

| | | |
|-----------------|----------|------------------------------------|
| Board: 1 | ♠ Q64 | LHO opens the bidding 1NT. |
| Dealer: East | ♥ QJ | Partner bids next. |
| Vul: None | ♦ AQJ763 | West (RHO) Doubles 2♣ if possible. |
| HCP: 13+2 | ♣ J9 | |

| | | |
|-----------------|--------|---------------------------|
| Board: 2 | ♠ QT8 | Partner bids first. |
| Dealer: South | ♥ A93 | The opponents are silent. |
| Vul: E-W | ♦ KQJ6 | |
| HCP: 12 | ♣ 975 | |

| | | |
|-----------------|--------|---------------------------|
| Board: 3 | ♠ K62 | You bid first. |
| Dealer: North | ♥ A97 | The opponents are silent. |
| Vul: Both | ♦ Q973 | |
| HCP: 15 | ♣ AQ2 | |

| | | |
|-----------------|--------|---------------------------------|
| Board: 4 | ♠ AQ4 | RHO opens the bidding 1NT. |
| Dealer: West | ♥ KJ | You bid next. |
| Vul: N-S | ♦ QJ87 | East (LHO) bids 2♦ if possible. |
| HCP: 13 | ♣ T987 | West (RHO) bids 2♥ if possible. |

| | | |
|-----------------|---------|---------------------------|
| Board: 5 | ♠ AKJ | You bid first. |
| 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 ♣¹ 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 ♣¹

Pass 2 ♦ Pass 3 ♣

Pass 3NT All Pass

1. Stayman

| | | |
|-----------------|----------|------------------------------------|
| Board: 1 | ♠ 53 | RHO opens the bidding 1NT. |
| Dealer: East | ♥ A952 | You bid next. |
| Vul: None | ♦ 8 | West (LHO) Doubles 2♣ if possible. |
| HCP: 7+2 | ♣ KT8532 | |

| | | |
|-----------------|--------|---------------------------|
| Board: 2 | ♠ A9 | You bid first. |
| Dealer: South | ♥ KJ62 | The opponents are silent. |
| Vul: E-W | ♦ T832 | |
| HCP: 14 | ♣ KQJ | |

| | | |
|-----------------|---------|---------------------------|
| Board: 3 | ♠ Q9843 | Partner bids first. |
| Dealer: North | ♥ K8 | The opponents are silent. |
| Vul: Both | ♦ AJT64 | |
| HCP: 10+2 | ♣ 6 | |

| | | |
|-----------------|--------|---------------------------------|
| Board: 4 | ♠ J62 | LHO opens the bidding 1NT. |
| Dealer: West | ♥ AT2 | Partner bids next. |
| Vul: N-S | ♦ 654 | East (RHO) bids 2♦ if possible. |
| HCP: 8 | ♣ K532 | West (LHO) bids 2♥ if possible. |

| | | |
|-----------------|---------|---------------------------|
| Board: 5 | ♠ 5 | Partner bids first. |
| 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 ♣¹ 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 ♣¹

Pass 2 ♦ Pass 3 ♣

Pass 3NT All Pass

1. Stayman

| | | |
|------------------|---------|------------------------------------|
| Board: 6 | ♠ AT5 | Partner bids first. |
| Dealer: South | ♥ J6 | The opponents are silent. |
| Vul: None | ♦ 9762 | |
| HCP: 7 | ♣ Q743 | |
| <hr/> | | |
| Board: 7 | ♠ KT2 | You bid first. |
| Dealer: North | ♥ A653 | The opponents are silent. |
| Vul: E-W | ♦ KQ84 | |
| HCP: 14 | ♣ Q8 | |
| <hr/> | | |
| Board: 8 | ♠ J4 | RHO opens the bidding 1NT. |
| Dealer: West | ♥ 87654 | You bid next. |
| 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/> | | |
| Board: 9 | ♠ AJ6 | You bid first. |
| Dealer: North | ♥ T85 | The opponents are silent. |
| Vul: Both | ♦ A32 | |
| HCP: 15 | ♣ AQ42 | |
| <hr/> | | |
| Board: 10 | ♠ 54 | Partner bids first. |
| 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♠ ¹ | 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♣ ¹ |
| 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 | | | |

| | | |
|------------------|-----------|------------------------------------|
| Board: 6 | ♠ KJ | You bid first. |
| Dealer: South | ♥ A42 | The opponents are silent. |
| Vul: None | ♦ KT53 | |
| HCP: 14 | ♣ K982 | |
| <hr/> | | |
| Board: 7 | ♠ QJ96 | Partner bids first. |
| Dealer: North | ♥ K72 | The opponents are silent. |
| Vul: E-W | ♦ 9 | |
| HCP: 6+1 | ♣ T7652 | |
| <hr/> | | |
| Board: 8 | ♠ AKQT952 | LHO opens the bidding 1NT. |
| Dealer: West | ♥ JT | Partner bids next. |
| 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/> | | |
| Board: 9 | ♠ K743 | Partner bids first. |
| Dealer: North | ♥ KJ73 | The opponents are silent. |
| Vul: Both | ♦ QT6 | |
| HCP: 10 | ♣ J7 | |
| <hr/> | | |
| Board: 10 | ♠ AKQ2 | You bid first. |
| 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♠ ¹ | 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♣ ¹ |
| 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

| | | |
|------------------|--------|---------------------------------|
| Board: 11 | ♠ K863 | You bid first. |
| Dealer: North | ♥ K4 | East (LHO) bids 2♣ if possible. |
| Vul: E-W | ♦ KQJ | |
| HCP: 14 | ♣ Q873 | |

| | | |
|------------------|---------|---------------------------------|
| Board: 12 | ♠ K3 | Partner bids first. |
| Dealer: South | ♥ A7654 | East (LHO) bids 2♠ if possible. |
| Vul: None | ♦ 84 | |
| HCP: 8+1 | ♣ J973 | |

| | | |
|------------------|--------|---------------------------|
| Board: 13 | ♠ JT84 | You bid first. |
| Dealer: North | ♥ K7 | The opponents are silent. |
| Vul: N-S | ♦ AJ2 | |
| HCP: 14 | ♣ AJ86 | |

| | | |
|------------------|--------|---------------------------|
| Board: 14 | ♠ AJ64 | Partner bids first. |
| 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♣ ¹ | 4♥ ² |
| Pass | 4♠ | Pass | 4NT |
| Pass | 5♦ ³ | 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♣ ¹ | Pass | 2♦ |
| Pass | 2NT | All Pass | |

1. Stayman

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

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

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

Board: 14 ♠ Q92 You bid first.
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♣ ¹ | 4♥ ² |
| Pass | 4♠ | Pass | 4NT |
| Pass | 5♦ ³ | 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♣ ¹ | Pass | 2♦ |
| Pass | 2NT | All Pass | |

1. Stayman

| | | |
|------------------|--------|---------------------------|
| Board: 15 | ♠ AQT9 | You bid first. |
| Dealer: North | ♥ J97 | The opponents are silent. |
| Vul: N-S | ♦ J76 | |
| HCP: 14 | ♣ AQ4 | |

| | | |
|------------------|---------|---------------------------|
| Board: 16 | ♠ A7 | Partner bids first. |
| Dealer: South | ♥ J9653 | The opponents are silent. |
| Vul: E-W | ♦ KQ53 | |
| HCP: 11+1 | ♣ J4 | |

| | | |
|------------------|--------|---------------------------|
| Board: 17 | ♠ 52 | You bid first. |
| Dealer: North | ♥ K42 | The opponents are silent. |
| Vul: Both | ♦ K432 | |
| HCP: 14 | ♣ AKJ9 | |

| | | |
|------------------|--------|---------------------------|
| Board: 18 | ♠ K93 | Partner bids first. |
| Dealer: South | ♥ T963 | The opponents are silent. |
| Vul: E-W | ♦ 432 | |
| HCP: 4 | ♣ JT9 | |

| | | |
|------------------|--------|---------------------------|
| Board: 19 | ♠ AK5 | You bid first. |
| 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 ♣ ¹ |
| 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 ♦ ¹ |
| 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 bids first. |
| Dealer: North | ♥ A832 | The opponents are silent. |
| Vul: N-S | ♦ A5 | |
| HCP: 14 | ♣ K92 | |

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

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

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

| | | |
|------------------|---------|---------------------------|
| Board: 19 | ♠ Q7642 | Partner bids first. |
| 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♣ ¹ |

| | | | |
|------|----|------|----|
| 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♦ ¹ |

| | | | |
|------|----|----------|--|
| 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: 20 | ♠ Q832 | Partner bids first. |
| Dealer: South | ♥ Q92 | The opponents are silent. |
| Vul: None | ♦ K4 | |
| HCP: 11 | ♣ KJ98 | |
| <hr/> | | |
| Board: 21 | ♠ K864 | RHO opens the bidding 1NT. |
| Dealer: West | ♥ J984 | You bid next. |
| Vul: E-W | ♦ AJ | |
| HCP: 9 | ♣ 983 | |
| <hr/> | | |
| Board: 22 | ♠ AK7 | Partner bids first. |
| Dealer: South | ♥ K9863 | The opponents are silent. |
| Vul: E-W | ♦ T94 | |
| HCP: 10+1 | ♣ T8 | |
| <hr/> | | |
| Board: 23 | ♠ KQJ | You bid first. |
| Dealer: North | ♥ QJ87 | The opponents are silent. |
| Vul: N-S | ♦ KT5 | |
| HCP: 15 | ♣ QJ6 | |
| <hr/> | | |
| Board: 24 | ♠ AJT | Partner bids first. |
| 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 ♣ ¹ | 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 ♣ ¹ |
| Pass | 2 ♦ ² | 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 ♣ ¹ | Pass | 2 ♦ |
| Pass | 2NT | All Pass | |

1. Stayman

| | | |
|------------------|--------|---------------------------|
| Board: 20 | ♠ AT54 | You bid first. |
| Dealer: South | ♥ K86 | The opponents are silent. |
| Vul: None | ♦ QJT3 | |
| HCP: 14 | ♣ A7 | |

| | | |
|------------------|-----------|----------------------------|
| Board: 21 | ♠ T5 | LHO opens the bidding 1NT. |
| Dealer: West | ♥ 6 | Partner bids next. |
| Vul: E-W | ♦ KQ98642 | |
| HCP: 10+3 | ♣ AJ7 | |

| | | |
|------------------|--------|---------------------------|
| Board: 22 | ♠ JT6 | You bid first. |
| Dealer: South | ♥ AQT | The opponents are silent. |
| Vul: E-W | ♦ 873 | |
| HCP: 14 | ♣ AK95 | |

| | | |
|------------------|--------|---------------------------|
| Board: 23 | ♠ A43 | Partner bids first. |
| Dealer: North | ♥ A42 | The opponents are silent. |
| Vul: N-S | ♦ J97 | |
| HCP: 13 | ♣ AT52 | |

| | | |
|------------------|---------|---------------------------|
| Board: 24 | ♠ 92 | You bid first. |
| 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 ♣ ¹ | 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 ♣ ¹ |
| Pass | 2 ♦ ² | 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 ♣ ¹ | Pass | 2 ♦ |
| Pass | 2NT | All Pass | |

1. Stayman

| | | |
|------------------|---------|------------------------------------|
| Board: 25 | ♠ 5 | RHO opens the bidding 1NT. |
| Dealer: West | ♥ KQ972 | You bid next. |
| Vul: E-W | ♦ Q97 | |
| HCP: 12+1 | ♣ AJ74 | |
| <hr/> | | |
| Board: 26 | ♠ A863 | Partner bids first. |
| Dealer: South | ♥ QJ42 | West (RHO) Doubles 2♦ if possible. |
| Vul: None | ♦ T2 | |
| HCP: 9 | ♣ Q97 | |
| <hr/> | | |
| Board: 27 | ♠ KJ6 | You bid first. |
| Dealer: North | ♥ Q2 | The opponents are silent. |
| Vul: E-W | ♦ AKT98 | |
| HCP: 14+1 | ♣ JT5 | |
| <hr/> | | |
| Board: 28 | ♠ - | Partner bids first. |
| Dealer: South | ♥ Q653 | The opponents are silent. |
| Vul: Both | ♦ AJT96 | |
| HCP: 8+1 | ♣ JT72 | |
| <hr/> | | |
| Board: 29 | ♠ K84 | You bid first. |
| 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♥¹ 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♣¹ 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♣¹

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♣¹ 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♥¹

Pass 4♠ All Pass

1. Texas

Board: 25 ♠ AT9862 LHO opens the bidding 1NT.
Dealer: West ♥ 543 Partner bids next.
Vul: E-W ♦ J4
HCP: 5+2 ♣ 86

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

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

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

Board: 29 ♠ QJ9752 Partner bids first.
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♥¹ 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♣¹ 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♣¹

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♣¹ 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♥¹

Pass 4♠ All Pass

1. Texas

Board: 30

♠ 973

Partner bids first.

Dealer: South

♥ A63

The opponents are silent.

Vul: N-S

♦ QJ963

HCP: 7+1

♣ 94

Board: 31

♠ A842

You bid first.

Dealer: North

♥ AQ76

The opponents are silent.

Vul: Both

♦ A92

HCP: 14

♣ 43

Board: 32

♠ J94

Partner bids first.

Dealer: South

♥ 98

The opponents are silent.

Vul: None

♦ Q75

HCP: 5+1

♣ QT863

Board: 33

♠ A86

You bid first.

Dealer: North

♥ KT3

The opponents are silent.

Vul: E-W

♦ KT76

HCP: 14

♣ KJ3

Board: 34

♠ A643

Partner bids first.

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♣¹ X 2♠

Pass 4♠ All Pass

1. Stayman

| | | |
|------------------|--------|---------------------------|
| Board: 30 | ♠ A4 | You bid first. |
| Dealer: South | ♥ QT87 | The opponents are silent. |
| Vul: N-S | ♦ KT5 | |
| HCP: 15 | ♣ AQ62 | |

| | | |
|------------------|---------|---------------------------|
| Board: 31 | ♠ 9765 | Partner bids first. |
| Dealer: North | ♥ 5 | The opponents are silent. |
| Vul: Both | ♦ 764 | |
| HCP: 5+1 | ♣ KQ652 | |

| | | |
|------------------|--------|---------------------------|
| Board: 32 | ♠ K72 | You bid first. |
| Dealer: South | ♥ A75 | The opponents are silent. |
| Vul: None | ♦ AT94 | |
| HCP: 14 | ♣ K72 | |

| | | |
|------------------|--------|---------------------------|
| Board: 33 | ♠ 42 | Partner bids first. |
| Dealer: North | ♥ Q86 | The opponents are silent. |
| Vul: E-W | ♦ J852 | |
| HCP: 7 | ♣ AT84 | |

| | | |
|------------------|--------|------------------------------------|
| Board: 34 | ♠ QJT9 | You bid first. |
| 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♣¹ X 2♠

Pass 4♠ All Pass

1. Stayman

Board: 35

♠ T95

You bid first.

Dealer: North

♥ AKJ4

The opponents are silent.

Vul: N-S

♦ Q2

HCP: 15

♣ KQ74

Board: 36

♠ 62

Partner bids first.

Dealer: South

♥ KQ92

The opponents are silent.

Vul: None

♦ T3

HCP: 9+1

♣ A6532

Board: 37

♠ Q987

You bid first.

Dealer: North

♥ AKQ8

The opponents are silent.

Vul: E-W

♦ Q4

HCP: 15

♣ Q32

Board: 38

♠ KJT75

Partner bids first.

Dealer: South

♥ QT9

The opponents are silent.

Vul: Both

♦ 6

HCP: 11+1

♣ AJ72

Board: 39

♠ KJ4

You bid first.

Dealer: North

♥ KQJ7

East (LHO) bids 2♠ if possible.

Vul: N-S

♦ AJ2

HCP: 15

♣ 632

Both hands (Answers Page)

Board: 35

| | North: | South: | W | N | E | S |
|--------------------|--------|---------|------|-----|----------|----|
| Dealer: North | ♠ T95 | ♠ KJ872 | | 1NT | Pass | 2♥ |
| Vul: N-S | ♥ AKJ4 | ♥ 9753 | Pass | 2♠ | All Pass | |
| North HCP: 15 | ♦ Q2 | ♦ 54 | | | | |
| South HCP: 4+1 | ♣ KQ74 | ♣ 52 | | | | |
| Contract: 2♠ North | | | | | | |

Board: 36

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|------|-----------------|----------|-----|
| Dealer: South | ♠ 62 | ♠ AT4 | | | | 1NT |
| Vul: None | ♥ KQ92 | ♥ A85 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9+1 | ♦ T3 | ♦ A95 | Pass | 2NT | All Pass | |
| South HCP: 15 | ♣ A6532 | ♣ KT84 | | | | |
| Contract: 2NT North | | | | | | |

1. Stayman

Board: 37

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North | ♠ Q987 | ♠ 532 | | 1NT | All Pass | |
| Vul: E-W | ♥ AKQ8 | ♥ 762 | | | | |
| North HCP: 15 | ♦ Q4 | ♦ J63 | | | | |
| South HCP: 1 | ♣ Q32 | ♣ T764 | | | | |
| Contract: 1NT North | | | | | | |

Board: 38

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|------|-----|----------|-----|
| Dealer: South | ♠ KJT75 | ♠ Q3 | | | | 1NT |
| Vul: Both | ♥ QT9 | ♥ K876 | Pass | 2♥ | Pass | 2♠ |
| North HCP: 11+1 | ♦ 6 | ♦ AK73 | Pass | 3♣ | Pass | 3♥ |
| South HCP: 15 | ♣ AJ72 | ♣ K83 | Pass | 3NT | All Pass | |
| Contract: 3NT North | | | | | | |

Board: 39

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|-----------------|-----|
| Dealer: North | ♠ KJ4 | ♠ A862 | | 1NT | 2♠ ¹ | 3NT |
| Vul: N-S | ♥ KQJ7 | ♥ 943 | All Pass | | | |
| North HCP: 15 | ♦ AJ2 | ♦ 3 | | | | |
| South HCP: 10+1 | ♣ 632 | ♣ AQT85 | | | | |
| Contract: 3NT South | | | | | | |

1. Cappelletti, 5M-4m

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

| | | |
|------------------|--------|---------------------------|
| Board: 36 | ♠ AT4 | You bid first. |
| Dealer: South | ♥ A85 | The opponents are silent. |
| Vul: None | ♦ A95 | |
| HCP: 15 | ♣ KT84 | |

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

| | | |
|------------------|--------|---------------------------|
| Board: 38 | ♠ Q3 | You bid first. |
| Dealer: South | ♥ K876 | The opponents are silent. |
| Vul: Both | ♦ AK73 | |
| HCP: 15 | ♣ K83 | |

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

Both hands (Answers Page)

Board: 35

| | North: | South: | W | N | E | S |
|--------------------|--------|---------|------|-----|----------|----|
| Dealer: North | ♠ T95 | ♠ KJ872 | | 1NT | Pass | 2♥ |
| Vul: N-S | ♥ AKJ4 | ♥ 9753 | Pass | 2♠ | All Pass | |
| North HCP: 15 | ♦ Q2 | ♦ 54 | | | | |
| South HCP: 4+1 | ♣ KQ74 | ♣ 52 | | | | |
| Contract: 2♠ North | | | | | | |

Board: 36

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|------|-----------------|----------|-----|
| Dealer: South | ♠ 62 | ♠ AT4 | | | | 1NT |
| Vul: None | ♥ KQ92 | ♥ A85 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9+1 | ♦ T3 | ♦ A95 | Pass | 2NT | All Pass | |
| South HCP: 15 | ♣ A6532 | ♣ KT84 | | | | |
| Contract: 2NT North | | | | | | |

1. Stayman

Board: 37

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North | ♠ Q987 | ♠ 532 | | 1NT | All Pass | |
| Vul: E-W | ♥ AKQ8 | ♥ 762 | | | | |
| North HCP: 15 | ♦ Q4 | ♦ J63 | | | | |
| South HCP: 1 | ♣ Q32 | ♣ T764 | | | | |
| Contract: 1NT North | | | | | | |

Board: 38

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|------|-----|----------|-----|
| Dealer: South | ♠ KJT75 | ♠ Q3 | | | | 1NT |
| Vul: Both | ♥ QT9 | ♥ K876 | Pass | 2♥ | Pass | 2♠ |
| North HCP: 11+1 | ♦ 6 | ♦ AK73 | Pass | 3♣ | Pass | 3♥ |
| South HCP: 15 | ♣ AJ72 | ♣ K83 | Pass | 3NT | All Pass | |
| Contract: 3NT North | | | | | | |

Board: 39

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|-----------------|-----|
| Dealer: North | ♠ KJ4 | ♠ A862 | | 1NT | 2♠ ¹ | 3NT |
| Vul: N-S | ♥ KQJ7 | ♥ 943 | All Pass | | | |
| North HCP: 15 | ♦ AJ2 | ♦ 3 | | | | |
| South HCP: 10+1 | ♣ 632 | ♣ AQT85 | | | | |
| Contract: 3NT South | | | | | | |

1. Cappelletti, 5M-4m

| | | |
|------------------|--------|---------------------------|
| Board: 40 | ♠ 75 | Partner bids first. |
| Dealer: South | ♥ Q765 | The opponents are silent. |
| Vul: Both | ♦ QJ9 | |
| HCP: 5 | ♣ T875 | |

| | | |
|------------------|--------|---------------------------|
| Board: 41 | ♠ J2 | You bid first. |
| Dealer: North | ♥ AQ53 | The opponents are silent. |
| Vul: None | ♦ AQ2 | |
| HCP: 15 | ♣ Q983 | |

| | | |
|------------------|--------|---------------------------|
| Board: 42 | ♠ AQ42 | Partner bids first. |
| Dealer: South | ♥ T98 | The opponents are silent. |
| Vul: N-S | ♦ 742 | |
| HCP: 7 | ♣ J63 | |

| | | |
|------------------|--------|---------------------------|
| Board: 43 | ♠ K76 | You bid first. |
| Dealer: North | ♥ Q532 | The opponents are silent. |
| Vul: E-W | ♦ K9 | |
| HCP: 14 | ♣ AQT9 | |

| | | |
|------------------|--------|---------------------------|
| Board: 44 | ♠ J2 | Partner bids first. |
| 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

| | | |
|------------------|--------|---------------------------|
| Board: 40 | ♠ QT86 | You bid first. |
| Dealer: South | ♥ AJ32 | The opponents are silent. |
| Vul: Both | ♦ AT7 | |
| HCP: 14 | ♣ K2 | |

| | | |
|------------------|---------|---------------------------|
| Board: 41 | ♠ AT3 | Partner bids first. |
| Dealer: North | ♥ 92 | The opponents are silent. |
| Vul: None | ♦ J54 | |
| HCP: 10+1 | ♣ AJT76 | |

| | | |
|------------------|--------|---------------------------|
| Board: 42 | ♠ T96 | You bid first. |
| Dealer: South | ♥ AKJ4 | The opponents are silent. |
| Vul: N-S | ♦ AK8 | |
| HCP: 15 | ♣ T98 | |

| | | |
|------------------|--------|---------------------------|
| Board: 43 | ♠ J543 | Partner bids first. |
| Dealer: North | ♥ AT87 | The opponents are silent. |
| Vul: E-W | ♦ Q5 | |
| HCP: 7 | ♣ 862 | |

| | | |
|------------------|--------|---------------------------|
| Board: 44 | ♠ K76 | You bid first. |
| 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 opens the bidding 1NT.
Dealer: East ♥ AK6532 Partner bids next.
Vul: E-W ♦ 3 West (RHO) bids 2♠ if possible.
HCP: 14+2 ♣ J4

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

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

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

Board: 49 ♠ KQ8763 Partner bids first.
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♠¹ 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♦¹ 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♣¹ 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♥¹

Pass 5♠ All Pass

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

Board: 45 ♠ KJT98 RHO opens the bidding 1NT.
Dealer: East ♥ QT9 You bid next.
Vul: E-W ♦ 986 West (LHO) bids 2♠ if possible.
HCP: 9+1 ♣ K5

Board: 46 ♠ AJ53 You bid first.
Dealer: South ♥ A632 The opponents are silent.
Vul: E-W ♦ Q74
HCP: 15 ♣ A7

Board: 47 ♠ A65 You bid first.
Dealer: South ♥ Q2 West (LHO) bids 2♦ if possible.
Vul: Both ♦ AQJ75
HCP: 15+1 ♣ QT2

Board: 48 ♠ A42 You bid first.
Dealer: South ♥ QJ6 East (RHO) Doubles 2♣ if possible.
Vul: N-S ♦ KQT
HCP: 15 ♣ K743

Board: 49 ♠ AJT5 You bid first.
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♠¹ 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♦¹ 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♣¹ 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♥¹

Pass 5♠ All Pass

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

Board: 50

♠ 6542

Partner bids first.

Dealer: South

♥ Q9732

The opponents are silent.

Vul: Both

♦ QJ2

HCP: 7+1

♣ Q

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: 50

♠ AJT3

You bid first.

Dealer: South

♥ AKJT

The opponents are silent.

Vul: Both

♦ T9

HCP: 14

♣ JT4

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