦ KQJ6	
HCP: 12	♣ 975	

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<b>Board: 3</b>	♠ K62	You are dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: Both	♦ Q973	
HCP: 15	♣ AQ2	

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<b>Board: 4</b>	♠ AQ4	RHO is dealer. You bid second.
Dealer: West	♥ KJ	West (RHO) opens 1NT if possible.
Vul: N-S	♦ QJ87	East (LHO) bids 2♦ if possible.
HCP: 13	♣ T987	West (RHO) bids 2♥ if possible.

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<b>Board: 5</b>	♠ AKJ	You are dealer.
Dealer: North	♥ 962	The opponents are silent.
Vul: Both	♦ KJ854	
HCP: 15+1	♣ K8	

## Both hands (Answers Page)

### Board: 1

Dealer: East

Vul: None

North HCP: 13+2

South HCP: 7+2

Contract: 2 ♦ North

North:

♠ Q64

♥ QJ

♦ AQJ763

♣ J9

South:

♠ 53

♥ A952

♦ 8

♣ KT8532

W N E S

1NT Pass

Pass 2 ♣<sup>1</sup> Pass Pass

X 2 ♦ All Pass

1. Cappelletti, any 6+suit

### Board: 2

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ QT8

♥ A93

♦ KQJ6

♣ 975

South:

♠ A9

♥ KJ62

♦ T832

♣ KQJ

W N E S

1NT

Pass 3NT All Pass

### Board: 3

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+2

Contract: 4 ♠ North

North:

♠ K62

♥ A97

♦ Q973

♣ AQ2

South:

♠ Q9843

♥ K8

♦ AJT64

♣ 6

W N E S

1NT Pass 2 ♥

Pass 2 ♠ Pass 3 ♦

Pass 4 ♠ All Pass

### Board: 4

Dealer: West

Vul: N-S

North HCP: 13

South HCP: 8

Contract: 3 ♣ South

North:

♠ AQ4

♥ KJ

♦ QJ87

♣ T987

South:

♠ J62

♥ AT2

♦ 654

♣ K532

W N E S

1NT Pass 2 ♦ Pass

2 ♥ X Pass 3 ♣

All Pass

### Board: 5

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10+1

Contract: 3NT North

North:

♠ AKJ

♥ 962

♦ KJ854

♣ K8

South:

♠ 5

♥ KT87

♦ T63

♣ AQJ32

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

Pass 3NT All Pass

1. Stayman

## South hands

Weak\_NT\_14-15

<b>Board: 1</b>	♠ 53	RHO is dealer. You bid second.
Dealer: East	♥ A952	East (RHO) opens 1NT if possible.
Vul: None	♦ 8	West (LHO) Doubles 2♣ if possible.
HCP: 7+2	♣ KT8532	

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<b>Board: 2</b>	♠ A9	You are dealer.
Dealer: South	♥ KJ62	The opponents are silent.
Vul: E-W	♦ T832	
HCP: 14	♣ KQJ	

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<b>Board: 3</b>	♠ Q9843	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ AJT64	
HCP: 10+2	♣ 6	

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<b>Board: 4</b>	♠ J62	LHO is dealer.
Dealer: West	♥ AT2	West (LHO) opens 1NT if possible.
Vul: N-S	♦ 654	East (RHO) bids 2♦ if possible.
HCP: 8	♣ K532	West (LHO) bids 2♥ if possible.

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<b>Board: 5</b>	♠ 5	Partner is dealer.
Dealer: North	♥ KT87	The opponents are silent.
Vul: Both	♦ T63	
HCP: 10+1	♣ AQJ32	

## Both hands (Answers Page)

### Board: 1

Dealer: East

Vul: None

North HCP: 13+2

South HCP: 7+2

Contract: 2 ♦ North

North:

♠ Q64

♥ QJ

♦ AQJ763

♣ J9

South:

♠ 53

♥ A952

♦ 8

♣ KT8532

W N E S

1NT Pass

Pass 2 ♣<sup>1</sup> Pass Pass

X 2 ♦ All Pass

1. Cappelletti, any 6+suit

### Board: 2

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ QT8

♥ A93

♦ KQJ6

♣ 975

South:

♠ A9

♥ KJ62

♦ T832

♣ KQJ

W N E S

1NT

Pass 3NT All Pass

### Board: 3

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+2

Contract: 4 ♠ North

North:

♠ K62

♥ A97

♦ Q973

♣ AQ2

South:

♠ Q9843

♥ K8

♦ AJT64

♣ 6

W N E S

1NT Pass 2 ♥

Pass 2 ♠ Pass 3 ♦

Pass 4 ♠ All Pass

### Board: 4

Dealer: West

Vul: N-S

North HCP: 13

South HCP: 8

Contract: 3 ♣ South

North:

♠ AQ4

♥ KJ

♦ QJ87

♣ T987

South:

♠ J62

♥ AT2

♦ 654

♣ K532

W N E S

1NT Pass 2 ♦ Pass

2 ♥ X Pass 3 ♣

All Pass

### Board: 5

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10+1

Contract: 3NT North

North:

♠ AKJ

♥ 962

♦ KJ854

♣ K8

South:

♠ 5

♥ KT87

♦ T63

♣ AQJ32

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

Pass 3NT All Pass

1. Stayman

<b>Board: 6</b>	♠ AT5	Partner is dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: None	♦ 9762	
HCP: 7	♣ Q743	
<hr/>		
<b>Board: 7</b>	♠ KT2	You are dealer.
Dealer: North	♥ A653	The opponents are silent.
Vul: E-W	♦ KQ84	
HCP: 14	♣ Q8	
<hr/>		
<b>Board: 8</b>	♠ J4	RHO is dealer. You bid second.
Dealer: West	♥ 87654	West (RHO) opens 1NT if possible.
Vul: None	♦ Q64	East (LHO) bids 2♠ if possible.
HCP: 3+1	♣ 653	East (LHO) bids 4♣ if possible.
		East (LHO) Doubles 4♠ if possible.
<hr/>		
<b>Board: 9</b>	♠ AJ6	You are dealer.
Dealer: North	♥ T85	The opponents are silent.
Vul: Both	♦ A32	
HCP: 15	♣ AQ42	
<hr/>		
<b>Board: 10</b>	♠ 54	Partner is dealer.
Dealer: South	♥ J642	The opponents are silent.
Vul: None	♦ T42	
HCP: 1	♣ T932	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: None

North HCP: 7

South HCP: 14

Contract: 1NT South

North:

♠ AT5

♥ J6

♦ 9762

♣ Q743

South:

♠ KJ

♥ A42

♦ KT53

♣ K982

W	N	E	S
			1NT

All Pass

### Board: 7

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 6+1

Contract: 1NT North

North:

♠ KT2

♥ A653

♦ KQ84

♣ Q8

South:

♠ QJ96

♥ K72

♦ 9

♣ T7652

W	N	E	S
	1NT	All Pass	

### Board: 8

Dealer: West

Vul: None

North HCP: 3+1

South HCP: 17+3

Contract: 4♠X South

North:

♠ J4

♥ 87654

♦ Q64

♣ 653

South:

♠ AKQT952

♥ JT

♦ K3

♣ KJ

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

1. 1N-2S transfer to clubs

### Board: 9

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ AJ6

♥ T85

♦ A32

♣ AQ42

South:

♠ K743

♥ KJ73

♦ QT6

♣ J7

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

1. Stayman

### Board: 10

Dealer: South

Vul: None

North HCP: 1

South HCP: 15

Contract: 1NT South

North:

♠ 54

♥ J642

♦ T42

♣ T932

South:

♠ AKQ2

♥ Q83

♦ 753

♣ A84

W	N	E	S
			1NT
All Pass			

<b>Board: 6</b>	♠ KJ	You are dealer.
Dealer: South	♥ A42	The opponents are silent.
Vul: None	♦ KT53	
HCP: 14	♣ K982	
<hr/>		
<b>Board: 7</b>	♠ QJ96	Partner is dealer.
Dealer: North	♥ K72	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 6+1	♣ T7652	
<hr/>		
<b>Board: 8</b>	♠ AKQT952	LHO is dealer.
Dealer: West	♥ JT	West (LHO) opens 1NT if possible.
Vul: None	♦ K3	East (RHO) bids 2♠ if possible.
HCP: 17+3	♣ KJ	East (RHO) bids 4♣ if possible.
		East (RHO) Doubles 4♠ if possible.
<hr/>		
<b>Board: 9</b>	♠ K743	Partner is dealer.
Dealer: North	♥ KJ73	The opponents are silent.
Vul: Both	♦ QT6	
HCP: 10	♣ J7	
<hr/>		
<b>Board: 10</b>	♠ AKQ2	You are dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: None	♦ 753	
HCP: 15	♣ A84	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: None

North HCP: 7

South HCP: 14

Contract: 1NT South

North:

♠ AT5

♥ J6

♦ 9762

♣ Q743

South:

♠ KJ

♥ A42

♦ KT53

♣ K982

W	N	E	S
			1NT

All Pass

### Board: 7

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 6+1

Contract: 1NT North

North:

♠ KT2

♥ A653

♦ KQ84

♣ Q8

South:

♠ QJ96

♥ K72

♦ 9

♣ T7652

W	N	E	S
	1NT	All Pass	

### Board: 8

Dealer: West

Vul: None

North HCP: 3+1

South HCP: 17+3

Contract: 4♠X South

North:

♠ J4

♥ 87654

♦ Q64

♣ 653

South:

♠ AKQT952

♥ JT

♦ K3

♣ KJ

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

1. 1N-2S transfer to clubs

### Board: 9

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ AJ6

♥ T85

♦ A32

♣ AQ42

South:

♠ K743

♥ KJ73

♦ QT6

♣ J7

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

1. Stayman

### Board: 10

Dealer: South

Vul: None

North HCP: 1

South HCP: 15

Contract: 1NT South

North:

♠ 54

♥ J642

♦ T42

♣ T932

South:

♠ AKQ2

♥ Q83

♦ 753

♣ A84

W	N	E	S
			1NT
All Pass			



<b>Board: 11</b>	♠ K863	You are dealer.
Dealer: North	♥ K4	East (LHO) bids 2♣ if possible.
Vul: E-W	♦ KQJ	
HCP: 14	♣ Q873	

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<b>Board: 12</b>	♠ K3	Partner is dealer.
Dealer: South	♥ A7654	East (LHO) bids 2♠ if possible.
Vul: None	♦ 84	
HCP: 8+1	♣ J973	

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<b>Board: 13</b>	♠ JT84	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 14	♣ AJ86	

---

<b>Board: 14</b>	♠ AJ64	Partner is dealer.
Dealer: South	♥ T32	The opponents are silent.
Vul: Both	♦ 94	
HCP: 9	♣ A973	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 13+3

Contract: 5 ♠ South

North:

♠ K863

♥ K4

♦ KQJ

♣ Q873

South:

♠ AQJT954

♥ Q

♦ 7

♣ KJT5

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

1. Cappelletti, any 6+suit

2. Texas

3. A=1/5 or 4/5

### Board: 12

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15+1

Contract: 3 ♥ South

North:

♠ K3

♥ A7654

♦ 84

♣ J973

South:

♠ AT6

♥ KT

♦ QT752

♣ AQT

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

### Board: 13

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ JT84

♥ K7

♦ AJ2

♣ AJ86

South:

♠ Q9763

♥ AT9

♦ K

♣ K753

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

### Board: 14

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2NT North

North:

♠ AJ64

♥ T32

♦ 94

♣ A973

South:

♠ Q92

♥ KQ

♦ KJ52

♣ QJ85

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

1. Stayman

**Board: 11**      ♠ AQJT954      Partner is dealer.  
Dealer: North      ♥ Q      East (RHO) bids 2♣ if possible.  
Vul: E-W      ♦ 7  
HCP: 13+3      ♣ KJT5

---

**Board: 12**      ♠ AT6      You are dealer.  
Dealer: South      ♥ KT      East (RHO) bids 2♠ if possible.  
Vul: None      ♦ QT752  
HCP: 15+1      ♣ AQT

---

**Board: 13**      ♠ Q9763      Partner is dealer.  
Dealer: North      ♥ AT9      The opponents are silent.  
Vul: N-S      ♦ K  
HCP: 12+1      ♣ K753

---

**Board: 14**      ♠ Q92      You are dealer.  
Dealer: South      ♥ KQ      The opponents are silent.  
Vul: Both      ♦ KJ52  
HCP: 14      ♣ QJ85

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 13+3

Contract: 5 ♠ South

North:

♠ K863

♥ K4

♦ KQJ

♣ Q873

South:

♠ AQJT954

♥ Q

♦ 7

♣ KJT5

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

1. Cappelletti, any 6+suit

2. Texas

3. A=1/5 or 4/5

### Board: 12

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15+1

Contract: 3 ♥ South

North:

♠ K3

♥ A7654

♦ 84

♣ J973

South:

♠ AT6

♥ KT

♦ QT752

♣ AQT

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

### Board: 13

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ JT84

♥ K7

♦ AJ2

♣ AJ86

South:

♠ Q9763

♥ AT9

♦ K

♣ K753

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

### Board: 14

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2NT North

North:

♠ AJ64

♥ T32

♦ 94

♣ A973

South:

♠ Q92

♥ KQ

♦ KJ52

♣ QJ85

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

1. Stayman

<b>Board: 15</b>	♠ AQT9	You are dealer.
Dealer: North	♥ J97	The opponents are silent.
Vul: N-S	♦ J76	
HCP: 14	♣ AQ4	

---

<b>Board: 16</b>	♠ A7	Partner is dealer.
Dealer: South	♥ J9653	The opponents are silent.
Vul: E-W	♦ KQ53	
HCP: 11+1	♣ J4	

---

<b>Board: 17</b>	♠ 52	You are dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: Both	♦ K432	
HCP: 14	♣ AKJ9	

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<b>Board: 18</b>	♠ K93	Partner is dealer.
Dealer: South	♥ T963	The opponents are silent.
Vul: E-W	♦ 432	
HCP: 4	♣ JT9	

---

<b>Board: 19</b>	♠ AK5	You are dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: Both	♦ A852	
HCP: 15	♣ A853	

## Both hands (Answers Page)

### Board: 15

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 14

Contract: 6 ♠ South

North:

♠ AQT9

♥ J97

♦ J76

♣ AQ4

South:

♠ K643

♥ A832

♦ A5

♣ K92

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 6 ♠

All Pass

1. Stayman

### Board: 16

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 3NT South

North:

♠ A7

♥ J9653

♦ KQ53

♣ J4

South:

♠ KJ92

♥ 42

♦ AJ7

♣ KQ76

W N E S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 3 ♦ Pass 3NT

All Pass

### Board: 17

Dealer: North

Vul: Both

North HCP: 14

South HCP: 8+2

Contract: 4 ♥ North

North:

♠ 52

♥ K42

♦ K432

♣ AKJ9

South:

♠ Q873

♥ AQT653

♦ -

♣ 652

W N E S

1NT Pass 4 ♦<sup>1</sup>

Pass 4 ♥ All Pass

1. Texas

### Board: 18

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 14

Contract: 1NT South

North:

♠ K93

♥ T963

♦ 432

♣ JT9

South:

♠ J865

♥ K542

♦ K7

♣ AK6

W N E S

1NT

All Pass

### Board: 19

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ AK5

♥ 84

♦ A852

♣ A853

South:

♠ Q7642

♥ 3

♦ K6

♣ KJT42

W N E S

1NT Pass 2 ♥

Pass 2 ♠ Pass 2NT

Pass 4 ♠ All Pass

**Board: 15**      ♠ K643      Partner is dealer.  
Dealer: North      ♥ A832      The opponents are silent.  
Vul: N-S      ♦ A5  
HCP: 14      ♣ K92

---

**Board: 16**      ♠ KJ92      You are dealer.  
Dealer: South      ♥ 42      The opponents are silent.  
Vul: E-W      ♦ AJ7  
HCP: 14      ♣ KQ76

---

**Board: 17**      ♠ Q873      Partner is dealer.  
Dealer: North      ♥ AQT653      The opponents are silent.  
Vul: Both      ♦ -  
HCP: 8+2      ♣ 652

---

**Board: 18**      ♠ J865      You are dealer.  
Dealer: South      ♥ K542      The opponents are silent.  
Vul: E-W      ♦ K7  
HCP: 14      ♣ AK6

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**Board: 19**      ♠ Q7642      Partner is dealer.  
Dealer: North      ♥ 3      The opponents are silent.  
Vul: Both      ♦ K6  
HCP: 9+2      ♣ KJT42

## Both hands (Answers Page)

### Board: 15

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 14

Contract: 6 ♠ South

North:

♠ AQT9

♥ J97

♦ J76

♣ AQ4

South:

♠ K643

♥ A832

♦ A5

♣ K92

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	6 ♠
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All Pass

1. Stayman

### Board: 16

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 3NT South

North:

♠ A7

♥ J9653

♦ KQ53

♣ J4

South:

♠ KJ92

♥ 42

♦ AJ7

♣ KQ76

W	N	E	S
			1NT

Pass	2 ♦	Pass	2 ♥
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Pass	3 ♦	Pass	3NT
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All Pass

### Board: 17

Dealer: North

Vul: Both

North HCP: 14

South HCP: 8+2

Contract: 4 ♥ North

North:

♠ 52

♥ K42

♦ K432

♣ AKJ9

South:

♠ Q873

♥ AQT653

♦ -

♣ 652

W	N	E	S
	1NT	Pass	4 ♦ <sup>1</sup>

Pass	4 ♥	All Pass	
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1. Texas

### Board: 18

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 14

Contract: 1NT South

North:

♠ K93

♥ T963

♦ 432

♣ JT9

South:

♠ J865

♥ K542

♦ K7

♣ AK6

W	N	E	S
			1NT

All Pass

### Board: 19

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ AK5

♥ 84

♦ A852

♣ A853

South:

♠ Q7642

♥ 3

♦ K6

♣ KJT42

W	N	E	S
	1NT	Pass	2 ♥

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

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



**Board: 20**

♠ Q832

Partner is dealer.

Dealer: South

♥ Q92

The opponents are silent.

Vul: None

♦ K4

HCP: 11

♣ KJ98

**Board: 21**

♠ K864

RHO is dealer. You bid second.

Dealer: West

♥ J984

West (RHO) opens 1NT if possible.

Vul: E-W

♦ AJ

HCP: 9

♣ 983

**Board: 22**

♠ AK7

Partner is dealer.

Dealer: South

♥ K9863

The opponents are silent.

Vul: E-W

♦ T94

HCP: 10+1

♣ T8

**Board: 23**

♠ KQJ

You are dealer.

Dealer: North

♥ QJ87

The opponents are silent.

Vul: N-S

♦ KT5

HCP: 15

♣ QJ6

**Board: 24**

♠ AJT

Partner is dealer.

Dealer: South

♥ A952

The opponents are silent.

Vul: Both

♦ 872

HCP: 9

♣ T92

## Both hands (Answers Page)

### Board: 20

Dealer: South  
Vul: None  
North HCP: 11  
South HCP: 14  
Contract: 4 ♠ North

#### North:

♠ Q832  
♥ Q92  
♦ K4  
♣ KJ98

#### South:

♠ AT54  
♥ K86  
♦ QJT3  
♣ A7

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

1. Stayman

### Board: 21

Dealer: West  
Vul: E-W  
North HCP: 9  
South HCP: 10+3  
Contract: 2 ♦ North

#### North:

♠ K864  
♥ J984  
♦ AJ  
♣ 983

#### South:

♠ T5  
♥ 6  
♦ KQ98642  
♣ AJ7

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

1. Cappelletti, any 6+suit  
2. automat

### Board: 22

Dealer: South  
Vul: E-W  
North HCP: 10+1  
South HCP: 14  
Contract: 4 ♥ South

#### North:

♠ AK7  
♥ K9863  
♦ T94  
♣ T8

#### South:

♠ JT6  
♥ AQT  
♦ 873  
♣ AK95

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

### Board: 23

Dealer: North  
Vul: N-S  
North HCP: 15  
South HCP: 13  
Contract: 3NT South

#### North:

♠ KQJ  
♥ QJ87  
♦ KT5  
♣ QJ6

#### South:

♠ A43  
♥ A42  
♦ J97  
♣ AT52

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 24

Dealer: South  
Vul: Both  
North HCP: 9  
South HCP: 14+1  
Contract: 2NT North

#### North:

♠ AJT  
♥ A952  
♦ 872  
♣ T92

#### South:

♠ 92  
♥ KT8  
♦ AKT65  
♣ A75

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

1. Stayman

<b>Board: 20</b>	♠ AT54	You are dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: None	♦ QJT3	
HCP: 14	♣ A7	

---

<b>Board: 21</b>	♠ T5	LHO is dealer.
Dealer: West	♥ 6	West (LHO) opens 1NT if possible.
Vul: E-W	♦ KQ98642	
HCP: 10+3	♣ AJ7	

---

<b>Board: 22</b>	♠ JT6	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: E-W	♦ 873	
HCP: 14	♣ AK95	

---

<b>Board: 23</b>	♠ A43	Partner is dealer.
Dealer: North	♥ A42	The opponents are silent.
Vul: N-S	♦ J97	
HCP: 13	♣ AT52	

---

<b>Board: 24</b>	♠ 92	You are dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: Both	♦ AKT65	
HCP: 14+1	♣ A75	

## Both hands (Answers Page)

### Board: 20

Dealer: South  
 Vul: None  
 North HCP: 11  
 South HCP: 14  
 Contract: 4 ♠ North

#### North:

♠ Q832  
 ♥ Q92  
 ♦ K4  
 ♣ KJ98

#### South:

♠ AT54  
 ♥ K86  
 ♦ QJT3  
 ♣ A7

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

1. Stayman

### Board: 21

Dealer: West  
 Vul: E-W  
 North HCP: 9  
 South HCP: 10+3  
 Contract: 2 ♦ North

#### North:

♠ K864  
 ♥ J984  
 ♦ AJ  
 ♣ 983

#### South:

♠ T5  
 ♥ 6  
 ♦ KQ98642  
 ♣ AJ7

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

1. Cappelletti, any 6+suit  
 2. automat

### Board: 22

Dealer: South  
 Vul: E-W  
 North HCP: 10+1  
 South HCP: 14  
 Contract: 4 ♥ South

#### North:

♠ AK7  
 ♥ K9863  
 ♦ T94  
 ♣ T8

#### South:

♠ JT6  
 ♥ AQT  
 ♦ 873  
 ♣ AK95

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

### Board: 23

Dealer: North  
 Vul: N-S  
 North HCP: 15  
 South HCP: 13  
 Contract: 3NT South

#### North:

♠ KQJ  
 ♥ QJ87  
 ♦ KT5  
 ♣ QJ6

#### South:

♠ A43  
 ♥ A42  
 ♦ J97  
 ♣ AT52

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 24

Dealer: South  
 Vul: Both  
 North HCP: 9  
 South HCP: 14+1  
 Contract: 2NT North

#### North:

♠ AJT  
 ♥ A952  
 ♦ 872  
 ♣ T92

#### South:

♠ 92  
 ♥ KT8  
 ♦ AKT65  
 ♣ A75

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

1. Stayman

<b>Board: 25</b>	♠ 5	RHO is dealer. You bid second.
Dealer: West	♥ KQ972	West (RHO) opens 1NT if possible.
Vul: E-W	♦ Q97	
HCP: 12+1	♣ AJ74	

---

<b>Board: 26</b>	♠ A863	Partner is dealer.
Dealer: South	♥ QJ42	West (RHO) Doubles 2♦ if possible.
Vul: None	♦ T2	
HCP: 9	♣ Q97	

---

<b>Board: 27</b>	♠ KJ6	You are dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ AKT98	
HCP: 14+1	♣ JT5	

---

<b>Board: 28</b>	♠ -	Partner is dealer.
Dealer: South	♥ Q653	The opponents are silent.
Vul: Both	♦ AJT96	
HCP: 8+1	♣ JT72	

---

<b>Board: 29</b>	♠ K84	You are dealer.
Dealer: North	♥ JT83	The opponents are silent.
Vul: None	♦ AQJ5	
HCP: 14	♣ K3	

## Both hands (Answers Page)

### Board: 25

Dealer: West

Vul: E-W

North HCP: 12+1

South HCP: 5+2

Contract: 2♥ North

North:

♠ 5

♥ KQ972

♦ Q97

♣ AJ74

South:

♠ AT9862

♥ 543

♦ J4

♣ 86

W N E S

1NT 2♥<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

### Board: 26

Dealer: South

Vul: None

North HCP: 9

South HCP: 14+1

Contract: 2NT North

North:

♠ A863

♥ QJ42

♦ T2

♣ Q97

South:

♠ KT2

♥ K73

♦ A4

♣ A5432

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

X 2NT All Pass

1. Stayman

### Board: 27

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 13

Contract: 3NT South

North:

♠ KJ6

♥ Q2

♦ AKT98

♣ JT5

South:

♠ AQ5

♥ AJ97

♦ 54

♣ Q763

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 28

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 4♥ South

North:

♠ -

♥ Q653

♦ AJT96

♣ JT72

South:

♠ J52

♥ AJT7

♦ 73

♣ AKQ5

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ Pass 4♥

All Pass

1. Stayman

### Board: 29

Dealer: North

Vul: None

North HCP: 14

South HCP: 8+2

Contract: 4♠ North

North:

♠ K84

♥ JT83

♦ AQJ5

♣ K3

South:

♠ QJ9752

♥ A62

♦ 843

♣ J

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

**Board: 25**      ♠ AT9862      LHO is dealer.  
 Dealer: West      ♥ 543      West (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ J4  
 HCP: 5+2      ♣ 86

---

**Board: 26**      ♠ KT2      You are dealer.  
 Dealer: South      ♥ K73      West (LHO) Doubles 2♦ if possible.  
 Vul: None      ♦ A4  
 HCP: 14+1      ♣ A5432

---

**Board: 27**      ♠ AQ5      Partner is dealer.  
 Dealer: North      ♥ AJ97      The opponents are silent.  
 Vul: E-W      ♦ 54  
 HCP: 13      ♣ Q763

---

**Board: 28**      ♠ J52      You are dealer.  
 Dealer: South      ♥ AJT7      The opponents are silent.  
 Vul: Both      ♦ 73  
 HCP: 15      ♣ AKQ5

---

**Board: 29**      ♠ QJ9752      Partner is dealer.  
 Dealer: North      ♥ A62      The opponents are silent.  
 Vul: None      ♦ 843  
 HCP: 8+2      ♣ J

## Both hands (Answers Page)

### Board: 25

Dealer: West

Vul: E-W

North HCP: 12+1

South HCP: 5+2

Contract: 2♥ North

North:

♠ 5

♥ KQ972

♦ Q97

♣ AJ74

South:

♠ AT9862

♥ 543

♦ J4

♣ 86

W N E S

1NT 2♥<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

### Board: 26

Dealer: South

Vul: None

North HCP: 9

South HCP: 14+1

Contract: 2NT North

North:

♠ A863

♥ QJ42

♦ T2

♣ Q97

South:

♠ KT2

♥ K73

♦ A4

♣ A5432

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

X 2NT All Pass

1. Stayman

### Board: 27

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 13

Contract: 3NT South

North:

♠ KJ6

♥ Q2

♦ AKT98

♣ JT5

South:

♠ AQ5

♥ AJ97

♦ 54

♣ Q763

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 28

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 4♥ South

North:

♠ -

♥ Q653

♦ AJT96

♣ JT72

South:

♠ J52

♥ AJT7

♦ 73

♣ AKQ5

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ Pass 4♥

All Pass

1. Stayman

### Board: 29

Dealer: North

Vul: None

North HCP: 14

South HCP: 8+2

Contract: 4♠ North

North:

♠ K84

♥ JT83

♦ AQJ5

♣ K3

South:

♠ QJ9752

♥ A62

♦ 843

♣ J

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas



**Board: 30**

♠ 973

Partner is dealer.

Dealer: South

♥ A63

The opponents are silent.

Vul: N-S

♦ QJ963

HCP: 7+1

♣ 94

**Board: 31**

♠ A842

You are dealer.

Dealer: North

♥ AQ76

The opponents are silent.

Vul: Both

♦ A92

HCP: 14

♣ 43

**Board: 32**

♠ J94

Partner is dealer.

Dealer: South

♥ 98

The opponents are silent.

Vul: None

♦ Q75

HCP: 5+1

♣ QT863

**Board: 33**

♠ A86

You are dealer.

Dealer: North

♥ KT3

The opponents are silent.

Vul: E-W

♦ KT76

HCP: 14

♣ KJ3

**Board: 34**

♠ A643

Partner is dealer.

Dealer: South

♥ AT9

East (LHO) Doubles 2♣ if possible.

Vul: Both

♦ QJ87

HCP: 11

♣ 65

## Both hands (Answers Page)

### Board: 30

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 1NT South

North:

♠ 973

♥ A63

♦ QJ963

♣ 94

South:

♠ A4

♥ QT87

♦ KT5

♣ AQ62

W	N	E	S
			1NT

All Pass

### Board: 31

Dealer: North

Vul: Both

North HCP: 14

South HCP: 5+1

Contract: 1NT North

North:

♠ A842

♥ AQ76

♦ A92

♣ 43

South:

♠ 9765

♥ 5

♦ 764

♣ KQ652

W	N	E	S
	1NT	All Pass	

### Board: 32

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 14

Contract: 1NT South

North:

♠ J94

♥ 98

♦ Q75

♣ QT863

South:

♠ K72

♥ A75

♦ AT94

♣ K72

W	N	E	S
			1NT

All Pass

### Board: 33

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 7

Contract: 1NT North

North:

♠ A86

♥ KT3

♦ KT76

♣ KJ3

South:

♠ 42

♥ Q86

♦ J852

♣ AT84

W	N	E	S
	1NT	All Pass	

### Board: 34

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 4♠ North

North:

♠ A643

♥ AT9

♦ QJ87

♣ 65

South:

♠ QJT9

♥ QJ

♦ AT92

♣ A82

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> X 2♠

Pass 4♠ All Pass

1. Stayman

<b>Board: 30</b>	♠ A4	You are dealer.
Dealer: South	♥ QT87	The opponents are silent.
Vul: N-S	♦ KT5	
HCP: 15	♣ AQ62	

---

<b>Board: 31</b>	♠ 9765	Partner is dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ 764	
HCP: 5+1	♣ KQ652	

---

<b>Board: 32</b>	♠ K72	You are dealer.
Dealer: South	♥ A75	The opponents are silent.
Vul: None	♦ AT94	
HCP: 14	♣ K72	

---

<b>Board: 33</b>	♠ 42	Partner is dealer.
Dealer: North	♥ Q86	The opponents are silent.
Vul: E-W	♦ J852	
HCP: 7	♣ AT84	

---

<b>Board: 34</b>	♠ QJT9	You are dealer.
Dealer: South	♥ QJ	East (RHO) Doubles 2♣ if possible.
Vul: Both	♦ AT92	
HCP: 14	♣ A82	

## Both hands (Answers Page)

### Board: 30

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 1NT South

North:

♠ 973

♥ A63

♦ QJ963

♣ 94

South:

♠ A4

♥ QT87

♦ KT5

♣ AQ62

W	N	E	S
			1NT

All Pass

### Board: 31

Dealer: North

Vul: Both

North HCP: 14

South HCP: 5+1

Contract: 1NT North

North:

♠ A842

♥ AQ76

♦ A92

♣ 43

South:

♠ 9765

♥ 5

♦ 764

♣ KQ652

W	N	E	S
	1NT	All Pass	

### Board: 32

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 14

Contract: 1NT South

North:

♠ J94

♥ 98

♦ Q75

♣ QT863

South:

♠ K72

♥ A75

♦ AT94

♣ K72

W	N	E	S
			1NT

All Pass

### Board: 33

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 7

Contract: 1NT North

North:

♠ A86

♥ KT3

♦ KT76

♣ KJ3

South:

♠ 42

♥ Q86

♦ J852

♣ AT84

W	N	E	S
	1NT	All Pass	

### Board: 34

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 4♠ North

North:

♠ A643

♥ AT9

♦ QJ87

♣ 65

South:

♠ QJT9

♥ QJ

♦ AT92

♣ A82

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> X 2♠

Pass 4♠ All Pass

1. Stayman

**Board: 35**

♠ T95

You are dealer.

Dealer: North

♥ AKJ4

The opponents are silent.

Vul: N-S

♦ Q2

HCP: 15

♣ KQ74

**Board: 36**

♠ 62

Partner is dealer.

Dealer: South

♥ KQ92

The opponents are silent.

Vul: None

♦ T3

HCP: 9+1

♣ A6532

**Board: 37**

♠ Q987

You are dealer.

Dealer: North

♥ AKQ8

The opponents are silent.

Vul: E-W

♦ Q4

HCP: 15

♣ Q32

**Board: 38**

♠ KJT75

Partner is dealer.

Dealer: South

♥ QT9

The opponents are silent.

Vul: Both

♦ 6

HCP: 11+1

♣ AJ72

**Board: 39**

♠ KJ4

You are dealer.

Dealer: North

♥ KQJ7

East (LHO) bids 2♠ if possible.

Vul: N-S

♦ AJ2

HCP: 15

♣ 632

## Both hands (Answers Page)

### Board: 35

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ T95

♥ AKJ4

♦ Q2

♣ KQ74

South:

♠ KJ872

♥ 9753

♦ 54

♣ 52

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

### Board: 36

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ 62

♥ KQ92

♦ T3

♣ A6532

South:

♠ AT4

♥ A85

♦ A95

♣ KT84

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

1. Stayman

### Board: 37

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 1

Contract: 1NT North

North:

♠ Q987

♥ AKQ8

♦ Q4

♣ Q32

South:

♠ 532

♥ 762

♦ J63

♣ T764

W	N	E	S
	1NT	All Pass	

### Board: 38

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ KJT75

♥ QT9

♦ 6

♣ AJ72

South:

♠ Q3

♥ K876

♦ AK73

♣ K83

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

### Board: 39

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ KJ4

♥ KQJ7

♦ AJ2

♣ 632

South:

♠ A862

♥ 943

♦ 3

♣ AQT85

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

1. Cappelletti, 5M-4m

**Board: 35**      ♠ KJ872      Partner is dealer.  
Dealer: North      ♥ 9753      The opponents are silent.  
Vul: N-S      ♦ 54  
HCP: 4+1      ♣ 52

---

**Board: 36**      ♠ AT4      You are dealer.  
Dealer: South      ♥ A85      The opponents are silent.  
Vul: None      ♦ A95  
HCP: 15      ♣ KT84

---

**Board: 37**      ♠ 532      Partner is dealer.  
Dealer: North      ♥ 762      The opponents are silent.  
Vul: E-W      ♦ J63  
HCP: 1      ♣ T764

---

**Board: 38**      ♠ Q3      You are dealer.  
Dealer: South      ♥ K876      The opponents are silent.  
Vul: Both      ♦ AK73  
HCP: 15      ♣ K83

---

**Board: 39**      ♠ A862      Partner is dealer.  
Dealer: North      ♥ 943      East (RHO) bids 2 ♠ if possible.  
Vul: N-S      ♦ 3  
HCP: 10+1      ♣ AQT85

## Both hands (Answers Page)

### Board: 35

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4+1

Contract: 2♠ North

North:

♠ T95

♥ AKJ4

♦ Q2

♣ KQ74

South:

♠ KJ872

♥ 9753

♦ 54

♣ 52

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

### Board: 36

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ 62

♥ KQ92

♦ T3

♣ A6532

South:

♠ AT4

♥ A85

♦ A95

♣ KT84

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

1. Stayman

### Board: 37

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 1

Contract: 1NT North

North:

♠ Q987

♥ AKQ8

♦ Q4

♣ Q32

South:

♠ 532

♥ 762

♦ J63

♣ T764

W	N	E	S
	1NT	All Pass	

### Board: 38

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ KJT75

♥ QT9

♦ 6

♣ AJ72

South:

♠ Q3

♥ K876

♦ AK73

♣ K83

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

### Board: 39

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ KJ4

♥ KQJ7

♦ AJ2

♣ 632

South:

♠ A862

♥ 943

♦ 3

♣ AQT85

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

1. Cappelletti, 5M-4m



<b>Board: 40</b>	♠ 75	Partner is dealer.
Dealer: South	♥ Q765	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 5	♣ T875	

---

<b>Board: 41</b>	♠ J2	You are dealer.
Dealer: North	♥ AQ53	The opponents are silent.
Vul: None	♦ AQ2	
HCP: 15	♣ Q983	

---

<b>Board: 42</b>	♠ AQ42	Partner is dealer.
Dealer: South	♥ T98	The opponents are silent.
Vul: N-S	♦ 742	
HCP: 7	♣ J63	

---

<b>Board: 43</b>	♠ K76	You are dealer.
Dealer: North	♥ Q532	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 14	♣ AQT9	

---

<b>Board: 44</b>	♠ J2	Partner is dealer.
Dealer: South	♥ A862	The opponents are silent.
Vul: None	♦ T42	
HCP: 5	♣ 8642	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: Both

North HCP: 5

South HCP: 14

Contract: 1NT South

North:

♠ 75

♥ Q765

♦ QJ9

♣ T875

South:

♠ QT86

♥ AJ32

♦ AT7

♣ K2

W	N	E	S
			1NT

All Pass

### Board: 41

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 2NT South

North:

♠ J2

♥ AQ53

♦ AQ2

♣ Q983

South:

♠ AT3

♥ 92

♦ J54

♣ AJT76

W	N	E	S
	1NT	Pass	2NT

All Pass

### Board: 42

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 1NT South

North:

♠ AQ42

♥ T98

♦ 742

♣ J63

South:

♠ T96

♥ AKJ4

♦ AK8

♣ T98

W	N	E	S
			1NT

All Pass

### Board: 43

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 7

Contract: 1NT North

North:

♠ K76

♥ Q532

♦ K9

♣ AQT9

South:

♠ J543

♥ AT87

♦ Q5

♣ 862

W	N	E	S
	1NT	All Pass	

### Board: 44

Dealer: South

Vul: None

North HCP: 5

South HCP: 14

Contract: 1NT South

North:

♠ J2

♥ A862

♦ T42

♣ 8642

South:

♠ K76

♥ KQ95

♦ KJ85

♣ QT

W	N	E	S
			1NT

All Pass

<b>Board: 40</b>	♠ QT86	You are dealer.
Dealer: South	♥ AJ32	The opponents are silent.
Vul: Both	♦ AT7	
HCP: 14	♣ K2	

---

<b>Board: 41</b>	♠ AT3	Partner is dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: None	♦ J54	
HCP: 10+1	♣ AJT76	

---

<b>Board: 42</b>	♠ T96	You are dealer.
Dealer: South	♥ AKJ4	The opponents are silent.
Vul: N-S	♦ AK8	
HCP: 15	♣ T98	

---

<b>Board: 43</b>	♠ J543	Partner is dealer.
Dealer: North	♥ AT87	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 7	♣ 862	

---

<b>Board: 44</b>	♠ K76	You are dealer.
Dealer: South	♥ KQ95	The opponents are silent.
Vul: None	♦ KJ85	
HCP: 14	♣ QT	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: Both

North HCP: 5

South HCP: 14

Contract: 1NT South

North:

♠ 75

♥ Q765

♦ QJ9

♣ T875

South:

♠ QT86

♥ AJ32

♦ AT7

♣ K2

W	N	E	S
			1NT

All Pass

### Board: 41

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 2NT South

North:

♠ J2

♥ AQ53

♦ AQ2

♣ Q983

South:

♠ AT3

♥ 92

♦ J54

♣ AJT76

W	N	E	S
	1NT	Pass	2NT

All Pass

### Board: 42

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 1NT South

North:

♠ AQ42

♥ T98

♦ 742

♣ J63

South:

♠ T96

♥ AKJ4

♦ AK8

♣ T98

W	N	E	S
			1NT

All Pass

### Board: 43

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 7

Contract: 1NT North

North:

♠ K76

♥ Q532

♦ K9

♣ AQT9

South:

♠ J543

♥ AT87

♦ Q5

♣ 862

W	N	E	S
	1NT	All Pass	

### Board: 44

Dealer: South

Vul: None

North HCP: 5

South HCP: 14

Contract: 1NT South

North:

♠ J2

♥ A862

♦ T42

♣ 8642

South:

♠ K76

♥ KQ95

♦ KJ85

♣ QT

W	N	E	S
			1NT

All Pass

**Board: 45**      ♠ AQ52      LHO is dealer.  
Dealer: East      ♥ AK6532      East (LHO) opens 1NT if possible.  
Vul: E-W      ♦ 3      West (RHO) bids 2♠ if possible.  
HCP: 14+2      ♣ J4

---

**Board: 46**      ♠ KQ7      Partner is dealer.  
Dealer: South      ♥ Q95      The opponents are silent.  
Vul: E-W      ♦ AKT85  
HCP: 14+1      ♣ 96

---

**Board: 47**      ♠ 7      Partner is dealer.  
Dealer: South      ♥ K6      West (RHO) bids 2♦ if possible.  
Vul: Both      ♦ T4  
HCP: 8+4      ♣ AJ986543

---

**Board: 48**      ♠ KQJ5      Partner is dealer.  
Dealer: South      ♥ 752      East (LHO) Doubles 2♣ if possible.  
Vul: N-S      ♦ A9875  
HCP: 12+1      ♣ Q

---

**Board: 49**      ♠ KQ8763      Partner is dealer.  
Dealer: South      ♥ AK3      West (RHO) bids 3♣ if possible.  
Vul: E-W      ♦ K7  
HCP: 15+2      ♣ 62

## Both hands (Answers Page)

### Board: 45

Dealer: East

Vul: E-W

North HCP: 14+2

South HCP: 9+1

Contract: 3♥ North

North:

♠ AQ52

♥ AK6532

♦ 3

♣ J4

South:

♠ KJT98

♥ QT9

♦ 986

♣ K5

W N E S

1NT Pass

2♠<sup>1</sup> 3♥ All Pass

1. 1N-2S transfer to clubs

### Board: 46

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 3NT North

North:

♠ KQ7

♥ Q95

♦ AKT85

♣ 96

South:

♠ AJ53

♥ A632

♦ Q74

♣ A7

W N E S

1NT

Pass 3NT All Pass

### Board: 47

Dealer: South

Vul: Both

North HCP: 8+4

South HCP: 15+1

Contract: 4♣ South

North:

♠ 7

♥ K6

♦ T4

♣ AJ986543

South:

♠ A65

♥ Q2

♦ AQJ75

♣ QT2

W N E S

1NT

2♦<sup>1</sup> 3♣ Pass 4♣

All Pass

1. Cappelletti, both majors

### Board: 48

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ KQJ5

♥ 752

♦ A9875

♣ Q

South:

♠ A42

♥ QJ6

♦ KQT

♣ K743

W N E S

1NT

Pass 2♣<sup>1</sup> X 2♦

Pass 3NT All Pass

1. Stayman

### Board: 49

Dealer: South

Vul: E-W

North HCP: 15+2

South HCP: 14

Contract: 5♠ North

North:

♠ KQ8763

♥ AK3

♦ K7

♣ 62

South:

♠ AJT5

♥ Q94

♦ QJ83

♣ AT

W N E S

1NT

3♣ 3♠ Pass 4♠

Pass 4NT Pass 5♥<sup>1</sup>

Pass 5♠ All Pass

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

<b>Board: 45</b>	♠ KJT98	RHO is dealer. You bid second.
Dealer: East	♥ QT9	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 986	West (LHO) bids 2♠ if possible.
HCP: 9+1	♣ K5	

---

<b>Board: 46</b>	♠ AJ53	You are dealer.
Dealer: South	♥ A632	The opponents are silent.
Vul: E-W	♦ Q74	
HCP: 15	♣ A7	

---

<b>Board: 47</b>	♠ A65	You are dealer.
Dealer: South	♥ Q2	West (LHO) bids 2♦ if possible.
Vul: Both	♦ AQJ75	
HCP: 15+1	♣ QT2	

---

<b>Board: 48</b>	♠ A42	You are dealer.
Dealer: South	♥ QJ6	East (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ KQT	
HCP: 15	♣ K743	

---

<b>Board: 49</b>	♠ AJT5	You are dealer.
Dealer: South	♥ Q94	West (LHO) bids 3♣ if possible.
Vul: E-W	♦ QJ83	
HCP: 14	♣ AT	

## Both hands (Answers Page)

### Board: 45

Dealer: East

Vul: E-W

North HCP: 14+2

South HCP: 9+1

Contract: 3♥ North

North:

♠ AQ52

♥ AK6532

♦ 3

♣ J4

South:

♠ KJT98

♥ QT9

♦ 986

♣ K5

W N E S

1NT Pass

2♠<sup>1</sup> 3♥ All Pass

1. 1N-2S transfer to clubs

### Board: 46

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 3NT North

North:

♠ KQ7

♥ Q95

♦ AKT85

♣ 96

South:

♠ AJ53

♥ A632

♦ Q74

♣ A7

W N E S

1NT

Pass 3NT All Pass

### Board: 47

Dealer: South

Vul: Both

North HCP: 8+4

South HCP: 15+1

Contract: 4♣ South

North:

♠ 7

♥ K6

♦ T4

♣ AJ986543

South:

♠ A65

♥ Q2

♦ AQJ75

♣ QT2

W N E S

1NT

2♦<sup>1</sup> 3♣ Pass 4♣

All Pass

1. Cappelletti, both majors

### Board: 48

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ KQJ5

♥ 752

♦ A9875

♣ Q

South:

♠ A42

♥ QJ6

♦ KQT

♣ K743

W N E S

1NT

Pass 2♣<sup>1</sup> X 2♦

Pass 3NT All Pass

1. Stayman

### Board: 49

Dealer: South

Vul: E-W

North HCP: 15+2

South HCP: 14

Contract: 5♠ North

North:

♠ KQ8763

♥ AK3

♦ K7

♣ 62

South:

♠ AJT5

♥ Q94

♦ QJ83

♣ AT

W N E S

1NT

3♣ 3♠ Pass 4♠

Pass 4NT Pass 5♥<sup>1</sup>

Pass 5♠ All Pass

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



<b>Board: 50</b>	♠ 6542	Partner is dealer.
Dealer: South	♥ Q9732	The opponents are silent.
Vul: Both	♦ QJ2	
HCP: 7+1	♣ Q	

---

<b>Board: 51</b>	♠ A94	You are dealer.
Dealer: North	♥ Q94	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 14+1	♣ AQT42	

---

<b>Board: 52</b>	♠ 8653	You are dealer.
Dealer: North	♥ AK84	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 14	♣ Q84	

---

<b>Board: 53</b>	♠ T9	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: None	♦ AJ84	
HCP: 14	♣ 9842	

---

<b>Board: 54</b>	♠ 863	Partner is dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: N-S	♦ Q4	
HCP: 6+1	♣ Q8432	

## Both hands (Answers Page)

### Board: 50

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14

Contract: 2♥ South

North:

♠ 6542

♥ Q9732

♦ QJ2

♣ Q

South:

♠ AJT3

♥ AKJT

♦ T9

♣ JT4

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

### Board: 51

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 11

Contract: 3NT South

North:

♠ A94

♥ Q94

♦ Q6

♣ AQT42

South:

♠ KJ85

♥ J5

♦ KT87

♣ K96

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

### Board: 52

Dealer: North

Vul: Both

North HCP: 14

South HCP: 19+2

Contract: 6♣ South

North:

♠ 8653

♥ AK84

♦ KQ

♣ Q84

South:

♠ AKQ7

♥ 3

♦ AJ

♣ AJ7652

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

### Board: 53

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ T9

♥ AKQ

♦ AJ84

♣ 9842

South:

♠ QJ83

♥ T872

♦ K62

♣ AQ

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

### Board: 54

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 14

Contract: 1NT South

North:

♠ 863

♥ QT7

♦ Q4

♣ Q8432

South:

♠ K542

♥ A5

♦ K95

♣ KJT5

W	N	E	S
			1NT
All Pass			

<b>Board: 50</b>	♠ AJT3	You are dealer.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: Both	♦ T9	
HCP: 14	♣ JT4	

---

<b>Board: 51</b>	♠ KJ85	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: E-W	♦ KT87	
HCP: 11	♣ K96	

---

<b>Board: 52</b>	♠ AKQ7	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 19+2	♣ AJ7652	

---

<b>Board: 53</b>	♠ QJ83	Partner is dealer.
Dealer: North	♥ T872	The opponents are silent.
Vul: None	♦ K62	
HCP: 12	♣ AQ	

---

<b>Board: 54</b>	♠ K542	You are dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ K95	
HCP: 14	♣ KJT5	

## Both hands (Answers Page)

### Board: 50

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14

Contract: 2♥ South

North:

♠ 6542

♥ Q9732

♦ QJ2

♣ Q

South:

♠ AJT3

♥ AKJT

♦ T9

♣ JT4

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

### Board: 51

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 11

Contract: 3NT South

North:

♠ A94

♥ Q94

♦ Q6

♣ AQT42

South:

♠ KJ85

♥ J5

♦ KT87

♣ K96

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

### Board: 52

Dealer: North

Vul: Both

North HCP: 14

South HCP: 19+2

Contract: 6♣ South

North:

♠ 8653

♥ AK84

♦ KQ

♣ Q84

South:

♠ AKQ7

♥ 3

♦ AJ

♣ AJ7652

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

### Board: 53

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ T9

♥ AKQ

♦ AJ84

♣ 9842

South:

♠ QJ83

♥ T872

♦ K62

♣ AQ

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

### Board: 54

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 14

Contract: 1NT South

North:

♠ 863

♥ QT7

♦ Q4

♣ Q8432

South:

♠ K542

♥ A5

♦ K95

♣ KJT5

W	N	E	S
			1NT
All Pass			

**Board: 55**

♠ KJ5

You are dealer.

Dealer: North

♥ JT83

The opponents are silent.

Vul: E-W

♦ KQ

HCP: 14

♣ A976

**Board: 56**

♠ 53

Partner is dealer.

Dealer: South

♥ QT94

The opponents are silent.

Vul: None

♦ J54

HCP: 10

♣ AKT7

**Board: 57**

♠ Q962

You are dealer.

Dealer: North

♥ AKQ

East (LHO) bids 2♣ if possible.

Vul: N-S

♦ 96

HCP: 14

♣ K982

**Board: 58**

♠ Q96

Partner is dealer.

Dealer: South

♥ 85

The opponents are silent.

Vul: E-W

♦ Q9765

HCP: 5+1

♣ J74

**Board: 59**

♠ AK42

You are dealer.

Dealer: North

♥ J743

The opponents are silent.

Vul: Both

♦ A2

HCP: 14

♣ Q64

## Both hands (Answers Page)

### Board: 55

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ KJ5

♥ JT83

♦ KQ

♣ A976

South:

♠ AQ9863

♥ -

♦ 865

♣ K854

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 56

Dealer: South

Vul: None

North HCP: 10

South HCP: 15

Contract: 4 ♥ North

North:

♠ 53

♥ QT94

♦ J54

♣ AKT7

South:

♠ AJ7

♥ K872

♦ AT9

♣ QJ9

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 4 ♥ All Pass

1. Stayman

### Board: 57

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10+2

Contract: 3NT South

North:

♠ Q962

♥ AKQ

♦ 96

♣ K982

South:

♠ 4

♥ 43

♦ AJ853

♣ AJ764

W N E S

1NT 2 ♣<sup>1</sup> 3NT

All Pass

1. Cappelletti, any 6+suit

### Board: 58

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ Q96

♥ 85

♦ Q9765

♣ J74

South:

♠ J4

♥ KQ92

♦ AJ43

♣ A53

W N E S

1NT

All Pass

### Board: 59

Dealer: North

Vul: Both

North HCP: 14

South HCP: 14

Contract: 4 ♠ North

North:

♠ AK42

♥ J743

♦ A2

♣ Q64

South:

♠ Q653

♥ T8

♦ KQ8

♣ AK85

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3NT

Pass 4 ♠ All Pass

1. Stayman

**Board: 55**      ♠ AQ9863      Partner is dealer.  
Dealer: North      ♥ -      The opponents are silent.  
Vul: E-W      ♦ 865  
HCP: 9+2      ♣ K854

---

**Board: 56**      ♠ AJ7      You are dealer.  
Dealer: South      ♥ K872      The opponents are silent.  
Vul: None      ♦ AT9  
HCP: 15      ♣ QJ9

---

**Board: 57**      ♠ 4      Partner is dealer.  
Dealer: North      ♥ 43      East (RHO) bids 2♣ if possible.  
Vul: N-S      ♦ AJ853  
HCP: 10+2      ♣ AJ764

---

**Board: 58**      ♠ J4      You are dealer.  
Dealer: South      ♥ KQ92      The opponents are silent.  
Vul: E-W      ♦ AJ43  
HCP: 15      ♣ A53

---

**Board: 59**      ♠ Q653      Partner is dealer.  
Dealer: North      ♥ T8      The opponents are silent.  
Vul: Both      ♦ KQ8  
HCP: 14      ♣ AK85

## Both hands (Answers Page)

### Board: 55

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ KJ5

♥ JT83

♦ KQ

♣ A976

South:

♠ AQ9863

♥ -

♦ 865

♣ K854

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 56

Dealer: South

Vul: None

North HCP: 10

South HCP: 15

Contract: 4 ♥ North

North:

♠ 53

♥ QT94

♦ J54

♣ AKT7

South:

♠ AJ7

♥ K872

♦ AT9

♣ QJ9

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 4 ♥ All Pass

1. Stayman

### Board: 57

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10+2

Contract: 3NT South

North:

♠ Q962

♥ AKQ

♦ 96

♣ K982

South:

♠ 4

♥ 43

♦ AJ853

♣ AJ764

W N E S

1NT 2 ♣<sup>1</sup> 3NT

All Pass

1. Cappelletti, any 6+suit

### Board: 58

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ Q96

♥ 85

♦ Q9765

♣ J74

South:

♠ J4

♥ KQ92

♦ AJ43

♣ A53

W N E S

1NT

All Pass

### Board: 59

Dealer: North

Vul: Both

North HCP: 14

South HCP: 14

Contract: 4 ♠ North

North:

♠ AK42

♥ J743

♦ A2

♣ Q64

South:

♠ Q653

♥ T8

♦ KQ8

♣ AK85

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3NT

Pass 4 ♠ All Pass

1. Stayman



<b>Board: 60</b>	♠ 852	LHO is dealer.
Dealer: East	♥ 9652	East (LHO) opens 1NT if possible.
Vul: Both	♦ K762	
HCP: 7	♣ A5	

---

<b>Board: 61</b>	♠ KQ85	You are dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 14	♣ 752	

---

<b>Board: 62</b>	♠ J9763	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 5+2	♣ QT642	

---

<b>Board: 63</b>	♠ QJ52	You are dealer.
Dealer: North	♥ QT75	The opponents are silent.
Vul: None	♦ KJT	
HCP: 14	♣ KQ	

---

<b>Board: 64</b>	♠ K8	Partner is dealer.
Dealer: South	♥ Q982	The opponents are silent.
Vul: Both	♦ A98	
HCP: 10	♣ JT85	

## Both hands (Answers Page)

### Board: 60

Dealer: East

Vul: Both

North HCP: 7

South HCP: 10+1

Contract: 2♠ South

North:

♠ 852

♥ 9652

♦ K762

♣ A5

South:

♠ KQ974

♥ Q73

♦ 8

♣ KT82

W	N	E	S
		1NT	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 61

Dealer: North

Vul: None

North HCP: 14

South HCP: 2+1

Contract: 2♥ North

North:

♠ KQ85

♥ KQ7

♦ KJ3

♣ 752

South:

♠ 643

♥ 98432

♦ Q98

♣ T3

W	N	E	S
	1NT	Pass	2♦

Pass 2♥ All Pass

### Board: 62

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 14

Contract: 3♠ South

North:

♠ J9763

♥ 6

♦ Q2

♣ QT642

South:

♠ AK54

♥ A742

♦ 53

♣ K75

W	N	E	S
			1NT

Pass 2♥ Pass 3♠<sup>1</sup>

All Pass

1. Super acceptance after NT

### Board: 63

Dealer: North

Vul: None

North HCP: 14

South HCP: 6

Contract: 1NT North

North:

♠ QJ52

♥ QT75

♦ KJT

♣ KQ

South:

♠ 8743

♥ 984

♦ Q6

♣ A852

W	N	E	S
	1NT	All Pass	

### Board: 64

Dealer: South

Vul: Both

North HCP: 10

South HCP: 14

Contract: 4♥ North

North:

♠ K8

♥ Q982

♦ A98

♣ JT85

South:

♠ AJ9

♥ KT65

♦ Q52

♣ A93

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

<b>Board: 60</b>	♠ KQ974	RHO is dealer. You bid second.
Dealer: East	♥ Q73	East (RHO) opens 1NT if possible.
Vul: Both	♦ 8	
HCP: 10+1	♣ KT82	

---

<b>Board: 61</b>	♠ 643	Partner is dealer.
Dealer: North	♥ 98432	The opponents are silent.
Vul: None	♦ Q98	
HCP: 2+1	♣ T3	

---

<b>Board: 62</b>	♠ AK54	You are dealer.
Dealer: South	♥ A742	The opponents are silent.
Vul: Both	♦ 53	
HCP: 14	♣ K75	

---

<b>Board: 63</b>	♠ 8743	Partner is dealer.
Dealer: North	♥ 984	The opponents are silent.
Vul: None	♦ Q6	
HCP: 6	♣ A852	

---

<b>Board: 64</b>	♠ AJ9	You are dealer.
Dealer: South	♥ KT65	The opponents are silent.
Vul: Both	♦ Q52	
HCP: 14	♣ A93	

## Both hands (Answers Page)

### Board: 60

Dealer: East

Vul: Both

North HCP: 7

South HCP: 10+1

Contract: 2 ♠ South

North:

♠ 852

♥ 9652

♦ K762

♣ A5

South:

♠ KQ974

♥ Q73

♦ 8

♣ KT82

W	N	E	S
		1NT	2 ♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 61

Dealer: North

Vul: None

North HCP: 14

South HCP: 2+1

Contract: 2 ♥ North

North:

♠ KQ85

♥ KQ7

♦ KJ3

♣ 752

South:

♠ 643

♥ 98432

♦ Q98

♣ T3

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

### Board: 62

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 14

Contract: 3 ♠ South

North:

♠ J9763

♥ 6

♦ Q2

♣ QT642

South:

♠ AK54

♥ A742

♦ 53

♣ K75

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

1. Super acceptance after NT

### Board: 63

Dealer: North

Vul: None

North HCP: 14

South HCP: 6

Contract: 1NT North

North:

♠ QJ52

♥ QT75

♦ KJT

♣ KQ

South:

♠ 8743

♥ 984

♦ Q6

♣ A852

W	N	E	S
	1NT	All Pass	

### Board: 64

Dealer: South

Vul: Both

North HCP: 10

South HCP: 14

Contract: 4 ♥ North

North:

♠ K8

♥ Q982

♦ A98

♣ JT85

South:

♠ AJ9

♥ KT65

♦ Q52

♣ A93

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

1. Stayman

<b>Board: 65</b>	♠ 64	You are dealer.
Dealer: North	♥ KQ3	East (LHO) Doubles 1NT if possible.
Vul: None	♦ KQJ	
HCP: 14+1	♣ QJ742	

---

<b>Board: 66</b>	♠ AJ86	Partner is dealer.
Dealer: South	♥ Q653	The opponents are silent.
Vul: None	♦ 93	
HCP: 11	♣ A83	

---

<b>Board: 67</b>	♠ J84	You are dealer.
Dealer: North	♥ A842	The opponents are silent.
Vul: N-S	♦ KQ84	
HCP: 14	♣ A8	

---

<b>Board: 68</b>	♠ T9843	Partner is dealer.
Dealer: South	♥ K853	The opponents are silent.
Vul: E-W	♦ -	
HCP: 10+1	♣ AQJ8	

---

<b>Board: 69</b>	♠ Q63	You are dealer.
Dealer: North	♥ A82	The opponents are silent.
Vul: N-S	♦ KQT5	
HCP: 15	♣ A95	

## Both hands (Answers Page)

### Board: 65

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 2

Contract: 2♣ North

North:

♠ 64

♥ KQ3

♦ KQJ

♣ QJ742

South:

♠ Q85

♥ 6542

♦ 8652

♣ 96

W	N	E	S
	1NT	X	Pass
Pass	2♣	All Pass	

### Board: 66

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 4♠ North

North:

♠ AJ86

♥ Q653

♦ 93

♣ A83

South:

♠ KQ74

♥ K9

♦ A85

♣ Q742

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

1. Stayman

### Board: 67

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ J84

♥ A842

♦ KQ84

♣ A8

South:

♠ AKT2

♥ J76

♦ J3

♣ K732

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

1. Stayman

### Board: 68

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 4♠ North

North:

♠ T9843

♥ K853

♦ -

♣ AQJ8

South:

♠ AQJ5

♥ 92

♦ AJ62

♣ K62

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

1. Stayman

### Board: 69

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+3

Contract: 3NT South

North:

♠ Q63

♥ A82

♦ KQT5

♣ A95

South:

♠ 94

♥ KJT

♦ A

♣ JT87643

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

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

<b>Board: 65</b>	♠ Q85	Partner is dealer.
Dealer: North	♥ 6542	East (RHO) Doubles 1NT if possible.
Vul: None	♦ 8652	
HCP: 2	♣ 96	

---

<b>Board: 66</b>	♠ KQ74	You are dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: None	♦ A85	
HCP: 14	♣ Q742	

---

<b>Board: 67</b>	♠ AKT2	Partner is dealer.
Dealer: North	♥ J76	The opponents are silent.
Vul: N-S	♦ J3	
HCP: 12	♣ K732	

---

<b>Board: 68</b>	♠ AQJ5	You are dealer.
Dealer: South	♥ 92	The opponents are silent.
Vul: E-W	♦ AJ62	
HCP: 15	♣ K62	

---

<b>Board: 69</b>	♠ 94	Partner is dealer.
Dealer: North	♥ KJT	The opponents are silent.
Vul: N-S	♦ A	
HCP: 9+3	♣ JT87643	

## Both hands (Answers Page)

### Board: 65

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 2

Contract: 2♣ North

North:

♠ 64

♥ KQ3

♦ KQJ

♣ QJ742

South:

♠ Q85

♥ 6542

♦ 8652

♣ 96

W	N	E	S
	1NT	X	Pass
Pass	2♣	All Pass	

### Board: 66

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 4♠ North

North:

♠ AJ86

♥ Q653

♦ 93

♣ A83

South:

♠ KQ74

♥ K9

♦ A85

♣ Q742

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

1. Stayman

### Board: 67

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ J84

♥ A842

♦ KQ84

♣ A8

South:

♠ AKT2

♥ J76

♦ J3

♣ K732

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

1. Stayman

### Board: 68

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 4♠ North

North:

♠ T9843

♥ K853

♦ -

♣ AQJ8

South:

♠ AQJ5

♥ 92

♦ AJ62

♣ K62

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

1. Stayman

### Board: 69

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+3

Contract: 3NT South

North:

♠ Q63

♥ A82

♦ KQT5

♣ A95

South:

♠ 94

♥ KJT

♦ A

♣ JT87643

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

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



<b>Board: 70</b>	♠ J97	Partner is dealer.
Dealer: South	♥ 98652	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 8+1	♣ 854	

---

<b>Board: 71</b>	♠ 54	You are dealer.
Dealer: North	♥ A54	The opponents are silent.
Vul: Both	♦ AK3	
HCP: 14+1	♣ K9872	

---

<b>Board: 72</b>	♠ AJ9	Partner is dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ KQJ7	
HCP: 11+1	♣ 97643	

---

<b>Board: 73</b>	♠ K6	You are dealer.
Dealer: North	♥ AKT7	The opponents are silent.
Vul: E-W	♦ K863	
HCP: 14	♣ J93	

---

<b>Board: 74</b>	♠ JT62	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: Both	♦ 765	
HCP: 7	♣ AQ54	

## Both hands (Answers Page)

### Board: 70

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 14+1

Contract: 2♥ South

North:

♠ J97

♥ 98652

♦ AK

♣ 854

South:

♠ AT2

♥ AJT

♦ 76

♣ AJ932

W

N

E

S

1NT

Pass 2♦ Pass 2♥

All Pass

### Board: 71

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7+1

Contract: 2♠ North

North:

♠ 54

♥ A54

♦ AK3

♣ K9872

South:

♠ KJT93

♥ K86

♦ 642

♣ 53

W

N

E

S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 72

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ AJ9

♥ 4

♦ KQJ7

♣ 97643

South:

♠ K763

♥ AT2

♦ A64

♣ AT8

W

N

E

S

1NT

Pass 3NT All Pass

### Board: 73

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8+1

Contract: 2♥ North

North:

♠ K6

♥ AKT7

♦ K863

♣ J93

South:

♠ T95

♥ QJ94

♦ 4

♣ KQ754

W

N

E

S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ All Pass

1. Stayman

### Board: 74

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1NT South

North:

♠ JT62

♥ 73

♦ 765

♣ AQ54

South:

♠ K87

♥ AK6

♦ JT93

♣ KT3

W

N

E

S

1NT

All Pass

<b>Board: 70</b>	♠ AT2	You are dealer.
Dealer: South	♥ AJT	The opponents are silent.
Vul: E-W	♦ 76	
HCP: 14+1	♣ AJ932	

---

<b>Board: 71</b>	♠ KJT93	Partner is dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: Both	♦ 642	
HCP: 7+1	♣ 53	

---

<b>Board: 72</b>	♠ K763	You are dealer.
Dealer: South	♥ AT2	The opponents are silent.
Vul: None	♦ A64	
HCP: 15	♣ AT8	

---

<b>Board: 73</b>	♠ T95	Partner is dealer.
Dealer: North	♥ QJ94	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 8+1	♣ KQ754	

---

<b>Board: 74</b>	♠ K87	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: Both	♦ JT93	
HCP: 14	♣ KT3	

## Both hands (Answers Page)

### Board: 70

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 14+1

Contract: 2♥ South

North:

♠ J97

♥ 98652

♦ AK

♣ 854

South:

♠ AT2

♥ AJT

♦ 76

♣ AJ932

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

### Board: 71

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7+1

Contract: 2♠ North

North:

♠ 54

♥ A54

♦ AK3

♣ K9872

South:

♠ KJT93

♥ K86

♦ 642

♣ 53

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

### Board: 72

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ AJ9

♥ 4

♦ KQJ7

♣ 97643

South:

♠ K763

♥ AT2

♦ A64

♣ AT8

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 73

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8+1

Contract: 2♥ North

North:

♠ K6

♥ AKT7

♦ K863

♣ J93

South:

♠ T95

♥ QJ94

♦ 4

♣ KQ754

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

### Board: 74

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1NT South

North:

♠ JT62

♥ 73

♦ 765

♣ AQ54

South:

♠ K87

♥ AK6

♦ JT93

♣ KT3

W	N	E	S
			1NT
All Pass			

# North hands

# Weak\_NT\_14-15

**Board: 75**      ♠ 2      LHO is dealer.  
 Dealer: East      ♥ JT43      East (LHO) opens 1NT if possible.  
 Vul: None      ♦ 75      West (RHO) bids 2♥ if possible.  
 HCP: 8+2      ♣ AQJ962      East (LHO) bids 2♠ if possible.

---

**Board: 76**      ♠ J863      Partner is dealer.  
 Dealer: South      ♥ 632      The opponents are silent.  
 Vul: N-S      ♦ QT8  
 HCP: 4      ♣ J96

---

**Board: 77**      ♠ 9754      RHO is dealer. You bid second.  
 Dealer: West      ♥ 73      West (RHO) opens 1NT if possible.  
 Vul: None      ♦ T87  
 HCP: 4      ♣ A542

---

**Board: 78**      ♠ A984      RHO is dealer. You bid second.  
 Dealer: West      ♥ Q54      West (RHO) opens 1NT if possible.  
 Vul: E-W      ♦ A87      West (RHO) Redoubles if possible.  
 HCP: 15      ♣ AJ4      East (LHO) bids 2♣ if possible.

---

**Board: 79**      ♠ 42      You are dealer.  
 Dealer: North      ♥ KQJ8      The opponents are silent.  
 Vul: None      ♦ QJ95  
 HCP: 14      ♣ KQ9

## Both hands (Answers Page)

### Board: 75

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 12+1

Contract: 3♣ North

North:

♠ 2

♥ JT43

♦ 75

♣ AQJ962

South:

♠ QT983

♥ K7

♦ AK8

♣ T73

W N E S

1NT Pass

2♥ Pass 2♠ Pass

Pass 3♣ All Pass

### Board: 76

Dealer: South

Vul: N-S

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ J863

♥ 632

♦ QT8

♣ J96

South:

♠ AQ42

♥ K87

♦ A653

♣ Q8

W N E S

1NT

All Pass

### Board: 77

Dealer: West

Vul: None

North HCP: 4

South HCP: 17

Contract: 2♠ North

North:

♠ 9754

♥ 73

♦ T87

♣ A542

South:

♠ KJ3

♥ AJ54

♦ AQ54

♣ Q3

W N E S

1NT Pass Pass X

Pass 2♠ All Pass

### Board: 78

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ A984

♥ Q54

♦ A87

♣ AJ4

South:

♠ KQ2

♥ J873

♦ KT32

♣ 53

W N E S

1NT X Pass Pass

XX Pass 2♣<sup>1</sup> 2NT

All Pass

1. artificial

### Board: 79

Dealer: North

Vul: None

North HCP: 14

South HCP: 13

Contract: 3NT South

North:

♠ 42

♥ KQJ8

♦ QJ95

♣ KQ9

South:

♠ J73

♥ A93

♦ A763

♣ A86

W N E S

1NT Pass 3NT

All Pass

<b>Board: 75</b>	♠ QT983	RHO is dealer. You bid second.
Dealer: East	♥ K7	East (RHO) opens 1NT if possible.
Vul: None	♦ AK8	West (LHO) bids 2♥ if possible.
HCP: 12+1	♣ T73	East (RHO) bids 2♠ if possible.

---

<b>Board: 76</b>	♠ AQ42	You are dealer.
Dealer: South	♥ K87	The opponents are silent.
Vul: N-S	♦ A653	
HCP: 15	♣ Q8	

---

<b>Board: 77</b>	♠ KJ3	LHO is dealer.
Dealer: West	♥ AJ54	West (LHO) opens 1NT if possible.
Vul: None	♦ AQ54	
HCP: 17	♣ Q3	

---

<b>Board: 78</b>	♠ KQ2	LHO is dealer.
Dealer: West	♥ J873	West (LHO) opens 1NT if possible.
Vul: E-W	♦ KT32	West (LHO) Redoubles if possible.
HCP: 9	♣ 53	East (RHO) bids 2♣ if possible.

---

<b>Board: 79</b>	♠ J73	Partner is dealer.
Dealer: North	♥ A93	The opponents are silent.
Vul: None	♦ A763	
HCP: 13	♣ A86	

## Both hands (Answers Page)

### Board: 75

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 12+1

Contract: 3♣ North

North:

♠ 2

♥ JT43

♦ 75

♣ AQJ962

South:

♠ QT983

♥ K7

♦ AK8

♣ T73

W N E S

1NT Pass

2♥ Pass 2♠ Pass

Pass 3♣ All Pass

### Board: 76

Dealer: South

Vul: N-S

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ J863

♥ 632

♦ QT8

♣ J96

South:

♠ AQ42

♥ K87

♦ A653

♣ Q8

W N E S

1NT

All Pass

### Board: 77

Dealer: West

Vul: None

North HCP: 4

South HCP: 17

Contract: 2♠ North

North:

♠ 9754

♥ 73

♦ T87

♣ A542

South:

♠ KJ3

♥ AJ54

♦ AQ54

♣ Q3

W N E S

1NT Pass Pass X

Pass 2♠ All Pass

### Board: 78

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ A984

♥ Q54

♦ A87

♣ AJ4

South:

♠ KQ2

♥ J873

♦ KT32

♣ 53

W N E S

1NT X Pass Pass

XX Pass 2♣<sup>1</sup> 2NT

All Pass

1. artificial

### Board: 79

Dealer: North

Vul: None

North HCP: 14

South HCP: 13

Contract: 3NT South

North:

♠ 42

♥ KQJ8

♦ QJ95

♣ KQ9

South:

♠ J73

♥ A93

♦ A763

♣ A86

W N E S

1NT Pass 3NT

All Pass



**Board: 80**

♠ J74

Partner is dealer.

Dealer: South

♥ 5

The opponents are silent.

Vul: Both

♦ Q642

HCP: 9+1

♣ AQ653

**Board: 81**

♠ KT32

You are dealer.

Dealer: North

♥ K43

The opponents are silent.

Vul: N-S

♦ K4

HCP: 15

♣ KQJ4

**Board: 82**

♠ A86

Partner is dealer.

Dealer: South

♥ QJT9

The opponents are silent.

Vul: E-W

♦ KQ74

HCP: 12

♣ 94

**Board: 83**

♠ AKJ2

You are dealer.

Dealer: North

♥ JT7

The opponents are silent.

Vul: Both

♦ QJ

HCP: 14

♣ Q875

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ J74

♥ 5

♦ Q642

♣ AQ653

South:

♠ A92

♥ KJ94

♦ A7

♣ K872

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 81

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15+1

Contract: 6♠ South

North:

♠ KT32

♥ K43

♦ K4

♣ KQJ4

South:

♠ A9764

♥ AJ75

♦ AQ86

♣ -

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

1. Stayman

2. 1 out of 4

### Board: 82

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15

Contract: 4♥ North

North:

♠ A86

♥ QJT9

♦ KQ74

♣ 94

South:

♠ QJ7

♥ AK74

♦ A93

♣ JT7

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

1. Stayman

### Board: 83

Dealer: North

Vul: Both

North HCP: 14

South HCP: 6+1

Contract: 2♥ North

North:

♠ AKJ2

♥ JT7

♦ QJ

♣ Q875

South:

♠ T94

♥ Q9864

♦ T9

♣ AT9

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

<b>Board: 80</b>	♠ A92	You are dealer.
Dealer: South	♥ KJ94	The opponents are silent.
Vul: Both	♦ A7	
HCP: 15	♣ K872	

---

<b>Board: 81</b>	♠ A9764	Partner is dealer.
Dealer: North	♥ AJ75	The opponents are silent.
Vul: N-S	♦ AQ86	
HCP: 15+1	♣ -	

---

<b>Board: 82</b>	♠ QJ7	You are dealer.
Dealer: South	♥ AK74	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 15	♣ JT7	

---

<b>Board: 83</b>	♠ T94	Partner is dealer.
Dealer: North	♥ Q9864	The opponents are silent.
Vul: Both	♦ T9	
HCP: 6+1	♣ AT9	

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ J74

♥ 5

♦ Q642

♣ AQ653

South:

♠ A92

♥ KJ94

♦ A7

♣ K872

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 81

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15+1

Contract: 6♠ South

North:

♠ KT32

♥ K43

♦ K4

♣ KQJ4

South:

♠ A9764

♥ AJ75

♦ AQ86

♣ -

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

1. Stayman

2. 1 out of 4

### Board: 82

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15

Contract: 4♥ North

North:

♠ A86

♥ QJT9

♦ KQ74

♣ 94

South:

♠ QJ7

♥ AK74

♦ A93

♣ JT7

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

1. Stayman

### Board: 83

Dealer: North

Vul: Both

North HCP: 14

South HCP: 6+1

Contract: 2♥ North

North:

♠ AKJ2

♥ JT7

♦ QJ

♣ Q875

South:

♠ T94

♥ Q9864

♦ T9

♣ AT9

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

<b>Board: 84</b>	♠ J82	You are dealer.
Dealer: North	♥ KJ42	East (LHO) bids 2♦ if possible.
Vul: None	♦ AKT	West (RHO) bids 2♠ if possible.
HCP: 15	♣ K32	

---

<b>Board: 85</b>	♠ 43	You are dealer.
Dealer: North	♥ AKT7	The opponents are silent.
Vul: E-W	♦ AK64	
HCP: 14	♣ 964	

---

<b>Board: 86</b>	♠ K	Partner is dealer.
Dealer: South	♥ K96542	The opponents are silent.
Vul: Both	♦ J8	
HCP: 11+2	♣ A843	

---

<b>Board: 87</b>	♠ AJT2	You are dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: None	♦ QJ62	
HCP: 14	♣ KQ8	

---

<b>Board: 88</b>	♠ 72	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ KJ9865	
HCP: 6+2	♣ QT82	

## Both hands (Answers Page)

### Board: 84

Dealer: North

Vul: None

North HCP: 15

South HCP: 6+1

Contract: 3♦ South

North:

♠ J82

♥ KJ42

♦ AKT

♣ K32

South:

♠ A4

♥ 73

♦ Q9854

♣ T865

W N E S

1NT 2♦<sup>1</sup> Pass

2♠ Pass Pass 3♦

All Pass

1. Cappelletti, both majors

### Board: 85

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ 43

♥ AKT7

♦ AK64

♣ 964

South:

♠ AJT2

♥ J4

♦ 7532

♣ AJ7

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 86

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 14

Contract: 4♥ South

North:

♠ K

♥ K96542

♦ J8

♣ A843

South:

♠ J62

♥ QJ7

♦ AK42

♣ QJ7

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

All Pass

### Board: 87

Dealer: North

Vul: None

North HCP: 14

South HCP: 13

Contract: 3NT South

North:

♠ AJT2

♥ JT

♦ QJ62

♣ KQ8

South:

♠ 983

♥ AQ85

♦ K84

♣ A76

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 88

Dealer: South

Vul: N-S

North HCP: 6+2

South HCP: 14

Contract: 3♦ South

North:

♠ 72

♥ 8

♦ KJ9865

♣ QT82

South:

♠ KJ84

♥ AKT7

♦ QT

♣ J75

W N E S

1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

All Pass

1. 1N-3C transfer to diamonds

2. automat

<b>Board: 84</b>	♠ A4	Partner is dealer.
Dealer: North	♥ 73	East (RHO) bids 2♦ if possible.
Vul: None	♦ Q9854	West (LHO) bids 2♠ if possible.
HCP: 6+1	♣ T865	

---

<b>Board: 85</b>	♠ AJT2	Partner is dealer.
Dealer: North	♥ J4	The opponents are silent.
Vul: E-W	♦ 7532	
HCP: 11	♣ AJ7	

---

<b>Board: 86</b>	♠ J62	You are dealer.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: Both	♦ AK42	
HCP: 14	♣ QJ7	

---

<b>Board: 87</b>	♠ 983	Partner is dealer.
Dealer: North	♥ AQ85	The opponents are silent.
Vul: None	♦ K84	
HCP: 13	♣ A76	

---

<b>Board: 88</b>	♠ KJ84	You are dealer.
Dealer: South	♥ AKT7	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 14	♣ J75	

## Both hands (Answers Page)

### Board: 84

Dealer: North

Vul: None

North HCP: 15

South HCP: 6+1

Contract: 3♦ South

North:

♠ J82

♥ KJ42

♦ AKT

♣ K32

South:

♠ A4

♥ 73

♦ Q9854

♣ T865

W N E S

1NT 2♦<sup>1</sup> Pass

2♠ Pass Pass 3♦

All Pass

1. Cappelletti, both majors

### Board: 85

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ 43

♥ AKT7

♦ AK64

♣ 964

South:

♠ AJT2

♥ J4

♦ 7532

♣ AJ7

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 86

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 14

Contract: 4♥ South

North:

♠ K

♥ K96542

♦ J8

♣ A843

South:

♠ J62

♥ QJ7

♦ AK42

♣ QJ7

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

All Pass

### Board: 87

Dealer: North

Vul: None

North HCP: 14

South HCP: 13

Contract: 3NT South

North:

♠ AJT2

♥ JT

♦ QJ62

♣ KQ8

South:

♠ 983

♥ AQ85

♦ K84

♣ A76

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 88

Dealer: South

Vul: N-S

North HCP: 6+2

South HCP: 14

Contract: 3♦ South

North:

♠ 72

♥ 8

♦ KJ9865

♣ QT82

South:

♠ KJ84

♥ AKT7

♦ QT

♣ J75

W N E S

1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

All Pass

1. 1N-3C transfer to diamonds

2. automat



<b>Board: 89</b>	♠ AT94	You are dealer.
Dealer: North	♥ AKJ2	The opponents are silent.
Vul: Both	♦ 84	
HCP: 15	♣ K84	
<hr/>		
<b>Board: 90</b>	♠ KT32	Partner is dealer.
Dealer: South	♥ 63	East (LHO) Doubles 2♣ if possible.
Vul: None	♦ AJ983	
HCP: 10+1	♣ Q6	
<hr/>		
<b>Board: 91</b>	♠ J9852	RHO is dealer. You bid second.
Dealer: West	♥ 542	West (RHO) opens 1NT if possible.
Vul: E-W	♦ A9	
HCP: 5+1	♣ 742	
<hr/>		
<b>Board: 92</b>	♠ Q8632	Partner is dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: E-W	♦ 976	
HCP: 4+1	♣ 853	
<hr/>		
<b>Board: 93</b>	♠ A5	You are dealer.
Dealer: North	♥ KQJ9	The opponents are silent.
Vul: None	♦ JT5	
HCP: 14	♣ QJT9	

## Both hands (Answers Page)

### Board: 89

Dealer: North  
 Vul: Both  
 North HCP: 15  
 South HCP: 11+1  
 Contract: 4 ♠ North

#### North:

♠ AT94  
 ♥ AKJ2  
 ♦ 84  
 ♣ K84

#### South:

♠ KJ832  
 ♥ Q86  
 ♦ AJT7  
 ♣ 3

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

1. Super acceptance after NT

### Board: 90

Dealer: South  
 Vul: None  
 North HCP: 10+1  
 South HCP: 15  
 Contract: 3NT South

#### North:

♠ KT32  
 ♥ 63  
 ♦ AJ983  
 ♣ Q6

#### South:

♠ AQ8  
 ♥ KQJ7  
 ♦ 42  
 ♣ K942

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

1. Stayman

### Board: 91

Dealer: West  
 Vul: E-W  
 North HCP: 5+1  
 South HCP: 18  
 Contract: 2 ♠ North

#### North:

♠ J9852  
 ♥ 542  
 ♦ A9  
 ♣ 742

#### South:

♠ A63  
 ♥ AQT7  
 ♦ J2  
 ♣ AQJ8

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

### Board: 92

Dealer: South  
 Vul: E-W  
 North HCP: 4+1  
 South HCP: 15+1  
 Contract: 2 ♠ South

#### North:

♠ Q8632  
 ♥ Q8  
 ♦ 976  
 ♣ 853

#### South:

♠ K94  
 ♥ 76  
 ♦ AK4  
 ♣ AJT42

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

### Board: 93

Dealer: North  
 Vul: None  
 North HCP: 14  
 South HCP: 8  
 Contract: 2♥ North

#### North:

♠ A5  
 ♥ KQJ9  
 ♦ JT5  
 ♣ QJT9

#### South:

♠ J92  
 ♥ A872  
 ♦ K8  
 ♣ 8654

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

**Board: 89**      ♠ KJ832      Partner is dealer.  
 Dealer: North      ♥ Q86      The opponents are silent.  
 Vul: Both      ♦ AJT7  
 HCP: 11+1      ♣ 3

---

**Board: 90**      ♠ AQ8      You are dealer.  
 Dealer: South      ♥ KQJ7      East (RHO) Doubles 2♣ if possible.  
 Vul: None      ♦ 42  
 HCP: 15      ♣ K942

---

**Board: 91**      ♠ A63      LHO is dealer.  
 Dealer: West      ♥ AQT7      West (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ J2  
 HCP: 18      ♣ AQJ8

---

**Board: 92**      ♠ K94      You are dealer.  
 Dealer: South      ♥ 76      The opponents are silent.  
 Vul: E-W      ♦ AK4  
 HCP: 15+1      ♣ AJT42

---

**Board: 93**      ♠ J92      Partner is dealer.  
 Dealer: North      ♥ A872      The opponents are silent.  
 Vul: None      ♦ K8  
 HCP: 8      ♣ 8654

## Both hands (Answers Page)

### Board: 89

Dealer: North  
 Vul: Both  
 North HCP: 15  
 South HCP: 11+1  
 Contract: 4 ♠ North

#### North:

♠ AT94  
 ♥ AKJ2  
 ♦ 84  
 ♣ K84

#### South:

♠ KJ832  
 ♥ Q86  
 ♦ AJT7  
 ♣ 3

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

1. Super acceptance after NT

### Board: 90

Dealer: South  
 Vul: None  
 North HCP: 10+1  
 South HCP: 15  
 Contract: 3NT South

#### North:

♠ KT32  
 ♥ 63  
 ♦ AJ983  
 ♣ Q6

#### South:

♠ AQ8  
 ♥ KQJ7  
 ♦ 42  
 ♣ K942

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

1. Stayman

### Board: 91

Dealer: West  
 Vul: E-W  
 North HCP: 5+1  
 South HCP: 18  
 Contract: 2 ♠ North

#### North:

♠ J9852  
 ♥ 542  
 ♦ A9  
 ♣ 742

#### South:

♠ A63  
 ♥ AQT7  
 ♦ J2  
 ♣ AQJ8

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

### Board: 92

Dealer: South  
 Vul: E-W  
 North HCP: 4+1  
 South HCP: 15+1  
 Contract: 2 ♠ South

#### North:

♠ Q8632  
 ♥ Q8  
 ♦ 976  
 ♣ 853

#### South:

♠ K94  
 ♥ 76  
 ♦ AK4  
 ♣ AJT42

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

### Board: 93

Dealer: North  
 Vul: None  
 North HCP: 14  
 South HCP: 8  
 Contract: 2♥ North

#### North:

♠ A5  
 ♥ KQJ9  
 ♦ JT5  
 ♣ QJT9

#### South:

♠ J92  
 ♥ A872  
 ♦ K8  
 ♣ 8654

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

**Board: 94**

♠ T52

Partner is dealer.

Dealer: South

♥ 9

The opponents are silent.

Vul: N-S

♦ T3

HCP: 7+3

♣ AK76432

**Board: 95**

♠ A8765

LHO is dealer.

Dealer: East

♥ KT

East (LHO) opens 1NT if possible.

Vul: E-W

♦ KJT8

West (RHO) bids 2♦ if possible.

HCP: 15+1

♣ A3

**Board: 96**

♠ JT65

Partner is dealer.

Dealer: South

♥ J92

The opponents are silent.

Vul: E-W

♦ K743

HCP: 5

♣ 62

**Board: 97**

♠ 93

You are dealer.

Dealer: North

♥ AT73

East (LHO) Doubles 3♣ if possible.

Vul: None

♦ AK74

HCP: 14

♣ K95

**Board: 98**

♠ A5

Partner is dealer.

Dealer: South

♥ K65

The opponents are silent.

Vul: E-W

♦ A75

HCP: 13+1

♣ Q8762

## Both hands (Answers Page)

### Board: 94

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 14

Contract: 3NT North

North:

♠ T52

♥ 9

♦ T3

♣ AK76432

South:

♠ AK98

♥ QJ5

♦ Q85

♣ QT8

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 95

Dealer: East

Vul: E-W

North HCP: 15+1

South HCP: 5+1

Contract: 2♠ North

North:

♠ A8765

♥ KT

♦ KJT8

♣ A3

South:

♠ Q2

♥ Q96

♦ 542

♣ J9642

W	N	E	S
		1NT	Pass
2♦	2♠	All Pass	

### Board: 96

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 14

Contract: 1NT South

North:

♠ JT65

♥ J92

♦ K743

♣ 62

South:

♠ K743

♥ AT75

♦ AJ

♣ Q85

W	N	E	S
			1NT
All Pass			

### Board: 97

Dealer: North

Vul: None

North HCP: 14

South HCP: 9+2

Contract: 3NT South

North:

♠ 93

♥ AT73

♦ AK74

♣ K95

South:

♠ 82

♥ J8

♦ J32

♣ AQJ864

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

1. 1N-2S transfer to clubs

2. automat

### Board: 98

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 14

Contract: 3NT North

North:

♠ A5

♥ K65

♦ A75

♣ Q8762

South:

♠ KQT7

♥ QJ2

♦ QJ9

♣ KT3

W	N	E	S
			1NT
Pass	3NT	All Pass	

<b>Board: 94</b>	♠ AK98	You are dealer.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 14	♣ QT8	

---

<b>Board: 95</b>	♠ Q2	RHO is dealer. You bid second.
Dealer: East	♥ Q96	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 542	West (LHO) bids 2♦ if possible.
HCP: 5+1	♣ J9642	

---

<b>Board: 96</b>	♠ K743	You are dealer.
Dealer: South	♥ AT75	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 14	♣ Q85	

---

<b>Board: 97</b>	♠ 82	Partner is dealer.
Dealer: North	♥ J8	East (RHO) Doubles 3♣ if possible.
Vul: None	♦ J32	
HCP: 9+2	♣ AQJ864	

---

<b>Board: 98</b>	♠ KQT7	You are dealer.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: E-W	♦ QJ9	
HCP: 14	♣ KT3	

## Both hands (Answers Page)

### Board: 94

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 14

Contract: 3NT North

North:

♠ T52

♥ 9

♦ T3

♣ AK76432

South:

♠ AK98

♥ QJ5

♦ Q85

♣ QT8

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 95

Dealer: East

Vul: E-W

North HCP: 15+1

South HCP: 5+1

Contract: 2♠ North

North:

♠ A8765

♥ KT

♦ KJT8

♣ A3

South:

♠ Q2

♥ Q96

♦ 542

♣ J9642

W	N	E	S
		1NT	Pass
2♦	2♠	All Pass	

### Board: 96

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 14

Contract: 1NT South

North:

♠ JT65

♥ J92

♦ K743

♣ 62

South:

♠ K743

♥ AT75

♦ AJ

♣ Q85

W	N	E	S
			1NT
All Pass			

### Board: 97

Dealer: North

Vul: None

North HCP: 14

South HCP: 9+2

Contract: 3NT South

North:

♠ 93

♥ AT73

♦ AK74

♣ K95

South:

♠ 82

♥ J8

♦ J32

♣ AQJ864

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

1. 1N-2S transfer to clubs

2. automat

### Board: 98

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 14

Contract: 3NT North

North:

♠ A5

♥ K65

♦ A75

♣ Q8762

South:

♠ KQT7

♥ QJ2

♦ QJ9

♣ KT3

W	N	E	S
			1NT
Pass	3NT	All Pass	



<b>Board: 99</b>	♠ QT5	You are dealer.
Dealer: North	♥ J654	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 14	♣ AJ7	
<hr/>		
<b>Board: 100</b>	♠ J653	Partner is dealer.
Dealer: South	♥ AQ72	The opponents are silent.
Vul: None	♦ K84	
HCP: 12	♣ Q8	
<hr/>		
<b>Board: 101</b>	♠ AKQJT8	RHO is dealer. You bid second.
Dealer: West	♥ Q9	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 4	East (LHO) Doubles 2♠ if possible.
HCP: 15+2	♣ K643	West (RHO) bids 3♥ if possible.
<hr/>		
<b>Board: 102</b>	♠ Q3	Partner is dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: Both	♦ J32	
HCP: 10+2	♣ AKT753	
<hr/>		
<b>Board: 103</b>	♠ T9876432	RHO is dealer. You bid second.
Dealer: West	♥ Q	West (RHO) opens 1NT if possible.
Vul: None	♦ AQ	
HCP: 9+4	♣ J4	

## Both hands (Answers Page)

### Board: 99

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9+2

Contract: 3 ♠ South

North:

♠ QT5

♥ J654

♦ AQ7

♣ AJ7

South:

♠ K98643

♥ KT3

♦ K4

♣ 42

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

### Board: 100

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 4 ♠ North

North:

♠ J653

♥ AQ72

♦ K84

♣ Q8

South:

♠ AK94

♥ 965

♦ QJ2

♣ A96

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

### Board: 101

Dealer: West

Vul: E-W

North HCP: 15+2

South HCP: 4+1

Contract: 3 ♠ North

North:

♠ AKQJT8

♥ Q9

♦ 4

♣ K643

South:

♠ 32

♥ K63

♦ J9872

♣ 985

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

### Board: 102

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 14

Contract: 3NT North

North:

♠ Q3

♥ 98

♦ J32

♣ AKT753

South:

♠ A972

♥ KQJ4

♦ K76

♣ J9

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

### Board: 103

Dealer: West

Vul: None

North HCP: 9+4

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ T9876432

♥ Q

♦ AQ

♣ J4

South:

♠ AJ

♥ AT742

♦ T7

♣ Q862

W	N	E	S
1NT	4♠	All Pass	

<b>Board: 99</b>	♠ K98643	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: Both	♦ K4	
HCP: 9+2	♣ 42	
<hr/>		
<b>Board: 100</b>	♠ AK94	You are dealer.
Dealer: South	♥ 965	The opponents are silent.
Vul: None	♦ QJ2	
HCP: 14	♣ A96	
<hr/>		
<b>Board: 101</b>	♠ 32	LHO is dealer.
Dealer: West	♥ K63	West (LHO) opens 1NT if possible.
Vul: E-W	♦ J9872	East (RHO) Doubles 2♠ if possible.
HCP: 4+1	♣ 985	West (LHO) bids 3♥ if possible.
<hr/>		
<b>Board: 102</b>	♠ A972	You are dealer.
Dealer: South	♥ KQJ4	The opponents are silent.
Vul: Both	♦ K76	
HCP: 14	♣ J9	
<hr/>		
<b>Board: 103</b>	♠ AJ	LHO is dealer.
Dealer: West	♥ AT742	West (LHO) opens 1NT if possible.
Vul: None	♦ T7	
HCP: 11+1	♣ Q862	

## Both hands (Answers Page)

### Board: 99

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9+2

Contract: 3 ♠ South

North:

♠ QT5

♥ J654

♦ AQ7

♣ AJ7

South:

♠ K98643

♥ KT3

♦ K4

♣ 42

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

### Board: 100

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 4 ♠ North

North:

♠ J653

♥ AQ72

♦ K84

♣ Q8

South:

♠ AK94

♥ 965

♦ QJ2

♣ A96

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

### Board: 101

Dealer: West

Vul: E-W

North HCP: 15+2

South HCP: 4+1

Contract: 3 ♠ North

North:

♠ AKQJT8

♥ Q9

♦ 4

♣ K643

South:

♠ 32

♥ K63

♦ J9872

♣ 985

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

### Board: 102

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 14

Contract: 3NT North

North:

♠ Q3

♥ 98

♦ J32

♣ AKT753

South:

♠ A972

♥ KQJ4

♦ K76

♣ J9

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

### Board: 103

Dealer: West

Vul: None

North HCP: 9+4

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ T9876432

♥ Q

♦ AQ

♣ J4

South:

♠ AJ

♥ AT742

♦ T7

♣ Q862

W	N	E	S
1NT	4♠	All Pass	

<b>Board: 104</b>	♠ 532	Partner is dealer.
Dealer: South	♥ 972	The opponents are silent.
Vul: N-S	♦ QT96	
HCP: 2	♣ T62	

---

<b>Board: 105</b>	♠ A64	You are dealer.
Dealer: North	♥ K4	The opponents are silent.
Vul: N-S	♦ JT3	
HCP: 14+1	♣ KQJ92	

---

<b>Board: 106</b>	♠ QT	Partner is dealer.
Dealer: South	♥ AQJ74	The opponents are silent.
Vul: E-W	♦ 732	
HCP: 14+1	♣ KQ6	

---

<b>Board: 107</b>	♠ T8532	LHO is dealer.
Dealer: East	♥ 92	East (LHO) opens 1NT if possible.
Vul: N-S	♦ A97	
HCP: 5+1	♣ J98	

---

<b>Board: 108</b>	♠ Q3	Partner is dealer.
Dealer: South	♥ Q987	The opponents are silent.
Vul: E-W	♦ QJ43	
HCP: 12	♣ AJ9	

## Both hands (Answers Page)

### Board: 104

Dealer: South

Vul: N-S

North HCP: 2

South HCP: 15

Contract: 1NT South

North:

♠ 532

♥ 972

♦ QT96

♣ T62

South:

♠ AK4

♥ K643

♦ 87

♣ KQ53

W	N	E	S
			1NT

All Pass

### Board: 105

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 6+3

Contract: 4♠ North

North:

♠ A64

♥ K4

♦ JT3

♣ KQJ92

South:

♠ KQJ9752

♥ T5

♦ 72

♣ T5

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 106

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 3NT North

North:

♠ QT

♥ AQJ74

♦ 732

♣ KQ6

South:

♠ AK96

♥ 92

♦ AQJT

♣ J72

W	N	E	S
			1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass

### Board: 107

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 2♠ North

North:

♠ T8532

♥ 92

♦ A97

♣ J98

South:

♠ Q7

♥ AQJT

♦ KT5

♣ KT53

W	N	E	S
		1NT	X

Pass 2♠ All Pass

### Board: 108

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ Q3

♥ Q987

♦ QJ43

♣ AJ9

South:

♠ KJT4

♥ KJ5

♦ A76

♣ Q76

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

<b>Board: 104</b>	♠ AK4	You are dealer.
Dealer: South	♥ K643	The opponents are silent.
Vul: N-S	♦ 87	
HCP: 15	♣ KQ53	

---

<b>Board: 105</b>	♠ KQJ9752	Partner is dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: N-S	♦ 72	
HCP: 6+3	♣ T5	

---

<b>Board: 106</b>	♠ AK96	You are dealer.
Dealer: South	♥ 92	The opponents are silent.
Vul: E-W	♦ AQJT	
HCP: 15	♣ J72	

---

<b>Board: 107</b>	♠ Q7	RHO is dealer. You bid second.
Dealer: East	♥ AQJT	East (RHO) opens 1NT if possible.
Vul: N-S	♦ KT5	
HCP: 15	♣ KT53	

---

<b>Board: 108</b>	♠ KJT4	You are dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: E-W	♦ A76	
HCP: 14	♣ Q76	

## Both hands (Answers Page)

### Board: 104

Dealer: South

Vul: N-S

North HCP: 2

South HCP: 15

Contract: 1NT South

North:

♠ 532

♥ 972

♦ QT96

♣ T62

South:

♠ AK4

♥ K643

♦ 87

♣ KQ53

W	N	E	S
			1NT

All Pass

### Board: 105

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 6+3

Contract: 4♠ North

North:

♠ A64

♥ K4

♦ JT3

♣ KQJ92

South:

♠ KQJ9752

♥ T5

♦ 72

♣ T5

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 106

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 3NT North

North:

♠ QT

♥ AQJ74

♦ 732

♣ KQ6

South:

♠ AK96

♥ 92

♦ AQJT

♣ J72

W	N	E	S
			1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass

### Board: 107

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 2♠ North

North:

♠ T8532

♥ 92

♦ A97

♣ J98

South:

♠ Q7

♥ AQJT

♦ KT5

♣ KT53

W	N	E	S
		1NT	X

Pass 2♠ All Pass

### Board: 108

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ Q3

♥ Q987

♦ QJ43

♣ AJ9

South:

♠ KJT4

♥ KJ5

♦ A76

♣ Q76

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman



**Board: 109**

♠ K9

Partner is dealer.

Dealer: South

♥ KJ42

The opponents are silent.

Vul: None

♦ T3

HCP: 11+1

♣ KJ872

**Board: 110**

♠ 8

LHO is dealer.

Dealer: East

♥ AT8

East (LHO) opens 1NT if possible.

Vul: E-W

♦ QJT763

HCP: 10+2

♣ K92

**Board: 111**

♠ Q763

You are dealer.

Dealer: North

♥ J7

The opponents are silent.

Vul: Both

♦ Q43

HCP: 14

♣ AKQ5

**Board: 112**

♠ A5

LHO is dealer.

Dealer: East

♥ T7

East (LHO) opens 1NT if possible.

Vul: E-W

♦ K983

West (RHO) bids 2♥ if possible.

HCP: 13+1

♣ KQJT8

**Board: 113**

♠ K98

You are dealer.

Dealer: North

♥ AQ2

The opponents are silent.

Vul: E-W

♦ AJ43

HCP: 14

♣ 986

## Both hands (Answers Page)

### Board: 109

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 5♣ South

North:

♠ K9

♥ KJ42

♦ T3

♣ KJ872

South:

♠ AT75

♥ A97

♦ 54

♣ AQ94

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3♣	Pass	5♣
All Pass			
1. Stayman			

### Board: 110

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 8+3

Contract: 3♠ South

North:

♠ 8

♥ AT8

♦ QJT763

♣ K92

South:

♠ AJT9643

♥ 65

♦ K95

♣ 4

W	N	E	S
		1NT	3♠
All Pass			

### Board: 111

Dealer: North

Vul: Both

North HCP: 14

South HCP: 8+1

Contract: 2♠ North

North:

♠ Q763

♥ J7

♦ Q43

♣ AKQ5

South:

♠ AT984

♥ K63

♦ J

♣ 9842

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

### Board: 112

Dealer: East

Vul: E-W

North HCP: 13+1

South HCP: 11+1

Contract: 3NT South

North:

♠ A5

♥ T7

♦ K983

♣ KQJT8

South:

♠ KQ87

♥ Q9862

♦ 76

♣ A6

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

### Board: 113

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ K98

♥ AQ2

♦ AJ43

♣ 986

South:

♠ AQJT

♥ T8

♦ T6

♣ AJT42

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

<b>Board: 109</b>	♠ AT75	You are dealer.
Dealer: South	♥ A97	The opponents are silent.
Vul: None	♦ 54	
HCP: 14	♣ AQ94	
<hr/>		
<b>Board: 110</b>	♠ AJT9643	RHO is dealer. You bid second.
Dealer: East	♥ 65	East (RHO) opens 1NT if possible.
Vul: E-W	♦ K95	
HCP: 8+3	♣ 4	
<hr/>		
<b>Board: 111</b>	♠ AT984	Partner is dealer.
Dealer: North	♥ K63	The opponents are silent.
Vul: Both	♦ J	
HCP: 8+1	♣ 9842	
<hr/>		
<b>Board: 112</b>	♠ KQ87	RHO is dealer. You bid second.
Dealer: East	♥ Q9862	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 76	West (LHO) bids 2♥ if possible.
HCP: 11+1	♣ A6	
<hr/>		
<b>Board: 113</b>	♠ AQJT	Partner is dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 12+1	♣ AJT42	

## Both hands (Answers Page)

### Board: 109

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 5♣ South

North:

♠ K9

♥ KJ42

♦ T3

♣ KJ872

South:

♠ AT75

♥ A97

♦ 54

♣ AQ94

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3♣	Pass	5♣
All Pass			
1. Stayman			

### Board: 110

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 8+3

Contract: 3♠ South

North:

♠ 8

♥ AT8

♦ QJT763

♣ K92

South:

♠ AJT9643

♥ 65

♦ K95

♣ 4

W	N	E	S
		1NT	3♠
All Pass			

### Board: 111

Dealer: North

Vul: Both

North HCP: 14

South HCP: 8+1

Contract: 2♠ North

North:

♠ Q763

♥ J7

♦ Q43

♣ AKQ5

South:

♠ AT984

♥ K63

♦ J

♣ 9842

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

### Board: 112

Dealer: East

Vul: E-W

North HCP: 13+1

South HCP: 11+1

Contract: 3NT South

North:

♠ A5

♥ T7

♦ K983

♣ KQJT8

South:

♠ KQ87

♥ Q9862

♦ 76

♣ A6

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

### Board: 113

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ K98

♥ AQ2

♦ AJ43

♣ 986

South:

♠ AQJT

♥ T8

♦ T6

♣ AJT42

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

<b>Board: 114</b>	♠ J974	Partner is dealer.
Dealer: South	♥ 983	The opponents are silent.
Vul: N-S	♦ K85	
HCP: 6	♣ Q63	
<hr/>		
<b>Board: 115</b>	♠ KJ652	RHO is dealer. You bid second.
Dealer: West	♥ Q2	West (RHO) opens 1NT if possible.
Vul: Both	♦ KJ85	
HCP: 13+1	♣ K6	
<hr/>		
<b>Board: 116</b>	♠ A4	RHO is dealer. You bid second.
Dealer: West	♥ QT74	West (RHO) opens 1NT if possible.
Vul: E-W	♦ Q86	
HCP: 10	♣ Q982	
<hr/>		
<b>Board: 117</b>	♠ K64	You are dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: Both	♦ AT942	
HCP: 14+1	♣ 52	
<hr/>		
<b>Board: 118</b>	♠ AQJ3	Partner is dealer.
Dealer: South	♥ 973	The opponents are silent.
Vul: None	♦ K83	
HCP: 11	♣ J95	

## Both hands (Answers Page)

### Board: 114

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ J974

♥ 983

♦ K85

♣ Q63

South:

♠ 86

♥ AQT

♦ AJ2

♣ AT987

W	N	E	S
			1NT

All Pass

### Board: 115

Dealer: West

Vul: Both

North HCP: 13+1

South HCP: 7+3

Contract: 2♠ North

North:

♠ KJ652

♥ Q2

♦ KJ85

♣ K6

South:

♠ T4

♥ KT9

♦ 3

♣ AT98752

W	N	E	S
1NT	2♠ <sup>1</sup>	All Pass	

1. Cappelletti, 5M-4m

### Board: 116

Dealer: West

Vul: E-W

North HCP: 10

South HCP: 11+1

Contract: 2♠ South

North:

♠ A4

♥ QT74

♦ Q86

♣ Q982

South:

♠ J7652

♥ A6

♦ AJ93

♣ JT

W	N	E	S
1NT	Pass	Pass	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 117

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 14+1

Contract: 4♠ North

North:

♠ K64

♥ AK2

♦ AT942

♣ 52

South:

♠ AQJ32

♥ 984

♦ KQ75

♣ Q

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

### Board: 118

Dealer: South

Vul: None

North HCP: 11

South HCP: 15

Contract: 4♠ North

North:

♠ AQJ3

♥ 973

♦ K83

♣ J95

South:

♠ KT75

♥ AQT

♦ AQT5

♣ T2

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

1. Stayman

<b>Board: 114</b>	♠ 86	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 15+1	♣ AT987	

---

<b>Board: 115</b>	♠ T4	LHO is dealer.
Dealer: West	♥ KT9	West (LHO) opens 1NT if possible.
Vul: Both	♦ 3	
HCP: 7+3	♣ AT98752	

---

<b>Board: 116</b>	♠ J7652	LHO is dealer.
Dealer: West	♥ A6	West (LHO) opens 1NT if possible.
Vul: E-W	♦ AJ93	
HCP: 11+1	♣ JT	

---

<b>Board: 117</b>	♠ AQJ32	Partner is dealer.
Dealer: North	♥ 984	The opponents are silent.
Vul: Both	♦ KQ75	
HCP: 14+1	♣ Q	

---

<b>Board: 118</b>	♠ KT75	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: None	♦ AQT5	
HCP: 15	♣ T2	

## Both hands (Answers Page)

### Board: 114

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ J974

♥ 983

♦ K85

♣ Q63

South:

♠ 86

♥ AQT

♦ AJ2

♣ AT987

W	N	E	S
			1NT

All Pass

### Board: 115

Dealer: West

Vul: Both

North HCP: 13+1

South HCP: 7+3

Contract: 2♠ North

North:

♠ KJ652

♥ Q2

♦ KJ85

♣ K6

South:

♠ T4

♥ KT9

♦ 3

♣ AT98752

W	N	E	S
1NT	2♠ <sup>1</sup>	All Pass	

1. Cappelletti, 5M-4m

### Board: 116

Dealer: West

Vul: E-W

North HCP: 10

South HCP: 11+1

Contract: 2♠ South

North:

♠ A4

♥ QT74

♦ Q86

♣ Q982

South:

♠ J7652

♥ A6

♦ AJ93

♣ JT

W	N	E	S
1NT	Pass	Pass	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 117

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 14+1

Contract: 4♠ North

North:

♠ K64

♥ AK2

♦ AT942

♣ 52

South:

♠ AQJ32

♥ 984

♦ KQ75

♣ Q

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

### Board: 118

Dealer: South

Vul: None

North HCP: 11

South HCP: 15

Contract: 4♠ North

North:

♠ AQJ3

♥ 973

♦ K83

♣ J95

South:

♠ KT75

♥ AQT

♦ AQT5

♣ T2

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

1. Stayman



<b>Board: 119</b>	♠ Q2	You are dealer.
Dealer: North	♥ AQ94	The opponents are silent.
Vul: N-S	♦ A762	
HCP: 14	♣ QT8	

---

<b>Board: 120</b>	♠ KJ86	Partner is dealer.
Dealer: South	♥ T9	The opponents are silent.
Vul: Both	♦ J973	
HCP: 8	♣ QJ4	

---

<b>Board: 121</b>	♠ AKJ	You are dealer.
Dealer: North	♥ J3	The opponents are silent.
Vul: None	♦ T54	
HCP: 15+1	♣ AQT64	

---

<b>Board: 122</b>	♠ T82	RHO is dealer. You bid second.
Dealer: West	♥ AKQ	West (RHO) opens 1NT if possible.
Vul: E-W	♦ JT964	
HCP: 14+1	♣ AT	

---

<b>Board: 123</b>	♠ A93	You are dealer.
Dealer: North	♥ A52	The opponents are silent.
Vul: E-W	♦ T872	
HCP: 14	♣ AQT	

## Both hands (Answers Page)

### Board: 119

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 8

Contract: 3♥ South

North:

♠ Q2

♥ AQ94

♦ A762

♣ QT8

South:

♠ J96

♥ KJ62

♦ 8543

♣ K2

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 120

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15+1

Contract: 3NT South

North:

♠ KJ86

♥ T9

♦ J973

♣ QJ4

South:

♠ AT5

♥ Q65

♦ AKQ65

♣ 53

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 121

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ AKJ

♥ J3

♦ T54

♣ AQT64

South:

♠ 72

♥ T742

♦ AK832

♣ J8

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 122

Dealer: West

Vul: E-W

North HCP: 14+1

South HCP: 7

Contract: 2♣ South

North:

♠ T82

♥ AKQ

♦ JT964

♣ AT

South:

♠ K65

♥ J4

♦ Q732

♣ J743

W N E S

1NT X Pass 2♣

All Pass

### Board: 123

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8

Contract: 1NT North

North:

♠ A93

♥ A52

♦ T872

♣ AQT

South:

♠ J64

♥ KT4

♦ J54

♣ K765

W N E S

1NT All Pass

<b>Board: 119</b>	♠ J96	Partner is dealer.
Dealer: North	♥ KJ62	The opponents are silent.
Vul: N-S	♦ 8543	
HCP: 8	♣ K2	

---

<b>Board: 120</b>	♠ AT5	You are dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: Both	♦ AKQ65	
HCP: 15+1	♣ 53	

---

<b>Board: 121</b>	♠ 72	Partner is dealer.
Dealer: North	♥ T742	The opponents are silent.
Vul: None	♦ AK832	
HCP: 8+1	♣ J8	

---

<b>Board: 122</b>	♠ K65	LHO is dealer.
Dealer: West	♥ J4	West (LHO) opens 1NT if possible.
Vul: E-W	♦ Q732	
HCP: 7	♣ J743	

---

<b>Board: 123</b>	♠ J64	Partner is dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: E-W	♦ J54	
HCP: 8	♣ K765	

## Both hands (Answers Page)

### Board: 119

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 8

Contract: 3♥ South

North:

♠ Q2

♥ AQ94

♦ A762

♣ QT8

South:

♠ J96

♥ KJ62

♦ 8543

♣ K2

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 120

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15+1

Contract: 3NT South

North:

♠ KJ86

♥ T9

♦ J973

♣ QJ4

South:

♠ AT5

♥ Q65

♦ AKQ65

♣ 53

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 121

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ AKJ

♥ J3

♦ T54

♣ AQT64

South:

♠ 72

♥ T742

♦ AK832

♣ J8

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 122

Dealer: West

Vul: E-W

North HCP: 14+1

South HCP: 7

Contract: 2♣ South

North:

♠ T82

♥ AKQ

♦ JT964

♣ AT

South:

♠ K65

♥ J4

♦ Q732

♣ J743

W N E S

1NT X Pass 2♣

All Pass

### Board: 123

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8

Contract: 1NT North

North:

♠ A93

♥ A52

♦ T872

♣ AQT

South:

♠ J64

♥ KT4

♦ J54

♣ K765

W N E S

1NT All Pass

<b>Board: 124</b>	♠ 76	Partner is dealer.
Dealer: South	♥ A9865	The opponents are silent.
Vul: None	♦ AK652	
HCP: 11+2	♣ 9	

---

<b>Board: 125</b>	♠ AT73	You are dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 15	♣ AT75	

---

<b>Board: 126</b>	♠ Q972	Partner is dealer.
Dealer: South	♥ AJ84	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ T76	East (LHO) bids 2♣ if possible.
HCP: 7	♣ 72	

---

<b>Board: 127</b>	♠ A32	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: N-S	♦ 87	
HCP: 14	♣ Q942	

---

<b>Board: 128</b>	♠ AJT86	Partner is dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ 9	
HCP: 11+2	♣ K9865	

## Both hands (Answers Page)

### Board: 124

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 14+1

Contract: 3NT South

North:

♠ 76

♥ A9865

♦ AK652

♣ 9

South:

♠ K93

♥ J4

♦ J73

♣ AKQ82

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

### Board: 125

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15

Contract: 3NT South

North:

♠ AT73

♥ T6

♦ AK6

♣ AT75

South:

♠ K64

♥ AK9

♦ J73

♣ KJ96

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 126

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 14+1

Contract: 2♦ South

North:

♠ Q972

♥ AJ84

♦ T76

♣ 72

South:

♠ J65

♥ KT3

♦ AKQ98

♣ J4

W	N	E	S
			1NT
X	XX	2♣	2♦
All Pass			

### Board: 127

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 6+1

Contract: 2♠ North

North:

♠ A32

♥ AKJ6

♦ 87

♣ Q942

South:

♠ K9865

♥ 83

♦ T93

♣ K63

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

### Board: 128

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 15+1

Contract: 4♠ South

North:

♠ AJT86

♥ QJ

♦ 9

♣ K9865

South:

♠ K74

♥ A62

♦ AQ765

♣ Q4

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

<b>Board: 124</b>	♠ K93	You are dealer.
Dealer: South	♥ J4	The opponents are silent.
Vul: None	♦ J73	
HCP: 14+1	♣ AKQ82	

---

<b>Board: 125</b>	♠ K64	Partner is dealer.
Dealer: North	♥ AK9	The opponents are silent.
Vul: N-S	♦ J73	
HCP: 15	♣ KJ96	

---

<b>Board: 126</b>	♠ J65	You are dealer.
Dealer: South	♥ KT3	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AKQ98	East (RHO) bids 2♣ if possible.
HCP: 14+1	♣ J4	

---

<b>Board: 127</b>	♠ K9865	Partner is dealer.
Dealer: North	♥ 83	The opponents are silent.
Vul: N-S	♦ T93	
HCP: 6+1	♣ K63	

---

<b>Board: 128</b>	♠ K74	You are dealer.
Dealer: South	♥ A62	The opponents are silent.
Vul: Both	♦ AQ765	
HCP: 15+1	♣ Q4	

## Both hands (Answers Page)

### Board: 124

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 14+1

Contract: 3NT South

North:

♠ 76

♥ A9865

♦ AK652

♣ 9

South:

♠ K93

♥ J4

♦ J73

♣ AKQ82

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

### Board: 125

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15

Contract: 3NT South

North:

♠ AT73

♥ T6

♦ AK6

♣ AT75

South:

♠ K64

♥ AK9

♦ J73

♣ KJ96

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 126

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 14+1

Contract: 2♦ South

North:

♠ Q972

♥ AJ84

♦ T76

♣ 72

South:

♠ J65

♥ KT3

♦ AKQ98

♣ J4

W	N	E	S
			1NT
X	XX	2♣	2♦
All Pass			

### Board: 127

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 6+1

Contract: 2♠ North

North:

♠ A32

♥ AKJ6

♦ 87

♣ Q942

South:

♠ K9865

♥ 83

♦ T93

♣ K63

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

### Board: 128

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 15+1

Contract: 4♠ South

North:

♠ AJT86

♥ QJ

♦ 9

♣ K9865

South:

♠ K74

♥ A62

♦ AQ765

♣ Q4

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



# North hands

# Weak\_NT\_14-15

<b>Board: 129</b>	♠ AJ43	You are dealer.
Dealer: North	♥ 65	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AKJ	
HCP: 14	♣ JT83	

---

<b>Board: 130</b>	♠ KQT3	LHO is dealer.
Dealer: East	♥ AT4	East (LHO) opens 1NT if possible.
Vul: Both	♦ AK83	
HCP: 16	♣ T6	

---

<b>Board: 131</b>	♠ KQJ82	Partner is dealer.
Dealer: South	♥ J865	The opponents are silent.
Vul: N-S	♦ K54	
HCP: 10+1	♣ 2	

---

<b>Board: 132</b>	♠ JT765	Partner is dealer.
Dealer: South	♥ Q9	East (LHO) Doubles 2♥ if possible.
Vul: Both	♦ J5	
HCP: 7+1	♣ K854	

---

<b>Board: 133</b>	♠ A7	You are dealer.
Dealer: North	♥ QJ4	East (LHO) Doubles 1NT if possible.
Vul: None	♦ J9862	
HCP: 15+1	♣ AK9	

## Both hands (Answers Page)

### Board: 129

Dealer: North

Vul: None

North HCP: 14

South HCP: 6+2

Contract: 4 ♠ South

North:

♠ AJ43

♥ 65

♦ AKJ

♣ JT83

South:

♠ KQT875

♥ JT84

♦ 4

♣ 94

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

1. Super acceptance after NT

### Board: 130

Dealer: East

Vul: Both

North HCP: 16

South HCP: 4+1

Contract: 2 ♣ South

North:

♠ KQT3

♥ AT4

♦ AK83

♣ T6

South:

♠ J96

♥ 963

♦ T5

♣ QJ543

W	N	E	S
		1NT	Pass
Pass	X	Pass	2♣
All Pass			

### Board: 131

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KQJ82

♥ J865

♦ K54

♣ 2

South:

♠ A63

♥ A4

♦ AT3

♣ QJ764

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

1. Stayman

### Board: 132

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ JT765

♥ Q9

♦ J5

♣ K854

South:

♠ K83

♥ AT74

♦ A87

♣ A97

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

### Board: 133

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ A7

♥ QJ4

♦ J9862

♣ AK9

South:

♠ JT632

♥ 75

♦ KT75

♣ 83

W	N	E	S
	1NT	X	2♥
Pass	2♠	All Pass	

**Board: 129**      ♠ KQT875      Partner is dealer.  
Dealer: North      ♥ JT84      East (RHO) Doubles 1NT if possible.  
Vul: None      ♦ 4  
HCP: 6+2      ♣ 94

---

**Board: 130**      ♠ J96      RHO is dealer. You bid second.  
Dealer: East      ♥ 963      East (RHO) opens 1NT if possible.  
Vul: Both      ♦ T5  
HCP: 4+1      ♣ QJ543

---

**Board: 131**      ♠ A63      You are dealer.  
Dealer: South      ♥ A4      The opponents are silent.  
Vul: N-S      ♦ AT3  
HCP: 15+1      ♣ QJ764

---

**Board: 132**      ♠ K83      You are dealer.  
Dealer: South      ♥ AT74      East (RHO) Doubles 2♥ if possible.  
Vul: Both      ♦ A87  
HCP: 15      ♣ A97

---

**Board: 133**      ♠ JT632      Partner is dealer.  
Dealer: North      ♥ 75      East (RHO) Doubles 1NT if possible.  
Vul: None      ♦ KT75  
HCP: 4+1      ♣ 83

## Both hands (Answers Page)

### Board: 129

Dealer: North

Vul: None

North HCP: 14

South HCP: 6+2

Contract: 4 ♠ South

North:

♠ AJ43

♥ 65

♦ AKJ

♣ JT83

South:

♠ KQT875

♥ JT84

♦ 4

♣ 94

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

1. Super acceptance after NT

### Board: 130

Dealer: East

Vul: Both

North HCP: 16

South HCP: 4+1

Contract: 2 ♣ South

North:

♠ KQT3

♥ AT4

♦ AK83

♣ T6

South:

♠ J96

♥ 963

♦ T5

♣ QJ543

W	N	E	S
		1NT	Pass
Pass	X	Pass	2♣
All Pass			

### Board: 131

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KQJ82

♥ J865

♦ K54

♣ 2

South:

♠ A63

♥ A4

♦ AT3

♣ QJ764

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

1. Stayman

### Board: 132

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ JT765

♥ Q9

♦ J5

♣ K854

South:

♠ K83

♥ AT74

♦ A87

♣ A97

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

### Board: 133

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ A7

♥ QJ4

♦ J9862

♣ AK9

South:

♠ JT632

♥ 75

♦ KT75

♣ 83

W	N	E	S
	1NT	X	2♥
Pass	2♠	All Pass	

<b>Board: 134</b>	♠ 642	Partner is dealer.
Dealer: South	♥ 97	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 8+1	♣ Q9632	

---

<b>Board: 135</b>	♠ A76	You are dealer.
Dealer: North	♥ KT2	The opponents are silent.
Vul: E-W	♦ K965	
HCP: 14	♣ A62	

---

<b>Board: 136</b>	♠ 85	Partner is dealer.
Dealer: South	♥ AJ872	The opponents are silent.
Vul: None	♦ 7643	
HCP: 5+1	♣ 85	

---

<b>Board: 137</b>	♠ 54	You are dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: N-S	♦ KQ84	
HCP: 14	♣ KJ84	

---

<b>Board: 138</b>	♠ KT	Partner is dealer.
Dealer: South	♥ AJ852	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 12+1	♣ 8642	

## Both hands (Answers Page)

### Board: 134

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 14

Contract: 1NT South

North:

♠ 642

♥ 97

♦ AQ9

♣ Q9632

South:

♠ QJ5

♥ AK62

♦ 432

♣ AT7

W	N	E	S
			1NT

All Pass

### Board: 135

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 4♠ North

North:

♠ A76

♥ KT2

♦ K965

♣ A62

South:

♠ QT432

♥ AQ6

♦ A

♣ 8543

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

### Board: 136

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 15

Contract: 2♥ South

North:

♠ 85

♥ AJ872

♦ 7643

♣ 85

South:

♠ AQ6

♥ KT

♦ KQ98

♣ J964

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

### Board: 137

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10

Contract: 3NT South

North:

♠ 54

♥ KQ7

♦ KQ84

♣ KJ84

South:

♠ A983

♥ J962

♦ AJ2

♣ 76

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

### Board: 138

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14+1

Contract: 4♥ South

North:

♠ KT

♥ AJ852

♦ A9

♣ 8642

South:

♠ 97

♥ K74

♦ KT5

♣ AKJ97

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

<b>Board: 134</b>	♠ QJ5	You are dealer.
Dealer: South	♥ AK62	The opponents are silent.
Vul: N-S	♦ 432	
HCP: 14	♣ AT7	

---

<b>Board: 135</b>	♠ QT432	Partner is dealer.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: E-W	♦ A	
HCP: 12+1	♣ 8543	

---

<b>Board: 136</b>	♠ AQ6	You are dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ KQ98	
HCP: 15	♣ J964	

---

<b>Board: 137</b>	♠ A983	Partner is dealer.
Dealer: North	♥ J962	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 10	♣ 76	

---

<b>Board: 138</b>	♠ 97	You are dealer.
Dealer: South	♥ K74	The opponents are silent.
Vul: E-W	♦ KT5	
HCP: 14+1	♣ AKJ97	

## Both hands (Answers Page)

### Board: 134

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 14

Contract: 1NT South

North:

♠ 642

♥ 97

♦ AQ9

♣ Q9632

South:

♠ QJ5

♥ AK62

♦ 432

♣ AT7

W	N	E	S
			1NT

All Pass

### Board: 135

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 4♠ North

North:

♠ A76

♥ KT2

♦ K965

♣ A62

South:

♠ QT432

♥ AQ6

♦ A

♣ 8543

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

### Board: 136

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 15

Contract: 2♥ South

North:

♠ 85

♥ AJ872

♦ 7643

♣ 85

South:

♠ AQ6

♥ KT

♦ KQ98

♣ J964

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

### Board: 137

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10

Contract: 3NT South

North:

♠ 54

♥ KQ7

♦ KQ84

♣ KJ84

South:

♠ A983

♥ J962

♦ AJ2

♣ 76

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

### Board: 138

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14+1

Contract: 4♥ South

North:

♠ KT

♥ AJ852

♦ A9

♣ 8642

South:

♠ 97

♥ K74

♦ KT5

♣ AKJ97

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



<b>Board: 139</b>	♠ A654	You are dealer.
Dealer: North	♥ KQ83	The opponents are silent.
Vul: Both	♦ T7	
HCP: 14	♣ KQ9	
<hr/>		
<b>Board: 140</b>	♠ K8	Partner is dealer.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: E-W	♦ KJ765	
HCP: 11+1	♣ T92	
<hr/>		
<b>Board: 141</b>	♠ K6	You are dealer.
Dealer: North	♥ AJ98	The opponents are silent.
Vul: Both	♦ 9853	
HCP: 15	♣ AK4	
<hr/>		
<b>Board: 142</b>	♠ AJT74	Partner is dealer.
Dealer: South	♥ 8762	The opponents are silent.
Vul: None	♦ J8	
HCP: 10+1	♣ A2	
<hr/>		
<b>Board: 143</b>	♠ AK2	You are dealer.
Dealer: North	♥ 72	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AK75	
HCP: 14	♣ 8543	

## Both hands (Answers Page)

### Board: 139

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10

Contract: 3♥ South

North:

♠ A654

♥ KQ83

♦ T7

♣ KQ9

South:

♠ J32

♥ AJ95

♦ K43

♣ JT6

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

### Board: 140

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ K8

♥ KJ9

♦ KJ765

♣ T92

South:

♠ AQ52

♥ 76

♦ A432

♣ KJ7

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 141

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7

Contract: 1NT North

North:

♠ K6

♥ AJ98

♦ 9853

♣ AK4

South:

♠ 752

♥ Q2

♦ KQT2

♣ 9832

W	N	E	S
	1NT	All Pass	

### Board: 142

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14

Contract: 3♥ North

North:

♠ AJT74

♥ 8762

♦ J8

♣ A2

South:

♠ 85

♥ AKQ9

♦ Q964

♣ K96

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

### Board: 143

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 7

Contract: 1NTXX North

North:

♠ AK2

♥ 72

♦ AK75

♣ 8543

South:

♠ J76

♥ QJ83

♦ J632

♣ Q9

W	N	E	S
	1NT	X	XX
All Pass			

<b>Board: 139</b>	♠ J32	Partner is dealer.
Dealer: North	♥ AJ95	The opponents are silent.
Vul: Both	♦ K43	
HCP: 10	♣ JT6	
<hr/>		
<b>Board: 140</b>	♠ AQ52	You are dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: E-W	♦ A432	
HCP: 14	♣ KJ7	
<hr/>		
<b>Board: 141</b>	♠ 752	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ KQT2	
HCP: 7	♣ 9832	
<hr/>		
<b>Board: 142</b>	♠ 85	You are dealer.
Dealer: South	♥ AKQ9	The opponents are silent.
Vul: None	♦ Q964	
HCP: 14	♣ K96	
<hr/>		
<b>Board: 143</b>	♠ J76	Partner is dealer.
Dealer: North	♥ QJ83	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ J632	
HCP: 7	♣ Q9	

## Both hands (Answers Page)

### Board: 139

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10

Contract: 3♥ South

North:

♠ A654

♥ KQ83

♦ T7

♣ KQ9

South:

♠ J32

♥ AJ95

♦ K43

♣ JT6

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

### Board: 140

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ K8

♥ KJ9

♦ KJ765

♣ T92

South:

♠ AQ52

♥ 76

♦ A432

♣ KJ7

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 141

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7

Contract: 1NT North

North:

♠ K6

♥ AJ98

♦ 9853

♣ AK4

South:

♠ 752

♥ Q2

♦ KQT2

♣ 9832

W	N	E	S
	1NT	All Pass	

### Board: 142

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14

Contract: 3♥ North

North:

♠ AJT74

♥ 8762

♦ J8

♣ A2

South:

♠ 85

♥ AKQ9

♦ Q964

♣ K96

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

### Board: 143

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 7

Contract: 1NTXX North

North:

♠ AK2

♥ 72

♦ AK75

♣ 8543

South:

♠ J76

♥ QJ83

♦ J632

♣ Q9

W	N	E	S
	1NT	X	XX
All Pass			

<b>Board: 144</b>	♠ AKJT82	Partner is dealer.
Dealer: South	♥ 52	The opponents are silent.
Vul: Both	♦ -	
HCP: 8+3	♣ T8432	

---

<b>Board: 145</b>	♠ AK6	You are dealer.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: None	♦ K7643	
HCP: 15+1	♣ 84	

---

<b>Board: 146</b>	♠ AT653	Partner is dealer.
Dealer: South	♥ Q965	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 6+1	♣ 653	

---

<b>Board: 147</b>	♠ KQT	You are dealer.
Dealer: North	♥ QT87	The opponents are silent.
Vul: N-S	♦ AK32	
HCP: 15	♣ J3	

---

<b>Board: 148</b>	♠ AQ4	Partner is dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ 654	
HCP: 12+1	♣ QJ943	

## Both hands (Answers Page)

### Board: 144

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 14

Contract: 4 ♠ South

North:

♠ AKJT82

♥ 52

♦ -

♣ T8432

South:

♠ 75

♥ AQJ6

♦ AK92

♣ 976

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

### Board: 145

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13+1

Contract: 3NT North

North:

♠ AK6

♥ AJ7

♦ K7643

♣ 84

South:

♠ J9

♥ QT64

♦ AJ

♣ KQ932

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

Pass 3NT All Pass

1. Stayman

### Board: 146

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 15+1

Contract: 2 ♠ South

North:

♠ AT653

♥ Q965

♦ 9

♣ 653

South:

♠ 97

♥ KJ7

♦ AJ864

♣ AQ4

W N E S

1NT

Pass 2 ♥ Pass 2 ♠

All Pass

### Board: 147

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+2

Contract: 4 ♠ North

North:

♠ KQT

♥ QT87

♦ AK32

♣ J3

South:

♠ A97542

♥ 3

♦ Q98

♣ AT5

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 148

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ AQ4

♥ K9

♦ 654

♣ QJ943

South:

♠ KJ5

♥ A76

♦ Q97

♣ AT62

W N E S

1NT

Pass 3NT All Pass

<b>Board: 144</b>	♠ 75	You are dealer.
Dealer: South	♥ AQJ6	The opponents are silent.
Vul: Both	♦ AK92	
HCP: 14	♣ 976	

---

<b>Board: 145</b>	♠ J9	Partner is dealer.
Dealer: North	♥ QT64	The opponents are silent.
Vul: None	♦ AJ	
HCP: 13+1	♣ KQ932	

---

<b>Board: 146</b>	♠ 97	You are dealer.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: E-W	♦ AJ864	
HCP: 15+1	♣ AQ4	

---

<b>Board: 147</b>	♠ A97542	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: N-S	♦ Q98	
HCP: 10+2	♣ AT5	

---

<b>Board: 148</b>	♠ KJ5	You are dealer.
Dealer: South	♥ A76	The opponents are silent.
Vul: E-W	♦ Q97	
HCP: 14	♣ AT62	

## Both hands (Answers Page)

### Board: 144

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 14

Contract: 4 ♠ South

North:

♠ AKJT82

♥ 52

♦ -

♣ T8432

South:

♠ 75

♥ AQJ6

♦ AK92

♣ 976

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

### Board: 145

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13+1

Contract: 3NT North

North:

♠ AK6

♥ AJ7

♦ K7643

♣ 84

South:

♠ J9

♥ QT64

♦ AJ

♣ KQ932

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

Pass 3NT All Pass

1. Stayman

### Board: 146

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 15+1

Contract: 2 ♠ South

North:

♠ AT653

♥ Q965

♦ 9

♣ 653

South:

♠ 97

♥ KJ7

♦ AJ864

♣ AQ4

W N E S

1NT

Pass 2 ♥ Pass 2 ♠

All Pass

### Board: 147

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+2

Contract: 4 ♠ North

North:

♠ KQT

♥ QT87

♦ AK32

♣ J3

South:

♠ A97542

♥ 3

♦ Q98

♣ AT5

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 148

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ AQ4

♥ K9

♦ 654

♣ QJ943

South:

♠ KJ5

♥ A76

♦ Q97

♣ AT62

W N E S

1NT

Pass 3NT All Pass



<b>Board: 149</b>	♠ KQ82	You are dealer.
Dealer: North	♥ KJT7	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 14	♣ K63	
<hr/>		
<b>Board: 150</b>	♠ QT2	Partner is dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: E-W	♦ Q98	
HCP: 8+1	♣ KJT85	
<hr/>		
<b>Board: 151</b>	♠ 2	RHO is dealer. You bid second.
Dealer: West	♥ AKT972	West (RHO) opens 1NT if possible.
Vul: None	♦ A92	
HCP: 13+2	♣ Q98	
<hr/>		
<b>Board: 152</b>	♠ A65	Partner is dealer.
Dealer: South	♥ Q942	The opponents are silent.
Vul: E-W	♦ KJ7	
HCP: 11	♣ J92	
<hr/>		
<b>Board: 153</b>	♠ Q83	You are dealer.
Dealer: North	♥ AQJ2	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ 943	West (RHO) bids 2♣ if possible.
HCP: 14	♣ KQ2	

## Both hands (Answers Page)

### Board: 149

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9+1

Contract: 1NT North

North:

♠ KQ82

♥ KJT7

♦ Q5

♣ K63

South:

♠ J7

♥ 42

♦ KT642

♣ AJ84

W N E S

1NT All Pass

### Board: 150

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 1NT South

North:

♠ QT2

♥ 76

♦ Q98

♣ KJT85

South:

♠ AK6

♥ KQ32

♦ K764

♣ 92

W N E S

1NT

All Pass

### Board: 151

Dealer: West

Vul: None

North HCP: 13+2

South HCP: 8

Contract: 2♥ North

North:

♠ 2

♥ AKT972

♦ A92

♣ Q98

South:

♠ K876

♥ 643

♦ 75

♣ AJ62

W N E S

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

Pass 2♥ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 152

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 3♥ North

North:

♠ A65

♥ Q942

♦ KJ7

♣ J92

South:

♠ J8

♥ AK87

♦ Q986

♣ AT6

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 153

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ Q83

♥ AQJ2

♦ 943

♣ KQ2

South:

♠ J94

♥ T874

♦ KQ8

♣ AJ5

W N E S

1NT X XX

2♣ Pass Pass 3NT

All Pass

<b>Board: 149</b>	♠ J7	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ KT642	
HCP: 9+1	♣ AJ84	
<hr/>		
<b>Board: 150</b>	♠ AK6	You are dealer.
Dealer: South	♥ KQ32	The opponents are silent.
Vul: E-W	♦ K764	
HCP: 15	♣ 92	
<hr/>		
<b>Board: 151</b>	♠ K876	LHO is dealer.
Dealer: West	♥ 643	West (LHO) opens 1NT if possible.
Vul: None	♦ 75	
HCP: 8	♣ AJ62	
<hr/>		
<b>Board: 152</b>	♠ J8	You are dealer.
Dealer: South	♥ AK87	The opponents are silent.
Vul: E-W	♦ Q986	
HCP: 14	♣ AT6	
<hr/>		
<b>Board: 153</b>	♠ J94	Partner is dealer.
Dealer: North	♥ T874	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ KQ8	West (LHO) bids 2♣ if possible.
HCP: 11	♣ AJ5	

## Both hands (Answers Page)

### Board: 149

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9+1

Contract: 1NT North

North:

♠ KQ82

♥ KJT7

♦ Q5

♣ K63

South:

♠ J7

♥ 42

♦ KT642

♣ AJ84

W N E S

1NT All Pass

### Board: 150

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 1NT South

North:

♠ QT2

♥ 76

♦ Q98

♣ KJT85

South:

♠ AK6

♥ KQ32

♦ K764

♣ 92

W N E S

1NT

All Pass

### Board: 151

Dealer: West

Vul: None

North HCP: 13+2

South HCP: 8

Contract: 2♥ North

North:

♠ 2

♥ AKT972

♦ A92

♣ Q98

South:

♠ K876

♥ 643

♦ 75

♣ AJ62

W N E S

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

Pass 2♥ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 152

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 3♥ North

North:

♠ A65

♥ Q942

♦ KJ7

♣ J92

South:

♠ J8

♥ AK87

♦ Q986

♣ AT6

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 153

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ Q83

♥ AQJ2

♦ 943

♣ KQ2

South:

♠ J94

♥ T874

♦ KQ8

♣ AJ5

W N E S

1NT X XX

2♣ Pass Pass 3NT

All Pass

**Board: 154**      ♠ KQJ2      LHO is dealer.  
Dealer: East      ♥ AQ954      East (LHO) opens 1NT if possible.  
Vul: E-W      ♦ 85  
HCP: 12+1      ♣ 43

---

**Board: 155**      ♠ A653      You are dealer.  
Dealer: North      ♥ A9      The opponents are silent.  
Vul: None      ♦ AJ8  
HCP: 14      ♣ J973

---

**Board: 156**      ♠ A7643      Partner is dealer.  
Dealer: South      ♥ J5      East (LHO) bids 3 ♦ if possible.  
Vul: N-S      ♦ AJ8  
HCP: 11+1      ♣ J74

---

**Board: 157**      ♠ K6      You are dealer.  
Dealer: North      ♥ K82      West (RHO) Doubles 2 ♣ if possible.  
Vul: Both      ♦ K653  
HCP: 14      ♣ KQ97

---

**Board: 158**      ♠ KQ      LHO is dealer.  
Dealer: East      ♥ AJ83      East (LHO) opens 1NT if possible.  
Vul: N-S      ♦ AJT83  
HCP: 16+1      ♣ J8

## Both hands (Answers Page)

### Board: 154

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 11

Contract: 4 ♠ North

North:

♠ KQJ2

♥ AQ954

♦ 85

♣ 43

South:

♠ 9764

♥ T6

♦ KQ73

♣ AQ5

W N E S

1NT Pass

Pass 2 ♦<sup>1</sup> Pass 3 ♠

Pass 4 ♠ All Pass

1. Cappelletti, both majors

### Board: 155

Dealer: North

Vul: None

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ A653

♥ A9

♦ AJ8

♣ J973

South:

♠ Q97

♥ QJ6

♦ T542

♣ AQ4

W N E S

1NT Pass 3NT

All Pass

### Board: 156

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 4 ♠ South

North:

♠ A7643

♥ J5

♦ AJ8

♣ J74

South:

♠ QJ5

♥ KQ42

♦ K4

♣ KT95

W N E S

1NT

Pass 2 ♥ 3 ♦ Pass

Pass 3NT Pass 4 ♠

All Pass

### Board: 157

Dealer: North

Vul: Both

North HCP: 14

South HCP: 14+1

Contract: 3NT North

North:

♠ K6

♥ K82

♦ K653

♣ KQ97

South:

♠ AJT87

♥ AJ65

♦ AT

♣ 63

W N E S

1NT Pass 2 ♣<sup>1</sup>

X 2 ♦ Pass 3 ♥<sup>2</sup>

Pass 3NT All Pass

1. Stayman

2. SMOLEN

### Board: 158

Dealer: East

Vul: N-S

North HCP: 16+1

South HCP: 4+1

Contract: 2 ♠ South

North:

♠ KQ

♥ AJ83

♦ AJT83

♣ J8

South:

♠ J7654

♥ K4

♦ 965

♣ 765

W N E S

1NT Pass

Pass X Pass 2 ♠

All Pass

<b>Board: 154</b>	♠ 9764	RHO is dealer. You bid second.
Dealer: East	♥ T6	East (RHO) opens 1NT if possible.
Vul: E-W	♦ KQ73	
HCP: 11	♣ AQ5	

---

<b>Board: 155</b>	♠ Q97	Partner is dealer.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: None	♦ T542	
HCP: 11	♣ AQ4	

---

<b>Board: 156</b>	♠ QJ5	You are dealer.
Dealer: South	♥ KQ42	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ K4	
HCP: 14	♣ KT95	

---

<b>Board: 157</b>	♠ AJT87	Partner is dealer.
Dealer: North	♥ AJ65	West (LHO) Doubles 2♣ if possible.
Vul: Both	♦ AT	
HCP: 14+1	♣ 63	

---

<b>Board: 158</b>	♠ J7654	RHO is dealer. You bid second.
Dealer: East	♥ K4	East (RHO) opens 1NT if possible.
Vul: N-S	♦ 965	
HCP: 4+1	♣ 765	

## Both hands (Answers Page)

### Board: 154

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 11

Contract: 4 ♠ North

North:

♠ KQJ2

♥ AQ954

♦ 85

♣ 43

South:

♠ 9764

♥ T6

♦ KQ73

♣ AQ5

W N E S

Pass 1NT Pass

Pass 2 ♦<sup>1</sup> Pass 3 ♠

Pass 4 ♠ All Pass

1. Cappelletti, both majors

### Board: 155

Dealer: North

Vul: None

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ A653

♥ A9

♦ AJ8

♣ J973

South:

♠ Q97

♥ QJ6

♦ T542

♣ AQ4

W N E S

Pass 1NT Pass 3NT

All Pass

### Board: 156

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 4 ♠ South

North:

♠ A7643

♥ J5

♦ AJ8

♣ J74

South:

♠ QJ5

♥ KQ42

♦ K4

♣ KT95

W N E S

Pass 1NT Pass

Pass 2 ♥ 3 ♦ Pass

Pass 3NT Pass 4 ♠

All Pass

### Board: 157

Dealer: North

Vul: Both

North HCP: 14

South HCP: 14+1

Contract: 3NT North

North:

♠ K6

♥ K82

♦ K653

♣ KQ97

South:

♠ AJT87

♥ AJ65

♦ AT

♣ 63

W N E S

Pass 1NT Pass 2 ♣<sup>1</sup>

X 2 ♦ Pass 3 ♥<sup>2</sup>

Pass 3NT All Pass

1. Stayman

2. SMOLEN

### Board: 158

Dealer: East

Vul: N-S

North HCP: 16+1

South HCP: 4+1

Contract: 2 ♠ South

North:

♠ KQ

♥ AJ83

♦ AJT83

♣ J8

South:

♠ J7654

♥ K4

♦ 965

♣ 765

W N E S

Pass 1NT Pass

Pass X Pass 2 ♠

All Pass



<b>Board: 159</b>	♠ A87	You are dealer.
Dealer: North	♥ KJ7	The opponents are silent.
Vul: Both	♦ 953	
HCP: 15	♣ AK96	
<hr/>		
<b>Board: 160</b>	♠ 9732	Partner is dealer.
Dealer: South	♥ QT5	The opponents are silent.
Vul: None	♦ A97	
HCP: 6	♣ 432	
<hr/>		
<b>Board: 161</b>	♠ KQ	You are dealer.
Dealer: North	♥ T73	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AKQ62	
HCP: 14+1	♣ T73	
<hr/>		
<b>Board: 162</b>	♠ AT43	Partner is dealer.
Dealer: South	♥ A932	West (RHO) bids 2♣ if possible.
Vul: None	♦ 9	
HCP: 15	♣ AK87	
<hr/>		
<b>Board: 163</b>	♠ 632	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: N-S	♦ QT96	
HCP: 14	♣ AQ2	

## Both hands (Answers Page)

### Board: 159

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+2

Contract: 3NT South

North:

♠ A87

♥ KJ7

♦ 953

♣ AK96

South:

♠ T3

♥ 865

♦ AKQJ76

♣ QJ

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 160

Dealer: South

Vul: None

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ 9732

♥ QT5

♦ A97

♣ 432

South:

♠ JT6

♥ AJ83

♦ K86

♣ AQ8

W	N	E	S
			1NT

All Pass

### Board: 161

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 4+1

Contract: 2♠ North

North:

♠ KQ

♥ T73

♦ AKQ62

♣ T73

South:

♠ T6532

♥ K62

♦ T83

♣ J9

W	N	E	S
	1NT	X	2♥

Pass 2♠ All Pass

### Board: 162

Dealer: South

Vul: None

North HCP: 15

South HCP: 15

Contract: 4♥ North

North:

♠ AT43

♥ A932

♦ 9

♣ AK87

South:

♠ QJ6

♥ KQJ7

♦ KJ76

♣ Q9

W	N	E	S
			1NT

2♣<sup>1</sup> X Pass 2♥

Pass 4♥ All Pass

1. Cappelletti, any 6+suit

### Board: 163

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10+1

Contract: 4♠ North

North:

♠ 632

♥ AQT

♦ QT96

♣ AQ2

South:

♠ KT975

♥ 4

♦ A543

♣ K75

W	N	E	S
	1NT	Pass	2♥

Pass 2♠ Pass 3♦

Pass 4♠ All Pass

**Board: 159**      ♠ T3      Partner is dealer.  
 Dealer: North      ♥ 865      The opponents are silent.  
 Vul: Both      ♦ AKQJ76  
 HCP: 13+2      ♣ QJ

---

**Board: 160**      ♠ JT6      You are dealer.  
 Dealer: South      ♥ AJ83      The opponents are silent.  
 Vul: None      ♦ K86  
 HCP: 15      ♣ AQ8

---

**Board: 161**      ♠ T6532      Partner is dealer.  
 Dealer: North      ♥ K62      East (RHO) Doubles 1NT if possible.  
 Vul: E-W      ♦ T83  
 HCP: 4+1      ♣ J9

---

**Board: 162**      ♠ QJ6      You are dealer.  
 Dealer: South      ♥ KQJ7      West (LHO) bids 2♣ if possible.  
 Vul: None      ♦ KJ76  
 HCP: 15      ♣ Q9

---

**Board: 163**      ♠ KT975      Partner is dealer.  
 Dealer: North      ♥ 4      The opponents are silent.  
 Vul: N-S      ♦ A543  
 HCP: 10+1      ♣ K75

## Both hands (Answers Page)

### Board: 159

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ T3		1NT	Pass	3NT
Vul: Both	♥ KJ7	♥ 865	All Pass			
North HCP: 15	♦ 953	♦ AKQJ76				
South HCP: 13+2	♣ AK96	♣ QJ				
Contract: 3NT South						

### Board: 160

	North:	South:	W	N	E	S
Dealer: South	♠ 9732	♠ JT6				1NT
Vul: None	♥ QT5	♥ AJ83	All Pass			
North HCP: 6	♦ A97	♦ K86				
South HCP: 15	♣ 432	♣ AQ8				
Contract: 1NT South						

### Board: 161

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ T6532		1NT	X	2♥
Vul: E-W	♥ T73	♥ K62	Pass	2♠	All Pass	
North HCP: 14+1	♦ AKQ62	♦ T83				
South HCP: 4+1	♣ T73	♣ J9				
Contract: 2♠ North						

### Board: 162

	North:	South:	W	N	E	S
Dealer: South	♠ AT43	♠ QJ6				1NT
Vul: None	♥ A932	♥ KQJ7	2♣ <sup>1</sup>	X	Pass	2♥
North HCP: 15	♦ 9	♦ KJ76	Pass	4♥	All Pass	
South HCP: 15	♣ AK87	♣ Q9				
Contract: 4♥ North						

1. Cappelletti, any 6+suit

### Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ 632	♠ KT975		1NT	Pass	2♥
Vul: N-S	♥ AQT	♥ 4	Pass	2♠	Pass	3♦
North HCP: 14	♦ QT96	♦ A543	Pass	4♠	All Pass	
South HCP: 10+1	♣ AQ2	♣ K75				
Contract: 4♠ North						

<b>Board: 164</b>	♠ KT7	Partner is dealer.
Dealer: South	♥ Q652	The opponents are silent.
Vul: Both	♦ T975	
HCP: 9	♣ A7	
<hr/>		
<b>Board: 165</b>	♠ J543	You are dealer.
Dealer: North	♥ J4	The opponents are silent.
Vul: N-S	♦ AKT9	
HCP: 14	♣ KQ6	
<hr/>		
<b>Board: 166</b>	♠ Q	RHO is dealer. You bid second.
Dealer: West	♥ QT952	West (RHO) opens 1NT if possible.
Vul: None	♦ T9862	East (LHO) bids 2♠ if possible.
HCP: 5+2	♣ J5	East (LHO) Doubles 3♠ if possible.
<hr/>		
<b>Board: 167</b>	♠ 83	RHO is dealer. You bid second.
Dealer: West	♥ KQ8543	West (RHO) opens 1NT if possible.
Vul: N-S	♦ 8743	
HCP: 5+2	♣ T	
<hr/>		
<b>Board: 168</b>	♠ K872	LHO is dealer.
Dealer: East	♥ A942	East (LHO) opens 1NT if possible.
Vul: Both	♦ A64	
HCP: 14	♣ K9	

## Both hands (Answers Page)

### Board: 164

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ KT7

♥ Q652

♦ T975

♣ A7

South:

♠ A9

♥ K84

♦ AQJ32

♣ J94

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 165

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 6+1

Contract: 1NT North

North:

♠ J543

♥ J4

♦ AKT9

♣ KQ6

South:

♠ 86

♥ T65

♦ Q7543

♣ AT2

W	N	E	S
	1NT	All Pass	

### Board: 166

Dealer: West

Vul: None

North HCP: 5+2

South HCP: 14+1

Contract: 3♠X South

North:

♠ Q

♥ QT952

♦ T9862

♣ J5

South:

♠ KT842

♥ K83

♦ A4

♣ A63

W	N	E	S
1NT	Pass	2♠ <sup>1</sup>	3♠

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

1. 1N-2S transfer to clubs

### Board: 167

Dealer: West

Vul: N-S

North HCP: 5+2

South HCP: 16

Contract: 2♥ North

North:

♠ 83

♥ KQ8543

♦ 8743

♣ T

South:

♠ AJ95

♥ J6

♦ AJ5

♣ AJ74

W	N	E	S
1NT	Pass	Pass	X

Pass	2♥	All Pass	
------	----	----------	--

### Board: 168

Dealer: East

Vul: Both

North HCP: 14

South HCP: 8+2

Contract: 2♦ South

North:

♠ K872

♥ A942

♦ A64

♣ K9

South:

♠ AJ9

♥ J3

♦ Q87532

♣ 65

W	N	E	S
		1NT	Pass

Pass	X	Pass	2♦
------	---	------	----

All Pass			
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<b>Board: 164</b>	♠ A9	You are dealer.
Dealer: South	♥ K84	The opponents are silent.
Vul: Both	♦ AQJ32	
HCP: 15+1	♣ J94	
<hr/>		
<b>Board: 165</b>	♠ 86	Partner is dealer.
Dealer: North	♥ T65	The opponents are silent.
Vul: N-S	♦ Q7543	
HCP: 6+1	♣ AT2	
<hr/>		
<b>Board: 166</b>	♠ KT842	LHO is dealer.
Dealer: West	♥ K83	West (LHO) opens 1NT if possible.
Vul: None	♦ A4	East (RHO) bids 2♠ if possible.
HCP: 14+1	♣ A63	East (RHO) Doubles 3♠ if possible.
<hr/>		
<b>Board: 167</b>	♠ AJ95	LHO is dealer.
Dealer: West	♥ J6	West (LHO) opens 1NT if possible.
Vul: N-S	♦ AJ5	
HCP: 16	♣ AJ74	
<hr/>		
<b>Board: 168</b>	♠ AJ9	RHO is dealer. You bid second.
Dealer: East	♥ J3	East (RHO) opens 1NT if possible.
Vul: Both	♦ Q87532	
HCP: 8+2	♣ 65	

## Both hands (Answers Page)

### Board: 164

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ KT7

♥ Q652

♦ T975

♣ A7

South:

♠ A9

♥ K84

♦ AQJ32

♣ J94

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 165

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 6+1

Contract: 1NT North

North:

♠ J543

♥ J4

♦ AKT9

♣ KQ6

South:

♠ 86

♥ T65

♦ Q7543

♣ AT2

W	N	E	S
	1NT	All Pass	

### Board: 166

Dealer: West

Vul: None

North HCP: 5+2

South HCP: 14+1

Contract: 3♠X South

North:

♠ Q

♥ QT952

♦ T9862

♣ J5

South:

♠ KT842

♥ K83

♦ A4

♣ A63

W	N	E	S
1NT	Pass	2♠ <sup>1</sup>	3♠

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

1. 1N-2S transfer to clubs

### Board: 167

Dealer: West

Vul: N-S

North HCP: 5+2

South HCP: 16

Contract: 2♥ North

North:

♠ 83

♥ KQ8543

♦ 8743

♣ T

South:

♠ AJ95

♥ J6

♦ AJ5

♣ AJ74

W	N	E	S
1NT	Pass	Pass	X

Pass	2♥	All Pass	
------	----	----------	--

### Board: 168

Dealer: East

Vul: Both

North HCP: 14

South HCP: 8+2

Contract: 2♦ South

North:

♠ K872

♥ A942

♦ A64

♣ K9

South:

♠ AJ9

♥ J3

♦ Q87532

♣ 65

W	N	E	S
		1NT	Pass

Pass	X	Pass	2♦
------	---	------	----

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



**Board: 169**

♠ Q7

You are dealer.

Dealer: North

♥ AK92

The opponents are silent.

Vul: N-S

♦ AJ52

HCP: 15

♣ J65

**Board: 170**

♠ T93

Partner is dealer.

Dealer: South

♥ K972

The opponents are silent.

Vul: Both

♦ A4

HCP: 10

♣ QJ96

**Board: 171**

♠ J7

You are dealer.

Dealer: North

♥ QJ98

The opponents are silent.

Vul: None

♦ A92

HCP: 14

♣ AQ92

**Board: 172**

♠ 652

Partner is dealer.

Dealer: South

♥ KT86

The opponents are silent.

Vul: Both

♦ AKJ8

HCP: 13

♣ Q4

**Board: 173**

♠ AT84

You are dealer.

Dealer: North

♥ AT

The opponents are silent.

Vul: N-S

♦ J742

HCP: 14

♣ KQ8

## Both hands (Answers Page)

### Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ KT98		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AK92	♥ J85	Pass	2♥	Pass	3NT
North HCP: 15	♦ AJ52	♦ Q876	All Pass			
South HCP: 10	♣ J65	♣ AT				
Contract: 3NT South				1. Stayman		

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ A652				1NT
Vul: Both	♥ K972	♥ A3	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ A4	♦ K832	Pass	3NT	All Pass	
South HCP: 14	♣ QJ96	♣ K54				
Contract: 3NT North				1. Stayman		

### Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ AT32		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ QJ98	♥ A4	Pass	2♥	Pass	3NT
North HCP: 14	♦ A92	♦ JT6	All Pass			
South HCP: 12	♣ AQ92	♣ KT83				
Contract: 3NT South				1. Stayman		

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ 652	♠ AKJ8				1NT
Vul: Both	♥ KT86	♥ Q94	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 13	♦ AKJ8	♦ 763	Pass	3NT	All Pass	
South HCP: 14	♣ Q4	♣ KJ9				
Contract: 3NT North				1. Stayman		

### Board: 173

	North:	South:	W	N	E	S
Dealer: North	♠ AT84	♠ KJ6		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AT	♥ KQJ6	Pass	2♠	Pass	3NT
North HCP: 14	♦ J742	♦ KT5	All Pass			
South HCP: 13	♣ KQ8	♣ 765				
Contract: 3NT South				1. Stayman		

<b>Board: 169</b>	♠ KT98	Partner is dealer.
Dealer: North	♥ J85	The opponents are silent.
Vul: N-S	♦ Q876	
HCP: 10	♣ AT	

---

<b>Board: 170</b>	♠ A652	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: Both	♦ K832	
HCP: 14	♣ K54	

---

<b>Board: 171</b>	♠ AT32	Partner is dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ JT6	
HCP: 12	♣ KT83	

---

<b>Board: 172</b>	♠ AKJ8	You are dealer.
Dealer: South	♥ Q94	The opponents are silent.
Vul: Both	♦ 763	
HCP: 14	♣ KJ9	

---

<b>Board: 173</b>	♠ KJ6	Partner is dealer.
Dealer: North	♥ KQJ6	The opponents are silent.
Vul: N-S	♦ KT5	
HCP: 13	♣ 765	

## Both hands (Answers Page)

### Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ KT98		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AK92	♥ J85	Pass	2♥	Pass	3NT
North HCP: 15	♦ AJ52	♦ Q876	All Pass			
South HCP: 10	♣ J65	♣ AT				
Contract: 3NT South				1. Stayman		

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ A652				1NT
Vul: Both	♥ K972	♥ A3	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ A4	♦ K832	Pass	3NT	All Pass	
South HCP: 14	♣ QJ96	♣ K54				
Contract: 3NT North				1. Stayman		

### Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ AT32		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ QJ98	♥ A4	Pass	2♥	Pass	3NT
North HCP: 14	♦ A92	♦ JT6	All Pass			
South HCP: 12	♣ AQ92	♣ KT83				
Contract: 3NT South				1. Stayman		

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ 652	♠ AKJ8				1NT
Vul: Both	♥ KT86	♥ Q94	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 13	♦ AKJ8	♦ 763	Pass	3NT	All Pass	
South HCP: 14	♣ Q4	♣ KJ9				
Contract: 3NT North				1. Stayman		

### Board: 173

	North:	South:	W	N	E	S
Dealer: North	♠ AT84	♠ KJ6		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AT	♥ KQJ6	Pass	2♠	Pass	3NT
North HCP: 14	♦ J742	♦ KT5	All Pass			
South HCP: 13	♣ KQ8	♣ 765				
Contract: 3NT South				1. Stayman		

<b>Board: 174</b>	♠ T753	Partner is dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: Both	♦ J96	
HCP: 6	♣ A863	
<hr/>		
<b>Board: 175</b>	♠ AQJ6	You are dealer.
Dealer: North	♥ AK4	East (LHO) bids 2♣ if possible.
Vul: N-S	♦ 94	West (RHO) bids 2♠ if possible.
HCP: 14	♣ T653	
<hr/>		
<b>Board: 176</b>	♠ 632	LHO is dealer.
Dealer: East	♥ AQJ764	East (LHO) opens 1NT if possible.
Vul: N-S	♦ A73	
HCP: 11+2	♣ 2	
<hr/>		
<b>Board: 177</b>	♠ A73	You are dealer.
Dealer: North	♥ QJ83	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 14	♣ QJT2	
<hr/>		
<b>Board: 178</b>	♠ AJT	Partner is dealer.
Dealer: South	♥ AT7653	The opponents are silent.
Vul: E-W	♦ 973	
HCP: 9+2	♣ 4	

## Both hands (Answers Page)

### Board: 174

Dealer: South

Vul: Both

North HCP: 6

South HCP: 14

Contract: 1NT South

North:

♠ T753

♥ JT

♦ J96

♣ A863

South:

♠ AQ8

♥ Q83

♦ A843

♣ Q72

W	N	E	S
			1NT

All Pass

### Board: 175

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10+2

Contract: 2NT North

North:

♠ AQJ6

♥ AK4

♦ 94

♣ T653

South:

♠ K

♥ Q762

♦ QT

♣ QJ9742

W	N	E	S
	1NT	2♣ <sup>1</sup>	X

2♠ 2NT All Pass

1. Cappelletti, any 6+suit

### Board: 176

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 12+2

Contract: 3♠ North

North:

♠ 632

♥ AQJ764

♦ A73

♣ 2

South:

♠ KT954

♥ 2

♦ K6

♣ AQT95

W	N	E	S
		1NT	2♠ <sup>1</sup>

Pass 3♠ All Pass

1. Cappelletti, 5M-4m

### Board: 177

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 13+1

Contract: 3NT South

North:

♠ A73

♥ QJ83

♦ A5

♣ QJT2

South:

♠ KT9

♥ AT

♦ K9642

♣ K75

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 178

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14

Contract: 4♥ South

North:

♠ AJT

♥ AT7653

♦ 973

♣ 4

South:

♠ KQ9

♥ KJ8

♦ KQT4

♣ T63

W	N	E	S
			1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

<b>Board: 174</b>	♠ AQ8	You are dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: Both	♦ A843	
HCP: 14	♣ Q72	

---

<b>Board: 175</b>	♠ K	Partner is dealer.
Dealer: North	♥ Q762	East (RHO) bids 2♣ if possible.
Vul: N-S	♦ QT	West (LHO) bids 2♠ if possible.
HCP: 10+2	♣ QJ9742	

---

<b>Board: 176</b>	♠ KT954	RHO is dealer. You bid second.
Dealer: East	♥ 2	East (RHO) opens 1NT if possible.
Vul: N-S	♦ K6	
HCP: 12+2	♣ AQT95	

---

<b>Board: 177</b>	♠ KT9	Partner is dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ K9642	
HCP: 13+1	♣ K75	

---

<b>Board: 178</b>	♠ KQ9	You are dealer.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: E-W	♦ KQT4	
HCP: 14	♣ T63	

## Both hands (Answers Page)

### Board: 174

Dealer: South

Vul: Both

North HCP: 6

South HCP: 14

Contract: 1NT South

North:

♠ T753

♥ JT

♦ J96

♣ A863

South:

♠ AQ8

♥ Q83

♦ A843

♣ Q72

W	N	E	S
			1NT

All Pass

### Board: 175

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10+2

Contract: 2NT North

North:

♠ AQJ6

♥ AK4

♦ 94

♣ T653

South:

♠ K

♥ Q762

♦ QT

♣ QJ9742

W	N	E	S
	1NT	2♣ <sup>1</sup>	X

2♠ 2NT All Pass

1. Cappelletti, any 6+suit

### Board: 176

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 12+2

Contract: 3♠ North

North:

♠ 632

♥ AQJ764

♦ A73

♣ 2

South:

♠ KT954

♥ 2

♦ K6

♣ AQT95

W	N	E	S
		1NT	2♠ <sup>1</sup>

Pass 3♠ All Pass

1. Cappelletti, 5M-4m

### Board: 177

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 13+1

Contract: 3NT South

North:

♠ A73

♥ QJ83

♦ A5

♣ QJT2

South:

♠ KT9

♥ AT

♦ K9642

♣ K75

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 178

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14

Contract: 4♥ South

North:

♠ AJT

♥ AT7653

♦ 973

♣ 4

South:

♠ KQ9

♥ KJ8

♦ KQT4

♣ T63

W	N	E	S
			1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas



# North hands

# Weak\_NT\_14-15

**Board: 179**      ♠ KQJT752      LHO is dealer.  
 Dealer: East      ♥ AQ5      East (LHO) opens 1NT if possible.  
 Vul: E-W      ♦ T73      West (RHO) bids 2♦ if possible.  
 HCP: 12+3      ♣ -      West (RHO) bids 3♣ if possible.  
 West (RHO) Doubles 3♠ if possible.

---

**Board: 180**      ♠ K843      Partner is dealer.  
 Dealer: South      ♥ Q975      The opponents are silent.  
 Vul: None      ♦ 753  
 HCP: 5      ♣ 94

---

**Board: 181**      ♠ JT7      You are dealer.  
 Dealer: North      ♥ A762      The opponents are silent.  
 Vul: E-W      ♦ A82  
 HCP: 14      ♣ AJ8

---

**Board: 182**      ♠ Q8      Partner is dealer.  
 Dealer: South      ♥ 763      The opponents are silent.  
 Vul: None      ♦ A63  
 HCP: 13+1      ♣ AQJ98

---

**Board: 183**      ♠ -      LHO is dealer.  
 Dealer: East      ♥ 9865      East (LHO) opens 1NT if possible.  
 Vul: Both      ♦ KJ54  
 HCP: 5+1      ♣ JT742

## Both hands (Answers Page)

### Board: 179

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 4+1

Contract: 3 ♠ X North

North:

♠ KQJT752

♥ AQ5

♦ T73

♣ -

South:

♠ 4

♥ J32

♦ 8542

♣ QJ976

W

N

E

S

1NT Pass

2 ♦

2 ♠

Pass Pass

3 ♣

3 ♠

Pass Pass

X

All Pass

### Board: 180

Dealer: South

Vul: None

North HCP: 5

South HCP: 14

Contract: 1NT South

North:

♠ K843

♥ Q975

♦ 753

♣ 94

South:

♠ AQ6

♥ KT64

♦ KQ9

♣ 865

W

N

E

S

1NT

All Pass

### Board: 181

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9+2

Contract: 4 ♠ South

North:

♠ JT7

♥ A762

♦ A82

♣ AJ8

South:

♠ K9643

♥ J5

♦ 9

♣ KQ642

W

N

E

S

1NT Pass 2 ♥

Pass

2 ♠

Pass

2NT

Pass

3 ♠

Pass

4 ♠

All Pass

### Board: 182

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 14+1

Contract: 3NT North

North:

♠ Q8

♥ 763

♦ A63

♣ AQJ98

South:

♠ A4

♥ KQ4

♦ QT2

♣ K7542

W

N

E

S

1NT

Pass

3NT

All Pass

### Board: 183

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ -

♥ 9865

♦ KJ54

♣ JT742

South:

♠ AQJ94

♥ QJ32

♦ 872

♣ K

W

N

E

S

1NT 2 ♦<sup>1</sup>

Pass

2 ♥

All Pass

1. Cappelletti, both majors

## South hands

## Weak\_NT\_14-15

<b>Board: 179</b>	♠ 4	RHO is dealer. You bid second.
Dealer: East	♥ J32	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 8542	West (LHO) bids 2♦ if possible.
HCP: 4+1	♣ QJ976	West (LHO) bids 3♣ if possible.
		West (LHO) Doubles 3♠ if possible.

---

<b>Board: 180</b>	♠ AQ6	You are dealer.
Dealer: South	♥ KT64	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 14	♣ 865	

---

<b>Board: 181</b>	♠ K9643	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 9+2	♣ KQ642	

---

<b>Board: 182</b>	♠ A4	You are dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: None	♦ QT2	
HCP: 14+1	♣ K7542	

---

<b>Board: 183</b>	♠ AQJ94	RHO is dealer. You bid second.
Dealer: East	♥ QJ32	East (RHO) opens 1NT if possible.
Vul: Both	♦ 872	
HCP: 13+1	♣ K	

## Both hands (Answers Page)

### Board: 179

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 4+1

Contract: 3 ♠ X North

North:

♠ KQJT752

♥ AQ5

♦ T73

♣ -

South:

♠ 4

♥ J32

♦ 8542

♣ QJ976

W	N	E	S
		1NT	Pass
2♦	2♠	Pass	Pass
3♣	3♠	Pass	Pass
X	All Pass		

### Board: 180

Dealer: South

Vul: None

North HCP: 5

South HCP: 14

Contract: 1NT South

North:

♠ K843

♥ Q975

♦ 753

♣ 94

South:

♠ AQ6

♥ KT64

♦ KQ9

♣ 865

W	N	E	S
			1NT
All Pass			

### Board: 181

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9+2

Contract: 4 ♠ South

North:

♠ JT7

♥ A762

♦ A82

♣ AJ8

South:

♠ K9643

♥ J5

♦ 9

♣ KQ642

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

### Board: 182

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 14+1

Contract: 3NT North

North:

♠ Q8

♥ 763

♦ A63

♣ AQJ98

South:

♠ A4

♥ KQ4

♦ QT2

♣ K7542

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 183

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ -

♥ 9865

♦ KJ54

♣ JT742

South:

♠ AQJ94

♥ QJ32

♦ 872

♣ K

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

1. Cappelletti, both majors

<b>Board: 184</b>	♠ J876	RHO is dealer. You bid second.
Dealer: West	♥ 95	West (RHO) opens 1NT if possible.
Vul: None	♦ Q973	
HCP: 4	♣ J32	

---

<b>Board: 185</b>	♠ J543	RHO is dealer. You bid second.
Dealer: West	♥ K653	West (RHO) opens 1NT if possible.
Vul: N-S	♦ QJ	
HCP: 7	♣ 742	

---

<b>Board: 186</b>	♠ AKT75	LHO is dealer.
Dealer: East	♥ JT92	East (LHO) opens 1NT if possible.
Vul: E-W	♦ 6	
HCP: 10+1	♣ Q92	

---

<b>Board: 187</b>	♠ AK	You are dealer.
Dealer: North	♥ K876	The opponents are silent.
Vul: E-W	♦ 9543	
HCP: 15	♣ KQ3	

---

<b>Board: 188</b>	♠ QJ73	Partner is dealer.
Dealer: South	♥ J86	The opponents are silent.
Vul: Both	♦ 874	
HCP: 6	♣ Q83	

## Both hands (Answers Page)

### Board: 184

Dealer: West

Vul: None

North HCP: 4

South HCP: 16+1

Contract: 2♥ South

North:

♠ J876

♥ 95

♦ Q973

♣ J32

South:

♠ AT

♥ AJT42

♦ A4

♣ K987

W N E S

1NT Pass Pass 2♥<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 185

Dealer: West

Vul: N-S

North HCP: 7

South HCP: 13+2

Contract: 3♣ North

North:

♠ J543

♥ K653

♦ QJ

♣ 742

South:

♠ K7

♥ 2

♦ T7653

♣ AKQJ5

W N E S

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

Pass 3♣ All Pass

1. Unusual 2NT

### Board: 186

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 7+1

Contract: 2♥ South

North:

♠ AKT75

♥ JT92

♦ 6

♣ Q92

South:

♠ 42

♥ AK874

♦ T72

♣ 643

W N E S

1NT Pass

Pass 2♦<sup>1</sup> Pass 2♥

All Pass

1. Cappelletti, both majors

### Board: 187

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AK

♥ K876

♦ 9543

♣ KQ3

South:

♠ T987

♥ 432

♦ KQ7

♣ A98

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Stayman

### Board: 188

Dealer: South

Vul: Both

North HCP: 6

South HCP: 14

Contract: 1NT South

North:

♠ QJ73

♥ J86

♦ 874

♣ Q83

South:

♠ 94

♥ QT9

♦ AKQ3

♣ KT75

W N E S

1NT

All Pass

<b>Board: 184</b>	♠ AT	LHO is dealer.
Dealer: West	♥ AJT42	West (LHO) opens 1NT if possible.
Vul: None	♦ A4	
HCP: 16+1	♣ K987	

---

<b>Board: 185</b>	♠ K7	LHO is dealer.
Dealer: West	♥ 2	West (LHO) opens 1NT if possible.
Vul: N-S	♦ T7653	
HCP: 13+2	♣ AKQJ5	

---

<b>Board: 186</b>	♠ 42	RHO is dealer. You bid second.
Dealer: East	♥ AK874	East (RHO) opens 1NT if possible.
Vul: E-W	♦ T72	
HCP: 7+1	♣ 643	

---

<b>Board: 187</b>	♠ T987	Partner is dealer.
Dealer: North	♥ 432	The opponents are silent.
Vul: E-W	♦ KQ7	
HCP: 9	♣ A98	

---

<b>Board: 188</b>	♠ 94	You are dealer.
Dealer: South	♥ QT9	The opponents are silent.
Vul: Both	♦ AKQ3	
HCP: 14	♣ KT75	

## Both hands (Answers Page)

### Board: 184

Dealer: West

Vul: None

North HCP: 4

South HCP: 16+1

Contract: 2♥ South

North:

♠ J876

♥ 95

♦ Q973

♣ J32

South:

♠ AT

♥ AJT42

♦ A4

♣ K987

W N E S

1NT Pass Pass 2♥<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 185

Dealer: West

Vul: N-S

North HCP: 7

South HCP: 13+2

Contract: 3♣ North

North:

♠ J543

♥ K653

♦ QJ

♣ 742

South:

♠ K7

♥ 2

♦ T7653

♣ AKQJ5

W N E S

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

Pass 3♣ All Pass

1. Unusual 2NT

### Board: 186

Dealer: East

Vul: E-W

North HCP: 10+1

South HCP: 7+1

Contract: 2♥ South

North:

♠ AKT75

♥ JT92

♦ 6

♣ Q92

South:

♠ 42

♥ AK874

♦ T72

♣ 643

W N E S

1NT Pass

Pass 2♦<sup>1</sup> Pass 2♥

All Pass

1. Cappelletti, both majors

### Board: 187

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AK

♥ K876

♦ 9543

♣ KQ3

South:

♠ T987

♥ 432

♦ KQ7

♣ A98

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Stayman

### Board: 188

Dealer: South

Vul: Both

North HCP: 6

South HCP: 14

Contract: 1NT South

North:

♠ QJ73

♥ J86

♦ 874

♣ Q83

South:

♠ 94

♥ QT9

♦ AKQ3

♣ KT75

W N E S

1NT

All Pass



<b>Board: 189</b>	♠ KJ43	You are dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: N-S	♦ KJ4	
HCP: 14	♣ A864	

---

<b>Board: 190</b>	♠ T52	Partner is dealer.
Dealer: South	♥ Q764	The opponents are silent.
Vul: Both	♦ QJ953	
HCP: 5+1	♣ 7	

---

<b>Board: 191</b>	♠ A952	You are dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: Both	♦ KT52	
HCP: 14	♣ K63	

---

<b>Board: 192</b>	♠ AJ8542	Partner is dealer.
Dealer: South	♥ T32	The opponents are silent.
Vul: None	♦ K2	
HCP: 8+2	♣ 98	

---

<b>Board: 193</b>	♠ J95	You are dealer.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: N-S	♦ AT8	
HCP: 14	♣ AT64	

## Both hands (Answers Page)

### Board: 189

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9

Contract: 4 ♠ South

North:

♠ KJ43

♥ Q5

♦ KJ4

♣ A864

South:

♠ T982

♥ AK86

♦ QT97

♣ 2

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 4 ♠

All Pass

1. Stayman

### Board: 190

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ T52

♥ Q764

♦ QJ953

♣ 7

South:

♠ Q3

♥ AK93

♦ T764

♣ AQ3

W N E S

1NT

All Pass

### Board: 191

Dealer: North

Vul: Both

North HCP: 14

South HCP: 15+1

Contract: 3NT North

North:

♠ A952

♥ A3

♦ KT52

♣ K63

South:

♠ K83

♥ KJ876

♦ A

♣ AT92

W N E S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♣

Pass 3NT All Pass

### Board: 192

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 14

Contract: 4 ♠ South

North:

♠ AJ8542

♥ T32

♦ K2

♣ 98

South:

♠ Q9

♥ AKJ5

♦ 875

♣ A542

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

### Board: 193

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 0

Contract: 1NT North

North:

♠ J95

♥ AJ3

♦ AT8

♣ AT64

South:

♠ T83

♥ T872

♦ 765

♣ 532

W N E S

1NT All Pass

<b>Board: 189</b>	♠ T982	Partner is dealer.
Dealer: North	♥ AK86	The opponents are silent.
Vul: N-S	♦ QT97	
HCP: 9	♣ 2	

---

<b>Board: 190</b>	♠ Q3	You are dealer.
Dealer: South	♥ AK93	The opponents are silent.
Vul: Both	♦ T764	
HCP: 15	♣ AQ3	

---

<b>Board: 191</b>	♠ K83	Partner is dealer.
Dealer: North	♥ KJ876	The opponents are silent.
Vul: Both	♦ A	
HCP: 15+1	♣ AT92	

---

<b>Board: 192</b>	♠ Q9	You are dealer.
Dealer: South	♥ AKJ5	The opponents are silent.
Vul: None	♦ 875	
HCP: 14	♣ A542	

---

<b>Board: 193</b>	♠ T83	Partner is dealer.
Dealer: North	♥ T872	The opponents are silent.
Vul: N-S	♦ 765	
HCP: 0	♣ 532	

## Both hands (Answers Page)

### Board: 189

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9

Contract: 4 ♠ South

North:

♠ KJ43

♥ Q5

♦ KJ4

♣ A864

South:

♠ T982

♥ AK86

♦ QT97

♣ 2

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 4 ♠

All Pass

1. Stayman

### Board: 190

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ T52

♥ Q764

♦ QJ953

♣ 7

South:

♠ Q3

♥ AK93

♦ T764

♣ AQ3

W N E S

1NT

All Pass

### Board: 191

Dealer: North

Vul: Both

North HCP: 14

South HCP: 15+1

Contract: 3NT North

North:

♠ A952

♥ A3

♦ KT52

♣ K63

South:

♠ K83

♥ KJ876

♦ A

♣ AT92

W N E S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♣

Pass 3NT All Pass

### Board: 192

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 14

Contract: 4 ♠ South

North:

♠ AJ8542

♥ T32

♦ K2

♣ 98

South:

♠ Q9

♥ AKJ5

♦ 875

♣ A542

W N E S

1NT

Pass 4 ♥<sup>1</sup> Pass 4 ♠

All Pass

1. Texas

### Board: 193

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 0

Contract: 1NT North

North:

♠ J95

♥ AJ3

♦ AT8

♣ AT64

South:

♠ T83

♥ T872

♦ 765

♣ 532

W N E S

1NT All Pass

<b>Board: 194</b>	♠ Q96	Partner is dealer.
Dealer: South	♥ 7	West (RHO) bids 2♥ if possible.
Vul: None	♦ AJ97532	
HCP: 8+3	♣ J5	

---

<b>Board: 195</b>	♠ J8652	Partner is dealer.
Dealer: South	♥ K932	The opponents are silent.
Vul: N-S	♦ JT4	
HCP: 8+1	♣ K	

---

<b>Board: 196</b>	♠ KQ4	Partner is dealer.
Dealer: South	♥ Q75	The opponents are silent.
Vul: N-S	♦ Q7643	
HCP: 9+1	♣ 94	

---

<b>Board: 197</b>	♠ 9873	You are dealer.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 14	♣ KQJ5	

---

<b>Board: 198</b>	♠ J975	Partner is dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 12+1	♣ KJ752	

## Both hands (Answers Page)

### Board: 194

Dealer: South

Vul: None

North HCP: 8+3

South HCP: 15

Contract: 3 ♦ South

North:

♠ Q96

♥ 7

♦ AJ97532

♣ J5

South:

♠ AJ42

♥ A82

♦ QT8

♣ A62

W	N	E	S
			1NT

2♥ <sup>1</sup>	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
-----------------	-----------------	------	-----------------

All Pass

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

3. relay

### Board: 195

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ J8652

♥ K932

♦ JT4

♣ K

South:

♠ A74

♥ T5

♦ A93

♣ AQJ32

W	N	E	S
			1NT

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

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

All Pass

1. Stayman

### Board: 196

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 14

Contract: 2NT North

North:

♠ KQ4

♥ Q75

♦ Q7643

♣ 94

South:

♠ A3

♥ KJ43

♦ AJ2

♣ J873

W	N	E	S
			1NT

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

### Board: 197

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 14

Contract: 4 ♠ South

North:

♠ 9873

♥ KQ4

♦ K5

♣ KQJ5

South:

♠ AJ65

♥ A5

♦ AJT9

♣ T74

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 198

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ J975

♥ AJ

♦ Q9

♣ KJ752

South:

♠ A863

♥ Q7

♦ AK73

♣ QT8

W	N	E	S
			1NT

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

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

1. Stayman

<b>Board: 194</b>	♠ AJ42	You are dealer.
Dealer: South	♥ A82	West (LHO) bids 2♥ if possible.
Vul: None	♦ QT8	
HCP: 15	♣ A62	

---

<b>Board: 195</b>	♠ A74	You are dealer.
Dealer: South	♥ T5	The opponents are silent.
Vul: N-S	♦ A93	
HCP: 15+1	♣ AQJ32	

---

<b>Board: 196</b>	♠ A3	You are dealer.
Dealer: South	♥ KJ43	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 14	♣ J873	

---

<b>Board: 197</b>	♠ AJ65	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: E-W	♦ AJT9	
HCP: 14	♣ T74	

---

<b>Board: 198</b>	♠ A863	You are dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ AK73	
HCP: 15	♣ QT8	

## Both hands (Answers Page)

### Board: 194

Dealer: South

Vul: None

North HCP: 8+3

South HCP: 15

Contract: 3 ♦ South

North:

♠ Q96

♥ 7

♦ AJ97532

♣ J5

South:

♠ AJ42

♥ A82

♦ QT8

♣ A62

W	N	E	S
			1NT

2♥ <sup>1</sup>	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
-----------------	-----------------	------	-----------------

All Pass

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

3. relay

### Board: 195

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ J8652

♥ K932

♦ JT4

♣ K

South:

♠ A74

♥ T5

♦ A93

♣ AQJ32

W	N	E	S
			1NT

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

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

All Pass

1. Stayman

### Board: 196

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 14

Contract: 2NT North

North:

♠ KQ4

♥ Q75

♦ Q7643

♣ 94

South:

♠ A3

♥ KJ43

♦ AJ2

♣ J873

W	N	E	S
			1NT

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

### Board: 197

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 14

Contract: 4 ♠ South

North:

♠ 9873

♥ KQ4

♦ K5

♣ KQJ5

South:

♠ AJ65

♥ A5

♦ AJT9

♣ T74

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 198

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ J975

♥ AJ

♦ Q9

♣ KJ752

South:

♠ A863

♥ Q7

♦ AK73

♣ QT8

W	N	E	S
			1NT

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

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

1. Stayman



<b>Board: 199</b>	♠ AT74	You are dealer.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: N-S	♦ Q63	
HCP: 14	♣ KJ6	
<hr/>		
<b>Board: 200</b>	♠ QT6	You are dealer.
Dealer: North	♥ AQ3	West (RHO) Doubles 2♠ if possible.
Vul: Both	♦ KQT53	
HCP: 14+1	♣ JT	
<hr/>		
<b>Board: 201</b>	♠ A53	You are dealer.
Dealer: North	♥ A972	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ Q72	East (LHO) Doubles 5♣ if possible.
HCP: 14	♣ A86	
<hr/>		
<b>Board: 202</b>	♠ A6	RHO is dealer. You bid second.
Dealer: West	♥ KT873	West (RHO) opens 1NT if possible.
Vul: None	♦ KT	
HCP: 12+1	♣ QT83	
<hr/>		
<b>Board: 203</b>	♠ K98	You are dealer.
Dealer: North	♥ 432	The opponents are silent.
Vul: N-S	♦ AJ97	
HCP: 15	♣ AKT	

## Both hands (Answers Page)

### Board: 199

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 6

Contract: 1NT North

North:

♠ AT74

♥ KJ5

♦ Q63

♣ KJ6

South:

♠ 85

♥ AQ84

♦ 9875

♣ 852

W N E S

1NT All Pass

### Board: 200

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7+2

Contract: 3♣ South

North:

♠ QT6

♥ AQ3

♦ KQT53

♣ JT

South:

♠ 98

♥ 842

♦ 72

♣ AK8762

W N E S

1NT Pass 2♠<sup>1</sup>

X Pass Pass 3♣

All Pass

1. 1N-2S transfer to clubs

### Board: 201

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 6+2

Contract: 5♣X North

North:

♠ A53

♥ A972

♦ Q72

♣ A86

South:

♠ 7

♥ Q3

♦ J9854

♣ KT542

W N E S

1NT X 4♠<sup>1</sup>

Pass 5♣ X All Pass

1. Texas

### Board: 202

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 6+2

Contract: 2♠ South

North:

♠ A6

♥ KT873

♦ KT

♣ QT83

South:

♠ KT9832

♥ Q

♦ J82

♣ 642

W N E S

1NT 2♥<sup>1</sup> Pass 2♠

All Pass

1. Cappelletti, 5M-4m

### Board: 203

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6+1

Contract: 2♠ North

North:

♠ K98

♥ 432

♦ AJ97

♣ AKT

South:

♠ JT743

♥ K9

♦ 543

♣ Q43

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

<b>Board: 199</b>	♠ 85	Partner is dealer.
Dealer: North	♥ AQ84	The opponents are silent.
Vul: N-S	♦ 9875	
HCP: 6	♣ 852	
<hr/>		
<b>Board: 200</b>	♠ 98	Partner is dealer.
Dealer: North	♥ 842	West (LHO) Doubles 2♠ if possible.
Vul: Both	♦ 72	
HCP: 7+2	♣ AK8762	
<hr/>		
<b>Board: 201</b>	♠ 7	Partner is dealer.
Dealer: North	♥ Q3	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ J9854	East (RHO) Doubles 5♣ if possible.
HCP: 6+2	♣ KT542	
<hr/>		
<b>Board: 202</b>	♠ KT9832	LHO is dealer.
Dealer: West	♥ Q	West (LHO) opens 1NT if possible.
Vul: None	♦ J82	
HCP: 6+2	♣ 642	
<hr/>		
<b>Board: 203</b>	♠ JT743	Partner is dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ 543	
HCP: 6+1	♣ Q43	

## Both hands (Answers Page)

### Board: 199

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 6

Contract: 1NT North

North:

♠ AT74

♥ KJ5

♦ Q63

♣ KJ6

South:

♠ 85

♥ AQ84

♦ 9875

♣ 852

W N E S

1NT All Pass

### Board: 200

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7+2

Contract: 3♣ South

North:

♠ QT6

♥ AQ3

♦ KQT53

♣ JT

South:

♠ 98

♥ 842

♦ 72

♣ AK8762

W N E S

1NT Pass 2♠<sup>1</sup>

X Pass Pass 3♣

All Pass

1. 1N-2S transfer to clubs

### Board: 201

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 6+2

Contract: 5♣X North

North:

♠ A53

♥ A972

♦ Q72

♣ A86

South:

♠ 7

♥ Q3

♦ J9854

♣ KT542

W N E S

1NT X 4♠<sup>1</sup>

Pass 5♣ X All Pass

1. Texas

### Board: 202

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 6+2

Contract: 2♠ South

North:

♠ A6

♥ KT873

♦ KT

♣ QT83

South:

♠ KT9832

♥ Q

♦ J82

♣ 642

W N E S

1NT 2♥<sup>1</sup> Pass 2♠

All Pass

1. Cappelletti, 5M-4m

### Board: 203

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6+1

Contract: 2♠ North

North:

♠ K98

♥ 432

♦ AJ97

♣ AKT

South:

♠ JT743

♥ K9

♦ 543

♣ Q43

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

# North hands

# Weak\_NT\_14-15

**Board: 204**      ♠ J965      Partner is dealer.  
 Dealer: South      ♥ 974      The opponents are silent.  
 Vul: Both      ♦ KQT4  
 HCP: 9      ♣ QJ

---

**Board: 205**      ♠ A8      RHO is dealer. You bid second.  
 Dealer: West      ♥ Q4      West (RHO) opens 1NT if possible.  
 Vul: None      ♦ AQJ8532      East (LHO) bids 2♠ if possible.  
 HCP: 17+3      ♣ A4      West (RHO) bids 3♣ if possible.  
    East (LHO) bids 4♣ if possible.

---

**Board: 206**      ♠ J96      LHO is dealer.  
 Dealer: East      ♥ T762      East (LHO) opens 1NT if possible.  
 Vul: N-S      ♦ Q976  
 HCP: 3      ♣ 92

---

**Board: 207**      ♠ A654      You are dealer.  
 Dealer: North      ♥ A8      The opponents are silent.  
 Vul: None      ♦ AT62  
 HCP: 15      ♣ QJ5

---

**Board: 208**      ♠ 98742      Partner is dealer.  
 Dealer: South      ♥ K94      The opponents are silent.  
 Vul: N-S      ♦ AQ93  
 HCP: 9+1      ♣ 7

## Both hands (Answers Page)

### Board: 204

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ J965

♥ 974

♦ KQT4

♣ QJ

South:

♠ 842

♥ AT5

♦ A82

♣ AKT7

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 205

Dealer: West

Vul: None

North HCP: 17+3

South HCP: 2+1

Contract: 4♦ North

North:

♠ A8

♥ Q4

♦ AQJ8532

♣ A4

South:

♠ QT532

♥ T72

♦ T94

♣ T8

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

3♣ <sup>3</sup>	3♦	4♣	Pass
-----------------	----	----	------

Pass	4♦	All Pass	
------	----	----------	--

1. Cappelletti, any 6+suit

2. 1N-2S transfer to clubs

3. automat

### Board: 206

Dealer: East

Vul: N-S

North HCP: 3

South HCP: 16+1

Contract: 2♠ South

North:

♠ J96

♥ T762

♦ Q976

♣ 92

South:

♠ K8432

♥ A3

♦ K4

♣ AQ83

W	N	E	S
		1NT	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 207

Dealer: North

Vul: None

North HCP: 15

South HCP: 13+1

Contract: 3NT South

North:

♠ A654

♥ A8

♦ AT62

♣ QJ5

South:

♠ KQ7

♥ KJT43

♦ 85

♣ A94

W	N	E	S
	1NT	Pass	2♦

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

All Pass

### Board: 208

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 4♠ South

North:

♠ 98742

♥ K94

♦ AQ93

♣ 7

South:

♠ AJT5

♥ AJ5

♦ JT

♣ KJ94

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

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

All Pass

<b>Board: 204</b>	♠ 842	You are dealer.
Dealer: South	♥ AT5	The opponents are silent.
Vul: Both	♦ A82	
HCP: 15	♣ AKT7	

---

<b>Board: 205</b>	♠ QT532	LHO is dealer.
Dealer: West	♥ T72	West (LHO) opens 1NT if possible.
Vul: None	♦ T94	East (RHO) bids 2♠ if possible.
HCP: 2+1	♣ T8	West (LHO) bids 3♣ if possible.
		East (RHO) bids 4♣ if possible.

---

<b>Board: 206</b>	♠ K8432	RHO is dealer. You bid second.
Dealer: East	♥ A3	East (RHO) opens 1NT if possible.
Vul: N-S	♦ K4	
HCP: 16+1	♣ AQ83	

---

<b>Board: 207</b>	♠ KQ7	Partner is dealer.
Dealer: North	♥ KJT43	The opponents are silent.
Vul: None	♦ 85	
HCP: 13+1	♣ A94	

---

<b>Board: 208</b>	♠ AJT5	You are dealer.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 15	♣ KJ94	

## Both hands (Answers Page)

### Board: 204

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ J965

♥ 974

♦ KQT4

♣ QJ

South:

♠ 842

♥ AT5

♦ A82

♣ AKT7

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 205

Dealer: West

Vul: None

North HCP: 17+3

South HCP: 2+1

Contract: 4♦ North

North:

♠ A8

♥ Q4

♦ AQJ8532

♣ A4

South:

♠ QT532

♥ T72

♦ T94

♣ T8

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

3♣ <sup>3</sup>	3♦	4♣	Pass
-----------------	----	----	------

Pass	4♦	All Pass	
------	----	----------	--

1. Cappelletti, any 6+suit

2. 1N-2S transfer to clubs

3. automat

### Board: 206

Dealer: East

Vul: N-S

North HCP: 3

South HCP: 16+1

Contract: 2♠ South

North:

♠ J96

♥ T762

♦ Q976

♣ 92

South:

♠ K8432

♥ A3

♦ K4

♣ AQ83

W	N	E	S
		1NT	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 207

Dealer: North

Vul: None

North HCP: 15

South HCP: 13+1

Contract: 3NT South

North:

♠ A654

♥ A8

♦ AT62

♣ QJ5

South:

♠ KQ7

♥ KJT43

♦ 85

♣ A94

W	N	E	S
	1NT	Pass	2♦

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

All Pass

### Board: 208

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 4♠ South

North:

♠ 98742

♥ K94

♦ AQ93

♣ 7

South:

♠ AJT5

♥ AJ5

♦ JT

♣ KJ94

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

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

All Pass



<b>Board: 209</b>	♠ AQ32	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ A876	
HCP: 15	♣ QJT	
<hr/>		
<b>Board: 210</b>	♠ Q3	You are dealer.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: E-W	♦ JT652	
HCP: 14+1	♣ AQ7	
<hr/>		
<b>Board: 211</b>	♠ KJ7	You are dealer.
Dealer: North	♥ KQJ9	The opponents are silent.
Vul: Both	♦ A983	
HCP: 15	♣ J9	
<hr/>		
<b>Board: 212</b>	♠ T72	Partner is dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: None	♦ KJT	
HCP: 15	♣ AT53	
<hr/>		
<b>Board: 213</b>	♠ 84	RHO is dealer. You bid second.
Dealer: West	♥ T65	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 632	
HCP: 5+1	♣ AJT85	

## Both hands (Answers Page)

### Board: 209

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ AQ32

♥ Q7

♦ A876

♣ QJT

South:

♠ J987

♥ J62

♦ QJ2

♣ 853

W N E S

1NT All Pass

### Board: 210

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9+1

Contract: 2♠ South

North:

♠ Q3

♥ KQ2

♦ JT652

♣ AQ7

South:

♠ AJT97

♥ 8753

♦ A9

♣ 63

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2♠

All Pass

1. Stayman

### Board: 211

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ KJ7

♥ KQJ9

♦ A983

♣ J9

South:

♠ T942

♥ T8

♦ 2

♣ AKQ632

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 212

Dealer: South

Vul: None

North HCP: 15

South HCP: 15

Contract: 3NT North

North:

♠ T72

♥ AQJ

♦ KJT

♣ AT53

South:

♠ AQJ

♥ KT

♦ Q974

♣ K642

W N E S

1NT

Pass 3NT All Pass

### Board: 213

Dealer: West

Vul: E-W

North HCP: 5+1

South HCP: 17

Contract: 2♣ North

North:

♠ 84

♥ T65

♦ 632

♣ AJT85

South:

♠ AT32

♥ A842

♦ AQ5

♣ K3

W N E S

1NT Pass Pass X

Pass 2♣ All Pass

<b>Board: 209</b>	♠ J987	Partner is dealer.
Dealer: North	♥ J62	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 5	♣ 853	

---

<b>Board: 210</b>	♠ AJT97	Partner is dealer.
Dealer: North	♥ 8753	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 9+1	♣ 63	

---

<b>Board: 211</b>	♠ T942	Partner is dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: Both	♦ 2	
HCP: 9+2	♣ AKQ632	

---

<b>Board: 212</b>	♠ AQJ	You are dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ Q974	
HCP: 15	♣ K642	

---

<b>Board: 213</b>	♠ AT32	LHO is dealer.
Dealer: West	♥ A842	West (LHO) opens 1NT if possible.
Vul: E-W	♦ AQ5	
HCP: 17	♣ K3	

## Both hands (Answers Page)

### Board: 209

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ AQ32

♥ Q7

♦ A876

♣ QJT

South:

♠ J987

♥ J62

♦ QJ2

♣ 853

W N E S

1NT All Pass

### Board: 210

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9+1

Contract: 2♠ South

North:

♠ Q3

♥ KQ2

♦ JT652

♣ AQ7

South:

♠ AJT97

♥ 8753

♦ A9

♣ 63

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2♠

All Pass

1. Stayman

### Board: 211

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ KJ7

♥ KQJ9

♦ A983

♣ J9

South:

♠ T942

♥ T8

♦ 2

♣ AKQ632

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 212

Dealer: South

Vul: None

North HCP: 15

South HCP: 15

Contract: 3NT North

North:

♠ T72

♥ AQJ

♦ KJT

♣ AT53

South:

♠ AQJ

♥ KT

♦ Q974

♣ K642

W N E S

1NT

Pass 3NT All Pass

### Board: 213

Dealer: West

Vul: E-W

North HCP: 5+1

South HCP: 17

Contract: 2♣ North

North:

♠ 84

♥ T65

♦ 632

♣ AJT85

South:

♠ AT32

♥ A842

♦ AQ5

♣ K3

W N E S

1NT Pass Pass X

Pass 2♣ All Pass

<b>Board: 214</b>	♠ AQ	Partner is dealer.
Dealer: South	♥ K983	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 16	♣ Q543	
<hr/>		
<b>Board: 215</b>	♠ AKQ9	You are dealer.
Dealer: North	♥ KQT	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ T965	
HCP: 14	♣ 72	
<hr/>		
<b>Board: 216</b>	♠ 96	RHO is dealer. You bid second.
Dealer: West	♥ AJT	West (RHO) opens 1NT if possible.
Vul: N-S	♦ A86532	
HCP: 11+2	♣ Q7	
<hr/>		
<b>Board: 217</b>	♠ KJ7	You are dealer.
Dealer: North	♥ T963	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 14	♣ AK94	
<hr/>		
<b>Board: 218</b>	♠ KT8	Partner is dealer.
Dealer: South	♥ T76	The opponents are silent.
Vul: Both	♦ AJ94	
HCP: 12	♣ A54	

## Both hands (Answers Page)

### Board: 214

Dealer: South

Vul: Both

North HCP: 16

South HCP: 14

Contract: 4NT North

North:

♠ AQ

♥ K983

♦ KQ8

♣ Q543

South:

♠ KJ76

♥ QT4

♦ A96

♣ A76

W	N	E	S
			1NT

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

Pass	4NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 215

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 5

Contract: 1NTX North

North:

♠ AKQ9

♥ KQT

♦ T965

♣ 72

South:

♠ JT43

♥ J84

♦ 742

♣ QJT

W	N	E	S
	1NT	Pass	Pass

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

### Board: 216

Dealer: West

Vul: N-S

North HCP: 11+2

South HCP: 9+1

Contract: 2♦ South

North:

♠ 96

♥ AJT

♦ A86532

♣ Q7

South:

♠ QT732

♥ Q964

♦ J4

♣ KJ

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

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 217

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10+2

Contract: 4♦ North

North:

♠ KJ7

♥ T963

♦ K8

♣ AK94

South:

♠ 43

♥ KJ4

♦ A97432

♣ Q5

W	N	E	S
	1NT	Pass	3♣ <sup>1</sup>

Pass	3♦ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

Pass	4♦	All Pass	
------	----	----------	--

1. 1N-3C transfer to diamonds

2. automat

### Board: 218

Dealer: South

Vul: Both

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ KT8

♥ T76

♦ AJ94

♣ A54

South:

♠ 762

♥ AK5

♦ K8

♣ KQ876

W	N	E	S
			1NT

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

<b>Board: 214</b>	♠ KJ76	You are dealer.
Dealer: South	♥ QT4	The opponents are silent.
Vul: Both	♦ A96	
HCP: 14	♣ A76	

---

<b>Board: 215</b>	♠ JT43	Partner is dealer.
Dealer: North	♥ J84	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ 742	
HCP: 5	♣ QJT	

---

<b>Board: 216</b>	♠ QT732	LHO is dealer.
Dealer: West	♥ Q964	West (LHO) opens 1NT if possible.
Vul: N-S	♦ J4	
HCP: 9+1	♣ KJ	

---

<b>Board: 217</b>	♠ 43	Partner is dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: N-S	♦ A97432	
HCP: 10+2	♣ Q5	

---

<b>Board: 218</b>	♠ 762	You are dealer.
Dealer: South	♥ AK5	The opponents are silent.
Vul: Both	♦ K8	
HCP: 15+1	♣ KQ876	

## Both hands (Answers Page)

### Board: 214

Dealer: South

Vul: Both

North HCP: 16

South HCP: 14

Contract: 4NT North

North:

♠ AQ

♥ K983

♦ KQ8

♣ Q543

South:

♠ KJ76

♥ QT4

♦ A96

♣ A76

W	N	E	S
			1NT

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

Pass	4NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 215

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 5

Contract: 1NTX North

North:

♠ AKQ9

♥ KQT

♦ T965

♣ 72

South:

♠ JT43

♥ J84

♦ 742

♣ QJT

W	N	E	S
	1NT	Pass	Pass

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

### Board: 216

Dealer: West

Vul: N-S

North HCP: 11+2

South HCP: 9+1

Contract: 2♦ South

North:

♠ 96

♥ AJT

♦ A86532

♣ Q7

South:

♠ QT732

♥ Q964

♦ J4

♣ KJ

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

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 217

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10+2

Contract: 4♦ North

North:

♠ KJ7

♥ T963

♦ K8

♣ AK94

South:

♠ 43

♥ KJ4

♦ A97432

♣ Q5

W	N	E	S
	1NT	Pass	3♣ <sup>1</sup>

Pass	3♦ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

Pass	4♦	All Pass	
------	----	----------	--

1. 1N-3C transfer to diamonds

2. automat

### Board: 218

Dealer: South

Vul: Both

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ KT8

♥ T76

♦ AJ94

♣ A54

South:

♠ 762

♥ AK5

♦ K8

♣ KQ876

W	N	E	S
			1NT

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



<b>Board: 219</b>	♠ KT3	You are dealer.
Dealer: North	♥ KJ42	The opponents are silent.
Vul: Both	♦ AK82	
HCP: 14	♣ 93	

---

<b>Board: 220</b>	♠ T5	Partner is dealer.
Dealer: South	♥ KQJ7	The opponents are silent.
Vul: E-W	♦ T752	
HCP: 8	♣ Q54	

---

<b>Board: 221</b>	♠ 75	You are dealer.
Dealer: North	♥ AJ75	The opponents are silent.
Vul: None	♦ AJ95	
HCP: 14	♣ A52	

---

<b>Board: 222</b>	♠ QJ9863	Partner is dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: Both	♦ A8	
HCP: 7+2	♣ T94	

---

<b>Board: 223</b>	♠ Q9873	Partner is dealer.
Dealer: South	♥ 8	West (RHO) bids 2♥ if possible.
Vul: None	♦ A	West (RHO) bids 3♥ if possible.
HCP: 9+3	♣ K86432	

## Both hands (Answers Page)

### Board: 219

Dealer: North

Vul: Both

North HCP: 14

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ KT3

♥ KJ42

♦ AK82

♣ 93

South:

♠ 98642

♥ T5

♦ J95

♣ AQ5

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

### Board: 220

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14

Contract: 2NT North

North:

♠ T5

♥ KQJ7

♦ T752

♣ Q54

South:

♠ A7

♥ T92

♦ K864

♣ AK73

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

1. Stayman

### Board: 221

Dealer: North

Vul: None

North HCP: 14

South HCP: 13

Contract: 4♥ South

North:

♠ 75

♥ AJ75

♦ AJ95

♣ A52

South:

♠ AQJ8

♥ 9864

♦ Q84

♣ KJ

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

1. Stayman

### Board: 222

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 14

Contract: 3♠ North

North:

♠ QJ9863

♥ 98

♦ A8

♣ T94

South:

♠ AK

♥ AT7

♦ Q432

♣ J732

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

### Board: 223

Dealer: South

Vul: None

North HCP: 9+3

South HCP: 14+1

Contract: 4♠ South

North:

♠ Q9873

♥ 8

♦ A

♣ K86432

South:

♠ AKT

♥ 732

♦ KT983

♣ A9

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

1. Cappelletti, 5M-4m

<b>Board: 219</b>	♠ 98642	Partner is dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: Both	♦ J95	
HCP: 7+1	♣ AQ5	

---

<b>Board: 220</b>	♠ A7	You are dealer.
Dealer: South	♥ T92	The opponents are silent.
Vul: E-W	♦ K864	
HCP: 14	♣ AK73	

---

<b>Board: 221</b>	♠ AQJ8	Partner is dealer.
Dealer: North	♥ 9864	The opponents are silent.
Vul: None	♦ Q84	
HCP: 13	♣ KJ	

---

<b>Board: 222</b>	♠ AK	You are dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: Both	♦ Q432	
HCP: 14	♣ J732	

---

<b>Board: 223</b>	♠ AKT	You are dealer.
Dealer: South	♥ 732	West (LHO) bids 2♥ if possible.
Vul: None	♦ KT983	West (LHO) bids 3♥ if possible.
HCP: 14+1	♣ A9	

## Both hands (Answers Page)

### Board: 219

Dealer: North

Vul: Both

North HCP: 14

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ KT3

♥ KJ42

♦ AK82

♣ 93

South:

♠ 98642

♥ T5

♦ J95

♣ AQ5

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

### Board: 220

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14

Contract: 2NT North

North:

♠ T5

♥ KQJ7

♦ T752

♣ Q54

South:

♠ A7

♥ T92

♦ K864

♣ AK73

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

1. Stayman

### Board: 221

Dealer: North

Vul: None

North HCP: 14

South HCP: 13

Contract: 4♥ South

North:

♠ 75

♥ AJ75

♦ AJ95

♣ A52

South:

♠ AQJ8

♥ 9864

♦ Q84

♣ KJ

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

1. Stayman

### Board: 222

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 14

Contract: 3♠ North

North:

♠ QJ9863

♥ 98

♦ A8

♣ T94

South:

♠ AK

♥ AT7

♦ Q432

♣ J732

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

### Board: 223

Dealer: South

Vul: None

North HCP: 9+3

South HCP: 14+1

Contract: 4♠ South

North:

♠ Q9873

♥ 8

♦ A

♣ K86432

South:

♠ AKT

♥ 732

♦ KT983

♣ A9

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

1. Cappelletti, 5M-4m

<b>Board: 224</b>	♠ KT94	RHO is dealer. You bid second.
Dealer: West	♥ T	West (RHO) opens 1NT if possible.
Vul: E-W	♦ K9543	East (LHO) bids 2♦ if possible.
HCP: 9+1	♣ K84	East (LHO) bids 3♥ if possible.
<hr/>		
<b>Board: 225</b>	♠ J97	You are dealer.
Dealer: North	♥ AK94	West (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ K965	
HCP: 15	♣ A2	
<hr/>		
<b>Board: 226</b>	♠ K542	Partner is dealer.
Dealer: South	♥ KT2	East (LHO) Doubles 1NT if possible.
Vul: None	♦ T92	West (RHO) Doubles 2♦ if possible.
HCP: 6	♣ 983	East (LHO) bids 2♥ if possible.
<hr/>		
<b>Board: 227</b>	♠ AQ3	You are dealer.
Dealer: North	♥ J632	The opponents are silent.
Vul: N-S	♦ A872	
HCP: 15	♣ A3	

## Both hands (Answers Page)

### Board: 224

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 12+2

Contract: 4♣ North

North:

♠ KT94

♥ T

♦ K9543

♣ K84

South:

♠ A5

♥ 53

♦ QJ8

♣ AJ9732

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

### Board: 225

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 12

Contract: 2♥ North

North:

♠ J97

♥ AK94

♦ K965

♣ A2

South:

♠ AQ63

♥ Q75

♦ QJ8

♣ J53

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

1. Stayman

### Board: 226

Dealer: South

Vul: None

North HCP: 6

South HCP: 14+1

Contract: 3♦ North

North:

♠ K542

♥ KT2

♦ T92

♣ 983

South:

♠ J76

♥ 53

♦ AQJ65

♣ AQ7

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

### Board: 227

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11+1

Contract: 6♥ North

North:

♠ AQ3

♥ J632

♦ A872

♣ A3

South:

♠ 98

♥ KQT94

♦ KQJ4

♣ T7

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

1. Super acceptance after NT

2. A=1/5 or 4/5

<b>Board: 224</b>	♠ A5	LHO is dealer.
Dealer: West	♥ 53	West (LHO) opens 1NT if possible.
Vul: E-W	♦ QJ8	East (RHO) bids 2♦ if possible.
HCP: 12+2	♣ AJ9732	East (RHO) bids 3♥ if possible.

---

<b>Board: 225</b>	♠ AQ63	Partner is dealer.
Dealer: North	♥ Q75	West (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ QJ8	
HCP: 12	♣ J53	

---

<b>Board: 226</b>	♠ J76	You are dealer.
Dealer: South	♥ 53	East (RHO) Doubles 1NT if possible.
Vul: None	♦ AQJ65	West (LHO) Doubles 2♦ if possible.
HCP: 14+1	♣ AQ7	East (RHO) bids 2♥ if possible.

---

<b>Board: 227</b>	♠ 98	Partner is dealer.
Dealer: North	♥ KQT94	The opponents are silent.
Vul: N-S	♦ KQJ4	
HCP: 11+1	♣ T7	

## Both hands (Answers Page)

### Board: 224

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 12+2

Contract: 4♣ North

North:

♠ KT94

♥ T

♦ K9543

♣ K84

South:

♠ A5

♥ 53

♦ QJ8

♣ AJ9732

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

### Board: 225

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 12

Contract: 2♥ North

North:

♠ J97

♥ AK94

♦ K965

♣ A2

South:

♠ AQ63

♥ Q75

♦ QJ8

♣ J53

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

1. Stayman

### Board: 226

Dealer: South

Vul: None

North HCP: 6

South HCP: 14+1

Contract: 3♦ North

North:

♠ K542

♥ KT2

♦ T92

♣ 983

South:

♠ J76

♥ 53

♦ AQJ65

♣ AQ7

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

### Board: 227

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11+1

Contract: 6♥ North

North:

♠ AQ3

♥ J632

♦ A872

♣ A3

South:

♠ 98

♥ KQT94

♦ KQJ4

♣ T7

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

1. Super acceptance after NT

2. A=1/5 or 4/5



<b>Board: 228</b>	♠ K72	Partner is dealer.
Dealer: South	♥ J864	The opponents are silent.
Vul: N-S	♦ 876	
HCP: 7	♣ K62	

---

<b>Board: 229</b>	♠ Q74	You are dealer.
Dealer: North	♥ AQT5	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 15	♣ A32	

---

<b>Board: 230</b>	♠ J862	Partner is dealer.
Dealer: South	♥ J3	The opponents are silent.
Vul: None	♦ AT97	
HCP: 6	♣ T94	

---

<b>Board: 231</b>	♠ A2	You are dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: None	♦ KJ64	
HCP: 14	♣ KT84	

---

<b>Board: 232</b>	♠ T642	Partner is dealer.
Dealer: South	♥ A73	The opponents are silent.
Vul: N-S	♦ AJ754	
HCP: 9+1	♣ 9	

## Both hands (Answers Page)

### Board: 228

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 1NT South

North:

♠ K72

♥ J864

♦ 876

♣ K62

South:

♠ A65

♥ KQT2

♦ AQ92

♣ T8

W	N	E	S
			1NT

All Pass

### Board: 229

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+2

Contract: 4♠ North

North:

♠ Q74

♥ AQT5

♦ K42

♣ A32

South:

♠ AJ9863

♥ 863

♦ 97

♣ 96

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

### Board: 230

Dealer: South

Vul: None

North HCP: 6

South HCP: 14

Contract: 1NT South

North:

♠ J862

♥ J3

♦ AT97

♣ T94

South:

♠ AKT4

♥ K9

♦ 653

♣ KJ82

W	N	E	S
			1NT

All Pass

### Board: 231

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ A2

♥ K93

♦ KJ64

♣ KT84

South:

♠ K3

♥ J52

♦ AT85

♣ A753

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 232

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 14

Contract: 4♠ North

North:

♠ T642

♥ A73

♦ AJ754

♣ 9

South:

♠ Q985

♥ QT2

♦ K83

♣ AK7

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

<b>Board: 228</b>	♠ A65	You are dealer.
Dealer: South	♥ KQT2	The opponents are silent.
Vul: N-S	♦ AQ92	
HCP: 15	♣ T8	

---

<b>Board: 229</b>	♠ AJ9863	Partner is dealer.
Dealer: North	♥ 863	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 5+2	♣ 96	

---

<b>Board: 230</b>	♠ AKT4	You are dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: None	♦ 653	
HCP: 14	♣ KJ82	

---

<b>Board: 231</b>	♠ K3	Partner is dealer.
Dealer: North	♥ J52	The opponents are silent.
Vul: None	♦ AT85	
HCP: 12	♣ A753	

---

<b>Board: 232</b>	♠ Q985	You are dealer.
Dealer: South	♥ QT2	The opponents are silent.
Vul: N-S	♦ K83	
HCP: 14	♣ AK7	

## Both hands (Answers Page)

### Board: 228

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 1NT South

North:

♠ K72

♥ J864

♦ 876

♣ K62

South:

♠ A65

♥ KQT2

♦ AQ92

♣ T8

W	N	E	S
			1NT

All Pass

### Board: 229

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+2

Contract: 4♠ North

North:

♠ Q74

♥ AQT5

♦ K42

♣ A32

South:

♠ AJ9863

♥ 863

♦ 97

♣ 96

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

### Board: 230

Dealer: South

Vul: None

North HCP: 6

South HCP: 14

Contract: 1NT South

North:

♠ J862

♥ J3

♦ AT97

♣ T94

South:

♠ AKT4

♥ K9

♦ 653

♣ KJ82

W	N	E	S
			1NT

All Pass

### Board: 231

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ A2

♥ K93

♦ KJ64

♣ KT84

South:

♠ K3

♥ J52

♦ AT85

♣ A753

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 232

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 14

Contract: 4♠ North

North:

♠ T642

♥ A73

♦ AJ754

♣ 9

South:

♠ Q985

♥ QT2

♦ K83

♣ AK7

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

**Board: 233**

♠ A72

You are dealer.

Dealer: North

♥ KJ63

The opponents are silent.

Vul: Both

♦ A763

HCP: 14

♣ Q4

**Board: 234**

♠ T5

Partner is dealer.

Dealer: South

♥ AK8

West (RHO) bids 2 ♠ if possible.

Vul: None

♦ KQJT84

HCP: 13+2

♣ 98

**Board: 235**

♠ K652

You are dealer.

Dealer: North

♥ Q752

The opponents are silent.

Vul: N-S

♦ K5

HCP: 14

♣ AQ4

**Board: 236**

♠ A652

Partner is dealer.

Dealer: South

♥ J873

The opponents are silent.

Vul: None

♦ KJ

HCP: 14

♣ KQ7

## Both hands (Answers Page)

### Board: 233

Dealer: North

Vul: Both

North HCP: 14

South HCP: 7+2

Contract: 3 ♣ North

North:

♠ A72

♥ KJ63

♦ A763

♣ Q4

South:

♠ 64

♥ T4

♦ KJ8

♣ KT9865

W N E S

1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♣<sup>2</sup> All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 234

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 15

Contract: 5 ♦ South

North:

♠ T5

♥ AK8

♦ KQJT84

♣ 98

South:

♠ Q62

♥ QJ6

♦ A53

♣ AQ72

W N E S

1NT

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

Pass 4 ♥ Pass 5 ♦

All Pass

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

3. relay

### Board: 235

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12

Contract: 4 ♥ South

North:

♠ K652

♥ Q752

♦ K5

♣ AQ4

South:

♠ Q3

♥ A863

♦ AQ7

♣ 9862

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 4 ♥

All Pass

1. Stayman

### Board: 236

Dealer: South

Vul: None

North HCP: 14

South HCP: 14

Contract: 4 ♥ North

North:

♠ A652

♥ J873

♦ KJ

♣ KQ7

South:

♠ K84

♥ AK94

♦ 42

♣ AT63

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 4 ♥ All Pass

1. Stayman

<b>Board: 233</b>	♠ 64	Partner is dealer.
Dealer: North	♥ T4	The opponents are silent.
Vul: Both	♦ KJ8	
HCP: 7+2	♣ KT9865	

---

<b>Board: 234</b>	♠ Q62	You are dealer.
Dealer: South	♥ QJ6	West (LHO) bids 2♠ if possible.
Vul: None	♦ A53	
HCP: 15	♣ AQ72	

---

<b>Board: 235</b>	♠ Q3	Partner is dealer.
Dealer: North	♥ A863	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 12	♣ 9862	

---

<b>Board: 236</b>	♠ K84	You are dealer.
Dealer: South	♥ AK94	The opponents are silent.
Vul: None	♦ 42	
HCP: 14	♣ AT63	

## Both hands (Answers Page)

### Board: 233

Dealer: North

Vul: Both

North HCP: 14

South HCP: 7+2

Contract: 3 ♣ North

North:

♠ A72

♥ KJ63

♦ A763

♣ Q4

South:

♠ 64

♥ T4

♦ KJ8

♣ KT9865

W N E S

1NT Pass 2 ♠<sup>1</sup>

Pass 3 ♣<sup>2</sup> All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 234

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 15

Contract: 5 ♦ South

North:

♠ T5

♥ AK8

♦ KQJT84

♣ 98

South:

♠ Q62

♥ QJ6

♦ A53

♣ AQ72

W N E S

1NT

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

Pass 4 ♥ Pass 5 ♦

All Pass

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

3. relay

### Board: 235

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12

Contract: 4 ♥ South

North:

♠ K652

♥ Q752

♦ K5

♣ AQ4

South:

♠ Q3

♥ A863

♦ AQ7

♣ 9862

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 4 ♥

All Pass

1. Stayman

### Board: 236

Dealer: South

Vul: None

North HCP: 14

South HCP: 14

Contract: 4 ♥ North

North:

♠ A652

♥ J873

♦ KJ

♣ KQ7

South:

♠ K84

♥ AK94

♦ 42

♣ AT63

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 4 ♥ All Pass

1. Stayman



<b>Board: 237</b>	♠ KJ87	You are dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 14	♣ AQT2	

---

<b>Board: 238</b>	♠ Q962	Partner is dealer.
Dealer: South	♥ T62	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 6	♣ KJ97	

---

<b>Board: 239</b>	♠ AJ6	You are dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: Both	♦ A5	
HCP: 15+1	♣ KJ975	

---

<b>Board: 240</b>	♠ KJ2	LHO is dealer.
Dealer: East	♥ AJ54	East (LHO) opens 1NT if possible.
Vul: E-W	♦ QT764	West (RHO) bids 2♠ if possible.
HCP: 13+1	♣ Q	East (LHO) bids 3♣ if possible.

---

<b>Board: 241</b>	♠ A8	You are dealer.
Dealer: North	♥ A654	The opponents are silent.
Vul: None	♦ KQ5	
HCP: 14	♣ J953	

## Both hands (Answers Page)

### Board: 237

	North:	South:	W	N	E	S
Dealer: North	♠ KJ87	♠ QT43		1NT	All Pass	
Vul: N-S	♥ QJT	♥ 9732				
North HCP: 14	♦ J9	♦ Q87				
South HCP: 4	♣ AQT2	♣ 87				
Contract: 1NT North						

### Board: 238

	North:	South:	W	N	E	S
Dealer: South	♠ Q962	♠ KJ				1NT
Vul: E-W	♥ T62	♥ Q873	All Pass			
North HCP: 6	♦ 95	♦ KJ82				
South HCP: 14	♣ KJ97	♣ AT3				
Contract: 1NT South						

### Board: 239

	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ QT		1NT	Pass	2NT
Vul: Both	♥ Q97	♥ AJ6	All Pass			
North HCP: 15+1	♦ A5	♦ J9864				
South HCP: 10+1	♣ KJ975	♣ QT3				
Contract: 2NT South						

### Board: 240

	North:	South:	W	N	E	S
Dealer: East	♠ KJ2	♠ 965			1NT	Pass
Vul: E-W	♥ AJ54	♥ Q986	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>	Pass
North HCP: 13+1	♦ QT764	♦ 92	Pass	X	Pass	3♥
South HCP: 6	♣ Q	♣ A764	All Pass			
Contract: 3♥ South						

1. 1N-2S transfer to clubs

2. automat

### Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ T742		1NT	All Pass	
Vul: None	♥ A654	♥ 973				
North HCP: 14	♦ KQ5	♦ A2				
South HCP: 7	♣ J953	♣ K876				
Contract: 1NT North						

<b>Board: 237</b>	♠ QT43	Partner is dealer.
Dealer: North	♥ 9732	The opponents are silent.
Vul: N-S	♦ Q87	
HCP: 4	♣ 87	

---

<b>Board: 238</b>	♠ KJ	You are dealer.
Dealer: South	♥ Q873	The opponents are silent.
Vul: E-W	♦ KJ82	
HCP: 14	♣ AT3	

---

<b>Board: 239</b>	♠ QT	Partner is dealer.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: Both	♦ J9864	
HCP: 10+1	♣ QT3	

---

<b>Board: 240</b>	♠ 965	RHO is dealer. You bid second.
Dealer: East	♥ Q986	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 92	West (LHO) bids 2♠ if possible.
HCP: 6	♣ A764	East (RHO) bids 3♣ if possible.

---

<b>Board: 241</b>	♠ T742	Partner is dealer.
Dealer: North	♥ 973	The opponents are silent.
Vul: None	♦ A2	
HCP: 7	♣ K876	

## Both hands (Answers Page)

### Board: 237

	North:	South:	W	N	E	S
Dealer: North	♠ KJ87	♠ QT43		1NT	All Pass	
Vul: N-S	♥ QJT	♥ 9732				
North HCP: 14	♦ J9	♦ Q87				
South HCP: 4	♣ AQT2	♣ 87				
Contract: 1NT North						

### Board: 238

	North:	South:	W	N	E	S
Dealer: South	♠ Q962	♠ KJ				1NT
Vul: E-W	♥ T62	♥ Q873	All Pass			
North HCP: 6	♦ 95	♦ KJ82				
South HCP: 14	♣ KJ97	♣ AT3				
Contract: 1NT South						

### Board: 239

	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ QT		1NT	Pass	2NT
Vul: Both	♥ Q97	♥ AJ6	All Pass			
North HCP: 15+1	♦ A5	♦ J9864				
South HCP: 10+1	♣ KJ975	♣ QT3				
Contract: 2NT South						

### Board: 240

	North:	South:	W	N	E	S
Dealer: East	♠ KJ2	♠ 965			1NT	Pass
Vul: E-W	♥ AJ54	♥ Q986	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>	Pass
North HCP: 13+1	♦ QT764	♦ 92	Pass	X	Pass	3♥
South HCP: 6	♣ Q	♣ A764	All Pass			
Contract: 3♥ South						

1. 1N-2S transfer to clubs

2. automat

### Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ T742		1NT	All Pass	
Vul: None	♥ A654	♥ 973				
North HCP: 14	♦ KQ5	♦ A2				
South HCP: 7	♣ J953	♣ K876				
Contract: 1NT North						

**Board: 242**

♠ AT643

Partner is dealer.

Dealer: South

♥ T3

West (RHO) bids 2♥ if possible.

Vul: Both

♦ QJ4

HCP: 7+1

♣ 753

**Board: 243**

♠ K65

You are dealer.

Dealer: North

♥ AKT7

The opponents are silent.

Vul: None

♦ J84

HCP: 14

♣ QJT

**Board: 244**

♠ T2

Partner is dealer.

Dealer: South

♥ QJ97

The opponents are silent.

Vul: N-S

♦ KJ82

HCP: 9

♣ Q84

**Board: 245**

♠ AJ76

You are dealer.

Dealer: North

♥ A98

The opponents are silent.

Vul: Both

♦ AJ73

HCP: 14

♣ T8

**Board: 246**

♠ 92

Partner is dealer.

Dealer: South

♥ KQT943

East (LHO) Doubles 4♦ if possible.

Vul: N-S

♦ Q87

HCP: 10+2

♣ K9

## Both hands (Answers Page)

### Board: 242

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ AT643

♥ T3

♦ QJ4

♣ 753

South:

♠ J872

♥ A86

♦ AKT5

♣ K2

W	N	E	S
			1NT

2♥ <sup>1</sup>	X	Pass	3♠
-----------------	---	------	----

All Pass

1. Cappelletti, 5M-4m

### Board: 243

Dealer: North

Vul: None

North HCP: 14

South HCP: 7+2

Contract: 2♥ North

North:

♠ K65

♥ AKT7

♦ J84

♣ QJT

South:

♠ J

♥ Q6532

♦ AT952

♣ 87

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	All Pass	
------	----	----------	--

### Board: 244

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14

Contract: 2NT North

North:

♠ T2

♥ QJ97

♦ KJ82

♣ Q84

South:

♠ A964

♥ K84

♦ AQ63

♣ J7

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 245

Dealer: North

Vul: Both

North HCP: 14

South HCP: 13

Contract: 4♠ South

North:

♠ AJ76

♥ A98

♦ AJ73

♣ T8

South:

♠ K984

♥ J542

♦ Q

♣ AK62

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 246

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 14

Contract: 4♥ South

North:

♠ 92

♥ KQT943

♦ Q87

♣ K9

South:

♠ AQ87

♥ A85

♦ 952

♣ A53

W	N	E	S
			1NT

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

All Pass

1. Texas

<b>Board: 242</b>	♠ J872	You are dealer.
Dealer: South	♥ A86	West (LHO) bids 2♥ if possible.
Vul: Both	♦ AKT5	
HCP: 15	♣ K2	

---

<b>Board: 243</b>	♠ J	Partner is dealer.
Dealer: North	♥ Q6532	The opponents are silent.
Vul: None	♦ AT952	
HCP: 7+2	♣ 87	

---

<b>Board: 244</b>	♠ A964	You are dealer.
Dealer: South	♥ K84	The opponents are silent.
Vul: N-S	♦ AQ63	
HCP: 14	♣ J7	

---

<b>Board: 245</b>	♠ K984	Partner is dealer.
Dealer: North	♥ J542	The opponents are silent.
Vul: Both	♦ Q	
HCP: 13	♣ AK62	

---

<b>Board: 246</b>	♠ AQ87	You are dealer.
Dealer: South	♥ A85	East (RHO) Doubles 4♦ if possible.
Vul: N-S	♦ 952	
HCP: 14	♣ A53	

## Both hands (Answers Page)

### Board: 242

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ AT643

♥ T3

♦ QJ4

♣ 753

South:

♠ J872

♥ A86

♦ AKT5

♣ K2

W	N	E	S
			1NT

2♥ <sup>1</sup>	X	Pass	3♠
-----------------	---	------	----

All Pass

1. Cappelletti, 5M-4m

### Board: 243

Dealer: North

Vul: None

North HCP: 14

South HCP: 7+2

Contract: 2♥ North

North:

♠ K65

♥ AKT7

♦ J84

♣ QJT

South:

♠ J

♥ Q6532

♦ AT952

♣ 87

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	All Pass	
------	----	----------	--

### Board: 244

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14

Contract: 2NT North

North:

♠ T2

♥ QJ97

♦ KJ82

♣ Q84

South:

♠ A964

♥ K84

♦ AQ63

♣ J7

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 245

Dealer: North

Vul: Both

North HCP: 14

South HCP: 13

Contract: 4♠ South

North:

♠ AJ76

♥ A98

♦ AJ73

♣ T8

South:

♠ K984

♥ J542

♦ Q

♣ AK62

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 246

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 14

Contract: 4♥ South

North:

♠ 92

♥ KQT943

♦ Q87

♣ K9

South:

♠ AQ87

♥ A85

♦ 952

♣ A53

W	N	E	S
			1NT

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

All Pass

1. Texas



<b>Board: 247</b>	♠ Q65	You are dealer.
Dealer: North	♥ AK4	The opponents are silent.
Vul: None	♦ J85	
HCP: 14	♣ KJ74	
<hr/>		
<b>Board: 248</b>	♠ 863	LHO is dealer.
Dealer: East	♥ AK74	East (LHO) opens 1NT if possible.
Vul: N-S	♦ J3	East (LHO) bids 2♦ if possible.
HCP: 15	♣ AQJ9	
<hr/>		
<b>Board: 249</b>	♠ KT873	LHO is dealer.
Dealer: East	♥ 7	East (LHO) opens 1NT if possible.
Vul: Both	♦ T98	West (RHO) bids 2♠ if possible.
HCP: 6+1	♣ KT92	East (LHO) bids 3♣ if possible.
<hr/>		
<b>Board: 250</b>	♠ KQ765	Partner is dealer.
Dealer: South	♥ Q92	West (RHO) bids 2♣ if possible.
Vul: Both	♦ -	
HCP: 7+2	♣ 98753	
<hr/>		
<b>Board: 251</b>	♠ T86	You are dealer.
Dealer: North	♥ T4	The opponents are silent.
Vul: E-W	♦ KQ964	
HCP: 14+1	♣ AKQ	

## Both hands (Answers Page)

### Board: 247

Dealer: North

Vul: None

North HCP: 14

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ Q65

♥ AK4

♦ J85

♣ KJ74

South:

♠ K9743

♥ QJ92

♦ AK4

♣ T

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♥<sup>2</sup>

Pass 4 ♠ All Pass

1. Stayman

2. SMOLEN

### Board: 248

Dealer: East

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 4 ♠ South

North:

♠ 863

♥ AK74

♦ J3

♣ AQJ9

South:

♠ KQ9752

♥ J985

♦ K2

♣ 7

W N E S

1NT Pass

Pass X 2 ♦ 4 ♠

All Pass

### Board: 249

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 13+1

Contract: 3 ♠ North

North:

♠ KT873

♥ 7

♦ T98

♣ KT92

South:

♠ 962

♥ AKQ8

♦ A5432

♣ 4

W N E S

1NT Pass

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

Pass 3 ♠ All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 250

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 14

Contract: 2 ♠ South

North:

♠ KQ765

♥ Q92

♦ -

♣ 98753

South:

♠ J9

♥ K86

♦ AT64

♣ KQJ6

W N E S

1NT

2 ♣<sup>1</sup> 2 ♥ Pass 2 ♠

All Pass

1. Cappelletti, any 6+suit

### Board: 251

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ T86

♥ T4

♦ KQ964

♣ AKQ

South:

♠ AKJ5

♥ K86

♦ T85

♣ J85

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

<b>Board: 247</b>	♠ K9743	Partner is dealer.
Dealer: North	♥ QJ92	The opponents are silent.
Vul: None	♦ AK4	
HCP: 13+1	♣ T	
<hr/>		
<b>Board: 248</b>	♠ KQ9752	RHO is dealer. You bid second.
Dealer: East	♥ J985	East (RHO) opens 1NT if possible.
Vul: N-S	♦ K2	East (RHO) bids 2♦ if possible.
HCP: 9+2	♣ 7	
<hr/>		
<b>Board: 249</b>	♠ 962	RHO is dealer. You bid second.
Dealer: East	♥ AKQ8	East (RHO) opens 1NT if possible.
Vul: Both	♦ A5432	West (LHO) bids 2♠ if possible.
HCP: 13+1	♣ 4	East (RHO) bids 3♣ if possible.
<hr/>		
<b>Board: 250</b>	♠ J9	You are dealer.
Dealer: South	♥ K86	West (LHO) bids 2♣ if possible.
Vul: Both	♦ AT64	
HCP: 14	♣ KQJ6	
<hr/>		
<b>Board: 251</b>	♠ AKJ5	Partner is dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: E-W	♦ T85	
HCP: 12	♣ J85	

## Both hands (Answers Page)

### Board: 247

Dealer: North  
 Vul: None  
 North HCP: 14  
 South HCP: 13+1  
 Contract: 4 ♠ North

North:

♠ Q65  
 ♥ AK4  
 ♦ J85  
 ♣ KJ74

South:

♠ K9743  
 ♥ QJ92  
 ♦ AK4  
 ♣ T

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

### Board: 248

Dealer: East  
 Vul: N-S  
 North HCP: 15  
 South HCP: 9+2  
 Contract: 4 ♠ South

North:

♠ 863  
 ♥ AK74  
 ♦ J3  
 ♣ AQJ9

South:

♠ KQ9752  
 ♥ J985  
 ♦ K2  
 ♣ 7

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

### Board: 249

Dealer: East  
 Vul: Both  
 North HCP: 6+1  
 South HCP: 13+1  
 Contract: 3 ♠ North

North:

♠ KT873  
 ♥ 7  
 ♦ T98  
 ♣ KT92

South:

♠ 962  
 ♥ AKQ8  
 ♦ A5432  
 ♣ 4

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

### Board: 250

Dealer: South  
 Vul: Both  
 North HCP: 7+2  
 South HCP: 14  
 Contract: 2 ♠ South

North:

♠ KQ765  
 ♥ Q92  
 ♦ -  
 ♣ 98753

South:

♠ J9  
 ♥ K86  
 ♦ AT64  
 ♣ KQJ6

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

### Board: 251

Dealer: North  
 Vul: E-W  
 North HCP: 14+1  
 South HCP: 12  
 Contract: 3NT South

North:

♠ T86  
 ♥ T4  
 ♦ KQ964  
 ♣ AKQ

South:

♠ AKJ5  
 ♥ K86  
 ♦ T85  
 ♣ J85

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

<b>Board: 252</b>	♠ K862	Partner is dealer.
Dealer: South	♥ A854	The opponents are silent.
Vul: Both	♦ Q73	
HCP: 11	♣ Q2	
<hr/>		
<b>Board: 253</b>	♠ AKJ	You are dealer.
Dealer: North	♥ QJ75	East (LHO) Doubles 1NT if possible.
Vul: None	♦ A54	
HCP: 15	♣ 975	
<hr/>		
<b>Board: 254</b>	♠ QT	LHO is dealer.
Dealer: East	♥ QT983	East (LHO) opens 1NT if possible.
Vul: E-W	♦ QT9	West (RHO) bids 2♥ if possible.
HCP: 8+1	♣ QT2	East (LHO) bids 2♠ if possible.
<hr/>		
<b>Board: 255</b>	♠ KJ7	You are dealer.
Dealer: North	♥ K92	The opponents are silent.
Vul: Both	♦ AK74	
HCP: 14	♣ 842	
<hr/>		
<b>Board: 256</b>	♠ AQ2	Partner is dealer.
Dealer: South	♥ QT8	The opponents are silent.
Vul: None	♦ J9763	
HCP: 13+1	♣ A5	

## Both hands (Answers Page)

### Board: 252

	North:	South:	W	N	E	S
Dealer: South	♠ K862	♠ Q75				1NT
Vul: Both	♥ A854	♥ T6	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ Q73	♦ AK952	Pass	3NT	All Pass	
South HCP: 14+1	♣ Q2	♣ AJT				
Contract: 3NT North				1. Stayman		

### Board: 253

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 3		1NT	X	4♦ <sup>1</sup>
Vul: None	♥ QJ75	♥ AKT98632	Pass	4♥	All Pass	
North HCP: 15	♦ A54	♦ 972				
South HCP: 7+4	♣ 975	♣ 2		1. Texas		
Contract: 4♥ North						

### Board: 254

	North:	South:	W	N	E	S
Dealer: East	♠ QT	♠ K9			1NT	X
Vul: E-W	♥ QT983	♥ K2	2♥	Pass	2♠	Pass
North HCP: 8+1	♦ QT9	♦ K842	Pass	X	Pass	3♣
South HCP: 14+1	♣ QT2	♣ AJ654	All Pass			
Contract: 3♣ South						

### Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ KJ7	♠ T864		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K92	♥ J6	Pass	2♦	Pass	3♣
North HCP: 14	♦ AK74	♦ QJ	Pass	3NT	All Pass	
South HCP: 12+1	♣ 842	♣ AKJ65				
Contract: 3NT North				1. Stayman		

### Board: 256

	North:	South:	W	N	E	S
Dealer: South	♠ AQ2	♠ 85				1NT
Vul: None	♥ QT8	♥ AKJ9	Pass	3NT	All Pass	
North HCP: 13+1	♦ J9763	♦ AT2				
South HCP: 14	♣ A5	♣ QT97				
Contract: 3NT North						

**Board: 252**      ♠ Q75      You are dealer.  
Dealer: South      ♥ T6      The opponents are silent.  
Vul: Both      ♦ AK952  
HCP: 14+1      ♣ AJT

---

**Board: 253**      ♠ 3      Partner is dealer.  
Dealer: North      ♥ AKT98632      East (RHO) Doubles 1NT if possible.  
Vul: None      ♦ 972  
HCP: 7+4      ♣ 2

---

**Board: 254**      ♠ K9      RHO is dealer. You bid second.  
Dealer: East      ♥ K2      East (RHO) opens 1NT if possible.  
Vul: E-W      ♦ K842      West (LHO) bids 2♥ if possible.  
HCP: 14+1      ♣ AJ654      East (RHO) bids 2♠ if possible.

---

**Board: 255**      ♠ T864      Partner is dealer.  
Dealer: North      ♥ J6      The opponents are silent.  
Vul: Both      ♦ QJ  
HCP: 12+1      ♣ AKJ65

---

**Board: 256**      ♠ 85      You are dealer.  
Dealer: South      ♥ AKJ9      The opponents are silent.  
Vul: None      ♦ AT2  
HCP: 14      ♣ QT97

## Both hands (Answers Page)

### Board: 252

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14+1

Contract: 3NT North

North:

♠ K862

♥ A854

♦ Q73

♣ Q2

South:

♠ Q75

♥ T6

♦ AK952

♣ AJT

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 253

Dealer: North

Vul: None

North HCP: 15

South HCP: 7+4

Contract: 4♥ North

North:

♠ AKJ

♥ QJ75

♦ A54

♣ 975

South:

♠ 3

♥ AKT98632

♦ 972

♣ 2

W	N	E	S
	1NT	X	4♦ <sup>1</sup>

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

1. Texas

### Board: 254

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 14+1

Contract: 3♣ South

North:

♠ QT

♥ QT983

♦ QT9

♣ QT2

South:

♠ K9

♥ K2

♦ K842

♣ AJ654

W	N	E	S
		1NT	X

2♥	Pass	2♠	Pass
----	------	----	------

Pass	X	Pass	3♣
------	---	------	----

All Pass

### Board: 255

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ KJ7

♥ K92

♦ AK74

♣ 842

South:

♠ T864

♥ J6

♦ QJ

♣ AKJ65

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3♣
------	----	------	----

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

1. Stayman

### Board: 256

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 14

Contract: 3NT North

North:

♠ AQ2

♥ QT8

♦ J9763

♣ A5

South:

♠ 85

♥ AKJ9

♦ AT2

♣ QT97

W	N	E	S
			1NT

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



<b>Board: 257</b>	♠ AQJ	You are dealer.
Dealer: North	♥ QT96	The opponents are silent.
Vul: N-S	♦ Q83	
HCP: 15	♣ A54	
<hr/>		
<b>Board: 258</b>	♠ AQT72	Partner is dealer.
Dealer: South	♥ KJT2	East (LHO) Doubles 2♣ if possible.
Vul: N-S	♦ Q97	
HCP: 12+1	♣ 5	
<hr/>		
<b>Board: 259</b>	♠ AT64	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 15	♣ 9853	
<hr/>		
<b>Board: 260</b>	♠ JT32	Partner is dealer.
Dealer: South	♥ A863	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ J65	
HCP: 6	♣ 86	
<hr/>		
<b>Board: 261</b>	♠ QJT93	RHO is dealer. You bid second.
Dealer: West	♥ 8	West (RHO) opens 1NT if possible.
Vul: N-S	♦ Q9	East (LHO) bids 2♦ if possible.
HCP: 8+2	♣ KT832	West (RHO) bids 2♥ if possible.

## Both hands (Answers Page)

### Board: 257

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ K8642		1NT	Pass	2♥
Vul: N-S	♥ QT96	♥ K5	Pass	2♠	Pass	3♦
North HCP: 15	♦ Q83	♦ KJT64	Pass	4♠	All Pass	
South HCP: 12+2	♣ A54	♣ Q				
Contract: 4♠ North						

### Board: 258

	North:	South:	W	N	E	S
Dealer: South	♠ AQT72	♠ K98				1NT
Vul: N-S	♥ KJT2	♥ A9	Pass	2♣ <sup>1</sup>	X	2♦
North HCP: 12+1	♦ Q97	♦ K832	Pass	3♥ <sup>2</sup>	Pass	4♠
South HCP: 14	♣ 5	♣ A862	All Pass			
Contract: 4♠ South						

1. Stayman  
2. SMOLEN

### Board: 259

	North:	South:	W	N	E	S
Dealer: North	♠ AT64	♠ QJ95		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AKT	♥ 872	Pass	2♠	Pass	4♠
North HCP: 15	♦ KJ	♦ A92	All Pass			
South HCP: 14	♣ 9853	♣ AKT				
Contract: 4♠ South						

1. Stayman

### Board: 260

	North:	South:	W	N	E	S
Dealer: South	♠ JT32	♠ 765				1NT
Vul: N-S	♥ A863	♥ K75	Pass	Pass	X	2♣
North HCP: 6	♦ J65	♦ A4	All Pass			
South HCP: 14+1	♣ 86	♣ AKT92				
Contract: 2♣ South						

### Board: 261

	North:	South:	W	N	E	S
Dealer: West	♠ QJT93	♠ A52	1NT	Pass	2♦	Pass
Vul: N-S	♥ 8	♥ AK3	2♥	Pass	Pass	X
North HCP: 8+2	♦ Q9	♦ A764	Pass	2♠	All Pass	
South HCP: 17	♣ KT832	♣ Q64				
Contract: 2♠ North						

**Board: 257**      ♠ K8642      Partner is dealer.  
Dealer: North      ♥ K5      The opponents are silent.  
Vul: N-S      ♦ KJT64  
HCP: 12+2      ♣ Q

---

**Board: 258**      ♠ K98      You are dealer.  
Dealer: South      ♥ A9      East (RHO) Doubles 2♣ if possible.  
Vul: N-S      ♦ K832  
HCP: 14      ♣ A862

---

**Board: 259**      ♠ QJ95      Partner is dealer.  
Dealer: North      ♥ 872      The opponents are silent.  
Vul: Both      ♦ A92  
HCP: 14      ♣ AKT

---

**Board: 260**      ♠ 765      You are dealer.  
Dealer: South      ♥ K75      East (RHO) Doubles 1NT if possible.  
Vul: N-S      ♦ A4  
HCP: 14+1      ♣ AKT92

---

**Board: 261**      ♠ A52      LHO is dealer.  
Dealer: West      ♥ AK3      West (LHO) opens 1NT if possible.  
Vul: N-S      ♦ A764      East (RHO) bids 2♦ if possible.  
HCP: 17      ♣ Q64      West (LHO) bids 2♥ if possible.

## Both hands (Answers Page)

### Board: 257

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ K8642		1NT	Pass	2♥
Vul: N-S	♥ QT96	♥ K5	Pass	2♠	Pass	3♦
North HCP: 15	♦ Q83	♦ KJT64	Pass	4♠	All Pass	
South HCP: 12+2	♣ A54	♣ Q				
Contract: 4♠ North						

### Board: 258

	North:	South:	W	N	E	S
Dealer: South	♠ AQT72	♠ K98				1NT
Vul: N-S	♥ KJT2	♥ A9	Pass	2♣ <sup>1</sup>	X	2♦
North HCP: 12+1	♦ Q97	♦ K832	Pass	3♥ <sup>2</sup>	Pass	4♠
South HCP: 14	♣ 5	♣ A862	All Pass			
Contract: 4♠ South						

1. Stayman  
2. SMOLEN

### Board: 259

	North:	South:	W	N	E	S
Dealer: North	♠ AT64	♠ QJ95		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AKT	♥ 872	Pass	2♠	Pass	4♠
North HCP: 15	♦ KJ	♦ A92	All Pass			
South HCP: 14	♣ 9853	♣ AKT				
Contract: 4♠ South						

1. Stayman

### Board: 260

	North:	South:	W	N	E	S
Dealer: South	♠ JT32	♠ 765				1NT
Vul: N-S	♥ A863	♥ K75	Pass	Pass	X	2♣
North HCP: 6	♦ J65	♦ A4	All Pass			
South HCP: 14+1	♣ 86	♣ AKT92				
Contract: 2♣ South						

### Board: 261

	North:	South:	W	N	E	S
Dealer: West	♠ QJT93	♠ A52	1NT	Pass	2♦	Pass
Vul: N-S	♥ 8	♥ AK3	2♥	Pass	Pass	X
North HCP: 8+2	♦ Q9	♦ A764	Pass	2♠	All Pass	
South HCP: 17	♣ KT832	♣ Q64				
Contract: 2♠ North						

<b>Board: 262</b>	♠ Q62	Partner is dealer.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: Both	♦ 9732	
HCP: 9	♣ QJ5	
<hr/>		
<b>Board: 263</b>	♠ AK53	You are dealer.
Dealer: North	♥ Q5	West (RHO) Doubles 2♣ if possible.
Vul: None	♦ 763	
HCP: 14	♣ AJ74	
<hr/>		
<b>Board: 264</b>	♠ KQ7	Partner is dealer.
Dealer: South	♥ K974	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ T54	
HCP: 8	♣ T32	
<hr/>		
<b>Board: 265</b>	♠ KJT	You are dealer.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ K82	
HCP: 14	♣ AQ85	
<hr/>		
<b>Board: 266</b>	♠ 7	RHO is dealer. You bid second.
Dealer: West	♥ AQJ9	West (RHO) opens 1NT if possible.
Vul: None	♦ AQJ53	East (LHO) bids 2♥ if possible.
HCP: 18+1	♣ A92	West (RHO) bids 3♠ if possible.
		West (RHO) Doubles 4♣ if possible.

## Both hands (Answers Page)

### Board: 262

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2NT North

North:

♠ Q62

♥ KJ6

♦ 9732

♣ QJ5

South:

♠ AKJ7

♥ QT7

♦ 84

♣ A982

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 263

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 2♠ North

North:

♠ AK53

♥ Q5

♦ 763

♣ AJ74

South:

♠ T92

♥ AK64

♦ QT9

♣ 652

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

1. Stayman

### Board: 264

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14+1

Contract: 1NTXX South

North:

♠ KQ7

♥ K974

♦ T54

♣ T32

South:

♠ J96

♥ A8

♦ AKQ32

♣ 976

W	N	E	S
			1NT
X	XX	All Pass	

### Board: 265

Dealer: North

Vul: None

North HCP: 14

South HCP: 8+3

Contract: 3♦ North

North:

♠ KJT

♥ JT7

♦ K82

♣ AQ85

South:

♠ Q9

♥ A5

♦ QT97653

♣ 76

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

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

### Board: 266

Dealer: West

Vul: None

North HCP: 18+1

South HCP: 2+1

Contract: 4♣X South

North:

♠ 7

♥ AQJ9

♦ AQJ53

♣ A92

South:

♠ QT6

♥ 82

♦ 742

♣ T8743

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

1. Super acceptance after NT

<b>Board: 262</b>	♠ AKJ7	You are dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: Both	♦ 84	
HCP: 14	♣ A982	
<b>Board: 263</b>	♠ T92	Partner is dealer.
Dealer: North	♥ AK64	West (LHO) Doubles 2♣ if possible.
Vul: None	♦ QT9	
HCP: 9	♣ 652	
<b>Board: 264</b>	♠ J96	You are dealer.
Dealer: South	♥ A8	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AKQ32	
HCP: 14+1	♣ 976	
<b>Board: 265</b>	♠ Q9	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: None	♦ QT97653	
HCP: 8+3	♣ 76	
<b>Board: 266</b>	♠ QT6	LHO is dealer.
Dealer: West	♥ 82	West (LHO) opens 1NT if possible.
Vul: None	♦ 742	East (RHO) bids 2♥ if possible.
HCP: 2+1	♣ T8743	West (LHO) bids 3♠ if possible.
		West (LHO) Doubles 4♣ if possible.

## Both hands (Answers Page)

### Board: 262

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2NT North

North:

♠ Q62

♥ KJ6

♦ 9732

♣ QJ5

South:

♠ AKJ7

♥ QT7

♦ 84

♣ A982

W	N	E	S
			1NT

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

### Board: 263

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 2♠ North

North:

♠ AK53

♥ Q5

♦ 763

♣ AJ74

South:

♠ T92

♥ AK64

♦ QT9

♣ 652

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

X	2♠	All Pass	
---	----	----------	--

1. Stayman

### Board: 264

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14+1

Contract: 1NTXX South

North:

♠ KQ7

♥ K974

♦ T54

♣ T32

South:

♠ J96

♥ A8

♦ AKQ32

♣ 976

W	N	E	S
			1NT

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

### Board: 265

Dealer: North

Vul: None

North HCP: 14

South HCP: 8+3

Contract: 3♦ North

North:

♠ KJT

♥ JT7

♦ K82

♣ AQ85

South:

♠ Q9

♥ A5

♦ QT97653

♣ 76

W	N	E	S
	1NT	Pass	3♣ <sup>1</sup>

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

1. 1N-3C transfer to diamonds

2. automat

### Board: 266

Dealer: West

Vul: None

North HCP: 18+1

South HCP: 2+1

Contract: 4♣X South

North:

♠ 7

♥ AQJ9

♦ AQJ53

♣ A92

South:

♠ QT6

♥ 82

♦ 742

♣ T8743

W	N	E	S
1NT	X	2♥	Pass

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

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

1. Super acceptance after NT



<b>Board: 267</b>	♠ Q7	RHO is dealer. You bid second.
Dealer: West	♥ KT984	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 4	East (LHO) Doubles 2♥ if possible.
HCP: 14+2	♣ AKQT8	

---

<b>Board: 268</b>	♠ Q9	Partner is dealer.
Dealer: South	♥ 9743	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 12	♣ AQT3	

---

<b>Board: 269</b>	♠ AK72	You are dealer.
Dealer: North	♥ K543	The opponents are silent.
Vul: Both	♦ QT3	
HCP: 14	♣ QT	

---

<b>Board: 270</b>	♠ K854	Partner is dealer.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 8	♣ J843	

---

<b>Board: 271</b>	♠ J86	You are dealer.
Dealer: North	♥ Q87	The opponents are silent.
Vul: Both	♦ AQ97	
HCP: 15	♣ KQJ	

## Both hands (Answers Page)

### Board: 267

Dealer: West

Vul: E-W

North HCP: 14+2

South HCP: 5+1

Contract: 3♣ North

North:

♠ Q7

♥ KT984

♦ 4

♣ AKQT8

South:

♠ AT92

♥ 2

♦ T9862

♣ J54

W N E S

1NT 2♥<sup>1</sup> X 2NT

Pass 3♣ All Pass

1. Cappelletti, 5M-4m

### Board: 268

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15

Contract: 3NT North

North:

♠ Q9

♥ 9743

♦ KJT

♣ AQT3

South:

♠ AJ86

♥ AKQ

♦ 864

♣ J85

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 269

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9+2

Contract: 3NT South

North:

♠ AK72

♥ K543

♦ QT3

♣ QT

South:

♠ 3

♥ T92

♦ KJ9

♣ AJ9872

W N E S

1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 270

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2♥ South

North:

♠ K854

♥ KJ8

♦ 95

♣ J843

South:

♠ T97

♥ A653

♦ AT3

♣ AK7

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

All Pass

1. Stayman

### Board: 271

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+1

Contract: 4♠ North

North:

♠ J86

♥ Q87

♦ AQ97

♣ KQJ

South:

♠ KQ953

♥ AJ5

♦ 5

♣ A964

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ All Pass

<b>Board: 267</b>	♠ AT92	LHO is dealer.
Dealer: West	♥ 2	West (LHO) opens 1NT if possible.
Vul: E-W	♦ T9862	East (RHO) Doubles 2♥ if possible.
HCP: 5+1	♣ J54	

---

<b>Board: 268</b>	♠ AJ86	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: E-W	♦ 864	
HCP: 15	♣ J85	

---

<b>Board: 269</b>	♠ 3	Partner is dealer.
Dealer: North	♥ T92	The opponents are silent.
Vul: Both	♦ KJ9	
HCP: 9+2	♣ AJ9872	

---

<b>Board: 270</b>	♠ T97	You are dealer.
Dealer: South	♥ A653	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 15	♣ AK7	

---

<b>Board: 271</b>	♠ KQ953	Partner is dealer.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: Both	♦ 5	
HCP: 14+1	♣ A964	

## Both hands (Answers Page)

### Board: 267

Dealer: West

Vul: E-W

North HCP: 14+2

South HCP: 5+1

Contract: 3♣ North

North:

♠ Q7

♥ KT984

♦ 4

♣ AKQT8

South:

♠ AT92

♥ 2

♦ T9862

♣ J54

W N E S

1NT 2♥<sup>1</sup> X 2NT

Pass 3♣ All Pass

1. Cappelletti, 5M-4m

### Board: 268

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15

Contract: 3NT North

North:

♠ Q9

♥ 9743

♦ KJT

♣ AQT3

South:

♠ AJ86

♥ AKQ

♦ 864

♣ J85

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 269

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9+2

Contract: 3NT South

North:

♠ AK72

♥ K543

♦ QT3

♣ QT

South:

♠ 3

♥ T92

♦ KJ9

♣ AJ9872

W N E S

1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 270

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2♥ South

North:

♠ K854

♥ KJ8

♦ 95

♣ J843

South:

♠ T97

♥ A653

♦ AT3

♣ AK7

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

All Pass

1. Stayman

### Board: 271

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+1

Contract: 4♠ North

North:

♠ J86

♥ Q87

♦ AQ97

♣ KQJ

South:

♠ KQ953

♥ AJ5

♦ 5

♣ A964

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ All Pass

<b>Board: 272</b>	♠ AT6	Partner is dealer.
Dealer: South	♥ 982	The opponents are silent.
Vul: None	♦ A94	
HCP: 8	♣ 8765	

---

<b>Board: 273</b>	♠ AT652	LHO is dealer.
Dealer: East	♥ A	East (LHO) opens 1NT if possible.
Vul: Both	♦ J6	West (RHO) bids 2 ♦ if possible.
HCP: 12+2	♣ QJ986	

---

<b>Board: 274</b>	♠ A9875	Partner is dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: N-S	♦ T85	
HCP: 8+1	♣ T9	

---

<b>Board: 275</b>	♠ AK6432	RHO is dealer. You bid second.
Dealer: West	♥ AK8	West (RHO) opens 1NT if possible.
Vul: N-S	♦ Q4	
HCP: 18+2	♣ Q4	

---

<b>Board: 276</b>	♠ 85	RHO is dealer. You bid second.
Dealer: West	♥ 5432	West (RHO) opens 1NT if possible.
Vul: E-W	♦ QT9	
HCP: 2	♣ 7543	

## Both hands (Answers Page)

### Board: 272

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 1NT South

North:

♠ AT6

♥ 982

♦ A94

♣ 8765

South:

♠ 743

♥ AK

♦ K65

♣ AJT43

W	N	E	S
			1NT

All Pass

### Board: 273

Dealer: East

Vul: Both

North HCP: 12+2

South HCP: 6+1

Contract: 4♣ South

North:

♠ AT652

♥ A

♦ J6

♣ QJ986

South:

♠ K

♥ QJT2

♦ T75

♣ T5432

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

1. Michaels Cuebid
2. to the partner's longer

### Board: 274

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 14+1

Contract: 2NT North

North:

♠ A9875

♥ KJ5

♦ T85

♣ T9

South:

♠ KJ

♥ A98

♦ KJ9

♣ Q8732

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

### Board: 275

Dealer: West

Vul: N-S

North HCP: 18+2

South HCP: 2

Contract: 2♠ North

North:

♠ AK6432

♥ AK8

♦ Q4

♣ Q4

South:

♠ 97

♥ 9632

♦ J872

♣ J63

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

1. Cappelletti, any 6+suit
2. automat

### Board: 276

Dealer: West

Vul: E-W

North HCP: 2

South HCP: 16+2

Contract: 3♠ South

North:

♠ 85

♥ 5432

♦ QT9

♣ 7543

South:

♠ KQJT96

♥ AQ98

♦ 4

♣ A6

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

1. Cappelletti, both majors

<b>Board: 272</b>	♠ 743	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: None	♦ K65	
HCP: 15+1	♣ AJT43	

---

<b>Board: 273</b>	♠ K	RHO is dealer. You bid second.
Dealer: East	♥ QJT2	East (RHO) opens 1NT if possible.
Vul: Both	♦ T75	West (LHO) bids 2♦ if possible.
HCP: 6+1	♣ T5432	

---

<b>Board: 274</b>	♠ KJ	You are dealer.
Dealer: South	♥ A98	The opponents are silent.
Vul: N-S	♦ KJ9	
HCP: 14+1	♣ Q8732	

---

<b>Board: 275</b>	♠ 97	LHO is dealer.
Dealer: West	♥ 9632	West (LHO) opens 1NT if possible.
Vul: N-S	♦ J872	
HCP: 2	♣ J63	

---

<b>Board: 276</b>	♠ KQJT96	LHO is dealer.
Dealer: West	♥ AQ98	West (LHO) opens 1NT if possible.
Vul: E-W	♦ 4	
HCP: 16+2	♣ A6	

## Both hands (Answers Page)

### Board: 272

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 1NT South

North:

♠ AT6

♥ 982

♦ A94

♣ 8765

South:

♠ 743

♥ AK

♦ K65

♣ AJT43

W	N	E	S
			1NT

All Pass

### Board: 273

Dealer: East

Vul: Both

North HCP: 12+2

South HCP: 6+1

Contract: 4♣ South

North:

♠ AT652

♥ A

♦ J6

♣ QJ986

South:

♠ K

♥ QJT2

♦ T75

♣ T5432

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

1. Michaels Cuebid
2. to the partner's longer

### Board: 274

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 14+1

Contract: 2NT North

North:

♠ A9875

♥ KJ5

♦ T85

♣ T9

South:

♠ KJ

♥ A98

♦ KJ9

♣ Q8732

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

### Board: 275

Dealer: West

Vul: N-S

North HCP: 18+2

South HCP: 2

Contract: 2♠ North

North:

♠ AK6432

♥ AK8

♦ Q4

♣ Q4

South:

♠ 97

♥ 9632

♦ J872

♣ J63

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

1. Cappelletti, any 6+suit
2. automat

### Board: 276

Dealer: West

Vul: E-W

North HCP: 2

South HCP: 16+2

Contract: 3♠ South

North:

♠ 85

♥ 5432

♦ QT9

♣ 7543

South:

♠ KQJT96

♥ AQ98

♦ 4

♣ A6

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

1. Cappelletti, both majors



<b>Board: 277</b>	♠ KT62	You are dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 15	♣ QJT4	

---

<b>Board: 278</b>	♠ J98732	Partner is dealer.
Dealer: South	♥ KQJ4	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ 6	
HCP: 9+2	♣ Q7	

---

<b>Board: 279</b>	♠ A53	You are dealer.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 15+1	♣ AJT54	

---

<b>Board: 280</b>	♠ QJ96	Partner is dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 16	♣ AQ73	

---

<b>Board: 281</b>	♠ 54	You are dealer.
Dealer: North	♥ AKQ3	The opponents are silent.
Vul: Both	♦ Q64	
HCP: 14	♣ KT93	

## Both hands (Answers Page)

### Board: 277

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3♣ North

North:

♠ KT62

♥ AQJ

♦ Q8

♣ QJT4

South:

♠ J7

♥ 82

♦ 764

♣ AK8632

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

1. 1N-2S transfer to clubs

2. automat

### Board: 278

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14+1

Contract: 4♠ South

North:

♠ J98732

♥ KQJ4

♦ 6

♣ Q7

South:

♠ AK5

♥ 86

♦ KJ983

♣ K52

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

1. Texas

### Board: 279

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ A53

♥ AQ4

♦ T7

♣ AJT54

South:

♠ 762

♥ 653

♦ AKQ85

♣ 98

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 280

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 15

Contract: 4NT North

North:

♠ QJ96

♥ AQJ

♦ T4

♣ AQ73

South:

♠ A87

♥ 953

♦ AK5

♣ KJT8

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

1. Stayman

### Board: 281

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ 54

♥ AKQ3

♦ Q64

♣ KT93

South:

♠ KQ872

♥ 765

♦ T9

♣ AQ5

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

**Board: 277**      ♠ J7      Partner is dealer.  
Dealer: North      ♥ 82      The opponents are silent.  
Vul: E-W      ♦ 764  
HCP: 8+2      ♣ AK8632

---

**Board: 278**      ♠ AK5      You are dealer.  
Dealer: South      ♥ 86      West (LHO) Doubles 1NT if possible.  
Vul: Both      ♦ KJ983  
HCP: 14+1      ♣ K52

---

**Board: 279**      ♠ 762      Partner is dealer.  
Dealer: North      ♥ 653      The opponents are silent.  
Vul: N-S      ♦ AKQ85  
HCP: 9+1      ♣ 98

---

**Board: 280**      ♠ A87      You are dealer.  
Dealer: South      ♥ 953      The opponents are silent.  
Vul: E-W      ♦ AK5  
HCP: 15      ♣ KJT8

---

**Board: 281**      ♠ KQ872      Partner is dealer.  
Dealer: North      ♥ 765      The opponents are silent.  
Vul: Both      ♦ T9  
HCP: 11+1      ♣ AQ5

## Both hands (Answers Page)

### Board: 277

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3♣ North

North:

♠ KT62

♥ AQJ

♦ Q8

♣ QJT4

South:

♠ J7

♥ 82

♦ 764

♣ AK8632

W N E S

1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 278

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14+1

Contract: 4♠ South

North:

♠ J98732

♥ KQJ4

♦ 6

♣ Q7

South:

♠ AK5

♥ 86

♦ KJ983

♣ K52

W N E S

1NT

X 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 279

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ A53

♥ AQ4

♦ T7

♣ AJT54

South:

♠ 762

♥ 653

♦ AKQ85

♣ 98

W N E S

1NT Pass 3NT

All Pass

### Board: 280

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 15

Contract: 4NT North

North:

♠ QJ96

♥ AQJ

♦ T4

♣ AQ73

South:

♠ A87

♥ 953

♦ AK5

♣ KJT8

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 4NT All Pass

1. Stayman

### Board: 281

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ 54

♥ AKQ3

♦ Q64

♣ KT93

South:

♠ KQ872

♥ 765

♦ T9

♣ AQ5

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

<b>Board: 282</b>	♠ AT7	Partner is dealer.
Dealer: South	♥ K964	The opponents are silent.
Vul: E-W	♦ K732	
HCP: 10	♣ T3	
<hr/>		
<b>Board: 283</b>	♠ 3	LHO is dealer.
Dealer: East	♥ K9863	East (LHO) opens 1NT if possible.
Vul: None	♦ 8	West (RHO) bids 3♦ if possible.
HCP: 9+3	♣ KQJ852	East (LHO) bids 4♦ if possible.
		East (LHO) Doubles 4♥ if possible.
<hr/>		
<b>Board: 284</b>	♠ KQ84	Partner is dealer.
Dealer: South	♥ JT64	The opponents are silent.
Vul: None	♦ J	
HCP: 10	♣ K954	
<hr/>		
<b>Board: 285</b>	♠ AT7	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ QJ752	
HCP: 15+1	♣ KJT	

## Both hands (Answers Page)

### Board: 282

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14+1

Contract: 3NT North

North:

♠ AT7

♥ K964

♦ K732

♣ T3

South:

♠ KQ

♥ AT8

♦ AT984

♣ J82

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 283

Dealer: East

Vul: None

North HCP: 9+3

South HCP: 9+1

Contract: 4♥X North

North:

♠ 3

♥ K9863

♦ 8

♣ KQJ852

South:

♠ QJ86

♥ QJ754

♦ K9

♣ T4

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

1. Cappelletti, both majors

### Board: 284

Dealer: South

Vul: None

North HCP: 10

South HCP: 14

Contract: 4♠ North

North:

♠ KQ84

♥ JT64

♦ J

♣ K954

South:

♠ J532

♥ K2

♦ A74

♣ AQ63

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 285

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ AT7

♥ A6

♦ QJ752

♣ KJT

South:

♠ K86

♥ 8542

♦ AK64

♣ Q8

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

1. Stayman

<b>Board: 282</b>	♠ KQ	You are dealer.
Dealer: South	♥ AT8	The opponents are silent.
Vul: E-W	♦ AT984	
HCP: 14+1	♣ J82	
<hr/>		
<b>Board: 283</b>	♠ QJ86	RHO is dealer. You bid second.
Dealer: East	♥ QJ754	East (RHO) opens 1NT if possible.
Vul: None	♦ K9	West (LHO) bids 3♦ if possible.
HCP: 9+1	♣ T4	East (RHO) bids 4♦ if possible.
		East (RHO) Doubles 4♥ if possible.
<hr/>		
<b>Board: 284</b>	♠ J532	You are dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: None	♦ A74	
HCP: 14	♣ AQ63	
<hr/>		
<b>Board: 285</b>	♠ K86	Partner is dealer.
Dealer: North	♥ 8542	The opponents are silent.
Vul: E-W	♦ AK64	
HCP: 12	♣ Q8	

## Both hands (Answers Page)

### Board: 282

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14+1

Contract: 3NT North

North:

♠ AT7

♥ K964

♦ K732

♣ T3

South:

♠ KQ

♥ AT8

♦ AT984

♣ J82

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 283

Dealer: East

Vul: None

North HCP: 9+3

South HCP: 9+1

Contract: 4♥X North

North:

♠ 3

♥ K9863

♦ 8

♣ KQJ852

South:

♠ QJ86

♥ QJ754

♦ K9

♣ T4

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

1. Cappelletti, both majors

### Board: 284

Dealer: South

Vul: None

North HCP: 10

South HCP: 14

Contract: 4♠ North

North:

♠ KQ84

♥ JT64

♦ J

♣ K954

South:

♠ J532

♥ K2

♦ A74

♣ AQ63

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 285

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ AT7

♥ A6

♦ QJ752

♣ KJT

South:

♠ K86

♥ 8542

♦ AK64

♣ Q8

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

1. Stayman



<b>Board: 286</b>	♠ AKT43	Partner is dealer.
Dealer: South	♥ AQJ952	The opponents are silent.
Vul: None	♦ A9	
HCP: 18+3	♣ -	

---

<b>Board: 287</b>	♠ AQ72	You are dealer.
Dealer: North	♥ J82	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 14	♣ T52	

---

<b>Board: 288</b>	♠ AKT	Partner is dealer.
Dealer: South	♥ AJ72	The opponents are silent.
Vul: E-W	♦ T754	
HCP: 12	♣ 97	

---

<b>Board: 289</b>	♠ T84	You are dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: Both	♦ AKQJ	
HCP: 14	♣ 532	

## Both hands (Answers Page)

### Board: 286

Dealer: South

Vul: None

North HCP: 18+3

South HCP: 14+1

Contract: 7♥ North

North:

♠ AKT43

♥ AQJ952

♦ A9

♣ -

South:

♠ QJ6

♥ K4

♦ Q63

♣ AQ843

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	5♣ <sup>2</sup>	Pass	5♥ <sup>3</sup>
Pass	7♥	All Pass	

1. Texas

2. Exclusion, for !H

3. 1 out of 4

### Board: 287

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 13+1

Contract: 4♥ North

North:

♠ AQ72

♥ J82

♦ AK4

♣ T52

South:

♠ 85

♥ AK973

♦ QJ5

♣ K74

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

### Board: 288

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ AKT

♥ AJ72

♦ T754

♣ 97

South:

♠ Q85

♥ KQ

♦ J96

♣ AKT62

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

1. Stayman

### Board: 289

Dealer: North

Vul: Both

North HCP: 14

South HCP: 13

Contract: 3NT South

North:

♠ T84

♥ KJ9

♦ AKQJ

♣ 532

South:

♠ A96

♥ T763

♦ 85

♣ AKQ7

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

1. Stayman

<b>Board: 286</b>	♠ QJ6	You are dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: None	♦ Q63	
HCP: 14+1	♣ AQ843	

---

<b>Board: 287</b>	♠ 85	Partner is dealer.
Dealer: North	♥ AK973	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 13+1	♣ K74	

---

<b>Board: 288</b>	♠ Q85	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ J96	
HCP: 15+1	♣ AKT62	

---

<b>Board: 289</b>	♠ A96	Partner is dealer.
Dealer: North	♥ T763	The opponents are silent.
Vul: Both	♦ 85	
HCP: 13	♣ AKQ7	

## Both hands (Answers Page)

### Board: 286

Dealer: South

Vul: None

North HCP: 18+3

South HCP: 14+1

Contract: 7♥ North

North:

♠ AKT43

♥ AQJ952

♦ A9

♣ -

South:

♠ QJ6

♥ K4

♦ Q63

♣ AQ843

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	5♣ <sup>2</sup>	Pass	5♥ <sup>3</sup>
Pass	7♥	All Pass	

1. Texas

2. Exclusion, for !H

3. 1 out of 4

### Board: 287

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 13+1

Contract: 4♥ North

North:

♠ AQ72

♥ J82

♦ AK4

♣ T52

South:

♠ 85

♥ AK973

♦ QJ5

♣ K74

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

### Board: 288

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ AKT

♥ AJ72

♦ T754

♣ 97

South:

♠ Q85

♥ KQ

♦ J96

♣ AKT62

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

1. Stayman

### Board: 289

Dealer: North

Vul: Both

North HCP: 14

South HCP: 13

Contract: 3NT South

North:

♠ T84

♥ KJ9

♦ AKQJ

♣ 532

South:

♠ A96

♥ T763

♦ 85

♣ AKQ7

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

1. Stayman

**Board: 290**

♠ Q5

Partner is dealer.

Dealer: South

♥ KT984

The opponents are silent.

Vul: E-W

♦ T42

HCP: 10+1

♣ AJ2

**Board: 291**

♠ JT8

You are dealer.

Dealer: North

♥ K7

The opponents are silent.

Vul: None

♦ AJ8

HCP: 15+1

♣ AQ652

**Board: 292**

♠ 94

LHO is dealer.

Dealer: East

♥ KQJ

East (LHO) opens 1NT if possible.

Vul: N-S

♦ T85

HCP: 10+1

♣ KJ542

**Board: 293**

♠ KT42

You are dealer.

Dealer: North

♥ AQT2

The opponents are silent.

Vul: Both

♦ 53

HCP: 14

♣ AJT

## Both hands (Answers Page)

### Board: 290

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 14

Contract: 3NT North

North:

♠ Q5

♥ KT984

♦ T42

♣ AJ2

South:

♠ A974

♥ A3

♦ AQ86

♣ 654

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass

### Board: 291

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 17+2

Contract: 7♥ South

North:

♠ JT8

♥ K7

♦ AJ8

♣ AQ652

South:

♠ AQ2

♥ AQT864

♦ Q5

♣ K8

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

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

Pass 6♣<sup>4</sup> Pass 7♥

All Pass

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=0

### Board: 292

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 12+1

Contract: 2♠ South

North:

♠ 94

♥ KQJ

♦ T85

♣ KJ542

South:

♠ AJT86

♥ 983

♦ AK73

♣ 8

W N E S

1NT 2♠<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 293

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ KT42

♥ AQT2

♦ 53

♣ AJT

South:

♠ AJ7

♥ KJ6

♦ 42

♣ Q9762

W N E S

1NT Pass 3NT

All Pass

<b>Board: 290</b>	♠ A974	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: E-W	♦ AQ86	
HCP: 14	♣ 654	

---

<b>Board: 291</b>	♠ AQ2	Partner is dealer.
Dealer: North	♥ AQT864	The opponents are silent.
Vul: None	♦ Q5	
HCP: 17+2	♣ K8	

---

<b>Board: 292</b>	♠ AJT86	RHO is dealer. You bid second.
Dealer: East	♥ 983	East (RHO) opens 1NT if possible.
Vul: N-S	♦ AK73	
HCP: 12+1	♣ 8	

---

<b>Board: 293</b>	♠ AJ7	Partner is dealer.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: Both	♦ 42	
HCP: 11+1	♣ Q9762	

## Both hands (Answers Page)

### Board: 290

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 14

Contract: 3NT North

North:

♠ Q5

♥ KT984

♦ T42

♣ AJ2

South:

♠ A974

♥ A3

♦ AQ86

♣ 654

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass

### Board: 291

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 17+2

Contract: 7♥ South

North:

♠ JT8

♥ K7

♦ AJ8

♣ AQ652

South:

♠ AQ2

♥ AQT864

♦ Q5

♣ K8

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

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

Pass 6♣<sup>4</sup> Pass 7♥

All Pass

1. Texas

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=0

### Board: 292

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 12+1

Contract: 2♠ South

North:

♠ 94

♥ KQJ

♦ T85

♣ KJ542

South:

♠ AJT86

♥ 983

♦ AK73

♣ 8

W N E S

1NT 2♠<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 293

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ KT42

♥ AQT2

♦ 53

♣ AJT

South:

♠ AJ7

♥ KJ6

♦ 42

♣ Q9762

W N E S

1NT Pass 3NT

All Pass



<b>Board: 294</b>	♠ -	Partner is dealer.
Dealer: South	♥ J75	West (RHO) bids 2♠ if possible.
Vul: Both	♦ QJ86432	
HCP: 5+3	♣ J93	

---

<b>Board: 295</b>	♠ KQT	You are dealer.
Dealer: North	♥ Q972	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 14	♣ AQJ5	

---

<b>Board: 296</b>	♠ 6	Partner is dealer.
Dealer: South	♥ KQ842	The opponents are silent.
Vul: E-W	♦ JT54	
HCP: 9+1	♣ QJ9	

---

<b>Board: 297</b>	♠ AQ43	You are dealer.
Dealer: North	♥ 73	The opponents are silent.
Vul: None	♦ AKT	
HCP: 15	♣ Q863	

## Both hands (Answers Page)

### Board: 294

Dealer: South

Vul: Both

North HCP: 5+3

South HCP: 14

Contract: 3♦ South

North:

♠ -

♥ J75

♦ QJ86432

♣ J93

South:

♠ KQ62

♥ K84

♦ K75

♣ K64

W N E S

1NT

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

All Pass

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

3. relay

### Board: 295

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9

Contract: 3NT South

North:

♠ KQT

♥ Q972

♦ 92

♣ AQJ5

South:

♠ 754

♥ KJ3

♦ KQT5

♣ T93

W N E S

1NT Pass 3NT

All Pass

### Board: 296

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14

Contract: 3♥ South

North:

♠ 6

♥ KQ842

♦ JT54

♣ QJ9

South:

♠ A83

♥ AJ5

♦ KQ83

♣ 852

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 2NT Pass 3♥

All Pass

### Board: 297

Dealer: North

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♠ South

North:

♠ AQ43

♥ 73

♦ AKT

♣ Q863

South:

♠ KJT8

♥ QJT

♦ 73

♣ KJ95

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 4♠

All Pass

1. Stayman

<b>Board: 294</b>	♠ KQ62	You are dealer.
Dealer: South	♥ K84	West (LHO) bids 2♠ if possible.
Vul: Both	♦ K75	
HCP: 14	♣ K64	

---

<b>Board: 295</b>	♠ 754	Partner is dealer.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: N-S	♦ KQT5	
HCP: 9	♣ T93	

---

<b>Board: 296</b>	♠ A83	You are dealer.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: E-W	♦ KQ83	
HCP: 14	♣ 852	

---

<b>Board: 297</b>	♠ KJT8	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: None	♦ 73	
HCP: 11	♣ KJ95	

## Both hands (Answers Page)

### Board: 294

Dealer: South

Vul: Both

North HCP: 5+3

South HCP: 14

Contract: 3♦ South

North:

♠ -

♥ J75

♦ QJ86432

♣ J93

South:

♠ KQ62

♥ K84

♦ K75

♣ K64

W N E S

1NT

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

All Pass

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

3. relay

### Board: 295

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9

Contract: 3NT South

North:

♠ KQT

♥ Q972

♦ 92

♣ AQJ5

South:

♠ 754

♥ KJ3

♦ KQT5

♣ T93

W N E S

1NT Pass 3NT

All Pass

### Board: 296

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14

Contract: 3♥ South

North:

♠ 6

♥ KQ842

♦ JT54

♣ QJ9

South:

♠ A83

♥ AJ5

♦ KQ83

♣ 852

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 2NT Pass 3♥

All Pass

### Board: 297

Dealer: North

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♠ South

North:

♠ AQ43

♥ 73

♦ AKT

♣ Q863

South:

♠ KJT8

♥ QJT

♦ 73

♣ KJ95

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 4♠

All Pass

1. Stayman

<b>Board: 298</b>	♠ J986	Partner is dealer.
Dealer: South	♥ AKQT9	The opponents are silent.
Vul: E-W	♦ 765	
HCP: 13+1	♣ K	

---

<b>Board: 299</b>	♠ AK54	You are dealer.
Dealer: North	♥ AQT8	The opponents are silent.
Vul: E-W	♦ 975	
HCP: 14	♣ J6	

---

<b>Board: 300</b>	♠ AQT83	Partner is dealer.
Dealer: South	♥ T932	The opponents are silent.
Vul: Both	♦ A94	
HCP: 10+1	♣ 8	

---

<b>Board: 301</b>	♠ AKQ75	LHO is dealer.
Dealer: East	♥ J	East (LHO) opens 1NT if possible.
Vul: None	♦ QJ65	
HCP: 13+1	♣ 762	

## Both hands (Answers Page)

### Board: 298

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 14+1

Contract: 4♥ South

North:

♠ J986

♥ AKQT9

♦ 765

♣ K

South:

♠ T54

♥ J54

♦ AKQ98

♣ A2

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

1. Stayman  
2. SMOLEN

### Board: 299

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 16+1

Contract: 3NT South

North:

♠ AK54

♥ AQT8

♦ 975

♣ J6

South:

♠ Q8

♥ J52

♦ AKJ

♣ KQ532

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 300

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 3NT North

North:

♠ AQT83

♥ T932

♦ A94

♣ 8

South:

♠ KJ

♥ A65

♦ QJT83

♣ A96

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

1. Stayman

### Board: 301

Dealer: East

Vul: None

North HCP: 13+1

South HCP: 6+3

Contract: 2♠ North

North:

♠ AKQ75

♥ J

♦ QJ65

♣ 762

South:

♠ J6

♥ Q865432

♦ K3

♣ T5

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

1. Cappelletti, 5M-4m

<b>Board: 298</b>	♠ T54	You are dealer.
Dealer: South	♥ J54	The opponents are silent.
Vul: E-W	♦ AKQ98	
HCP: 14+1	♣ A2	

---

<b>Board: 299</b>	♠ Q8	Partner is dealer.
Dealer: North	♥ J52	The opponents are silent.
Vul: E-W	♦ AKJ	
HCP: 16+1	♣ KQ532	

---

<b>Board: 300</b>	♠ KJ	You are dealer.
Dealer: South	♥ A65	The opponents are silent.
Vul: Both	♦ QJT83	
HCP: 15+1	♣ A96	

---

<b>Board: 301</b>	♠ J6	RHO is dealer. You bid second.
Dealer: East	♥ Q865432	East (RHO) opens 1NT if possible.
Vul: None	♦ K3	
HCP: 6+3	♣ T5	

## Both hands (Answers Page)

### Board: 298

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 14+1

Contract: 4♥ South

North:

♠ J986

♥ AKQT9

♦ 765

♣ K

South:

♠ T54

♥ J54

♦ AKQ98

♣ A2

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♠<sup>2</sup> Pass 4♥

All Pass

1. Stayman

2. SMOLEN

### Board: 299

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 16+1

Contract: 3NT South

North:

♠ AK54

♥ AQT8

♦ 975

♣ J6

South:

♠ Q8

♥ J52

♦ AKJ

♣ KQ532

W N E S

1NT Pass 3NT

All Pass

### Board: 300

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 3NT North

North:

♠ AQT83

♥ T932

♦ A94

♣ 8

South:

♠ KJ

♥ A65

♦ QJT83

♣ A96

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2♠ Pass 2NT

Pass 3NT All Pass

1. Stayman

### Board: 301

Dealer: East

Vul: None

North HCP: 13+1

South HCP: 6+3

Contract: 2♠ North

North:

♠ AKQ75

♥ J

♦ QJ65

♣ 762

South:

♠ J6

♥ Q865432

♦ K3

♣ T5

W N E S

1NT Pass

Pass 2♠<sup>1</sup> All Pass

1. Cappelletti, 5M-4m



**Board: 302**      ♠ AK832      Partner is dealer.  
Dealer: South      ♥ AQJ7      The opponents are silent.  
Vul: E-W      ♦ 7  
HCP: 17+1      ♣ KT4

---

**Board: 303**      ♠ A98      You are dealer.  
Dealer: North      ♥ 92      The opponents are silent.  
Vul: Both      ♦ AKJ52  
HCP: 15+1      ♣ K72

---

**Board: 304**      ♠ A872      LHO is dealer.  
Dealer: East      ♥ J76      East (LHO) opens 1NT if possible.  
Vul: None      ♦ K2  
HCP: 10      ♣ Q873

---

**Board: 305**      ♠ J7      You are dealer.  
Dealer: North      ♥ AKQJ      The opponents are silent.  
Vul: N-S      ♦ J42  
HCP: 15      ♣ QJT8

## Both hands (Answers Page)

### Board: 302

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 15

Contract: 7 ♠ North

North:

♠ AK832

♥ AQJ7

♦ 7

♣ KT4

South:

♠ JT75

♥ K6

♦ AK8

♣ A972

W	N	E	S
			1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
Pass	3 ♥	Pass	3 ♠
Pass	4NT	Pass	5 ♥ <sup>2</sup>
Pass	7 ♠	All Pass	

1. Stayman

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

### Board: 303

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 5+1

Contract: 1NT North

North:

♠ A98

♥ 92

♦ AKJ52

♣ K72

South:

♠ Q62

♥ J8

♦ QT764

♣ 543

W	N	E	S
	1NT	All Pass	

### Board: 304

Dealer: East

Vul: None

North HCP: 10

South HCP: 10+2

Contract: 3 ♥ North

North:

♠ A872

♥ J76

♦ K2

♣ Q873

South:

♠ Q4

♥ AT9853

♦ A76

♣ 65

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

1. Cappelletti, any 6+suit

2. automat

### Board: 305

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ J7

♥ AKQJ

♦ J42

♣ QJT8

South:

♠ K64

♥ T64

♦ K9

♣ A9753

W	N	E	S
	1NT	Pass	3NT
All Pass			

<b>Board: 302</b>	♠ JT75	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 15	♣ A972	

---

<b>Board: 303</b>	♠ Q62	Partner is dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: Both	♦ QT764	
HCP: 5+1	♣ 543	

---

<b>Board: 304</b>	♠ Q4	RHO is dealer. You bid second.
Dealer: East	♥ AT9853	East (RHO) opens 1NT if possible.
Vul: None	♦ A76	
HCP: 10+2	♣ 65	

---

<b>Board: 305</b>	♠ K64	Partner is dealer.
Dealer: North	♥ T64	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 10+1	♣ A9753	

## Both hands (Answers Page)

### Board: 302

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 15

Contract: 7 ♠ North

North:

♠ AK832

♥ AQJ7

♦ 7

♣ KT4

South:

♠ JT75

♥ K6

♦ AK8

♣ A972

W	N	E	S
			1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
Pass	3 ♥	Pass	3 ♠
Pass	4NT	Pass	5 ♥ <sup>2</sup>
Pass	7 ♠	All Pass	

1. Stayman

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

### Board: 303

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 5+1

Contract: 1NT North

North:

♠ A98

♥ 92

♦ AKJ52

♣ K72

South:

♠ Q62

♥ J8

♦ QT764

♣ 543

W	N	E	S
	1NT	All Pass	

### Board: 304

Dealer: East

Vul: None

North HCP: 10

South HCP: 10+2

Contract: 3 ♥ North

North:

♠ A872

♥ J76

♦ K2

♣ Q873

South:

♠ Q4

♥ AT9853

♦ A76

♣ 65

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

1. Cappelletti, any 6+suit

2. automat

### Board: 305

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ J7

♥ AKQJ

♦ J42

♣ QJT8

South:

♠ K64

♥ T64

♦ K9

♣ A9753

W	N	E	S
	1NT	Pass	3NT
All Pass			

<b>Board: 306</b>	♠ A8	You are dealer.
Dealer: North	♥ KJ9	West (RHO) bids 4♠ if possible.
Vul: Both	♦ K9872	
HCP: 14+1	♣ QJ9	

---

<b>Board: 307</b>	♠ A74	You are dealer.
Dealer: North	♥ J93	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 14	♣ A732	

---

<b>Board: 308</b>	♠ A92	Partner is dealer.
Dealer: South	♥ KQ73	The opponents are silent.
Vul: N-S	♦ 7432	
HCP: 13	♣ AT	

---

<b>Board: 309</b>	♠ AT54	You are dealer.
Dealer: North	♥ J42	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 14	♣ AQT6	

---

<b>Board: 310</b>	♠ T74	Partner is dealer.
Dealer: South	♥ AQT987	West (RHO) bids 2♠ if possible.
Vul: None	♦ T3	
HCP: 6+2	♣ 74	

## Both hands (Answers Page)

### Board: 306

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 4+3

Contract: 5♥ South

North:

♠ A8

♥ KJ9

♦ K9872

♣ QJ9

South:

♠ 63

♥ QT75432

♦ Q5

♣ T7

W N E S

1NT Pass 4♦<sup>1</sup>

4♠ Pass Pass 5♥

All Pass

1. Texas

### Board: 307

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 2NT South

North:

♠ A74

♥ J93

♦ KQ3

♣ A732

South:

♠ KT86

♥ A65

♦ 984

♣ Q94

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 308

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 15+1

Contract: 3NT North

North:

♠ A92

♥ KQ73

♦ 7432

♣ AT

South:

♠ K6

♥ 965

♦ AK9

♣ KQ765

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 309

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 7+1

Contract: 1NT North

North:

♠ AT54

♥ J42

♦ K4

♣ AQT6

South:

♠ 8

♥ 765

♦ A9652

♣ K542

W N E S

1NT All Pass

### Board: 310

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 14

Contract: 3♥ South

North:

♠ T74

♥ AQT987

♦ T3

♣ 74

South:

♠ KJ3

♥ K62

♦ AQ74

♣ J52

W N E S

1NT

2♠<sup>1</sup> 3♦<sup>2</sup> Pass 3♥<sup>3</sup>

All Pass

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

3. relay

**Board: 306**      ♠ 63      Partner is dealer.  
Dealer: North      ♥ QT75432      West (LHO) bids 4♠ if possible.  
Vul: Both      ♦ Q5  
HCP: 4+3      ♣ T7

---

**Board: 307**      ♠ KT86      Partner is dealer.  
Dealer: North      ♥ A65      The opponents are silent.  
Vul: None      ♦ 984  
HCP: 9      ♣ Q94

---

**Board: 308**      ♠ K6      You are dealer.  
Dealer: South      ♥ 965      The opponents are silent.  
Vul: N-S      ♦ AK9  
HCP: 15+1      ♣ KQ765

---

**Board: 309**      ♠ 8      Partner is dealer.  
Dealer: North      ♥ 765      The opponents are silent.  
Vul: E-W      ♦ A9652  
HCP: 7+1      ♣ K542

---

**Board: 310**      ♠ KJ3      You are dealer.  
Dealer: South      ♥ K62      West (LHO) bids 2♠ if possible.  
Vul: None      ♦ AQ74  
HCP: 14      ♣ J52

## Both hands (Answers Page)

### Board: 306

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 4+3

Contract: 5♥ South

North:

♠ A8

♥ KJ9

♦ K9872

♣ QJ9

South:

♠ 63

♥ QT75432

♦ Q5

♣ T7

W N E S

1NT Pass 4♦<sup>1</sup>

4♠ Pass Pass 5♥

All Pass

1. Texas

### Board: 307

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 2NT South

North:

♠ A74

♥ J93

♦ KQ3

♣ A732

South:

♠ KT86

♥ A65

♦ 984

♣ Q94

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 308

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 15+1

Contract: 3NT North

North:

♠ A92

♥ KQ73

♦ 7432

♣ AT

South:

♠ K6

♥ 965

♦ AK9

♣ KQ765

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 309

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 7+1

Contract: 1NT North

North:

♠ AT54

♥ J42

♦ K4

♣ AQT6

South:

♠ 8

♥ 765

♦ A9652

♣ K542

W N E S

1NT All Pass

### Board: 310

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 14

Contract: 3♥ South

North:

♠ T74

♥ AQT987

♦ T3

♣ 74

South:

♠ KJ3

♥ K62

♦ AQ74

♣ J52

W N E S

1NT

2♠<sup>1</sup> 3♦<sup>2</sup> Pass 3♥<sup>3</sup>

All Pass

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

3. relay



<b>Board: 311</b>	♠ QJT7	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ AK85	
HCP: 14	♣ T94	

---

<b>Board: 312</b>	♠ A7542	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ KQ876	
HCP: 9+2	♣ 62	

---

<b>Board: 313</b>	♠ AQ43	You are dealer.
Dealer: North	♥ Q853	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 15	♣ K82	

---

<b>Board: 314</b>	♠ J743	Partner is dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: None	♦ Q84	
HCP: 9	♣ 874	

---

<b>Board: 315</b>	♠ J9	You are dealer.
Dealer: North	♥ A843	The opponents are silent.
Vul: E-W	♦ A92	
HCP: 14	♣ KQ53	

## Both hands (Answers Page)

Board: 311	North:	South:	W	N	E	S
Dealer: North	♠ QJT7	♠ 985		1NT	All Pass	
Vul: N-S	♥ A8	♥ QJT6				
North HCP: 14	♦ AK85	♦ 92				
South HCP: 5	♣ T94	♣ Q875				
Contract: 1NT North						

Board: 312	North:	South:	W	N	E	S
Dealer: South	♠ A7542	♠ T98				1NT
Vul: E-W	♥ 7	♥ K86	Pass	2♥	Pass	2♠
North HCP: 9+2	♦ KQ876	♦ AJ3	Pass	2NT	Pass	3♠
South HCP: 15	♣ 62	♣ AQJ4	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ AQ43	♠ K75		1NT	Pass	3NT
Vul: E-W	♥ Q853	♥ K7	All Pass			
North HCP: 15	♦ A8	♦ KQJT5				
South HCP: 13+1	♣ K82	♣ J94				
Contract: 3NT South						

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ J743	♠ K5				1NT
Vul: None	♥ AQ5	♥ KJ3	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ Q84	♦ T732	Pass	2NT	All Pass	
South HCP: 14	♣ 874	♣ AQJ2				
Contract: 2NT North						

1. Stayman

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ AT5		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A843	♥ KQJT	Pass	2♥	Pass	4♥
North HCP: 14	♦ A92	♦ KJ4	All Pass			
South HCP: 14	♣ KQ53	♣ 764				
Contract: 4♥ South						

1. Stayman

<b>Board: 311</b>	♠ 985	Partner is dealer.
Dealer: North	♥ QJT6	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 5	♣ Q875	

---

<b>Board: 312</b>	♠ T98	You are dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: E-W	♦ AJ3	
HCP: 15	♣ AQJ4	

---

<b>Board: 313</b>	♠ K75	Partner is dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ KQJT5	
HCP: 13+1	♣ J94	

---

<b>Board: 314</b>	♠ K5	You are dealer.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: None	♦ T732	
HCP: 14	♣ AQJ2	

---

<b>Board: 315</b>	♠ AT5	Partner is dealer.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 14	♣ 764	

## Both hands (Answers Page)

### Board: 311

	North:	South:	W	N	E	S
Dealer: North	♠ QJT7	♠ 985		1NT	All Pass	
Vul: N-S	♥ A8	♥ QJT6				
North HCP: 14	♦ AK85	♦ 92				
South HCP: 5	♣ T94	♣ Q875				
Contract: 1NT North						

### Board: 312

	North:	South:	W	N	E	S
Dealer: South	♠ A7542	♠ T98				1NT
Vul: E-W	♥ 7	♥ K86	Pass	2♥	Pass	2♠
North HCP: 9+2	♦ KQ876	♦ AJ3	Pass	2NT	Pass	3♠
South HCP: 15	♣ 62	♣ AQJ4	Pass	4♠	All Pass	
Contract: 4♠ North						

### Board: 313

	North:	South:	W	N	E	S
Dealer: North	♠ AQ43	♠ K75		1NT	Pass	3NT
Vul: E-W	♥ Q853	♥ K7	All Pass			
North HCP: 15	♦ A8	♦ KQJT5				
South HCP: 13+1	♣ K82	♣ J94				
Contract: 3NT South						

### Board: 314

	North:	South:	W	N	E	S
Dealer: South	♠ J743	♠ K5				1NT
Vul: None	♥ AQ5	♥ KJ3	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ Q84	♦ T732	Pass	2NT	All Pass	
South HCP: 14	♣ 874	♣ AQJ2				
Contract: 2NT North						

1. Stayman

### Board: 315

	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ AT5		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A843	♥ KQJT	Pass	2♥	Pass	4♥
North HCP: 14	♦ A92	♦ KJ4	All Pass			
South HCP: 14	♣ KQ53	♣ 764				
Contract: 4♥ South						

1. Stayman

<b>Board: 316</b>	♠ Q5	Partner is dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: None	♦ A65432	
HCP: 13+2	♣ AJ8	

---

<b>Board: 317</b>	♠ 764	You are dealer.
Dealer: North	♥ AJ73	The opponents are silent.
Vul: N-S	♦ AK87	
HCP: 15	♣ QJ	

---

<b>Board: 318</b>	♠ KQ6	Partner is dealer.
Dealer: South	♥ JT52	The opponents are silent.
Vul: None	♦ K643	
HCP: 9	♣ 92	

---

<b>Board: 319</b>	♠ AT4	You are dealer.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: None	♦ Q7	
HCP: 14	♣ QT43	

---

<b>Board: 320</b>	♠ 96	LHO is dealer.
Dealer: East	♥ KT94	East (LHO) opens 1NT if possible.
Vul: N-S	♦ KQ2	
HCP: 14	♣ AQT7	

## Both hands (Answers Page)

### Board: 316

Dealer: South  
Vul: None  
North HCP: 13+2  
South HCP: 14  
Contract: 3NT North

#### North:

♠ Q5  
♥ Q7  
♦ A65432  
♣ AJ8

#### South:

♠ K74  
♥ KT53  
♦ KQT7  
♣ K5

W	N	E	S
			1NT

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

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

1. 1N-3C transfer to diamonds

2. automat

### Board: 317

Dealer: North  
Vul: N-S  
North HCP: 15  
South HCP: 7+1  
Contract: 1NT North

#### North:

♠ 764  
♥ AJ73  
♦ AK87  
♣ QJ

#### South:

♠ 93  
♥ 85  
♦ 96532  
♣ AK32

W	N	E	S
	1NT	All Pass	

### Board: 318

Dealer: South  
Vul: None  
North HCP: 9  
South HCP: 14  
Contract: 3♥ North

#### North:

♠ KQ6  
♥ JT52  
♦ K643  
♣ 92

#### South:

♠ A943  
♥ AKQ6  
♦ J2  
♣ 763

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 319

Dealer: North  
Vul: None  
North HCP: 14  
South HCP: 10  
Contract: 3♥ South

#### North:

♠ AT4  
♥ AQ82  
♦ Q7  
♣ QT43

#### South:

♠ K32  
♥ T965  
♦ 953  
♣ AK2

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

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

1. Stayman

### Board: 320

Dealer: East  
Vul: N-S  
North HCP: 14  
South HCP: 6+2  
Contract: 2♦ South

#### North:

♠ 96  
♥ KT94  
♦ KQ2  
♣ AQT7

#### South:

♠ KT73  
♥ Q6  
♦ T86543  
♣ J

W	N	E	S
		1NT	Pass

Pass	X	Pass	2♦
------	---	------	----

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

<b>Board: 316</b>	♠ K74	You are dealer.
Dealer: South	♥ KT53	The opponents are silent.
Vul: None	♦ KQT7	
HCP: 14	♣ K5	

---

<b>Board: 317</b>	♠ 93	Partner is dealer.
Dealer: North	♥ 85	The opponents are silent.
Vul: N-S	♦ 96532	
HCP: 7+1	♣ AK32	

---

<b>Board: 318</b>	♠ A943	You are dealer.
Dealer: South	♥ AKQ6	The opponents are silent.
Vul: None	♦ J2	
HCP: 14	♣ 763	

---

<b>Board: 319</b>	♠ K32	Partner is dealer.
Dealer: North	♥ T965	The opponents are silent.
Vul: None	♦ 953	
HCP: 10	♣ AK2	

---

<b>Board: 320</b>	♠ KT73	RHO is dealer. You bid second.
Dealer: East	♥ Q6	East (RHO) opens 1NT if possible.
Vul: N-S	♦ T86543	
HCP: 6+2	♣ J	

## Both hands (Answers Page)

### Board: 316

Dealer: South  
Vul: None  
North HCP: 13+2  
South HCP: 14  
Contract: 3NT North

#### North:

♠ Q5  
♥ Q7  
♦ A65432  
♣ AJ8

#### South:

♠ K74  
♥ KT53  
♦ KQT7  
♣ K5

W	N	E	S
			1NT

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

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

1. 1N-3C transfer to diamonds

2. automat

### Board: 317

Dealer: North  
Vul: N-S  
North HCP: 15  
South HCP: 7+1  
Contract: 1NT North

#### North:

♠ 764  
♥ AJ73  
♦ AK87  
♣ QJ

#### South:

♠ 93  
♥ 85  
♦ 96532  
♣ AK32

W	N	E	S
	1NT	All Pass	

### Board: 318

Dealer: South  
Vul: None  
North HCP: 9  
South HCP: 14  
Contract: 3♥ North

#### North:

♠ KQ6  
♥ JT52  
♦ K643  
♣ 92

#### South:

♠ A943  
♥ AKQ6  
♦ J2  
♣ 763

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 319

Dealer: North  
Vul: None  
North HCP: 14  
South HCP: 10  
Contract: 3♥ South

#### North:

♠ AT4  
♥ AQ82  
♦ Q7  
♣ QT43

#### South:

♠ K32  
♥ T965  
♦ 953  
♣ AK2

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

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

1. Stayman

### Board: 320

Dealer: East  
Vul: N-S  
North HCP: 14  
South HCP: 6+2  
Contract: 2♦ South

#### North:

♠ 96  
♥ KT94  
♦ KQ2  
♣ AQT7

#### South:

♠ KT73  
♥ Q6  
♦ T86543  
♣ J

W	N	E	S
		1NT	Pass

Pass	X	Pass	2♦
------	---	------	----

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



<b>Board: 321</b>	♠ AT94	Partner is dealer.
Dealer: South	♥ JT86	East (LHO) Doubles 2♣ if possible.
Vul: Both	♦ K96	
HCP: 8	♣ T5	

---

<b>Board: 322</b>	♠ QJ4	Partner is dealer.
Dealer: South	♥ T82	The opponents are silent.
Vul: N-S	♦ AT63	
HCP: 7	♣ 752	

---

<b>Board: 323</b>	♠ AK32	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ AT2	
HCP: 15	♣ Q854	

---

<b>Board: 324</b>	♠ QJ853	Partner is dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: Both	♦ 8	
HCP: 7+2	♣ T6432	

---

<b>Board: 325</b>	♠ KQ4	You are dealer.
Dealer: North	♥ KJ94	The opponents are silent.
Vul: E-W	♦ 83	
HCP: 15	♣ KQJ7	

## Both hands (Answers Page)

### Board: 321

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15+1

Contract: 2♣XX North

North:

♠ AT94

♥ JT86

♦ K96

♣ T5

South:

♠ 73

♥ K92

♦ AQ2

♣ AQ964

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

### Board: 322

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 14

Contract: 1NT South

North:

♠ QJ4

♥ T82

♦ AT63

♣ 752

South:

♠ AT82

♥ Q6

♦ Q54

♣ AQ86

W	N	E	S
			1NT
All Pass			

### Board: 323

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 12+2

Contract: 3NT North

North:

♠ AK32

♥ Q7

♦ AT2

♣ Q854

South:

♠ Q

♥ AKT93

♦ 65

♣ K9762

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

### Board: 324

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 15

Contract: 2♠ South

North:

♠ QJ853

♥ A9

♦ 8

♣ T6432

South:

♠ KT4

♥ QT83

♦ KT75

♣ AK

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

### Board: 325

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ KQ4

♥ KJ94

♦ 83

♣ KQJ7

South:

♠ A762

♥ A32

♦ A974

♣ T6

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

<b>Board: 321</b>	♠ 73	You are dealer.
Dealer: South	♥ K92	East (RHO) Doubles 2♣ if possible.
Vul: Both	♦ AQ2	
HCP: 15+1	♣ AQ964	

---

<b>Board: 322</b>	♠ AT82	You are dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: N-S	♦ Q54	
HCP: 14	♣ AQ86	

---

<b>Board: 323</b>	♠ Q	Partner is dealer.
Dealer: North	♥ AKT93	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 12+2	♣ K9762	

---

<b>Board: 324</b>	♠ KT4	You are dealer.
Dealer: South	♥ QT83	The opponents are silent.
Vul: Both	♦ KT75	
HCP: 15	♣ AK	

---

<b>Board: 325</b>	♠ A762	Partner is dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: E-W	♦ A974	
HCP: 12	♣ T6	

## Both hands (Answers Page)

### Board: 321

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15+1

Contract: 2♣XX North

North:

♠ AT94

♥ JT86

♦ K96

♣ T5

South:

♠ 73

♥ K92

♦ AQ2

♣ AQ964

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

### Board: 322

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 14

Contract: 1NT South

North:

♠ QJ4

♥ T82

♦ AT63

♣ 752

South:

♠ AT82

♥ Q6

♦ Q54

♣ AQ86

W	N	E	S
			1NT
All Pass			

### Board: 323

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 12+2

Contract: 3NT North

North:

♠ AK32

♥ Q7

♦ AT2

♣ Q854

South:

♠ Q

♥ AKT93

♦ 65

♣ K9762

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

### Board: 324

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 15

Contract: 2♠ South

North:

♠ QJ853

♥ A9

♦ 8

♣ T6432

South:

♠ KT4

♥ QT83

♦ KT75

♣ AK

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

### Board: 325

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ KQ4

♥ KJ94

♦ 83

♣ KQJ7

South:

♠ A762

♥ A32

♦ A974

♣ T6

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

<b>Board: 326</b>	♠ J92	Partner is dealer.
Dealer: South	♥ T4	The opponents are silent.
Vul: Both	♦ AK4	
HCP: 11+1	♣ K9843	
<hr/>		
<b>Board: 327</b>	♠ KQ532	Partner is dealer.
Dealer: South	♥ Q84	West (RHO) bids 2NT if possible.
Vul: None	♦ QJ	East (LHO) Doubles 4♠ if possible.
HCP: 11+1	♣ J93	
<hr/>		
<b>Board: 328</b>	♠ 9542	RHO is dealer. You bid second.
Dealer: West	♥ AT6543	West (RHO) opens 1NT if possible.
Vul: E-W	♦ Q96	East (LHO) bids 3♣ if possible.
HCP: 6+2	♣ -	
<hr/>		
<b>Board: 329</b>	♠ K43	You are dealer.
Dealer: North	♥ AQ43	The opponents are silent.
Vul: Both	♦ J4	
HCP: 14	♣ AT42	
<hr/>		
<b>Board: 330</b>	♠ A84	Partner is dealer.
Dealer: South	♥ 865	The opponents are silent.
Vul: None	♦ AQ82	
HCP: 10	♣ T42	

## Both hands (Answers Page)

### Board: 326

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 2NT North

North:

♠ J92

♥ T4

♦ AK4

♣ K9843

South:

♠ AQ64

♥ KQJ

♦ 9763

♣ Q6

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 327

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 4♠ X South

North:

♠ KQ532

♥ Q84

♦ QJ

♣ J93

South:

♠ A974

♥ J53

♦ AK52

♣ Q2

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

1. Unusual 2NT

### Board: 328

Dealer: West

Vul: E-W

North HCP: 6+2

South HCP: 13+1

Contract: 4♠ North

North:

♠ 9542

♥ AT6543

♦ Q96

♣ -

South:

♠ AJT87

♥ J82

♦ AJ

♣ Q96

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

1. 1N-3C transfer to diamonds

### Board: 329

Dealer: North

Vul: Both

North HCP: 14

South HCP: 6

Contract: 1NT North

North:

♠ K43

♥ AQ43

♦ J4

♣ AT42

South:

♠ QJ7

♥ 52

♦ KT65

♣ 8653

W	N	E	S
	1NT	All Pass	

### Board: 330

Dealer: South

Vul: None

North HCP: 10

South HCP: 15+1

Contract: 2NT North

North:

♠ A84

♥ 865

♦ AQ82

♣ T42

South:

♠ K97

♥ A4

♦ KJ4

♣ A9865

W	N	E	S
			1NT
Pass	2NT	All Pass	

<b>Board: 326</b>	♠ AQ64	You are dealer.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: Both	♦ 9763	
HCP: 14	♣ Q6	
<hr/>		
<b>Board: 327</b>	♠ A974	You are dealer.
Dealer: South	♥ J53	West (LHO) bids 2NT if possible.
Vul: None	♦ AK52	East (RHO) Doubles 4♠ if possible.
HCP: 14	♣ Q2	
<hr/>		
<b>Board: 328</b>	♠ AJT87	LHO is dealer.
Dealer: West	♥ J82	West (LHO) opens 1NT if possible.
Vul: E-W	♦ AJ	East (RHO) bids 3♣ if possible.
HCP: 13+1	♣ Q96	
<hr/>		
<b>Board: 329</b>	♠ QJ7	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: Both	♦ KT65	
HCP: 6	♣ 8653	
<hr/>		
<b>Board: 330</b>	♠ K97	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ KJ4	
HCP: 15+1	♣ A9865	

## Both hands (Answers Page)

### Board: 326

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 2NT North

North:

♠ J92

♥ T4

♦ AK4

♣ K9843

South:

♠ AQ64

♥ KQJ

♦ 9763

♣ Q6

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 327

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 4♠ X South

North:

♠ KQ532

♥ Q84

♦ QJ

♣ J93

South:

♠ A974

♥ J53

♦ AK52

♣ Q2

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

1. Unusual 2NT

### Board: 328

Dealer: West

Vul: E-W

North HCP: 6+2

South HCP: 13+1

Contract: 4♠ North

North:

♠ 9542

♥ AT6543

♦ Q96

♣ -

South:

♠ AJT87

♥ J82

♦ AJ

♣ Q96

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

1. 1N-3C transfer to diamonds

### Board: 329

Dealer: North

Vul: Both

North HCP: 14

South HCP: 6

Contract: 1NT North

North:

♠ K43

♥ AQ43

♦ J4

♣ AT42

South:

♠ QJ7

♥ 52

♦ KT65

♣ 8653

W	N	E	S
	1NT	All Pass	

### Board: 330

Dealer: South

Vul: None

North HCP: 10

South HCP: 15+1

Contract: 2NT North

North:

♠ A84

♥ 865

♦ AQ82

♣ T42

South:

♠ K97

♥ A4

♦ KJ4

♣ A9865

W	N	E	S
			1NT
Pass	2NT	All Pass	



**Board: 331**

♠ JT8

LHO is dealer.

Dealer: East

♥ 97

East (LHO) opens 1NT if possible.

Vul: E-W

♦ AQ9

West (RHO) bids 2♦ if possible.

HCP: 17+1

♣ AKQJ6

**Board: 332**

♠ J982

Partner is dealer.

Dealer: South

♥ Q64

The opponents are silent.

Vul: None

♦ J7

HCP: 11

♣ AK94

**Board: 333**

♠ 72

You are dealer.

Dealer: North

♥ QJ6

The opponents are silent.

Vul: E-W

♦ AQ42

HCP: 14

♣ AJ82

**Board: 334**

♠ T

Partner is dealer.

Dealer: South

♥ A97

The opponents are silent.

Vul: Both

♦ KT843

HCP: 11+1

♣ A853

## Both hands (Answers Page)

### Board: 331

Dealer: East

Vul: E-W

North HCP: 17+1

South HCP: 2

Contract: 3♣ North

North:

♠ JT8

♥ 97

♦ AQ9

♣ AKQJ6

South:

♠ Q942

♥ 652

♦ 743

♣ T43

W N E S

1NT Pass

2♦ 3♣ All Pass

### Board: 332

Dealer: South

Vul: None

North HCP: 11

South HCP: 15

Contract: 4♠ South

North:

♠ J982

♥ Q64

♦ J7

♣ AK94

South:

♠ AKT6

♥ AKJ

♦ 6432

♣ 85

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♠ Pass 4♠

All Pass

1. Stayman

### Board: 333

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ 72

♥ QJ6

♦ AQ42

♣ AJ82

South:

♠ KQJ4

♥ KT75

♦ J6

♣ QT6

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 334

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ T

♥ A97

♦ KT843

♣ A853

South:

♠ AK83

♥ 32

♦ AJ65

♣ K76

W N E S

1NT

Pass 3NT All Pass

<b>Board: 331</b>	♠ Q942	RHO is dealer. You bid second.
Dealer: East	♥ 652	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 743	West (LHO) bids 2♦ if possible.
HCP: 2	♣ T43	

---

<b>Board: 332</b>	♠ AKT6	You are dealer.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: None	♦ 6432	
HCP: 15	♣ 85	

---

<b>Board: 333</b>	♠ KQJ4	Partner is dealer.
Dealer: North	♥ KT75	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 12	♣ QT6	

---

<b>Board: 334</b>	♠ AK83	You are dealer.
Dealer: South	♥ 32	The opponents are silent.
Vul: Both	♦ AJ65	
HCP: 15	♣ K76	

## Both hands (Answers Page)

### Board: 331

Dealer: East

Vul: E-W

North HCP: 17+1

South HCP: 2

Contract: 3♣ North

North:

♠ JT8

♥ 97

♦ AQ9

♣ AKQJ6

South:

♠ Q942

♥ 652

♦ 743

♣ T43

W N E S

1NT Pass

2♦ 3♣ All Pass

### Board: 332

Dealer: South

Vul: None

North HCP: 11

South HCP: 15

Contract: 4♠ South

North:

♠ J982

♥ Q64

♦ J7

♣ AK94

South:

♠ AKT6

♥ AKJ

♦ 6432

♣ 85

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♠ Pass 4♠

All Pass

1. Stayman

### Board: 333

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ 72

♥ QJ6

♦ AQ42

♣ AJ82

South:

♠ KQJ4

♥ KT75

♦ J6

♣ QT6

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 334

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ T

♥ A97

♦ KT843

♣ A853

South:

♠ AK83

♥ 32

♦ AJ65

♣ K76

W N E S

1NT

Pass 3NT All Pass