

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 1 ♠ J6542

Dealer: S ♥ 76

Vul: None ♦ QJ6

HCP: 7 ♣ K108

East Bids 3♥ if possible.

Partner bids first.

Board: 2 ♠ Q754

Dealer: N ♥ AJ109

Vul: NS ♦ K83

HCP: 14 ♣ A5

East Bids 2♠ if possible.

You bid first.

Board: 3 ♠ J754

Dealer: S ♥ K63

Vul: EW ♦ QJ96

HCP: 11 ♣ A10

West Bids 2♣ if possible.

Partner bids first.

Board: 4 ♠ 1092

Dealer: N ♥ AJ6

Vul: Both ♦ AQ76

HCP: 15 ♣ A106

West Doubles 2♥ if possible.

You bid first.

Board: 5 ♠ Q108742

Dealer: S ♥ AK108

Vul: NS ♦ 97

HCP: 9 ♣ 9

West Doubles 1NT if possible.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J6542	♠ AQ8				1NT
Vul: None	♥ 76	♥ K982				
North HCP: 7	♦ QJ6	♦ K932	Pass	2♥	3♥	AP
South HCP: 15	♣ K108	♣ QJ				
Contract: 3♥ E						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ Q754	♠ J		1NT	2♠ ¹	3♦ ²
Vul: NS	♥ AJ109	♥ KQ7542	Pass	3♥ ³	AP	
North HCP: 14	♦ K83	♦ 952				
South HCP: 6	♣ A5	♣ 1082				
Contract: 3♥ N						

1. Cappelletti, 5M-4m
2. Rubensohl after 1NT
3. relay

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ J754	♠ A9				1NT
Vul: EW	♥ K63	♥ AQJ8	2♣ ¹	X ²	Pass	2♥
North HCP: 11	♦ QJ96	♦ K84	Pass	2NT	Pass	3NT
South HCP: 15	♣ A10	♣ J754	AP			
Contract: 3N S						

1. Cappelletti, any 6+suit
2. Stayman

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ AQ754		1NT	Pass	2♥
Vul: Both	♥ AJ6	♥ Q5	X	2♠	Pass	3♠
North HCP: 15	♦ AQ76	♦ J94	Pass	4♠	AP	
South HCP: 11	♣ A106	♣ Q74				
Contract: 4♠ N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ Q108742	♠ J93				1NT
Vul: NS	♥ AK108	♥ 53	X ¹	4♥ ²	Pass	4♠
North HCP: 9	♦ 97	♦ AK53	AP			
South HCP: 15	♣ 9	♣ AQJ7				
Contract: 4♠ S						

1. Cappelletti, strong
2. Texas

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 1	♠ AQ8	East Bids 3♥ if possible.
Dealer: S	♥ K982	
Vul: None	♦ K932	You bid first.
HCP: 15	♣ QJ	
Board: 2	♠ J	East Bids 2♠ if possible.
Dealer: N	♥ KQ7542	
Vul: NS	♦ 952	Partner bids first.
HCP: 6	♣ 1082	
Board: 3	♠ A9	West Bids 2♣ if possible.
Dealer: S	♥ AQJ8	
Vul: EW	♦ K84	You bid first.
HCP: 15	♣ J754	
Board: 4	♠ AQ754	West Doubles 2♥ if possible.
Dealer: N	♥ Q5	
Vul: Both	♦ J94	Partner bids first.
HCP: 11	♣ Q74	
Board: 5	♠ J93	West Doubles 1NT if possible.
Dealer: S	♥ 53	
Vul: NS	♦ AK53	You bid first.
HCP: 15	♣ AQJ7	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J6542	♠ AQ8				1NT
Vul: None	♥ 76	♥ K982				
North HCP: 7	♦ QJ6	♦ K932	Pass	2♥	3♥	AP
South HCP: 15	♣ K108	♣ QJ				
Contract: 3♥ E						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ Q754	♠ J		1NT	2♠ ¹	3♦ ²
Vul: NS	♥ AJ109	♥ KQ7542	Pass	3♥ ³	AP	
North HCP: 14	♦ K83	♦ 952				
South HCP: 6	♣ A5	♣ 1082				
Contract: 3♥ N						

1. Cappelletti, 5M-4m
2. Rubensohl after 1NT
3. relay

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ J754	♠ A9				1NT
Vul: EW	♥ K63	♥ AQJ8	2♣ ¹	X ²	Pass	2♥
North HCP: 11	♦ QJ96	♦ K84	Pass	2NT	Pass	3NT
South HCP: 15	♣ A10	♣ J754	AP			
Contract: 3N S						

1. Cappelletti, any 6+suit
2. Stayman

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ AQ754		1NT	Pass	2♥
Vul: Both	♥ AJ6	♥ Q5	X	2♠	Pass	3♠
North HCP: 15	♦ AQ76	♦ J94	Pass	4♠	AP	
South HCP: 11	♣ A106	♣ Q74				
Contract: 4♠ N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ Q108742	♠ J93				1NT
Vul: NS	♥ AK108	♥ 53	X ¹	4♥ ²	Pass	4♠
North HCP: 9	♦ 97	♦ AK53	AP			
South HCP: 15	♣ 9	♣ AQJ7				
Contract: 4♠ S						

1. Cappelletti, strong
2. Texas

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 6	♠ K6	The opponents are silent.
Dealer: N	♥ J98	
Vul: EW	♦ AQ107	You bid first.
HCP: 14	♣ KJ72	

Board: 7	♠ —	The opponents are silent.
Dealer: S	♥ J84	
Vul: Both	♦ 754	Partner bids first.
HCP: 8	♣ AK108752	

Board: 8	♠ K97	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ A9	You bid first.
HCP: 14	♣ A10653	

Board: 9	♠ K95	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ K954	Partner bids first.
HCP: 14	♣ K74	

Board: 10	♠ A98	East Bids 2♣ if possible.
Dealer: N	♥ AJ8	West Bids 2♦ if possible.
Vul: Both	♦ Q4	East Bids 2♠ if possible.
HCP: 15	♣ A9765	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ542		1NT	Pass	2♥
Vul: EW	♥ J98	♥ 63				
North HCP: 14	♦ AQ107	♦ 632	Pass	2♠	AP	
South HCP: 3	♣ KJ72	♣ 864				
Contract: 2♠ N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ76				1NT
Vul: Both	♥ J84	♥ A652				
North HCP: 8	♦ 754	♦ AQ2	Pass	5♣	AP	
South HCP: 15	♣ AK108752	♣ J3				
Contract: 5♣ N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ QJ		1NT	Pass	2♦
Vul: None	♥ K82	♥ AJ97653	Pass	2♥	Pass	4♥
North HCP: 14	♦ A9	♦ KQJ	Pass	4NT ¹	Pass	5♦ ²
South HCP: 14	♣ A10653	♣ 4	Pass	5♥	AP	
Contract: 5♥ N						

1. Blackwood 0314, for ♥
2. A=1/5 or 4/5

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ A742				1NT
Vul: EW	♥ KQ10	♥ A63				
North HCP: 14	♦ K954	♦ AJ86	Pass	3NT	AP	
South HCP: 14	♣ K74	♣ J9				
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ 4		1NT	2♣ ¹	Pass
Vul: Both	♥ AJ8	♥ Q1062	2♦ ²	Pass	2♠	AP
North HCP: 15	♦ Q4	♦ K10753				
South HCP: 5	♣ A9765	♣ 842				
Contract: 2♠ E						

1. Cappelletti, any 6+suit
2. automat

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 6	♠ QJ542	The opponents are silent.
Dealer: N	♥ 63	
Vul: EW	♦ 632	Partner bids first.
HCP: 3	♣ 864	

Board: 7	♠ KJ76	The opponents are silent.
Dealer: S	♥ A652	
Vul: Both	♦ AQ2	You bid first.
HCP: 15	♣ J3	

Board: 8	♠ QJ	The opponents are silent.
Dealer: N	♥ AJ97653	
Vul: None	♦ KQJ	Partner bids first.
HCP: 14	♣ 4	

Board: 9	♠ A742	The opponents are silent.
Dealer: S	♥ A63	
Vul: EW	♦ AJ86	You bid first.
HCP: 14	♣ J9	

Board: 10	♠ 4	East Bids 2♣ if possible.
Dealer: N	♥ Q1062	West Bids 2♦ if possible.
Vul: Both	♦ K10753	East Bids 2♠ if possible.
HCP: 5	♣ 842	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ542		1NT	Pass	2♥
Vul: EW	♥ J98	♥ 63				
North HCP: 14	♦ AQ107	♦ 632	Pass	2♠	AP	
South HCP: 3	♣ KJ72	♣ 864				
Contract: 2♠ N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ76				1NT
Vul: Both	♥ J84	♥ A652				
North HCP: 8	♦ 754	♦ AQ2	Pass	5♣	AP	
South HCP: 15	♣ AK108752	♣ J3				
Contract: 5♣ N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ QJ		1NT	Pass	2♦
Vul: None	♥ K82	♥ AJ97653	Pass	2♥	Pass	4♥
North HCP: 14	♦ A9	♦ KQJ	Pass	4NT ¹	Pass	5♦ ²
South HCP: 14	♣ A10653	♣ 4	Pass	5♥	AP	
Contract: 5♥ N						

1. Blackwood 0314, for ♥
2. A=1/5 or 4/5

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ A742				1NT
Vul: EW	♥ KQ10	♥ A63				
North HCP: 14	♦ K954	♦ AJ86	Pass	3NT	AP	
South HCP: 14	♣ K74	♣ J9				
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ 4		1NT	2♣ ¹	Pass
Vul: Both	♥ AJ8	♥ Q1062	2♦ ²	Pass	2♠	AP
North HCP: 15	♦ Q4	♦ K10753				
South HCP: 5	♣ A9765	♣ 842				
Contract: 2♠ E						

1. Cappelletti, any 6+suit
2. automat

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 11 ♠ KQ873
Dealer: S ♥ J4
Vul: None ♦ 10985
HCP: 10 ♣ A4

The opponents are silent.

Partner bids first.

Board: 12 ♠ AJ108
Dealer: N ♥ A1087
Vul: Both ♦ Q8
HCP: 14 ♣ K63

The opponents are silent.

You bid first.

Board: 13 ♠ A97
Dealer: S ♥ 9532
Vul: NS ♦ A1084
HCP: 9 ♣ J9

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 14 ♠ K76
Dealer: N ♥ Q653
Vul: EW ♦ AQ6
HCP: 15 ♣ A72

The opponents are silent.

You bid first.

Board: 15 ♠ J10973
Dealer: S ♥ 9
Vul: NS ♦ AJ5
HCP: 6 ♣ 10972

East Doubles 2♥ if possible.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ KQ873	♠ A542				1NT
Vul: None	♥ J4	♥ AK3	Pass	2♥	Pass	3♠ ¹
North HCP: 10	♦ 10985	♦ KJ	Pass	4♠	AP	
South HCP: 15	♣ A4	♣ 10753				
Contract: 4♠ S						1. Super acceptance after NT

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ K3		1NT	Pass	2♣ ¹
Vul: Both	♥ A1087	♥ K652	Pass	2♥	Pass	4♥
North HCP: 14	♦ Q8	♦ A1054	AP			
South HCP: 11	♣ K63	♣ J109				
Contract: 4♥ N						1. Stayman

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K2				1NT
Vul: NS	♥ 9532	♥ J1074	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 9	♦ A1084	♦ Q97	2♠	AP		
South HCP: 15	♣ J9	♣ AKQ8				
Contract: 2♠ W						1. Cappelletti, any 6+suit 2. automat

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ Q9		1NT	Pass	2♣ ¹
Vul: EW	♥ Q653	♥ AJ107	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ6	♦ 9742	AP			
South HCP: 10	♣ A72	♣ K95				
Contract: 3♥ N						1. Stayman

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ J10973	♠ KQ6				1NT
Vul: NS	♥ 9	♥ J4	Pass	2♥	X	2♠
North HCP: 6	♦ AJ5	♦ Q973	AP			
South HCP: 15	♣ 10972	♣ AK84				
Contract: 2♠ S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 11	♠ A542	The opponents are silent.
Dealer: S	♥ AK3	
Vul: None	♦ KJ	You bid first.
HCP: 15	♣ 10753	

Board: 12	♠ K3	The opponents are silent.
Dealer: N	♥ K652	
Vul: Both	♦ A1054	Partner bids first.
HCP: 11	♣ J109	

Board: 13	♠ K2	West Bids 2♣ if possible.
Dealer: S	♥ J1074	East Bids 2♦ if possible.
Vul: NS	♦ Q97	West Bids 2♠ if possible.
HCP: 15	♣ AKQ8	You bid first.

Board: 14	♠ Q9	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: EW	♦ 9742	Partner bids first.
HCP: 10	♣ K95	

Board: 15	♠ KQ6	East Doubles 2♥ if possible.
Dealer: S	♥ J4	
Vul: NS	♦ Q973	You bid first.
HCP: 15	♣ AK84	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ KQ873	♠ A542				1NT
Vul: None	♥ J4	♥ AK3	Pass	2♥	Pass	3♠ ¹
North HCP: 10	♦ 10985	♦ KJ	Pass	4♠	AP	
South HCP: 15	♣ A4	♣ 10753				
Contract: 4♠ S			1. Super acceptance after NT			

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ K3		1NT	Pass	2♣ ¹
Vul: Both	♥ A1087	♥ K652	Pass	2♥	Pass	4♥
North HCP: 14	♦ Q8	♦ A1054	AP			
South HCP: 11	♣ K63	♣ J109				
Contract: 4♥ N			1. Stayman			

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K2				1NT
Vul: NS	♥ 9532	♥ J1074	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 9	♦ A1084	♦ Q97	2♠	AP		
South HCP: 15	♣ J9	♣ AKQ8	1. Cappelletti, any 6+suit			
Contract: 2♠ W			2. automat			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ Q9		1NT	Pass	2♣ ¹
Vul: EW	♥ Q653	♥ AJ107	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ6	♦ 9742	AP			
South HCP: 10	♣ A72	♣ K95				
Contract: 3♥ N			1. Stayman			

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ J10973	♠ KQ6				1NT
Vul: NS	♥ 9	♥ J4	Pass	2♥	X	2♠
North HCP: 6	♦ AJ5	♦ Q973	AP			
South HCP: 15	♣ 10972	♣ AK84				
Contract: 2♠ S						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 16	♠ A86	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ Q8532	You bid first.
HCP: 15	♣ A10	
Board: 17	♠ QJ76	The opponents are silent.
Dealer: S	♥ QJ642	
Vul: Both	♦ 3	Partner bids first.
HCP: 11	♣ KQ3	
Board: 18	♠ A92	East Bids 2♥ if possible.
Dealer: N	♥ Q102	West Bids 3♥ if possible.
Vul: NS	♦ AJ8	
HCP: 14	♣ QJ98	You bid first.
Board: 19	♠ QJ	The opponents are silent.
Dealer: S	♥ 72	
Vul: EW	♦ KQJ10985	Partner bids first.
HCP: 13	♣ KJ	
Board: 20	♠ Q97	East Doubles 1NT if possible.
Dealer: N	♥ QJ2	
Vul: Both	♦ AJ97	You bid first.
HCP: 14	♣ A94	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ K102		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ9	♥ K732	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q8532	♦ 7	AP			
South HCP: 9	♣ A10	♣ K9876	1. Stayman			
Contract: 2N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ K954				1NT
Vul: Both	♥ QJ642	♥ AK5	Pass	2♦	Pass	2♥
North HCP: 11	♦ 3	♦ A1062	Pass	2♠	Pass	4♥
South HCP: 14	♣ KQ3	♣ 82	AP			
Contract: 4♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ KQJ863		1NT	2♥ ¹	2♠
Vul: NS	♥ Q102	♥ 4	3♥	Pass	Pass	4♠
North HCP: 14	♦ AJ8	♦ 975	AP			
South HCP: 9	♣ QJ98	♣ K76	1. Cappelletti, 5M-4m			
Contract: 4♠ S						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ A765				1NT
Vul: EW	♥ 72	♥ A103	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13	♦ KQJ10985	♦ A4	AP			
South HCP: 14	♣ KJ	♣ Q1064	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ J6		1NT	X ¹	3♣ ²
Vul: Both	♥ QJ2	♥ 95	Pass	3♦ ³	AP	
North HCP: 14	♦ AJ97	♦ Q108543	1. Cappelletti, strong			
South HCP: 5	♣ A94	♣ Q76	2. 1N-3C transfer to diamonds			
Contract: 3♦ N			3. automat			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 16	♠ K102	The opponents are silent.
Dealer: N	♥ K732	
Vul: EW	♦ 7	Partner bids first.
HCP: 9	♣ K9876	
Board: 17	♠ K954	The opponents are silent.
Dealer: S	♥ AK5	
Vul: Both	♦ A1062	You bid first.
HCP: 14	♣ 82	
Board: 18	♠ KQJ863	East Bids 2♥ if possible.
Dealer: N	♥ 4	West Bids 3♥ if possible.
Vul: NS	♦ 975	
HCP: 9	♣ K76	Partner bids first.
Board: 19	♠ A765	The opponents are silent.
Dealer: S	♥ A103	
Vul: EW	♦ A4	You bid first.
HCP: 14	♣ Q1064	
Board: 20	♠ J6	East Doubles 1NT if possible.
Dealer: N	♥ 95	
Vul: Both	♦ Q108543	Partner bids first.
HCP: 5	♣ Q76	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ K102		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ9	♥ K732	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q8532	♦ 7	AP			
South HCP: 9	♣ A10	♣ K9876	1. Stayman			
Contract: 2N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ K954				1NT
Vul: Both	♥ QJ642	♥ AK5	Pass	2♦	Pass	2♥
North HCP: 11	♦ 3	♦ A1062	Pass	2♠	Pass	4♥
South HCP: 14	♣ KQ3	♣ 82	AP			
Contract: 4♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ KQJ863		1NT	2♥ ¹	2♠
Vul: NS	♥ Q102	♥ 4	3♥	Pass	Pass	4♠
North HCP: 14	♦ AJ8	♦ 975	AP			
South HCP: 9	♣ QJ98	♣ K76	1. Cappelletti, 5M-4m			
Contract: 4♠ S						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ A765				1NT
Vul: EW	♥ 72	♥ A103	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13	♦ KQJ10985	♦ A4	AP			
South HCP: 14	♣ KJ	♣ Q1064	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ J6		1NT	X ¹	3♣ ²
Vul: Both	♥ QJ2	♥ 95	Pass	3♦ ³	AP	
North HCP: 14	♦ AJ97	♦ Q108543	1. Cappelletti, strong			
South HCP: 5	♣ A94	♣ Q76	2. 1N-3C transfer to diamonds			
Contract: 3♦ N			3. automat			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 21	♠ AQ1095	The opponents are silent.
Dealer: S	♥ 742	
Vul: EW	♦ 87	Partner bids first.
HCP: 6	♣ 972	

Board: 22	♠ A9	The opponents are silent.
Dealer: N	♥ A932	
Vul: Both	♦ AJ43	You bid first.
HCP: 14	♣ J65	

Board: 23	♠ A104	East Bids 2♦ if possible.
Dealer: S	♥ J74	West Bids 3♣ if possible.
Vul: NS	♦ 109873	
HCP: 7	♣ Q7	Partner bids first.

Board: 24	♠ J82	The opponents are silent.
Dealer: N	♥ A654	
Vul: None	♦ Q2	You bid first.
HCP: 14	♣ AK105	

Board: 25	♠ KJ952	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ AJ104	Partner bids first.
HCP: 16	♣ A10	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AQ1095	♠ 87				1NT
Vul: EW	♥ 742	♥ AKJ6	Pass	2♥	Pass	2♠
North HCP: 6	♦ 87	♦ A652	AP			
South HCP: 15	♣ 972	♣ K108				
Contract: 2♠ S						
Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KJ7		1NT	Pass	2♦
Vul: Both	♥ A932	♥ KQJ85	Pass	3♥ ¹	Pass	3NT ²
North HCP: 14	♦ AJ43	♦ Q9	Pass	4♥	AP	
South HCP: 15	♣ J65	♣ K83				
Contract: 4♥ N						
						1. Super acceptance after NT
						2. Cue bid, surplus
Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ 976				1NT
Vul: NS	♥ J74	♥ A108	Pass	Pass	2♦ ¹	Pass
North HCP: 7	♦ 109873	♦ AQ6	3♣	AP		
South HCP: 14	♣ Q7	♣ KJ106				
Contract: 3♣ W						1. Cappelletti, both majors
Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ K64		1NT	Pass	3♣ ¹
Vul: None	♥ A654	♥ 972	Pass	3♦ ²	AP	
North HCP: 14	♦ Q2	♦ AK10974				
South HCP: 10	♣ AK105	♣ 3				
Contract: 3♦ N						1. 1N-3C transfer to diamonds
						2. automat
Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ KJ952	♠ Q8				1NT
Vul: NS	♥ K7	♥ A63	Pass	2♥	Pass	2♠
North HCP: 16	♦ AJ104	♦ K93	Pass	3♦	Pass	3NT
South HCP: 14	♣ A10	♣ KQ943	AP			
Contract: 3N S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 21	♠ 87	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: EW	♦ A652	You bid first.
HCP: 15	♣ K108	

Board: 22	♠ KJ7	The opponents are silent.
Dealer: N	♥ KQJ85	
Vul: Both	♦ Q9	Partner bids first.
HCP: 15	♣ K83	

Board: 23	♠ 976	East Bids 2♦ if possible.
Dealer: S	♥ A108	West Bids 3♣ if possible.
Vul: NS	♦ AQ6	
HCP: 14	♣ KJ106	You bid first.

Board: 24	♠ K64	The opponents are silent.
Dealer: N	♥ 972	
Vul: None	♦ AK10974	Partner bids first.
HCP: 10	♣ 3	

Board: 25	♠ Q8	The opponents are silent.
Dealer: S	♥ A63	
Vul: NS	♦ K93	You bid first.
HCP: 14	♣ KQ943	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AQ1095	♠ 87				1NT
Vul: EW	♥ 742	♥ AKJ6	Pass	2♥	Pass	2♠
North HCP: 6	♦ 87	♦ A652	AP			
South HCP: 15	♣ 972	♣ K108				
Contract: 2♠ S						
Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KJ7		1NT	Pass	2♦
Vul: Both	♥ A932	♥ KQJ85	Pass	3♥ ¹	Pass	3NT ²
North HCP: 14	♦ AJ43	♦ Q9	Pass	4♥	AP	
South HCP: 15	♣ J65	♣ K83				
Contract: 4♥ N						
						1. Super acceptance after NT
						2. Cue bid, surplus
Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ 976				1NT
Vul: NS	♥ J74	♥ A108	Pass	Pass	2♦ ¹	Pass
North HCP: 7	♦ 109873	♦ AQ6	3♣	AP		
South HCP: 14	♣ Q7	♣ KJ106				
Contract: 3♣ W						1. Cappelletti, both majors
Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ K64		1NT	Pass	3♣ ¹
Vul: None	♥ A654	♥ 972	Pass	3♦ ²	AP	
North HCP: 14	♦ Q2	♦ AK10974				
South HCP: 10	♣ AK105	♣ 3				
Contract: 3♦ N						1. 1N-3C transfer to diamonds
						2. automat
Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ KJ952	♠ Q8				1NT
Vul: NS	♥ K7	♥ A63	Pass	2♥	Pass	2♠
North HCP: 16	♦ AJ104	♦ K93	Pass	3♦	Pass	3NT
South HCP: 14	♣ A10	♣ KQ943	AP			
Contract: 3N S						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 26	♠ AJ2	East Doubles 2♥ if possible.
Dealer: N	♥ Q4	West Bids 3♠ if possible.
Vul: EW	♦ AJ852	
HCP: 14	♣ Q106	You bid first.
Board: 27	♠ Q3	West Doubles 1NT if possible.
Dealer: S	♥ Q987	East Bids 2♣ if possible.
Vul: None	♦ 7643	
HCP: 4	♣ 1065	Partner bids first.
Board: 28	♠ K987	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ K85	You bid first.
HCP: 14	♣ KQ96	
Board: 29	♠ K4	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ J97652	Partner bids first.
HCP: 7	♣ 1094	
Board: 30	♠ K82	East Bids 2♠ if possible.
Dealer: N	♥ Q85	
Vul: NS	♦ AQ642	You bid first.
HCP: 14	♣ K8	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 95		1NT	Pass	2♦
Vul: EW	♥ Q4	♥ 1098763	Pass	2♥	X	Pass
North HCP: 14	♦ AJ852	♦ 76	3♠	AP		
South HCP: 4	♣ Q106	♣ A74				
Contract: 3♠ W						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ AJ95				1NT
Vul: None	♥ Q987	♥ J1053	X ¹	Pass	2♣	AP
North HCP: 4	♦ 7643	♦ A92	1. Cappelletti, strong			
South HCP: 14	♣ 1065	♣ A3				
Contract: 2♣ E						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ K987	♠ AQ6		1NT	Pass	2♦
Vul: EW	♥ K6	♥ A8532	Pass	2♥	Pass	3♣
North HCP: 14	♦ K85	♦ 9	Pass	3NT	AP	
South HCP: 14	♣ KQ96	♣ A872				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ AJ108				1NT
Vul: Both	♥ K7	♥ 8543	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 7	♦ J97652	♦ AQ4	AP			
South HCP: 15	♣ 1094	♣ A7	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ 96		1NT	2♠ ¹	3♦ ²
Vul: NS	♥ Q85	♥ A97432	Pass	3♥ ³	AP	
North HCP: 14	♦ AQ642	♦ J10	1. Cappelletti, 5M-4m			
South HCP: 7	♣ K8	♣ Q107	2. Rubensohl after 1NT			
Contract: 3♥ N			3. relay			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 26	♠ 95	East Doubles 2♥ if possible.
Dealer: N	♥ 1098763	West Bids 3♠ if possible.
Vul: EW	♦ 76	
HCP: 4	♣ A74	Partner bids first.

Board: 27	♠ AJ95	West Doubles 1NT if possible.
Dealer: S	♥ J1053	East Bids 2♣ if possible.
Vul: None	♦ A92	
HCP: 14	♣ A3	You bid first.

Board: 28	♠ AQ6	The opponents are silent.
Dealer: N	♥ A8532	
Vul: EW	♦ 9	Partner bids first.
HCP: 14	♣ A872	

Board: 29	♠ AJ108	The opponents are silent.
Dealer: S	♥ 8543	
Vul: Both	♦ AQ4	You bid first.
HCP: 15	♣ A7	

Board: 30	♠ 96	East Bids 2♠ if possible.
Dealer: N	♥ A97432	
Vul: NS	♦ J10	Partner bids first.
HCP: 7	♣ Q107	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 95		1NT	Pass	2♦
Vul: EW	♥ Q4	♥ 1098763	Pass	2♥	X	Pass
North HCP: 14	♦ AJ852	♦ 76	3♠	AP		
South HCP: 4	♣ Q106	♣ A74				
Contract: 3♠ W						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ AJ95				1NT
Vul: None	♥ Q987	♥ J1053	X ¹	Pass	2♣	AP
North HCP: 4	♦ 7643	♦ A92	1. Cappelletti, strong			
South HCP: 14	♣ 1065	♣ A3				
Contract: 2♣ E						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ K987	♠ AQ6		1NT	Pass	2♦
Vul: EW	♥ K6	♥ A8532	Pass	2♥	Pass	3♣
North HCP: 14	♦ K85	♦ 9	Pass	3NT	AP	
South HCP: 14	♣ KQ96	♣ A872				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ AJ108				1NT
Vul: Both	♥ K7	♥ 8543	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 7	♦ J97652	♦ AQ4	AP			
South HCP: 15	♣ 1094	♣ A7	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ 96		1NT	2♠ ¹	3♦ ²
Vul: NS	♥ Q85	♥ A97432	Pass	3♥ ³	AP	
North HCP: 14	♦ AQ642	♦ J10	1. Cappelletti, 5M-4m			
South HCP: 7	♣ K8	♣ Q107	2. Rubensohl after 1NT			
Contract: 3♥ N			3. relay			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 31	♠ 1084	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ A9865	Partner bids first.
HCP: 11	♣ A6	

Board: 32	♠ AK9	The opponents are silent.
Dealer: N	♥ J842	
Vul: Both	♦ AQ105	You bid first.
HCP: 14	♣ 98	

Board: 33	♠ 86	West Bids 2♣ if possible.
Dealer: S	♥ QJ6	East Bids 2♦ if possible.
Vul: None	♦ 109742	West Bids 2♠ if possible.
HCP: 7	♣ A95	Partner bids first.

Board: 34	♠ K864	The opponents are silent.
Dealer: N	♥ A86	
Vul: EW	♦ AK63	You bid first.
HCP: 14	♣ 96	

Board: 35	♠ K10	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ 109865	Partner bids first.
HCP: 4	♣ 109864	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ KJ96				1NT
Vul: EW	♥ QJ10	♥ AK43				
North HCP: 11	♦ A9865	♦ Q3	Pass	3NT	AP	
South HCP: 14	♣ A6	♣ J105				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q10872		1NT	Pass	2♥
Vul: Both	♥ J842	♥ AQ	Pass	2♠	Pass	3NT
North HCP: 14	♦ AQ105	♦ K86	Pass	4♠	AP	
South HCP: 16	♣ 98	♣ AJ7				
Contract: 4♠ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AK3				1NT
Vul: None	♥ QJ6	♥ 85	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 7	♦ 109742	♦ KQJ	2♠	AP		
South HCP: 15	♣ A95	♣ Q10632				
Contract: 2♠ W						

1. Cappelletti, any 6+suit
2. automat

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ K864	♠ —		1NT	Pass	5♣
Vul: EW	♥ A86	♥ 1053				
North HCP: 14	♦ AK63	♦ 952	AP			
South HCP: 8	♣ 96	♣ AKJ8532				
Contract: 5♣ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ 62				1NT
Vul: Both	♥ J	♥ KQ82	Pass	4♠ ¹	Pass	5♦
North HCP: 4	♦ 109865	♦ KQJ3	AP			
South HCP: 15	♣ 109864	♣ KJ5				
Contract: 5♦ S						

1. Minors

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 31	♠ KJ96	The opponents are silent.
Dealer: S	♥ AK43	
Vul: EW	♦ Q3	You bid first.
HCP: 14	♣ J105	

Board: 32	♠ Q10872	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ K86	Partner bids first.
HCP: 16	♣ AJ7	

Board: 33	♠ AK3	West Bids 2♣ if possible.
Dealer: S	♥ 85	East Bids 2♦ if possible.
Vul: None	♦ KQJ	West Bids 2♠ if possible.
HCP: 15	♣ Q10632	You bid first.

Board: 34	♠ —	The opponents are silent.
Dealer: N	♥ 1053	
Vul: EW	♦ 952	Partner bids first.
HCP: 8	♣ AKJ8532	

Board: 35	♠ 62	The opponents are silent.
Dealer: S	♥ KQ82	
Vul: Both	♦ KQJ3	You bid first.
HCP: 15	♣ KJ5	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ KJ96				1NT
Vul: EW	♥ QJ10	♥ AK43				
North HCP: 11	♦ A9865	♦ Q3	Pass	3NT	AP	
South HCP: 14	♣ A6	♣ J105				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q10872		1NT	Pass	2♥
Vul: Both	♥ J842	♥ AQ	Pass	2♠	Pass	3NT
North HCP: 14	♦ AQ105	♦ K86	Pass	4♠	AP	
South HCP: 16	♣ 98	♣ AJ7				
Contract: 4♠ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AK3				1NT
Vul: None	♥ QJ6	♥ 85	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 7	♦ 109742	♦ KQJ	2♠	AP		
South HCP: 15	♣ A95	♣ Q10632				
Contract: 2♠ W						

1. Cappelletti, any 6+suit
2. automat

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ K864	♠ —		1NT	Pass	5♣
Vul: EW	♥ A86	♥ 1053				
North HCP: 14	♦ AK63	♦ 952	AP			
South HCP: 8	♣ 96	♣ AKJ8532				
Contract: 5♣ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ 62				1NT
Vul: Both	♥ J	♥ KQ82	Pass	4♠ ¹	Pass	5♦
North HCP: 4	♦ 109865	♦ KQJ3	AP			
South HCP: 15	♣ 109864	♣ KJ5				
Contract: 5♦ S						

1. Minors

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 36	♠ Q875	East Bids 2♦ if possible.
Dealer: N	♥ J9	
Vul: None	♦ AK85	You bid first.
HCP: 14	♣ KJ3	

Board: 37	♠ A106	The opponents are silent.
Dealer: S	♥ J96	
Vul: NS	♦ KQ984	Partner bids first.
HCP: 11	♣ J4	

Board: 38	♠ KJ	East Bids 2♦ if possible.
Dealer: N	♥ K432	West Bids 2♠ if possible.
Vul: None	♦ J43	
HCP: 15	♣ AK105	You bid first.

Board: 39	♠ KQJ2	The opponents are silent.
Dealer: S	♥ 763	
Vul: EW	♦ 64	Partner bids first.
HCP: 8	♣ Q1074	

Board: 40	♠ Q6	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ A1063	You bid first.
HCP: 15	♣ K1086	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ Q875	♠ 4		1NT	2♦ ¹	3♣
Vul: None	♥ J9	♥ A64	Pass	4♣	Pass	5♣
North HCP: 14	♦ AK85	♦ 3	AP			
South HCP: 10	♣ KJ3	♣ AQ1097642				
Contract: 5♣ S						1. Cappelletti, both majors

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQJ9				1NT
Vul: NS	♥ J96	♥ Q54	Pass	3NT	AP	
North HCP: 11	♦ KQ984	♦ A5				
South HCP: 14	♣ J4	♣ Q852				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A54		1NT	2♦ ¹	Pass
Vul: None	♥ K432	♥ 85	2♠	AP		
North HCP: 15	♦ J43	♦ 108752				
South HCP: 4	♣ AK105	♣ 763				
Contract: 2♠ W						1. Cappelletti, both majors

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ KQJ2	♠ A76				1NT
Vul: EW	♥ 763	♥ KQ10	AP			
North HCP: 8	♦ 64	♦ AQ105				
South HCP: 15	♣ Q1074	♣ 865				
Contract: 1N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ 983				
Vul: NS	♥ AQ7	♥ 865		1NT	AP	
North HCP: 15	♦ A1063	♦ Q872				
South HCP: 4	♣ K1086	♣ Q72				
Contract: 1N N						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 36	♠ 4	East Bids 2♦ if possible.
Dealer: N	♥ A64	
Vul: None	♦ 3	Partner bids first.
HCP: 10	♣ AQ1097642	
Board: 37	♠ KQJ9	The opponents are silent.
Dealer: S	♥ Q54	
Vul: NS	♦ A5	You bid first.
HCP: 14	♣ Q852	
Board: 38	♠ A54	East Bids 2♦ if possible.
Dealer: N	♥ 85	West Bids 2♠ if possible.
Vul: None	♦ 108752	
HCP: 4	♣ 763	Partner bids first.
Board: 39	♠ A76	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ AQ105	You bid first.
HCP: 15	♣ 865	
Board: 40	♠ 983	The opponents are silent.
Dealer: N	♥ 865	
Vul: NS	♦ Q872	Partner bids first.
HCP: 4	♣ Q72	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ Q875	♠ 4		1NT	2♦ ¹	3♣
Vul: None	♥ J9	♥ A64	Pass	4♣	Pass	5♣
North HCP: 14	♦ AK85	♦ 3	AP			
South HCP: 10	♣ KJ3	♣ AQ1097642				
Contract: 5♣ S						1. Cappelletti, both majors

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQJ9				1NT
Vul: NS	♥ J96	♥ Q54	Pass	3NT	AP	
North HCP: 11	♦ KQ984	♦ A5				
South HCP: 14	♣ J4	♣ Q852				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A54		1NT	2♦ ¹	Pass
Vul: None	♥ K432	♥ 85	2♠	AP		
North HCP: 15	♦ J43	♦ 108752				
South HCP: 4	♣ AK105	♣ 763				
Contract: 2♠ W						1. Cappelletti, both majors

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ KQJ2	♠ A76				1NT
Vul: EW	♥ 763	♥ KQ10	AP			
North HCP: 8	♦ 64	♦ AQ105				
South HCP: 15	♣ Q1074	♣ 865				
Contract: 1N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ 983				
Vul: NS	♥ AQ7	♥ 865		1NT	AP	
North HCP: 15	♦ A1063	♦ Q872				
South HCP: 4	♣ K1086	♣ Q72				
Contract: 1N N						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 41	♠ Q9863	East Doubles Pass if possible.
Dealer: S	♥ 42	West Bids 3♥ if possible.
Vul: Both	♦ 93	
HCP: 2	♣ 10872	Partner bids first.

Board: 42	♠ K87	The opponents are silent.
Dealer: N	♥ 974	
Vul: NS	♦ AQ8	You bid first.
HCP: 14	♣ AJ74	

Board: 43	♠ 9843	West Bids 2♠ if possible.
Dealer: S	♥ AK1096	
Vul: Both	♦ 76	Partner bids first.
HCP: 8	♣ J9	

Board: 44	♠ K42	East Doubles 3♣ if possible.
Dealer: N	♥ 76	West Bids 3♦ if possible.
Vul: None	♦ QJ8	
HCP: 15	♣ AKQ62	You bid first.

Board: 45	♠ 10872	West Bids 2♣ if possible.
Dealer: S	♥ 10853	East Bids 2♦ if possible.
Vul: EW	♦ 108	
HCP: 2	♣ Q85	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ Q9863	♠ A2				1NT
Vul: Both	♥ 42	♥ Q1075	Pass	2♥	Pass	2♠
North HCP: 2	♦ 93	♦ KQJ7	Pass	Pass	X	Pass
South HCP: 14	♣ 10872	♣ Q93	3♥	AP		
Contract: 3♥ W						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ Q962				
Vul: NS	♥ 974	♥ A5		1NT	AP	
North HCP: 14	♦ AQ8	♦ 9653				
South HCP: 6	♣ AJ74	♣ 985				
Contract: 1N N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ AKQ				1NT
Vul: Both	♥ AK1096	♥ Q4	2♠ ¹	X	Pass	3♣
North HCP: 8	♦ 76	♦ A104	Pass	3♥	AP	
South HCP: 15	♣ J9	♣ 85432				
Contract: 3♥ N			1. Cappelletti, 5M-4m			

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ 10876		1NT	Pass	2♠ ¹
Vul: None	♥ 76	♥ K94	Pass	3♣ ²	X	Pass
North HCP: 15	♦ QJ8	♦ —	3♦	AP		
South HCP: 4	♣ AKQ62	♣ J109843				
Contract: 3♦ W			1. 1N-2S transfer to clubs			
			2. automat			

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 10872	♠ Q93				1NT
Vul: EW	♥ 10853	♥ QJ74	2♣ ¹	Pass	2♦ ²	AP
North HCP: 2	♦ 108	♦ Q4	1. Cappelletti, any 6+suit			
South HCP: 14	♣ Q85	♣ AK102	2. automat			
Contract: 2♦ E						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 41	♠ A2	East Doubles Pass if possible.
Dealer: S	♥ Q1075	West Bids 3♥ if possible.
Vul: Both	♦ KQJ7	
HCP: 14	♣ Q93	You bid first.
Board: 42	♠ Q962	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ 9653	Partner bids first.
HCP: 6	♣ 985	
Board: 43	♠ AKQ	West Bids 2♠ if possible.
Dealer: S	♥ Q4	
Vul: Both	♦ A104	You bid first.
HCP: 15	♣ 85432	
Board: 44	♠ 10876	East Doubles 3♣ if possible.
Dealer: N	♥ K94	West Bids 3♦ if possible.
Vul: None	♦ —	
HCP: 4	♣ J109843	Partner bids first.
Board: 45	♠ Q93	West Bids 2♣ if possible.
Dealer: S	♥ QJ74	East Bids 2♦ if possible.
Vul: EW	♦ Q4	
HCP: 14	♣ AK102	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ Q9863	♠ A2				1NT
Vul: Both	♥ 42	♥ Q1075	Pass	2♥	Pass	2♠
North HCP: 2	♦ 93	♦ KQJ7	Pass	Pass	X	Pass
South HCP: 14	♣ 10872	♣ Q93	3♥	AP		
Contract: 3♥ W						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ Q962				
Vul: NS	♥ 974	♥ A5		1NT	AP	
North HCP: 14	♦ AQ8	♦ 9653				
South HCP: 6	♣ AJ74	♣ 985				
Contract: 1N N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ AKQ				1NT
Vul: Both	♥ AK1096	♥ Q4	2♠ ¹	X	Pass	3♣
North HCP: 8	♦ 76	♦ A104	Pass	3♥	AP	
South HCP: 15	♣ J9	♣ 85432	1. Cappelletti, 5M-4m			
Contract: 3♥ N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ 10876		1NT	Pass	2♠ ¹
Vul: None	♥ 76	♥ K94	Pass	3♣ ²	X	Pass
North HCP: 15	♦ QJ8	♦ —	3♦	AP		
South HCP: 4	♣ AKQ62	♣ J109843	1. 1N-2S transfer to clubs			
Contract: 3♦ W			2. automat			

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 10872	♠ Q93				1NT
Vul: EW	♥ 10853	♥ QJ74	2♣ ¹	Pass	2♦ ²	AP
North HCP: 2	♦ 108	♦ Q4	1. Cappelletti, any 6+suit			
South HCP: 14	♣ Q85	♣ AK102	2. automat			
Contract: 2♦ E						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 46
Dealer: N
Vul: None
HCP: 14

♠ A103
♥ AQ104
♦ A1053
♣ 85

East Bids 2♣ if possible.
West Bids 2♦ if possible.
West Bids 3♦ if possible.

You bid first.

Board: 47
Dealer: S
Vul: NS
HCP: 4

♠ 752
♥ 86
♦ A864
♣ 10985

West Bids 2♥ if possible.

Partner bids first.

Board: 48
Dealer: N
Vul: Both
HCP: 14

♠ Q105
♥ 73
♦ AKQ109
♣ K52

West Bids 2♠ if possible.

You bid first.

Board: 49
Dealer: S
Vul: None
HCP: 11

♠ K5
♥ J10876
♦ Q72
♣ AJ4

The opponents are silent.

Partner bids first.

Board: 50
Dealer: N
Vul: NS
HCP: 14

♠ AQ10
♥ Q972
♦ Q654
♣ A6

The opponents are silent.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 46
Dealer: N
Vul: None
North HCP: 14
South HCP: 6
Contract: 3♠ S

North:
♠ A103
♥ AQ104
♦ A1053
♣ 85

South:
♠ K8654
♥ J832
♦ —
♣ Q1093

West	North	East	South
	1NT	2♣ ¹	Pass
2♦ ²	Pass	Pass	2♠
3♦	3♠	AP	

1. Cappelletti, any 6+suit
2. automat

Board: 47
Dealer: S
Vul: NS
North HCP: 4
South HCP: 15
Contract: 2♥ W

North:
♠ 752
♥ 86
♦ A864
♣ 10985

South:
♠ KQ96
♥ AJ
♦ Q73
♣ K642

West	North	East	South
			1NT
2♥ ¹	AP		

1. Cappelletti, 5M-4m

Board: 48
Dealer: N
Vul: Both
North HCP: 14
South HCP: 5
Contract: 2♠ W

North:
♠ Q105
♥ 73
♦ AKQ109
♣ K52

South:
♠ 97
♥ QJ986
♦ 8
♣ Q10743

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

Board: 49
Dealer: S
Vul: None
North HCP: 11
South HCP: 14
Contract: 4♥ S

North:
♠ K5
♥ J10876
♦ Q72
♣ AJ4

South:
♠ 1062
♥ KQ52
♦ KJ
♣ KQ73

West	North	East	South
			1NT
Pass	2♦	Pass	3♥ ¹
Pass	4♥	AP	

1. Super acceptance after NT

Board: 50
Dealer: N
Vul: NS
North HCP: 14
South HCP: 11
Contract: 3N N

North:
♠ AQ10
♥ Q972
♦ Q654
♣ A6

South:
♠ K962
♥ 4
♦ AK98
♣ J984

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

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 46
Dealer: N
Vul: None
HCP: 6

♠ K8654
♥ J832
♦ —
♣ Q1093

East Bids 2♣ if possible.
West Bids 2♦ if possible.
West Bids 3♦ if possible.

Partner bids first.

Board: 47
Dealer: S
Vul: NS
HCP: 15

♠ KQ96
♥ AJ
♦ Q73
♣ K642

West Bids 2♥ if possible.

You bid first.

Board: 48
Dealer: N
Vul: Both
HCP: 5

♠ 97
♥ QJ986
♦ 8
♣ Q10743

West Bids 2♠ if possible.

Partner bids first.

Board: 49
Dealer: S
Vul: None
HCP: 14

♠ 1062
♥ KQ52
♦ KJ
♣ KQ73

The opponents are silent.

You bid first.

Board: 50
Dealer: N
Vul: NS
HCP: 11

♠ K962
♥ 4
♦ AK98
♣ J984

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 46
Dealer: N
Vul: None
North HCP: 14
South HCP: 6
Contract: 3♠ S

North:
♠ A103
♥ AQ104
♦ A1053
♣ 85

South:
♠ K8654
♥ J832
♦ —
♣ Q1093

West	North	East	South
	1NT	2♣ ¹	Pass
2♦ ²	Pass	Pass	2♠
3♦	3♠	AP	

1. Cappelletti, any 6+suit
2. automat

Board: 47
Dealer: S
Vul: NS
North HCP: 4
South HCP: 15
Contract: 2♥ W

North:
♠ 752
♥ 86
♦ A864
♣ 10985

South:
♠ KQ96
♥ AJ
♦ Q73
♣ K642

West	North	East	South
			1NT
2♥ ¹	AP		

1. Cappelletti, 5M-4m

Board: 48
Dealer: N
Vul: Both
North HCP: 14
South HCP: 5
Contract: 2♠ W

North:
♠ Q105
♥ 73
♦ AKQ109
♣ K52

South:
♠ 97
♥ QJ986
♦ 8
♣ Q10743

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

Board: 49
Dealer: S
Vul: None
North HCP: 11
South HCP: 14
Contract: 4♥ S

North:
♠ K5
♥ J10876
♦ Q72
♣ AJ4

South:
♠ 1062
♥ KQ52
♦ KJ
♣ KQ73

West	North	East	South
			1NT
Pass	2♦	Pass	3♥ ¹
Pass	4♥	AP	

1. Super acceptance after NT

Board: 50
Dealer: N
Vul: NS
North HCP: 14
South HCP: 11
Contract: 3N N

North:
♠ AQ10
♥ Q972
♦ Q654
♣ A6

South:
♠ K962
♥ 4
♦ AK98
♣ J984

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

1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 51	♠ A10	The opponents are silent.
Dealer: S	♥ K82	
Vul: EW	♦ K1094	Partner bids first.
HCP: 12	♣ Q1093	

Board: 52	♠ 74	The opponents are silent.
Dealer: N	♥ A87	
Vul: None	♦ KJ85	You bid first.
HCP: 14	♣ AQ106	

Board: 53	♠ A1098	The opponents are silent.
Dealer: S	♥ Q86532	
Vul: NS	♦ 62	Partner bids first.
HCP: 9	♣ K	

Board: 54	♠ J86	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: Both	♦ 953	You bid first.
HCP: 14	♣ AKJ8	

Board: 55	♠ 7542	East Doubles Pass if possible. West Bids 3♥ if possible.
Dealer: S	♥ 6	
Vul: NS	♦ KQJ762	Partner bids first.
HCP: 6	♣ 102	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ Q97				1NT
Vul: EW	♥ K82	♥ 1075				
North HCP: 12	♦ K1094	♦ AJ3	Pass	3NT	AP	
South HCP: 14	♣ Q1093	♣ AK84				
Contract: 3N S						
Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ K98		1NT	Pass	2NT
Vul: None	♥ A87	♥ K42				
North HCP: 14	♦ KJ85	♦ A73	AP			
South HCP: 10	♣ AQ106	♣ 9743				
Contract: 2N N						
Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ A1098	♠ K743				1NT
Vul: NS	♥ Q86532	♥ K9	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 62	♦ AQJ	AP			
South HCP: 15	♣ K	♣ Q982	1. Texas			
Contract: 4♥ S						
Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ J86	♠ A9543		1NT	Pass	2♥
Vul: Both	♥ KQ8	♥ A109	Pass	2♠	Pass	3♦
North HCP: 14	♦ 953	♦ AJ76	Pass	4♠	AP	
South HCP: 13	♣ AKJ8	♣ 4				
Contract: 4♠ N						
Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ AQ63				1NT
Vul: NS	♥ 6	♥ A85	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 6	♦ KQJ762	♦ A943	Pass	Pass	X	Pass
South HCP: 14	♣ 102	♣ 63	3♥	4♦	AP	
Contract: 4♦ S			1. 1N-3C transfer to diamonds			
			2. automat			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 51	♠ Q97	The opponents are silent.
Dealer: S	♥ 1075	
Vul: EW	♦ AJ3	You bid first.
HCP: 14	♣ AK84	
Board: 52	♠ K98	The opponents are silent.
Dealer: N	♥ K42	
Vul: None	♦ A73	Partner bids first.
HCP: 10	♣ 9743	
Board: 53	♠ K743	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ AQJ	You bid first.
HCP: 15	♣ Q982	
Board: 54	♠ A9543	The opponents are silent.
Dealer: N	♥ A109	
Vul: Both	♦ AJ76	Partner bids first.
HCP: 13	♣ 4	
Board: 55	♠ AQ63	East Doubles Pass if possible.
Dealer: S	♥ A85	West Bids 3♥ if possible.
Vul: NS	♦ A943	
HCP: 14	♣ 63	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ Q97				1NT
Vul: EW	♥ K82	♥ 1075				
North HCP: 12	♦ K1094	♦ AJ3	Pass	3NT	AP	
South HCP: 14	♣ Q1093	♣ AK84				
Contract: 3N S						
Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ K98		1NT	Pass	2NT
Vul: None	♥ A87	♥ K42				
North HCP: 14	♦ KJ85	♦ A73	AP			
South HCP: 10	♣ AQ106	♣ 9743				
Contract: 2N N						
Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ A1098	♠ K743				1NT
Vul: NS	♥ Q86532	♥ K9	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 62	♦ AQJ	AP			
South HCP: 15	♣ K	♣ Q982	1. Texas			
Contract: 4♥ S						
Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ J86	♠ A9543		1NT	Pass	2♥
Vul: Both	♥ KQ8	♥ A109	Pass	2♠	Pass	3♦
North HCP: 14	♦ 953	♦ AJ76	Pass	4♠	AP	
South HCP: 13	♣ AKJ8	♣ 4				
Contract: 4♠ N						
Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ AQ63				1NT
Vul: NS	♥ 6	♥ A85	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 6	♦ KQJ762	♦ A943	Pass	Pass	X	Pass
South HCP: 14	♣ 102	♣ 63	3♥	4♦	AP	
Contract: 4♦ S			1. 1N-3C transfer to diamonds			
			2. automat			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 56	♠ AQ10	East Doubles 1NT if possible.
Dealer: N	♥ A85	
Vul: EW	♦ J1054	You bid first.
HCP: 14	♣ QJ3	

Board: 57	♠ J10	The opponents are silent.
Dealer: S	♥ K83	
Vul: Both	♦ QJ8764	Partner bids first.
HCP: 7	♣ 87	

Board: 58	♠ AQJ9	The opponents are silent.
Dealer: N	♥ 87	
Vul: None	♦ AQ7	You bid first.
HCP: 15	♣ Q976	

Board: 59	♠ A9854	East Doubles Pass if possible.
Dealer: S	♥ J42	
Vul: EW	♦ 973	Partner bids first.
HCP: 8	♣ K7	

Board: 60	♠ 10862	The opponents are silent.
Dealer: N	♥ KQ62	
Vul: Both	♦ AK9	You bid first.
HCP: 15	♣ K5	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 56
Dealer: N
Vul: EW
North HCP: 14
South HCP: 7
Contract: 1NX N

North:
♠ AQ10
♥ A85
♦ J1054
♣ QJ3

South:
♠ 852
♥ 97
♦ K9872
♣ A92

West	North	East	South
	1NT	X ¹	AP
1. Cappelletti, strong			

Board: 57
Dealer: S
Vul: Both
North HCP: 7
South HCP: 14
Contract: 3♦ S

North:
♠ J10
♥ K83
♦ QJ8764
♣ 87

South:
♠ AQ76
♥ J942
♦ A109
♣ K3

West	North	East	South
			1NT
Pass	3♣ ¹	Pass	3♦ ²
AP			
1. 1N-3C transfer to diamonds			
2. automat			

Board: 58
Dealer: N
Vul: None
North HCP: 15
South HCP: 7
Contract: 1N N

North:
♠ AQJ9
♥ 87
♦ AQ7
♣ Q976

South:
♠ 764
♥ QJ102
♦ 9532
♣ A2

West	North	East	South
	1NT	AP	

Board: 59
Dealer: S
Vul: EW
North HCP: 8
South HCP: 15
Contract: 2♠X S

North:
♠ A9854
♥ J42
♦ 973
♣ K7

South:
♠ KQ
♥ Q53
♦ K65
♣ AJ962

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

Board: 60
Dealer: N
Vul: Both
North HCP: 15
South HCP: 11
Contract: 4♠ N

North:
♠ 10862
♥ KQ62
♦ AK9
♣ K5

South:
♠ A975
♥ 9
♦ J87
♣ AQ987

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

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 56	♠ 852	East Doubles 1NT if possible.
Dealer: N	♥ 97	
Vul: EW	♦ K9872	Partner bids first.
HCP: 7	♣ A92	

Board: 57	♠ AQ76	The opponents are silent.
Dealer: S	♥ J942	
Vul: Both	♦ A109	You bid first.
HCP: 14	♣ K3	

Board: 58	♠ 764	The opponents are silent.
Dealer: N	♥ QJ102	
Vul: None	♦ 9532	Partner bids first.
HCP: 7	♣ A2	

Board: 59	♠ KQ	East Doubles Pass if possible.
Dealer: S	♥ Q53	
Vul: EW	♦ K65	You bid first.
HCP: 15	♣ AJ962	

Board: 60	♠ A975	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ J87	Partner bids first.
HCP: 11	♣ AQ987	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 56
Dealer: N
Vul: EW
North HCP: 14
South HCP: 7
Contract: 1NX N

North:
♠ AQ10
♥ A85
♦ J1054
♣ QJ3

South:
♠ 852
♥ 97
♦ K9872
♣ A92

West	North	East	South
	1NT	X ¹	AP
1. Cappelletti, strong			

Board: 57
Dealer: S
Vul: Both
North HCP: 7
South HCP: 14
Contract: 3♦ S

North:
♠ J10
♥ K83
♦ QJ8764
♣ 87

South:
♠ AQ76
♥ J942
♦ A109
♣ K3

West	North	East	South
			1NT
Pass	3♣ ¹	Pass	3♦ ²
AP			
1. 1N-3C transfer to diamonds			
2. automat			

Board: 58
Dealer: N
Vul: None
North HCP: 15
South HCP: 7
Contract: 1N N

North:
♠ AQJ9
♥ 87
♦ AQ7
♣ Q976

South:
♠ 764
♥ QJ102
♦ 9532
♣ A2

West	North	East	South
	1NT	AP	

Board: 59
Dealer: S
Vul: EW
North HCP: 8
South HCP: 15
Contract: 2♠X S

North:
♠ A9854
♥ J42
♦ 973
♣ K7

South:
♠ KQ
♥ Q53
♦ K65
♣ AJ962

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

Board: 60
Dealer: N
Vul: Both
North HCP: 15
South HCP: 11
Contract: 4♠ N

North:
♠ 10862
♥ KQ62
♦ AK9
♣ K5

South:
♠ A975
♥ 9
♦ J87
♣ AQ987

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

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 61	♠ Q10732	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: NS	♦ 6	Partner bids first.
HCP: 11	♣ KQ43	

Board: 62	♠ Q87	The opponents are silent.
Dealer: N	♥ A75	
Vul: Both	♦ Q2	You bid first.
HCP: 15	♣ AK986	

Board: 63	♠ K862	The opponents are silent.
Dealer: S	♥ J1064	
Vul: None	♦ 862	Partner bids first.
HCP: 5	♣ J4	

Board: 64	♠ AK92	The opponents are silent.
Dealer: N	♥ 1043	
Vul: NS	♦ K2	You bid first.
HCP: 14	♣ A852	

Board: 65	♠ Q852	The opponents are silent.
Dealer: S	♥ 9752	
Vul: NS	♦ A3	Partner bids first.
HCP: 8	♣ Q43	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ Q10732	♠ K96				1NT
Vul: NS	♥ KJ4	♥ 1087	Pass	2♥	Pass	2♠
North HCP: 11	♦ 6	♦ AK74	Pass	3♣	Pass	4♠
South HCP: 15	♣ KQ43	♣ AJ7	AP			
Contract: 4♠ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ Q87	♠ A964				
Vul: Both	♥ A75	♥ 82		1NT	AP	
North HCP: 15	♦ Q2	♦ J8643				
South HCP: 5	♣ AK986	♣ 42				
Contract: 1N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ K862	♠ Q5				
Vul: None	♥ J1064	♥ AQ92				1NT
North HCP: 5	♦ 862	♦ AK103	AP			
South HCP: 15	♣ J4	♣ 973				
Contract: 1N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AK92	♠ 1064		1NT	Pass	4♦ ¹
Vul: NS	♥ 1043	♥ AKQ8652	Pass	4♥	Pass	4NT ²
North HCP: 14	♦ K2	♦ A	Pass	5♥ ³	Pass	7♥
South HCP: 17	♣ A852	♣ KJ	AP			
Contract: 7♥ N						

1. Texas
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=0

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K63				
Vul: NS	♥ 9752	♥ K108				1NT
North HCP: 8	♦ A3	♦ K107	AP			
South HCP: 14	♣ Q43	♣ AJ85				
Contract: 1N S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 61	♠ K96	The opponents are silent.
Dealer: S	♥ 1087	
Vul: NS	♦ AK74	You bid first.
HCP: 15	♣ AJ7	

Board: 62	♠ A964	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ J8643	Partner bids first.
HCP: 5	♣ 42	

Board: 63	♠ Q5	The opponents are silent.
Dealer: S	♥ AQ92	
Vul: None	♦ AK103	You bid first.
HCP: 15	♣ 973	

Board: 64	♠ 1064	The opponents are silent.
Dealer: N	♥ AKQ8652	
Vul: NS	♦ A	Partner bids first.
HCP: 17	♣ KJ	

Board: 65	♠ K63	The opponents are silent.
Dealer: S	♥ K108	
Vul: NS	♦ K107	You bid first.
HCP: 14	♣ AJ85	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ Q10732	♠ K96				1NT
Vul: NS	♥ KJ4	♥ 1087	Pass	2♥	Pass	2♠
North HCP: 11	♦ 6	♦ AK74	Pass	3♣	Pass	4♠
South HCP: 15	♣ KQ43	♣ AJ7	AP			
Contract: 4♠ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ Q87	♠ A964				
Vul: Both	♥ A75	♥ 82		1NT	AP	
North HCP: 15	♦ Q2	♦ J8643				
South HCP: 5	♣ AK986	♣ 42				
Contract: 1N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ K862	♠ Q5				
Vul: None	♥ J1064	♥ AQ92				1NT
North HCP: 5	♦ 862	♦ AK103	AP			
South HCP: 15	♣ J4	♣ 973				
Contract: 1N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AK92	♠ 1064		1NT	Pass	4♦ ¹
Vul: NS	♥ 1043	♥ AKQ8652	Pass	4♥	Pass	4NT ²
North HCP: 14	♦ K2	♦ A	Pass	5♥ ³	Pass	7♥
South HCP: 17	♣ A852	♣ KJ	AP			
Contract: 7♥ N						

1. Texas
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=0

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K63				
Vul: NS	♥ 9752	♥ K108				1NT
North HCP: 8	♦ A3	♦ K107	AP			
South HCP: 14	♣ Q43	♣ AJ85				
Contract: 1N S						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 66	♠ A82	The opponents are silent.
Dealer: N	♥ A763	
Vul: EW	♦ K84	You bid first.
HCP: 15	♣ A53	

Board: 67	♠ J76	The opponents are silent.
Dealer: S	♥ A43	
Vul: Both	♦ J9	Partner bids first.
HCP: 6	♣ 109652	

Board: 68	♠ J4	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: NS	♦ K104	You bid first.
HCP: 15	♣ Q742	

Board: 69	♠ 975	West Bids 2♣ if possible.
Dealer: S	♥ A108	East Bids 2♥ if possible.
Vul: EW	♦ 10985	West Bids 2♠ if possible.
HCP: 6	♣ Q87	Partner bids first.

Board: 70	♠ 962	West Bids 2♥ if possible.
Dealer: N	♥ KJ10	
Vul: None	♦ KJ5	You bid first.
HCP: 14	♣ AQ93	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 66	North:	South:				
Dealer: N	♠ A82	♠ 107	West	North	East	South
Vul: EW	♥ A763	♥ J1054		1NT	AP	
North HCP: 15	♦ K84	♦ 75				
South HCP: 3	♣ A53	♣ Q8742				
Contract: 1N N						
Board: 67	North:	South:				
Dealer: S	♠ J76	♠ KQ103	West	North	East	South
Vul: Both	♥ A43	♥ 652				1NT
North HCP: 6	♦ J9	♦ AQ108	AP			
South HCP: 14	♣ 109652	♣ K8				
Contract: 1N S						
Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ 1093		1NT	Pass	3♣ ¹
Vul: NS	♥ AKQ7	♥ 94	Pass	3♦ ²	AP	
North HCP: 15	♦ K104	♦ A98765	1. 1N-3C transfer to diamonds			
South HCP: 7	♣ Q742	♣ K5	2. automat			
Contract: 3♦ N						
Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ AJ3				1NT
Vul: EW	♥ A108	♥ J93	2♣ ¹	Pass	2♥	Pass
North HCP: 6	♦ 10985	♦ A64	2♠	AP		
South HCP: 14	♣ Q87	♣ A1092	1. Cappelletti, any 6+suit			
Contract: 2♠ W						
Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ 962	♠ Q53		1NT	Pass	Pass
Vul: None	♥ KJ10	♥ 93	2♥ ¹	AP		
North HCP: 14	♦ KJ5	♦ 9876	1. Cappelletti, 5M-4m			
South HCP: 3	♣ AQ93	♣ J862				
Contract: 2♥ W						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 66	♠ 107	The opponents are silent.
Dealer: N	♥ J1054	
Vul: EW	♦ 75	Partner bids first.
HCP: 3	♣ Q8742	

Board: 67	♠ KQ103	The opponents are silent.
Dealer: S	♥ 652	
Vul: Both	♦ AQ108	You bid first.
HCP: 14	♣ K8	

Board: 68	♠ 1093	The opponents are silent.
Dealer: N	♥ 94	
Vul: NS	♦ A98765	Partner bids first.
HCP: 7	♣ K5	

Board: 69	♠ AJ3	West Bids 2♣ if possible.
Dealer: S	♥ J93	East Bids 2♥ if possible.
Vul: EW	♦ A64	West Bids 2♠ if possible.
HCP: 14	♣ A1092	You bid first.

Board: 70	♠ Q53	West Bids 2♥ if possible.
Dealer: N	♥ 93	
Vul: None	♦ 9876	Partner bids first.
HCP: 3	♣ J862	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 66	North:	South:				
Dealer: N	♠ A82	♠ 107	West	North	East	South
Vul: EW	♥ A763	♥ J1054		1NT	AP	
North HCP: 15	♦ K84	♦ 75				
South HCP: 3	♣ A53	♣ Q8742				
Contract: 1N N						
Board: 67	North:	South:				
Dealer: S	♠ J76	♠ KQ103	West	North	East	South
Vul: Both	♥ A43	♥ 652				1NT
North HCP: 6	♦ J9	♦ AQ108	AP			
South HCP: 14	♣ 109652	♣ K8				
Contract: 1N S						
Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ 1093		1NT	Pass	3♣ ¹
Vul: NS	♥ AKQ7	♥ 94	Pass	3♦ ²	AP	
North HCP: 15	♦ K104	♦ A98765	1. 1N-3C transfer to diamonds			
South HCP: 7	♣ Q742	♣ K5	2. automat			
Contract: 3♦ N						
Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ AJ3				1NT
Vul: EW	♥ A108	♥ J93	2♣ ¹	Pass	2♥	Pass
North HCP: 6	♦ 10985	♦ A64	2♠	AP		
South HCP: 14	♣ Q87	♣ A1092	1. Cappelletti, any 6+suit			
Contract: 2♠ W						
Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ 962	♠ Q53		1NT	Pass	Pass
Vul: None	♥ KJ10	♥ 93	2♥ ¹	AP		
North HCP: 14	♦ KJ5	♦ 9876	1. Cappelletti, 5M-4m			
South HCP: 3	♣ AQ93	♣ J862				
Contract: 2♥ W						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 71	♠ J764	The opponents are silent.
Dealer: S	♥ J3	
Vul: NS	♦ 87	Partner bids first.
HCP: 7	♣ KQ642	
Board: 72	♠ A72	The opponents are silent.
Dealer: N	♥ 10532	
Vul: NS	♦ AKJ3	You bid first.
HCP: 15	♣ K3	
Board: 73	♠ AQ10	East Doubles 2♣ if possible.
Dealer: S	♥ AJ65	
Vul: EW	♦ 8543	Partner bids first.
HCP: 11	♣ 92	
Board: 74	♠ AQJ	The opponents are silent.
Dealer: N	♥ A1082	
Vul: NS	♦ 932	You bid first.
HCP: 15	♣ A106	
Board: 75	♠ —	West Bids 2♣ if possible.
Dealer: S	♥ KQ73	East Bids 2♠ if possible.
Vul: EW	♦ KQ108642	
HCP: 10	♣ 76	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J764	♠ A1052				1NT
Vul: NS	♥ J3	♥ A102				
North HCP: 7	♦ 87	♦ AJ5	AP			
South HCP: 14	♣ KQ642	♣ J105				
Contract: 1N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ QJ103				
Vul: NS	♥ 10532	♥ 4		1NT	AP	
North HCP: 15	♦ AKJ3	♦ 10872				
South HCP: 4	♣ K3	♣ J985				
Contract: 1N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ J852				1NT
Vul: EW	♥ AJ65	♥ K732	Pass	2♣ ¹	X	2♥
North HCP: 11	♦ 8543	♦ AK	Pass	4♥	AP	
South HCP: 15	♣ 92	♣ A86	1. Stayman			
Contract: 4♥ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 743				
Vul: NS	♥ A1082	♥ QJ7		1NT	Pass	3NT
North HCP: 15	♦ 932	♦ A76	AP			
South HCP: 13	♣ A106	♣ KQJ5				
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ5				1NT
Vul: EW	♥ KQ73	♥ 62	2♣ ¹	X ²	2♠	2NT
North HCP: 10	♦ KQ108642	♦ J97	Pass	5♦	AP	
South HCP: 14	♣ 76	♣ AK1085	1. Cappelletti, any 6+suit			
Contract: 5♦ N			2. Stayman			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 71 ♠ A1052

Dealer: S ♥ A102

Vul: NS ♦ AJ5

HCP: 14 ♣ J105

The opponents are silent.

You bid first.

Board: 72 ♠ QJ103

Dealer: N ♥ 4

Vul: NS ♦ 10872

HCP: 4 ♣ J985

The opponents are silent.

Partner bids first.

Board: 73 ♠ J852

Dealer: S ♥ K732

Vul: EW ♦ AK

HCP: 15 ♣ A86

East Doubles 2♣ if possible.

You bid first.

Board: 74 ♠ 743

Dealer: N ♥ QJ7

Vul: NS ♦ A76

HCP: 13 ♣ KQJ5

The opponents are silent.

Partner bids first.

Board: 75 ♠ AQ5

Dealer: S ♥ 62

Vul: EW ♦ J97

HCP: 14 ♣ AK1085

West Bids 2♣ if possible.

East Bids 2♠ if possible.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J764	♠ A1052				1NT
Vul: NS	♥ J3	♥ A102				
North HCP: 7	♦ 87	♦ AJ5	AP			
South HCP: 14	♣ KQ642	♣ J105				
Contract: 1N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ QJ103				
Vul: NS	♥ 10532	♥ 4		1NT	AP	
North HCP: 15	♦ AKJ3	♦ 10872				
South HCP: 4	♣ K3	♣ J985				
Contract: 1N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ J852				1NT
Vul: EW	♥ AJ65	♥ K732	Pass	2♣ ¹	X	2♥
North HCP: 11	♦ 8543	♦ AK	Pass	4♥	AP	
South HCP: 15	♣ 92	♣ A86	1. Stayman			
Contract: 4♥ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 743				
Vul: NS	♥ A1082	♥ QJ7		1NT	Pass	3NT
North HCP: 15	♦ 932	♦ A76	AP			
South HCP: 13	♣ A106	♣ KQJ5				
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ5				1NT
Vul: EW	♥ KQ73	♥ 62	2♣ ¹	X ²	2♠	2NT
North HCP: 10	♦ KQ108642	♦ J97	Pass	5♦	AP	
South HCP: 14	♣ 76	♣ AK1085	1. Cappelletti, any 6+suit			
Contract: 5♦ N			2. Stayman			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 76	♠ A105	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: NS	♦ Q98	You bid first.
HCP: 14	♣ AJ102	

Board: 77	♠ J1085	West Doubles 1NT if possible.
Dealer: S	♥ 8532	East Bids 2NT if possible.
Vul: Both	♦ J432	
HCP: 2	♣ 5	Partner bids first.

Board: 78	♠ Q43	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: None	♦ K743	You bid first.
HCP: 14	♣ A42	

Board: 79	♠ QJ76	The opponents are silent.
Dealer: S	♥ KJ98	
Vul: NS	♦ Q109	Partner bids first.
HCP: 9	♣ 83	

Board: 80	♠ A873	The opponents are silent.
Dealer: N	♥ 75	
Vul: Both	♦ AQ9	You bid first.
HCP: 14	♣ A983	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 76			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♦
Vul: NS	♠ A105	♠ 8	Pass	2♥	Pass	3♦
North HCP: 14	♥ QJ10	♥ AK962	Pass	4♥	Pass	4NT ¹
South HCP: 15	♦ Q98	♦ AJ65	Pass	5♠ ²	Pass	6♥
Contract: 6♥ N	♣ AJ102	♣ K93	AP			

1. Blackwood 0314, for ♥
2. A=2/5 or 5/5, Q(H)=1

Board: 77			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ J1085	♠ 932	X ¹	Pass	Pass	2♣
North HCP: 2	♥ 8532	♥ AQ	Pass	Pass	2NT	AP
South HCP: 14	♦ J432	♦ K105				
Contract: 2N E	♣ 5	♣ AJ984				

1. Cappelletti, strong

Board: 78			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♣ ¹
Vul: None	♠ Q43	♠ KJ52	Pass	2♦	Pass	2NT
North HCP: 14	♥ KQ3	♥ J107	AP			
South HCP: 11	♦ K743	♦ Q65				
Contract: 2N N	♣ A42	♣ KJ3				

1. Stayman

Board: 79			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ QJ76	♠ A542	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♥ KJ98	♥ AQ	Pass	3♠	AP	
South HCP: 14	♦ Q109	♦ K75				
Contract: 3♠ S	♣ 83	♣ J1062				

1. Stayman

Board: 80			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♦
Vul: Both	♠ A873	♠ Q10	Pass	2♥	Pass	3♣
North HCP: 14	♥ 75	♥ AK832	Pass	3NT	AP	
South HCP: 16	♦ AQ9	♦ K5				
Contract: 3N N	♣ A983	♣ KJ106				

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 76	♠ 8	The opponents are silent.
Dealer: N	♥ AK962	
Vul: NS	♦ AJ65	Partner bids first.
HCP: 15	♣ K93	

Board: 77	♠ 932	West Doubles 1NT if possible.
Dealer: S	♥ AQ	East Bids 2NT if possible.
Vul: Both	♦ K105	
HCP: 14	♣ AJ984	You bid first.

Board: 78	♠ KJ52	The opponents are silent.
Dealer: N	♥ J107	
Vul: None	♦ Q65	Partner bids first.
HCP: 11	♣ KJ3	

Board: 79	♠ A542	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ K75	You bid first.
HCP: 14	♣ J1062	

Board: 80	♠ Q10	The opponents are silent.
Dealer: N	♥ AK832	
Vul: Both	♦ K5	Partner bids first.
HCP: 16	♣ KJ106	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 76			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♦
Vul: NS	♠ A105	♠ 8	Pass	2♥	Pass	3♦
North HCP: 14	♥ QJ10	♥ AK962	Pass	4♥	Pass	4NT ¹
South HCP: 15	♦ Q98	♦ AJ65	Pass	5♠ ²	Pass	6♥
Contract: 6♥ N	♣ AJ102	♣ K93	AP			

1. Blackwood 0314, for ♥
2. A=2/5 or 5/5, Q(H)=1

Board: 77			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ J1085	♠ 932	X ¹	Pass	Pass	2♣
North HCP: 2	♥ 8532	♥ AQ	Pass	Pass	2NT	AP
South HCP: 14	♦ J432	♦ K105				
Contract: 2N E	♣ 5	♣ AJ984				

1. Cappelletti, strong

Board: 78			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♣ ¹
Vul: None	♠ Q43	♠ KJ52	Pass	2♦	Pass	2NT
North HCP: 14	♥ KQ3	♥ J107	AP			
South HCP: 11	♦ K743	♦ Q65				
Contract: 2N N	♣ A42	♣ KJ3				

1. Stayman

Board: 79			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ QJ76	♠ A542	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♥ KJ98	♥ AQ	Pass	3♠	AP	
South HCP: 14	♦ Q109	♦ K75				
Contract: 3♠ S	♣ 83	♣ J1062				

1. Stayman

Board: 80			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♦
Vul: Both	♠ A873	♠ Q10	Pass	2♥	Pass	3♣
North HCP: 14	♥ 75	♥ AK832	Pass	3NT	AP	
South HCP: 16	♦ AQ9	♦ K5				
Contract: 3N N	♣ A983	♣ KJ106				

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 81	♠ 1097532	East Bids 3♦ if possible.
Dealer: S	♥ A84	
Vul: None	♦ 32	Partner bids first.
HCP: 6	♣ Q4	

Board: 82	♠ KQ3	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ AQJ	You bid first.
HCP: 14	♣ Q10962	

Board: 83	♠ A762	The opponents are silent.
Dealer: S	♥ Q1086	
Vul: NS	♦ A9	Partner bids first.
HCP: 13	♣ K95	

Board: 84	♠ A653	The opponents are silent.
Dealer: N	♥ A96	
Vul: EW	♦ K84	You bid first.
HCP: 14	♣ QJ2	

Board: 85	♠ A	The opponents are silent.
Dealer: S	♥ A94	
Vul: Both	♦ QJ1074	Partner bids first.
HCP: 15	♣ A542	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 1097532	♠ AK4				1NT
Vul: None	♥ A84	♥ KQ	Pass	2♥	3♦	Pass
North HCP: 6	♦ 32	♦ Q76	Pass	3♠	AP	
South HCP: 15	♣ Q4	♣ J10762				
Contract: 3♠ N						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 109		1NT	Pass	4♦ ¹
Vul: NS	♥ 54	♥ AKJ1086	Pass	4♥	AP	
North HCP: 14	♦ AQJ	♦ 10985	1. Texas			
South HCP: 8	♣ Q10962	♣ 4				
Contract: 4♥ N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ KQ103				1NT
Vul: NS	♥ Q1086	♥ AJ2	Pass	2♣ ¹	Pass	2♠
North HCP: 13	♦ A9	♦ K642	Pass	4♠	AP	
South HCP: 15	♣ K95	♣ Q4	1. Stayman			
Contract: 4♠ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A653	♠ 87		1NT	Pass	2♣ ¹
Vul: EW	♥ A96	♥ Q1073	Pass	2♠	Pass	3NT
North HCP: 14	♦ K84	♦ AQ7	AP			
South HCP: 12	♣ QJ2	♣ A754	1. Stayman			
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K84				1NT
Vul: Both	♥ A94	♥ 1053	Pass	3NT	AP	
North HCP: 15	♦ QJ1074	♦ AK32				
South HCP: 14	♣ A542	♣ KJ10				
Contract: 3N S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 81	♠ AK4	East Bids 3♦ if possible.
Dealer: S	♥ KQ	
Vul: None	♦ Q76	
HCP: 15	♣ J10762	You bid first.

Board: 82	♠ 109	The opponents are silent.
Dealer: N	♥ AKJ1086	
Vul: NS	♦ 10985	Partner bids first.
HCP: 8	♣ 4	

Board: 83	♠ KQ103	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ K642	You bid first.
HCP: 15	♣ Q4	

Board: 84	♠ 87	The opponents are silent.
Dealer: N	♥ Q1073	
Vul: EW	♦ AQ7	Partner bids first.
HCP: 12	♣ A754	

Board: 85	♠ K84	The opponents are silent.
Dealer: S	♥ 1053	
Vul: Both	♦ AK32	You bid first.
HCP: 14	♣ KJ10	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 1097532	♠ AK4				1NT
Vul: None	♥ A84	♥ KQ	Pass	2♥	3♦	Pass
North HCP: 6	♦ 32	♦ Q76	Pass	3♠	AP	
South HCP: 15	♣ Q4	♣ J10762				
Contract: 3♠ N						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 109		1NT	Pass	4♦ ¹
Vul: NS	♥ 54	♥ AKJ1086	Pass	4♥	AP	
North HCP: 14	♦ AQJ	♦ 10985	1. Texas			
South HCP: 8	♣ Q10962	♣ 4				
Contract: 4♥ N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ KQ103				1NT
Vul: NS	♥ Q1086	♥ AJ2	Pass	2♣ ¹	Pass	2♠
North HCP: 13	♦ A9	♦ K642	Pass	4♠	AP	
South HCP: 15	♣ K95	♣ Q4	1. Stayman			
Contract: 4♠ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A653	♠ 87		1NT	Pass	2♣ ¹
Vul: EW	♥ A96	♥ Q1073	Pass	2♠	Pass	3NT
North HCP: 14	♦ K84	♦ AQ7	AP			
South HCP: 12	♣ QJ2	♣ A754	1. Stayman			
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K84				1NT
Vul: Both	♥ A94	♥ 1053	Pass	3NT	AP	
North HCP: 15	♦ QJ1074	♦ AK32				
South HCP: 14	♣ A542	♣ KJ10				
Contract: 3N S						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 86	♠ KQ52	The opponents are silent.
Dealer: N	♥ 873	
Vul: NS	♦ Q8	You bid first.
HCP: 14	♣ AK43	

Board: 87	♠ Q975	The opponents are silent.
Dealer: S	♥ A432	
Vul: EW	♦ J974	Partner bids first.
HCP: 11	♣ A	

Board: 88	♠ A95	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: None	♦ A10	You bid first.
HCP: 14	♣ 10984	

Board: 89	♠ 984	The opponents are silent.
Dealer: S	♥ A96	
Vul: None	♦ AQ102	Partner bids first.
HCP: 14	♣ A53	

Board: 90	♠ A9	The opponents are silent.
Dealer: N	♥ A76	
Vul: NS	♦ K984	You bid first.
HCP: 15	♣ KJ32	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ KQ52	♠ 1094		1NT	Pass	2♦
Vul: NS	♥ 873	♥ AKQ95	Pass	2♥	Pass	3NT
North HCP: 14	♦ Q8	♦ KJ3	Pass	4♥	AP	
South HCP: 13	♣ AK43	♣ 85				
Contract: 4♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ AJ6				1NT
Vul: EW	♥ A432	♥ 109	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ J974	♦ AQ853	Pass	2NT	AP	
South HCP: 14	♣ A	♣ QJ6				
Contract: 2N S			1. Stayman			

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ 62		1NT	AP	
Vul: None	♥ AQ105	♥ J732				
North HCP: 14	♦ A10	♦ Q742				
South HCP: 7	♣ 10984	♣ A32				
Contract: 1N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ J7				1NT
Vul: None	♥ A96	♥ KQ54	Pass	3NT	AP	
North HCP: 14	♦ AQ102	♦ KJ7				
South HCP: 14	♣ A53	♣ KJ72				
Contract: 3N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 7		1NT	Pass	2♣ ¹
Vul: NS	♥ A76	♥ KQ54	Pass	2♦	Pass	2NT
North HCP: 15	♦ K984	♦ Q653	AP			
South HCP: 11	♣ KJ32	♣ A1085	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 86	♠ 1094	The opponents are silent.
Dealer: N	♥ AKQ95	
Vul: NS	♦ KJ3	Partner bids first.
HCP: 13	♣ 85	

Board: 87	♠ AJ6	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ AQ853	You bid first.
HCP: 14	♣ QJ6	

Board: 88	♠ 62	The opponents are silent.
Dealer: N	♥ J732	
Vul: None	♦ Q742	Partner bids first.
HCP: 7	♣ A32	

Board: 89	♠ J7	The opponents are silent.
Dealer: S	♥ KQ54	
Vul: None	♦ KJ7	You bid first.
HCP: 14	♣ KJ72	

Board: 90	♠ 7	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: NS	♦ Q653	Partner bids first.
HCP: 11	♣ A1085	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ KQ52	♠ 1094		1NT	Pass	2♦
Vul: NS	♥ 873	♥ AKQ95	Pass	2♥	Pass	3NT
North HCP: 14	♦ Q8	♦ KJ3	Pass	4♥	AP	
South HCP: 13	♣ AK43	♣ 85				
Contract: 4♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ AJ6				1NT
Vul: EW	♥ A432	♥ 109	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ J974	♦ AQ853	Pass	2NT	AP	
South HCP: 14	♣ A	♣ QJ6				
Contract: 2N S			1. Stayman			

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ 62		1NT	AP	
Vul: None	♥ AQ105	♥ J732				
North HCP: 14	♦ A10	♦ Q742				
South HCP: 7	♣ 10984	♣ A32				
Contract: 1N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ J7				1NT
Vul: None	♥ A96	♥ KQ54	Pass	3NT	AP	
North HCP: 14	♦ AQ102	♦ KJ7				
South HCP: 14	♣ A53	♣ KJ72				
Contract: 3N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 7		1NT	Pass	2♣ ¹
Vul: NS	♥ A76	♥ KQ54	Pass	2♦	Pass	2NT
North HCP: 15	♦ K984	♦ Q653	AP			
South HCP: 11	♣ KJ32	♣ A1085	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 91	♠ 9852	West Doubles 1NT if possible.
Dealer: S	♥ 6	East Bids 2♥ if possible.
Vul: Both	♦ A65	
HCP: 4	♣ 109432	Partner bids first.

Board: 92	♠ AJ42	East Doubles 4♥ if possible.
Dealer: N	♥ 105	
Vul: EW	♦ KQ8	You bid first.
HCP: 14	♣ A1062	

Board: 93	♠ K42	West Doubles 1NT if possible.
Dealer: S	♥ 874	
Vul: None	♦ 1084	Partner bids first.
HCP: 3	♣ 10842	

Board: 94	♠ A1063	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: EW	♦ QJ7	You bid first.
HCP: 15	♣ Q53	

Board: 95	♠ KQ2	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: NS	♦ A43	Partner bids first.
HCP: 18	♣ 862	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 9852	♠ K4				1NT
Vul: Both	♥ 6	♥ K732				
North HCP: 4	♦ A65	♦ Q84	X ¹	Pass	2♥	AP
South HCP: 14	♣ 109432	♣ AQ75	1. Cappelletti, strong			
Contract: 2♥ E						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ 9		1NT	Pass	4♦ ¹
Vul: EW	♥ 105	♥ QJ8764				
North HCP: 14	♦ KQ8	♦ 7	Pass	4♥	X	AP
South HCP: 6	♣ A1062	♣ K8754	1. Texas			
Contract: 4♥ X N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ J73				1NT
Vul: None	♥ 874	♥ Q102	X ¹	Pass	Pass	2♦
North HCP: 3	♦ 1084	♦ AK973	AP			
South HCP: 14	♣ 10842	♣ KJ	1. Cappelletti, strong			
Contract: 2♦ S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A1063	♠ 74				
Vul: EW	♥ KQJ	♥ 762		1NT	AP	
North HCP: 15	♦ QJ7	♦ 10862				
South HCP: 1	♣ Q53	♣ J1087				
Contract: 1N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ AJ104				1NT
Vul: NS	♥ AKQ7	♥ J102	Pass	2♣ ¹	Pass	2♠
North HCP: 18	♦ A43	♦ 1062	Pass	6NT	AP	
South HCP: 15	♣ 862	♣ AKQ	1. Stayman			
Contract: 6N S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 91	♠ K4	West Doubles 1NT if possible.
Dealer: S	♥ K732	East Bids 2♥ if possible.
Vul: Both	♦ Q84	
HCP: 14	♣ AQ75	You bid first.

Board: 92	♠ 9	East Doubles 4♥ if possible.
Dealer: N	♥ QJ8764	
Vul: EW	♦ 7	Partner bids first.
HCP: 6	♣ K8754	

Board: 93	♠ J73	West Doubles 1NT if possible.
Dealer: S	♥ Q102	
Vul: None	♦ AK973	You bid first.
HCP: 14	♣ KJ	

Board: 94	♠ 74	The opponents are silent.
Dealer: N	♥ 762	
Vul: EW	♦ 10862	Partner bids first.
HCP: 1	♣ J1087	

Board: 95	♠ AJ104	The opponents are silent.
Dealer: S	♥ J102	
Vul: NS	♦ 1062	You bid first.
HCP: 15	♣ AKQ	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 9852	♠ K4				1NT
Vul: Both	♥ 6	♥ K732	X ¹	Pass	2♥	AP
North HCP: 4	♦ A65	♦ Q84				
South HCP: 14	♣ 109432	♣ AQ75				
Contract: 2♥ E						1. Cappelletti, strong

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ 9		1NT	Pass	4♦ ¹
Vul: EW	♥ 105	♥ QJ8764	Pass	4♥	X	AP
North HCP: 14	♦ KQ8	♦ 7				
South HCP: 6	♣ A1062	♣ K8754				
Contract: 4♥ X N						1. Texas

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ J73				1NT
Vul: None	♥ 874	♥ Q102	X ¹	Pass	Pass	2♦
North HCP: 3	♦ 1084	♦ AK973				
South HCP: 14	♣ 10842	♣ KJ	AP			
Contract: 2♦ S						1. Cappelletti, strong

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A1063	♠ 74				
Vul: EW	♥ KQJ	♥ 762		1NT	AP	
North HCP: 15	♦ QJ7	♦ 10862				
South HCP: 1	♣ Q53	♣ J1087				
Contract: 1N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ AJ104				1NT
Vul: NS	♥ AKQ7	♥ J102	Pass	2♣ ¹	Pass	2♠
North HCP: 18	♦ A43	♦ 1062	Pass	6NT	AP	
South HCP: 15	♣ 862	♣ AKQ				
Contract: 6N S						1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 96 ♠ K862
Dealer: N ♥ AQJ6
Vul: EW ♦ A2
HCP: 14 ♣ 1032

West Bids 2♥ if possible.
East Bids 3♠ if possible.
East Bids 4♠ if possible.
East Doubles Pass if possible.

You bid first.

Board: 97 ♠ QJ9
Dealer: S ♥ 108
Vul: Both ♦ J8752
HCP: 6 ♣ Q83

West Doubles 1NT if possible.
East Bids 2♥ if possible.

Partner bids first.

Board: 98 ♠ QJ
Dealer: N ♥ 654
Vul: EW ♦ AKJ96
HCP: 14 ♣ K72

The opponents are silent.

You bid first.

Board: 99 ♠ Q652
Dealer: S ♥ 973
Vul: Both ♦ 72
HCP: 5 ♣ K543

East Bids 2♣ if possible.
West Bids 2♦ if possible.
East Bids 2♥ if possible.

Partner bids first.

Board: 100 ♠ K8
Dealer: N ♥ 8762
Vul: None ♦ KQ94
HCP: 15 ♣ AK7

The opponents are silent.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 96
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 6
 Contract: 5♥X S

North:
 ♠ K862
 ♥ AQJ6
 ♦ A2
 ♣ 1032

South:
 ♠ —
 ♥ 987542
 ♦ K103
 ♣ QJ65

West	North	East	South
	1NT	Pass	2♦
2♥ ¹	X	3♠	4♥
Pass	Pass	4♠	5♥
Pass	Pass	X	AP

1. Michaels Cuebid

Board: 97
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 15
 Contract: 2♥ E

North:
 ♠ QJ9
 ♥ 108
 ♦ J8752
 ♣ Q83

South:
 ♠ 872
 ♥ AQ
 ♦ Q63
 ♣ AK1054

West	North	East	South
			1NT
X ¹	Pass	2♥	AP

1. Cappelletti, strong

Board: 98
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 13
 Contract: 3N N

North:
 ♠ QJ
 ♥ 654
 ♦ AKJ96
 ♣ K72

South:
 ♠ AK96
 ♥ J7
 ♦ Q4
 ♣ QJ986

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

1. Stayman

Board: 99
 Dealer: S
 Vul: Both
 North HCP: 5
 South HCP: 15
 Contract: 2♥ E

North:
 ♠ Q652
 ♥ 973
 ♦ 72
 ♣ K543

South:
 ♠ AJ73
 ♥ A65
 ♦ 1085
 ♣ AQ9

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

1. Cappelletti, any 6+suit
 2. automat

Board: 100
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 7
 Contract: 3♥ N

North:
 ♠ K8
 ♥ 8762
 ♦ KQ94
 ♣ AK7

South:
 ♠ A1092
 ♥ QJ954
 ♦ 2
 ♣ 983

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

1. Super acceptance after NT

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 96 ♠ —
Dealer: N ♥ 987542
Vul: EW ♦ K103
HCP: 6 ♣ QJ65

West Bids 2♥ if possible.
East Bids 3♠ if possible.
East Bids 4♠ if possible.
East Doubles Pass if possible.

Partner bids first.

Board: 97 ♠ 872
Dealer: S ♥ AQ
Vul: Both ♦ Q63
HCP: 15 ♣ AK1054

West Doubles 1NT if possible.
East Bids 2♥ if possible.

You bid first.

Board: 98 ♠ AK96
Dealer: N ♥ J7
Vul: EW ♦ Q4
HCP: 13 ♣ QJ986

The opponents are silent.

Partner bids first.

Board: 99 ♠ AJ73
Dealer: S ♥ A65
Vul: Both ♦ 1085
HCP: 15 ♣ AQ9

East Bids 2♣ if possible.
West Bids 2♦ if possible.
East Bids 2♥ if possible.

You bid first.

Board: 100 ♠ A1092
Dealer: N ♥ QJ954
Vul: None ♦ 2
HCP: 7 ♣ 983

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 96
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 6
 Contract: 5♥X S

North:
 ♠ K862
 ♥ AQJ6
 ♦ A2
 ♣ 1032

South:
 ♠ —
 ♥ 987542
 ♦ K103
 ♣ QJ65

West	North	East	South
	1NT	Pass	2♦
2♥ ¹	X	3♠	4♥
Pass	Pass	4♠	5♥
Pass	Pass	X	AP

1. Michaels Cuebid

Board: 97
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 15
 Contract: 2♥ E

North:
 ♠ QJ9
 ♥ 108
 ♦ J8752
 ♣ Q83

South:
 ♠ 872
 ♥ AQ
 ♦ Q63
 ♣ AK1054

West	North	East	South
			1NT
X ¹	Pass	2♥	AP

1. Cappelletti, strong

Board: 98
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 13
 Contract: 3N N

North:
 ♠ QJ
 ♥ 654
 ♦ AKJ96
 ♣ K72

South:
 ♠ AK96
 ♥ J7
 ♦ Q4
 ♣ QJ986

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

1. Stayman

Board: 99
 Dealer: S
 Vul: Both
 North HCP: 5
 South HCP: 15
 Contract: 2♥ E

North:
 ♠ Q652
 ♥ 973
 ♦ 72
 ♣ K543

South:
 ♠ AJ73
 ♥ A65
 ♦ 1085
 ♣ AQ9

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

1. Cappelletti, any 6+ suit
 2. automat

Board: 100
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 7
 Contract: 3♥ N

North:
 ♠ K8
 ♥ 8762
 ♦ KQ94
 ♣ AK7

South:
 ♠ A1092
 ♥ QJ954
 ♦ 2
 ♣ 983

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

1. Super acceptance after NT

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 101 ♠ 984
Dealer: S ♥ 62
Vul: Both ♦ 862
HCP: 1 ♣ J10643

East Doubles Pass if possible.
West Doubles 2♦ if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.
East Bids 2NT if possible.
West Bids 3NT if possible.

Partner bids first.

Board: 102 ♠ AJ9
Dealer: N ♥ AQ5
Vul: EW ♦ K1043
HCP: 14 ♣ 1032

The opponents are silent.

You bid first.

Board: 103 ♠ 97
Dealer: S ♥ AKQ8
Vul: None ♦ 10972
HCP: 9 ♣ 532

The opponents are silent.

Partner bids first.

Board: 104 ♠ AK
Dealer: N ♥ 854
Vul: EW ♦ K1093
HCP: 14 ♣ A543

The opponents are silent.

You bid first.

Board: 105 ♠ K10
Dealer: S ♥ Q32
Vul: NS ♦ J96432
HCP: 9 ♣ K8

East Bids 3♠ if possible.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ A75	Pass	Pass	X ¹	1NT
Vul: Both	♥ 62	♥ QJ8	X	Pass	2♥	2♦
North HCP: 1	♦ 862	♦ KQ1093	2♠	Pass	2NT	Pass
South HCP: 14	♣ J10643	♣ Q2	3NT	AP		
Contract: 3N E			1. Cappelletti, strong			

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ 10873		1NT	AP	
Vul: EW	♥ AQ5	♥ 6432				
North HCP: 14	♦ K1043	♦ A62				
South HCP: 7	♣ 1032	♣ K4				
Contract: 1N N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ K1083				1NT
Vul: None	♥ AKQ8	♥ J9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 10972	♦ KQ43	Pass	2NT	AP	
South HCP: 15	♣ 532	♣ AQ7	1. Stayman			
Contract: 2N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ9863		1NT	Pass	2♥
Vul: EW	♥ 854	♥ J107	Pass	2♠	AP	
North HCP: 14	♦ K1093	♦ AJ				
South HCP: 9	♣ A543	♣ 109				
Contract: 2♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ J72				1NT
Vul: NS	♥ Q32	♥ A107	Pass	3♣ ¹	3♠	AP
North HCP: 9	♦ J96432	♦ K1087	1. 1N-3C transfer to diamonds			
South HCP: 14	♣ K8	♣ AQ6				
Contract: 3♠ E						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 101
Dealer: S
Vul: Both
HCP: 14

♠ A75
♥ QJ8
♦ KQ1093
♣ Q2

East Doubles Pass if possible.
West Doubles 2♦ if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.
East Bids 2NT if possible.
West Bids 3NT if possible.

You bid first.

Board: 102
Dealer: N
Vul: EW
HCP: 7

♠ 10873
♥ 6432
♦ A62
♣ K4

The opponents are silent.

Partner bids first.

Board: 103
Dealer: S
Vul: None
HCP: 15

♠ K1083
♥ J9
♦ KQ43
♣ AQ7

The opponents are silent.

You bid first.

Board: 104
Dealer: N
Vul: EW
HCP: 9

♠ QJ9863
♥ J107
♦ AJ
♣ 109

The opponents are silent.

Partner bids first.

Board: 105
Dealer: S
Vul: NS
HCP: 14

♠ J72
♥ A107
♦ K1087
♣ AQ6

East Bids 3♠ if possible.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 101			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 984	♠ A75	Pass	Pass	X ¹	2♦
North HCP: 1	♥ 62	♥ QJ8	X	Pass	2♥	Pass
South HCP: 14	♦ 862	♦ KQ1093	2♠	Pass	2NT	Pass
Contract: 3N E	♣ J10643	♣ Q2	3NT	AP		
			1. Cappelletti, strong			

Board: 102			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AJ9	♠ 10873		1NT	AP	
North HCP: 14	♥ AQ5	♥ 6432				
South HCP: 7	♦ K1043	♦ A62				
Contract: 1N N	♣ 1032	♣ K4				

Board: 103			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 97	♠ K1083	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♥ AKQ8	♥ J9	Pass	2NT	AP	
South HCP: 15	♦ 10972	♦ KQ43				
Contract: 2N S	♣ 532	♣ AQ7	1. Stayman			

Board: 104			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AK	♠ QJ9863		1NT	Pass	2♥
North HCP: 14	♥ 854	♥ J107	Pass	2♠	AP	
South HCP: 9	♦ K1093	♦ AJ				
Contract: 2♠ N	♣ A543	♣ 109				

Board: 105			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ K10	♠ J72	Pass	3♣ ¹	3♠	AP
North HCP: 9	♥ Q32	♥ A107	1. 1N-3C transfer to diamonds			
South HCP: 14	♦ J96432	♦ K1087				
Contract: 3♠ E	♣ K8	♣ AQ6				

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 106	♠ 42	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ AK942	You bid first.
HCP: 14	♣ 1064	
Board: 107	♠ 1062	West Bids 2♦ if possible.
Dealer: S	♥ K42	East Bids 2♠ if possible.
Vul: None	♦ QJ86	
HCP: 8	♣ Q97	Partner bids first.
Board: 108	♠ AJ5	West Doubles 2♠ if possible.
Dealer: N	♥ J42	
Vul: EW	♦ A9864	You bid first.
HCP: 15	♣ AJ	
Board: 109	♠ 6	West Bids 2♦ if possible.
Dealer: S	♥ Q53	East Bids 2♠ if possible.
Vul: Both	♦ 1093	
HCP: 7	♣ AJ10876	Partner bids first.
Board: 110	♠ AK3	West Bids 2♠ if possible.
Dealer: N	♥ K975	East Bids 2NT if possible.
Vul: None	♦ 62	West Bids 3♦ if possible.
HCP: 15	♣ AJ62	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AQJ1095		1NT	Pass	2♥
Vul: Both	♥ AK5	♥ 1074	Pass	2♠	Pass	3♠
North HCP: 14	♦ AK942	♦ 87	AP			
South HCP: 7	♣ 1064	♣ 93				
Contract: 3♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AQJ				1NT
Vul: None	♥ K42	♥ A1065	2♦ ¹	Pass	2♠	AP
North HCP: 8	♦ QJ86	♦ 543	1. Cappelletti, both majors			
South HCP: 15	♣ Q97	♣ A104				
Contract: 2♠ E						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 3		1NT	Pass	2♠ ¹
Vul: EW	♥ J42	♥ 653	X	Pass	Pass	3♣
North HCP: 15	♦ A9864	♦ KJ10	AP			
South HCP: 9	♣ AJ	♣ KQ9863	1. 1N-2S transfer to clubs			
Contract: 3♣ S						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ K72				1NT
Vul: Both	♥ Q53	♥ J106	2♦ ¹	Pass	2♠	Pass
North HCP: 7	♦ 1093	♦ AQ2	Pass	3♣	AP	
South HCP: 15	♣ AJ10876	♣ KQ42	1. Cappelletti, both majors			
Contract: 3♣ N						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 9874		1NT	Pass	Pass
Vul: None	♥ K975	♥ Q432	2♠ ¹	Pass	2NT	Pass
North HCP: 15	♦ 62	♦ 84	3♦	AP		
South HCP: 2	♣ AJ62	♣ 873	1. Cappelletti, 5M-4m			
Contract: 3♦ W						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 106	♠ AQJ1095	The opponents are silent.
Dealer: N	♥ 1074	
Vul: Both	♦ 87	Partner bids first.
HCP: 7	♣ 93	
Board: 107	♠ AQJ	West Bids 2♦ if possible.
Dealer: S	♥ A1065	East Bids 2♠ if possible.
Vul: None	♦ 543	
HCP: 15	♣ A104	You bid first.
Board: 108	♠ 3	West Doubles 2♠ if possible.
Dealer: N	♥ 653	
Vul: EW	♦ KJ10	Partner bids first.
HCP: 9	♣ KQ9863	
Board: 109	♠ K72	West Bids 2♦ if possible.
Dealer: S	♥ J106	East Bids 2♠ if possible.
Vul: Both	♦ AQ2	
HCP: 15	♣ KQ42	You bid first.
Board: 110	♠ 9874	West Bids 2♠ if possible.
Dealer: N	♥ Q432	East Bids 2NT if possible.
Vul: None	♦ 84	West Bids 3♦ if possible.
HCP: 2	♣ 873	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AQJ1095		1NT	Pass	2♥
Vul: Both	♥ AK5	♥ 1074	Pass	2♠	Pass	3♠
North HCP: 14	♦ AK942	♦ 87	AP			
South HCP: 7	♣ 1064	♣ 93				
Contract: 3♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AQJ				1NT
Vul: None	♥ K42	♥ A1065	2♦ ¹	Pass	2♠	AP
North HCP: 8	♦ QJ86	♦ 543	1. Cappelletti, both majors			
South HCP: 15	♣ Q97	♣ A104				
Contract: 2♠ E						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 3		1NT	Pass	2♠ ¹
Vul: EW	♥ J42	♥ 653	X	Pass	Pass	3♣
North HCP: 15	♦ A9864	♦ KJ10	AP			
South HCP: 9	♣ AJ	♣ KQ9863	1. 1N-2S transfer to clubs			
Contract: 3♣ S						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ K72				1NT
Vul: Both	♥ Q53	♥ J106	2♦ ¹	Pass	2♠	Pass
North HCP: 7	♦ 1093	♦ AQ2	Pass	3♣	AP	
South HCP: 15	♣ AJ10876	♣ KQ42	1. Cappelletti, both majors			
Contract: 3♣ N						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 9874		1NT	Pass	Pass
Vul: None	♥ K975	♥ Q432	2♠ ¹	Pass	2NT	Pass
North HCP: 15	♦ 62	♦ 84	3♦	AP		
South HCP: 2	♣ AJ62	♣ 873	1. Cappelletti, 5M-4m			
Contract: 3♦ W						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 111	♠ A6	The opponents are silent.
Dealer: S	♥ 1098742	
Vul: Both	♦ 97	Partner bids first.
HCP: 6	♣ Q62	

Board: 112	♠ J108	The opponents are silent.
Dealer: N	♥ A85	
Vul: None	♦ A104	You bid first.
HCP: 14	♣ KQ43	

Board: 113	♠ Q	West Bids 3♠ if possible.
Dealer: S	♥ 97	
Vul: Both	♦ KQ108432	Partner bids first.
HCP: 9	♣ Q98	

Board: 114	♠ 863	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ 97	You bid first.
HCP: 14	♣ AQJ96	

Board: 115	♠ K6	The opponents are silent.
Dealer: S	♥ 65	
Vul: Both	♦ AK2	Partner bids first.
HCP: 13	♣ QJ10753	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ J105				1NT
Vul: Both	♥ 1098742	♥ AJ5	Pass	2♦	Pass	2♥
North HCP: 6	♦ 97	♦ AJ5	AP			
South HCP: 14	♣ Q62	♣ K974				
Contract: 2♥ S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ 7532				
Vul: None	♥ A85	♥ QJ104		1NT	AP	
North HCP: 14	♦ A104	♦ Q63				
South HCP: 6	♣ KQ43	♣ J10				
Contract: 1N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK				1NT
Vul: Both	♥ 97	♥ 10842				
North HCP: 9	♦ KQ108432	♦ A95	3♠	4♦	AP	
South HCP: 15	♣ Q98	♣ A653				
Contract: 4♦ N						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ K974				
Vul: NS	♥ AK6	♥ Q1084		1NT	AP	
North HCP: 14	♦ 97	♦ K3				
South HCP: 8	♣ AQJ96	♣ 1032				
Contract: 1N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ Q92				1NT
Vul: Both	♥ 65	♥ AKQ2				
North HCP: 13	♦ AK2	♦ 10743	Pass	3NT	AP	
South HCP: 15	♣ QJ10753	♣ A6				
Contract: 3N S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 111	♠ J105	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ AJ5	You bid first.
HCP: 14	♣ K974	

Board: 112	♠ 7532	The opponents are silent.
Dealer: N	♥ QJ104	
Vul: None	♦ Q63	Partner bids first.
HCP: 6	♣ J10	

Board: 113	♠ AK	West Bids 3♠ if possible.
Dealer: S	♥ 10842	
Vul: Both	♦ A95	You bid first.
HCP: 15	♣ A653	

Board: 114	♠ K974	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: NS	♦ K3	Partner bids first.
HCP: 8	♣ 1032	

Board: 115	♠ Q92	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: Both	♦ 10743	You bid first.
HCP: 15	♣ A6	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ J105				1NT
Vul: Both	♥ 1098742	♥ AJ5	Pass	2♦	Pass	2♥
North HCP: 6	♦ 97	♦ AJ5	AP			
South HCP: 14	♣ Q62	♣ K974				
Contract: 2♥ S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ 7532				
Vul: None	♥ A85	♥ QJ104		1NT	AP	
North HCP: 14	♦ A104	♦ Q63				
South HCP: 6	♣ KQ43	♣ J10				
Contract: 1N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK				1NT
Vul: Both	♥ 97	♥ 10842				
North HCP: 9	♦ KQ108432	♦ A95	3♠	4♦	AP	
South HCP: 15	♣ Q98	♣ A653				
Contract: 4♦ N						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ K974				
Vul: NS	♥ AK6	♥ Q1084		1NT	AP	
North HCP: 14	♦ 97	♦ K3				
South HCP: 8	♣ AQJ96	♣ 1032				
Contract: 1N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ Q92				1NT
Vul: Both	♥ 65	♥ AKQ2				
North HCP: 13	♦ AK2	♦ 10743	Pass	3NT	AP	
South HCP: 15	♣ QJ10753	♣ A6				
Contract: 3N S						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 116	♠ 1093	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ A96	You bid first.
HCP: 15	♣ AQJ7	

Board: 117	♠ QJ1065	The opponents are silent.
Dealer: S	♥ J109765	
Vul: None	♦ Q8	Partner bids first.
HCP: 6	♣ —	

Board: 118	♠ KQ74	The opponents are silent.
Dealer: N	♥ 10842	
Vul: NS	♦ AK4	You bid first.
HCP: 15	♣ K3	

Board: 119	♠ KJ87	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ Q985	Partner bids first.
HCP: 10	♣ Q73	

Board: 120	♠ AK8	East Bids 2♣ if possible.
Dealer: N	♥ A76	East Bids 2♠ if possible.
Vul: None	♦ Q865	
HCP: 14	♣ J108	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ 1093	♠ 84		1NT	AP	
Vul: EW	♥ A65	♥ KQJ2				
North HCP: 15	♦ A96	♦ Q1052				
South HCP: 8	♣ AQJ7	♣ 1092				
Contract: 1N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ QJ1065	♠ AK82				1NT
Vul: None	♥ J109765	♥ 42	Pass	2♦	Pass	2♥
North HCP: 6	♦ Q8	♦ AK2	Pass	3♥	AP	
South HCP: 14	♣ —	♣ 8765				
Contract: 3♥ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ A6		1NT	Pass	2♣ ¹
Vul: NS	♥ 10842	♥ AJ76	Pass	2♥	Pass	3♥
North HCP: 15	♦ AK4	♦ 9863	AP			
South HCP: 9	♣ K3	♣ 1094	1. Stayman			
Contract: 3♥ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ KJ87	♠ 543				1NT
Vul: Both	♥ Q7	♥ K952	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ Q985	♦ KJ	Pass	2NT	AP	
South HCP: 14	♣ Q73	♣ AK64	1. Stayman			
Contract: 2N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 4		1NT	2♣ ¹	2♦
Vul: None	♥ A76	♥ KQ1093	Pass	2♥	2♠	3♣
North HCP: 14	♦ Q865	♦ 43	Pass	3♥	AP	
South HCP: 10	♣ J108	♣ KQ962	1. Cappelletti, any 6+ suit			
Contract: 3♥ N						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 116	♠ 84	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: EW	♦ Q1052	Partner bids first.
HCP: 8	♣ 1092	

Board: 117	♠ AK82	The opponents are silent.
Dealer: S	♥ 42	
Vul: None	♦ AK2	You bid first.
HCP: 14	♣ 8765	

Board: 118	♠ A6	The opponents are silent.
Dealer: N	♥ AJ76	
Vul: NS	♦ 9863	Partner bids first.
HCP: 9	♣ 1094	

Board: 119	♠ 543	The opponents are silent.
Dealer: S	♥ K952	
Vul: Both	♦ KJ	You bid first.
HCP: 14	♣ AK64	

Board: 120	♠ 4	East Bids 2♣ if possible.
Dealer: N	♥ KQ1093	East Bids 2♠ if possible.
Vul: None	♦ 43	
HCP: 10	♣ KQ962	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ 1093	♠ 84		1NT	AP	
Vul: EW	♥ A65	♥ KQJ2				
North HCP: 15	♦ A96	♦ Q1052				
South HCP: 8	♣ AQJ7	♣ 1092				
Contract: 1N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ QJ1065	♠ AK82				1NT
Vul: None	♥ J109765	♥ 42	Pass	2♦	Pass	2♥
North HCP: 6	♦ Q8	♦ AK2	Pass	3♥	AP	
South HCP: 14	♣ —	♣ 8765				
Contract: 3♥ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ A6		1NT	Pass	2♣ ¹
Vul: NS	♥ 10842	♥ AJ76	Pass	2♥	Pass	3♥
North HCP: 15	♦ AK4	♦ 9863	AP			
South HCP: 9	♣ K3	♣ 1094	1. Stayman			
Contract: 3♥ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ KJ87	♠ 543				1NT
Vul: Both	♥ Q7	♥ K952	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ Q985	♦ KJ	Pass	2NT	AP	
South HCP: 14	♣ Q73	♣ AK64				
Contract: 2N S			1. Stayman			

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 4		1NT	2♣ ¹	2♦
Vul: None	♥ A76	♥ KQ1093	Pass	2♥	2♠	3♣
North HCP: 14	♦ Q865	♦ 43	Pass	3♥	AP	
South HCP: 10	♣ J108	♣ KQ962	1. Cappelletti, any 6+ suit			
Contract: 3♥ N						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 121 ♠ 8763
Dealer: S ♥ AQ6
Vul: None ♦ Q5
HCP: 8 ♣ 9864

The opponents are silent.

Partner bids first.

Board: 122 ♠ K987
Dealer: N ♥ J854
Vul: EW ♦ AQ
HCP: 14 ♣ A96

The opponents are silent.

You bid first.

Board: 123 ♠ K1065
Dealer: S ♥ QJ5
Vul: Both ♦ 75
HCP: 10 ♣ KJ42

The opponents are silent.

Partner bids first.

Board: 124 ♠ AK54
Dealer: N ♥ J102
Vul: NS ♦ KJ52
HCP: 14 ♣ Q10

East Doubles 1NT if possible.

West Bids 2♠ if possible.

East Bids 3♣ if possible.

West Bids 3♠ if possible.

East Bids 4♣ if possible.

West Bids 5♣ if possible.

You bid first.

Board: 125 ♠ J10652
Dealer: S ♥ KQJ5
Vul: EW ♦ 93
HCP: 8 ♣ J4

West Doubles 1NT if possible.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 8763	♠ AKJ10				1NT
Vul: None	♥ AQ6	♥ KJ2				
North HCP: 8	♦ Q5	♦ 1063	AP			
South HCP: 15	♣ 9864	♣ QJ7				
Contract: 1N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ K987	♠ AQJ6		1NT	Pass	2♣ ¹
Vul: EW	♥ J854	♥ Q	Pass	2♥	Pass	3NT
North HCP: 14	♦ AQ	♦ 10973	Pass	4♠	AP	
South HCP: 14	♣ A96	♣ KQ83	1. Stayman			
Contract: 4♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ K1065	♠ J4				1NT
Vul: Both	♥ QJ5	♥ K63	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 75	♦ AK1086	Pass	2NT	AP	
South HCP: 15	♣ KJ42	♣ A75	1. Stayman			
Contract: 2N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ J10982		1NT	X ¹	2♥
Vul: NS	♥ J102	♥ 9865	2♠ ²	Pass	3♣	Pass
North HCP: 14	♦ KJ52	♦ 10	3♠ ³	Pass	4♣	Pass
South HCP: 1	♣ Q10	♣ 743	5♣	AP		
Contract: 5♣ E			1. Cappelletti, strong			
			2. strength cue bid			
			3. limit raise or better in ♣			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J10652	♠ 73				1NT
Vul: EW	♥ KQJ5	♥ A64	X ¹	2♥	Pass	2♠
North HCP: 8	♦ 93	♦ AKJ82	AP			
South HCP: 14	♣ J4	♣ Q95	1. Cappelletti, strong			
Contract: 2♠ S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 121 ♠ AKJ10
Dealer: S ♥ KJ2
Vul: None ♦ 1063
HCP: 15 ♣ QJ7

The opponents are silent.

You bid first.

Board: 122 ♠ AQJ6
Dealer: N ♥ Q
Vul: EW ♦ 10973
HCP: 14 ♣ KQ83

The opponents are silent.

Partner bids first.

Board: 123 ♠ J4
Dealer: S ♥ K63
Vul: Both ♦ AK1086
HCP: 15 ♣ A75

The opponents are silent.

You bid first.

Board: 124 ♠ J10982
Dealer: N ♥ 9865
Vul: NS ♦ 10
HCP: 1 ♣ 743

East Doubles 1NT if possible.

West Bids 2♠ if possible.

East Bids 3♣ if possible.

West Bids 3♠ if possible.

East Bids 4♣ if possible.

West Bids 5♣ if possible.

Partner bids first.

Board: 125 ♠ 73
Dealer: S ♥ A64
Vul: EW ♦ AKJ82
HCP: 14 ♣ Q95

West Doubles 1NT if possible.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 8763	♠ AKJ10				1NT
Vul: None	♥ AQ6	♥ KJ2				
North HCP: 8	♦ Q5	♦ 1063	AP			
South HCP: 15	♣ 9864	♣ QJ7				
Contract: 1N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ K987	♠ AQJ6		1NT	Pass	2♣ ¹
Vul: EW	♥ J854	♥ Q	Pass	2♥	Pass	3NT
North HCP: 14	♦ AQ	♦ 10973	Pass	4♠	AP	
South HCP: 14	♣ A96	♣ KQ83	1. Stayman			
Contract: 4♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ K1065	♠ J4				1NT
Vul: Both	♥ QJ5	♥ K63	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 75	♦ AK1086	Pass	2NT	AP	
South HCP: 15	♣ KJ42	♣ A75	1. Stayman			
Contract: 2N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ J10982		1NT	X ¹	2♥
Vul: NS	♥ J102	♥ 9865	2♠ ²	Pass	3♣	Pass
North HCP: 14	♦ KJ52	♦ 10	3♠ ³	Pass	4♣	Pass
South HCP: 1	♣ Q10	♣ 743	5♣	AP		
Contract: 5♣ E			1. Cappelletti, strong			
			2. strength cue bid			
			3. limit raise or better in ♣			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J10652	♠ 73				1NT
Vul: EW	♥ KQJ5	♥ A64	X ¹	2♥	Pass	2♠
North HCP: 8	♦ 93	♦ AKJ82	AP			
South HCP: 14	♣ J4	♣ Q95	1. Cappelletti, strong			
Contract: 2♠ S						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 126	♠ AK83	East Doubles 1NT if possible.
Dealer: N	♥ AJ53	
Vul: None	♦ Q3	You bid first.
HCP: 15	♣ J52	

Board: 127	♠ 63	The opponents are silent.
Dealer: S	♥ Q8542	
Vul: EW	♦ —	Partner bids first.
HCP: 12	♣ AKQJ95	

Board: 128	♠ Q4	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: Both	♦ AKJ102	You bid first.
HCP: 15	♣ J92	

Board: 129	♠ K983	The opponents are silent.
Dealer: S	♥ J842	
Vul: None	♦ J3	Partner bids first.
HCP: 8	♣ K73	

Board: 130	♠ AK	The opponents are silent.
Dealer: N	♥ A752	
Vul: NS	♦ Q84	You bid first.
HCP: 14	♣ J1052	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ J7652		1NT	X ¹	2♥
Vul: None	♥ AJ53	♥ 10876	Pass	3♠ ²	AP	
North HCP: 15	♦ Q3	♦ K2				
South HCP: 4	♣ J52	♣ 43				
Contract: 3♠ N						

1. Cappelletti, strong
2. Super acceptance after NT

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ A107				1NT
Vul: EW	♥ Q8542	♥ AK10	Pass	2♦	Pass	2♥
North HCP: 12	♦ —	♦ QJ86	Pass	3♣	Pass	4♥
South HCP: 14	♣ AKQJ95	♣ 862	AP			
Contract: 4♥ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ J1093		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ6	♥ Q5	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ102	♦ Q75	Pass	3♦	Pass	4♦
South HCP: 9	♣ J92	♣ A876	AP			
Contract: 4♦ N						

1. Stayman

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ K983	♠ A1062				1NT
Vul: None	♥ J842	♥ A76				
North HCP: 8	♦ J3	♦ AQ7	AP			
South HCP: 15	♣ K73	♣ J62				
Contract: 1N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 62				
Vul: NS	♥ A752	♥ Q984		1NT	AP	
North HCP: 14	♦ Q84	♦ A973				
South HCP: 8	♣ J1052	♣ Q63				
Contract: 1N N						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 126	♠ J7652	East Doubles 1NT if possible.
Dealer: N	♥ 10876	
Vul: None	♦ K2	Partner bids first.
HCP: 4	♣ 43	

Board: 127	♠ A107	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ QJ86	You bid first.
HCP: 14	♣ 862	

Board: 128	♠ J1093	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ Q75	Partner bids first.
HCP: 9	♣ A876	

Board: 129	♠ A1062	The opponents are silent.
Dealer: S	♥ A76	
Vul: None	♦ AQ7	You bid first.
HCP: 15	♣ J62	

Board: 130	♠ 62	The opponents are silent.
Dealer: N	♥ Q984	
Vul: NS	♦ A973	Partner bids first.
HCP: 8	♣ Q63	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ J7652		1NT	X ¹	2♥
Vul: None	♥ AJ53	♥ 10876	Pass	3♠ ²	AP	
North HCP: 15	♦ Q3	♦ K2				
South HCP: 4	♣ J52	♣ 43				
Contract: 3♠ N						

1. Cappelletti, strong
2. Super acceptance after NT

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ A107				1NT
Vul: EW	♥ Q8542	♥ AK10	Pass	2♦	Pass	2♥
North HCP: 12	♦ —	♦ QJ86	Pass	3♣	Pass	4♥
South HCP: 14	♣ AKQJ95	♣ 862	AP			
Contract: 4♥ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ J1093		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ6	♥ Q5	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ102	♦ Q75	Pass	3♦	Pass	4♦
South HCP: 9	♣ J92	♣ A876	AP			
Contract: 4♦ N						

1. Stayman

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ K983	♠ A1062				1NT
Vul: None	♥ J842	♥ A76				
North HCP: 8	♦ J3	♦ AQ7	AP			
South HCP: 15	♣ K73	♣ J62				
Contract: 1N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 62				
Vul: NS	♥ A752	♥ Q984		1NT	AP	
North HCP: 14	♦ Q84	♦ A973				
South HCP: 8	♣ J1052	♣ Q63				
Contract: 1N N						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 131	♠ K92	West Bids 2♣ if possible.
Dealer: S	♥ 7	
Vul: Both	♦ K10876	Partner bids first.
HCP: 10	♣ KJ107	
Board: 132	♠ Q54	The opponents are silent.
Dealer: N	♥ K86	
Vul: None	♦ AKQ53	You bid first.
HCP: 14	♣ 74	
Board: 133	♠ 7	The opponents are silent.
Dealer: S	♥ AQ10743	
Vul: NS	♦ 1083	Partner bids first.
HCP: 6	♣ 1063	
Board: 134	♠ K876	The opponents are silent.
Dealer: N	♥ Q85	
Vul: EW	♦ AK2	You bid first.
HCP: 14	♣ Q103	
Board: 135	♠ 102	The opponents are silent.
Dealer: S	♥ Q97532	
Vul: None	♦ 82	Partner bids first.
HCP: 9	♣ AK4	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ A54				1NT
Vul: Both	♥ 7	♥ QJ92	2♣ ¹	2NT	Pass	3NT
North HCP: 10	♦ K10876	♦ Q53	AP			
South HCP: 15	♣ KJ107	♣ AQ6				
Contract: 3N S			1. Cappelletti, any 6+suit			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ Q54	♠ A9872				
Vul: None	♥ K86	♥ Q93		1NT	Pass	2♥
North HCP: 14	♦ AKQ53	♦ J42	Pass	2♠	AP	
South HCP: 7	♣ 74	♣ 109				
Contract: 2♠ N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK109				1NT
Vul: NS	♥ AQ10743	♥ K95	Pass	2♦	Pass	2♥
North HCP: 6	♦ 1083	♦ J975	Pass	3♥	AP	
South HCP: 14	♣ 1063	♣ K9				
Contract: 3♥ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ K876	♠ QJ1043				
Vul: EW	♥ Q85	♥ A		1NT	Pass	2♥
North HCP: 14	♦ AK2	♦ QJ	Pass	2♠	Pass	3NT
South HCP: 11	♣ Q103	♣ J8762	Pass	4♠	AP	
Contract: 4♠ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ K86				1NT
Vul: None	♥ Q97532	♥ KJ	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 82	♦ AKJ53	AP			
South HCP: 15	♣ AK4	♣ 732				
Contract: 4♥ S			1. Texas			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 131	♠ A54	West Bids 2♣ if possible.
Dealer: S	♥ QJ92	
Vul: Both	♦ Q53	You bid first.
HCP: 15	♣ AQ6	

Board: 132	♠ A9872	The opponents are silent.
Dealer: N	♥ Q93	
Vul: None	♦ J42	Partner bids first.
HCP: 7	♣ 109	

Board: 133	♠ AK109	The opponents are silent.
Dealer: S	♥ K95	
Vul: NS	♦ J975	You bid first.
HCP: 14	♣ K9	

Board: 134	♠ QJ1043	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ QJ	Partner bids first.
HCP: 11	♣ J8762	

Board: 135	♠ K86	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ AKJ53	You bid first.
HCP: 15	♣ 732	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ A54				1NT
Vul: Both	♥ 7	♥ QJ92	2♣ ¹	2NT	Pass	3NT
North HCP: 10	♦ K10876	♦ Q53	AP			
South HCP: 15	♣ KJ107	♣ AQ6				
Contract: 3N S			1. Cappelletti, any 6+suit			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ Q54	♠ A9872				
Vul: None	♥ K86	♥ Q93		1NT	Pass	2♥
North HCP: 14	♦ AKQ53	♦ J42	Pass	2♠	AP	
South HCP: 7	♣ 74	♣ 109				
Contract: 2♠ N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK109				1NT
Vul: NS	♥ AQ10743	♥ K95	Pass	2♦	Pass	2♥
North HCP: 6	♦ 1083	♦ J975	Pass	3♥	AP	
South HCP: 14	♣ 1063	♣ K9				
Contract: 3♥ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ K876	♠ QJ1043				
Vul: EW	♥ Q85	♥ A		1NT	Pass	2♥
North HCP: 14	♦ AK2	♦ QJ	Pass	2♠	Pass	3NT
South HCP: 11	♣ Q103	♣ J8762	Pass	4♠	AP	
Contract: 4♠ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ K86				1NT
Vul: None	♥ Q97532	♥ KJ	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 82	♦ AKJ53	AP			
South HCP: 15	♣ AK4	♣ 732				
Contract: 4♥ S			1. Texas			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 136 ♠ AKQ4
Dealer: N ♥ 9642
Vul: NS ♦ KJ5
HCP: 14 ♣ J8

The opponents are silent.

You bid first.

Board: 137 ♠ 10932
Dealer: S ♥ AQJ832
Vul: Both ♦ 32
HCP: 8 ♣ J

East Doubles 4♦ if possible.

Partner bids first.

Board: 138 ♠ K9
Dealer: N ♥ AK97
Vul: Both ♦ K83
HCP: 14 ♣ J765

The opponents are silent.

You bid first.

Board: 139 ♠ KQ9
Dealer: S ♥ AQ95
Vul: None ♦ AJ9
HCP: 19 ♣ QJ5

The opponents are silent.

Partner bids first.

Board: 140 ♠ A43
Dealer: N ♥ KJ9
Vul: EW ♦ KQ1083
HCP: 15 ♣ Q6

The opponents are silent.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 965		1NT	AP	
Vul: NS	♥ 9642	♥ 1083				
North HCP: 14	♦ KJ5	♦ 983				
South HCP: 9	♣ J8	♣ AKQ5				
Contract: 1N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 10932	♠ AJ5				1NT
Vul: Both	♥ AQJ832	♥ 1094	Pass	4♦ ¹	X	4♥
North HCP: 8	♦ 32	♦ A4	AP			
South HCP: 14	♣ J	♣ KQ954	1. Texas			
Contract: 4♥ S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 843		1NT	AP	
Vul: Both	♥ AK97	♥ J854				
North HCP: 14	♦ K83	♦ 7654				
South HCP: 8	♣ J765	♣ AK				
Contract: 1N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ AJ6				1NT
Vul: None	♥ AQ95	♥ 108	Pass	2♣ ¹	Pass	2♦
North HCP: 19	♦ AJ9	♦ Q43	Pass	4NT ²	AP	
South HCP: 14	♣ QJ5	♣ AK986	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ KJ107		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ9	♥ 85	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQ1083	♦ A42	AP			
South HCP: 12	♣ Q6	♣ KJ97	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 136	♠ 965	The opponents are silent.
Dealer: N	♥ 1083	
Vul: NS	♦ 983	Partner bids first.
HCP: 9	♣ AKQ5	

Board: 137	♠ AJ5	East Doubles 4♦ if possible.
Dealer: S	♥ 1094	
Vul: Both	♦ A4	You bid first.
HCP: 14	♣ KQ954	

Board: 138	♠ 843	The opponents are silent.
Dealer: N	♥ J854	
Vul: Both	♦ 7654	Partner bids first.
HCP: 8	♣ AK	

Board: 139	♠ AJ6	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ Q43	You bid first.
HCP: 14	♣ AK986	

Board: 140	♠ KJ107	The opponents are silent.
Dealer: N	♥ 85	
Vul: EW	♦ A42	Partner bids first.
HCP: 12	♣ KJ97	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 965		1NT	AP	
Vul: NS	♥ 9642	♥ 1083				
North HCP: 14	♦ KJ5	♦ 983				
South HCP: 9	♣ J8	♣ AKQ5				
Contract: 1N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 10932	♠ AJ5				1NT
Vul: Both	♥ AQJ832	♥ 1094	Pass	4♦ ¹	X	4♥
North HCP: 8	♦ 32	♦ A4	AP			
South HCP: 14	♣ J	♣ KQ954	1. Texas			
Contract: 4♥ S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 843		1NT	AP	
Vul: Both	♥ AK97	♥ J854				
North HCP: 14	♦ K83	♦ 7654				
South HCP: 8	♣ J765	♣ AK				
Contract: 1N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ AJ6				1NT
Vul: None	♥ AQ95	♥ 108	Pass	2♣ ¹	Pass	2♦
North HCP: 19	♦ AJ9	♦ Q43	Pass	4NT ²	AP	
South HCP: 14	♣ QJ5	♣ AK986	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ KJ107		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ9	♥ 85	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQ1083	♦ A42	AP			
South HCP: 12	♣ Q6	♣ KJ97	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 141 ♠ KJ1095
Dealer: S ♥ J72
Vul: None ♦ 97
HCP: 7 ♣ Q107

East Bids 3♦ if possible.

Partner bids first.

Board: 142 ♠ AQ4
Dealer: N ♥ Q4
Vul: NS ♦ QJ642
HCP: 14 ♣ K102

East Bids 2♦ if possible.

West Bids 2♥ if possible.

You bid first.

Board: 143 ♠ 10983
Dealer: S ♥ 853
Vul: Both ♦ 854
HCP: 3 ♣ K105

East Doubles Pass if possible.

West Bids 2♥ if possible.

Partner bids first.

Board: 144 ♠ 1032
Dealer: N ♥ AJ8
Vul: None ♦ KJ9
HCP: 14 ♣ KQ73

East Doubles 1NT if possible.

You bid first.

Board: 145 ♠ 65
Dealer: S ♥ 652
Vul: NS ♦ QJ7
HCP: 5 ♣ Q7532

East Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ KJ1095	♠ Q6				1NT
Vul: None	♥ J72	♥ Q943	Pass	2♥	Pass	2♠
North HCP: 7	♦ 97	♦ AQ3	Pass	Pass	3♦	AP
South HCP: 15	♣ Q107	♣ AJ82				
Contract: 3♦ E						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J6		1NT	2♦ ¹	Pass
Vul: NS	♥ Q4	♥ AJ72	2♥	Pass	Pass	2NT
North HCP: 14	♦ QJ642	♦ A7	AP			
South HCP: 10	♣ K102	♣ 97643				
Contract: 2N N						

1. Cappelletti, both majors

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 10983	♠ K75				1NT
Vul: Both	♥ 853	♥ AK42	Pass	Pass	X ¹	Pass
North HCP: 3	♦ 854	♦ K1097	2♥	AP		
South HCP: 15	♣ K105	♣ Q9				
Contract: 2♥ W						

1. Cappelletti, strong

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ 1032	♠ Q9654		1NT	X ¹	2♥
Vul: None	♥ AJ8	♥ 1064	Pass	2♠	AP	
North HCP: 14	♦ KJ9	♦ A54				
South HCP: 6	♣ KQ73	♣ 54				
Contract: 2♠ N						

1. Cappelletti, strong

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ K93				1NT
Vul: NS	♥ 652	♥ K109	Pass	Pass	2♣ ¹	X
North HCP: 5	♦ QJ7	♦ 96	Pass	Pass	2♦	Pass
South HCP: 14	♣ Q7532	♣ AKJ98	3♦	AP		
Contract: 3♦ E						

1. Cappelletti, any 6+ suit

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 141	♠ Q6	East Bids 3♦ if possible.
Dealer: S	♥ Q943	
Vul: None	♦ AQ3	You bid first.
HCP: 15	♣ AJ82	
Board: 142	♠ J6	East Bids 2♦ if possible.
Dealer: N	♥ AJ72	West Bids 2♥ if possible.
Vul: NS	♦ A7	
HCP: 10	♣ 97643	Partner bids first.
Board: 143	♠ K75	East Doubles Pass if possible.
Dealer: S	♥ AK42	West Bids 2♥ if possible.
Vul: Both	♦ K1097	
HCP: 15	♣ Q9	You bid first.
Board: 144	♠ Q9654	East Doubles 1NT if possible.
Dealer: N	♥ 1064	
Vul: None	♦ A54	Partner bids first.
HCP: 6	♣ 54	
Board: 145	♠ K93	East Bids 2♣ if possible.
Dealer: S	♥ K109	East Bids 2♦ if possible.
Vul: NS	♦ 96	West Bids 3♦ if possible.
HCP: 14	♣ AKJ98	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ KJ1095	♠ Q6				1NT
Vul: None	♥ J72	♥ Q943	Pass	2♥	Pass	2♠
North HCP: 7	♦ 97	♦ AQ3	Pass	Pass	3♦	AP
South HCP: 15	♣ Q107	♣ AJ82				
Contract: 3♦ E						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J6		1NT	2♦ ¹	Pass
Vul: NS	♥ Q4	♥ AJ72	2♥	Pass	Pass	2NT
North HCP: 14	♦ QJ642	♦ A7	AP			
South HCP: 10	♣ K102	♣ 97643				
Contract: 2N N						

1. Cappelletti, both majors

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 10983	♠ K75				1NT
Vul: Both	♥ 853	♥ AK42	Pass	Pass	X ¹	Pass
North HCP: 3	♦ 854	♦ K1097	2♥	AP		
South HCP: 15	♣ K105	♣ Q9				
Contract: 2♥ W						

1. Cappelletti, strong

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ 1032	♠ Q9654		1NT	X ¹	2♥
Vul: None	♥ AJ8	♥ 1064	Pass	2♠	AP	
North HCP: 14	♦ KJ9	♦ A54				
South HCP: 6	♣ KQ73	♣ 54				
Contract: 2♠ N						

1. Cappelletti, strong

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ K93				1NT
Vul: NS	♥ 652	♥ K109	Pass	Pass	2♣ ¹	X
North HCP: 5	♦ QJ7	♦ 96	Pass	Pass	2♦	Pass
South HCP: 14	♣ Q7532	♣ AKJ98	3♦	AP		
Contract: 3♦ E						

1. Cappelletti, any 6+ suit

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 146	♠ AJ8	The opponents are silent.
Dealer: N	♥ 954	
Vul: EW	♦ 104	You bid first.
HCP: 14	♣ AKQ62	
Board: 147	♠ 1042	West Bids 2♦ if possible.
Dealer: S	♥ K8	East Bids 2♥ if possible.
Vul: None	♦ Q9876	
HCP: 8	♣ K72	Partner bids first.
Board: 148	♠ A632	The opponents are silent.
Dealer: N	♥ A65	
Vul: NS	♦ A83	You bid first.
HCP: 14	♣ Q76	
Board: 149	♠ KJ943	East Doubles 2♦ if possible.
Dealer: S	♥ J98432	
Vul: EW	♦ J	Partner bids first.
HCP: 9	♣ K	
Board: 150	♠ K85	West Bids 2♣ if possible.
Dealer: N	♥ J43	East Bids 2♦ if possible.
Vul: Both	♦ A83	West Bids 2♥ if possible.
HCP: 14	♣ AQ85	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ KQ1076		1NT	Pass	2♣ ¹
Vul: EW	♥ 954	♥ K1076	Pass	2♦	Pass	3♥ ²
North HCP: 14	♦ 104	♦ AQ	Pass	4♠	AP	
South HCP: 14	♣ AKQ62	♣ 95				
Contract: 4♠ N						
						1. Stayman
						2. SMOLEN

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ K7				1NT
Vul: None	♥ K8	♥ AQ3	2♦ ¹	Pass	2♥	Pass
North HCP: 8	♦ Q9876	♦ 543	Pass	3♦	AP	
South HCP: 14	♣ K72	♣ AJ984				
Contract: 3♦ N						
						1. Cappelletti, both majors

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ KJ		1NT	Pass	4♣ ¹
Vul: NS	♥ A65	♥ K83	Pass	4NT ²	Pass	6NT
North HCP: 14	♦ A83	♦ KQ10	AP			
South HCP: 19	♣ Q76	♣ AK982				
Contract: 6N N						
						1. Gerber
						2. A=3 out of 4

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KJ943	♠ AQ10				1NT
Vul: EW	♥ J98432	♥ A107	Pass	2♦	X	2♥
North HCP: 9	♦ J	♦ A42	Pass	4♥	AP	
South HCP: 15	♣ K	♣ J965				
Contract: 4♥ S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ QJ10		1NT	Pass	Pass
Vul: Both	♥ J43	♥ 76	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 14	♦ A83	♦ Q1097	2♥	Pass	Pass	X
South HCP: 9	♣ AQ85	♣ KJ97	Pass	3♣	AP	
Contract: 3♣ N						
						1. Cappelletti, any 6+ suit
						2. automat

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 146 ♠ KQ1076
Dealer: N ♥ K1076
Vul: EW ♦ AQ
HCP: 14 ♣ 95

The opponents are silent.

Partner bids first.

Board: 147 ♠ K7
Dealer: S ♥ AQ3
Vul: None ♦ 543
HCP: 14 ♣ AJ984

West Bids 2♦ if possible.

East Bids 2♥ if possible.

You bid first.

Board: 148 ♠ KJ
Dealer: N ♥ K83
Vul: NS ♦ KQ10
HCP: 19 ♣ AK982

The opponents are silent.

Partner bids first.

Board: 149 ♠ AQ10
Dealer: S ♥ A107
Vul: EW ♦ A42
HCP: 15 ♣ J965

East Doubles 2♦ if possible.

You bid first.

Board: 150 ♠ QJ10
Dealer: N ♥ 76
Vul: Both ♦ Q1097
HCP: 9 ♣ KJ97

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♥ if possible.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ KQ1076		1NT	Pass	2♣ ¹
Vul: EW	♥ 954	♥ K1076	Pass	2♦	Pass	3♥ ²
North HCP: 14	♦ 104	♦ AQ	Pass	4♠	AP	
South HCP: 14	♣ AKQ62	♣ 95				
Contract: 4♠ N						
						1. Stayman
						2. SMOLEN

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ K7				1NT
Vul: None	♥ K8	♥ AQ3	2♦ ¹	Pass	2♥	Pass
North HCP: 8	♦ Q9876	♦ 543	Pass	3♦	AP	
South HCP: 14	♣ K72	♣ AJ984				
Contract: 3♦ N						
						1. Cappelletti, both majors

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ KJ		1NT	Pass	4♣ ¹
Vul: NS	♥ A65	♥ K83	Pass	4NT ²	Pass	6NT
North HCP: 14	♦ A83	♦ KQ10	AP			
South HCP: 19	♣ Q76	♣ AK982				
Contract: 6N N						
						1. Gerber
						2. A=3 out of 4

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KJ943	♠ AQ10				1NT
Vul: EW	♥ J98432	♥ A107	Pass	2♦	X	2♥
North HCP: 9	♦ J	♦ A42	Pass	4♥	AP	
South HCP: 15	♣ K	♣ J965				
Contract: 4♥ S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ QJ10		1NT	Pass	Pass
Vul: Both	♥ J43	♥ 76	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 14	♦ A83	♦ Q1097	2♥	Pass	Pass	X
South HCP: 9	♣ AQ85	♣ KJ97	Pass	3♣	AP	
Contract: 3♣ N						
						1. Cappelletti, any 6+ suit
						2. automat

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 151
Dealer: S
Vul: NS
HCP: 4

♠ 32
♥ J654
♦ Q93
♣ J1072

West Bids 2♠ if possible.
East Bids 2NT if possible.
West Bids 3♦ if possible.

Partner bids first.

Board: 152
Dealer: N
Vul: EW
HCP: 14

♠ A54
♥ 109
♦ AQ10
♣ KJ973

The opponents are silent.

You bid first.

Board: 153
Dealer: S
Vul: Both
HCP: 10

♠ A53
♥ K9652
♦ QJ6
♣ 54

The opponents are silent.

Partner bids first.

Board: 154
Dealer: N
Vul: EW
HCP: 15

♠ KQJ2
♥ K7
♦ J96
♣ KQ53

The opponents are silent.

You bid first.

Board: 155
Dealer: S
Vul: Both
HCP: 9

♠ A2
♥ A1076
♦ 97
♣ J10973

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ K1096				1NT
Vul: NS	♥ J654	♥ A97	2♠ ¹	Pass	2NT	Pass
North HCP: 4	♦ Q93	♦ A75	3♦	AP		
South HCP: 14	♣ J1072	♣ K54				
Contract: 3♦ W			1. Cappelletti, 5M-4m			

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ Q7		1NT	Pass	2♣ ¹
Vul: EW	♥ 109	♥ KQJ2	Pass	2♦	Pass	3NT
North HCP: 14	♦ AQ10	♦ K96	AP			
South HCP: 15	♣ KJ973	♣ A852				
Contract: 3N N			1. Stayman			

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ Q94				1NT
Vul: Both	♥ K9652	♥ AJ4	Pass	2♦	Pass	2♥
North HCP: 10	♦ QJ6	♦ A32	Pass	2NT	Pass	4♥
South HCP: 15	♣ 54	♣ A1063	AP			
Contract: 4♥ S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ 976				
Vul: EW	♥ K7	♥ QJ2		1NT	AP	
North HCP: 15	♦ J96	♦ A8742				
South HCP: 8	♣ KQ53	♣ J10				
Contract: 1N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KQJ10				1NT
Vul: Both	♥ A1076	♥ J93	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 97	♦ AK102	Pass	2NT	AP	
South HCP: 14	♣ J10973	♣ 82				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 151 ♠ K1096
Dealer: S ♥ A97
Vul: NS ♦ A75
HCP: 14 ♣ K54

West Bids 2♠ if possible.
East Bids 2NT if possible.
West Bids 3♦ if possible.

You bid first.

Board: 152 ♠ Q7
Dealer: N ♥ KQJ2
Vul: EW ♦ K96
HCP: 15 ♣ A852

The opponents are silent.

Partner bids first.

Board: 153 ♠ Q94
Dealer: S ♥ AJ4
Vul: Both ♦ A32
HCP: 15 ♣ A1063

The opponents are silent.

You bid first.

Board: 154 ♠ 976
Dealer: N ♥ QJ2
Vul: EW ♦ A8742
HCP: 8 ♣ J10

The opponents are silent.

Partner bids first.

Board: 155 ♠ KQJ10
Dealer: S ♥ J93
Vul: Both ♦ AK102
HCP: 14 ♣ 82

The opponents are silent.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ K1096				1NT
Vul: NS	♥ J654	♥ A97	2♠ ¹	Pass	2NT	Pass
North HCP: 4	♦ Q93	♦ A75	3♦	AP		
South HCP: 14	♣ J1072	♣ K54				
Contract: 3♦ W			1. Cappelletti, 5M-4m			

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ Q7		1NT	Pass	2♣ ¹
Vul: EW	♥ 109	♥ KQJ2	Pass	2♦	Pass	3NT
North HCP: 14	♦ AQ10	♦ K96	AP			
South HCP: 15	♣ KJ973	♣ A852				
Contract: 3N N			1. Stayman			

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ Q94				1NT
Vul: Both	♥ K9652	♥ AJ4	Pass	2♦	Pass	2♥
North HCP: 10	♦ QJ6	♦ A32	Pass	2NT	Pass	4♥
South HCP: 15	♣ 54	♣ A1063	AP			
Contract: 4♥ S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ 976				
Vul: EW	♥ K7	♥ QJ2		1NT	AP	
North HCP: 15	♦ J96	♦ A8742				
South HCP: 8	♣ KQ53	♣ J10				
Contract: 1N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KQJ10				1NT
Vul: Both	♥ A1076	♥ J93	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 97	♦ AK102	Pass	2NT	AP	
South HCP: 14	♣ J10973	♣ 82				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 156	♠ K8	The opponents are silent.
Dealer: N	♥ 9732	
Vul: NS	♦ AK105	You bid first.
HCP: 15	♣ AJ9	

Board: 157	♠ AKJ2	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: Both	♦ AJ	Partner bids first.
HCP: 18	♣ 984	

Board: 158	♠ J32	The opponents are silent.
Dealer: N	♥ J6	
Vul: None	♦ A972	You bid first.
HCP: 15	♣ AKQ9	

Board: 159	♠ J7	West Bids 2♠ if possible.
Dealer: S	♥ A10	
Vul: NS	♦ J643	Partner bids first.
HCP: 6	♣ 108763	

Board: 160	♠ 105	The opponents are silent.
Dealer: N	♥ K103	
Vul: Both	♦ AKQ	You bid first.
HCP: 14	♣ Q10943	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ A96		1NT	Pass	2♣ ¹
Vul: NS	♥ 9732	♥ KQ105	Pass	2♥	Pass	4♥
North HCP: 15	♦ AK105	♦ Q843	AP			
South HCP: 11	♣ AJ9	♣ 87				
Contract: 4♥ N						

1. Stayman

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ AKJ2	♠ Q6				1NT
Vul: Both	♥ KQ83	♥ A94	Pass	2♣ ¹	Pass	2♦
North HCP: 18	♦ AJ	♦ Q982	Pass	4NT ²	Pass	6NT
South HCP: 15	♣ 984	♣ AK62	AP			
Contract: 6N S						

1. Stayman
2. Quantitative 4NT

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ A1054		1NT	Pass	2♣ ¹
Vul: None	♥ J6	♥ Q92	Pass	2♦	Pass	3NT
North HCP: 15	♦ A972	♦ KQJ54	AP			
South HCP: 13	♣ AKQ9	♣ J				
Contract: 3N N						

1. Stayman

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ 86				1NT
Vul: NS	♥ A10	♥ Q74	2♠ ¹	AP		
North HCP: 6	♦ J643	♦ K92				
South HCP: 14	♣ 108763	♣ AKQ92				
Contract: 2♠ W						

1. Cappelletti, 5M-4m

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ AKJ86		1NT	Pass	2♥
Vul: Both	♥ K103	♥ A94	Pass	2♠	Pass	6NT
North HCP: 14	♦ AKQ	♦ 96	AP			
South HCP: 19	♣ Q10943	♣ AK8				
Contract: 6N N						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 156	♠ A96	The opponents are silent.
Dealer: N	♥ KQ105	
Vul: NS	♦ Q843	Partner bids first.
HCP: 11	♣ 87	

Board: 157	♠ Q6	The opponents are silent.
Dealer: S	♥ A94	
Vul: Both	♦ Q982	You bid first.
HCP: 15	♣ AK62	

Board: 158	♠ A1054	The opponents are silent.
Dealer: N	♥ Q92	
Vul: None	♦ KQJ54	Partner bids first.
HCP: 13	♣ J	

Board: 159	♠ 86	West Bids 2♠ if possible.
Dealer: S	♥ Q74	
Vul: NS	♦ K92	You bid first.
HCP: 14	♣ AKQ92	

Board: 160	♠ AKJ86	The opponents are silent.
Dealer: N	♥ A94	
Vul: Both	♦ 96	Partner bids first.
HCP: 19	♣ AK8	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ A96		1NT	Pass	2♣ ¹
Vul: NS	♥ 9732	♥ KQ105	Pass	2♥	Pass	4♥
North HCP: 15	♦ AK105	♦ Q843	AP			
South HCP: 11	♣ AJ9	♣ 87				
Contract: 4♥ N						

1. Stayman

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ AKJ2	♠ Q6				1NT
Vul: Both	♥ KQ83	♥ A94	Pass	2♣ ¹	Pass	2♦
North HCP: 18	♦ AJ	♦ Q982	Pass	4NT ²	Pass	6NT
South HCP: 15	♣ 984	♣ AK62	AP			
Contract: 6N S						

1. Stayman
2. Quantitative 4NT

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ A1054		1NT	Pass	2♣ ¹
Vul: None	♥ J6	♥ Q92	Pass	2♦	Pass	3NT
North HCP: 15	♦ A972	♦ KQJ54	AP			
South HCP: 13	♣ AKQ9	♣ J				
Contract: 3N N						

1. Stayman

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ 86				1NT
Vul: NS	♥ A10	♥ Q74	2♠ ¹	AP		
North HCP: 6	♦ J643	♦ K92				
South HCP: 14	♣ 108763	♣ AKQ92				
Contract: 2♠ W						

1. Cappelletti, 5M-4m

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ AKJ86		1NT	Pass	2♥
Vul: Both	♥ K103	♥ A94	Pass	2♠	Pass	6NT
North HCP: 14	♦ AKQ	♦ 96	AP			
South HCP: 19	♣ Q10943	♣ AK8				
Contract: 6N N						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 161	♠ 65	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ K104	Partner bids first.
HCP: 14	♣ AQJ92	

Board: 162	♠ AQ4	East Bids 3♠ if possible.
Dealer: N	♥ K104	
Vul: EW	♦ KQ5	You bid first.
HCP: 15	♣ J843	

Board: 163	♠ K732	The opponents are silent.
Dealer: S	♥ A108	
Vul: None	♦ AQ4	Partner bids first.
HCP: 13	♣ 752	

Board: 164	♠ K10	West Bids 3♠ if possible.
Dealer: N	♥ J1052	
Vul: NS	♦ KQ82	You bid first.
HCP: 14	♣ KQ8	

Board: 165	♠ J4	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ 9862	Partner bids first.
HCP: 13	♣ AKQJ	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ J74				1NT
Vul: None	♥ KJ3	♥ AQ94				
North HCP: 14	♦ K104	♦ A62	Pass	3NT	AP	
South HCP: 14	♣ AQJ92	♣ K106				
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 75				
Vul: EW	♥ K104	♥ 73		1NT	3♠	AP
North HCP: 15	♦ KQ5	♦ A10874				
South HCP: 7	♣ J843	♣ K952				
Contract: 3♠ E						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ K732	♠ AJ9				1NT
Vul: None	♥ A108	♥ Q7	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ AQ4	♦ 752	Pass	3NT	AP	
South HCP: 14	♣ 752	♣ AQJ103	1. Stayman			
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ QJ6				
Vul: NS	♥ J1052	♥ 96		1NT	Pass	2♠ ¹
North HCP: 14	♦ KQ82	♦ 74	3♠	AP		
South HCP: 4	♣ KQ8	♣ J97532	1. 1N-2S transfer to clubs			
Contract: 3♠ W						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ KQ75				
Vul: None	♥ Q97	♥ A52				1NT
North HCP: 13	♦ 9862	♦ KQ3	Pass	3NT	AP	
South HCP: 14	♣ AKQJ	♣ 1063				
Contract: 3N S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 161	♠ J74	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: None	♦ A62	You bid first.
HCP: 14	♣ K106	

Board: 162	♠ 75	East Bids 3♠ if possible.
Dealer: N	♥ 73	
Vul: EW	♦ A10874	Partner bids first.
HCP: 7	♣ K952	

Board: 163	♠ AJ9	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ 752	You bid first.
HCP: 14	♣ AQJ103	

Board: 164	♠ QJ6	West Bids 3♠ if possible.
Dealer: N	♥ 96	
Vul: NS	♦ 74	Partner bids first.
HCP: 4	♣ J97532	

Board: 165	♠ KQ75	The opponents are silent.
Dealer: S	♥ A52	
Vul: None	♦ KQ3	You bid first.
HCP: 14	♣ 1063	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ J74				1NT
Vul: None	♥ KJ3	♥ AQ94				
North HCP: 14	♦ K104	♦ A62	Pass	3NT	AP	
South HCP: 14	♣ AQJ92	♣ K106				
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 75				
Vul: EW	♥ K104	♥ 73		1NT	3♠	AP
North HCP: 15	♦ KQ5	♦ A10874				
South HCP: 7	♣ J843	♣ K952				
Contract: 3♠ E						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ K732	♠ AJ9				1NT
Vul: None	♥ A108	♥ Q7	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ AQ4	♦ 752	Pass	3NT	AP	
South HCP: 14	♣ 752	♣ AQJ103	1. Stayman			
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ QJ6		1NT	Pass	2♠ ¹
Vul: NS	♥ J1052	♥ 96	3♠	AP		
North HCP: 14	♦ KQ82	♦ 74	1. 1N-2S transfer to clubs			
South HCP: 4	♣ KQ8	♣ J97532				
Contract: 3♠ W						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ KQ75				1NT
Vul: None	♥ Q97	♥ A52				
North HCP: 13	♦ 9862	♦ KQ3	Pass	3NT	AP	
South HCP: 14	♣ AKQJ	♣ 1063				
Contract: 3N S						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 166	♠ 85	The opponents are silent.
Dealer: N	♥ J85	
Vul: EW	♦ AQ42	You bid first.
HCP: 14	♣ AQJ9	

Board: 167	♠ A53	The opponents are silent.
Dealer: S	♥ A962	
Vul: None	♦ QJ109	Partner bids first.
HCP: 11	♣ 76	

Board: 168	♠ QJ86	The opponents are silent.
Dealer: N	♥ AK107	
Vul: NS	♦ 84	You bid first.
HCP: 14	♣ A73	

Board: 169	♠ J43	The opponents are silent.
Dealer: S	♥ AQ854	
Vul: Both	♦ K93	Partner bids first.
HCP: 13	♣ K4	

Board: 170	♠ A4	West Doubles Pass if possible.
Dealer: N	♥ K43	East Bids 2♠ if possible.
Vul: Both	♦ 8753	
HCP: 14	♣ AK102	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ J62		1NT	AP	
Vul: EW	♥ J85	♥ A964				
North HCP: 14	♦ AQ42	♦ 63				
South HCP: 5	♣ AQJ9	♣ 7543				
Contract: 1N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ J984				1NT
Vul: None	♥ A962	♥ K104	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ QJ109	♦ A65	Pass	2NT	AP	
South HCP: 15	♣ 76	♣ AK3	1. Stayman			
Contract: 2N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ QJ86	♠ 3		1NT	Pass	4♠ ¹
Vul: NS	♥ AK107	♥ Q6	Pass	5♣	AP	
North HCP: 14	♦ 84	♦ AK973	1. Minors			
South HCP: 14	♣ A73	♣ KQ1096				
Contract: 5♣ N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ AK96				1NT
Vul: Both	♥ AQ854	♥ 62	Pass	2♦	Pass	2♥
North HCP: 13	♦ K93	♦ A42	Pass	3NT	AP	
South HCP: 14	♣ K4	♣ QJ106				
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 73		1NT	Pass	Pass
Vul: Both	♥ K43	♥ AJ106	X ¹	Pass	2♠	AP
North HCP: 14	♦ 8753	♦ 1092	1. Cappelletti, strong			
South HCP: 5	♣ AK102	♣ 6543				
Contract: 2♠ E						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 166	♠ J62	The opponents are silent.
Dealer: N	♥ A964	
Vul: EW	♦ 63	Partner bids first.
HCP: 5	♣ 7543	

Board: 167	♠ J984	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ A65	You bid first.
HCP: 15	♣ AK3	

Board: 168	♠ 3	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ AK973	Partner bids first.
HCP: 14	♣ KQ1096	

Board: 169	♠ AK96	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ A42	You bid first.
HCP: 14	♣ QJ106	

Board: 170	♠ 73	West Doubles Pass if possible.
Dealer: N	♥ AJ106	East Bids 2♠ if possible.
Vul: Both	♦ 1092	
HCP: 5	♣ 6543	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ J62		1NT	AP	
Vul: EW	♥ J85	♥ A964				
North HCP: 14	♦ AQ42	♦ 63				
South HCP: 5	♣ AQJ9	♣ 7543				
Contract: 1N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ J984				1NT
Vul: None	♥ A962	♥ K104	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ QJ109	♦ A65	Pass	2NT	AP	
South HCP: 15	♣ 76	♣ AK3	1. Stayman			
Contract: 2N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ QJ86	♠ 3		1NT	Pass	4♠ ¹
Vul: NS	♥ AK107	♥ Q6	Pass	5♣	AP	
North HCP: 14	♦ 84	♦ AK973	1. Minors			
South HCP: 14	♣ A73	♣ KQ1096				
Contract: 5♣ N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ AK96				1NT
Vul: Both	♥ AQ854	♥ 62	Pass	2♦	Pass	2♥
North HCP: 13	♦ K93	♦ A42	Pass	3NT	AP	
South HCP: 14	♣ K4	♣ QJ106				
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 73		1NT	Pass	Pass
Vul: Both	♥ K43	♥ AJ106	X ¹	Pass	2♠	AP
North HCP: 14	♦ 8753	♦ 1092	1. Cappelletti, strong			
South HCP: 5	♣ AK102	♣ 6543				
Contract: 2♠ E						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 171 ♠ Q109873

Dealer: S ♥ A5

Vul: Both ♦ 7

HCP: 7 ♣ J932

The opponents are silent.

Partner bids first.

Board: 172 ♠ Q963

Dealer: N ♥ AQ6

Vul: NS ♦ 73

HCP: 15 ♣ AK83

West Doubles Pass if possible.

You bid first.

Board: 173 ♠ J5

Dealer: S ♥ J986

Vul: Both ♦ Q2

HCP: 10 ♣ KQJ97

The opponents are silent.

Partner bids first.

Board: 174 ♠ KQ4

Dealer: N ♥ J94

Vul: None ♦ AJ76

HCP: 14 ♣ QJ6

The opponents are silent.

You bid first.

Board: 175 ♠ KQ3

Dealer: S ♥ A9

Vul: None ♦ J9862

HCP: 12 ♣ Q95

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 171

Dealer: S

Vul: Both

North HCP: 7

South HCP: 15

Contract: 3♠ S

North:

♠ Q109873

♥ A5

♦ 7

♣ J932

South:

♠ AK6

♥ KQ43

♦ K982

♣ 76

West	North	East	South
			1NT

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

Pass	3♠	AP	
------	----	----	--

Board: 172

Dealer: N

Vul: NS

North HCP: 15

South HCP: 4

Contract: 1NX N

North:

♠ Q963

♥ AQ6

♦ 73

♣ AK83

South:

♠ A107

♥ 72

♦ 109852

♣ 652

West	North	East	South
	1NT	Pass	Pass

X ¹	AP		
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1. Cappelletti, strong

Board: 173

Dealer: S

Vul: Both

North HCP: 10

South HCP: 15

Contract: 4♥ S

North:

♠ J5

♥ J986

♦ Q2

♣ KQJ97

South:

♠ AQ4

♥ KQ104

♦ 87

♣ A654

West	North	East	South
			1NT

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	3♥	Pass	4♥
------	----	------	----

AP

1. Stayman

Board: 174

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ KQ4

♥ J94

♦ AJ76

♣ QJ6

South:

♠ J109

♥ A103

♦ K3

♣ A10743

West	North	East	South
	1NT	Pass	3NT

AP

Board: 175

Dealer: S

Vul: None

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ KQ3

♥ A9

♦ J9862

♣ Q95

South:

♠ AJ6

♥ QJ6

♦ Q73

♣ AJ82

West	North	East	South
			1NT

Pass	3NT	AP	
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South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 171	♠ AK6	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: Both	♦ K982	You bid first.
HCP: 15	♣ 76	

Board: 172	♠ A107	West Doubles Pass if possible.
Dealer: N	♥ 72	
Vul: NS	♦ 109852	Partner bids first.
HCP: 4	♣ 652	

Board: 173	♠ AQ4	The opponents are silent.
Dealer: S	♥ KQ104	
Vul: Both	♦ 87	You bid first.
HCP: 15	♣ A654	

Board: 174	♠ J109	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ K3	Partner bids first.
HCP: 12	♣ A10743	

Board: 175	♠ AJ6	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: None	♦ Q73	You bid first.
HCP: 15	♣ AJ82	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 171

Dealer: S

Vul: Both

North HCP: 7

South HCP: 15

Contract: 3♠ S

North:

♠ Q109873

♥ A5

♦ 7

♣ J932

South:

♠ AK6

♥ KQ43

♦ K982

♣ 76

West	North	East	South
			1NT

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

Pass	3♠	AP	
------	----	----	--

Board: 172

Dealer: N

Vul: NS

North HCP: 15

South HCP: 4

Contract: 1NX N

North:

♠ Q963

♥ AQ6

♦ 73

♣ AK83

South:

♠ A107

♥ 72

♦ 109852

♣ 652

West	North	East	South
	1NT	Pass	Pass

X ¹	AP		
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1. Cappelletti, strong

Board: 173

Dealer: S

Vul: Both

North HCP: 10

South HCP: 15

Contract: 4♥ S

North:

♠ J5

♥ J986

♦ Q2

♣ KQJ97

South:

♠ AQ4

♥ KQ104

♦ 87

♣ A654

West	North	East	South
			1NT

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	3♥	Pass	4♥
------	----	------	----

AP

1. Stayman

Board: 174

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ KQ4

♥ J94

♦ AJ76

♣ QJ6

South:

♠ J109

♥ A103

♦ K3

♣ A10743

West	North	East	South
	1NT	Pass	3NT

AP

Board: 175

Dealer: S

Vul: None

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ KQ3

♥ A9

♦ J9862

♣ Q95

South:

♠ AJ6

♥ QJ6

♦ Q73

♣ AJ82

West	North	East	South
			1NT

Pass	3NT	AP	
------	-----	----	--

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 176	♠ K1095	East Bids 4♥ if possible.
Dealer: N	♥ J4	
Vul: NS	♦ KJ96	
HCP: 15	♣ AK10	You bid first.

Board: 177	♠ KQ965	The opponents are silent.
Dealer: S	♥ 102	
Vul: Both	♦ K1095	Partner bids first.
HCP: 10	♣ Q7	

Board: 178	♠ Q764	The opponents are silent.
Dealer: N	♥ AK64	
Vul: EW	♦ KQ	You bid first.
HCP: 14	♣ 984	

Board: 179	♠ 5	The opponents are silent.
Dealer: S	♥ 9875	
Vul: Both	♦ KJ108542	Partner bids first.
HCP: 8	♣ A	

Board: 180	♠ A976	The opponents are silent.
Dealer: N	♥ K75	
Vul: None	♦ K96	You bid first.
HCP: 14	♣ A108	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 176

Dealer: N

Vul: NS

North HCP: 15

South HCP: 3

Contract: 4♥ E

North:

♠ K1095

♥ J4

♦ KJ96

♣ AK10

South:

♠ J8742

♥ 5

♦ 1084

♣ Q982

West North East South

1NT Pass 2♥

Pass 3♣¹ 4♥ AP

1. Super acceptance after NT

Board: 177

Dealer: S

Vul: Both

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ KQ965

♥ 102

♦ K1095

♣ Q7

South:

♠ AJ

♥ AJ85

♦ AJ8

♣ 6542

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 2NT Pass 3NT

AP

Board: 178

Dealer: N

Vul: EW

North HCP: 14

South HCP: 13

Contract: 3N N

North:

♠ Q764

♥ AK64

♦ KQ

♣ 984

South:

♠ A103

♥ Q32

♦ J863

♣ AQ5

West North East South

1NT Pass 3NT

AP

Board: 179

Dealer: S

Vul: Both

North HCP: 8

South HCP: 14

Contract: 5♦ S

North:

♠ 5

♥ 9875

♦ KJ108542

♣ A

South:

♠ 107

♥ KQ4

♦ A93

♣ KQ962

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 5♦ AP

1. 1N-3C transfer to diamonds

2. automat

Board: 180

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 4♥ N

North:

♠ A976

♥ K75

♦ K96

♣ A108

South:

♠ Q52

♥ QJ943

♦ Q5

♣ QJ7

West North East South

1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 4♥ AP

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 176	♠ J8742	East Bids 4♥ if possible.
Dealer: N	♥ 5	
Vul: NS	♦ 1084	Partner bids first.
HCP: 3	♣ Q982	

Board: 177	♠ AJ	The opponents are silent.
Dealer: S	♥ AJ85	
Vul: Both	♦ AJ8	You bid first.
HCP: 15	♣ 6542	

Board: 178	♠ A103	The opponents are silent.
Dealer: N	♥ Q32	
Vul: EW	♦ J863	Partner bids first.
HCP: 13	♣ AQ5	

Board: 179	♠ 107	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: Both	♦ A93	You bid first.
HCP: 14	♣ KQ962	

Board: 180	♠ Q52	The opponents are silent.
Dealer: N	♥ QJ943	
Vul: None	♦ Q5	Partner bids first.
HCP: 10	♣ QJ7	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 176

Dealer: N

Vul: NS

North HCP: 15

South HCP: 3

Contract: 4♥ E

North:

♠ K1095

♥ J4

♦ KJ96

♣ AK10

South:

♠ J8742

♥ 5

♦ 1084

♣ Q982

West North East South

1NT Pass 2♥

Pass 3♣¹ 4♥ AP

1. Super acceptance after NT

Board: 177

Dealer: S

Vul: Both

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ KQ965

♥ 102

♦ K1095

♣ Q7

South:

♠ AJ

♥ AJ85

♦ AJ8

♣ 6542

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 2NT Pass 3NT

AP

Board: 178

Dealer: N

Vul: EW

North HCP: 14

South HCP: 13

Contract: 3N N

North:

♠ Q764

♥ AK64

♦ KQ

♣ 984

South:

♠ A103

♥ Q32

♦ J863

♣ AQ5

West North East South

1NT Pass 3NT

AP

Board: 179

Dealer: S

Vul: Both

North HCP: 8

South HCP: 14

Contract: 5♦ S

North:

♠ 5

♥ 9875

♦ KJ108542

♣ A

South:

♠ 107

♥ KQ4

♦ A93

♣ KQ962

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 5♦ AP

1. 1N-3C transfer to diamonds

2. automat

Board: 180

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 4♥ N

North:

♠ A976

♥ K75

♦ K96

♣ A108

South:

♠ Q52

♥ QJ943

♦ Q5

♣ QJ7

West North East South

1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 4♥ AP

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 181	♠ Q973	West Doubles 1NT if possible.
Dealer: S	♥ 942	East Bids 2♣ if possible.
Vul: Both	♦ KJ92	
HCP: 6	♣ 76	Partner bids first.

Board: 182	♠ K95	West Bids 2♣ if possible.
Dealer: N	♥ KJ6	East Bids 2♦ if possible.
Vul: NS	♦ KJ1062	West Bids 2♠ if possible.
HCP: 14	♣ K5	You bid first.

Board: 183	♠ J2	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: Both	♦ KJ106	Partner bids first.
HCP: 11	♣ 653	

Board: 184	♠ 875	East Bids 2♦ if possible.
Dealer: N	♥ A104	West Bids 2♠ if possible.
Vul: None	♦ A72	
HCP: 15	♣ AK84	You bid first.

Board: 185	♠ J10743	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: EW	♦ AKQ	Partner bids first.
HCP: 16	♣ K8	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ Q973	♠ 854				1NT
Vul: Both	♥ 942	♥ AK				
North HCP: 6	♦ KJ92	♦ 8543	X ¹	Pass	2♣	AP
South HCP: 14	♣ 76	♣ AQJ3	1. Cappelletti, strong			
Contract: 2♣ E						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ A72		1NT	Pass	Pass
Vul: NS	♥ KJ6	♥ 98	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 14	♦ KJ1062	♦ Q94	2♠	AP		
South HCP: 8	♣ K5	♣ Q10984	1. Cappelletti, any 6+suit			
Contract: 2♠ W			2. automat			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A654				1NT
Vul: Both	♥ AQ75	♥ 862	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ KJ106	♦ A83	Pass	2NT	AP	
South HCP: 14	♣ 653	♣ AQ8	1. Stayman			
Contract: 2N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ 42		1NT	2♦ ¹	Pass
Vul: None	♥ A104	♥ J9	2♠	AP		
North HCP: 15	♦ A72	♦ 10643	1. Cappelletti, both majors			
South HCP: 3	♣ AK84	♣ Q9752				
Contract: 2♠ W						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ J10743	♠ A82				1NT
Vul: EW	♥ QJ9	♥ A1065	Pass	2♥	Pass	2♠
North HCP: 16	♦ AKQ	♦ 952	Pass	3NT	Pass	4♠
South HCP: 14	♣ K8	♣ AQ4	AP			
Contract: 4♠ S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 181 ♠ 854
Dealer: S ♥ AK
Vul: Both ♦ 8543
HCP: 14 ♣ AQJ3

West Doubles 1NT if possible.
East Bids 2♣ if possible.

You bid first.

Board: 182 ♠ A72
Dealer: N ♥ 98
Vul: NS ♦ Q94
HCP: 8 ♣ Q10984

West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 183 ♠ A654
Dealer: S ♥ 862
Vul: Both ♦ A83
HCP: 14 ♣ AQ8

The opponents are silent.

You bid first.

Board: 184 ♠ 42
Dealer: N ♥ J9
Vul: None ♦ 10643
HCP: 3 ♣ Q9752

East Bids 2♦ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 185 ♠ A82
Dealer: S ♥ A1065
Vul: EW ♦ 952
HCP: 14 ♣ AQ4

The opponents are silent.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ Q973	♠ 854				1NT
Vul: Both	♥ 942	♥ AK				
North HCP: 6	♦ KJ92	♦ 8543	X ¹	Pass	2♣	AP
South HCP: 14	♣ 76	♣ AQJ3	1. Cappelletti, strong			
Contract: 2♣ E						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ A72		1NT	Pass	Pass
Vul: NS	♥ KJ6	♥ 98	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 14	♦ KJ1062	♦ Q94	2♠	AP		
South HCP: 8	♣ K5	♣ Q10984	1. Cappelletti, any 6+suit			
Contract: 2♠ W			2. automat			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A654				1NT
Vul: Both	♥ AQ75	♥ 862	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ KJ106	♦ A83	Pass	2NT	AP	
South HCP: 14	♣ 653	♣ AQ8	1. Stayman			
Contract: 2N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ 42		1NT	2♦ ¹	Pass
Vul: None	♥ A104	♥ J9	2♠	AP		
North HCP: 15	♦ A72	♦ 10643	1. Cappelletti, both majors			
South HCP: 3	♣ AK84	♣ Q9752				
Contract: 2♠ W						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ J10743	♠ A82				1NT
Vul: EW	♥ QJ9	♥ A1065	Pass	2♥	Pass	2♠
North HCP: 16	♦ AKQ	♦ 952	Pass	3NT	Pass	4♠
South HCP: 14	♣ K8	♣ AQ4	AP			
Contract: 4♠ S						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 186	♠ A963	The opponents are silent.
Dealer: N	♥ A105	
Vul: None	♦ K102	You bid first.
HCP: 14	♣ K95	

Board: 187	♠ AQ	East Bids 2♦ if possible.
Dealer: S	♥ 76	West Bids 2♥ if possible.
Vul: NS	♦ 10874	
HCP: 8	♣ Q10765	Partner bids first.

Board: 188	♠ AK8	The opponents are silent.
Dealer: N	♥ J1064	
Vul: EW	♦ AJ2	You bid first.
HCP: 14	♣ J106	

Board: 189	♠ A10852	The opponents are silent.
Dealer: S	♥ 93	
Vul: Both	♦ QJ109	Partner bids first.
HCP: 7	♣ 65	

Board: 190	♠ KQJ8	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: NS	♦ Q9	You bid first.
HCP: 14	♣ J643	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 186
Dealer: N
Vul: None
North HCP: 14
South HCP: 8
Contract: 1N N

North:
♠ A963
♥ A105
♦ K102
♣ K95

South:
♠ 87
♥ Q843
♦ QJ5
♣ QJ83

West	North	East	South
	1NT	AP	

Board: 187
Dealer: S
Vul: NS
North HCP: 8
South HCP: 15
Contract: 2♥ W

North:
♠ AQ
♥ 76
♦ 10874
♣ Q10765

South:
♠ 1052
♥ KJ9
♦ K9
♣ AKJ83

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

1. Cappelletti, both majors

Board: 188
Dealer: N
Vul: EW
North HCP: 14
South HCP: 17
Contract: 3N N

North:
♠ AK8
♥ J1064
♦ AJ2
♣ J106

South:
♠ 93
♥ AQ
♦ KQ8754
♣ AQ7

West	North	East	South
	1NT	Pass	3NT
AP			

Board: 189
Dealer: S
Vul: Both
North HCP: 7
South HCP: 15
Contract: 2♠ S

North:
♠ A10852
♥ 93
♦ QJ109
♣ 65

South:
♠ J74
♥ KJ62
♦ A6
♣ AQ83

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

Board: 190
Dealer: N
Vul: NS
North HCP: 14
South HCP: 18
Contract: 6N N

North:
♠ KQJ8
♥ AJ7
♦ Q9
♣ J643

South:
♠ A107
♥ K62
♦ AJ532
♣ AQ

West	North	East	South
	1NT	Pass	3♦
Pass	3NT	Pass	6NT
AP			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 186	♠ 87	The opponents are silent.
Dealer: N	♥ Q843	
Vul: None	♦ QJ5	Partner bids first.
HCP: 8	♣ QJ83	

Board: 187	♠ 1052	East Bids 2♦ if possible.
Dealer: S	♥ KJ9	West Bids 2♥ if possible.
Vul: NS	♦ K9	
HCP: 15	♣ AKJ83	You bid first.

Board: 188	♠ 93	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ KQ8754	Partner bids first.
HCP: 17	♣ AQ7	

Board: 189	♠ J74	The opponents are silent.
Dealer: S	♥ KJ62	
Vul: Both	♦ A6	You bid first.
HCP: 15	♣ AQ83	

Board: 190	♠ A107	The opponents are silent.
Dealer: N	♥ K62	
Vul: NS	♦ AJ532	Partner bids first.
HCP: 18	♣ AQ	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 186	North:	South:	
Dealer: N	♠ A963	♠ 87	
Vul: None	♥ A105	♥ Q843	West North East South
North HCP: 14	♦ K102	♦ QJ5	1NT AP
South HCP: 8	♣ K95	♣ QJ83	
Contract: 1N N			

Board: 187	North:	South:	West North East South
Dealer: S	♠ AQ	♠ 1052	1NT
Vul: NS	♥ 76	♥ KJ9	Pass Pass 2♦ ¹ Pass
North HCP: 8	♦ 10874	♦ K9	2♥ AP
South HCP: 15	♣ Q10765	♣ AKJ83	1. Cappelletti, both majors
Contract: 2♥ W			

Board: 188	North:	South:	West North East South
Dealer: N	♠ AK8	♠ 93	1NT Pass 3NT
Vul: EW	♥ J1064	♥ AQ	AP
North HCP: 14	♦ AJ2	♦ KQ8754	
South HCP: 17	♣ J106	♣ AQ7	
Contract: 3N N			

Board: 189	North:	South:	West North East South
Dealer: S	♠ A10852	♠ J74	1NT
Vul: Both	♥ 93	♥ KJ62	Pass 2♥ Pass 2♠
North HCP: 7	♦ QJ109	♦ A6	AP
South HCP: 15	♣ 65	♣ AQ83	
Contract: 2♠ S			

Board: 190	North:	South:	West North East South
Dealer: N	♠ KQJ8	♠ A107	1NT Pass 3♦
Vul: NS	♥ AJ7	♥ K62	Pass 3NT Pass 6NT
North HCP: 14	♦ Q9	♦ AJ532	AP
South HCP: 18	♣ J643	♣ AQ	
Contract: 6N N			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 191	♠ KQ8	The opponents are silent.
Dealer: S	♥ 84	
Vul: EW	♦ J32	Partner bids first.
HCP: 6	♣ 87532	

Board: 192	♠ K64	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: Both	♦ QJ4	You bid first.
HCP: 15	♣ A1093	

Board: 193	♠ 54	West Doubles 3♣ if possible.
Dealer: S	♥ 6432	East Bids 3♥ if possible.
Vul: EW	♦ 9	
HCP: 3	♣ K106532	Partner bids first.

Board: 194	♠ A98	East Doubles 1NT if possible.
Dealer: N	♥ AJ108	West Bids 3NT if possible.
Vul: Both	♦ 1075	
HCP: 14	♣ KQ7	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 191

Dealer: S

Vul: EW

North HCP: 6

South HCP: 15

Contract: 1N S

North:

♠ KQ8

♥ 84

♦ J32

♣ 87532

South:

♠ A1074

♥ AQ53

♦ K95

♣ Q9

West North East South

1NT

AP

Board: 192

Dealer: N

Vul: Both

North HCP: 15

South HCP: 6

Contract: 1N N

North:

♠ K64

♥ KQ10

♦ QJ4

♣ A1093

South:

♠ QJ

♥ 643

♦ 8652

♣ QJ64

West North East South

1NT AP

Board: 193

Dealer: S

Vul: EW

North HCP: 3

South HCP: 14

Contract: 3♥ E

North:

♠ 54

♥ 6432

♦ 9

♣ K106532

South:

♠ QJ106

♥ KQ

♦ A1064

♣ Q98

West North East South

1NT

Pass 2♠¹ Pass 3♣²

X Pass 3♥ AP

1. 1N-2S transfer to clubs

2. automat

Board: 194

Dealer: N

Vul: Both

North HCP: 14

South HCP: 0

Contract: 3N W

North:

♠ A98

♥ AJ108

♦ 1075

♣ KQ7

South:

♠ 62

♥ 952

♦ 986432

♣ 65

West North East South

1NT X¹ 3♣²

3NT AP

1. Cappelletti, strong

2. 1N-3C transfer to diamonds

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 191 ♠ A1074
Dealer: S ♥ AQ53
Vul: EW ♦ K95
HCP: 15 ♣ Q9

The opponents are silent.

You bid first.

Board: 192 ♠ QJ
Dealer: N ♥ 643
Vul: Both ♦ 8652
HCP: 6 ♣ QJ64

The opponents are silent.

Partner bids first.

Board: 193 ♠ QJ106
Dealer: S ♥ KQ
Vul: EW ♦ A1064
HCP: 14 ♣ Q98

West Doubles 3♣ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 194 ♠ 62
Dealer: N ♥ 952
Vul: Both ♦ 986432
HCP: 0 ♣ 65

East Doubles 1NT if possible.

West Bids 3NT if possible.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 191

Dealer: S

Vul: EW

North HCP: 6

South HCP: 15

Contract: 1N S

North:

♠ KQ8

♥ 84

♦ J32

♣ 87532

South:

♠ A1074

♥ AQ53

♦ K95

♣ Q9

West North East South

1NT

AP

Board: 192

Dealer: N

Vul: Both

North HCP: 15

South HCP: 6

Contract: 1N N

North:

♠ K64

♥ KQ10

♦ QJ4

♣ A1093

South:

♠ QJ

♥ 643

♦ 8652

♣ QJ64

West North East South

1NT AP

Board: 193

Dealer: S

Vul: EW

North HCP: 3

South HCP: 14

Contract: 3♥ E

North:

♠ 54

♥ 6432

♦ 9

♣ K106532

South:

♠ QJ106

♥ KQ

♦ A1064

♣ Q98

West North East South

1NT

Pass 2♠¹ Pass 3♣²

X Pass 3♥ AP

1. 1N-2S transfer to clubs

2. automat

Board: 194

Dealer: N

Vul: Both

North HCP: 14

South HCP: 0

Contract: 3N W

North:

♠ A98

♥ AJ108

♦ 1075

♣ KQ7

South:

♠ 62

♥ 952

♦ 986432

♣ 65

West North East South

1NT X¹ 3♣²

3NT AP

1. Cappelletti, strong

2. 1N-3C transfer to diamonds

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 195
Dealer: S
Vul: None
HCP: 17

♠ A9
♥ KQ103
♦ J10
♣ AK652

The opponents are silent.

Partner bids first.

Board: 196
Dealer: N
Vul: NS
HCP: 14

♠ QJ106
♥ A843
♦ Q104
♣ KQ

West Bids 2♠ if possible.
East Bids 2NT if possible.
West Bids 3♦ if possible.

You bid first.

Board: 197
Dealer: S
Vul: Both
HCP: 5

♠ K85
♥ Q94
♦ 532
♣ 10854

East Bids 2♥ if possible.
West Bids 2NT if possible.
East Bids 3♦ if possible.

Partner bids first.

Board: 198
Dealer: N
Vul: None
HCP: 15

♠ AJ42
♥ A6
♦ J1043
♣ AJ2

The opponents are silent.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 195
Dealer: S
Vul: None
North HCP: 17
South HCP: 14
Contract: 6♥ S

North:	South:
♠ A9	♠ 74
♥ KQ103	♥ AJ75
♦ J10	♦ AKQ2
♣ AK652	♣ 873

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	3♠ ²	Pass	4♦ ³
Pass	4♠ ⁴	Pass	4NT ⁵
Pass	5♣ ⁶	Pass	5♦
Pass	6♣ ⁷	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Cue bid, a ♦ stopper			
4. Cue bid, a ♣ stopper			
5. Blackwood 0314, for ♥			
6. A=0/5 or 3/5			
7. ♥ queen and ♣ king			

Board: 196
Dealer: N
Vul: NS
North HCP: 14
South HCP: 2
Contract: 3♦ W

North:	South:
♠ QJ106	♠ 973
♥ A843	♥ 109
♦ Q104	♦ J92
♣ KQ	♣ J8743

West	North	East	South
	1NT	Pass	Pass
2♠ ¹	Pass	2NT	Pass
3♦	AP		
1. Cappelletti, 5M-4m			

Board: 197
Dealer: S
Vul: Both
North HCP: 5
South HCP: 15
Contract: 3♦ E

North:	South:
♠ K85	♠ A742
♥ Q94	♥ A862
♦ 532	♦ K4
♣ 10854	♣ A63

West	North	East	South
			1NT
Pass	Pass	2♥ ¹	Pass
2NT	Pass	3♦	AP
1. Cappelletti, 5M-4m			

Board: 198
Dealer: N
Vul: None
North HCP: 15
South HCP: 11
Contract: 4♠ N

North:	South:
♠ AJ42	♠ K8765
♥ A6	♥ Q54
♦ J1043	♦ K9
♣ AJ2	♣ K109

West	North	East	South
	1NT	Pass	2♥
Pass	3♠ ¹	Pass	4♠
AP			
1. Super acceptance after NT			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 195	♠ 74	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: None	♦ AKQ2	
HCP: 14	♣ 873	You bid first.

Board: 196	♠ 973	West Bids 2♠ if possible.
Dealer: N	♥ 109	East Bids 2NT if possible.
Vul: NS	♦ J92	West Bids 3♦ if possible.
HCP: 2	♣ J8743	Partner bids first.

Board: 197	♠ A742	East Bids 2♥ if possible.
Dealer: S	♥ A862	West Bids 2NT if possible.
Vul: Both	♦ K4	East Bids 3♦ if possible.
HCP: 15	♣ A63	You bid first.

Board: 198	♠ K8765	The opponents are silent.
Dealer: N	♥ Q54	
Vul: None	♦ K9	
HCP: 11	♣ K109	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 195
Dealer: S
Vul: None
North HCP: 17
South HCP: 14
Contract: 6♥ S

North:
♠ A9
♥ KQ103
♦ J10
♣ AK652

South:
♠ 74
♥ AJ75
♦ AKQ2
♣ 873

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	3♠ ²	Pass	4♦ ³
Pass	4♠ ⁴	Pass	4NT ⁵
Pass	5♣ ⁶	Pass	5♦
Pass	6♣ ⁷	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Cue bid, a ♦ stopper			
4. Cue bid, a ♣ stopper			
5. Blackwood 0314, for ♥			
6. A=0/5 or 3/5			
7. ♥ queen and ♣ king			

Board: 196
Dealer: N
Vul: NS
North HCP: 14
South HCP: 2
Contract: 3♦ W

North:
♠ QJ106
♥ A843
♦ Q104
♣ KQ

South:
♠ 973
♥ 109
♦ J92
♣ J8743

West	North	East	South
	1NT	Pass	Pass
2♠ ¹	Pass	2NT	Pass
3♦	AP		
1. Cappelletti, 5M-4m			

Board: 197
Dealer: S
Vul: Both
North HCP: 5
South HCP: 15
Contract: 3♦ E

North:
♠ K85
♥ Q94
♦ 532
♣ 10854

South:
♠ A742
♥ A862
♦ K4
♣ A63

West	North	East	South
			1NT
Pass	Pass	2♥ ¹	Pass
2NT	Pass	3♦	AP
1. Cappelletti, 5M-4m			

Board: 198
Dealer: N
Vul: None
North HCP: 15
South HCP: 11
Contract: 4♠ N

North:
♠ AJ42
♥ A6
♦ J1043
♣ AJ2

South:
♠ K8765
♥ Q54
♦ K9
♣ K109

West	North	East	South
	1NT	Pass	2♥
Pass	3♠ ¹	Pass	4♠
AP			
1. Super acceptance after NT			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 199 ♠ 852
Dealer: S ♥ A98
Vul: NS ♦ J9732
HCP: 5 ♣ 53

East Bids 2♦ if possible.
West Bids 2♥ if possible.

Partner bids first.

Board: 200 ♠ 942
Dealer: N ♥ A104
Vul: EW ♦ AJ1063
HCP: 15 ♣ AQ

The opponents are silent.

You bid first.

Board: 201 ♠ Q954
Dealer: S ♥ 10542
Vul: NS ♦ 543
HCP: 2 ♣ 62

East Doubles Pass if possible.
West Bids 2♣ if possible.
East Bids 2♠ if possible.

Partner bids first.

Board: 202 ♠ K1096
Dealer: N ♥ K93
Vul: EW ♦ J10
HCP: 14 ♣ AK82

The opponents are silent.

You bid first.

Board: 203 ♠ J64
Dealer: S ♥ J72
Vul: NS ♦ QJ72
HCP: 8 ♣ K43

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ Q7				1NT
Vul: NS	♥ A98	♥ J76	Pass	Pass	2♦ ¹	Pass
North HCP: 5	♦ J9732	♦ A65	2♥	AP		
South HCP: 14	♣ 53	♣ AK874				
Contract: 2♥ W			1. Cappelletti, both majors			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ KQ83		1NT	Pass	2♣ ¹
Vul: EW	♥ A104	♥ KQ5	Pass	2♦	Pass	3NT
North HCP: 15	♦ AJ1063	♦ 72	AP			
South HCP: 13	♣ AQ	♣ K1062	1. Stayman			
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ Q954	♠ J3				1NT
Vul: NS	♥ 10542	♥ KQ96	Pass	Pass	X ¹	Pass
North HCP: 2	♦ 543	♦ Q108	2♣	Pass	2♠	AP
South HCP: 14	♣ 62	♣ AQ103	1. Cappelletti, strong			
Contract: 2♠ E						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ K1096	♠ J4		1NT	Pass	2♦
Vul: EW	♥ K93	♥ QJ742	Pass	2♥	AP	
North HCP: 14	♦ J10	♦ Q32				
South HCP: 8	♣ AK82	♣ Q65				
Contract: 2♥ N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ 832				1NT
Vul: NS	♥ J72	♥ A963	AP			
North HCP: 8	♦ QJ72	♦ AK4				
South HCP: 14	♣ K43	♣ QJ8				
Contract: 1N S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 199	♠ Q7	East Bids 2♦ if possible.
Dealer: S	♥ J76	West Bids 2♥ if possible.
Vul: NS	♦ A65	
HCP: 14	♣ AK874	You bid first.
Board: 200	♠ KQ83	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: EW	♦ 72	Partner bids first.
HCP: 13	♣ K1062	
Board: 201	♠ J3	East Doubles Pass if possible.
Dealer: S	♥ KQ96	West Bids 2♣ if possible.
Vul: NS	♦ Q108	East Bids 2♠ if possible.
HCP: 14	♣ AQ103	You bid first.
Board: 202	♠ J4	The opponents are silent.
Dealer: N	♥ QJ742	
Vul: EW	♦ Q32	Partner bids first.
HCP: 8	♣ Q65	
Board: 203	♠ 832	The opponents are silent.
Dealer: S	♥ A963	
Vul: NS	♦ AK4	You bid first.
HCP: 14	♣ QJ8	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ Q7				1NT
Vul: NS	♥ A98	♥ J76	Pass	Pass	2♦ ¹	Pass
North HCP: 5	♦ J9732	♦ A65	2♥	AP		
South HCP: 14	♣ 53	♣ AK874				
Contract: 2♥ W			1. Cappelletti, both majors			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ KQ83		1NT	Pass	2♣ ¹
Vul: EW	♥ A104	♥ KQ5	Pass	2♦	Pass	3NT
North HCP: 15	♦ AJ1063	♦ 72	AP			
South HCP: 13	♣ AQ	♣ K1062	1. Stayman			
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ Q954	♠ J3				1NT
Vul: NS	♥ 10542	♥ KQ96	Pass	Pass	X ¹	Pass
North HCP: 2	♦ 543	♦ Q108	2♣	Pass	2♠	AP
South HCP: 14	♣ 62	♣ AQ103	1. Cappelletti, strong			
Contract: 2♠ E						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ K1096	♠ J4		1NT	Pass	2♦
Vul: EW	♥ K93	♥ QJ742	Pass	2♥	AP	
North HCP: 14	♦ J10	♦ Q32				
South HCP: 8	♣ AK82	♣ Q65				
Contract: 2♥ N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ 832				1NT
Vul: NS	♥ J72	♥ A963	AP			
North HCP: 8	♦ QJ72	♦ AK4				
South HCP: 14	♣ K43	♣ QJ8				
Contract: 1N S						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 204	♠ J1053	The opponents are silent.
Dealer: N	♥ AK72	
Vul: EW	♦ K4	You bid first.
HCP: 15	♣ A73	

Board: 205	♠ J86	West Bids 2♣ if possible.
Dealer: S	♥ Q4	East Bids 2♦ if possible.
Vul: None	♦ K94	West Bids 2♥ if possible.
HCP: 6	♣ 98742	Partner bids first.

Board: 206	♠ AQ10	East Bids 2♠ if possible.
Dealer: N	♥ K7	
Vul: NS	♦ QJ93	You bid first.
HCP: 15	♣ QJ104	

Board: 207	♠ 98542	West Bids 4♥ if possible.
Dealer: S	♥ A	
Vul: None	♦ J9732	Partner bids first.
HCP: 5	♣ 97	

Board: 208	♠ J10	East Bids 2♣ if possible.
Dealer: N	♥ KJ2	
Vul: NS	♦ A64	You bid first.
HCP: 15	♣ AQ852	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ J1053	♠ A9		1NT	Pass	2♣ ¹
Vul: EW	♥ AK72	♥ J1094	Pass	2♥	Pass	3♥
North HCP: 15	♦ K4	♦ Q632	Pass	4♥	AP	
South HCP: 10	♣ A73	♣ K52				
Contract: 4♥ N						1. Stayman

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ KQ10				1NT
Vul: None	♥ Q4	♥ 92	2♣ ¹	Pass	2♦ ²	X
North HCP: 6	♦ K94	♦ AQ875	2♥	AP		
South HCP: 14	♣ 98742	♣ K106				
Contract: 2♥ W						1. Cappelletti, any 6+suit 2. automat

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 85				
Vul: NS	♥ K7	♥ AJ108543		1NT	2♠ ¹	AP
North HCP: 15	♦ QJ93	♦ 865				
South HCP: 5	♣ QJ104	♣ 9				
Contract: 2♠ E						1. Cappelletti, 5M-4m

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 98542	♠ KQ73				1NT
Vul: None	♥ A	♥ K4				
North HCP: 5	♦ J9732	♦ AK65	4♥	AP		
South HCP: 15	♣ 97	♣ 643				
Contract: 4♥ W						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ Q8		1NT	2♣ ¹	2♦
Vul: NS	♥ KJ2	♥ A10654	Pass	2♥	Pass	2NT
North HCP: 15	♦ A64	♦ Q10	Pass	4♥	AP	
South HCP: 9	♣ AQ852	♣ J964				
Contract: 4♥ N						1. Cappelletti, any 6+suit

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 204	♠ A9	The opponents are silent.
Dealer: N	♥ J1094	
Vul: EW	♦ Q632	Partner bids first.
HCP: 10	♣ K52	

Board: 205	♠ KQ10	West Bids 2♣ if possible.
Dealer: S	♥ 92	East Bids 2♦ if possible.
Vul: None	♦ AQ875	West Bids 2♥ if possible.
HCP: 14	♣ K106	You bid first.

Board: 206	♠ 85	East Bids 2♠ if possible.
Dealer: N	♥ AJ108543	
Vul: NS	♦ 865	Partner bids first.
HCP: 5	♣ 9	

Board: 207	♠ KQ73	West Bids 4♥ if possible.
Dealer: S	♥ K4	
Vul: None	♦ AK65	You bid first.
HCP: 15	♣ 643	

Board: 208	♠ Q8	East Bids 2♣ if possible.
Dealer: N	♥ A10654	
Vul: NS	♦ Q10	Partner bids first.
HCP: 9	♣ J964	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ J1053	♠ A9		1NT	Pass	2♣ ¹
Vul: EW	♥ AK72	♥ J1094	Pass	2♥	Pass	3♥
North HCP: 15	♦ K4	♦ Q632	Pass	4♥	AP	
South HCP: 10	♣ A73	♣ K52				
Contract: 4♥ N						1. Stayman

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ KQ10				1NT
Vul: None	♥ Q4	♥ 92	2♣ ¹	Pass	2♦ ²	X
North HCP: 6	♦ K94	♦ AQ875	2♥	AP		
South HCP: 14	♣ 98742	♣ K106				
Contract: 2♥ W						1. Cappelletti, any 6+suit 2. automat

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 85				
Vul: NS	♥ K7	♥ AJ108543		1NT	2♠ ¹	AP
North HCP: 15	♦ QJ93	♦ 865				
South HCP: 5	♣ QJ104	♣ 9				
Contract: 2♠ E						1. Cappelletti, 5M-4m

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 98542	♠ KQ73				1NT
Vul: None	♥ A	♥ K4				
North HCP: 5	♦ J9732	♦ AK65	4♥	AP		
South HCP: 15	♣ 97	♣ 643				
Contract: 4♥ W						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ Q8		1NT	2♣ ¹	2♦
Vul: NS	♥ KJ2	♥ A10654	Pass	2♥	Pass	2NT
North HCP: 15	♦ A64	♦ Q10	Pass	4♥	AP	
South HCP: 9	♣ AQ852	♣ J964				
Contract: 4♥ N						1. Cappelletti, any 6+suit

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 209	♠ Q72	The opponents are silent.
Dealer: S	♥ K95	
Vul: EW	♦ Q1076	Partner bids first.
HCP: 7	♣ 1084	

Board: 210	♠ J102	East Bids 2♥ if possible.
Dealer: N	♥ J2	
Vul: NS	♦ AK65	You bid first.
HCP: 14	♣ KQ62	

Board: 211	♠ A5	The opponents are silent.
Dealer: S	♥ 743	
Vul: EW	♦ K83	Partner bids first.
HCP: 9	♣ Q10982	

Board: 212	♠ 1074	East Bids 2♣ if possible.
Dealer: N	♥ A8	West Bids 2♦ if possible.
Vul: EW	♦ AQJ2	East Bids 2♠ if possible.
HCP: 14	♣ QJ84	You bid first.

Board: 213	♠ AK10	The opponents are silent.
Dealer: S	♥ 863	
Vul: Both	♦ AJ62	Partner bids first.
HCP: 12	♣ 1063	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ 83				1NT
Vul: EW	♥ K95	♥ AQJ8				
North HCP: 7	♦ Q1076	♦ AJ43	AP			
South HCP: 15	♣ 1084	♣ QJ3				
Contract: 1N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK754		1NT	2♥ ¹	2♠
Vul: NS	♥ J2	♥ 763				
North HCP: 14	♦ AK65	♦ 43	AP			
South HCP: 7	♣ KQ62	♣ 943	1. Cappelletti, 5M-4m			
Contract: 2♠ S						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ 874				1NT
Vul: EW	♥ 743	♥ KQJ6				
North HCP: 9	♦ K83	♦ 764	AP			
South HCP: 14	♣ Q10982	♣ AKJ				
Contract: 1N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ 1074	♠ 65		1NT	2♣ ¹	Pass
Vul: EW	♥ A8	♥ Q9632	2♦ ²	Pass	2♠	AP
North HCP: 14	♦ AQJ2	♦ 753	1. Cappelletti, any 6+suit			
South HCP: 6	♣ QJ84	♣ A72	2. automat			
Contract: 2♠ E						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ Q5				1NT
Vul: Both	♥ 863	♥ AQJ9				
North HCP: 12	♦ AJ62	♦ Q93	Pass	3NT	AP	
South HCP: 15	♣ 1063	♣ A987				
Contract: 3N S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 209	♠ 83	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: EW	♦ AJ43	You bid first.
HCP: 15	♣ QJ3	

Board: 210	♠ AK754	East Bids 2♥ if possible.
Dealer: N	♥ 763	
Vul: NS	♦ 43	Partner bids first.
HCP: 7	♣ 943	

Board: 211	♠ 874	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: EW	♦ 764	You bid first.
HCP: 14	♣ AKJ	

Board: 212	♠ 65	East Bids 2♣ if possible.
Dealer: N	♥ Q9632	West Bids 2♦ if possible.
Vul: EW	♦ 753	East Bids 2♠ if possible.
HCP: 6	♣ A72	Partner bids first.

Board: 213	♠ Q5	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: Both	♦ Q93	You bid first.
HCP: 15	♣ A987	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ 83				1NT
Vul: EW	♥ K95	♥ AQJ8				
North HCP: 7	♦ Q1076	♦ AJ43	AP			
South HCP: 15	♣ 1084	♣ QJ3				
Contract: 1N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK754		1NT	2♥ ¹	2♠
Vul: NS	♥ J2	♥ 763				
North HCP: 14	♦ AK65	♦ 43	AP			
South HCP: 7	♣ KQ62	♣ 943	1. Cappelletti, 5M-4m			
Contract: 2♠ S						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ 874				1NT
Vul: EW	♥ 743	♥ KQJ6				
North HCP: 9	♦ K83	♦ 764	AP			
South HCP: 14	♣ Q10982	♣ AKJ				
Contract: 1N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ 1074	♠ 65		1NT	2♣ ¹	Pass
Vul: EW	♥ A8	♥ Q9632	2♦ ²	Pass	2♠	AP
North HCP: 14	♦ AQJ2	♦ 753	1. Cappelletti, any 6+suit			
South HCP: 6	♣ QJ84	♣ A72	2. automat			
Contract: 2♠ E						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ Q5				1NT
Vul: Both	♥ 863	♥ AQJ9				
North HCP: 12	♦ AJ62	♦ Q93	Pass	3NT	AP	
South HCP: 15	♣ 1063	♣ A987				
Contract: 3N S						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 214	♠ KQ105	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ Q98	You bid first.
HCP: 14	♣ K72	
Board: 215	♠ Q543	West Doubles 1NT if possible.
Dealer: S	♥ J10642	East Bids 3♦ if possible.
Vul: EW	♦ 109	
HCP: 5	♣ Q8	Partner bids first.
Board: 216	♠ K94	West Doubles 2♦ if possible.
Dealer: N	♥ K3	
Vul: Both	♦ J9873	You bid first.
HCP: 14	♣ AK10	
Board: 217	♠ 10976432	The opponents are silent.
Dealer: S	♥ 52	
Vul: None	♦ 6	Partner bids first.
HCP: 4	♣ A87	
Board: 218	♠ 85	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: NS	♦ KQ87	You bid first.
HCP: 14	♣ Q63	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ 9763		1NT	Pass	2♣ ¹
Vul: None	♥ KJ6	♥ AQ4	Pass	2♠	Pass	4♠
North HCP: 14	♦ Q98	♦ A105	AP			
South HCP: 12	♣ K72	♣ Q104				
Contract: 4♠ N			1. Stayman			

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ Q543	♠ A972				1NT
Vul: EW	♥ J10642	♥ AK3	X ¹	2♦	Pass	2♥
North HCP: 5	♦ 109	♦ J76	Pass	Pass	3♦	AP
South HCP: 15	♣ Q8	♣ K42				
Contract: 3♦ E			1. Cappelletti, strong			

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ Q1083		1NT	Pass	2♦
Vul: Both	♥ K3	♥ 109875	X	XX ¹	Pass	2♠
North HCP: 14	♦ J9873	♦ K	AP			
South HCP: 8	♣ AK10	♣ QJ9	1. artificial			
Contract: 2♠ S						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 10976432	♠ AQJ5				1NT
Vul: None	♥ 52	♥ Q74	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ 6	♦ J95	AP			
South HCP: 15	♣ A87	♣ KQ5	1. Texas			
Contract: 4♠ S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ 1094				
Vul: NS	♥ AQJ9	♥ 543		1NT	AP	
North HCP: 14	♦ KQ87	♦ 93				
South HCP: 5	♣ Q63	♣ AJ1082				
Contract: 1N N						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 214 ♠ 9763
Dealer: N ♥ AQ4
Vul: None ♦ A105
HCP: 12 ♣ Q104

The opponents are silent.

Partner bids first.

Board: 215 ♠ A972
Dealer: S ♥ AK3
Vul: EW ♦ J76
HCP: 15 ♣ K42

West Doubles 1NT if possible.

East Bids 3♦ if possible.

You bid first.

Board: 216 ♠ Q1083
Dealer: N ♥ 109875
Vul: Both ♦ K
HCP: 8 ♣ QJ9

West Doubles 2♦ if possible.

Partner bids first.

Board: 217 ♠ AQJ5
Dealer: S ♥ Q74
Vul: None ♦ J95
HCP: 15 ♣ KQ5

The opponents are silent.

You bid first.

Board: 218 ♠ 1094
Dealer: N ♥ 543
Vul: NS ♦ 93
HCP: 5 ♣ AJ1082

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ 9763		1NT	Pass	2♣ ¹
Vul: None	♥ KJ6	♥ AQ4	Pass	2♠	Pass	4♠
North HCP: 14	♦ Q98	♦ A105	AP			
South HCP: 12	♣ K72	♣ Q104				
Contract: 4♠ N			1. Stayman			

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ Q543	♠ A972				1NT
Vul: EW	♥ J10642	♥ AK3	X ¹	2♦	Pass	2♥
North HCP: 5	♦ 109	♦ J76	Pass	Pass	3♦	AP
South HCP: 15	♣ Q8	♣ K42				
Contract: 3♦ E			1. Cappelletti, strong			

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ Q1083		1NT	Pass	2♦
Vul: Both	♥ K3	♥ 109875	X	XX ¹	Pass	2♠
North HCP: 14	♦ J9873	♦ K	AP			
South HCP: 8	♣ AK10	♣ QJ9	1. artificial			
Contract: 2♠ S						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 10976432	♠ AQJ5				1NT
Vul: None	♥ 52	♥ Q74	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ 6	♦ J95				
South HCP: 15	♣ A87	♣ KQ5	AP			
Contract: 4♠ S			1. Texas			

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ 1094				
Vul: NS	♥ AQJ9	♥ 543		1NT	AP	
North HCP: 14	♦ KQ87	♦ 93				
South HCP: 5	♣ Q63	♣ AJ1082				
Contract: 1N N						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 219 ♠ 642
Dealer: S ♥ QJ
Vul: NS ♦ 864
HCP: 8 ♣ AJ542

East Bids 2♣ if possible.
West Bids 2♦ if possible.

Partner bids first.

Board: 220 ♠ KJ7
Dealer: N ♥ A43
Vul: NS ♦ A5
HCP: 14 ♣ Q9632

East Bids 2♣ if possible.
West Bids 2♦ if possible.
East Bids 2♥ if possible.

You bid first.

Board: 221 ♠ QJ83
Dealer: S ♥ J7
Vul: Both ♦ 9865
HCP: 11 ♣ AK3

The opponents are silent.

Partner bids first.

Board: 222 ♠ A94
Dealer: N ♥ A104
Vul: Both ♦ A98
HCP: 15 ♣ QJ86

West Doubles 2♣ if possible.

You bid first.

Board: 223 ♠ 752
Dealer: S ♥ J5
Vul: None ♦ 865
HCP: 4 ♣ QJ643

East Bids 2♠ if possible.
West Bids 3NT if possible.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AKQ5				1NT
Vul: NS	♥ QJ	♥ K974	Pass	Pass	2♣ ¹	Pass
North HCP: 8	♦ 864	♦ 105	2♦ ²	AP		
South HCP: 14	♣ AJ542	♣ Q107				
Contract: 2♦ W			1. Cappelletti, any 6+suit			
			2. automat			

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ Q6532		1NT	2♣ ¹	Pass
Vul: NS	♥ A43	♥ 107	2♦ ²	Pass	2♥	AP
North HCP: 14	♦ A5	♦ KJ932				
South HCP: 6	♣ Q9632	♣ 8	1. Cappelletti, any 6+suit			
Contract: 2♥ E			2. automat			

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ QJ83	♠ 975				1NT
Vul: Both	♥ J7	♥ AK96	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ 9865	♦ AK42	Pass	2NT	AP	
South HCP: 14	♣ AK3	♣ 76				
Contract: 2N S			1. Stayman			

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ 8762		1NT	Pass	2♣ ¹
Vul: Both	♥ A104	♥ KJ5	X	2♦	Pass	3♦
North HCP: 15	♦ A98	♦ KQJ52	AP			
South HCP: 10	♣ QJ86	♣ 10	1. Stayman			
Contract: 3♦ N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AQ4				1NT
Vul: None	♥ J5	♥ 842	Pass	Pass	2♠ ¹	Pass
North HCP: 4	♦ 865	♦ Q9732	3NT	AP		
South HCP: 15	♣ QJ643	♣ AK	1. Cappelletti, 5M-4m			
Contract: 3N W						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 219	♠ AKQ5	East Bids 2♣ if possible.
Dealer: S	♥ K974	West Bids 2♦ if possible.
Vul: NS	♦ 105	
HCP: 14	♣ Q107	You bid first.

Board: 220	♠ Q6532	East Bids 2♣ if possible.
Dealer: N	♥ 107	West Bids 2♦ if possible.
Vul: NS	♦ KJ932	East Bids 2♥ if possible.
HCP: 6	♣ 8	Partner bids first.

Board: 221	♠ 975	The opponents are silent.
Dealer: S	♥ AK96	
Vul: Both	♦ AK42	You bid first.
HCP: 14	♣ 76	

Board: 222	♠ 8762	West Doubles 2♣ if possible.
Dealer: N	♥ KJ5	
Vul: Both	♦ KQJ52	Partner bids first.
HCP: 10	♣ 10	

Board: 223	♠ AQ4	East Bids 2♠ if possible.
Dealer: S	♥ 842	West Bids 3NT if possible.
Vul: None	♦ Q9732	
HCP: 15	♣ AK	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AKQ5				1NT
Vul: NS	♥ QJ	♥ K974	Pass	Pass	2♣ ¹	Pass
North HCP: 8	♦ 864	♦ 105	2♦ ²	AP		
South HCP: 14	♣ AJ542	♣ Q107				
Contract: 2♦ W			1. Cappelletti, any 6+suit			
			2. automat			

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ Q6532		1NT	2♣ ¹	Pass
Vul: NS	♥ A43	♥ 107	2♦ ²	Pass	2♥	AP
North HCP: 14	♦ A5	♦ KJ932				
South HCP: 6	♣ Q9632	♣ 8	1. Cappelletti, any 6+suit			
Contract: 2♥ E			2. automat			

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ QJ83	♠ 975				1NT
Vul: Both	♥ J7	♥ AK96	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ 9865	♦ AK42	Pass	2NT	AP	
South HCP: 14	♣ AK3	♣ 76				
Contract: 2N S			1. Stayman			

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ 8762		1NT	Pass	2♣ ¹
Vul: Both	♥ A104	♥ KJ5	X	2♦	Pass	3♦
North HCP: 15	♦ A98	♦ KQJ52	AP			
South HCP: 10	♣ QJ86	♣ 10	1. Stayman			
Contract: 3♦ N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AQ4				1NT
Vul: None	♥ J5	♥ 842	Pass	Pass	2♠ ¹	Pass
North HCP: 4	♦ 865	♦ Q9732	3NT	AP		
South HCP: 15	♣ QJ643	♣ AK	1. Cappelletti, 5M-4m			
Contract: 3N W						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 224 ♠ KQ7
Dealer: N ♥ KQ62
Vul: Both ♦ J64
HCP: 14 ♣ K52

East Doubles 1NT if possible.
West Bids 3♣ if possible.
East Bids 3NT if possible.
West Bids 5♣ if possible.

You bid first.

Board: 225 ♠ A7643
Dealer: S ♥ 8
Vul: None ♦ 7532
HCP: 4 ♣ 1087

East Doubles 2♥ if possible.

Partner bids first.

Board: 226 ♠ A103
Dealer: N ♥ AK3
Vul: EW ♦ Q9764
HCP: 14 ♣ J10

The opponents are silent.

You bid first.

Board: 227 ♠ A762
Dealer: S ♥ Q108
Vul: None ♦ A3
HCP: 10 ♣ 8763

The opponents are silent.

Partner bids first.

Board: 228 ♠ A10
Dealer: N ♥ QJ86
Vul: NS ♦ AJ10
HCP: 15 ♣ QJ102

East Doubles 1NT if possible.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J9854		1NT	X ¹	2♥
Vul: Both	♥ KQ62	♥ J954	3♣	Pass	3NT	Pass
North HCP: 14	♦ J64	♦ 32	5♣	AP		
South HCP: 2	♣ K52	♣ 97				
Contract: 5♣ W						1. Cappelletti, strong

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ A7643	♠ KQ52				1NT
Vul: None	♥ 8	♥ J42	Pass	2♥	X	3♠ ¹
North HCP: 4	♦ 7532	♦ QJ	AP			
South HCP: 15	♣ 1087	♣ AQ32				
Contract: 3♠ S						1. Super acceptance after NT

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ QJ862		1NT	Pass	2♥
Vul: EW	♥ AK3	♥ Q10	Pass	2♠	Pass	3♣
North HCP: 14	♦ Q9764	♦ A	Pass	4♠	AP	
South HCP: 14	♣ J10	♣ KQ986				
Contract: 4♠ N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ K8				1NT
Vul: None	♥ Q108	♥ KJ3	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ A3	♦ K10972	Pass	2NT	AP	
South HCP: 14	♣ 8763	♣ A94				
Contract: 2N S						1. Stayman

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ654		1NT	X ¹	2♥
Vul: NS	♥ QJ86	♥ A52	Pass	2♠	AP	
North HCP: 15	♦ AJ10	♦ Q73				
South HCP: 9	♣ QJ102	♣ 53				
Contract: 2♠ N						1. Cappelletti, strong

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 224 ♠ J9854
Dealer: N ♥ J954
Vul: Both ♦ 32
HCP: 2 ♣ 97

East Doubles 1NT if possible.
West Bids 3♣ if possible.
East Bids 3NT if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 225 ♠ KQ52
Dealer: S ♥ J42
Vul: None ♦ QJ
HCP: 15 ♣ AQ32

East Doubles 2♥ if possible.

You bid first.

Board: 226 ♠ QJ862
Dealer: N ♥ Q10
Vul: EW ♦ A
HCP: 14 ♣ KQ986

The opponents are silent.

Partner bids first.

Board: 227 ♠ K8
Dealer: S ♥ KJ3
Vul: None ♦ K10972
HCP: 14 ♣ A94

The opponents are silent.

You bid first.

Board: 228 ♠ QJ654
Dealer: N ♥ A52
Vul: NS ♦ Q73
HCP: 9 ♣ 53

East Doubles 1NT if possible.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J9854		1NT	X ¹	2♥
Vul: Both	♥ KQ62	♥ J954	3♣	Pass	3NT	Pass
North HCP: 14	♦ J64	♦ 32	5♣	AP		
South HCP: 2	♣ K52	♣ 97				
Contract: 5♣ W						1. Cappelletti, strong

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ A7643	♠ KQ52				1NT
Vul: None	♥ 8	♥ J42	Pass	2♥	X	3♠ ¹
North HCP: 4	♦ 7532	♦ QJ	AP			
South HCP: 15	♣ 1087	♣ AQ32				
Contract: 3♠ S						1. Super acceptance after NT

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ QJ862		1NT	Pass	2♥
Vul: EW	♥ AK3	♥ Q10	Pass	2♠	Pass	3♣
North HCP: 14	♦ Q9764	♦ A	Pass	4♠	AP	
South HCP: 14	♣ J10	♣ KQ986				
Contract: 4♠ N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ K8				1NT
Vul: None	♥ Q108	♥ KJ3	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ A3	♦ K10972	Pass	2NT	AP	
South HCP: 14	♣ 8763	♣ A94				
Contract: 2N S						1. Stayman

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ654		1NT	X ¹	2♥
Vul: NS	♥ QJ86	♥ A52	Pass	2♠	AP	
North HCP: 15	♦ AJ10	♦ Q73				
South HCP: 9	♣ QJ102	♣ 53				
Contract: 2♠ N						1. Cappelletti, strong

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 229 ♠ 853
Dealer: S ♥ 9762
Vul: EW ♦ 864
HCP: 0 ♣ 1042

West Bids 2♠ if possible.
East Bids 3NT if possible.
West Bids 4♠ if possible.

Partner bids first.

Board: 230 ♠ Q76
Dealer: N ♥ 62
Vul: Both ♦ A53
HCP: 14 ♣ AKJ108

The opponents are silent.

You bid first.

Board: 231 ♠ AQJ9
Dealer: S ♥ A1085
Vul: NS ♦ AJ4
HCP: 16 ♣ 109

The opponents are silent.

Partner bids first.

Board: 232 ♠ K102
Dealer: N ♥ K873
Vul: EW ♦ KJ
HCP: 15 ♣ KQ73

East Bids 2♣ if possible.
West Bids 2♦ if possible.
East Bids 2♥ if possible.

You bid first.

Board: 233 ♠ Q864
Dealer: S ♥ AQ42
Vul: Both ♦ AQ74
HCP: 14 ♣ 10

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ Q7				1NT
Vul: EW	♥ 9762	♥ K843	2♠ ¹	Pass	3NT	Pass
North HCP: 0	♦ 864	♦ AKJ5	4♠	AP		
South HCP: 14	♣ 1042	♣ J65				
Contract: 4♠ W			1. Cappelletti, 5M-4m			

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ 1053		1NT	Pass	2♣ ¹
Vul: Both	♥ 62	♥ AK108	Pass	2♦	Pass	2NT
North HCP: 14	♦ A53	♦ 974	AP			
South HCP: 9	♣ AKJ108	♣ Q96				
Contract: 2N N			1. Stayman			

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ AQJ9	♠ K74				1NT
Vul: NS	♥ A1085	♥ KQ	Pass	2♣ ¹	Pass	2♦
North HCP: 16	♦ AJ4	♦ Q876	Pass	3NT	AP	
South HCP: 15	♣ 109	♣ KQ42				
Contract: 3N S			1. Stayman			

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ J96		1NT	2♣ ¹	Pass
Vul: EW	♥ K873	♥ 96	2♦ ²	Pass	2♥	AP
North HCP: 15	♦ KJ	♦ Q6542	1. Cappelletti, any 6+suit			
South HCP: 3	♣ KQ73	♣ 1096	2. automat			
Contract: 2♥ E						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ Q864	♠ AJ53				1NT
Vul: Both	♥ AQ42	♥ K3	Pass	2♣ ¹	Pass	2♠
North HCP: 14	♦ AQ74	♦ 10986	Pass	4♠	AP	
South HCP: 14	♣ 10	♣ AQ4				
Contract: 4♠ S			1. Stayman			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 229 ♠ Q7
Dealer: S ♥ K843
Vul: EW ♦ AKJ5
HCP: 14 ♣ J65

West Bids 2♠ if possible.
East Bids 3NT if possible.
West Bids 4♠ if possible.

You bid first.

Board: 230 ♠ 1053
Dealer: N ♥ AK108
Vul: Both ♦ 974
HCP: 9 ♣ Q96

The opponents are silent.

Partner bids first.

Board: 231 ♠ K74
Dealer: S ♥ KQ
Vul: NS ♦ Q876
HCP: 15 ♣ KQ42

The opponents are silent.

You bid first.

Board: 232 ♠ J96
Dealer: N ♥ 96
Vul: EW ♦ Q6542
HCP: 3 ♣ 1096

East Bids 2♣ if possible.
West Bids 2♦ if possible.
East Bids 2♥ if possible.

Partner bids first.

Board: 233 ♠ AJ53
Dealer: S ♥ K3
Vul: Both ♦ 10986
HCP: 14 ♣ AQ4

The opponents are silent.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ Q7				1NT
Vul: EW	♥ 9762	♥ K843	2♠ ¹	Pass	3NT	Pass
North HCP: 0	♦ 864	♦ AKJ5	4♠	AP		
South HCP: 14	♣ 1042	♣ J65				
Contract: 4♠ W			1. Cappelletti, 5M-4m			

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ 1053		1NT	Pass	2♣ ¹
Vul: Both	♥ 62	♥ AK108	Pass	2♦	Pass	2NT
North HCP: 14	♦ A53	♦ 974	AP			
South HCP: 9	♣ AKJ108	♣ Q96				
Contract: 2N N			1. Stayman			

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ AQJ9	♠ K74				1NT
Vul: NS	♥ A1085	♥ KQ	Pass	2♣ ¹	Pass	2♦
North HCP: 16	♦ AJ4	♦ Q876	Pass	3NT	AP	
South HCP: 15	♣ 109	♣ KQ42				
Contract: 3N S			1. Stayman			

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ J96		1NT	2♣ ¹	Pass
Vul: EW	♥ K873	♥ 96	2♦ ²	Pass	2♥	AP
North HCP: 15	♦ KJ	♦ Q6542	1. Cappelletti, any 6+suit			
South HCP: 3	♣ KQ73	♣ 1096	2. automat			
Contract: 2♥ E						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ Q864	♠ AJ53				1NT
Vul: Both	♥ AQ42	♥ K3	Pass	2♣ ¹	Pass	2♠
North HCP: 14	♦ AQ74	♦ 10986	Pass	4♠	AP	
South HCP: 14	♣ 10	♣ AQ4				
Contract: 4♠ S			1. Stayman			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 234 ♠ K42
Dealer: N ♥ AQ
Vul: NS ♦ K10982
HCP: 15 ♣ QJ3

East Bids 2♥ if possible.

You bid first.

Board: 235 ♠ Q82
Dealer: S ♥ A76
Vul: Both ♦ 2
HCP: 12 ♣ AQ8653

The opponents are silent.

Partner bids first.

Board: 236 ♠ KQ6
Dealer: N ♥ A76
Vul: EW ♦ 8765
HCP: 14 ♣ KQ5

The opponents are silent.

You bid first.

Board: 237 ♠ J7
Dealer: S ♥ J53
Vul: None ♦ 9632
HCP: 3 ♣ J1097

West Doubles 1NT if possible.

East Bids 2♠ if possible.

Partner bids first.

Board: 238 ♠ J2
Dealer: N ♥ K52
Vul: EW ♦ KQJ3
HCP: 14 ♣ KJ76

East Bids 2♥ if possible.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 234

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 4♠ N

North:

♠ K42

♥ AQ

♦ K10982

♣ QJ3

South:

♠ QJ953

♥ K2

♦ AQ43

♣ 72

West North East South

1NT 2♥¹ 3♥²

Pass 4♠ AP

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

Board: 235

Dealer: S

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ Q82

♥ A76

♦ 2

♣ AQ8653

South:

♠ 765

♥ Q8

♦ AKQ109

♣ K107

West North East South

1NT

Pass 3NT AP

Board: 236

Dealer: N

Vul: EW

North HCP: 14

South HCP: 18

Contract: 6♥ N

North:

♠ KQ6

♥ A76

♦ 8765

♣ KQ5

South:

♠ 5

♥ KQJ92

♦ AKJ

♣ A1082

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ Pass 4NT¹

Pass 5♦² Pass 6♥

AP

1. Blackwood 0314, for ♥

2. A=1/5 or 4/5

Board: 237

Dealer: S

Vul: None

North HCP: 3

South HCP: 15

Contract: 2♠ E

North:

♠ J7

♥ J53

♦ 9632

♣ J1097

South:

♠ Q2

♥ K87

♦ A108

♣ AQ862

West North East South

1NT

X¹ Pass 2♠ AP

1. Cappelletti, strong

Board: 238

Dealer: N

Vul: EW

North HCP: 14

South HCP: 4

Contract: 2♥ E

North:

♠ J2

♥ K52

♦ KQJ3

♣ KJ76

South:

♠ K108753

♥ J76

♦ 862

♣ 10

West North East South

1NT 2♥¹ AP

1. Cappelletti, 5M-4m

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 234 ♠ QJ953
Dealer: N ♥ K2
Vul: NS ♦ AQ43
HCP: 12 ♣ 72

East Bids 2♥ if possible.

Partner bids first.

Board: 235 ♠ 765
Dealer: S ♥ Q8
Vul: Both ♦ AKQ109
HCP: 14 ♣ K107

The opponents are silent.

You bid first.

Board: 236 ♠ 5
Dealer: N ♥ KQJ92
Vul: EW ♦ AKJ
HCP: 18 ♣ A1082

The opponents are silent.

Partner bids first.

Board: 237 ♠ Q2
Dealer: S ♥ K87
Vul: None ♦ A108
HCP: 15 ♣ AQ862

West Doubles 1NT if possible.

East Bids 2♠ if possible.

You bid first.

Board: 238 ♠ K108753
Dealer: N ♥ J76
Vul: EW ♦ 862
HCP: 4 ♣ 10

East Bids 2♥ if possible.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 234

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 4♠ N

North:

♠ K42

♥ AQ

♦ K10982

♣ QJ3

South:

♠ QJ953

♥ K2

♦ AQ43

♣ 72

West North East South

1NT 2♥¹ 3♥²

Pass 4♠ AP

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

Board: 235

Dealer: S

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ Q82

♥ A76

♦ 2

♣ AQ8653

South:

♠ 765

♥ Q8

♦ AKQ109

♣ K107

West North East South

1NT

Pass 3NT AP

Board: 236

Dealer: N

Vul: EW

North HCP: 14

South HCP: 18

Contract: 6♥ N

North:

♠ KQ6

♥ A76

♦ 8765

♣ KQ5

South:

♠ 5

♥ KQJ92

♦ AKJ

♣ A1082

West North East South

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ Pass 4NT¹

Pass 5♦² Pass 6♥

AP

1. Blackwood 0314, for ♥

2. A=1/5 or 4/5

Board: 237

Dealer: S

Vul: None

North HCP: 3

South HCP: 15

Contract: 2♠ E

North:

♠ J7

♥ J53

♦ 9632

♣ J1097

South:

♠ Q2

♥ K87

♦ A108

♣ AQ862

West North East South

1NT

X¹ Pass 2♠ AP

1. Cappelletti, strong

Board: 238

Dealer: N

Vul: EW

North HCP: 14

South HCP: 4

Contract: 2♥ E

North:

♠ J2

♥ K52

♦ KQJ3

♣ KJ76

South:

♠ K108753

♥ J76

♦ 862

♣ 10

West North East South

1NT 2♥¹ AP

1. Cappelletti, 5M-4m

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 239	♠ Q62	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ J1098543	Partner bids first.
HCP: 9	♣ AQ10	
Board: 240	♠ A106	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: Both	♦ AQJ	You bid first.
HCP: 15	♣ 10986	
Board: 241	♠ J432	West Doubles 1NT if possible.
Dealer: S	♥ Q93	
Vul: Both	♦ 832	Partner bids first.
HCP: 6	♣ K94	
Board: 242	♠ KQJ6	East Doubles 1NT if possible.
Dealer: N	♥ Q983	
Vul: NS	♦ Q10	You bid first.
HCP: 14	♣ A95	
Board: 243	♠ AQ2	The opponents are silent.
Dealer: S	♥ KJ98765	
Vul: None	♦ A42	Partner bids first.
HCP: 14	♣ —	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 239

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 5♦ S

North:

♠ Q62

♥ —

♦ J1098543

♣ AQ10

South:

♠ AJ107

♥ AJ5

♦ K76

♣ J62

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 5♦ AP

1. 1N-3C transfer to diamonds

2. automat

Board: 240

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ A106

♥ KJ8

♦ AQJ

♣ 10986

South:

♠ K97

♥ Q752

♦ 9

♣ A7532

West North East South

1NT Pass 2♣¹

Pass 2♦ Pass 2NT

AP

1. Stayman

Board: 241

Dealer: S

Vul: Both

North HCP: 6

South HCP: 14

Contract: 1NX S

North:

♠ J432

♥ Q93

♦ 832

♣ K94

South:

♠ A97

♥ K52

♦ QJ104

♣ A83

West North East South

1NT

X¹ AP

1. Cappelletti, strong

Board: 242

Dealer: N

Vul: NS

North HCP: 14

South HCP: 3

Contract: 3♥ N

North:

♠ KQJ6

♥ Q983

♦ Q10

♣ A95

South:

♠ 7

♥ 107652

♦ K6532

♣ 106

West North East South

1NT X¹ 2♦

Pass 3♥² AP

1. Cappelletti, strong

2. Super acceptance after NT

Board: 243
Dealer: S
Vul: None
North HCP: 14
South HCP: 15
Contract: 6♥ S

North:
♠ AQ2
♥ KJ98765
♦ A42
♣ —

South:
♠ J95
♥ A43
♦ QJ10
♣ AK32

West	North	East	South
------	-------	------	-------

Pass	4♦ ¹	Pass	4♥
Pass	5♣ ²	Pass	5♥ ³
Pass	5♠	Pass	6♥ ⁴
AP			

1. Texas
2. Exclusion, for ♥
3. 1 out of 4
4. no ♥ queen

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 239	♠ AJ107	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ K76	You bid first.
HCP: 14	♣ J62	
Board: 240	♠ K97	The opponents are silent.
Dealer: N	♥ Q752	
Vul: Both	♦ 9	Partner bids first.
HCP: 9	♣ A7532	
Board: 241	♠ A97	West Doubles 1NT if possible.
Dealer: S	♥ K52	
Vul: Both	♦ QJ104	You bid first.
HCP: 14	♣ A83	
Board: 242	♠ 7	East Doubles 1NT if possible.
Dealer: N	♥ 107652	
Vul: NS	♦ K6532	Partner bids first.
HCP: 3	♣ 106	
Board: 243	♠ J95	The opponents are silent.
Dealer: S	♥ A43	
Vul: None	♦ QJ10	You bid first.
HCP: 15	♣ AK32	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 239

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 5♦ S

North:

♠ Q62

♥ —

♦ J1098543

♣ AQ10

South:

♠ AJ107

♥ AJ5

♦ K76

♣ J62

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 5♦ AP

1. 1N-3C transfer to diamonds

2. automat

Board: 240

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ A106

♥ KJ8

♦ AQJ

♣ 10986

South:

♠ K97

♥ Q752

♦ 9

♣ A7532

West North East South

1NT Pass 2♣¹

Pass 2♦ Pass 2NT

AP

1. Stayman

Board: 241

Dealer: S

Vul: Both

North HCP: 6

South HCP: 14

Contract: 1NX S

North:

♠ J432

♥ Q93

♦ 832

♣ K94

South:

♠ A97

♥ K52

♦ QJ104

♣ A83

West North East South

1NT

X¹ AP

1. Cappelletti, strong

Board: 242

Dealer: N

Vul: NS

North HCP: 14

South HCP: 3

Contract: 3♥ N

North:

♠ KQJ6

♥ Q983

♦ Q10

♣ A95

South:

♠ 7

♥ 107652

♦ K6532

♣ 106

West North East South

1NT X¹ 2♦

Pass 3♥² AP

1. Cappelletti, strong

2. Super acceptance after NT

Board: 243
Dealer: S
Vul: None
North HCP: 14
South HCP: 15
Contract: 6♥ S

North:
♠ AQ2
♥ KJ98765
♦ A42
♣ —

South:
♠ J95
♥ A43
♦ QJ10
♣ AK32

West	North	East	South
------	-------	------	-------

Pass	4♦ ¹	Pass	4♥
Pass	5♣ ²	Pass	5♥ ³
Pass	5♠	Pass	6♥ ⁴
AP			

1. Texas
2. Exclusion, for ♥
3. 1 out of 4
4. no ♥ queen

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 244
Dealer: N
Vul: NS
HCP: 14

♠ 87
♥ KQ8
♦ KJ1092
♣ KQ9

West Bids 3♦ if possible.
East Bids 3NT if possible.

You bid first.

Board: 245
Dealer: S
Vul: None
HCP: 6

♠ J9654
♥ 10
♦ A972
♣ J94

West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.

Partner bids first.

Board: 246
Dealer: N
Vul: EW
HCP: 14

♠ A4
♥ Q96
♦ Q8764
♣ AQ6

West Bids 3♦ if possible.

You bid first.

Board: 247
Dealer: S
Vul: Both
HCP: 9

♠ 83
♥ A876
♦ J1073
♣ A64

The opponents are silent.

Partner bids first.

Board: 248
Dealer: N
Vul: NS
HCP: 14

♠ J85
♥ AQJ4
♦ A8
♣ Q1064

The opponents are silent.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 244

Dealer: N

Vul: NS

North HCP: 14

South HCP: 1

Contract: 3N E

North:

♠ 87

♥ KQ8

♦ KJ1092

♣ KQ9

South:

♠ J6542

♥ 6532

♦ —

♣ 6532

West North East South

1NT Pass 2♥

3♦ Pass 3NT AP

Board: 245

Dealer: S

Vul: None

North HCP: 6

South HCP: 15

Contract: 2♥ W

North:

♠ J9654

♥ 10

♦ A972

♣ J94

South:

♠ AK83

♥ Q9

♦ K643

♣ K65

West North East South

1NT

2♣¹ Pass 2♦² Pass

2♥ AP

1. Cappelletti, any 6+suit

2. automat

Board: 246

Dealer: N

Vul: EW

North HCP: 14

South HCP: 2

Contract: 3♦ W

North:

♠ A4

♥ Q96

♦ Q8764

♣ AQ6

South:

♠ 98752

♥ J732

♦ 5

♣ J87

West North East South

1NT Pass 2♥

3♦ AP

Board: 247

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2N S

North:

♠ 83

♥ A876

♦ J1073

♣ A64

South:

♠ AJ9

♥ KJ3

♦ Q95

♣ K1095

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

Board: 248

Dealer: N

Vul: NS

North HCP: 14

South HCP: 8

Contract: 1N N

North:

♠ J85

♥ AQJ4

♦ A8

♣ Q1064

South:

♠ K93

♥ 6532

♦ J107

♣ A93

West North East South

1NT AP

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 244	♠ J6542	West Bids 3♦ if possible.
Dealer: N	♥ 6532	East Bids 3NT if possible.
Vul: NS	♦ —	
HCP: 1	♣ 6532	Partner bids first.

Board: 245	♠ AK83	West Bids 2♣ if possible.
Dealer: S	♥ Q9	East Bids 2♦ if possible.
Vul: None	♦ K643	West Bids 2♥ if possible.
HCP: 15	♣ K65	You bid first.

Board: 246	♠ 98752	West Bids 3♦ if possible.
Dealer: N	♥ J732	
Vul: EW	♦ 5	Partner bids first.
HCP: 2	♣ J87	

Board: 247	♠ AJ9	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: Both	♦ Q95	You bid first.
HCP: 14	♣ K1095	

Board: 248	♠ K93	The opponents are silent.
Dealer: N	♥ 6532	
Vul: NS	♦ J107	Partner bids first.
HCP: 8	♣ A93	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 244

Dealer: N

Vul: NS

North HCP: 14

South HCP: 1

Contract: 3N E

North:

♠ 87

♥ KQ8

♦ KJ1092

♣ KQ9

South:

♠ J6542

♥ 6532

♦ —

♣ 6532

West North East South

1NT Pass 2♥

3♦ Pass 3NT AP

Board: 245

Dealer: S

Vul: None

North HCP: 6

South HCP: 15

Contract: 2♥ W

North:

♠ J9654

♥ 10

♦ A972

♣ J94

South:

♠ AK83

♥ Q9

♦ K643

♣ K65

West North East South

1NT

2♣¹ Pass 2♦² Pass

2♥ AP

1. Cappelletti, any 6+suit

2. automat

Board: 246

Dealer: N

Vul: EW

North HCP: 14

South HCP: 2

Contract: 3♦ W

North:

♠ A4

♥ Q96

♦ Q8764

♣ AQ6

South:

♠ 98752

♥ J732

♦ 5

♣ J87

West North East South

1NT Pass 2♥

3♦ AP

Board: 247

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2N S

North:

♠ 83

♥ A876

♦ J1073

♣ A64

South:

♠ AJ9

♥ KJ3

♦ Q95

♣ K1095

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

Board: 248

Dealer: N

Vul: NS

North HCP: 14

South HCP: 8

Contract: 1N N

North:

♠ J85

♥ AQJ4

♦ A8

♣ Q1064

South:

♠ K93

♥ 6532

♦ J107

♣ A93

West North East South

1NT AP

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 249	♠ 10974	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: Both	♦ Q9874	Partner bids first.
HCP: 6	♣ 5	

Board: 250	♠ AQ3	The opponents are silent.
Dealer: N	♥ 85	
Vul: None	♦ AK72	You bid first.
HCP: 14	♣ J764	

Board: 251	♠ K9752	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ K104	Partner bids first.
HCP: 10	♣ QJ8	

Board: 252	♠ AJ7	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ K8743	You bid first.
HCP: 15	♣ A92	

Board: 253	♠ KJ107532	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ Q10	Partner bids first.
HCP: 14	♣ A9	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 249

Dealer: S

Vul: Both

North HCP: 6

South HCP: 14

Contract: 1N S

North:

♠ 10974

♥ KJ5

♦ Q9874

♣ 5

South:

♠ KQ6

♥ 82

♦ K62

♣ AQ1063

West North East South

1NT

AP

Board: 250

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 2♠ S

North:

♠ AQ3

♥ 85

♦ AK72

♣ J764

South:

♠ K1098

♥ AQ1094

♦ 98

♣ Q3

West North East South

1NT Pass 2♦

Pass 2♥ Pass 2♠

AP

Board: 251

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ K9752

♥ J3

♦ K104

♣ QJ8

South:

♠ A643

♥ 942

♦ A86

♣ AK4

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 2NT Pass 4♠

AP

Board: 252

Dealer: N

Vul: Both

North HCP: 15

South HCP: 10

Contract: 2N N

North:

♠ AJ7

♥ K10

♦ K8743

♣ A92

South:

♠ 62

♥ A975

♦ AQ105

♣ 643

West North East South

1NT Pass 2♣¹

Pass 2♦ Pass 2NT

AP

1. Stayman

Board: 253

Dealer: S

Vul: Both

North HCP: 14

South HCP: 14

Contract: 6♠ S

North:

♠ KJ107532

♥ A4

♦ Q10

♣ A9

South:

♠ A6

♥ J73

♦ A632

♣ KQ64

West North East South

1NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♥³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 249	♠ KQ6	The opponents are silent.
Dealer: S	♥ 82	
Vul: Both	♦ K62	You bid first.
HCP: 14	♣ AQ1063	

Board: 250	♠ K1098	The opponents are silent.
Dealer: N	♥ AQ1094	
Vul: None	♦ 98	Partner bids first.
HCP: 11	♣ Q3	

Board: 251	♠ A643	The opponents are silent.
Dealer: S	♥ 942	
Vul: EW	♦ A86	You bid first.
HCP: 15	♣ AK4	

Board: 252	♠ 62	The opponents are silent.
Dealer: N	♥ A975	
Vul: Both	♦ AQ105	Partner bids first.
HCP: 10	♣ 643	

Board: 253	♠ A6	The opponents are silent.
Dealer: S	♥ J73	
Vul: Both	♦ A632	You bid first.
HCP: 14	♣ KQ64	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 249

Dealer: S

Vul: Both

North HCP: 6

South HCP: 14

Contract: 1N S

North:

♠ 10974

♥ KJ5

♦ Q9874

♣ 5

South:

♠ KQ6

♥ 82

♦ K62

♣ AQ1063

West North East South

1NT

AP

Board: 250

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 2♠ S

North:

♠ AQ3

♥ 85

♦ AK72

♣ J764

South:

♠ K1098

♥ AQ1094

♦ 98

♣ Q3

West North East South

1NT Pass 2♦

Pass 2♥ Pass 2♠

AP

Board: 251

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ K9752

♥ J3

♦ K104

♣ QJ8

South:

♠ A643

♥ 942

♦ A86

♣ AK4

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 2NT Pass 4♠

AP

Board: 252

Dealer: N

Vul: Both

North HCP: 15

South HCP: 10

Contract: 2N N

North:

♠ AJ7

♥ K10

♦ K8743

♣ A92

South:

♠ 62

♥ A975

♦ AQ105

♣ 643

West North East South

1NT Pass 2♣¹

Pass 2♦ Pass 2NT

AP

1. Stayman

Board: 253

Dealer: S

Vul: Both

North HCP: 14

South HCP: 14

Contract: 6♠ S

North:

♠ KJ107532

♥ A4

♦ Q10

♣ A9

South:

♠ A6

♥ J73

♦ A632

♣ KQ64

West North East South

1NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♥³

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 254	♠ Q82	East Doubles 1NT if possible.
Dealer: N	♥ A109	West Bids 2♥ if possible.
Vul: None	♦ AQ7	
HCP: 15	♣ QJ109	You bid first.

Board: 255	♠ 65	East Doubles Pass if possible.
Dealer: S	♥ J642	West Bids 2♠ if possible.
Vul: EW	♦ J8	East Bids 3♦ if possible.
HCP: 5	♣ QJ853	Partner bids first.

Board: 256	♠ 10832	West Doubles 2♣ if possible.
Dealer: N	♥ A76	
Vul: None	♦ KQ72	You bid first.
HCP: 14	♣ KQ	

Board: 257	♠ 862	The opponents are silent.
Dealer: S	♥ Q43	
Vul: NS	♦ A8	Partner bids first.
HCP: 10	♣ A9874	

Board: 258	♠ K9	The opponents are silent.
Dealer: N	♥ K962	
Vul: EW	♦ AJ63	You bid first.
HCP: 15	♣ A87	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ 963		1NT	X ¹	Pass
Vul: None	♥ A109	♥ J	2♥	Pass	Pass	X
North HCP: 15	♦ AQ7	♦ K9832	Pass	3♣	AP	
South HCP: 7	♣ QJ109	♣ K765				
Contract: 3♣ N			1. Cappelletti, strong			

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ KQ42				1NT
Vul: EW	♥ J642	♥ AKQ5	Pass	Pass	X ¹	Pass
North HCP: 5	♦ J8	♦ 64	2♠	Pass	3♦	AP
South HCP: 14	♣ QJ853	♣ 762				
Contract: 3♦ E			1. Cappelletti, strong			

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ 10832	♠ K96		1NT	Pass	2♣ ¹
Vul: None	♥ A76	♥ K1042	X	2♠	Pass	2NT
North HCP: 14	♦ KQ72	♦ A984	AP			
South HCP: 10	♣ KQ	♣ 65				
Contract: 2N N			1. Stayman			

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ AQ10				1NT
Vul: NS	♥ Q43	♥ J109	Pass	2NT	Pass	3NT
North HCP: 10	♦ A8	♦ KJ75				
South HCP: 15	♣ A9874	♣ KJ10	AP			
Contract: 3N S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ A5		1NT	Pass	2♣ ¹
Vul: EW	♥ K962	♥ J853	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ63	♦ 942	Pass	4♥	AP	
South HCP: 10	♣ A87	♣ KQ103				
Contract: 4♥ N			1. Stayman			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 254	♠ 963	East Doubles 1NT if possible.
Dealer: N	♥ J	West Bids 2♥ if possible.
Vul: None	♦ K9832	
HCP: 7	♣ K765	Partner bids first.

Board: 255	♠ KQ42	East Doubles Pass if possible.
Dealer: S	♥ AKQ5	West Bids 2♠ if possible.
Vul: EW	♦ 64	East Bids 3♦ if possible.
HCP: 14	♣ 762	You bid first.

Board: 256	♠ K96	West Doubles 2♣ if possible.
Dealer: N	♥ K1042	
Vul: None	♦ A984	Partner bids first.
HCP: 10	♣ 65	

Board: 257	♠ AQ10	The opponents are silent.
Dealer: S	♥ J109	
Vul: NS	♦ KJ75	You bid first.
HCP: 15	♣ KJ10	

Board: 258	♠ A5	The opponents are silent.
Dealer: N	♥ J853	
Vul: EW	♦ 942	Partner bids first.
HCP: 10	♣ KQ103	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ 963		1NT	X ¹	Pass
Vul: None	♥ A109	♥ J	2♥	Pass	Pass	X
North HCP: 15	♦ AQ7	♦ K9832	Pass	3♣	AP	
South HCP: 7	♣ QJ109	♣ K765				
Contract: 3♣ N			1. Cappelletti, strong			

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ KQ42				1NT
Vul: EW	♥ J642	♥ AKQ5	Pass	Pass	X ¹	Pass
North HCP: 5	♦ J8	♦ 64	2♠	Pass	3♦	AP
South HCP: 14	♣ QJ853	♣ 762				
Contract: 3♦ E			1. Cappelletti, strong			

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ 10832	♠ K96		1NT	Pass	2♣ ¹
Vul: None	♥ A76	♥ K1042	X	2♠	Pass	2NT
North HCP: 14	♦ KQ72	♦ A984	AP			
South HCP: 10	♣ KQ	♣ 65				
Contract: 2N N			1. Stayman			

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ AQ10				1NT
Vul: NS	♥ Q43	♥ J109	Pass	2NT	Pass	3NT
North HCP: 10	♦ A8	♦ KJ75				
South HCP: 15	♣ A9874	♣ KJ10	AP			
Contract: 3N S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ A5		1NT	Pass	2♣ ¹
Vul: EW	♥ K962	♥ J853	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ63	♦ 942	Pass	4♥	AP	
South HCP: 10	♣ A87	♣ KQ103				
Contract: 4♥ N			1. Stayman			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 259	♠ 83	The opponents are silent.
Dealer: S	♥ A842	
Vul: Both	♦ 7532	Partner bids first.
HCP: 8	♣ A32	
Board: 260	♠ KJ7	West Doubles Pass if possible.
Dealer: N	♥ KQ109	East Bids 2♥ if possible.
Vul: NS	♦ Q105	
HCP: 15	♣ A42	You bid first.
Board: 261	♠ 105	West Doubles 1NT if possible.
Dealer: S	♥ 87432	East Bids 2♠ if possible.
Vul: None	♦ AQ1074	
HCP: 8	♣ Q	Partner bids first.
Board: 262	♠ A9	East Bids 2♣ if possible.
Dealer: N	♥ 852	West Bids 2♥ if possible.
Vul: EW	♦ AKQ	East Bids 3♥ if possible.
HCP: 14	♣ J8752	West Bids 4♥ if possible.
		You bid first.
Board: 263	♠ 8753	West Bids 3♦ if possible.
Dealer: S	♥ Q10654	East Bids 3NT if possible.
Vul: Both	♦ 93	West Bids 5♦ if possible.
HCP: 2	♣ 82	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 259

Dealer: S

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1N S

North:

♠ 83

♥ A842

♦ 7532

♣ A32

South:

♠ 7652

♥ KQ7

♦ AJ

♣ KJ97

West North East South

1NT

AP

Board: 260

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 2♥ E

North:

♠ KJ7

♥ KQ109

♦ Q105

♣ A42

South:

♠ 10832

♥ A3

♦ A8

♣ 107653

West North East South

1NT Pass Pass

X¹ Pass 2♥ AP

1. Cappelletti, strong

Board: 261

Dealer: S

Vul: None

North HCP: 8

South HCP: 14

Contract: 3♥ S

North:

♠ 105

♥ 87432

♦ AQ1074

♣ Q

South:

♠ AJ82

♥ AKJ5

♦ 92

♣ J32

West North East South

1NT

X¹ 2♦ 2♠ Pass

Pass 3♦ Pass 3♥

AP

1. Cappelletti, strong

Board: 262

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 4♥ W

North:

♠ A9

♥ 852

♦ AKQ

♣ J8752

South:

♠ K743

♥ 7

♦ 7432

♣ A1093

West North East South

1NT 2♣¹ Pass

2♥ Pass 3♥ Pass

4♥ AP

1. Cappelletti, any 6+ suit

Board: 263

Dealer: S

Vul: Both

North HCP: 2

South HCP: 15

Contract: 5♦ W

North:

♠ 8753

♥ Q10654

♦ 93

♣ 82

South:

♠ Q62

♥ K72

♦ AQ6

♣ KJ96

West North East South

1NT

3♦ Pass 3NT Pass

5♦ AP

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 259 ♠ 7652
Dealer: S ♥ KQ7
Vul: Both ♦ AJ
HCP: 14 ♣ KJ97

The opponents are silent.

You bid first.

Board: 260 ♠ 10832
Dealer: N ♥ A3
Vul: NS ♦ A8
HCP: 8 ♣ 107653

West Doubles Pass if possible.

East Bids 2♥ if possible.

Partner bids first.

Board: 261 ♠ AJ82
Dealer: S ♥ AKJ5
Vul: None ♦ 92
HCP: 14 ♣ J32

West Doubles 1NT if possible.

East Bids 2♠ if possible.

You bid first.

Board: 262 ♠ K743
Dealer: N ♥ 7
Vul: EW ♦ 7432
HCP: 7 ♣ A1093

East Bids 2♣ if possible.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 263 ♠ Q62
Dealer: S ♥ K72
Vul: Both ♦ AQ6
HCP: 15 ♣ KJ96

West Bids 3♦ if possible.

East Bids 3NT if possible.

West Bids 5♦ if possible.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 259

Dealer: S

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1N S

North:

♠ 83

♥ A842

♦ 7532

♣ A32

South:

♠ 7652

♥ KQ7

♦ AJ

♣ KJ97

West North East South

1NT

AP

Board: 260

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 2♥ E

North:

♠ KJ7

♥ KQ109

♦ Q105

♣ A42

South:

♠ 10832

♥ A3

♦ A8

♣ 107653

West North East South

1NT Pass Pass

X¹ Pass 2♥ AP

1. Cappelletti, strong

Board: 261

Dealer: S

Vul: None

North HCP: 8

South HCP: 14

Contract: 3♥ S

North:

♠ 105

♥ 87432

♦ AQ1074

♣ Q

South:

♠ AJ82

♥ AKJ5

♦ 92

♣ J32

West North East South

1NT

X¹ 2♦ 2♠ Pass

Pass 3♦ Pass 3♥

AP

1. Cappelletti, strong

Board: 262

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 4♥ W

North:

♠ A9

♥ 852

♦ AKQ

♣ J8752

South:

♠ K743

♥ 7

♦ 7432

♣ A1093

West North East South

1NT 2♣¹ Pass

2♥ Pass 3♥ Pass

4♥ AP

1. Cappelletti, any 6+ suit

Board: 263

Dealer: S

Vul: Both

North HCP: 2

South HCP: 15

Contract: 5♦ W

North:

♠ 8753

♥ Q10654

♦ 93

♣ 82

South:

♠ Q62

♥ K72

♦ AQ6

♣ KJ96

West North East South

1NT

3♦ Pass 3NT Pass

5♦ AP

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 264	♠ A983	West Doubles Pass if possible.
Dealer: N	♥ AJ	East Bids 2NT if possible.
Vul: None	♦ KQ83	
HCP: 14	♣ 964	You bid first.

Board: 265	♠ A984	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: Both	♦ 74	Partner bids first.
HCP: 10	♣ 1074	

Board: 266	♠ Q85	West Bids 2♣ if possible.
Dealer: N	♥ A92	East Bids 2♦ if possible.
Vul: None	♦ AQ86	West Bids 2♥ if possible.
HCP: 15	♣ K73	East Bids 3♥ if possible.
		West Bids 4♥ if possible.
		You bid first.

Board: 267	♠ Q1032	The opponents are silent.
Dealer: S	♥ 94	
Vul: NS	♦ Q9	Partner bids first.
HCP: 8	♣ A10965	

Board: 268	♠ KJ5	The opponents are silent.
Dealer: N	♥ QJ104	
Vul: EW	♦ K1087	You bid first.
HCP: 14	♣ A3	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ A983	♠ J104		1NT	Pass	Pass
Vul: None	♥ AJ	♥ 765	X ¹	Pass	2NT	AP
North HCP: 14	♦ KQ83	♦ 9654	1. Cappelletti, strong			
South HCP: 1	♣ 964	♣ 872				
Contract: 2N E						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ A984	♠ QJ102				1NT
Vul: Both	♥ AQ109	♥ 64	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ 74	♦ A965	Pass	3♠	AP	
South HCP: 14	♣ 1074	♣ AK8	1. Stayman			
Contract: 3♠ S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ J1072		1NT	Pass	Pass
Vul: None	♥ A92	♥ 3	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 15	♦ AQ86	♦ K542	2♥	Pass	3♥	Pass
South HCP: 4	♣ K73	♣ 9862	4♥	AP		
Contract: 4♥ W			1. Cappelletti, any 6+suit 2. automat			

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ Q1032	♠ AK				1NT
Vul: NS	♥ 94	♥ A753				
North HCP: 8	♦ Q9	♦ K1032	AP			
South HCP: 14	♣ A10965	♣ 843				
Contract: 1N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q1076		1NT	Pass	2♣ ¹
Vul: EW	♥ QJ104	♥ 83	Pass	2♥	Pass	2NT
North HCP: 14	♦ K1087	♦ QJ6	AP			
South HCP: 9	♣ A3	♣ KJ64	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 264	♠ J104	West Doubles Pass if possible.
Dealer: N	♥ 765	East Bids 2NT if possible.
Vul: None	♦ 9654	
HCP: 1	♣ 872	Partner bids first.

Board: 265	♠ QJ102	The opponents are silent.
Dealer: S	♥ 64	
Vul: Both	♦ A965	You bid first.
HCP: 14	♣ AK8	

Board: 266	♠ J1072	West Bids 2♣ if possible.
Dealer: N	♥ 3	East Bids 2♦ if possible.
Vul: None	♦ K542	West Bids 2♥ if possible.
HCP: 4	♣ 9862	East Bids 3♥ if possible.
		West Bids 4♥ if possible.
		Partner bids first.

Board: 267	♠ AK	The opponents are silent.
Dealer: S	♥ A753	
Vul: NS	♦ K1032	You bid first.
HCP: 14	♣ 843	

Board: 268	♠ Q1076	The opponents are silent.
Dealer: N	♥ 83	
Vul: EW	♦ QJ6	Partner bids first.
HCP: 9	♣ KJ64	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ A983	♠ J104		1NT	Pass	Pass
Vul: None	♥ AJ	♥ 765	X ¹	Pass	2NT	AP
North HCP: 14	♦ KQ83	♦ 9654	1. Cappelletti, strong			
South HCP: 1	♣ 964	♣ 872				
Contract: 2N E						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ A984	♠ QJ102				1NT
Vul: Both	♥ AQ109	♥ 64	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ 74	♦ A965	Pass	3♠	AP	
South HCP: 14	♣ 1074	♣ AK8	1. Stayman			
Contract: 3♠ S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ J1072		1NT	Pass	Pass
Vul: None	♥ A92	♥ 3	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 15	♦ AQ86	♦ K542	2♥	Pass	3♥	Pass
South HCP: 4	♣ K73	♣ 9862	4♥	AP		
Contract: 4♥ W			1. Cappelletti, any 6+suit 2. automat			

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ Q1032	♠ AK				1NT
Vul: NS	♥ 94	♥ A753				
North HCP: 8	♦ Q9	♦ K1032	AP			
South HCP: 14	♣ A10965	♣ 843				
Contract: 1N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q1076		1NT	Pass	2♣ ¹
Vul: EW	♥ QJ104	♥ 83	Pass	2♥	Pass	2NT
North HCP: 14	♦ K1087	♦ QJ6	AP			
South HCP: 9	♣ A3	♣ KJ64	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 269	♠ K74	The opponents are silent.
Dealer: S	♥ K953	
Vul: None	♦ 963	Partner bids first.
HCP: 7	♣ J72	

Board: 270	♠ K2	The opponents are silent.
Dealer: N	♥ Q1043	
Vul: NS	♦ A532	You bid first.
HCP: 14	♣ AJ2	

Board: 271	♠ A3	The opponents are silent.
Dealer: S	♥ 9432	
Vul: EW	♦ AQ105	Partner bids first.
HCP: 13	♣ K86	

Board: 272	♠ K94	The opponents are silent.
Dealer: N	♥ AK97	
Vul: Both	♦ K72	You bid first.
HCP: 15	♣ Q82	

Board: 273	♠ 9432	West Doubles 1NT if possible. East Bids 2♥ if possible.
Dealer: S	♥ J943	
Vul: NS	♦ J4	Partner bids first.
HCP: 2	♣ 643	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ Q986				1NT
Vul: None	♥ K953	♥ A1076				
North HCP: 7	♦ 963	♦ AJ10	AP			
South HCP: 14	♣ J72	♣ K10				
Contract: 1N S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ J643				
Vul: NS	♥ Q1043	♥ AJ62		1NT	AP	
North HCP: 14	♦ A532	♦ 8				
South HCP: 8	♣ AJ2	♣ Q976				
Contract: 1N N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ K962				1NT
Vul: EW	♥ 9432	♥ QJ87	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ AQ105	♦ K7	Pass	4♥	AP	
South HCP: 15	♣ K86	♣ AQ4	1. Stayman			
Contract: 4♥ S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ Q2				
Vul: Both	♥ AK97	♥ QJ842		1NT	Pass	2♦
North HCP: 15	♦ K72	♦ 10653	Pass	2♥	AP	
South HCP: 5	♣ Q82	♣ 76				
Contract: 2♥ N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ 9432	♠ J86				1NT
Vul: NS	♥ J943	♥ KQ				
North HCP: 2	♦ J4	♦ AK102	X ¹	Pass	2♥	AP
South HCP: 14	♣ 643	♣ J872	1. Cappelletti, strong			
Contract: 2♥ E						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 269	♠ Q986	The opponents are silent.
Dealer: S	♥ A1076	
Vul: None	♦ AJ10	You bid first.
HCP: 14	♣ K10	

Board: 270	♠ J643	The opponents are silent.
Dealer: N	♥ AJ62	
Vul: NS	♦ 8	Partner bids first.
HCP: 8	♣ Q976	

Board: 271	♠ K962	The opponents are silent.
Dealer: S	♥ QJ87	
Vul: EW	♦ K7	You bid first.
HCP: 15	♣ AQ4	

Board: 272	♠ Q2	The opponents are silent.
Dealer: N	♥ QJ842	
Vul: Both	♦ 10653	Partner bids first.
HCP: 5	♣ 76	

Board: 273	♠ J86	West Doubles 1NT if possible.
Dealer: S	♥ KQ	East Bids 2♥ if possible.
Vul: NS	♦ AK102	
HCP: 14	♣ J872	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ Q986				1NT
Vul: None	♥ K953	♥ A1076				
North HCP: 7	♦ 963	♦ AJ10	AP			
South HCP: 14	♣ J72	♣ K10				
Contract: 1N S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ J643				
Vul: NS	♥ Q1043	♥ AJ62		1NT	AP	
North HCP: 14	♦ A532	♦ 8				
South HCP: 8	♣ AJ2	♣ Q976				
Contract: 1N N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ K962				1NT
Vul: EW	♥ 9432	♥ QJ87	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ AQ105	♦ K7	Pass	4♥	AP	
South HCP: 15	♣ K86	♣ AQ4	1. Stayman			
Contract: 4♥ S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ Q2				
Vul: Both	♥ AK97	♥ QJ842		1NT	Pass	2♦
North HCP: 15	♦ K72	♦ 10653	Pass	2♥	AP	
South HCP: 5	♣ Q82	♣ 76				
Contract: 2♥ N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ 9432	♠ J86				1NT
Vul: NS	♥ J943	♥ KQ				
North HCP: 2	♦ J4	♦ AK102	X ¹	Pass	2♥	AP
South HCP: 14	♣ 643	♣ J872	1. Cappelletti, strong			
Contract: 2♥ E						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 274	♠ J103	East Doubles 1NT if possible.
Dealer: N	♥ Q107	
Vul: EW	♦ AK43	
HCP: 14	♣ A98	You bid first.

Board: 275	♠ K9764	The opponents are silent.
Dealer: S	♥ Q65	
Vul: Both	♦ 97	
HCP: 8	♣ K109	Partner bids first.

Board: 276	♠ AK109	East Doubles 2♥ if possible.
Dealer: N	♥ KJ5	West Bids 3♦ if possible.
Vul: None	♦ 1053	
HCP: 14	♣ K103	You bid first.

Board: 277	♠ Q62	West Bids 2♦ if possible.
Dealer: S	♥ 863	East Bids 3♣ if possible.
Vul: None	♦ 542	West Bids 3♠ if possible.
HCP: 4	♣ Q1053	Partner bids first.

Board: 278	♠ KQ84	East Bids 2♦ if possible.
Dealer: N	♥ J108	West Bids 3♣ if possible.
Vul: NS	♦ AQ8	
HCP: 15	♣ K82	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 274

Dealer: N

Vul: EW

North HCP: 14

South HCP: 5

Contract: 1NX N

North:

♠ J103

♥ Q107

♦ AK43

♣ A98

South:

♠ Q72

♥ J986

♦ 10865

♣ Q5

West North East South

1NT X¹ AP

1. Cappelletti, strong

Board: 275

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♠ S

North:

♠ K9764

♥ Q65

♦ 97

♣ K109

South:

♠ A8

♥ J432

♦ AQ5

♣ A852

West North East South

Pass 2♥ Pass 1NT

AP 2♠

Board: 276

Dealer: N

Vul: None

North HCP: 14

South HCP: 5

Contract: 3♦ W

North:

♠ AK109

♥ KJ5

♦ 1053

♣ K103

South:

♠ 43

♥ A7632

♦ 97

♣ J942

West North East South

Pass 1NT Pass 2♦

3♦ 2♥ X Pass

AP

Board: 277

Dealer: S

Vul: None

North HCP: 4

South HCP: 14

Contract: 3♠ W

North:

♠ Q62

♥ 863

♦ 542

♣ Q1053

South:

♠ J108

♥ K74

♦ K976

♣ AK9

West North East South

2♦¹ Pass 3♣ 1NT

3♠ Pass

AP

1. Cappelletti, both majors

Board: 278

Dealer: N

Vul: NS

North HCP: 15

South HCP: 4

Contract: 3♣ W

North:

♠ KQ84

♥ J108

♦ AQ8

♣ K82

South:

♠ 976

♥ K97

♦ J9765

♣ 107

West North East South

Pass 1NT 2♦¹ Pass

3♣ AP

1. Cappelletti, both majors

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 274	♠ Q72	East Doubles 1NT if possible.
Dealer: N	♥ J986	
Vul: EW	♦ 10865	Partner bids first.
HCP: 5	♣ Q5	

Board: 275	♠ A8	The opponents are silent.
Dealer: S	♥ J432	
Vul: Both	♦ AQ5	You bid first.
HCP: 15	♣ A852	

Board: 276	♠ 43	East Doubles 2♥ if possible.
Dealer: N	♥ A7632	West Bids 3♦ if possible.
Vul: None	♦ 97	
HCP: 5	♣ J942	Partner bids first.

Board: 277	♠ J108	West Bids 2♦ if possible.
Dealer: S	♥ K74	East Bids 3♣ if possible.
Vul: None	♦ K976	West Bids 3♠ if possible.
HCP: 14	♣ AK9	You bid first.

Board: 278	♠ 976	East Bids 2♦ if possible.
Dealer: N	♥ K97	West Bids 3♣ if possible.
Vul: NS	♦ J9765	
HCP: 4	♣ 107	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 274

Dealer: N

Vul: EW

North HCP: 14

South HCP: 5

Contract: 1NX N

North:

♠ J103

♥ Q107

♦ AK43

♣ A98

South:

♠ Q72

♥ J986

♦ 10865

♣ Q5

West North East South

1NT X¹ AP

1. Cappelletti, strong

Board: 275

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♠ S

North:

♠ K9764

♥ Q65

♦ 97

♣ K109

South:

♠ A8

♥ J432

♦ AQ5

♣ A852

West North East South

Pass 2♥ Pass 1NT

AP 2♠

Board: 276

Dealer: N

Vul: None

North HCP: 14

South HCP: 5

Contract: 3♦ W

North:

♠ AK109

♥ KJ5

♦ 1053

♣ K103

South:

♠ 43

♥ A7632

♦ 97

♣ J942

West North East South

Pass 1NT Pass 2♦

3♦ 2♥ X Pass

AP

Board: 277

Dealer: S

Vul: None

North HCP: 4

South HCP: 14

Contract: 3♠ W

North:

♠ Q62

♥ 863

♦ 542

♣ Q1053

South:

♠ J108

♥ K74

♦ K976

♣ AK9

West North East South

2♦¹ Pass 3♣ 1NT

3♠ AP Pass

1. Cappelletti, both majors

Board: 278

Dealer: N

Vul: NS

North HCP: 15

South HCP: 4

Contract: 3♣ W

North:

♠ KQ84

♥ J108

♦ AQ8

♣ K82

South:

♠ 976

♥ K97

♦ J9765

♣ 107

West North East South

Pass 1NT 2♦¹ Pass

3♣ AP

1. Cappelletti, both majors

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 279	♠ Q985	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ 954	Partner bids first.
HCP: 9	♣ KQ75	

Board: 280	♠ J1097	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: None	♦ K3	You bid first.
HCP: 14	♣ J93	

Board: 281	♠ 10875	East Bids 2♥ if possible.
Dealer: S	♥ QJ2	
Vul: NS	♦ 42	Partner bids first.
HCP: 7	♣ A653	

Board: 282	♠ 1032	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ Q94	You bid first.
HCP: 15	♣ AK102	

Board: 283	♠ K85	The opponents are silent.
Dealer: S	♥ K32	
Vul: None	♦ AQJ	Partner bids first.
HCP: 17	♣ A854	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ Q985	♠ KJ6				1NT
Vul: Both	♥ Q7	♥ AK65	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 954	♦ K87	Pass	2NT	AP	
South HCP: 14	♣ KQ75	♣ 1094				
Contract: 2N S			1. Stayman			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ J1097	♠ Q				
Vul: None	♥ AKQ9	♥ J65		1NT	Pass	3NT
North HCP: 14	♦ K3	♦ AQJ8765	AP			
South HCP: 15	♣ J93	♣ KQ				
Contract: 3N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 10875	♠ K3				1NT
Vul: NS	♥ QJ2	♥ A65	Pass	Pass	2♥ ¹	AP
North HCP: 7	♦ 42	♦ AQ1065	1. Cappelletti, 5M-4m			
South HCP: 15	♣ A653	♣ Q97				
Contract: 2♥ E						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ 1032	♠ AJ94		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ10	♥ K74	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q94	♦ J752	AP			
South HCP: 9	♣ AK102	♣ 63	1. Stayman			
Contract: 2N N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ AQ2				1NT
Vul: None	♥ K32	♥ 1086				
North HCP: 17	♦ AQJ	♦ K72	Pass	3NT	AP	
South HCP: 15	♣ A854	♣ KQJ6				
Contract: 3N S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 279	♠ KJ6	The opponents are silent.
Dealer: S	♥ AK65	
Vul: Both	♦ K87	You bid first.
HCP: 14	♣ 1094	

Board: 280	♠ Q	The opponents are silent.
Dealer: N	♥ J65	
Vul: None	♦ AQJ8765	Partner bids first.
HCP: 15	♣ KQ	

Board: 281	♠ K3	East Bids 2♥ if possible.
Dealer: S	♥ A65	
Vul: NS	♦ AQ1065	You bid first.
HCP: 15	♣ Q97	

Board: 282	♠ AJ94	The opponents are silent.
Dealer: N	♥ K74	
Vul: EW	♦ J752	Partner bids first.
HCP: 9	♣ 63	

Board: 283	♠ AQ2	The opponents are silent.
Dealer: S	♥ 1086	
Vul: None	♦ K72	You bid first.
HCP: 15	♣ KQJ6	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ Q985	♠ KJ6				1NT
Vul: Both	♥ Q7	♥ AK65	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 954	♦ K87	Pass	2NT	AP	
South HCP: 14	♣ KQ75	♣ 1094				
Contract: 2N S			1. Stayman			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ J1097	♠ Q				
Vul: None	♥ AKQ9	♥ J65		1NT	Pass	3NT
North HCP: 14	♦ K3	♦ AQJ8765	AP			
South HCP: 15	♣ J93	♣ KQ				
Contract: 3N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 10875	♠ K3				1NT
Vul: NS	♥ QJ2	♥ A65	Pass	Pass	2♥ ¹	AP
North HCP: 7	♦ 42	♦ AQ1065				
South HCP: 15	♣ A653	♣ Q97	1. Cappelletti, 5M-4m			
Contract: 2♥ E						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ 1032	♠ AJ94		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ10	♥ K74	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q94	♦ J752	AP			
South HCP: 9	♣ AK102	♣ 63	1. Stayman			
Contract: 2N N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ AQ2				1NT
Vul: None	♥ K32	♥ 1086				
North HCP: 17	♦ AQJ	♦ K72	Pass	3NT	AP	
South HCP: 15	♣ A854	♣ KQJ6				
Contract: 3N S						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 284	♠ K754	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ AKQ7	You bid first.
HCP: 15	♣ 743	
Board: 285	♠ A1064	The opponents are silent.
Dealer: S	♥ AKQ9652	
Vul: Both	♦ —	Partner bids first.
HCP: 16	♣ K9	
Board: 286	♠ AQ72	The opponents are silent.
Dealer: N	♥ K83	
Vul: NS	♦ Q106	You bid first.
HCP: 14	♣ K53	
Board: 287	♠ K852	East Doubles Pass if possible.
Dealer: S	♥ 96	West Bids 2♣ if possible.
Vul: EW	♦ J653	
HCP: 7	♣ K87	Partner bids first.
Board: 288	♠ K64	East Bids 2♠ if possible.
Dealer: N	♥ KQJ2	
Vul: Both	♦ Q984	You bid first.
HCP: 14	♣ K7	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 284

Dealer: N

Vul: NS

North HCP: 15

South HCP: 4

Contract: 1N N

North:

♠ K754

♥ K3

♦ AKQ7

♣ 743

South:

♠ A1062

♥ 985

♦ 9542

♣ 108

West	North	East	South
	1NT	AP	

Board: 285

Dealer: S

Vul: Both

North HCP: 16

South HCP: 15

Contract: 6♥ S

North:

♠ A1064

♥ AKQ9652

♦ —

♣ K9

South:

♠ K952

♥ J10

♦ AK86

♣ A73

West	North	East	South
			1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

Pass	5♦ ²	Pass	5♠ ³
------	-----------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas
2. Exclusion, for ♥
3. 1 out of 4

Board: 286

Dealer: N

Vul: NS

North HCP: 14

South HCP: 8

Contract: 3♥ N

North:

♠ AQ72

♥ K83

♦ Q106

♣ K53

South:

♠ K85

♥ AJ10952

♦ 54

♣ 74

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

Board: 287

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 2♣ W

North:

♠ K852

♥ 96

♦ J653

♣ K87

South:

♠ AQ94

♥ Q1042

♦ A74

♣ Q6

West	North	East	South
			1NT

Pass	Pass	X ¹	Pass
------	------	----------------	------

2♣	AP		
----	----	--	--

1. Cappelletti, strong

Board: 288

Dealer: N

Vul: Both

North HCP: 14

South HCP: 8

Contract: 3♥ N

North:

♠ K64

♥ KQJ2

♦ Q984

♣ K7

South:

♠ 92

♥ 10543

♦ A652

♣ A103

West	North	East	South
	1NT	2♠ ¹	X

Pass	3♥	AP	
------	----	----	--

1. Cappelletti, 5M-4m

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 284	♠ A1062	The opponents are silent.
Dealer: N	♥ 985	
Vul: NS	♦ 9542	Partner bids first.
HCP: 4	♣ 108	

Board: 285	♠ K952	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ AK86	You bid first.
HCP: 15	♣ A73	

Board: 286	♠ K85	The opponents are silent.
Dealer: N	♥ AJ10952	
Vul: NS	♦ 54	Partner bids first.
HCP: 8	♣ 74	

Board: 287	♠ AQ94	East Doubles Pass if possible.
Dealer: S	♥ Q1042	West Bids 2♣ if possible.
Vul: EW	♦ A74	
HCP: 14	♣ Q6	You bid first.

Board: 288	♠ 92	East Bids 2♠ if possible.
Dealer: N	♥ 10543	
Vul: Both	♦ A652	Partner bids first.
HCP: 8	♣ A103	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 284

Dealer: N

Vul: NS

North HCP: 15

South HCP: 4

Contract: 1N N

North:

♠ K754

♥ K3

♦ AKQ7

♣ 743

South:

♠ A1062

♥ 985

♦ 9542

♣ 108

West	North	East	South
	1NT	AP	

Board: 285

Dealer: S

Vul: Both

North HCP: 16

South HCP: 15

Contract: 6♥ S

North:

♠ A1064

♥ AKQ9652

♦ —

♣ K9

South:

♠ K952

♥ J10

♦ AK86

♣ A73

West	North	East	South
			1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

Pass	5♦ ²	Pass	5♠ ³
------	-----------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas
2. Exclusion, for ♥
3. 1 out of 4

Board: 286

Dealer: N

Vul: NS

North HCP: 14

South HCP: 8

Contract: 3♥ N

North:

♠ AQ72

♥ K83

♦ Q106

♣ K53

South:

♠ K85

♥ AJ10952

♦ 54

♣ 74

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

Board: 287

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 2♣ W

North:

♠ K852

♥ 96

♦ J653

♣ K87

South:

♠ AQ94

♥ Q1042

♦ A74

♣ Q6

West	North	East	South
			1NT

Pass	Pass	X ¹	Pass
------	------	----------------	------

2♣	AP		
----	----	--	--

1. Cappelletti, strong

Board: 288

Dealer: N

Vul: Both

North HCP: 14

South HCP: 8

Contract: 3♥ N

North:

♠ K64

♥ KQJ2

♦ Q984

♣ K7

South:

♠ 92

♥ 10543

♦ A652

♣ A103

West	North	East	South
	1NT	2♠ ¹	X

Pass	3♥	AP	
------	----	----	--

1. Cappelletti, 5M-4m

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 289	♠ J4	The opponents are silent.
Dealer: S	♥ J43	
Vul: None	♦ 42	Partner bids first.
HCP: 8	♣ AQ6543	

Board: 290	♠ Q986	The opponents are silent.
Dealer: N	♥ A1032	
Vul: EW	♦ AJ4	You bid first.
HCP: 14	♣ K5	

Board: 291	♠ QJ874	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ KQ84	Partner bids first.
HCP: 11	♣ 1097	

Board: 292	♠ 764	The opponents are silent.
Dealer: N	♥ A1083	
Vul: NS	♦ AK6	You bid first.
HCP: 14	♣ K103	

Board: 293	♠ J1042	West Doubles 1NT if possible.
Dealer: S	♥ Q53	East Bids 2♣ if possible.
Vul: Both	♦ J52	West Bids 3♥ if possible.
HCP: 6	♣ Q64	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ A8				1NT
Vul: None	♥ J43	♥ A1087	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 8	♦ 42	♦ KJ96	AP			
South HCP: 15	♣ AQ6543	♣ K102				
Contract: 3♣ S						
			1. 1N-2S transfer to clubs			
			2. automat			

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ Q986	♠ AKJ75		1NT	Pass	2♥
Vul: EW	♥ A1032	♥ 8	Pass	3♠ ¹	Pass	4♠
North HCP: 14	♦ AJ4	♦ K10965	AP			
South HCP: 11	♣ K5	♣ 103				
Contract: 4♠ N						
			1. Super acceptance after NT			

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ QJ874	♠ AK5				1NT
Vul: Both	♥ K	♥ 9863	Pass	2♥	Pass	2♠
North HCP: 11	♦ KQ84	♦ 753	Pass	3♦	Pass	4♠
South HCP: 14	♣ 1097	♣ AK3	AP			
Contract: 4♠ S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ 764	♠ K3		1NT	Pass	2♣ ¹
Vul: NS	♥ A1083	♥ QJ92	Pass	2♥	Pass	3♥
North HCP: 14	♦ AK6	♦ QJ854	AP			
South HCP: 9	♣ K103	♣ 62				
Contract: 3♥ N						
			1. Stayman			

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ J1042	♠ AK83				1NT
Vul: Both	♥ Q53	♥ K9	X ¹	Pass	2♣	Pass
North HCP: 6	♦ J52	♦ Q987	3♥	AP		
South HCP: 15	♣ Q64	♣ K109				
Contract: 3♥ W						
			1. Cappelletti, strong			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 289	♠ A8	The opponents are silent.
Dealer: S	♥ A1087	
Vul: None	♦ KJ96	You bid first.
HCP: 15	♣ K102	

Board: 290	♠ AKJ75	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ K10965	Partner bids first.
HCP: 11	♣ 103	

Board: 291	♠ AK5	The opponents are silent.
Dealer: S	♥ 9863	
Vul: Both	♦ 753	You bid first.
HCP: 14	♣ AK3	

Board: 292	♠ K3	The opponents are silent.
Dealer: N	♥ QJ92	
Vul: NS	♦ QJ854	Partner bids first.
HCP: 9	♣ 62	

Board: 293	♠ AK83	West Doubles 1NT if possible.
Dealer: S	♥ K9	East Bids 2♣ if possible.
Vul: Both	♦ Q987	West Bids 3♥ if possible.
HCP: 15	♣ K109	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ A8				1NT
Vul: None	♥ J43	♥ A1087	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 8	♦ 42	♦ KJ96	AP			
South HCP: 15	♣ AQ6543	♣ K102				
Contract: 3♣ S						
			1. 1N-2S transfer to clubs			
			2. automat			

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ Q986	♠ AKJ75		1NT	Pass	2♥
Vul: EW	♥ A1032	♥ 8	Pass	3♠ ¹	Pass	4♠
North HCP: 14	♦ AJ4	♦ K10965	AP			
South HCP: 11	♣ K5	♣ 103				
Contract: 4♠ N						
			1. Super acceptance after NT			

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ QJ874	♠ AK5				1NT
Vul: Both	♥ K	♥ 9863	Pass	2♥	Pass	2♠
North HCP: 11	♦ KQ84	♦ 753	Pass	3♦	Pass	4♠
South HCP: 14	♣ 1097	♣ AK3	AP			
Contract: 4♠ S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ 764	♠ K3		1NT	Pass	2♣ ¹
Vul: NS	♥ A1083	♥ QJ92	Pass	2♥	Pass	3♥
North HCP: 14	♦ AK6	♦ QJ854	AP			
South HCP: 9	♣ K103	♣ 62				
Contract: 3♥ N						
			1. Stayman			

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ J1042	♠ AK83				1NT
Vul: Both	♥ Q53	♥ K9	X ¹	Pass	2♣	Pass
North HCP: 6	♦ J52	♦ Q987	3♥	AP		
South HCP: 15	♣ Q64	♣ K109				
Contract: 3♥ W						
			1. Cappelletti, strong			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 294	♠ Q84	The opponents are silent.
Dealer: N	♥ K102	
Vul: None	♦ AJ3	You bid first.
HCP: 14	♣ KJ65	

Board: 295	♠ K3	The opponents are silent.
Dealer: S	♥ AQJ103	
Vul: NS	♦ J9	Partner bids first.
HCP: 15	♣ KJ32	

Board: 296	♠ KJ76	The opponents are silent.
Dealer: N	♥ A4	
Vul: EW	♦ AJ43	You bid first.
HCP: 15	♣ Q53	

Board: 297	♠ 103	East Bids 2♥ if possible.
Dealer: S	♥ K86	
Vul: None	♦ Q8643	Partner bids first.
HCP: 6	♣ J102	

Board: 298	♠ Q732	The opponents are silent.
Dealer: N	♥ QJ76	
Vul: EW	♦ AQ	You bid first.
HCP: 14	♣ K73	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 294

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 3♠ N

North:

♠ Q84

♥ K102

♦ AJ3

♣ KJ65

South:

♠ A10532

♥ A54

♦ Q85

♣ 97

West North East South

1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 3♠ AP

Board: 295

Dealer: S

Vul: NS

North HCP: 15

South HCP: 14

Contract: 4♥ S

North:

♠ K3

♥ AQJ103

♦ J9

♣ KJ32

South:

♠ AQ10

♥ 652

♦ A743

♣ A105

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

AP

Board: 296

Dealer: N

Vul: EW

North HCP: 15

South HCP: 3

Contract: 2♥ N

North:

♠ KJ76

♥ A4

♦ AJ43

♣ Q53

South:

♠ 842

♥ 109862

♦ 976

♣ K6

West North East South

1NT Pass 2♦

Pass 2♥ AP

Board: 297

Dealer: S

Vul: None

North HCP: 6

South HCP: 14

Contract: 2♥ E

North:

♠ 103

♥ K86

♦ Q8643

♣ J102

South:

♠ K765

♥ A4

♦ KJ2

♣ K754

West North East South

1NT

Pass Pass 2♥¹ AP

1. Cappelletti, 5M-4m

Board: 298

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 4♥ N

North:

♠ Q732

♥ QJ76

♦ AQ

♣ K73

South:

♠ A8

♥ K10832

♦ KJ95

♣ J4

West North East South

1NT Pass 2♦

Pass 3♥¹ Pass 3NT²

Pass 4♣³ Pass 4♦⁴

Pass 4♥ AP

1. Super acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 294	♠ A10532	The opponents are silent.
Dealer: N	♥ A54	
Vul: None	♦ Q85	Partner bids first.
HCP: 10	♣ 97	

Board: 295	♠ AQ10	The opponents are silent.
Dealer: S	♥ 652	
Vul: NS	♦ A743	You bid first.
HCP: 14	♣ A105	

Board: 296	♠ 842	The opponents are silent.
Dealer: N	♥ 109862	
Vul: EW	♦ 976	Partner bids first.
HCP: 3	♣ K6	

Board: 297	♠ K765	East Bids 2♥ if possible.
Dealer: S	♥ A4	
Vul: None	♦ KJ2	You bid first.
HCP: 14	♣ K754	

Board: 298	♠ A8	The opponents are silent.
Dealer: N	♥ K10832	
Vul: EW	♦ KJ95	Partner bids first.
HCP: 12	♣ J4	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 294

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 3♠ N

North:

♠ Q84

♥ K102

♦ AJ3

♣ KJ65

South:

♠ A10532

♥ A54

♦ Q85

♣ 97

West North East South

1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 3♠ AP

Board: 295

Dealer: S

Vul: NS

North HCP: 15

South HCP: 14

Contract: 4♥ S

North:

♠ K3

♥ AQJ103

♦ J9

♣ KJ32

South:

♠ AQ10

♥ 652

♦ A743

♣ A105

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

AP

Board: 296

Dealer: N

Vul: EW

North HCP: 15

South HCP: 3

Contract: 2♥ N

North:

♠ KJ76

♥ A4

♦ AJ43

♣ Q53

South:

♠ 842

♥ 109862

♦ 976

♣ K6

West North East South

1NT Pass 2♦

Pass 2♥ AP

Board: 297

Dealer: S

Vul: None

North HCP: 6

South HCP: 14

Contract: 2♥ E

North:

♠ 103

♥ K86

♦ Q8643

♣ J102

South:

♠ K765

♥ A4

♦ KJ2

♣ K754

West North East South

1NT

Pass Pass 2♥¹ AP

1. Cappelletti, 5M-4m

Board: 298

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 4♥ N

North:

♠ Q732

♥ QJ76

♦ AQ

♣ K73

South:

♠ A8

♥ K10832

♦ KJ95

♣ J4

West North East South

1NT Pass 2♦

Pass 3♥¹ Pass 3NT²

Pass 4♣³ Pass 4♦⁴

Pass 4♥ AP

1. Super acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 299	♠ AJ109	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ AQ94	Partner bids first.
HCP: 17	♣ K3	

Board: 300	♠ A652	The opponents are silent.
Dealer: N	♥ A654	
Vul: EW	♦ QJ	You bid first.
HCP: 15	♣ A96	

Board: 301	♠ A1085	West Bids 2♦ if possible.
Dealer: S	♥ 642	East Bids 2♠ if possible.
Vul: Both	♦ J5	
HCP: 9	♣ A1042	Partner bids first.

Board: 302	♠ A9	East Bids 2♣ if possible.
Dealer: N	♥ AQ10	West Bids 2♦ if possible.
Vul: EW	♦ K87	East Bids 2♠ if possible.
HCP: 15	♣ Q10954	You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 299

Dealer: S

Vul: NS

North HCP: 17

South HCP: 14

Contract: 5♠ S

North:

♠ AJ109

♥ K84

♦ AQ94

♣ K3

South:

♠ Q654

♥ AQ6

♦ KJ

♣ Q952

West	North	East	South
			1NT

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3♥ ²	Pass	4♦ ³
------	-----------------	------	-----------------

Pass	4♥ ⁴	Pass	4NT ⁵
------	-----------------	------	------------------

Pass	5♥ ⁶	Pass	5♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

3. Cue bid, a ♦ stopper

4. Cue bid, a ♣ stopper

5. Blackwood 0314, for ♠

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

Board: 300

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 1N N

North:

♠ A652

♥ A654

♦ QJ

♣ A96

South:

♠ 87

♥ KJ109

♦ A543

♣ 843

West	North	East	South
	1NT	AP	

Board: 301

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2♠ E

North:

♠ A1085

♥ 642

♦ J5

♣ A1042

South:

♠ J9

♥ AJ5

♦ A974

♣ KQ53

West	North	East	South
			1NT

2♦ ¹	Pass	2♠	AP
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1. Cappelletti, both majors

Board: 302

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 2♠ E

North:

♠ A9

♥ AQ10

♦ K87

♣ Q10954

South:

♠ 85

♥ 9863

♦ A92

♣ KJ62

West	North	East	South
	1NT	2♣ ¹	Pass

2♦ ²	Pass	2♠	AP
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1. Cappelletti, any 6+ suit

2. automat

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 299	♠ Q654	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: NS	♦ KJ	
HCP: 14	♣ Q952	You bid first.

Board: 300	♠ 87	The opponents are silent.
Dealer: N	♥ KJ109	
Vul: EW	♦ A543	
HCP: 8	♣ 843	Partner bids first.

Board: 301	♠ J9	West Bids 2♦ if possible.
Dealer: S	♥ AJ5	East Bids 2♠ if possible.
Vul: Both	♦ A974	
HCP: 15	♣ KQ53	You bid first.

Board: 302	♠ 85	East Bids 2♣ if possible.
Dealer: N	♥ 9863	West Bids 2♦ if possible.
Vul: EW	♦ A92	East Bids 2♠ if possible.
HCP: 8	♣ KJ62	Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 299

Dealer: S

Vul: NS

North HCP: 17

South HCP: 14

Contract: 5♠ S

North:

♠ AJ109

♥ K84

♦ AQ94

♣ K3

South:

♠ Q654

♥ AQ6

♦ KJ

♣ Q952

West	North	East	South
			1NT

Pass	2♣ ¹	Pass	2♠
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Pass	3♥ ²	Pass	4♦ ³
------	-----------------	------	-----------------

Pass	4♥ ⁴	Pass	4NT ⁵
------	-----------------	------	------------------

Pass	5♥ ⁶	Pass	5♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

3. Cue bid, a ♦ stopper

4. Cue bid, a ♣ stopper

5. Blackwood 0314, for ♠

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

Board: 300

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 1N N

North:

♠ A652

♥ A654

♦ QJ

♣ A96

South:

♠ 87

♥ KJ109

♦ A543

♣ 843

West	North	East	South
	1NT	AP	

Board: 301

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2♠ E

North:

♠ A1085

♥ 642

♦ J5

♣ A1042

South:

♠ J9

♥ AJ5

♦ A974

♣ KQ53

West	North	East	South
			1NT

2♦ ¹	Pass	2♠	AP
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1. Cappelletti, both majors

Board: 302

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 2♠ E

North:

♠ A9

♥ AQ10

♦ K87

♣ Q10954

South:

♠ 85

♥ 9863

♦ A92

♣ KJ62

West	North	East	South
	1NT	2♣ ¹	Pass

2♦ ²	Pass	2♠	AP
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1. Cappelletti, any 6+ suit

2. automat

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 303 ♠ J9754
Dealer: S ♥ AJ3
Vul: None ♦ KQJ2
HCP: 12 ♣ 4

The opponents are silent.

Partner bids first.

Board: 304 ♠ AJ3
Dealer: N ♥ 83
Vul: NS ♦ A1073
HCP: 15 ♣ AQ103

The opponents are silent.

You bid first.

Board: 305 ♠ J8743
Dealer: S ♥ J64
Vul: NS ♦ J10
HCP: 4 ♣ J97

East Doubles Pass if possible.
West Bids 3♥ if possible.

Partner bids first.

Board: 306 ♠ A92
Dealer: N ♥ KQ10
Vul: EW ♦ QJ63
HCP: 15 ♣ K76

The opponents are silent.

You bid first.

Board: 307 ♠ KQ8
Dealer: S ♥ K754
Vul: None ♦ 954
HCP: 11 ♣ K52

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ J9754	♠ A103				1NT
Vul: None	♥ AJ3	♥ 97	Pass	2♥	Pass	2♠
North HCP: 12	♦ KQJ2	♦ 1063	Pass	3♦	Pass	4♠
South HCP: 14	♣ 4	♣ AKQJ3	AP			
Contract: 4♠ S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 96		1NT	Pass	2♣ ¹
Vul: NS	♥ 83	♥ K1042	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1073	♦ K9	Pass	3NT	AP	
South HCP: 10	♣ AQ103	♣ KJ965	1. Stayman			
Contract: 3N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ J8743	♠ Q6				1NT
Vul: NS	♥ J64	♥ A82	Pass	2♥	Pass	2♠
North HCP: 4	♦ J10	♦ A932	Pass	Pass	X	Pass
South HCP: 14	♣ J97	♣ A652	3♥	AP		
Contract: 3♥ W						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ QJ8743				
Vul: EW	♥ KQ10	♥ J987		1NT	Pass	2♥
North HCP: 15	♦ QJ63	♦ 98	Pass	2♠	AP	
South HCP: 4	♣ K76	♣ 4				
Contract: 2♠ N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ 109				1NT
Vul: None	♥ K754	♥ QJ62	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ 954	♦ AKJ8	Pass	3♥	AP	
South HCP: 14	♣ K52	♣ QJ10	1. Stayman			
Contract: 3♥ S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 303	♠ A103	The opponents are silent.
Dealer: S	♥ 97	
Vul: None	♦ 1063	You bid first.
HCP: 14	♣ AKQJ3	
Board: 304	♠ 96	The opponents are silent.
Dealer: N	♥ K1042	
Vul: NS	♦ K9	Partner bids first.
HCP: 10	♣ KJ965	
Board: 305	♠ Q6	East Doubles Pass if possible.
Dealer: S	♥ A82	West Bids 3♥ if possible.
Vul: NS	♦ A932	
HCP: 14	♣ A652	You bid first.
Board: 306	♠ QJ8743	The opponents are silent.
Dealer: N	♥ J987	
Vul: EW	♦ 98	Partner bids first.
HCP: 4	♣ 4	
Board: 307	♠ 109	The opponents are silent.
Dealer: S	♥ QJ62	
Vul: None	♦ AKJ8	You bid first.
HCP: 14	♣ QJ10	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ J9754	♠ A103				1NT
Vul: None	♥ AJ3	♥ 97	Pass	2♥	Pass	2♠
North HCP: 12	♦ KQJ2	♦ 1063	Pass	3♦	Pass	4♠
South HCP: 14	♣ 4	♣ AKQJ3	AP			
Contract: 4♠ S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 96		1NT	Pass	2♣ ¹
Vul: NS	♥ 83	♥ K1042	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1073	♦ K9	Pass	3NT	AP	
South HCP: 10	♣ AQ103	♣ KJ965	1. Stayman			
Contract: 3N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ J8743	♠ Q6				1NT
Vul: NS	♥ J64	♥ A82	Pass	2♥	Pass	2♠
North HCP: 4	♦ J10	♦ A932	Pass	Pass	X	Pass
South HCP: 14	♣ J97	♣ A652	3♥	AP		
Contract: 3♥ W						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ QJ8743				
Vul: EW	♥ KQ10	♥ J987		1NT	Pass	2♥
North HCP: 15	♦ QJ63	♦ 98	Pass	2♠	AP	
South HCP: 4	♣ K76	♣ 4				
Contract: 2♠ N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ 109				1NT
Vul: None	♥ K754	♥ QJ62	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ 954	♦ AKJ8	Pass	3♥	AP	
South HCP: 14	♣ K52	♣ QJ10	1. Stayman			
Contract: 3♥ S						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 308 ♠ 1084
Dealer: N ♥ AQ3
Vul: NS ♦ AK75
HCP: 15 ♣ Q74

The opponents are silent.

You bid first.

Board: 309 ♠ J852
Dealer: S ♥ J87
Vul: EW ♦ J654
HCP: 6 ♣ K5

West Bids 2♥ if possible.

Partner bids first.

Board: 310 ♠ 72
Dealer: N ♥ AQ72
Vul: Both ♦ AJ8
HCP: 14 ♣ K853

The opponents are silent.

You bid first.

Board: 311 ♠ AQ103
Dealer: S ♥ 987
Vul: EW ♦ J42
HCP: 11 ♣ A94

The opponents are silent.

Partner bids first.

Board: 312 ♠ 654
Dealer: N ♥ KJ
Vul: Both ♦ KQ65
HCP: 15 ♣ AQ103

East Doubles 1NT if possible.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ 1084	♠ AK96532		1NT	Pass	4♥ ¹
Vul: NS	♥ AQ3	♥ K10				
North HCP: 15	♦ AK75	♦ Q	Pass	4♠	AP	
South HCP: 15	♣ Q74	♣ K102	1. Texas			
Contract: 4♠ N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ J852	♠ AK103				1NT
Vul: EW	♥ J87	♥ 106				
North HCP: 6	♦ J654	♦ AQ109	2♥ ¹	AP		
South HCP: 15	♣ K5	♣ Q63	1. Cappelletti, 5M-4m			
Contract: 2♥ W						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ J965				
Vul: Both	♥ AQ72	♥ K43				
North HCP: 14	♦ AJ8	♦ 653	1NT	AP		
South HCP: 8	♣ K853	♣ A74				
Contract: 1N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ AQ103	♠ 972				1NT
Vul: EW	♥ 987	♥ QJ10	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ J42	♦ AK53	Pass	3NT	AP	
South HCP: 15	♣ A94	♣ KQ7	1. Stayman			
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ 654	♠ J10972				
Vul: Both	♥ KJ	♥ 32		1NT	X ¹	2♥
North HCP: 15	♦ KQ65	♦ J97	Pass	2♠	AP	
South HCP: 2	♣ AQ103	♣ 765	1. Cappelletti, strong			
Contract: 2♠ N						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 308	♠ AK96532	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ Q	Partner bids first.
HCP: 15	♣ K102	
Board: 309	♠ AK103	West Bids 2♥ if possible.
Dealer: S	♥ 106	
Vul: EW	♦ AQ109	You bid first.
HCP: 15	♣ Q63	
Board: 310	♠ J965	The opponents are silent.
Dealer: N	♥ K43	
Vul: Both	♦ 653	Partner bids first.
HCP: 8	♣ A74	
Board: 311	♠ 972	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ AK53	You bid first.
HCP: 15	♣ KQ7	
Board: 312	♠ J10972	East Doubles 1NT if possible.
Dealer: N	♥ 32	
Vul: Both	♦ J97	Partner bids first.
HCP: 2	♣ 765	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ 1084	♠ AK96532		1NT	Pass	4♥ ¹
Vul: NS	♥ AQ3	♥ K10				
North HCP: 15	♦ AK75	♦ Q	Pass	4♠	AP	
South HCP: 15	♣ Q74	♣ K102	1. Texas			
Contract: 4♠ N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ J852	♠ AK103				1NT
Vul: EW	♥ J87	♥ 106				
North HCP: 6	♦ J654	♦ AQ109	2♥ ¹	AP		
South HCP: 15	♣ K5	♣ Q63	1. Cappelletti, 5M-4m			
Contract: 2♥ W						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ J965				
Vul: Both	♥ AQ72	♥ K43				
North HCP: 14	♦ AJ8	♦ 653	1NT	AP		
South HCP: 8	♣ K853	♣ A74				
Contract: 1N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ AQ103	♠ 972				1NT
Vul: EW	♥ 987	♥ QJ10	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ J42	♦ AK53	Pass	3NT	AP	
South HCP: 15	♣ A94	♣ KQ7	1. Stayman			
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ 654	♠ J10972				
Vul: Both	♥ KJ	♥ 32		1NT	X ¹	2♥
North HCP: 15	♦ KQ65	♦ J97	Pass	2♠	AP	
South HCP: 2	♣ AQ103	♣ 765	1. Cappelletti, strong			
Contract: 2♠ N						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 313
Dealer: S
Vul: None
HCP: 8

♠ 9
♥ A8
♦ 109864
♣ KJ983

West Bids 2♣ if possible.
East Doubles Pass if possible.

Partner bids first.

Board: 314
Dealer: N
Vul: EW
HCP: 15

♠ AJ10
♥ J1083
♦ A10
♣ KQ65

The opponents are silent.

You bid first.

Board: 315
Dealer: S
Vul: Both
HCP: 19

♠ KQ2
♥ A7
♦ A95
♣ KQJ72

The opponents are silent.

Partner bids first.

Board: 316
Dealer: N
Vul: NS
HCP: 15

♠ QJ53
♥ A5
♦ Q964
♣ AQ8

West Bids 3♥ if possible.

You bid first.

Board: 317
Dealer: S
Vul: Both
HCP: 9

♠ KQ10983
♥ 92
♦ J103
♣ QJ

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 313
Dealer: S
Vul: None
North HCP: 8
South HCP: 15
Contract: 5♣X S

North:
♠ 9
♥ A8
♦ 109864
♣ KJ983

South:
♠ A106
♥ K2
♦ A53
♣ A7654

West	North	East	South
			1NT
2♣ ¹	4♠ ²	Pass	5♣
Pass	Pass	X	AP
1. Cappelletti, any 6+suit			
2. Minors			

Board: 314
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 2♠ N

North:
♠ AJ10
♥ J1083
♦ A10
♣ KQ65

South:
♠ KQ753
♥ 54
♦ 987
♣ A108

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

Board: 315
Dealer: S
Vul: Both
North HCP: 19
South HCP: 14
Contract: 7N S

North:
♠ KQ2
♥ A7
♦ A95
♣ KQJ72

South:
♠ A105
♥ KQ5
♦ J642
♣ A83

West	North	East	South
			1NT
Pass	4♣ ¹	Pass	4♠ ²
Pass	7NT	AP	
1. Gerber			
2. A=2 out of 4			

Board: 316
Dealer: N
Vul: NS
North HCP: 15
South HCP: 4
Contract: 3♥ W

North:
♠ QJ53
♥ A5
♦ Q964
♣ AQ8

South:
♠ 8
♥ 9764
♦ A8
♣ 1095432

West	North	East	South
			1NT
	1NT	Pass	2♠ ¹
3♥	AP		
1. 1N-2S transfer to clubs			

Board: 317
Dealer: S
Vul: Both
North HCP: 9
South HCP: 15
Contract: 4♠ S

North:
♠ KQ10983
♥ 92
♦ J103
♣ QJ

South:
♠ 754
♥ AKJ
♦ A5
♣ K10976

West	North	East	South
			1NT
Pass	2♥	Pass	2♠
Pass	3♠	Pass	4♠
AP			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 313	♠ A106	West Bids 2♣ if possible.
Dealer: S	♥ K2	East Doubles Pass if possible.
Vul: None	♦ A53	
HCP: 15	♣ A7654	You bid first.
Board: 314	♠ KQ753	The opponents are silent.
Dealer: N	♥ 54	
Vul: EW	♦ 987	Partner bids first.
HCP: 9	♣ A108	
Board: 315	♠ A105	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: Both	♦ J642	You bid first.
HCP: 14	♣ A83	
Board: 316	♠ 8	West Bids 3♥ if possible.
Dealer: N	♥ 9764	
Vul: NS	♦ A8	Partner bids first.
HCP: 4	♣ 1095432	
Board: 317	♠ 754	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ A5	You bid first.
HCP: 15	♣ K10976	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 313
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 15
 Contract: 5♣X S

North:
 ♠ 9
 ♥ A8
 ♦ 109864
 ♣ KJ983

South:
 ♠ A106
 ♥ K2
 ♦ A53
 ♣ A7654

West	North	East	South
			1NT
2♣ ¹	4♠ ²	Pass	5♣
Pass	Pass	X	AP
1. Cappelletti, any 6+suit			
2. Minors			

Board: 314
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 9
 Contract: 2♠ N

North:
 ♠ AJ10
 ♥ J1083
 ♦ A10
 ♣ KQ65

South:
 ♠ KQ753
 ♥ 54
 ♦ 987
 ♣ A108

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

Board: 315
 Dealer: S
 Vul: Both
 North HCP: 19
 South HCP: 14
 Contract: 7N S

North:
 ♠ KQ2
 ♥ A7
 ♦ A95
 ♣ KQJ72

South:
 ♠ A105
 ♥ KQ5
 ♦ J642
 ♣ A83

West	North	East	South
			1NT
Pass	4♣ ¹	Pass	4♠ ²
Pass	7NT	AP	
1. Gerber			
2. A=2 out of 4			

Board: 316
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 4
 Contract: 3♥ W

North:
 ♠ QJ53
 ♥ A5
 ♦ Q964
 ♣ AQ8

South:
 ♠ 8
 ♥ 9764
 ♦ A8
 ♣ 1095432

West	North	East	South
			1NT
	1NT	Pass	2♠ ¹
3♥	AP		
1. 1N-2S transfer to clubs			

Board: 317
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ KQ10983
 ♥ 92
 ♦ J103
 ♣ QJ

South:
 ♠ 754
 ♥ AKJ
 ♦ A5
 ♣ K10976

West	North	East	South
			1NT
Pass	2♥	Pass	2♠
Pass	3♠	Pass	4♠
AP			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 318	♠ AK8	East Doubles 1NT if possible.
Dealer: N	♥ 874	
Vul: None	♦ A8	You bid first.
HCP: 14	♣ QJ1073	

Board: 319	♠ Q105	The opponents are silent.
Dealer: S	♥ A976	
Vul: NS	♦ Q106	Partner bids first.
HCP: 9	♣ J106	

Board: 320	♠ AJ95	East Doubles 1NT if possible.
Dealer: N	♥ KQ5	West Bids 2NT if possible.
Vul: None	♦ KJ83	
HCP: 15	♣ J6	You bid first.

Board: 321	♠ 105	The opponents are silent.
Dealer: S	♥ A643	
Vul: NS	♦ KQ85	Partner bids first.
HCP: 9	♣ 1062	

Board: 322	♠ AQ7	The opponents are silent.
Dealer: N	♥ A95	
Vul: NS	♦ 65	You bid first.
HCP: 14	♣ A9762	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 318
Dealer: N
Vul: None
North HCP: 14
South HCP: 5
Contract: 3♦ N

North:
♠ AK8
♥ 874
♦ A8
♣ QJ1073

South:
♠ Q932
♥ 6
♦ QJ1076432
♣ —

West	North	East	South
	1NT	X ¹	3♣ ²
Pass	3♦ ³	AP	
1. Cappelletti, strong			
2. 1N-3C transfer to diamonds			
3. automat			

Board: 319
Dealer: S
Vul: NS
North HCP: 9
South HCP: 14
Contract: 2N S

North:
♠ Q105
♥ A976
♦ Q106
♣ J106

South:
♠ K876
♥ K43
♦ J54
♣ AK7

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

Board: 320
Dealer: N
Vul: None
North HCP: 15
South HCP: 3
Contract: 2N W

North:
♠ AJ95
♥ KQ5
♦ KJ83
♣ J6

South:
♠ Q842
♥ J108
♦ 2
♣ 87542

West	North	East	South
	1NT	X ¹	Pass
2NT	AP		
1. Cappelletti, strong			

Board: 321
Dealer: S
Vul: NS
North HCP: 9
South HCP: 14
Contract: 2N S

North:
♠ 105
♥ A643
♦ KQ85
♣ 1062

South:
♠ 87
♥ K72
♦ J94
♣ AKQJ3

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

Board: 322
Dealer: N
Vul: NS
North HCP: 14
South HCP: 8
Contract: 3♦ N

North:
♠ AQ7
♥ A95
♦ 65
♣ A9762

South:
♠ 62
♥ 63
♦ KQ8732
♣ K103

West	North	East	South
	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	
1. 1N-3C transfer to diamonds			
2. automat			

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 318	♠ Q932	East Doubles 1NT if possible.
Dealer: N	♥ 6	
Vul: None	♦ QJ1076432	Partner bids first.
HCP: 5	♣ —	

Board: 319	♠ K876	The opponents are silent.
Dealer: S	♥ K43	
Vul: NS	♦ J54	You bid first.
HCP: 14	♣ AK7	

Board: 320	♠ Q842	East Doubles 1NT if possible.
Dealer: N	♥ J108	West Bids 2NT if possible.
Vul: None	♦ 2	
HCP: 3	♣ 87542	Partner bids first.

Board: 321	♠ 87	The opponents are silent.
Dealer: S	♥ K72	
Vul: NS	♦ J94	You bid first.
HCP: 14	♣ AKQJ3	

Board: 322	♠ 62	The opponents are silent.
Dealer: N	♥ 63	
Vul: NS	♦ KQ8732	Partner bids first.
HCP: 8	♣ K103	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 318
Dealer: N
Vul: None
North HCP: 14
South HCP: 5
Contract: 3♦ N

North:
♠ AK8
♥ 874
♦ A8
♣ QJ1073

South:
♠ Q932
♥ 6
♦ QJ1076432
♣ —

West	North	East	South
	1NT	X ¹	3♣ ²
Pass	3♦ ³	AP	
1. Cappelletti, strong			
2. 1N-3C transfer to diamonds			
3. automat			

Board: 319
Dealer: S
Vul: NS
North HCP: 9
South HCP: 14
Contract: 2N S

North:
♠ Q105
♥ A976
♦ Q106
♣ J106

South:
♠ K876
♥ K43
♦ J54
♣ AK7

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

Board: 320
Dealer: N
Vul: None
North HCP: 15
South HCP: 3
Contract: 2N W

North:
♠ AJ95
♥ KQ5
♦ KJ83
♣ J6

South:
♠ Q842
♥ J108
♦ 2
♣ 87542

West	North	East	South
	1NT	X ¹	Pass
2NT	AP		
1. Cappelletti, strong			

Board: 321
Dealer: S
Vul: NS
North HCP: 9
South HCP: 14
Contract: 2N S

North:
♠ 105
♥ A643
♦ KQ85
♣ 1062

South:
♠ 87
♥ K72
♦ J94
♣ AKQJ3

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

Board: 322
Dealer: N
Vul: NS
North HCP: 14
South HCP: 8
Contract: 3♦ N

North:
♠ AQ7
♥ A95
♦ 65
♣ A9762

South:
♠ 62
♥ 63
♦ KQ8732
♣ K103

West	North	East	South
	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	
1. 1N-3C transfer to diamonds			
2. automat			

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 323	♠ A7632	East Doubles 2♥ if possible.
Dealer: S	♥ 83	
Vul: EW	♦ J	Partner bids first.
HCP: 5	♣ 107654	

Board: 324	♠ KQ98	West Bids 2♣ if possible.
Dealer: N	♥ 87	East Bids 2♦ if possible.
Vul: Both	♦ K103	West Bids 2♥ if possible.
HCP: 14	♣ AQ95	You bid first.

Board: 325	♠ AK1063	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ Q4	Partner bids first.
HCP: 9	♣ 109865	

Board: 326	♠ Q95	The opponents are silent.
Dealer: N	♥ A32	
Vul: EW	♦ A102	You bid first.
HCP: 14	♣ A543	

Board: 327	♠ J1072	The opponents are silent.
Dealer: S	♥ K9862	
Vul: Both	♦ 9	Partner bids first.
HCP: 6	♣ Q43	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ A7632	♠ KJ5				1NT
Vul: EW	♥ 83	♥ KQJ4	Pass	2♥	X	2♠
North HCP: 5	♦ J	♦ 7654	AP			
South HCP: 14	♣ 107654	♣ A3				
Contract: 2♠ S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ KQ98	♠ 62		1NT	Pass	Pass
Vul: Both	♥ 87	♥ QJ65	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 14	♦ K103	♦ Q942	2♥	AP		
South HCP: 8	♣ AQ95	♣ K62				
Contract: 2♥ W						

1. Cappelletti, any 6+ suit
2. automat

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ AK1063	♠ 98				1NT
Vul: None	♥ 6	♥ KJ7	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q4	♦ AK732	Pass	2NT	AP	
South HCP: 14	♣ 109865	♣ K74				
Contract: 2N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 1076				
Vul: EW	♥ A32	♥ J1085		1NT	AP	
North HCP: 14	♦ A102	♦ K763				
South HCP: 5	♣ A543	♣ J9				
Contract: 1N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ J1072	♠ Q963				1NT
Vul: Both	♥ K9862	♥ AQ3	Pass	2♦	Pass	2♥
North HCP: 6	♦ 9	♦ Q5	AP			
South HCP: 14	♣ Q43	♣ KJ62				
Contract: 2♥ S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 323	♠ KJ5	East Doubles 2♥ if possible.
Dealer: S	♥ KQJ4	
Vul: EW	♦ 7654	You bid first.
HCP: 14	♣ A3	

Board: 324	♠ 62	West Bids 2♣ if possible.
Dealer: N	♥ QJ65	East Bids 2♦ if possible.
Vul: Both	♦ Q942	West Bids 2♥ if possible.
HCP: 8	♣ K62	Partner bids first.

Board: 325	♠ 98	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ AK732	You bid first.
HCP: 14	♣ K74	

Board: 326	♠ 1076	The opponents are silent.
Dealer: N	♥ J1085	
Vul: EW	♦ K763	Partner bids first.
HCP: 5	♣ J9	

Board: 327	♠ Q963	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: Both	♦ Q5	You bid first.
HCP: 14	♣ KJ62	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ A7632	♠ KJ5				1NT
Vul: EW	♥ 83	♥ KQJ4	Pass	2♥	X	2♠
North HCP: 5	♦ J	♦ 7654	AP			
South HCP: 14	♣ 107654	♣ A3				
Contract: 2♠ S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ KQ98	♠ 62		1NT	Pass	Pass
Vul: Both	♥ 87	♥ QJ65	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 14	♦ K103	♦ Q942	2♥	AP		
South HCP: 8	♣ AQ95	♣ K62				
Contract: 2♥ W						

1. Cappelletti, any 6+ suit
2. automat

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ AK1063	♠ 98				1NT
Vul: None	♥ 6	♥ KJ7	Pass	2♥	Pass	2♠
North HCP: 9	♦ Q4	♦ AK732	Pass	2NT	AP	
South HCP: 14	♣ 109865	♣ K74				
Contract: 2N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 1076				
Vul: EW	♥ A32	♥ J1085		1NT	AP	
North HCP: 14	♦ A102	♦ K763				
South HCP: 5	♣ A543	♣ J9				
Contract: 1N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ J1072	♠ Q963				1NT
Vul: Both	♥ K9862	♥ AQ3	Pass	2♦	Pass	2♥
North HCP: 6	♦ 9	♦ Q5	AP			
South HCP: 14	♣ Q43	♣ KJ62				
Contract: 2♥ S						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 328	♠ 1064	East Doubles 1NT if possible.
Dealer: N	♥ KQ	West Bids 2♠ if possible.
Vul: None	♦ KJ2	
HCP: 14	♣ AJ1098	You bid first.

Board: 329	♠ A1096	The opponents are silent.
Dealer: S	♥ 1043	
Vul: None	♦ 84	Partner bids first.
HCP: 5	♣ J1053	

Board: 330	♠ 832	West Doubles Pass if possible.
Dealer: N	♥ J32	
Vul: NS	♦ AKJ105	You bid first.
HCP: 15	♣ AQ	

Board: 331	♠ A85	West Bids 2♠ if possible.
Dealer: S	♥ K109	
Vul: EW	♦ J1053	Partner bids first.
HCP: 9	♣ J97	

Board: 332	♠ A1096	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: None	♦ K732	You bid first.
HCP: 14	♣ K9	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ 1064	♠ 93		1NT	X ¹	Pass
Vul: None	♥ KQ	♥ 9862	2♠	AP		
North HCP: 14	♦ KJ2	♦ 9865				
South HCP: 2	♣ AJ1098	♣ Q72				
Contract: 2♠ W						1. Cappelletti, strong

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ A1096	♠ J2				1NT
Vul: None	♥ 1043	♥ Q962				
North HCP: 5	♦ 84	♦ K65	AP			
South HCP: 15	♣ J1053	♣ AKQ2				
Contract: 1N S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ 832	♠ K109		1NT	Pass	Pass
Vul: NS	♥ J32	♥ Q1054	X ¹	2♦	AP	
North HCP: 15	♦ AKJ105	♦ Q4				
South HCP: 8	♣ AQ	♣ J1082				
Contract: 2♦ N						1. Cappelletti, strong

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ A85	♠ J64				1NT
Vul: EW	♥ K109	♥ AQJ2	2♠ ¹	AP		
North HCP: 9	♦ J1053	♦ Q98				
South HCP: 15	♣ J97	♣ KQ2				
Contract: 2♠ W						1. Cappelletti, 5M-4m

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ A1096	♠ KQ7		1NT	Pass	3NT
Vul: None	♥ KJ4	♥ Q86				
North HCP: 14	♦ K732	♦ QJ94	AP			
South HCP: 12	♣ K9	♣ Q63				
Contract: 3N N						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 328	♠ 93	East Doubles 1NT if possible.
Dealer: N	♥ 9862	West Bids 2♠ if possible.
Vul: None	♦ 9865	
HCP: 2	♣ Q72	Partner bids first.

Board: 329	♠ J2	The opponents are silent.
Dealer: S	♥ Q962	
Vul: None	♦ K65	You bid first.
HCP: 15	♣ AKQ2	

Board: 330	♠ K109	West Doubles Pass if possible.
Dealer: N	♥ Q1054	
Vul: NS	♦ Q4	Partner bids first.
HCP: 8	♣ J1082	

Board: 331	♠ J64	West Bids 2♠ if possible.
Dealer: S	♥ AQJ2	
Vul: EW	♦ Q98	You bid first.
HCP: 15	♣ KQ2	

Board: 332	♠ KQ7	The opponents are silent.
Dealer: N	♥ Q86	
Vul: None	♦ QJ94	Partner bids first.
HCP: 12	♣ Q63	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ 1064	♠ 93		1NT	X ¹	Pass
Vul: None	♥ KQ	♥ 9862	2♠	AP		
North HCP: 14	♦ KJ2	♦ 9865				
South HCP: 2	♣ AJ1098	♣ Q72				
Contract: 2♠ W						1. Cappelletti, strong

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ A1096	♠ J2				1NT
Vul: None	♥ 1043	♥ Q962				
North HCP: 5	♦ 84	♦ K65	AP			
South HCP: 15	♣ J1053	♣ AKQ2				
Contract: 1N S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ 832	♠ K109		1NT	Pass	Pass
Vul: NS	♥ J32	♥ Q1054	X ¹	2♦	AP	
North HCP: 15	♦ AKJ105	♦ Q4				
South HCP: 8	♣ AQ	♣ J1082				
Contract: 2♦ N						1. Cappelletti, strong

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ A85	♠ J64				1NT
Vul: EW	♥ K109	♥ AQJ2	2♠ ¹	AP		
North HCP: 9	♦ J1053	♦ Q98				
South HCP: 15	♣ J97	♣ KQ2				
Contract: 2♠ W						1. Cappelletti, 5M-4m

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ A1096	♠ KQ7		1NT	Pass	3NT
Vul: None	♥ KJ4	♥ Q86				
North HCP: 14	♦ K732	♦ QJ94	AP			
South HCP: 12	♣ K9	♣ Q63				
Contract: 3N N						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 333	♠ A62	The opponents are silent.
Dealer: S	♥ J72	
Vul: NS	♦ J42	Partner bids first.
HCP: 9	♣ K1098	

Board: 334	♠ K862	The opponents are silent.
Dealer: N	♥ 954	
Vul: Both	♦ QJ	You bid first.
HCP: 15	♣ AKQ3	

Board: 335	♠ 109872	The opponents are silent.
Dealer: S	♥ Q1043	
Vul: Both	♦ Q	Partner bids first.
HCP: 8	♣ A75	

Board: 336	♠ A987	The opponents are silent.
Dealer: N	♥ 1062	
Vul: None	♦ AKQJ	You bid first.
HCP: 14	♣ 72	

Board: 337	♠ K964	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ 2	Partner bids first.
HCP: 7	♣ K108753	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ KQ43				1NT
Vul: NS	♥ J72	♥ AK10				
North HCP: 9	♦ J42	♦ K653	AP			
South HCP: 15	♣ K1098	♣ 52				
Contract: 1N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ Q104		1NT	Pass	3NT
Vul: Both	♥ 954	♥ AQ3				
North HCP: 15	♦ QJ	♦ A964	AP			
South HCP: 12	♣ AKQ3	♣ 876				
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ 109872	♠ AJ65				1NT
Vul: Both	♥ Q1043	♥ KJ9	Pass	2♥	Pass	2♠
North HCP: 8	♦ Q	♦ 964	AP			
South HCP: 14	♣ A75	♣ KQ3				
Contract: 2♠ S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ A987	♠ KJ10532		1NT	Pass	2♥
Vul: None	♥ 1062	♥ J93	Pass	3♠ ¹	AP	
North HCP: 14	♦ AKQJ	♦ 1094				
South HCP: 9	♣ 72	♣ A				
Contract: 3♠ N						

1. Super acceptance after NT

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ K964	♠ AQ5				1NT
Vul: EW	♥ J4	♥ 10972	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 7	♦ 2	♦ AJ6	AP			
South HCP: 15	♣ K108753	♣ A94				
Contract: 3♣ S						

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

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 333	♠ KQ43	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ K653	You bid first.
HCP: 15	♣ 52	

Board: 334	♠ Q104	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ A964	Partner bids first.
HCP: 12	♣ 876	

Board: 335	♠ AJ65	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: Both	♦ 964	You bid first.
HCP: 14	♣ KQ3	

Board: 336	♠ KJ10532	The opponents are silent.
Dealer: N	♥ J93	
Vul: None	♦ 1094	Partner bids first.
HCP: 9	♣ A	

Board: 337	♠ AQ5	The opponents are silent.
Dealer: S	♥ 10972	
Vul: EW	♦ AJ6	You bid first.
HCP: 15	♣ A94	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ KQ43				1NT
Vul: NS	♥ J72	♥ AK10				
North HCP: 9	♦ J42	♦ K653	AP			
South HCP: 15	♣ K1098	♣ 52				
Contract: 1N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ Q104		1NT	Pass	3NT
Vul: Both	♥ 954	♥ AQ3				
North HCP: 15	♦ QJ	♦ A964	AP			
South HCP: 12	♣ AKQ3	♣ 876				
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ 109872	♠ AJ65				1NT
Vul: Both	♥ Q1043	♥ KJ9	Pass	2♥	Pass	2♠
North HCP: 8	♦ Q	♦ 964	AP			
South HCP: 14	♣ A75	♣ KQ3				
Contract: 2♠ S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ A987	♠ KJ10532		1NT	Pass	2♥
Vul: None	♥ 1062	♥ J93	Pass	3♠ ¹	AP	
North HCP: 14	♦ AKQJ	♦ 1094				
South HCP: 9	♣ 72	♣ A				
Contract: 3♠ N						

1. Super acceptance after NT

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ K964	♠ AQ5				1NT
Vul: EW	♥ J4	♥ 10972	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 7	♦ 2	♦ AJ6	AP			
South HCP: 15	♣ K108753	♣ A94				
Contract: 3♣ S						

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

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 338 ♠ A864
Dealer: N ♥ QJ42
Vul: Both ♦ K3
HCP: 15 ♣ KQ7

East Bids 2♦ if possible.

You bid first.

Board: 339 ♠ A83
Dealer: S ♥ K53
Vul: None ♦ Q65
HCP: 9 ♣ 10643

East Bids 2♥ if possible.

Partner bids first.

Board: 340 ♠ AJ6
Dealer: N ♥ A1043
Vul: NS ♦ Q65
HCP: 15 ♣ A93

The opponents are silent.

You bid first.

Board: 341 ♠ A75
Dealer: S ♥ 874
Vul: Both ♦ 1084
HCP: 7 ♣ QJ32

East Doubles Pass if possible.

West Bids 2♥ if possible.

Partner bids first.

Board: 342 ♠ K98
Dealer: N ♥ K107
Vul: None ♦ QJ3
HCP: 14 ♣ AJ63

The opponents are silent.

You bid first.

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ K		1NT	2♦ ¹	3♣
Vul: Both	♥ QJ42	♥ 7				
North HCP: 15	♦ K3	♦ QJ952	Pass	3NT	AP	
South HCP: 11	♣ KQ7	♣ AJ9852				
Contract: 3N N						1. Cappelletti, both majors

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ Q2				1NT
Vul: None	♥ K53	♥ Q84				
North HCP: 9	♦ Q65	♦ AKJ82	Pass	Pass	2♥ ¹	AP
South HCP: 15	♣ 10643	♣ K87				
Contract: 2♥ E						1. Cappelletti, 5M-4m

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ Q8		1NT	Pass	2♣ ¹
Vul: NS	♥ A1043	♥ KQJ6				
North HCP: 15	♦ Q65	♦ A3	Pass	2♥	Pass	4♥
South HCP: 15	♣ A93	♣ QJ762	AP			
Contract: 4♥ N						1. Stayman

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ K43				1NT
Vul: Both	♥ 874	♥ A52				
North HCP: 7	♦ 1084	♦ J753	Pass	Pass	X ¹	Pass
South HCP: 15	♣ QJ32	♣ AK5				
Contract: 2♥ W			2♥	AP		
						1. Cappelletti, strong

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ A42				
Vul: None	♥ K107	♥ J854				
North HCP: 14	♦ QJ3	♦ 92		1NT	AP	
South HCP: 8	♣ AJ63	♣ K972				
Contract: 1N N						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 338	♠ K	East Bids 2♦ if possible.
Dealer: N	♥ 7	
Vul: Both	♦ QJ952	Partner bids first.
HCP: 11	♣ AJ9852	

Board: 339	♠ Q2	East Bids 2♥ if possible.
Dealer: S	♥ Q84	
Vul: None	♦ AKJ82	You bid first.
HCP: 15	♣ K87	

Board: 340	♠ Q8	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: NS	♦ A3	Partner bids first.
HCP: 15	♣ QJ762	

Board: 341	♠ K43	East Doubles Pass if possible.
Dealer: S	♥ A52	West Bids 2♥ if possible.
Vul: Both	♦ J753	
HCP: 15	♣ AK5	You bid first.

Board: 342	♠ A42	The opponents are silent.
Dealer: N	♥ J854	
Vul: None	♦ 92	Partner bids first.
HCP: 8	♣ K972	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ K		1NT	2♦ ¹	3♣
Vul: Both	♥ QJ42	♥ 7				
North HCP: 15	♦ K3	♦ QJ952	Pass	3NT	AP	
South HCP: 11	♣ KQ7	♣ AJ9852				
Contract: 3N N						1. Cappelletti, both majors

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ Q2				1NT
Vul: None	♥ K53	♥ Q84				
North HCP: 9	♦ Q65	♦ AKJ82	Pass	Pass	2♥ ¹	AP
South HCP: 15	♣ 10643	♣ K87				
Contract: 2♥ E						1. Cappelletti, 5M-4m

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ Q8		1NT	Pass	2♣ ¹
Vul: NS	♥ A1043	♥ KQJ6				
North HCP: 15	♦ Q65	♦ A3	Pass	2♥	Pass	4♥
South HCP: 15	♣ A93	♣ QJ762	AP			
Contract: 4♥ N						1. Stayman

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ K43				1NT
Vul: Both	♥ 874	♥ A52				
North HCP: 7	♦ 1084	♦ J753	Pass	Pass	X ¹	Pass
South HCP: 15	♣ QJ32	♣ AK5				
Contract: 2♥ W			2♥	AP		
						1. Cappelletti, strong

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ A42				
Vul: None	♥ K107	♥ J854				
North HCP: 14	♦ QJ3	♦ 92		1NT	AP	
South HCP: 8	♣ AJ63	♣ K972				
Contract: 1N N						

North hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 343	♠ 5	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: NS	♦ Q62	Partner bids first.
HCP: 15	♣ AQ872	
Board: 344	♠ AQJ	The opponents are silent.
Dealer: N	♥ K74	
Vul: EW	♦ AJ1083	You bid first.
HCP: 15	♣ 105	
Board: 345	♠ J3	West Doubles 2♥ if possible.
Dealer: S	♥ AQ865	East Bids 2♠ if possible.
Vul: NS	♦ J1065	
HCP: 8	♣ 72	Partner bids first.
Board: 346	♠ 432	The opponents are silent.
Dealer: N	♥ Q1062	
Vul: EW	♦ A109	You bid first.
HCP: 15	♣ AKQ	
Board: 347	♠ J109	East Doubles Pass if possible.
Dealer: S	♥ J64	
Vul: Both	♦ 85	Partner bids first.
HCP: 7	♣ KQ753	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ K93				1NT
Vul: NS	♥ AQJ3	♥ K1072	Pass	2♣ ¹	Pass	2♥
North HCP: 15	♦ Q62	♦ A10	Pass	4♥	AP	
South HCP: 14	♣ AQ872	♣ KJ53				
Contract: 4♥ S			1. Stayman			

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 54		1NT	Pass	2♠ ¹
Vul: EW	♥ K74	♥ A	Pass	3♣ ²	Pass	5♣
North HCP: 15	♦ AJ1083	♦ 9642	AP			
South HCP: 12	♣ 105	♣ AKJ983	1. 1N-2S transfer to clubs			
Contract: 5♣ N			2. automat			

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ Q62				1NT
Vul: NS	♥ AQ865	♥ J32	Pass	2♦	Pass	2♥
North HCP: 8	♦ J1065	♦ AKQ3	X	Pass	2♠	AP
South HCP: 15	♣ 72	♣ QJ9				
Contract: 2♠ E						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ 432	♠ J1097		1NT	Pass	2♦
Vul: EW	♥ Q1062	♥ A7543	Pass	2♥	AP	
North HCP: 15	♦ A109	♦ K6				
South HCP: 8	♣ AKQ	♣ 75				
Contract: 2♥ N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ 632				1NT
Vul: Both	♥ J64	♥ AK8	Pass	Pass	X ¹	2♦
North HCP: 7	♦ 85	♦ AKJ42	AP			
South HCP: 15	♣ KQ753	♣ 92	1. Cappelletti, strong			
Contract: 2♦ S						

South hands (Practice Page)

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors

Board: 343	♠ K93	The opponents are silent.
Dealer: S	♥ K1072	
Vul: NS	♦ A10	You bid first.
HCP: 14	♣ KJ53	
Board: 344	♠ 54	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ 9642	Partner bids first.
HCP: 12	♣ AKJ983	
Board: 345	♠ Q62	West Doubles 2♥ if possible.
Dealer: S	♥ J32	East Bids 2♠ if possible.
Vul: NS	♦ AKQ3	
HCP: 15	♣ QJ9	You bid first.
Board: 346	♠ J1097	The opponents are silent.
Dealer: N	♥ A7543	
Vul: EW	♦ K6	Partner bids first.
HCP: 8	♣ 75	
Board: 347	♠ 632	East Doubles Pass if possible.
Dealer: S	♥ AK8	
Vul: Both	♦ AKJ42	You bid first.
HCP: 15	♣ 92	

South has a semi-balanced hand with 14-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ K93				1NT
Vul: NS	♥ AQJ3	♥ K1072	Pass	2♣ ¹	Pass	2♥
North HCP: 15	♦ Q62	♦ A10	Pass	4♥	AP	
South HCP: 14	♣ AQ872	♣ KJ53				
Contract: 4♥ S			1. Stayman			

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 54		1NT	Pass	2♠ ¹
Vul: EW	♥ K74	♥ A	Pass	3♣ ²	Pass	5♣
North HCP: 15	♦ AJ1083	♦ 9642	AP			
South HCP: 12	♣ 105	♣ AKJ983	1. 1N-2S transfer to clubs			
Contract: 5♣ N			2. automat			

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ Q62				1NT
Vul: NS	♥ AQ865	♥ J32	Pass	2♦	Pass	2♥
North HCP: 8	♦ J1065	♦ AKQ3	X	Pass	2♠	AP
South HCP: 15	♣ 72	♣ QJ9				
Contract: 2♠ E						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ 432	♠ J1097		1NT	Pass	2♦
Vul: EW	♥ Q1062	♥ A7543	Pass	2♥	AP	
North HCP: 15	♦ A109	♦ K6				
South HCP: 8	♣ AKQ	♣ 75				
Contract: 2♥ N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ 632				1NT
Vul: Both	♥ J64	♥ AK8	Pass	Pass	X ¹	2♦
North HCP: 7	♦ 85	♦ AKJ42	AP			
South HCP: 15	♣ KQ753	♣ 92	1. Cappelletti, strong			
Contract: 2♦ S						