

Board: 1 ♠ AQJ4

You bid first.

Dealer: North ♥ 652

The opponents are silent.

Vul: N-S ♦ Q65

HCP: 14 ♣ KQ8

Board: 2 ♠ KJ8

Partner bids first.

Dealer: South ♥ Q974

East (LHO) Doubles 2♣ if possible.

Vul: E-W ♦ K42

HCP: 11 ♣ Q93

Board: 3 ♠ J86

RHO opens the bidding 1NT.

Dealer: West ♥ QT95

You bid next.

Vul: Both ♦ AK2

East (LHO) bids 2♥ if possible.

HCP: 14 ♣ A93

West (RHO) Redoubles if possible.

East (LHO) bids 2♠ if possible.

Board: 4 ♠ 63

Partner bids first.

Dealer: South ♥ AJ32

West (RHO) bids 3♠ if possible.

Vul: None ♦ QT9

HCP: 11 ♣ A542

Board: 5 ♠ K4

You bid first.

Dealer: North ♥ KJ75

The opponents are silent.

Vul: Both ♦ KJT

HCP: 15 ♣ AT97

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQJ4	♠ T63		1NT	Pass	2♣ ¹
Vul: N-S	♥ 652	♥ QJ84	Pass	2♠	Pass	3NT
North HCP: 14	♦ Q65	♦ AKT9		All Pass		
South HCP: 14	♣ KQ8	♣ A6				1. Stayman
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ AT74				1NT
Vul: E-W	♥ Q974	♥ A8	Pass	2♣ ¹	X	2♠
North HCP: 11	♦ K42	♦ AJ87	Pass	3NT	All Pass	
South HCP: 13	♣ Q93	♣ 865				1. Stayman
Contract: 3NT North						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ J86	♠ 75	1NT	X	2♥	X
Vul: Both	♥ QT95	♥ AJ43	XX	Pass	2♠	Pass
North HCP: 14	♦ AK2	♦ Q63	Pass	3♥	All Pass	
South HCP: 8	♣ A93	♣ JT85				
Contract: 3♥ North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KJ8				1NT
Vul: None	♥ AJ32	♥ KQ84	3♠	X	Pass	4♥
North HCP: 11	♦ QT9	♦ K6		All Pass		
South HCP: 14	♣ A542	♣ QT63				
Contract: 4♥ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AT5		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ75	♥ Q864	Pass	2♥	Pass	4♥
North HCP: 15	♦ KJT	♦ A9863		All Pass		
South HCP: 10+1	♣ AT97	♣ 5				1. Stayman
Contract: 4♥ South						

Board: 1	♠ T63	Partner bids first.
Dealer: North	♥ QJ84	The opponents are silent.
Vul: N-S	♦ AKT9	
HCP: 14	♣ A6	

Board: 2	♠ AT74	You bid first.
Dealer: South	♥ A8	East (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ AJ87	
HCP: 13	♣ 865	

Board: 3	♠ 75	LHO opens the bidding 1NT.
Dealer: West	♥ AJ43	Partner bids next.
Vul: Both	♦ Q63	East (RHO) bids 2♥ if possible.
HCP: 8	♣ JT85	West (LHO) Redoubles if possible.
		East (RHO) bids 2♠ if possible.

Board: 4	♠ KJ8	You bid first.
Dealer: South	♥ KQ84	West (LHO) bids 3♠ if possible.
Vul: None	♦ K6	
HCP: 14	♣ QT63	

Board: 5	♠ AT5	Partner bids first.
Dealer: North	♥ Q864	The opponents are silent.
Vul: Both	♦ A9863	
HCP: 10+1	♣ 5	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQJ4	♠ T63		1NT	Pass	2♣ ¹
Vul: N-S	♥ 652	♥ QJ84	Pass	2♠	Pass	3NT
North HCP: 14	♦ Q65	♦ AKT9		All Pass		
South HCP: 14	♣ KQ8	♣ A6				
Contract: 3NT South			1. Stayman			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ AT74				1NT
Vul: E-W	♥ Q974	♥ A8	Pass	2♣ ¹	X	2♠
North HCP: 11	♦ K42	♦ AJ87	Pass	3NT	All Pass	
South HCP: 13	♣ Q93	♣ 865				
Contract: 3NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ J86	♠ 75	1NT	X	2♥	X
Vul: Both	♥ QT95	♥ AJ43	XX	Pass	2♠	Pass
North HCP: 14	♦ AK2	♦ Q63	Pass	3♥	All Pass	
South HCP: 8	♣ A93	♣ JT85				
Contract: 3♥ North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KJ8				1NT
Vul: None	♥ AJ32	♥ KQ84	3♠	X	Pass	4♥
North HCP: 11	♦ QT9	♦ K6		All Pass		
South HCP: 14	♣ A542	♣ QT63				
Contract: 4♥ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AT5		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ75	♥ Q864	Pass	2♥	Pass	4♥
North HCP: 15	♦ KJT	♦ A9863		All Pass		
South HCP: 10+1	♣ AT97	♣ 5				
Contract: 4♥ South			1. Stayman			

Board: 6	♠ Q9	You bid first.
Dealer: North	♥ J92	East (LHO) bids 2♥ if possible.
Vul: Both	♦ AJ3	
HCP: 14+1	♣ AQ872	

Board: 7	♠ K82	You bid first.
Dealer: North	♥ AKQ3	The opponents are silent.
Vul: N-S	♦ 643	
HCP: 15	♣ QJ8	

Board: 8	♠ AKQ5	Partner bids first.
Dealer: South	♥ T432	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 14	♣ 432	

Board: 9	♠ A95	You bid first.
Dealer: North	♥ AJ32	The opponents are silent.
Vul: E-W	♦ 974	
HCP: 14	♣ KQ3	

Board: 10	♠ AQT943	RHO opens the bidding 1NT.
Dealer: West	♥ 65	You bid next.
Vul: None	♦ 8532	East (LHO) bids 2♠ if possible.
HCP: 6+2	♣ 2	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ AK87532		1NT	2♥ ¹	4♠
Vul: Both	♥ J92	♥ 53		All Pass		
North HCP: 14+1	♦ AJ3	♦ 765				
South HCP: 7+3	♣ AQ872	♣ 9				1. Cappelletti, 5M-4m
Contract: 4♠ South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ AJT6		1NT	Pass	2♣ ¹
Vul: N-S	♥ AKQ3	♥ 87	Pass	2♥	Pass	3NT
North HCP: 15	♦ 643	♦ Q85	All Pass			
South HCP: 11	♣ QJ8	♣ AT92				1. Stayman
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AKQ5	♠ T73				1NT
Vul: N-S	♥ T432	♥ 965	Pass	2♣ ¹	Pass	2♦
North HCP: 14	♦ AJ	♦ KQT9	Pass	3NT	All Pass	
South HCP: 14	♣ 432	♣ AKQ				1. Stayman
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ 72		1NT	All Pass	
Vul: E-W	♥ AJ32	♥ K76				
North HCP: 14	♦ 974	♦ J852				
South HCP: 4	♣ KQ3	♣ T864				
Contract: 1NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ AQT943	♠ K5	1NT	Pass	2♠ ¹	3♦
Vul: None	♥ 65	♥ AKT8	All Pass			
North HCP: 6+2	♦ 8532	♦ AJT764				
South HCP: 15+2	♣ 2	♣ 4				1. 1N-2S transfer to clubs
Contract: 3♦ South						

Board: 6 ♠ AK87532 Partner bids first.

Dealer: North ♥ 53 East (RHO) bids 2♥ if possible.

Vul: Both ♦ 765

HCP: 7+3 ♣ 9

Board: 7 ♠ AJT6 Partner bids first.

Dealer: North ♥ 87 The opponents are silent.

Vul: N-S ♦ Q85

HCP: 11 ♣ AT92

Board: 8 ♠ T73 You bid first.

Dealer: South ♥ 965 The opponents are silent.

Vul: N-S ♦ KQT9

HCP: 14 ♣ AKQ

Board: 9 ♠ 72 Partner bids first.

Dealer: North ♥ K76 The opponents are silent.

Vul: E-W ♦ J852

HCP: 4 ♣ T864

Board: 10 ♠ K5 LHO opens the bidding 1NT.

Dealer: West ♥ AKT8 Partner bids next.

Vul: None ♦ AJT764 East (RHO) bids 2♠ if possible.

HCP: 15+2 ♣ 4

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ AK87532		1NT	2♥ ¹	4♠
Vul: Both	♥ J92	♥ 53		All Pass		
North HCP: 14+1	♦ AJ3	♦ 765				
South HCP: 7+3	♣ AQ872	♣ 9				1. Cappelletti, 5M-4m
Contract: 4♠ South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ AJT6		1NT	Pass	2♣ ¹
Vul: N-S	♥ AKQ3	♥ 87	Pass	2♥	Pass	3NT
North HCP: 15	♦ 643	♦ Q85	All Pass			
South HCP: 11	♣ QJ8	♣ AT92				1. Stayman
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AKQ5	♠ T73				1NT
Vul: N-S	♥ T432	♥ 965	Pass	2♣ ¹	Pass	2♦
North HCP: 14	♦ AJ	♦ KQT9	Pass	3NT	All Pass	
South HCP: 14	♣ 432	♣ AKQ				1. Stayman
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ 72		1NT	All Pass	
Vul: E-W	♥ AJ32	♥ K76				
North HCP: 14	♦ 974	♦ J852				
South HCP: 4	♣ KQ3	♣ T864				
Contract: 1NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ AQT943	♠ K5	1NT	Pass	2♠ ¹	3♦
Vul: None	♥ 65	♥ AKT8	All Pass			
North HCP: 6+2	♦ 8532	♦ AJT764				
South HCP: 15+2	♣ 2	♣ 4				1. 1N-2S transfer to clubs
Contract: 3♦ South						

Board: 11	♠ J54	You bid first.
Dealer: North	♥ QJ3	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 13+1	♣ A7642	

Board: 12	♠ A98	Partner bids first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ KJ952	
HCP: 14+1	♣ A65	

Board: 13	♠ Q64	You bid first.
Dealer: North	♥ A974	The opponents are silent.
Vul: None	♦ AQ2	
HCP: 14	♣ QT5	

Board: 14	♠ KJ7	Partner bids first.
Dealer: South	♥ 974	The opponents are silent.
Vul: N-S	♦ AQ532	
HCP: 10+1	♣ 63	

Board: 15	♠ AQT2	Partner bids first.
Dealer: South	♥ JT642	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 9+1	♣ Q62	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ J54	♠ T96		1NT	Pass	2♦
Vul: Both	♥ QJ3	♥ AK652	Pass	2♥	Pass	3NT
North HCP: 13+1	♦ KQ	♦ A76	Pass	4♥	All Pass	
South HCP: 11+1	♣ A7642	♣ 98				
Contract:	4♥ North					

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ KT76				1NT
Vul: N-S	♥ Q5	♥ A62	Pass	3NT	All Pass	
North HCP: 14+1	♦ KJ952	♦ A764				
South HCP: 13	♣ A65	♣ Q4				
Contract:	3NT North					

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ Q64	♠ AJT852		1NT	Pass	2♥
Vul: None	♥ A974	♥ QT8	Pass	2♠	Pass	3♠
North HCP: 14	♦ AQ2	♦ 63	Pass	4♠	All Pass	
South HCP: 8+2	♣ QT5	♣ J7				
Contract:	4♠ North					

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ A32				1NT
Vul: N-S	♥ 974	♥ Q5	Pass	2NT	All Pass	
North HCP: 10+1	♦ AQ532	♦ T984				
South HCP: 13	♣ 63	♣ AQJ9				
Contract:	2NT North					

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ AQT2	♠ 764				1NT
Vul: E-W	♥ JT642	♥ A5	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ 8	♦ AKQ6	Pass	2♠	All Pass	
South HCP: 13	♣ Q62	♣ T987				
Contract:	2♠ North					

Board: 11	♠ T96	Partner bids first.
Dealer: North	♥ AK652	The opponents are silent.
Vul: Both	♦ A76	
HCP: 11+1	♣ 98	

Board: 12	♠ KT76	You bid first.
Dealer: South	♥ A62	The opponents are silent.
Vul: N-S	♦ A764	
HCP: 13	♣ Q4	

Board: 13	♠ AJT852	Partner bids first.
Dealer: North	♥ QT8	The opponents are silent.
Vul: None	♦ 63	
HCP: 8+2	♣ J7	

Board: 14	♠ A32	You bid first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ T984	
HCP: 13	♣ AQJ9	

Board: 15	♠ 764	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: E-W	♦ AKQ6	
HCP: 13	♣ T987	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ J54	♠ T96		1NT	Pass	2♦
Vul: Both	♥ QJ3	♥ AK652	Pass	2♥	Pass	3NT
North HCP: 13+1	♦ KQ	♦ A76	Pass	4♥	All Pass	
South HCP: 11+1	♣ A7642	♣ 98				
Contract:	4♥ North					

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ KT76				1NT
Vul: N-S	♥ Q5	♥ A62	Pass	3NT	All Pass	
North HCP: 14+1	♦ KJ952	♦ A764				
South HCP: 13	♣ A65	♣ Q4				
Contract:	3NT North					

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ Q64	♠ AJT852		1NT	Pass	2♥
Vul: None	♥ A974	♥ QT8	Pass	2♠	Pass	3♠
North HCP: 14	♦ AQ2	♦ 63	Pass	4♠	All Pass	
South HCP: 8+2	♣ QT5	♣ J7				
Contract:	4♠ North					

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ A32				1NT
Vul: N-S	♥ 974	♥ Q5	Pass	2NT	All Pass	
North HCP: 10+1	♦ AQ532	♦ T984				
South HCP: 13	♣ 63	♣ AQJ9				
Contract:	2NT North					

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ AQT2	♠ 764				1NT
Vul: E-W	♥ JT642	♥ A5	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ 8	♦ AKQ6	Pass	2♠	All Pass	
South HCP: 13	♣ Q62	♣ T987				
Contract:	2♠ North					

Board: 16	♠ K872	Partner bids first.
Dealer: South	♥ AK752	The opponents are silent.
Vul: None	♦ T9	
HCP: 10+1	♣ 94	

Board: 17	♠ KJ3	You bid first.
Dealer: North	♥ KJ82	The opponents are silent.
Vul: Both	♦ T9	
HCP: 13	♣ AJT8	

Board: 18	♠ J98	Partner bids first.
Dealer: South	♥ KJ4	The opponents are silent.
Vul: E-W	♦ QJ8	
HCP: 11	♣ KT92	

Board: 19	♠ A942	You bid first.
Dealer: North	♥ QJ97	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KQ	
HCP: 13	♣ JT7	

Board: 20	♠ A5	Partner bids first.
Dealer: South	♥ KQ94	The opponents are silent.
Vul: E-W	♦ J52	
HCP: 13	♣ K742	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ K872	♠ Q64				1NT
Vul: None	♥ AK752	♥ QJ4	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ T9	♦ AQ85	Pass	2♠	Pass	4♥
South HCP: 15	♣ 94	♣ A82	All Pass			
Contract: 4♥ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ 98		1NT	Pass	2NT
Vul: Both	♥ KJ82	♥ A5	All Pass			
North HCP: 13	♦ T9	♦ AJ83				
South HCP: 11+1	♣ AJT8	♣ Q9654				
Contract: 2NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ J98	♠ A54				1NT
Vul: E-W	♥ KJ4	♥ QT2	Pass	2NT	All Pass	
North HCP: 11	♦ QJ8	♦ AKT72				
South HCP: 13+1	♣ KT92	♣ 84				
Contract: 2NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ A942	♠ K85		1NT	X	XX
Vul: E-W	♥ QJ97	♥ T82	All Pass			
North HCP: 13	♦ KQ	♦ A8432				
South HCP: 9+1	♣ JT7	♣ Q8				
Contract: 1NTXX North						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ J8				1NT
Vul: E-W	♥ KQ94	♥ A83	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ J52	♦ AT963	Pass	3NT	All Pass	
South HCP: 13+1	♣ K742	♣ AT6	1. Stayman			
Contract: 3NT North						

Board: 16 ♠ Q64 You bid first.

Dealer: South ♥ QJ4 The opponents are silent.

Vul: None ♦ AQ85

HCP: 15 ♣ A82

Board: 17 ♠ 98 Partner bids first.

Dealer: North ♥ A5 The opponents are silent.

Vul: Both ♦ AJ83

HCP: 11+1 ♣ Q9654

Board: 18 ♠ A54 You bid first.

Dealer: South ♥ QT2 The opponents are silent.

Vul: E-W ♦ AKT72

HCP: 13+1 ♣ 84

Board: 19 ♠ K85 Partner bids first.

Dealer: North ♥ T82 East (RHO) Doubles 1NT if possible.

Vul: E-W ♦ A8432

HCP: 9+1 ♣ Q8

Board: 20 ♠ J8 You bid first.

Dealer: South ♥ A83 The opponents are silent.

Vul: E-W ♦ AT963

HCP: 13+1 ♣ AT6

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ K872	♠ Q64				1NT
Vul: None	♥ AK752	♥ QJ4	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ T9	♦ AQ85	Pass	2♠	Pass	4♥
South HCP: 15	♣ 94	♣ A82	All Pass			
Contract: 4♥ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ 98		1NT	Pass	2NT
Vul: Both	♥ KJ82	♥ A5	All Pass			
North HCP: 13	♦ T9	♦ AJ83				
South HCP: 11+1	♣ AJT8	♣ Q9654				
Contract: 2NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ J98	♠ A54				1NT
Vul: E-W	♥ KJ4	♥ QT2	Pass	2NT	All Pass	
North HCP: 11	♦ QJ8	♦ AKT72				
South HCP: 13+1	♣ KT92	♣ 84				
Contract: 2NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ A942	♠ K85		1NT	X	XX
Vul: E-W	♥ QJ97	♥ T82	All Pass			
North HCP: 13	♦ KQ	♦ A8432				
South HCP: 9+1	♣ JT7	♣ Q8				
Contract: 1NTXX North						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ J8				1NT
Vul: E-W	♥ KQ94	♥ A83	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ J52	♦ AT963	Pass	3NT	All Pass	
South HCP: 13+1	♣ K742	♣ AT6	1. Stayman			
Contract: 3NT North						

Board: 21 ♠ AQJT You bid first.

Dealer: North ♥ QT6 The opponents are silent.

Vul: Both ♦ QJT9

HCP: 13 ♣ J4

Board: 22 ♠ AQ8 Partner bids first.

Dealer: South ♥ AJ762 The opponents are silent.

Vul: Both ♦ T4

HCP: 14+1 ♣ K62

Board: 23 ♠ QJ52 You bid first.

Dealer: North ♥ AK85 The opponents are silent.

Vul: Both ♦ K95

HCP: 13 ♣ 97

Board: 24 ♠ KQ6 Partner bids first.

Dealer: South ♥ 762 The opponents are silent.

Vul: N-S ♦ J4

HCP: 9+1 ♣ K8432

Board: 25 ♠ AK9 You bid first.

Dealer: North ♥ KJ2 The opponents are silent.

Vul: None ♦ T32

HCP: 15 ♣ AT63

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AQJT	♠ 82		1NT	Pass	2♦
Vul: Both	♥ QT6	♥ AK873	Pass	2♥	Pass	3♣
North HCP: 13	♦ QJT9	♦ 85	Pass	4♥	All Pass	
South HCP: 11+1	♣ J4	♣ A963				
Contract: 4♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ KT6				1NT
Vul: Both	♥ AJ762	♥ 98	Pass	2♦	Pass	2♥
North HCP: 14+1	♦ T4	♦ A72	Pass	3NT	All Pass	
South HCP: 14+1	♣ K62	♣ AQJ74				
Contract: 3NT North						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ QJ52	♠ T9874		1NT	Pass	2♥
Vul: Both	♥ AK85	♥ J43	Pass	3♠ ¹	All Pass	
North HCP: 13	♦ K95	♦ 86				
South HCP: 5+1	♣ 97	♣ A63				1. Super acceptance after NT
Contract: 3♠ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KQ6	♠ A4				1NT
Vul: N-S	♥ 762	♥ Q84			All Pass	
North HCP: 9+1	♦ J4	♦ AQ72				
South HCP: 15	♣ K8432	♣ QJ96				
Contract: 1NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QT2		1NT	Pass	2♦
Vul: None	♥ KJ2	♥ AQ763	Pass	2♥	Pass	3NT
North HCP: 15	♦ T32	♦ 74	Pass	4♥	All Pass	
South HCP: 11+1	♣ AT63	♣ QJ5				
Contract: 4♥ North						

Board: 21	♠ 82	Partner bids first.
Dealer: North	♥ AK873	The opponents are silent.
Vul: Both	♦ 85	
HCP: 11+1	♣ A963	

Board: 22	♠ KT6	You bid first.
Dealer: South	♥ 98	The opponents are silent.
Vul: Both	♦ A72	
HCP: 14+1	♣ AQJ74	

Board: 23	♠ T9874	Partner bids first.
Dealer: North	♥ J43	The opponents are silent.
Vul: Both	♦ 86	
HCP: 5+1	♣ A63	

Board: 24	♠ A4	You bid first.
Dealer: South	♥ Q84	The opponents are silent.
Vul: N-S	♦ AQ72	
HCP: 15	♣ QJ96	

Board: 25	♠ QT2	Partner bids first.
Dealer: North	♥ AQ763	The opponents are silent.
Vul: None	♦ 74	
HCP: 11+1	♣ QJ5	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AQJT	♠ 82		1NT	Pass	2♦
Vul: Both	♥ QT6	♥ AK873	Pass	2♥	Pass	3♣
North HCP: 13	♦ QJT9	♦ 85	Pass	4♥	All Pass	
South HCP: 11+1	♣ J4	♣ A963				
Contract: 4♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ KT6				1NT
Vul: Both	♥ AJ762	♥ 98	Pass	2♦	Pass	2♥
North HCP: 14+1	♦ T4	♦ A72	Pass	3NT	All Pass	
South HCP: 14+1	♣ K62	♣ AQJ74				
Contract: 3NT North						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ QJ52	♠ T9874		1NT	Pass	2♥
Vul: Both	♥ AK85	♥ J43	Pass	3♠ ¹	All Pass	
North HCP: 13	♦ K95	♦ 86				
South HCP: 5+1	♣ 97	♣ A63				1. Super acceptance after NT
Contract: 3♠ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KQ6	♠ A4				1NT
Vul: N-S	♥ 762	♥ Q84			All Pass	
North HCP: 9+1	♦ J4	♦ AQ72				
South HCP: 15	♣ K8432	♣ QJ96				
Contract: 1NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QT2		1NT	Pass	2♦
Vul: None	♥ KJ2	♥ AQ763	Pass	2♥	Pass	3NT
North HCP: 15	♦ T32	♦ 74	Pass	4♥	All Pass	
South HCP: 11+1	♣ AT63	♣ QJ5				
Contract: 4♥ North						

Board: 26	♠ 9764	Partner bids first.
Dealer: South	♥ AT9	The opponents are silent.
Vul: None	♦ J63	
HCP: 7	♣ Q65	

Board: 27	♠ AT83	You bid first.
Dealer: North	♥ J842	West (RHO) Doubles 2♦ if possible.
Vul: None	♦ A3	West (RHO) Doubles 4♦ if possible.
HCP: 14	♣ AJ3	

Board: 28	♠ K8432	Partner bids first.
Dealer: South	♥ 53	The opponents are silent.
Vul: N-S	♦ K98	
HCP: 10+1	♣ A92	

Board: 29	♠ AKJT	You bid first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: N-S	♦ K63	
HCP: 15	♣ Q84	

Board: 30	♠ A9	Partner bids first.
Dealer: South	♥ QJ76	The opponents are silent.
Vul: Both	♦ J73	
HCP: 9	♣ J632	

Both hands (Answers Page)

Board: 26

Dealer: South

North:

♠ 9764

South:

♠ AK

W N E S

1NT

Vul: None

♥ AT9

♥ Q643

All Pass

North HCP: 7

♦ J63

♦ Q75

South HCP: 15

♣ Q65

♣ KJ42

Contract: 1NT South

Board: 27

Dealer: North

North:

♠ AT83

South:

♠ K42

W N E S

1NT Pass 2♦

Vul: None

♥ J842

♥ AT975

 X 3♥¹ Pass 3♠

North HCP: 14

♦ A3

♦ J2

Pass 4♣ Pass 4♦

South HCP: 13+1

♣ AJ3

♣ KQ6

X XX Pass 4♥

Contract: 4♥ South

All Pass

1. Super acceptance after NT

Board: 28

Dealer: South

North:

♠ K8432

South:

♠ AT7

W N E S

1NT

Vul: N-S

♥ 53

♥ AQ2

Pass 2♥ Pass 2♠

North HCP: 10+1

♦ K98

♦ J63

Pass 2NT Pass 3♠

South HCP: 13

♣ A92

♣ Q764

All Pass

Contract: 3♠ South

Board: 29

Dealer: North

North:

♠ AKJT

South:

♠ 7

W N E S

1NT Pass 3NT

Vul: N-S

♥ Q32

♥ T98

All Pass

North HCP: 15

♦ K63

♦ AQJ5

South HCP: 10+1

♣ Q84

♣ KT932

Contract: 3NT South

Board: 30

Dealer: South

North:

♠ A9

South:

♠ K42

W N E S

1NT

Vul: Both

♥ QJ76

♥ K543

 Pass 2♣¹ Pass 2♥

North HCP: 9

♦ J73

♦ A6

All Pass

South HCP: 15

♣ J632

♣ KQT5

1. Stayman

Contract: 2♥ South

Board: 26 ♠ AK You bid first.

Dealer: South ♥ Q643 The opponents are silent.

Vul: None ♦ Q75

HCP: 15 ♣ KJ42

Board: 27 ♠ K42 Partner bids first.

Dealer: North ♥ AT975 West (LHO) Doubles 2♦ if possible.

Vul: None ♦ J2 West (LHO) Doubles 4♦ if possible.

HCP: 13+1 ♣ KQ6

Board: 28 ♠ AT7 You bid first.

Dealer: South ♥ AQ2 The opponents are silent.

Vul: N-S ♦ J63

HCP: 13 ♣ Q764

Board: 29 ♠ 7 Partner bids first.

Dealer: North ♥ T98 The opponents are silent.

Vul: N-S ♦ AQJ5

HCP: 10+1 ♣ KT932

Board: 30 ♠ K42 You bid first.

Dealer: South ♥ K543 The opponents are silent.

Vul: Both ♦ A6

HCP: 15 ♣ KQT5

Both hands (Answers Page)

Board: 26

Dealer: South

North:

♠ 9764

South:

♠ AK

W N E S

1NT

Vul: None

♥ AT9

♥ Q643

All Pass

North HCP: 7

♦ J63

♦ Q75

South HCP: 15

♣ Q65

♣ KJ42

Contract: 1NT South

Board: 27

Dealer: North

North:

♠ AT83

South:

♠ K42

W N E S

1NT Pass 2♦

Vul: None

♥ J842

♥ AT975

 X 3♥¹ Pass 3♠

North HCP: 14

♦ A3

♦ J2

Pass 4♣ Pass 4♦

South HCP: 13+1

♣ AJ3

♣ KQ6

X XX Pass 4♥

Contract: 4♥ South

All Pass

1. Super acceptance after NT

Board: 28

Dealer: South

North:

♠ K8432

South:

♠ AT7

W N E S

1NT

Vul: N-S

♥ 53

♥ AQ2

Pass 2♥ Pass 2♠

North HCP: 10+1

♦ K98

♦ J63

Pass 2NT Pass 3♠

South HCP: 13

♣ A92

♣ Q764

All Pass

Contract: 3♠ South

Board: 29

Dealer: North

North:

♠ AKJT

South:

♠ 7

W N E S

1NT Pass 3NT

Vul: N-S

♥ Q32

♥ T98

All Pass

North HCP: 15

♦ K63

♦ AQJ5

South HCP: 10+1

♣ Q84

♣ KT932

Contract: 3NT South

Board: 30

Dealer: South

North:

♠ A9

South:

♠ K42

W N E S

1NT

Vul: Both

♥ QJ76

♥ K543

 Pass 2♣¹ Pass 2♥

North HCP: 9

♦ J73

♦ A6

All Pass

South HCP: 15

♣ J632

♣ KQT5

1. Stayman

Contract: 2♥ South

Board: 31 ♠ 62 You bid first.

Dealer: North ♥ AK53 The opponents are silent.

Vul: None ♦ A92

HCP: 14 ♣ K987

Board: 32 ♠ K982 Partner bids first.

Dealer: South ♥ J93 The opponents are silent.

Vul: Both ♦ QJ5

HCP: 11 ♣ A93

Board: 33 ♠ AT65 You bid first.

Dealer: North ♥ T6 The opponents are silent.

Vul: N-S ♦ KJ64

HCP: 15 ♣ AK7

Board: 34 ♠ J876 You bid first.

Dealer: North ♥ AQT5 West (RHO) bids 3♠ if possible.

Vul: N-S ♦ 985 East (LHO) bids 4♠ if possible.

HCP: 13 ♣ AQ West (RHO) Doubles 5♣ if possible.

Board: 35 ♠ 32 RHO opens the bidding 1NT.

Dealer: West ♥ QJT64 You bid next.

Vul: N-S ♦ A6

HCP: 12+1 ♣ AJ87

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ KJ953		1NT	Pass	2♥
Vul: None	♥ AK53	♥ 972	Pass	2♠	All Pass	
North HCP: 14	♦ A92	♦ 85				
South HCP: 8+1	♣ K987	♣ A43				
Contract: 2♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ K982	♠ QJ3				1NT
Vul: Both	♥ J93	♥ Q8	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ QJ5	♦ A98	Pass	3NT	All Pass	
South HCP: 13+1	♣ A93	♣ KJ876				
Contract: 3NT North			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AT65	♠ QJ8		1NT	Pass	3NT
Vul: N-S	♥ T6	♥ A7		All Pass		
North HCP: 15	♦ KJ64	♦ AT75				
South HCP: 14	♣ AK7	♣ QJ83				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ J876	♠ -		1NT	Pass	2♠ ¹
Vul: N-S	♥ AQT5	♥ 986	3♠	Pass	4♠	5♣
North HCP: 13	♦ 985	♦ J3	X	All Pass		
South HCP: 5+4	♣ AQ	♣ KJ876542				
Contract: 5♣X South			1. 1N-2S transfer to clubs			

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ 32	♠ QT874	1NT	2♥ ¹	Pass	2NT
Vul: N-S	♥ QJT64	♥ -	Pass	3♣	All Pass	
North HCP: 12+1	♦ A6	♦ KJ42				
South HCP: 9+1	♣ AJ87	♣ K643				
Contract: 3♣ North			1. Cappelletti, 5M-4m			

Board: 31	♠ KJ953	Partner bids first.
Dealer: North	♥ 972	The opponents are silent.
Vul: None	♦ 85	
HCP: 8+1	♣ A43	

Board: 32	♠ QJ3	You bid first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: Both	♦ A98	
HCP: 13+1	♣ KJ876	

Board: 33	♠ QJ8	Partner bids first.
Dealer: North	♥ A7	The opponents are silent.
Vul: N-S	♦ AT75	
HCP: 14	♣ QJ83	

Board: 34	♠ -	Partner bids first.
Dealer: North	♥ 986	West (LHO) bids 3♠ if possible.
Vul: N-S	♦ J3	East (RHO) bids 4♠ if possible.
HCP: 5+4	♣ KJ876542	West (LHO) Doubles 5♣ if possible.

Board: 35	♠ QT874	LHO opens the bidding 1NT.
Dealer: West	♥ -	Partner bids next.
Vul: N-S	♦ KJ42	
HCP: 9+1	♣ K643	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ KJ953		1NT	Pass	2♥
Vul: None	♥ AK53	♥ 972	Pass	2♠	All Pass	
North HCP: 14	♦ A92	♦ 85				
South HCP: 8+1	♣ K987	♣ A43				
Contract: 2♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ K982	♠ QJ3				1NT
Vul: Both	♥ J93	♥ Q8	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ QJ5	♦ A98	Pass	3NT	All Pass	
South HCP: 13+1	♣ A93	♣ KJ876				
Contract: 3NT North			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AT65	♠ QJ8		1NT	Pass	3NT
Vul: N-S	♥ T6	♥ A7		All Pass		
North HCP: 15	♦ KJ64	♦ AT75				
South HCP: 14	♣ AK7	♣ QJ83				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ J876	♠ -		1NT	Pass	2♠ ¹
Vul: N-S	♥ AQT5	♥ 986	3♠	Pass	4♠	5♣
North HCP: 13	♦ 985	♦ J3	X	All Pass		
South HCP: 5+4	♣ AQ	♣ KJ876542				
Contract: 5♣X South			1. 1N-2S transfer to clubs			

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ 32	♠ QT874	1NT	2♥ ¹	Pass	2NT
Vul: N-S	♥ QJT64	♥ -	Pass	3♣	All Pass	
North HCP: 12+1	♦ A6	♦ KJ42				
South HCP: 9+1	♣ AJ87	♣ K643				
Contract: 3♣ North			1. Cappelletti, 5M-4m			

Board: 36 ♠ AQ8732 RHO opens the bidding 1NT.

Dealer: West ♥ - You bid next.

Vul: Both ♦ AQT752

HCP: 12+4 ♣ 7

Board: 37 ♠ KQJ3 You bid first.

Dealer: North ♥ Q842 The opponents are silent.

Vul: E-W ♦ J64

HCP: 13 ♣ A7

Board: 38 ♠ 9 RHO opens the bidding 1NT.

Dealer: West ♥ AQ95 You bid next.

Vul: Both ♦ KT32 East (LHO) bids 2♥ if possible.

HCP: 11 ♣ Q764 West (RHO) bids 2♠ if possible.

Board: 39 ♠ K3 You bid first.

Dealer: North ♥ A94 The opponents are silent.

Vul: N-S ♦ KJ874

HCP: 15+1 ♣ A43

Both hands (Answers Page)

Board: 36

Dealer: West
Vul: Both
North HCP: 12+4
South HCP: 11+1
Contract: 2♦ South

North:

♠ AQ8732
♥ -
♦ AQT752
♣ 7

South:

♠ J6
♥ AJ732
♦ K94
♣ QT8

W N E S

1NT 2♣¹ Pass 2♦²
All Pass
1. Cappelletti, any 6+suit
2. automat

Board: 37

Dealer: North
Vul: E-W
North HCP: 13
South HCP: 17+1
Contract: 6♠ South

North:

♠ KQJ3
♥ Q842
♦ J64
♣ A7

South:

♠ A976
♥ A6
♦ AKQ73
♣ 64

W N E S

1NT Pass 2♣¹
Pass 2♥ Pass 3♦
Pass 4♠ Pass 4NT
Pass 5♠² Pass 6♠
All Pass

1. Stayman

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

Board: 38

Dealer: West
Vul: Both
North HCP: 11
South HCP: 8
Contract: 3♣ South

North:

♠ 9
♥ AQ95
♦ KT32
♣ Q764

South:

♠ J52
♥ T32
♦ QJ5
♣ AT92

W N E S

1NT Pass 2♥ Pass
2♠ X Pass 3♣
All Pass

Board: 39

Dealer: North
Vul: N-S
North HCP: 15+1
South HCP: 11
Contract: 3NT North

North:

♠ K3
♥ A94
♦ KJ874
♣ A43

South:

♠ T842
♥ KQ87
♦ AQ9
♣ 87

W N E S

1NT Pass 2♣¹
Pass 2♦ Pass 2NT
Pass 3NT All Pass
1. Stayman

Board: 36	♠ J6	LHO opens the bidding 1NT.
Dealer: West	♥ AJ732	Partner bids next.
Vul: Both	♦ K94	
HCP: 11+1	♣ QT8	

Board: 37	♠ A976	Partner bids first.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ AKQ73	
HCP: 17+1	♣ 64	

Board: 38	♠ J52	LHO opens the bidding 1NT.
Dealer: West	♥ T32	Partner bids next.
Vul: Both	♦ QJ5	East (RHO) bids 2♥ if possible.
HCP: 8	♣ AT92	West (LHO) bids 2♠ if possible.

Board: 39	♠ T842	Partner bids first.
Dealer: North	♥ KQ87	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 11	♣ 87	

Both hands (Answers Page)

Board: 36

Dealer: West
Vul: Both
North HCP: 12+4
South HCP: 11+1
Contract: 2♦ South

North:

♠ AQ8732
♥ -
♦ AQT752
♣ 7

South:

♠ J6
♥ AJ732
♦ K94
♣ QT8

W N E S

1NT 2♣¹ Pass 2♦²
All Pass
1. Cappelletti, any 6+suit
2. automat

Board: 37

Dealer: North
Vul: E-W
North HCP: 13
South HCP: 17+1
Contract: 6♠ South

North:

♠ KQJ3
♥ Q842
♦ J64
♣ A7

South:

♠ A976
♥ A6
♦ AKQ73
♣ 64

W N E S

1NT Pass 2♣¹
Pass 2♥ Pass 3♦
Pass 4♠ Pass 4NT
Pass 5♠² Pass 6♠
All Pass

1. Stayman

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

Board: 38

Dealer: West
Vul: Both
North HCP: 11
South HCP: 8
Contract: 3♣ South

North:

♠ 9
♥ AQ95
♦ KT32
♣ Q764

South:

♠ J52
♥ T32
♦ QJ5
♣ AT92

W N E S

1NT Pass 2♥ Pass
2♠ X Pass 3♣
All Pass

Board: 39

Dealer: North
Vul: N-S
North HCP: 15+1
South HCP: 11
Contract: 3NT North

North:

♠ K3
♥ A94
♦ KJ874
♣ A43

South:

♠ T842
♥ KQ87
♦ AQ9
♣ 87

W N E S

1NT Pass 2♣¹
Pass 2♦ Pass 2NT
Pass 3NT All Pass
1. Stayman

Board: 40 ♠ A7 Partner bids first.

Dealer: South ♥ AQT62 The opponents are silent.

Vul: N-S ♦ T5

HCP: 18+1 ♣ AKJ6

Board: 41 ♠ KT742 RHO opens the bidding 1NT.

Dealer: West ♥ 82 You bid next.

Vul: N-S ♦ 63

HCP: 4+1 ♣ JT53

Board: 42 ♠ KJ53 Partner bids first.

Dealer: South ♥ AJT862 The opponents are silent.

Vul: E-W ♦ 62

HCP: 9+2 ♣ 6

Board: 43 ♠ A73 RHO opens the bidding 1NT.

Dealer: West ♥ KT9652 You bid next.

Vul: E-W ♦ AKJ3

HCP: 15+2 ♣ -

Board: 44 ♠ J873 RHO opens the bidding 1NT.

Dealer: West ♥ Q97 You bid next.

Vul: Both ♦ T2 East (LHO) bids 3♣ if possible.

HCP: 4 ♣ JT86 West (RHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ KQJ				1NT
Vul: N-S	♥ AQT62	♥ J85	Pass	2♦	Pass	2♥
North HCP: 18+1	♦ T5	♦ AK96	Pass	3♣	Pass	4♥
South HCP: 14	♣ AKJ6	♣ 873	Pass	4NT	Pass	5♦ ¹
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=1/5 or 4/5

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ KT742	♠ A98	1NT	Pass	Pass	X
Vul: N-S	♥ 82	♥ A76	Pass	2♠	All Pass	
North HCP: 4+1	♦ 63	♦ AQ982				
South HCP: 16+1	♣ JT53	♣ Q6				
Contract: 2♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KJ53	♠ AT7				1NT
Vul: E-W	♥ AJT862	♥ KQ54	Pass	4♦ ¹	Pass	4♥
North HCP: 9+2	♦ 62	♦ AJT5	All Pass			
South HCP: 14	♣ 6	♣ 93				
Contract: 4♥ South			1. Texas			

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ A73	♠ 952	1NT	2♥ ¹	All Pass	
Vul: E-W	♥ KT9652	♥ 8				
North HCP: 15+2	♦ AKJ3	♦ 4				1. Cappelletti, 5M-4m
South HCP: 7+4	♣ -	♣ AKT98532				
Contract: 2♥ North						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ J873	♠ KT	1NT	Pass	3♣ ¹	X
Vul: Both	♥ Q97	♥ AJ32	3♦	Pass	Pass	3♥
North HCP: 4	♦ T2	♦ A4	All Pass			
South HCP: 18+1	♣ JT86	♣ AQ542				
Contract: 3♥ South			1. 1N-3C transfer to diamonds			

Board: 40 ♠ KQJ You bid first.

Dealer: South ♥ J85 The opponents are silent.

Vul: N-S ♦ AK96

HCP: 14 ♣ 873

Board: 41 ♠ A98 LHO opens the bidding 1NT.

Dealer: West ♥ A76 Partner bids next.

Vul: N-S ♦ AQ982

HCP: 16+1 ♣ Q6

Board: 42 ♠ AT7 You bid first.

Dealer: South ♥ KQ54 The opponents are silent.

Vul: E-W ♦ AJT5

HCP: 14 ♣ 93

Board: 43 ♠ 952 LHO opens the bidding 1NT.

Dealer: West ♥ 8 Partner bids next.

Vul: E-W ♦ 4

HCP: 7+4 ♣ AKT98532

Board: 44 ♠ KT LHO opens the bidding 1NT.

Dealer: West ♥ AJ32 Partner bids next.

Vul: Both ♦ A4 East (RHO) bids 3♣ if possible.

HCP: 18+1 ♣ AQ542 West (LHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ KQJ				1NT
Vul: N-S	♥ AQT62	♥ J85	Pass	2♦	Pass	2♥
North HCP: 18+1	♦ T5	♦ AK96	Pass	3♣	Pass	4♥
South HCP: 14	♣ AKJ6	♣ 873	Pass	4NT	Pass	5♦ ¹
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=1/5 or 4/5

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ KT742	♠ A98	1NT	Pass	Pass	X
Vul: N-S	♥ 82	♥ A76	Pass	2♠	All Pass	
North HCP: 4+1	♦ 63	♦ AQ982				
South HCP: 16+1	♣ JT53	♣ Q6				
Contract: 2♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KJ53	♠ AT7				1NT
Vul: E-W	♥ AJT862	♥ KQ54	Pass	4♦ ¹	Pass	4♥
North HCP: 9+2	♦ 62	♦ AJT5	All Pass			
South HCP: 14	♣ 6	♣ 93				
Contract: 4♥ South			1. Texas			

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ A73	♠ 952	1NT	2♥ ¹	All Pass	
Vul: E-W	♥ KT9652	♥ 8				
North HCP: 15+2	♦ AKJ3	♦ 4				1. Cappelletti, 5M-4m
South HCP: 7+4	♣ -	♣ AKT98532				
Contract: 2♥ North						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ J873	♠ KT	1NT	Pass	3♣ ¹	X
Vul: Both	♥ Q97	♥ AJ32	3♦	Pass	Pass	3♥
North HCP: 4	♦ T2	♦ A4	All Pass			
South HCP: 18+1	♣ JT86	♣ AQ542				
Contract: 3♥ South			1. 1N-3C transfer to diamonds			

Board: 45 ♠ KJT9752 LHO opens the bidding 1NT.

Dealer: East ♥ QJ3 Partner bids next.

Vul: None ♦ 3

HCP: 12+3 ♣ AJ

Board: 46 ♠ K64 RHO opens the bidding 1NT.

Dealer: West ♥ - You bid next.

Vul: E-W ♦ K9873 East (LHO) Doubles 2NT if possible.

HCP: 9+2 ♣ KT652

Board: 47 ♠ J76 You bid first.

Dealer: North ♥ A3 East (LHO) bids 2♦ if possible.

Vul: E-W ♦ A94

HCP: 13+1 ♣ AT863

Board: 48 ♠ AJT LHO opens the bidding 1NT.

Dealer: East ♥ AKJ83 Partner bids next.

Vul: E-W ♦ T52

HCP: 15+1 ♣ Q2

Board: 49 ♠ 8643 RHO opens the bidding 1NT.

Dealer: West ♥ Q872 You bid next.

Vul: Both ♦ J943

HCP: 3 ♣ 2

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ KJT9752	♠ 3			1NT	2♣ ¹
Vul: None	♥ QJ3	♥ K6	Pass	2♠	All Pass	
North HCP: 12+3	♦ 3	♦ KQ8654				
South HCP: 11+2	♣ AJ	♣ K984	1. Cappelletti, any 6+suit			
Contract: 2♠ North						

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ K64	♠ AT97	1NT	2NT ¹	X	3♦
Vul: E-W	♥ -	♥ K6542	All Pass			
North HCP: 9+2	♦ K9873	♦ JT4				
South HCP: 9+1	♣ KT652	♣ J	1. Unusual 2NT			
Contract: 3♦ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ J76	♠ 5		1NT	2♦ ¹	2NT
Vul: E-W	♥ A3	♥ KT87	All Pass			
North HCP: 13+1	♦ A94	♦ K832				
South HCP: 11	♣ AT863	♣ KQ97	1. Cappelletti, both majors			
Contract: 2NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ AJT	♠ 95			1NT	Pass
Vul: E-W	♥ AKJ83	♥ T65	Pass	X	Pass	2♣
North HCP: 15+1	♦ T52	♦ KQ98	All Pass			
South HCP: 6	♣ Q2	♣ JT76				
Contract: 2♣ South						

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ 8643	♠ A95	1NT	Pass	Pass	X
Vul: Both	♥ Q872	♥ KJ	Pass	2♥	All Pass	
North HCP: 3	♦ J943	♦ KQ65				
South HCP: 15	♣ 2	♣ Q973				
Contract: 2♥ North						

Board: 45 ♠ 3 RHO opens the bidding 1NT.

Dealer: East ♥ K6 You bid next.

Vul: None ♦ KQ8654

HCP: 11+2 ♣ K984

Board: 46 ♠ AT97 LHO opens the bidding 1NT.

Dealer: West ♥ K6542 Partner bids next.

Vul: E-W ♦ JT4 East (RHO) Doubles 2NT if possible.

HCP: 9+1 ♣ J

Board: 47 ♠ 5 Partner bids first.

Dealer: North ♥ KT87 East (RHO) bids 2♦ if possible.

Vul: E-W ♦ K832

HCP: 11 ♣ KQ97

Board: 48 ♠ 95 RHO opens the bidding 1NT.

Dealer: East ♥ T65 You bid next.

Vul: E-W ♦ KQ98

HCP: 6 ♣ JT76

Board: 49 ♠ A95 LHO opens the bidding 1NT.

Dealer: West ♥ KJ Partner bids next.

Vul: Both ♦ KQ65

HCP: 15 ♣ Q973

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ KJT9752	♠ 3			1NT	2♣ ¹
Vul: None	♥ QJ3	♥ K6	Pass	2♠	All Pass	
North HCP: 12+3	♦ 3	♦ KQ8654				
South HCP: 11+2	♣ AJ	♣ K984	1. Cappelletti, any 6+suit			
Contract: 2♠ North						

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ K64	♠ AT97	1NT	2NT ¹	X	3♦
Vul: E-W	♥ -	♥ K6542	All Pass			
North HCP: 9+2	♦ K9873	♦ JT4				
South HCP: 9+1	♣ KT652	♣ J	1. Unusual 2NT			
Contract: 3♦ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ J76	♠ 5		1NT	2♦ ¹	2NT
Vul: E-W	♥ A3	♥ KT87	All Pass			
North HCP: 13+1	♦ A94	♦ K832				
South HCP: 11	♣ AT863	♣ KQ97	1. Cappelletti, both majors			
Contract: 2NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ AJT	♠ 95			1NT	Pass
Vul: E-W	♥ AKJ83	♥ T65	Pass	X	Pass	2♣
North HCP: 15+1	♦ T52	♦ KQ98	All Pass			
South HCP: 6	♣ Q2	♣ JT76				
Contract: 2♣ South						

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ 8643	♠ A95	1NT	Pass	Pass	X
Vul: Both	♥ Q872	♥ KJ	Pass	2♥	All Pass	
North HCP: 3	♦ J943	♦ KQ65				
South HCP: 15	♣ 2	♣ Q973				
Contract: 2♥ North						

Board: 50	♠ A3	Partner bids first.
Dealer: South	♥ 7654	The opponents are silent.
Vul: Both	♦ 92	
HCP: 6+1	♣ Q9752	

Board: 51	♠ KJ72	You bid first.
Dealer: North	♥ K4	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ AJT5	
HCP: 14	♣ Q93	

Board: 52	♠ JT	RHO opens the bidding 1NT.
Dealer: West	♥ K	You bid next.
Vul: E-W	♦ K97643	East (LHO) bids 2♥ if possible.
HCP: 12+2	♣ KQ75	East (LHO) bids 3♥ if possible.
		East (LHO) Doubles 4♦ if possible.

Board: 53	♠ AKJ	You bid first.
Dealer: North	♥ K76	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 13+1	♣ T6543	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ KJT2				1NT
Vul: Both	♥ 7654	♥ QT		All Pass		
North HCP: 6+1	♦ 92	♦ K853				
South HCP: 13	♣ Q9752	♣ A43				
Contract: 1NT South						

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ KJ72	♠ Q93		1NT	2♠ ¹	2NT ²
Vul: E-W	♥ K4	♥ AQ8	Pass	3♣ ³	Pass	3NT
North HCP: 14	♦ AJT5	♦ 7		All Pass		
South HCP: 12+2	♣ Q93	♣ KJ7542				
Contract: 3NT South			1. Cappelletti, 5M-4m			
			2. Rubensohl after 1NT			
			3. relay			

Board: 52	North:	South:	W	N	E	S
Dealer: West	♠ JT	♠ Q943	1NT	2♣ ¹	Pass	2♦ ²
Vul: E-W	♥ K	♥ T52	Pass	Pass	2♥	3♦
North HCP: 12+2	♦ K97643	♦ AQJ2	Pass	Pass	3♥	4♦
South HCP: 9	♣ KQ75	♣ 43	Pass	Pass	X	All Pass
Contract: 4♦ X South			1. Cappelletti, any 6+suit			
			2. automat			

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q753		1NT	Pass	2♣ ¹
Vul: N-S	♥ K76	♥ Q983	Pass	2♦	Pass	3NT
North HCP: 13+1	♦ Q2	♦ K7		All Pass		
South HCP: 16	♣ T6543	♣ AKQ				
Contract: 3NT South			1. Stayman			

Board: 50	♠ KJT2	You bid first.
Dealer: South	♥ QT	The opponents are silent.
Vul: Both	♦ K853	
HCP: 13	♣ A43	

Board: 51	♠ Q93	Partner bids first.
Dealer: North	♥ AQ8	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ 7	
HCP: 12+2	♣ KJ7542	

Board: 52	♠ Q943	LHO opens the bidding 1NT.
Dealer: West	♥ T52	Partner bids next.
Vul: E-W	♦ AQJ2	East (RHO) bids 2♥ if possible.
HCP: 9	♣ 43	East (RHO) bids 3♥ if possible. East (RHO) Doubles 4♦ if possible.

Board: 53	♠ Q753	Partner bids first.
Dealer: North	♥ Q983	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 16	♣ AKQ	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ KJT2				1NT
Vul: Both	♥ 7654	♥ QT		All Pass		
North HCP: 6+1	♦ 92	♦ K853				
South HCP: 13	♣ Q9752	♣ A43				
Contract: 1NT South						

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ KJ72	♠ Q93		1NT	2♠ ¹	2NT ²
Vul: E-W	♥ K4	♥ AQ8	Pass	3♣ ³	Pass	3NT
North HCP: 14	♦ AJT5	♦ 7		All Pass		
South HCP: 12+2	♣ Q93	♣ KJ7542				
Contract: 3NT South			1. Cappelletti, 5M-4m			
			2. Rubensohl after 1NT			
			3. relay			

Board: 52	North:	South:	W	N	E	S
Dealer: West	♠ JT	♠ Q943	1NT	2♣ ¹	Pass	2♦ ²
Vul: E-W	♥ K	♥ T52	Pass	Pass	2♥	3♦
North HCP: 12+2	♦ K97643	♦ AQJ2	Pass	Pass	3♥	4♦
South HCP: 9	♣ KQ75	♣ 43	Pass	Pass	X	All Pass
Contract: 4♦ X South			1. Cappelletti, any 6+suit			
			2. automat			

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q753		1NT	Pass	2♣ ¹
Vul: N-S	♥ K76	♥ Q983	Pass	2♦	Pass	3NT
North HCP: 13+1	♦ Q2	♦ K7		All Pass		
South HCP: 16	♣ T6543	♣ AKQ				
Contract: 3NT South			1. Stayman			

Board: 54	♠ 986532	Partner bids first.
Dealer: South	♥ JT7	West (RHO) bids 2♣ if possible.
Vul: None	♦ K	
HCP: 9+2	♣ AJ4	

Board: 55	♠ J862	You bid first.
Dealer: North	♥ KJ92	The opponents are silent.
Vul: E-W	♦ AJ8	
HCP: 15	♣ AJ	

Board: 56	♠ J3	Partner bids first.
Dealer: South	♥ K64	The opponents are silent.
Vul: N-S	♦ Q9432	
HCP: 8+1	♣ QT6	

Board: 57	♠ 854	RHO opens the bidding 1NT.
Dealer: West	♥ 9843	You bid next.
Vul: N-S	♦ 54	
HCP: 3	♣ QJT3	

Board: 58	♠ AK9	You bid first.
Dealer: North	♥ AK96	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ 765	
HCP: 14	♣ T84	

Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ 986532	♠ AK7				1NT
Vul: None	♥ JT7	♥ 54	2♣ ¹	2♥	Pass	2♠
North HCP: 9+2	♦ K	♦ A853		All Pass		
South HCP: 13	♣ AJ4	♣ Q865				1. Cappelletti, any 6+suit
Contract: 2♠ South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ J862	♠ QT43		1NT	All Pass	
Vul: E-W	♥ KJ92	♥ 53				
North HCP: 15	♦ AJ8	♦ KT				
South HCP: 8+1	♣ AJ	♣ KT973				
Contract: 1NT North						

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ A76				1NT
Vul: N-S	♥ K64	♥ A7		All Pass		
North HCP: 8+1	♦ Q9432	♦ KJT				
South HCP: 15+1	♣ QT6	♣ K8542				
Contract: 1NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ 854	♠ A32	1NT	Pass	Pass	X
Vul: N-S	♥ 9843	♥ AKJ5	Pass	2♥	Pass	4♥
North HCP: 3	♦ 54	♦ AKT76		All Pass		
South HCP: 19+1	♣ QJT3	♣ 7				
Contract: 4♥ South						

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QT8732		1NT	Pass	2♥
Vul: N-S	♥ AK96	♥ T87	3♣	X	Pass	3♠
North HCP: 14	♦ 765	♦ 98		All Pass		
South HCP: 2+2	♣ T84	♣ 95				
Contract: 3♠ South						

Board: 54 ♠ AK7 You bid first.

Dealer: South ♥ 54 West (LHO) bids 2♣ if possible.

Vul: None ♦ A853

HCP: 13 ♣ Q865

Board: 55 ♠ QT43 Partner bids first.

Dealer: North ♥ 53 The opponents are silent.

Vul: E-W ♦ KT

HCP: 8+1 ♣ KT973

Board: 56 ♠ A76 You bid first.

Dealer: South ♥ A7 The opponents are silent.

Vul: N-S ♦ KJT

HCP: 15+1 ♣ K8542

Board: 57 ♠ A32 LHO opens the bidding 1NT.

Dealer: West ♥ AKJ5 Partner bids next.

Vul: N-S ♦ AKT76

HCP: 19+1 ♣ 7

Board: 58 ♠ QT8732 Partner bids first.

Dealer: North ♥ T87 West (LHO) bids 3♣ if possible.

Vul: N-S ♦ 98

HCP: 2+2 ♣ 95

Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ 986532	♠ AK7				1NT
Vul: None	♥ JT7	♥ 54	2♣ ¹	2♥	Pass	2♠
North HCP: 9+2	♦ K	♦ A853		All Pass		
South HCP: 13	♣ AJ4	♣ Q865				1. Cappelletti, any 6+suit
Contract: 2♠ South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ J862	♠ QT43		1NT	All Pass	
Vul: E-W	♥ KJ92	♥ 53				
North HCP: 15	♦ AJ8	♦ KT				
South HCP: 8+1	♣ AJ	♣ KT973				
Contract: 1NT North						

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ A76				1NT
Vul: N-S	♥ K64	♥ A7		All Pass		
North HCP: 8+1	♦ Q9432	♦ KJT				
South HCP: 15+1	♣ QT6	♣ K8542				
Contract: 1NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ 854	♠ A32	1NT	Pass	Pass	X
Vul: N-S	♥ 9843	♥ AKJ5	Pass	2♥	Pass	4♥
North HCP: 3	♦ 54	♦ AKT76		All Pass		
South HCP: 19+1	♣ QJT3	♣ 7				
Contract: 4♥ South						

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QT8732		1NT	Pass	2♥
Vul: N-S	♥ AK96	♥ T87	3♣	X	Pass	3♠
North HCP: 14	♦ 765	♦ 98		All Pass		
South HCP: 2+2	♣ T84	♣ 95				
Contract: 3♠ South						

Board: 59 ♠ Q98 You bid first.

Dealer: North ♥ AQ5 The opponents are silent.

Vul: E-W ♦ AJ94

HCP: 15 ♣ QT7

Board: 60 ♠ J98 Partner bids first.

Dealer: South ♥ Q3 The opponents are silent.

Vul: E-W ♦ K42

HCP: 9+1 ♣ KT976

Board: 61 ♠ QJT86 LHO opens the bidding 1NT.

Dealer: East ♥ K8 Partner bids next.

Vul: None ♦ 73

HCP: 9+1 ♣ KT95

Board: 62 ♠ T64 You bid first.

Dealer: North ♥ Q64 East (LHO) bids 2♦ if possible.

Vul: E-W ♦ A76

HCP: 14 ♣ AKJ4

Board: 63 ♠ J53 You bid first.

Dealer: North ♥ A74 The opponents are silent.

Vul: E-W ♦ AK

HCP: 13+1 ♣ J7642

Both hands (Answers Page)

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ K75		1NT	All Pass	
Vul: E-W	♥ AQ5	♥ J987				
North HCP: 15	♦ AJ94	♦ KT				
South HCP: 7	♣ QT7	♣ 8432				
Contract: 1NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ J98	♠ K643			1NT	
Vul: E-W	♥ Q3	♥ KJ64	Pass	2NT	Pass	3NT
North HCP: 9+1	♦ K42	♦ A95		All Pass		
South HCP: 15	♣ KT976	♣ A4				
Contract: 3NT South						

Board: 61	North:	South:	W	N	E	S
Dealer: East	♠ QJT86	♠ 752		1NT	Pass	
Vul: None	♥ K8	♥ AQT	Pass	2♠ ¹	Pass	3♠
North HCP: 9+1	♦ 73	♦ AT852		All Pass		
South HCP: 11+1	♣ KT95	♣ J3				1. Cappelletti, 5M-4m
Contract: 3♠ South						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ T64	♠ AK		1NT	2♦ ¹	3♣
Vul: E-W	♥ Q64	♥ 5	Pass	4♣	All Pass	
North HCP: 14	♦ A76	♦ K82				
South HCP: 10+3	♣ AKJ4	♣ 9876532				1. Cappelletti, both majors
Contract: 4♣ North						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ J53	♠ Q92		1NT	Pass	2♣ ¹
Vul: E-W	♥ A74	♥ K986	Pass	2♦	Pass	2NT
North HCP: 13+1	♦ AK	♦ QT76		All Pass		
South HCP: 9	♣ J7642	♣ QT				1. Stayman
Contract: 2NT South						

Board: 59	♠ K75	Partner bids first.
Dealer: North	♥ J987	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 7	♣ 8432	

Board: 60	♠ K643	You bid first.
Dealer: South	♥ KJ64	The opponents are silent.
Vul: E-W	♦ A95	
HCP: 15	♣ A4	

Board: 61	♠ 752	RHO opens the bidding 1NT.
Dealer: East	♥ AQT	You bid next.
Vul: None	♦ AT852	
HCP: 11+1	♣ J3	

Board: 62	♠ AK	Partner bids first.
Dealer: North	♥ 5	East (RHO) bids 2♦ if possible.
Vul: E-W	♦ K82	
HCP: 10+3	♣ 9876532	

Board: 63	♠ Q92	Partner bids first.
Dealer: North	♥ K986	The opponents are silent.
Vul: E-W	♦ QT76	
HCP: 9	♣ QT	

Both hands (Answers Page)

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ K75		1NT	All Pass	
Vul: E-W	♥ AQ5	♥ J987				
North HCP: 15	♦ AJ94	♦ KT				
South HCP: 7	♣ QT7	♣ 8432				
Contract: 1NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ J98	♠ K643			1NT	
Vul: E-W	♥ Q3	♥ KJ64	Pass	2NT	Pass	3NT
North HCP: 9+1	♦ K42	♦ A95		All Pass		
South HCP: 15	♣ KT976	♣ A4				
Contract: 3NT South						

Board: 61	North:	South:	W	N	E	S
Dealer: East	♠ QJT86	♠ 752		1NT	Pass	
Vul: None	♥ K8	♥ AQT	Pass	2♠ ¹	Pass	3♠
North HCP: 9+1	♦ 73	♦ AT852		All Pass		
South HCP: 11+1	♣ KT95	♣ J3				1. Cappelletti, 5M-4m
Contract: 3♠ South						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ T64	♠ AK		1NT	2♦ ¹	3♣
Vul: E-W	♥ Q64	♥ 5	Pass	4♣	All Pass	
North HCP: 14	♦ A76	♦ K82				
South HCP: 10+3	♣ AKJ4	♣ 9876532				1. Cappelletti, both majors
Contract: 4♣ North						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ J53	♠ Q92		1NT	Pass	2♣ ¹
Vul: E-W	♥ A74	♥ K986	Pass	2♦	Pass	2NT
North HCP: 13+1	♦ AK	♦ QT76		All Pass		
South HCP: 9	♣ J7642	♣ QT				1. Stayman
Contract: 2NT South						

Board: 64	♠ K8	RHO opens the bidding 1NT.
Dealer: West	♥ K96	You bid next.
Vul: None	♦ AQ9876	
HCP: 16+2	♣ AT	

Board: 65	♠ Q92	You bid first.
Dealer: North	♥ A98	The opponents are silent.
Vul: Both	♦ AKQ32	
HCP: 15+1	♣ 92	

Board: 66	♠ A983	Partner bids first.
Dealer: South	♥ KQ4	East (LHO) Doubles 2♣ if possible.
Vul: N-S	♦ 97	
HCP: 10	♣ J532	

Board: 67	♠ 7542	RHO opens the bidding 1NT.
Dealer: West	♥ KT9832	You bid next.
Vul: None	♦ -	West (RHO) Doubles 2♣ if possible.
HCP: 3+2	♣ 972	East (LHO) bids 3♣ if possible.

Board: 68	♠ Q96	Partner bids first.
Dealer: South	♥ KT43	The opponents are silent.
Vul: N-S	♦ 987	
HCP: 8	♣ K62	

Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ 953	1NT	X	Pass	2♥
Vul: None	♥ K96	♥ AQ875		All Pass		
North HCP: 16+2	♦ AQ9876	♦ JT				
South HCP: 7+1	♣ AT	♣ 963				
Contract: 2♥ South						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ Q92	♠ AJ8		1NT	Pass	3NT
Vul: Both	♥ A98	♥ KT2		All Pass		
North HCP: 15+1	♦ AKQ32	♦ T96				
South HCP: 12	♣ 92	♣ KJ54				
Contract: 3NT South						

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ A983	♠ J72				1NT
Vul: N-S	♥ KQ4	♥ AT85	Pass	2♣ ¹	X	2♥
North HCP: 10	♦ 97	♦ AT5	Pass	2NT	All Pass	
South HCP: 13	♣ J532	♣ A84				
Contract: 2NT North			1. Stayman			

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ 7542	♠ AJ3	1NT	Pass	Pass	2♣ ¹
Vul: None	♥ KT9832	♥ A5	X	2♥	3♣	3♥
North HCP: 3+2	♦ -	♦ AQJT62		All Pass		
South HCP: 16+2	♣ 972	♣ 64				
Contract: 3♥ South			1. Cappelletti, any 6+suit			

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ A54				1NT
Vul: N-S	♥ KT43	♥ 98		All Pass		
North HCP: 8	♦ 987	♦ AKQJ2				
South HCP: 15+1	♣ K62	♣ J85				
Contract: 1NT South						

Board: 64	♠ 953	LHO opens the bidding 1NT.
Dealer: West	♥ AQ875	Partner bids next.
Vul: None	♦ JT	
HCP: 7+1	♣ 963	

Board: 65	♠ AJ8	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: Both	♦ T96	
HCP: 12	♣ KJ54	

Board: 66	♠ J72	You bid first.
Dealer: South	♥ AT85	East (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ AT5	
HCP: 13	♣ A84	

Board: 67	♠ AJ3	LHO opens the bidding 1NT.
Dealer: West	♥ A5	Partner bids next.
Vul: None	♦ AQJT62	West (LHO) Doubles 2♣ if possible.
HCP: 16+2	♣ 64	East (RHO) bids 3♣ if possible.

Board: 68	♠ A54	You bid first.
Dealer: South	♥ 98	The opponents are silent.
Vul: N-S	♦ AKQJ2	
HCP: 15+1	♣ J85	

Both hands (Answers Page)

Board: 64

Dealer: West

North:

♠ K8

South:

♠ 953

W N E S

1NT X Pass 2♥

Vul: None

♥ K96

♥ AQ875

All Pass

North HCP: 16+2

♦ AQ9876

♦ JT

South HCP: 7+1

♣ AT

♣ 963

Contract: 2♥ South

Board: 65

Dealer: North

North:

♠ Q92

South:

♠ AJ8

W N E S

1NT Pass 3NT

Vul: Both

♥ A98

♥ KT2

All Pass

North HCP: 15+1

♦ AKQ32

♦ T96

South HCP: 12

♣ 92

♣ KJ54

Contract: 3NT South

Board: 66

Dealer: South

North:

♠ A983

South:

♠ J72

W N E S

1NT

Vul: N-S

♥ KQ4

♥ AT85

 Pass 2♣¹ X 2♥

North HCP: 10

♦ 97

♦ AT5

Pass 2NT All Pass

South HCP: 13

♣ J532

♣ A84

1. Stayman

Contract: 2NT North

Board: 67

Dealer: West

North:

♠ 7542

South:

♠ AJ3

W N E S

 2♣¹

Vul: None

♥ KT9832

♥ A5

X 2♥ 3♣ 3♥

North HCP: 3+2

♦ -

♦ AQJT62

All Pass

South HCP: 16+2

♣ 972

♣ 64

1. Cappelletti, any 6+suit

Contract: 3♥ South

Board: 68

Dealer: South

North:

♠ Q96

South:

♠ A54

W N E S

1NT

Vul: N-S

♥ KT43

♥ 98

All Pass

North HCP: 8

♦ 987

♦ AKQJ2

South HCP: 15+1

♣ K62

♣ J85

Contract: 1NT South

Board: 69 ♠ J75 You bid first.

Dealer: North ♥ AKJ2 The opponents are silent.

Vul: E-W ♦ J852

HCP: 14 ♣ A6

Board: 70 ♠ K8732 RHO opens the bidding 1NT.

Dealer: West ♥ J7 You bid next.

Vul: N-S ♦ 874

HCP: 5+1 ♣ J94

Board: 71 ♠ Q62 You bid first.

Dealer: North ♥ 75 The opponents are silent.

Vul: N-S ♦ AJ87

HCP: 14 ♣ AQJT

Board: 72 ♠ 875 Partner bids first.

Dealer: South ♥ KQ The opponents are silent.

Vul: N-S ♦ AK

HCP: 14+2 ♣ Q98642

Both hands (Answers Page)

Board: 69

Dealer: North

North:

♠ J75

South:

♠ 964

W N E S

1NT All Pass

Vul: E-W

♥ AKJ2

♥ T

North HCP: 14

♦ J852

♦ T943

South HCP: 3+1

♣ A6

♣ QJ542

Contract: 1NT North

Board: 70

Dealer: West

North:

♠ K8732

South:

♠ Q9

W N E S

 1NT Pass Pass 2♣¹

Vul: N-S

♥ J7

♥ AQ8642

 Pass 2♦² Pass 2♥

North HCP: 5+1

♦ 874

♦ AK9

All Pass

South HCP: 17+2

♣ J94

♣ Q6

1. Cappelletti, any 6+suit

2. automat

Board: 71

Dealer: North

North:

♠ Q62

South:

♠ 5

W N E S

 1NT Pass 4♦¹

Vul: N-S

♥ 75

♥ KQJ9864

 Pass 4♥ Pass 5♦²

North HCP: 14

♦ AJ87

♦ -

 Pass 5♠³ Pass 6♥

South HCP: 9+4

♣ AQJT

♣ K9432

All Pass

Contract: 6♥ South

1. Texas

2. Exclusion, for !H

3. 1 out of 4

Board: 72

Dealer: South

North:

♠ 875

South:

♠ AK6

W N E S

1NT

Vul: N-S

♥ KQ

♥ AT

Pass 3NT All Pass

North HCP: 14+2

♦ AK

♦ JT964

South HCP: 13+1

♣ Q98642

♣ JT7

Contract: 3NT North

Board: 69	♠ 964	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: E-W	♦ T943	
HCP: 3+1	♣ QJ542	

Board: 70	♠ Q9	LHO opens the bidding 1NT.
Dealer: West	♥ AQ8642	Partner bids next.
Vul: N-S	♦ AK9	
HCP: 17+2	♣ Q6	

Board: 71	♠ 5	Partner bids first.
Dealer: North	♥ KQJ9864	The opponents are silent.
Vul: N-S	♦ -	
HCP: 9+4	♣ K9432	

Board: 72	♠ AK6	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: N-S	♦ JT964	
HCP: 13+1	♣ JT7	

Both hands (Answers Page)

Board: 69

Dealer: North

North:

♠ J75

South:

♠ 964

W N E S

1NT All Pass

Vul: E-W

♥ AKJ2

♥ T

North HCP: 14

♦ J852

♦ T943

South HCP: 3+1

♣ A6

♣ QJ542

Contract: 1NT North

Board: 70

Dealer: West

North:

♠ K8732

South:

♠ Q9

W N E S

 1NT Pass Pass 2♣¹

Vul: N-S

♥ J7

♥ AQ8642

 Pass 2♦² Pass 2♥

North HCP: 5+1

♦ 874

♦ AK9

All Pass

South HCP: 17+2

♣ J94

♣ Q6

1. Cappelletti, any 6+suit

2. automat

Board: 71

Dealer: North

North:

♠ Q62

South:

♠ 5

W N E S

 1NT Pass 4♦¹

Vul: N-S

♥ 75

♥ KQJ9864

 Pass 4♥ Pass 5♦²

North HCP: 14

♦ AJ87

♦ -

 Pass 5♠³ Pass 6♥

South HCP: 9+4

♣ AQJT

♣ K9432

All Pass

Contract: 6♥ South

1. Texas

2. Exclusion, for !H

3. 1 out of 4

Board: 72

Dealer: South

North:

♠ 875

South:

♠ AK6

W N E S

1NT

Vul: N-S

♥ KQ

♥ AT

Pass 3NT All Pass

North HCP: 14+2

♦ AK

♦ JT964

South HCP: 13+1

♣ Q98642

♣ JT7

Contract: 3NT North

Board: 73 ♠ KT94 You bid first.

Dealer: North ♥ AQJ9 The opponents are silent.

Vul: N-S ♦ 652

HCP: 13 ♣ K6

Board: 74 ♠ Q9643 Partner bids first.

Dealer: South ♥ KJ94 The opponents are silent.

Vul: E-W ♦ 82

HCP: 6+1 ♣ 76

Board: 75 ♠ J87 You bid first.

Dealer: North ♥ KQ72 The opponents are silent.

Vul: Both ♦ Q975

HCP: 14 ♣ AQ

Board: 76 ♠ Q96 Partner bids first.

Dealer: South ♥ KQ64 The opponents are silent.

Vul: N-S ♦ AKJ8

HCP: 15 ♣ 92

Board: 77 ♠ T53 You bid first.

Dealer: North ♥ AT7 The opponents are silent.

Vul: None ♦ A852

HCP: 15 ♣ AK9

Both hands (Answers Page)

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ KT94	♠ 52		1NT	Pass	3NT
Vul: N-S	♥ AQJ9	♥ K		All Pass		
North HCP: 13	♦ 652	♦ AKJT98				
South HCP: 13+2	♣ K6	♣ Q973				
Contract: 3NT South						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ Q9643	♠ KJ2				1NT
Vul: E-W	♥ KJ94	♥ AT73	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ 82	♦ Q93		All Pass		
South HCP: 13	♣ 76	♣ QJT				
Contract: 2♠ South						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ J87	♠ KT63		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ72	♥ A8	Pass	2♥	Pass	3NT
North HCP: 14	♦ Q975	♦ AK4		All Pass		
South HCP: 15	♣ AQ	♣ JT95				
Contract: 3NT South			1. Stayman			

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ A3				1NT
Vul: N-S	♥ KQ64	♥ T52	Pass	2♣ ¹	Pass	2♦
North HCP: 15	♦ AKJ8	♦ Q943	Pass	3NT	All Pass	
South HCP: 14	♣ 92	♣ AKJ7				
Contract: 3NT North			1. Stayman			

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ T53	♠ J74		1NT	Pass	2♠ ¹
Vul: None	♥ AT7	♥ Q42	Pass	3♣ ²	All Pass	
North HCP: 15	♦ A852	♦ J				
South HCP: 5+2	♣ AK9	♣ JT7632				
Contract: 3♣ North			1. 1N-2S transfer to clubs			
			2. automat			

Board: 73	♠ 52	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ AKJT98	
HCP: 13+2	♣ Q973	

Board: 74	♠ KJ2	You bid first.
Dealer: South	♥ AT73	The opponents are silent.
Vul: E-W	♦ Q93	
HCP: 13	♣ QJT	

Board: 75	♠ KT63	Partner bids first.
Dealer: North	♥ A8	The opponents are silent.
Vul: Both	♦ AK4	
HCP: 15	♣ JT95	

Board: 76	♠ A3	You bid first.
Dealer: South	♥ T52	The opponents are silent.
Vul: N-S	♦ Q943	
HCP: 14	♣ AKJ7	

Board: 77	♠ J74	Partner bids first.
Dealer: North	♥ Q42	The opponents are silent.
Vul: None	♦ J	
HCP: 5+2	♣ JT7632	

Both hands (Answers Page)

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ KT94	♠ 52		1NT	Pass	3NT
Vul: N-S	♥ AQJ9	♥ K		All Pass		
North HCP: 13	♦ 652	♦ AKJT98				
South HCP: 13+2	♣ K6	♣ Q973				
Contract: 3NT South						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ Q9643	♠ KJ2				1NT
Vul: E-W	♥ KJ94	♥ AT73	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ 82	♦ Q93		All Pass		
South HCP: 13	♣ 76	♣ QJT				
Contract: 2♠ South						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ J87	♠ KT63		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ72	♥ A8	Pass	2♥	Pass	3NT
North HCP: 14	♦ Q975	♦ AK4		All Pass		
South HCP: 15	♣ AQ	♣ JT95				
Contract: 3NT South			1. Stayman			

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ A3				1NT
Vul: N-S	♥ KQ64	♥ T52	Pass	2♣ ¹	Pass	2♦
North HCP: 15	♦ AKJ8	♦ Q943	Pass	3NT	All Pass	
South HCP: 14	♣ 92	♣ AKJ7				
Contract: 3NT North			1. Stayman			

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ T53	♠ J74		1NT	Pass	2♠ ¹
Vul: None	♥ AT7	♥ Q42	Pass	3♣ ²	All Pass	
North HCP: 15	♦ A852	♦ J				
South HCP: 5+2	♣ AK9	♣ JT7632				
Contract: 3♣ North			1. 1N-2S transfer to clubs			
			2. automat			

Board: 78	♠ Q98743	Partner bids first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: None	♦ QT	
HCP: 11+2	♣ AJ	

Board: 79	♠ 98	LHO opens the bidding 1NT.
Dealer: East	♥ Q965	Partner bids next.
Vul: Both	♦ 65	East (LHO) Redoubles if possible.
HCP: 6+1	♣ AT764	

Board: 80	♠ Q9	Partner bids first.
Dealer: South	♥ 963	The opponents are silent.
Vul: None	♦ K32	
HCP: 12+1	♣ AK973	

Board: 81	♠ KT6	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ AJ3	
HCP: 13+1	♣ QT764	

Board: 82	♠ 9764	Partner bids first.
Dealer: South	♥ A76	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 12+1	♣ AKJ93	

Both hands (Answers Page)

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ Q98743	♠ K52				1NT
Vul: None	♥ Q93	♥ AJ7	Pass	4♥ ¹	Pass	4♦
North HCP: 11+2	♦ QT	♦ AJ84	All Pass			
South HCP: 13	♣ AJ	♣ T73				1. Texas
Contract: 4♦ South						

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ KQT53			1NT	X
Vul: Both	♥ Q965	♥ T73	Pass	Pass	XX	Pass
North HCP: 6+1	♦ 65	♦ KJ7	Pass	2♣	All Pass	
South HCP: 14+1	♣ AT764	♣ KQ				
Contract: 2♣ North						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ J763				1NT
Vul: None	♥ 963	♥ AQ	Pass	3NT	All Pass	
North HCP: 12+1	♦ K32	♦ AQ4				
South HCP: 14	♣ AK973	♣ JT62				
Contract: 3NT North						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ 852		1NT	Pass	2♦
Vul: Both	♥ K7	♥ A6432	Pass	2♥	All Pass	
North HCP: 13+1	♦ AJ3	♦ T72				
South HCP: 4+1	♣ QT764	♣ 92				
Contract: 2♥ North						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ 9764	♠ KQ8				1NT
Vul: N-S	♥ A76	♥ Q85	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ 6	♦ A95	Pass	3♣	Pass	3NT
South HCP: 13	♣ AKJ93	♣ Q742	All Pass			
Contract: 3NT South						1. Stayman

Board: 78 ♠ K52 You bid first.

Dealer: South ♥ AJ7 The opponents are silent.

Vul: None ♦ AJ84

HCP: 13 ♣ T73

Board: 79 ♠ KQT53 RHO opens the bidding 1NT.

Dealer: East ♥ T73 You bid next.

Vul: Both ♦ KJ7 East (RHO) Redoubles if possible.

HCP: 14+1 ♣ KQ

Board: 80 ♠ J763 You bid first.

Dealer: South ♥ AQ The opponents are silent.

Vul: None ♦ AQ4

HCP: 14 ♣ JT62

Board: 81 ♠ 852 Partner bids first.

Dealer: North ♥ A6432 The opponents are silent.

Vul: Both ♦ T72

HCP: 4+1 ♣ 92

Board: 82 ♠ KQ8 You bid first.

Dealer: South ♥ Q85 The opponents are silent.

Vul: N-S ♦ A95

HCP: 13 ♣ Q742

Both hands (Answers Page)

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ Q98743	♠ K52				1NT
Vul: None	♥ Q93	♥ AJ7	Pass	4♥ ¹	Pass	4♦
North HCP: 11+2	♦ QT	♦ AJ84	All Pass			
South HCP: 13	♣ AJ	♣ T73				1. Texas
Contract: 4♦ South						

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ KQT53			1NT	X
Vul: Both	♥ Q965	♥ T73	Pass	Pass	XX	Pass
North HCP: 6+1	♦ 65	♦ KJ7	Pass	2♣	All Pass	
South HCP: 14+1	♣ AT764	♣ KQ				
Contract: 2♣ North						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ J763				1NT
Vul: None	♥ 963	♥ AQ	Pass	3NT	All Pass	
North HCP: 12+1	♦ K32	♦ AQ4				
South HCP: 14	♣ AK973	♣ JT62				
Contract: 3NT North						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ 852		1NT	Pass	2♦
Vul: Both	♥ K7	♥ A6432	Pass	2♥	All Pass	
North HCP: 13+1	♦ AJ3	♦ T72				
South HCP: 4+1	♣ QT764	♣ 92				
Contract: 2♥ North						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ 9764	♠ KQ8				1NT
Vul: N-S	♥ A76	♥ Q85	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ 6	♦ A95	Pass	3♣	Pass	3NT
South HCP: 13	♣ AKJ93	♣ Q742	All Pass			
Contract: 3NT South						1. Stayman

Board: 83	♠ 32	LHO opens the bidding 1NT.
Dealer: East	♥ KQ932	Partner bids next.
Vul: E-W	♦ KQT94	
HCP: 10+2	♣ 7	

Board: 84	♠ K5	Partner bids first.
Dealer: South	♥ 97	The opponents are silent.
Vul: E-W	♦ QJ9852	
HCP: 9+2	♣ K85	

Board: 85	♠ JT2	LHO opens the bidding 1NT.
Dealer: East	♥ Q8762	Partner bids next.
Vul: Both	♦ A85	East (LHO) Redoubles if possible.
HCP: 8+1	♣ J5	West (RHO) bids 2♣ if possible.

Board: 86	♠ AK986	Partner bids first.
Dealer: South	♥ J9	East (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ J43	
HCP: 11+1	♣ Q76	

Board: 87	♠ T96	You bid first.
Dealer: North	♥ AKT8	The opponents are silent.
Vul: E-W	♦ KJ54	
HCP: 14	♣ KT	

Both hands (Answers Page)

Board: 83	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ KQ97			1NT	Pass
Vul: E-W	♥ KQ932	♥ JT6	Pass	2♥ ¹	All Pass	
North HCP: 10+2	♦ KQT94	♦ J8				
South HCP: 8	♣ 7	♣ J962				1. Cappelletti, 5M-4m
Contract: 2♥ North						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AJT			1NT	
Vul: E-W	♥ 97	♥ JT84	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ QJ9852	♦ T3			All Pass	
South HCP: 13	♣ K85	♣ AQJ7				1. 1N-3C transfer to diamonds
Contract: 3♦ South						2. automat

Board: 85	North:	South:	W	N	E	S
Dealer: East	♠ JT2	♠ 87			1NT	X
Vul: Both	♥ Q8762	♥ AJT3	Pass	Pass	XX	Pass
North HCP: 8+1	♦ A85	♦ QJ4	2♣ ¹	2♥	Pass	4♥
South HCP: 14	♣ J5	♣ AQ72			All Pass	
Contract: 4♥ South						1. artificial

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ AK986	♠ Q54			1NT	
Vul: N-S	♥ J9	♥ Q42	Pass	2♥	X	2♠
North HCP: 11+1	♦ J43	♦ AKQ7	Pass	3♠	All Pass	
South HCP: 14	♣ Q76	♣ J83				
Contract: 3♠ North						

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ T96	♠ K42		1NT	Pass	2♣ ¹
Vul: E-W	♥ AKT8	♥ Q962	Pass	2♥	Pass	4♥
North HCP: 14	♦ KJ54	♦ T2			All Pass	
South HCP: 12	♣ KT	♣ AQJ6				1. Stayman
Contract: 4♥ South						

Board: 83	♠ KQ97	RHO opens the bidding 1NT.
Dealer: East	♥ JT6	You bid next.
Vul: E-W	♦ J8	
HCP: 8	♣ J962	

Board: 84	♠ AJT	You bid first.
Dealer: South	♥ JT84	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 13	♣ AQJ7	

Board: 85	♠ 87	RHO opens the bidding 1NT.
Dealer: East	♥ AJT3	You bid next.
Vul: Both	♦ QJ4	East (RHO) Redoubles if possible.
HCP: 14	♣ AQ72	West (LHO) bids 2♣ if possible.

Board: 86	♠ Q54	You bid first.
Dealer: South	♥ Q42	East (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ AKQ7	
HCP: 14	♣ J83	

Board: 87	♠ K42	Partner bids first.
Dealer: North	♥ Q962	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 12	♣ AQJ6	

Both hands (Answers Page)

Board: 83	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ KQ97			1NT	Pass
Vul: E-W	♥ KQ932	♥ JT6	Pass	2♥ ¹	All Pass	
North HCP: 10+2	♦ KQT94	♦ J8				
South HCP: 8	♣ 7	♣ J962				1. Cappelletti, 5M-4m
Contract: 2♥ North						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AJT			1NT	
Vul: E-W	♥ 97	♥ JT84	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ QJ9852	♦ T3			All Pass	
South HCP: 13	♣ K85	♣ AQJ7				1. 1N-3C transfer to diamonds
Contract: 3♦ South						2. automat

Board: 85	North:	South:	W	N	E	S
Dealer: East	♠ JT2	♠ 87			1NT	X
Vul: Both	♥ Q8762	♥ AJT3	Pass	Pass	XX	Pass
North HCP: 8+1	♦ A85	♦ QJ4	2♣ ¹	2♥	Pass	4♥
South HCP: 14	♣ J5	♣ AQ72			All Pass	
Contract: 4♥ South						1. artificial

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ AK986	♠ Q54			1NT	
Vul: N-S	♥ J9	♥ Q42	Pass	2♥	X	2♠
North HCP: 11+1	♦ J43	♦ AKQ7	Pass	3♠	All Pass	
South HCP: 14	♣ Q76	♣ J83				
Contract: 3♠ North						

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ T96	♠ K42		1NT	Pass	2♣ ¹
Vul: E-W	♥ AKT8	♥ Q962	Pass	2♥	Pass	4♥
North HCP: 14	♦ KJ54	♦ T2			All Pass	
South HCP: 12	♣ KT	♣ AQJ6				1. Stayman
Contract: 4♥ South						

Board: 88	♠ Q654	Partner bids first.
Dealer: South	♥ JT95	The opponents are silent.
Vul: None	♦ 75	
HCP: 3	♣ T75	

Board: 89	♠ KQ2	You bid first.
Dealer: North	♥ K75	The opponents are silent.
Vul: Both	♦ AJ5	
HCP: 14	♣ J763	

Board: 90	♠ JT	RHO opens the bidding 1NT.
Dealer: West	♥ AQT97	You bid next.
Vul: None	♦ T9863	East (LHO) bids 2♦ if possible.
HCP: 7+2	♣ 2	East (LHO) bids 3♣ if possible.

Board: 91	♠ K73	You bid first.
Dealer: North	♥ A84	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ T64	
HCP: 13	♣ AQ32	

Board: 92	♠ A62	Partner bids first.
Dealer: South	♥ Q95	The opponents are silent.
Vul: N-S	♦ AJT7	
HCP: 14	♣ K96	

Both hands (Answers Page)

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ Q654	♠ KJ83				1NT
Vul: None	♥ JT95	♥ 876		All Pass		
North HCP: 3	♦ 75	♦ A63				
South HCP: 15	♣ T75	♣ AK4				
Contract: 1NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ 8		1NT	Pass	2♣ ¹
Vul: Both	♥ K75	♥ Q963	Pass	2♦	Pass	2NT
North HCP: 14	♦ AJ5	♦ KQT8		All Pass		
South HCP: 12	♣ J763	♣ KQ92				
Contract: 2NT South			1. Stayman			

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ JT	♠ AKQ76542	1NT	Pass	2♦	2♠
Vul: None	♥ AQT97	♥ -	Pass	Pass	3♣	4♠
North HCP: 7+2	♦ T9863	♦ J7		All Pass		
South HCP: 17+4	♣ 2	♣ AK7				
Contract: 4♠ South						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ T652		1NT	X	All Pass
Vul: N-S	♥ A84	♥ J732				
North HCP: 13	♦ T64	♦ AQ7				
South HCP: 7	♣ AQ32	♣ 76				
Contract: 1NTX North						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ T75				1NT
Vul: N-S	♥ Q95	♥ AKT	Pass	3NT	All Pass	
North HCP: 14	♦ AJT7	♦ KQ43				
South HCP: 13	♣ K96	♣ JT4				
Contract: 3NT North						

Board: 88 ♠ KJ83 You bid first.

Dealer: South ♥ 876 The opponents are silent.

Vul: None ♦ A63

HCP: 15 ♣ AK4

Board: 89 ♠ 8 Partner bids first.

Dealer: North ♥ Q963 The opponents are silent.

Vul: Both ♦ KQT8

HCP: 12 ♣ KQ92

Board: 90 ♠ AKQ76542 LHO opens the bidding 1NT.

Dealer: West ♥ - Partner bids next.

Vul: None ♦ J7 East (RHO) bids 2♦ if possible.

HCP: 17+4 ♣ AK7 East (RHO) bids 3♣ if possible.

Board: 91 ♠ T652 Partner bids first.

Dealer: North ♥ J732 East (RHO) Doubles 1NT if possible.

Vul: N-S ♦ AQ7

HCP: 7 ♣ 76

Board: 92 ♠ T75 You bid first.

Dealer: South ♥ AKT The opponents are silent.

Vul: N-S ♦ KQ43

HCP: 13 ♣ JT4

Both hands (Answers Page)

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ Q654	♠ KJ83				1NT
Vul: None	♥ JT95	♥ 876		All Pass		
North HCP: 3	♦ 75	♦ A63				
South HCP: 15	♣ T75	♣ AK4				
Contract: 1NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ 8		1NT	Pass	2♣ ¹
Vul: Both	♥ K75	♥ Q963	Pass	2♦	Pass	2NT
North HCP: 14	♦ AJ5	♦ KQT8		All Pass		
South HCP: 12	♣ J763	♣ KQ92				
Contract: 2NT South			1. Stayman			

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ JT	♠ AKQ76542	1NT	Pass	2♦	2♠
Vul: None	♥ AQT97	♥ -	Pass	Pass	3♣	4♠
North HCP: 7+2	♦ T9863	♦ J7		All Pass		
South HCP: 17+4	♣ 2	♣ AK7				
Contract: 4♠ South						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ T652		1NT	X	All Pass
Vul: N-S	♥ A84	♥ J732				
North HCP: 13	♦ T64	♦ AQ7				
South HCP: 7	♣ AQ32	♣ 76				
Contract: 1NTX North						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ T75				1NT
Vul: N-S	♥ Q95	♥ AKT	Pass	3NT	All Pass	
North HCP: 14	♦ AJT7	♦ KQ43				
South HCP: 13	♣ K96	♣ JT4				
Contract: 3NT North						

Board: 93 ♠ T942 You bid first.

Dealer: North ♥ K6 The opponents are silent.

Vul: N-S ♦ AQ98

HCP: 13 ♣ A43

Board: 94 ♠ A3 Partner bids first.

Dealer: South ♥ J9765 The opponents are silent.

Vul: E-W ♦ Q874

HCP: 12+1 ♣ KQ

Board: 95 ♠ A984 You bid first.

Dealer: North ♥ 976 The opponents are silent.

Vul: Both ♦ AQ42

HCP: 13 ♣ K9

Board: 96 ♠ K73 Partner bids first.

Dealer: South ♥ 5 West (RHO) bids 2♣ if possible.

Vul: None ♦ AK8432

HCP: 14+2 ♣ A97

Board: 97 ♠ KT96 You bid first.

Dealer: North ♥ KJ9 The opponents are silent.

Vul: E-W ♦ J6

HCP: 13 ♣ AJ62

Both hands (Answers Page)

Board: 93

Dealer: North

North:

♠ T942

South:

♠ KQ85

W N E S

 1NT Pass 2♣¹

Vul: N-S

♥ K6

♥ 532

Pass 2♠ Pass 4♠

North HCP: 13

♦ AQ98

♦ 52

All Pass

South HCP: 10

♣ A43

♣ KQ98

1. Stayman

Contract: 4♠ South

Board: 94

Dealer: South

North:

♠ A3

South:

♠ QT5

W N E S

1NT

Vul: E-W

♥ J9765

♥ KQT2

 Pass 2♦ Pass 3♥¹

North HCP: 12+1

♦ Q874

♦ K6

Pass 3NT Pass 4♣

South HCP: 14

♣ KQ

♣ A973

Pass 4♥ All Pass

Contract: 4♥ North

1. Super acceptance after NT

Board: 95

Dealer: North

North:

♠ A984

South:

♠ K76

W N E S

1NT Pass 3NT

Vul: Both

♥ 976

♥ AJT

All Pass

North HCP: 13

♦ AQ42

♦ J76

South HCP: 11

♣ K9

♣ Q642

Contract: 3NT South

Board: 96

Dealer: South

North:

♠ K73

South:

♠ Q862

W N E S

1NT

Vul: None

♥ 5

♥ KQT

 2♣¹ 3NT All Pass

North HCP: 14+2

♦ AK8432

♦ Q9

1. Cappelletti, any 6+suit

South HCP: 14

♣ A97

♣ KQ53

Contract: 3NT North

Board: 97

Dealer: North

North:

♠ KT96

South:

♠ J74

W N E S

1NT Pass 2♦

Vul: E-W

♥ KJ9

♥ Q8764

Pass 2♥ Pass 3♦

North HCP: 13

♦ J6

♦ AKT75

Pass 4♥ All Pass

South HCP: 10+2

♣ AJ62

♣ -

Contract: 4♥ North

Board: 93	♠ KQ85	Partner bids first.
Dealer: North	♥ 532	The opponents are silent.
Vul: N-S	♦ 52	
HCP: 10	♣ KQ98	

Board: 94	♠ QT5	You bid first.
Dealer: South	♥ KQT2	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 14	♣ A973	

Board: 95	♠ K76	Partner bids first.
Dealer: North	♥ AJT	The opponents are silent.
Vul: Both	♦ J76	
HCP: 11	♣ Q642	

Board: 96	♠ Q862	You bid first.
Dealer: South	♥ KQT	West (LHO) bids 2♣ if possible.
Vul: None	♦ Q9	
HCP: 14	♣ KQ53	

Board: 97	♠ J74	Partner bids first.
Dealer: North	♥ Q8764	The opponents are silent.
Vul: E-W	♦ AKT75	
HCP: 10+2	♣ -	

Both hands (Answers Page)

Board: 93

Dealer: North

North:

♠ T942

South:

♠ KQ85

W N E S

 1NT Pass 2♣¹

Vul: N-S

♥ K6

♥ 532

Pass 2♠ Pass 4♠

North HCP: 13

♦ AQ98

♦ 52

All Pass

South HCP: 10

♣ A43

♣ KQ98

1. Stayman

Contract: 4♠ South

Board: 94

Dealer: South

North:

♠ A3

South:

♠ QT5

W N E S

1NT

Vul: E-W

♥ J9765

♥ KQT2

 Pass 2♦ Pass 3♥¹

North HCP: 12+1

♦ Q874

♦ K6

Pass 3NT Pass 4♣

South HCP: 14

♣ KQ

♣ A973

Pass 4♥ All Pass

Contract: 4♥ North

1. Super acceptance after NT

Board: 95

Dealer: North

North:

♠ A984

South:

♠ K76

W N E S

1NT Pass 3NT

Vul: Both

♥ 976

♥ AJT

All Pass

North HCP: 13

♦ AQ42

♦ J76

South HCP: 11

♣ K9

♣ Q642

Contract: 3NT South

Board: 96

Dealer: South

North:

♠ K73

South:

♠ Q862

W N E S

1NT

Vul: None

♥ 5

♥ KQT

 2♣¹ 3NT All Pass

North HCP: 14+2

♦ AK8432

♦ Q9

1. Cappelletti, any 6+suit

South HCP: 14

♣ A97

♣ KQ53

Contract: 3NT North

Board: 97

Dealer: North

North:

♠ KT96

South:

♠ J74

W N E S

1NT Pass 2♦

Vul: E-W

♥ KJ9

♥ Q8764

Pass 2♥ Pass 3♦

North HCP: 13

♦ J6

♦ AKT75

Pass 4♥ All Pass

South HCP: 10+2

♣ AJ62

♣ -

Contract: 4♥ North

Board: 98	♠ A3	Partner bids first.
Dealer: South	♥ T5	The opponents are silent.
Vul: None	♦ KJT43	
HCP: 11+1	♣ K642	

Board: 99	♠ KJT2	You bid first.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ K972	
HCP: 14	♣ AJ7	

Board: 100	♠ AK876	RHO opens the bidding 1NT.
Dealer: West	♥ 32	You bid next.
Vul: N-S	♦ A86	
HCP: 17+1	♣ KQJ	

Board: 101	♠ Q86	You bid first.
Dealer: North	♥ KJ8	West (RHO) Doubles 2♣ if possible.
Vul: Both	♦ KQ42	
HCP: 13	♣ Q52	

Board: 102	♠ 6	Partner bids first.
Dealer: South	♥ 732	The opponents are silent.
Vul: Both	♦ KQ32	
HCP: 11+1	♣ AQT75	

Both hands (Answers Page)

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ KQ94				1NT
Vul: None	♥ T5	♥ Q732	Pass	2NT	All Pass	
North HCP: 11+1	♦ KJT43	♦ 975				
South HCP: 13	♣ K642	♣ AQ				
Contract: 2NT North						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ KJT2	♠ A84		1NT	Pass	2♣ ¹
Vul: Both	♥ QT	♥ AJ53	Pass	2♦	Pass	3NT
North HCP: 14	♦ K972	♦ A3	All Pass			
South HCP: 13	♣ AJ7	♣ T964				
Contract: 3NT South			1. Stayman			

Board: 100	North:	South:	W	N	E	S
Dealer: West	♠ AK876	♠ 3	1NT	X	Pass	2♥
Vul: N-S	♥ 32	♥ QJ964	All Pass			
North HCP: 17+1	♦ A86	♦ QJT72				
South HCP: 6+2	♣ KQJ	♣ 97				
Contract: 2♥ South						

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ Q86	♠ KJT7		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ8	♥ Q54	X	2♦	Pass	2NT
North HCP: 13	♦ KQ42	♦ AJ8	All Pass			
South HCP: 11	♣ Q52	♣ 963				
Contract: 2NT South			1. Stayman			

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ Q872				1NT
Vul: Both	♥ 732	♥ A54	Pass	3NT	All Pass	
North HCP: 11+1	♦ KQ32	♦ A97				
South HCP: 14	♣ AQT75	♣ KJ6				
Contract: 3NT North						

Board: 98 ♠ KQ94 You bid first.

Dealer: South ♥ Q732 The opponents are silent.

Vul: None ♦ 975

HCP: 13 ♣ AQ

Board: 99 ♠ A84 Partner bids first.

Dealer: North ♥ AJ53 The opponents are silent.

Vul: Both ♦ A3

HCP: 13 ♣ T964

Board: 100 ♠ 3 LHO opens the bidding 1NT.

Dealer: West ♥ QJ964 Partner bids next.

Vul: N-S ♦ QJT72

HCP: 6+2 ♣ 97

Board: 101 ♠ KJT7 Partner bids first.

Dealer: North ♥ Q54 West (LHO) Doubles 2♣ if possible.

Vul: Both ♦ AJ8

HCP: 11 ♣ 963

Board: 102 ♠ Q872 You bid first.

Dealer: South ♥ A54 The opponents are silent.

Vul: Both ♦ A97

HCP: 14 ♣ KJ6

Both hands (Answers Page)

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ KQ94				1NT
Vul: None	♥ T5	♥ Q732	Pass	2NT	All Pass	
North HCP: 11+1	♦ KJT43	♦ 975				
South HCP: 13	♣ K642	♣ AQ				
Contract: 2NT North						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ KJT2	♠ A84		1NT	Pass	2♣ ¹
Vul: Both	♥ QT	♥ AJ53	Pass	2♦	Pass	3NT
North HCP: 14	♦ K972	♦ A3	All Pass			
South HCP: 13	♣ AJ7	♣ T964				
Contract: 3NT South			1. Stayman			

Board: 100	North:	South:	W	N	E	S
Dealer: West	♠ AK876	♠ 3	1NT	X	Pass	2♥
Vul: N-S	♥ 32	♥ QJ964	All Pass			
North HCP: 17+1	♦ A86	♦ QJT72				
South HCP: 6+2	♣ KQJ	♣ 97				
Contract: 2♥ South						

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ Q86	♠ KJT7		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ8	♥ Q54	X	2♦	Pass	2NT
North HCP: 13	♦ KQ42	♦ AJ8	All Pass			
South HCP: 11	♣ Q52	♣ 963				
Contract: 2NT South			1. Stayman			

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ Q872				1NT
Vul: Both	♥ 732	♥ A54	Pass	3NT	All Pass	
North HCP: 11+1	♦ KQ32	♦ A97				
South HCP: 14	♣ AQT75	♣ KJ6				
Contract: 3NT North						

Board: 103 ♠ A76 You bid first.

Dealer: North ♥ AQ82 The opponents are silent.

Vul: None ♦ 9843

HCP: 13 ♣ K8

Board: 104 ♠ 98 Partner bids first.

Dealer: South ♥ J432 The opponents are silent.

Vul: Both ♦ AJ64

HCP: 9 ♣ K97

Board: 105 ♠ T763 LHO opens the bidding 1NT.

Dealer: East ♥ K93 Partner bids next.

Vul: Both ♦ T54 West (RHO) bids 3♣ if possible.

HCP: 7 ♣ A52 East (LHO) bids 3♦ if possible.

Board: 106 ♠ J732 Partner bids first.

Dealer: South ♥ 93 The opponents are silent.

Vul: None ♦ AJ54

HCP: 10 ♣ A63

Board: 107 ♠ - LHO opens the bidding 1NT.

Dealer: East ♥ Q8 Partner bids next.

Vul: N-S ♦ AQJ98743

HCP: 9+4 ♣ 943

Both hands (Answers Page)

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ KT3		1NT	All Pass	
Vul: None	♥ AQ82	♥ KJ97				
North HCP: 13	♦ 9843	♦ T765				
South HCP: 7	♣ K8	♣ 97				
Contract: 1NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AJ32			1NT	
Vul: Both	♥ J432	♥ AK8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AJ64	♦ 98	Pass	2NT	Pass	3NT
South HCP: 15	♣ K97	♣ QJ83	All Pass			
Contract: 3NT South			1. Stayman			

Board: 105	North:	South:	W	N	E	S
Dealer: East	♠ T763	♠ A98		1NT	Pass	
Vul: Both	♥ K93	♥ 6542	3♣ ¹	Pass	3♦ ²	X
North HCP: 7	♦ T54	♦ A	Pass	3♠	All Pass	
South HCP: 12+1	♣ A52	♣ KJT43	1. 1N-3C transfer to diamonds			
Contract: 3♠ North			2. automat			

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ J732	♠ K5			1NT	
Vul: None	♥ 93	♥ KQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ AJ54	♦ KQ982	Pass	2NT	Pass	3NT
South HCP: 15+1	♣ A63	♣ Q84	All Pass			
Contract: 3NT South			1. Stayman			

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AKQ983		1NT	X	
Vul: N-S	♥ Q8	♥ KJ742	Pass	2♦	Pass	3♠
North HCP: 9+4	♦ AQJ98743	♦ -	Pass	4♦	All Pass	
South HCP: 16+3	♣ 943	♣ QJ				
Contract: 4♦ North						

Board: 103	♠ KT3	Partner bids first.
Dealer: North	♥ KJ97	The opponents are silent.
Vul: None	♦ T765	
HCP: 7	♣ 97	

Board: 104	♠ AJ32	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: Both	♦ 98	
HCP: 15	♣ QJ83	

Board: 105	♠ A98	RHO opens the bidding 1NT.
Dealer: East	♥ 6542	You bid next.
Vul: Both	♦ A	West (LHO) bids 3♣ if possible.
HCP: 12+1	♣ KJT43	East (RHO) bids 3♦ if possible.

Board: 106	♠ K5	You bid first.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: None	♦ KQ982	
HCP: 15+1	♣ Q84	

Board: 107	♠ AKQ983	RHO opens the bidding 1NT.
Dealer: East	♥ KJ742	You bid next.
Vul: N-S	♦ -	
HCP: 16+3	♣ QJ	

Both hands (Answers Page)

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ KT3		1NT	All Pass	
Vul: None	♥ AQ82	♥ KJ97				
North HCP: 13	♦ 9843	♦ T765				
South HCP: 7	♣ K8	♣ 97				
Contract: 1NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AJ32			1NT	
Vul: Both	♥ J432	♥ AK8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AJ64	♦ 98	Pass	2NT	Pass	3NT
South HCP: 15	♣ K97	♣ QJ83	All Pass			
Contract: 3NT South			1. Stayman			

Board: 105	North:	South:	W	N	E	S
Dealer: East	♠ T763	♠ A98		1NT	Pass	
Vul: Both	♥ K93	♥ 6542	3♣ ¹	Pass	3♦ ²	X
North HCP: 7	♦ T54	♦ A	Pass	3♠	All Pass	
South HCP: 12+1	♣ A52	♣ KJT43	1. 1N-3C transfer to diamonds			
Contract: 3♠ North			2. automat			

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ J732	♠ K5			1NT	
Vul: None	♥ 93	♥ KQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ AJ54	♦ KQ982	Pass	2NT	Pass	3NT
South HCP: 15+1	♣ A63	♣ Q84	All Pass			
Contract: 3NT South			1. Stayman			

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AKQ983		1NT	X	
Vul: N-S	♥ Q8	♥ KJ742	Pass	2♦	Pass	3♠
North HCP: 9+4	♦ AQJ98743	♦ -	Pass	4♦	All Pass	
South HCP: 16+3	♣ 943	♣ QJ				
Contract: 4♦ North						

Board: 108	♠ AK75	RHO opens the bidding 1NT.
Dealer: West	♥ A83	You bid next.
Vul: E-W	♦ KJ543	East (LHO) bids 2♥ if possible.
HCP: 19+1	♣ A	

Board: 109	♠ J98	You bid first.
Dealer: North	♥ KQ98	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 15	♣ AQ82	

Board: 110	♠ -	Partner bids first.
Dealer: South	♥ T984	The opponents are silent.
Vul: Both	♦ AQ93	
HCP: 12+1	♣ AQ985	

Board: 111	♠ J986	You bid first.
Dealer: North	♥ KJT	The opponents are silent.
Vul: E-W	♦ KQJ6	
HCP: 14	♣ K5	

Both hands (Answers Page)

Board: 108

Dealer: West
Vul: E-W
North HCP: 19+1
South HCP: 6+2
Contract: 5♥ North

North:

♠ AK75
♥ A83
♦ KJ543
♣ A

South:

♠ J3
♥ QJ7652
♦ T
♣ QT96

W N E S

1NT X 2♥ 4♥
Pass 4NT Pass 5♣¹
Pass 5♥ All Pass
1. A=0/5 or 3/5

Board: 109

Dealer: North
Vul: N-S
North HCP: 15
South HCP: 18+1
Contract: 6♥ South

North:

♠ J98
♥ KQ98
♦ K4
♣ AQ82

South:

♠ AKQ43
♥ JT54
♦ A
♣ KJ3

W N E S

1NT Pass 2♣¹
Pass 2♥ Pass 3♠
Pass 4♣ Pass 4NT
Pass 5♣² Pass 6♥
All Pass

1. Stayman

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

Board: 110

Dealer: South
Vul: Both
North HCP: 12+1
South HCP: 13
Contract: 4♥ North

North:

♠ -
♥ T984
♦ AQ93
♣ AQ985

South:

♠ KJ62
♥ KJ73
♦ KJ4
♣ J7

W N E S

1NT
Pass 2♣¹ Pass 2♥
Pass 4♥ All Pass
1. Stayman

Board: 111

Dealer: North
Vul: E-W
North HCP: 14
South HCP: 9+2
Contract: 4♠ North

North:

♠ J986
♥ KJT
♦ KQJ6
♣ K5

South:

♠ AKQT72
♥ 93
♦ 4
♣ T862

W N E S

1NT Pass 4♥¹
Pass 4♠ All Pass
1. Texas

Board: 108	♠ J3	LHO opens the bidding 1NT.
Dealer: West	♥ QJ7652	Partner bids next.
Vul: E-W	♦ T	East (RHO) bids 2♥ if possible.
HCP: 6+2	♣ QT96	

Board: 109	♠ AKQ43	Partner bids first.
Dealer: North	♥ JT54	The opponents are silent.
Vul: N-S	♦ A	
HCP: 18+1	♣ KJ3	

Board: 110	♠ KJ62	You bid first.
Dealer: South	♥ KJ73	The opponents are silent.
Vul: Both	♦ KJ4	
HCP: 13	♣ J7	

Board: 111	♠ AKQT72	Partner bids first.
Dealer: North	♥ 93	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 9+2	♣ T862	

Both hands (Answers Page)

Board: 108

Dealer: West
Vul: E-W
North HCP: 19+1
South HCP: 6+2
Contract: 5♥ North

North:

♠ AK75
♥ A83
♦ KJ543
♣ A

South:

♠ J3
♥ QJ7652
♦ T
♣ QT96

W N E S

1NT X 2♥ 4♥
Pass 4NT Pass 5♣¹
Pass 5♥ All Pass
1. A=0/5 or 3/5

Board: 109

Dealer: North
Vul: N-S
North HCP: 15
South HCP: 18+1
Contract: 6♥ South

North:

♠ J98
♥ KQ98
♦ K4
♣ AQ82

South:

♠ AKQ43
♥ JT54
♦ A
♣ KJ3

W N E S

1NT Pass 2♣¹
Pass 2♥ Pass 3♠
Pass 4♣ Pass 4NT
Pass 5♣² Pass 6♥
All Pass

1. Stayman

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

Board: 110

Dealer: South
Vul: Both
North HCP: 12+1
South HCP: 13
Contract: 4♥ North

North:

♠ -
♥ T984
♦ AQ93
♣ AQ985

South:

♠ KJ62
♥ KJ73
♦ KJ4
♣ J7

W N E S

1NT
Pass 2♣¹ Pass 2♥
Pass 4♥ All Pass
1. Stayman

Board: 111

Dealer: North
Vul: E-W
North HCP: 14
South HCP: 9+2
Contract: 4♠ North

North:

♠ J986
♥ KJT
♦ KQJ6
♣ K5

South:

♠ AKQT72
♥ 93
♦ 4
♣ T862

W N E S

1NT Pass 4♥¹
Pass 4♠ All Pass
1. Texas

Board: 112	♠ T96	Partner bids first.
Dealer: South	♥ K4	The opponents are silent.
Vul: None	♦ K852	
HCP: 8	♣ Q872	

Board: 113	♠ T652	You bid first.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: N-S	♦ AQ85	
HCP: 14	♣ K6	

Board: 114	♠ Q62	LHO opens the bidding 1NT.
Dealer: East	♥ KQJ9	Partner bids next.
Vul: N-S	♦ A2	
HCP: 16	♣ A632	

Board: 115	♠ 9832	LHO opens the bidding 1NT.
Dealer: East	♥ T54	Partner bids next.
Vul: E-W	♦ 52	
HCP: 3	♣ QJT6	

Both hands (Answers Page)

Board: 112

Dealer: South

North:

♠ T96

South:

♠ 752

W N E S

1NT

Vul: None

♥ K4

♥ AJ82

All Pass

North HCP: 8

♦ K852

♦ A93

South HCP: 13

♣ Q872

♣ A93

Contract: 1NT South

Board: 113

Dealer: North

North:

♠ T652

South:

♠ J98

W N E S

1NT Pass 3NT

Vul: N-S

♥ AJ3

♥ KQ5

All Pass

North HCP: 14

♦ AQ85

♦ KJT9

South HCP: 14

♣ K6

♣ AT9

Contract: 3NT South

Board: 114

Dealer: East

North:

♠ Q62

South:

♠ AT74

W N E S

1NT Pass

Vul: N-S

♥ KQJ9

♥ 752

Pass X Pass 2♠

North HCP: 16

♦ A2

♦ T986

All Pass

South HCP: 4

♣ A632

♣ 75

Contract: 2♠ South

Board: 115

Dealer: East

North:

♠ 9832

South:

♠ AQ54

W N E S

1NT X

Vul: E-W

♥ T54

♥ AQ62

Pass 2♠ All Pass

North HCP: 3

♦ 52

♦ 73

South HCP: 16

♣ QJT6

♣ A73

Contract: 2♠ North

Board: 112 ♠ 752 You bid first.

Dealer: South ♥ AJ82 The opponents are silent.

Vul: None ♦ A93

HCP: 13 ♣ A93

Board: 113 ♠ J98 Partner bids first.

Dealer: North ♥ KQ5 The opponents are silent.

Vul: N-S ♦ KJT9

HCP: 14 ♣ AT9

Board: 114 ♠ AT74 RHO opens the bidding 1NT.

Dealer: East ♥ 752 You bid next.

Vul: N-S ♦ T986

HCP: 4 ♣ 75

Board: 115 ♠ AQ54 RHO opens the bidding 1NT.

Dealer: East ♥ AQ62 You bid next.

Vul: E-W ♦ 73

HCP: 16 ♣ A73

Both hands (Answers Page)

Board: 112

Dealer: South

North:

♠ T96

South:

♠ 752

W N E S

1NT

Vul: None

♥ K4

♥ AJ82

All Pass

North HCP: 8

♦ K852

♦ A93

South HCP: 13

♣ Q872

♣ A93

Contract: 1NT South

Board: 113

Dealer: North

North:

♠ T652

South:

♠ J98

W N E S

1NT Pass 3NT

Vul: N-S

♥ AJ3

♥ KQ5

All Pass

North HCP: 14

♦ AQ85

♦ KJT9

South HCP: 14

♣ K6

♣ AT9

Contract: 3NT South

Board: 114

Dealer: East

North:

♠ Q62

South:

♠ AT74

W N E S

1NT Pass

Vul: N-S

♥ KQJ9

♥ 752

Pass X Pass 2♠

North HCP: 16

♦ A2

♦ T986

All Pass

South HCP: 4

♣ A632

♣ 75

Contract: 2♠ South

Board: 115

Dealer: East

North:

♠ 9832

South:

♠ AQ54

W N E S

1NT X

Vul: E-W

♥ T54

♥ AQ62

Pass 2♠ All Pass

North HCP: 3

♦ 52

♦ 73

South HCP: 16

♣ QJT6

♣ A73

Contract: 2♠ North