

|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 1</b> | ♠ AJ82 | You bid first.            |
| Dealer: North   | ♥ Q3   | The opponents are silent. |
| Vul: Both       | ♦ QT97 |                           |
| HCP: 13         | ♣ KJ5  |                           |

---

|                 |         |                           |
|-----------------|---------|---------------------------|
| <b>Board: 2</b> | ♠ AKJ97 | Partner bids first.       |
| Dealer: South   | ♥ Q3    | The opponents are silent. |
| Vul: None       | ♦ AQT94 |                           |
| HCP: 16+2       | ♣ 9     |                           |

---

|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 3</b> | ♠ KJ75 | You bid first.            |
| Dealer: North   | ♥ 84   | The opponents are silent. |
| Vul: Both       | ♦ A732 |                           |
| HCP: 13         | ♣ KQ7  |                           |

---

|                 |          |                           |
|-----------------|----------|---------------------------|
| <b>Board: 4</b> | ♠ AKQT52 | Partner bids first.       |
| Dealer: South   | ♥ T974   | The opponents are silent. |
| Vul: E-W        | ♦ -      |                           |
| HCP: 9+2        | ♣ 763    |                           |

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: Both

North HCP: 13

South HCP: 14+3

Contract: 6♠ South

North:

♠ AJ82

♥ Q3

♦ QT97

♣ KJ5

South:

♠ KQT9543

♥ A8

♦ AJ

♣ 63

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 4♥ <sup>1</sup> |
| Pass     | 4♠              | Pass | 4NT             |
| Pass     | 5♦ <sup>2</sup> | Pass | 6♠              |
| All Pass |                 |      |                 |

1. Texas

2. A=1/5 or 4/5

### Board: 2

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 13+1

Contract: 5♠ North

North:

♠ AKJ97

♥ Q3

♦ AQT94

♣ 9

South:

♠ Q65

♥ A96

♦ K8653

♣ A2

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

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

### Board: 3

Dealer: North

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1NT North

North:

♠ KJ75

♥ 84

♦ A732

♣ KQ7

South:

♠ A86

♥ KT65

♦ T5

♣ 9832

| W | N   | E        | S |
|---|-----|----------|---|
|   | 1NT | All Pass |   |

### Board: 4

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 13+1

Contract: 4♠ South

North:

♠ AKQT52

♥ T974

♦ -

♣ 763

South:

♠ 984

♥ A8

♦ K75

♣ AQ854

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

1. Texas

**Board: 1**      ♠ KQT9543      Partner bids first.  
Dealer: North      ♥ A8      The opponents are silent.  
Vul: Both      ♦ AJ  
HCP: 14+3      ♣ 63

---

**Board: 2**      ♠ Q65      You bid first.  
Dealer: South      ♥ A96      The opponents are silent.  
Vul: None      ♦ K8653  
HCP: 13+1      ♣ A2

---

**Board: 3**      ♠ A86      Partner bids first.  
Dealer: North      ♥ KT65      The opponents are silent.  
Vul: Both      ♦ T5  
HCP: 7      ♣ 9832

---

**Board: 4**      ♠ 984      You bid first.  
Dealer: South      ♥ A8      The opponents are silent.  
Vul: E-W      ♦ K75  
HCP: 13+1      ♣ AQ854

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: Both

North HCP: 13

South HCP: 14+3

Contract: 6♠ South

North:

♠ AJ82

♥ Q3

♦ QT97

♣ KJ5

South:

♠ KQT9543

♥ A8

♦ AJ

♣ 63

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 4♥ <sup>1</sup> |
| Pass     | 4♠              | Pass | 4NT             |
| Pass     | 5♦ <sup>2</sup> | Pass | 6♠              |
| All Pass |                 |      |                 |

1. Texas

2. A=1/5 or 4/5

### Board: 2

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 13+1

Contract: 5♠ North

North:

♠ AKJ97

♥ Q3

♦ AQT94

♣ 9

South:

♠ Q65

♥ A96

♦ K8653

♣ A2

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

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

### Board: 3

Dealer: North

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1NT North

North:

♠ KJ75

♥ 84

♦ A732

♣ KQ7

South:

♠ A86

♥ KT65

♦ T5

♣ 9832

| W | N   | E        | S |
|---|-----|----------|---|
|   | 1NT | All Pass |   |

### Board: 4

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 13+1

Contract: 4♠ South

North:

♠ AKQT52

♥ T974

♦ -

♣ 763

South:

♠ 984

♥ A8

♦ K75

♣ AQ854

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

1. Texas

|                 |         |                                   |
|-----------------|---------|-----------------------------------|
| <b>Board: 5</b> | ♠ AK3   | LHO opens the bidding 1NT.        |
| Dealer: East    | ♥ Q95   | Partner bids next.                |
| Vul: None       | ♦ A3    | West (RHO) Redoubles if possible. |
| HCP: 15+1       | ♣ QT752 | East (LHO) bids 2♣ if possible.   |
|                 |         | West (RHO) bids 2♦ if possible.   |

---

|                 |        |                            |
|-----------------|--------|----------------------------|
| <b>Board: 6</b> | ♠ A7   | LHO opens the bidding 1NT. |
| Dealer: East    | ♥ AK82 | Partner bids next.         |
| Vul: N-S        | ♦ A64  |                            |
| HCP: 15         | ♣ T983 |                            |

---

|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 7</b> | ♠ AQ   | You bid first.            |
| Dealer: North   | ♥ AT32 | The opponents are silent. |
| Vul: N-S        | ♦ 962  |                           |
| HCP: 13         | ♣ QJ87 |                           |

---

|                 |        |                                    |
|-----------------|--------|------------------------------------|
| <b>Board: 8</b> | ♠ Q54  | Partner bids first.                |
| Dealer: South   | ♥ AKQ5 | East (LHO) Doubles 2♣ if possible. |
| Vul: E-W        | ♦ 7542 |                                    |
| HCP: 11         | ♣ 76   |                                    |

## Both hands (Answers Page)

### Board: 5

Dealer: East

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 3♣ North

North:

♠ AK3

♥ Q95

♦ A3

♣ QT752

South:

♠ J98

♥ J4

♦ J962

♣ AJ96

W N E S

1NT Pass

Pass X Pass Pass

XX Pass 2♣<sup>1</sup> X

2♦ 3♣ All Pass

1. artificial

### Board: 6

Dealer: East

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ A7

♥ AK82

♦ A64

♣ T983

South:

♠ Q82

♥ JT543

♦ Q9

♣ A76

W N E S

1NT Pass

Pass X Pass 2NT

Pass 3NT All Pass

### Board: 7

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 3NT North

North:

♠ AQ

♥ AT32

♦ 962

♣ QJ87

South:

♠ K832

♥ K65

♦ AQT87

♣ 6

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 8

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13

Contract: 4♥ North

North:

♠ Q54

♥ AKQ5

♦ 7542

♣ 76

South:

♠ AKT

♥ 9643

♦ JT9

♣ KQ3

W N E S

1NT

Pass 2♣<sup>1</sup> X 2♥

Pass 4♥ All Pass

1. Stayman

|                 |        |                                   |
|-----------------|--------|-----------------------------------|
| <b>Board: 5</b> | ♠ J98  | RHO opens the bidding 1NT.        |
| Dealer: East    | ♥ J4   | You bid next.                     |
| Vul: None       | ♦ J962 | West (LHO) Redoubles if possible. |
| HCP: 8          | ♣ AJ96 | East (RHO) bids 2♣ if possible.   |
|                 |        | West (LHO) bids 2♦ if possible.   |

---

|                 |         |                            |
|-----------------|---------|----------------------------|
| <b>Board: 6</b> | ♠ Q82   | RHO opens the bidding 1NT. |
| Dealer: East    | ♥ JT543 | You bid next.              |
| Vul: N-S        | ♦ Q9    |                            |
| HCP: 9+1        | ♣ A76   |                            |

---

|                 |         |                           |
|-----------------|---------|---------------------------|
| <b>Board: 7</b> | ♠ K832  | Partner bids first.       |
| Dealer: North   | ♥ K65   | The opponents are silent. |
| Vul: N-S        | ♦ AQT87 |                           |
| HCP: 12+1       | ♣ 6     |                           |

---

|                 |        |                                    |
|-----------------|--------|------------------------------------|
| <b>Board: 8</b> | ♠ AKT  | You bid first.                     |
| Dealer: South   | ♥ 9643 | East (RHO) Doubles 2♣ if possible. |
| Vul: E-W        | ♦ JT9  |                                    |
| HCP: 13         | ♣ KQ3  |                                    |

## Both hands (Answers Page)

### Board: 5

Dealer: East

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 3♣ North

North:

♠ AK3

♥ Q95

♦ A3

♣ QT752

South:

♠ J98

♥ J4

♦ J962

♣ AJ96

W N E S

1NT Pass

Pass X Pass Pass

XX Pass 2♣<sup>1</sup> X

2♦ 3♣ All Pass

1. artificial

### Board: 6

Dealer: East

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ A7

♥ AK82

♦ A64

♣ T983

South:

♠ Q82

♥ JT543

♦ Q9

♣ A76

W N E S

1NT Pass

Pass X Pass 2NT

Pass 3NT All Pass

### Board: 7

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 3NT North

North:

♠ AQ

♥ AT32

♦ 962

♣ QJ87

South:

♠ K832

♥ K65

♦ AQT87

♣ 6

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 8

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13

Contract: 4♥ North

North:

♠ Q54

♥ AKQ5

♦ 7542

♣ 76

South:

♠ AKT

♥ 9643

♦ JT9

♣ KQ3

W N E S

1NT

Pass 2♣<sup>1</sup> X 2♥

Pass 4♥ All Pass

1. Stayman



|                 |        |                                    |
|-----------------|--------|------------------------------------|
| <b>Board: 9</b> | ♠ AJ93 | You bid first.                     |
| Dealer: North   | ♥ 632  | West (RHO) Doubles 3♥ if possible. |
| Vul: E-W        | ♦ Q96  |                                    |
| HCP: 13         | ♣ AQT  |                                    |

---

|                  |         |                                 |
|------------------|---------|---------------------------------|
| <b>Board: 10</b> | ♠ -     | Partner bids first.             |
| Dealer: South    | ♥ QJ732 | West (RHO) bids 2♠ if possible. |
| Vul: N-S         | ♦ T32   |                                 |
| HCP: 9+2         | ♣ AQT64 |                                 |

---

|                  |         |                                 |
|------------------|---------|---------------------------------|
| <b>Board: 11</b> | ♠ 832   | You bid first.                  |
| Dealer: North    | ♥ J2    | East (LHO) bids 2♦ if possible. |
| Vul: None        | ♦ A8542 |                                 |
| HCP: 13+1        | ♣ AKJ   |                                 |

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|                  |         |                                 |
|------------------|---------|---------------------------------|
| <b>Board: 12</b> | ♠ K7    | Partner bids first.             |
| Dealer: South    | ♥ KQJ63 | West (RHO) bids 2♣ if possible. |
| Vul: N-S         | ♦ J2    |                                 |
| HCP: 10+1        | ♣ 6532  |                                 |

## Both hands (Answers Page)

### Board: 9

Dealer: North  
Vul: E-W  
North HCP: 13  
South HCP: 16  
Contract: 6♠ South

#### North:

♠ AJ93  
♥ 632  
♦ Q96  
♣ AQT

#### South:

♠ KQ86  
♥ AT5  
♦ KJ84  
♣ K8

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

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

### Board: 10

Dealer: South  
Vul: N-S  
North HCP: 9+2  
South HCP: 13  
Contract: 4♥ South

#### North:

♠ -  
♥ QJ732  
♦ T32  
♣ AQT64

#### South:

♠ AQ52  
♥ 8654  
♦ AK9  
♣ 75

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

### Board: 11

Dealer: North  
Vul: None  
North HCP: 13+1  
South HCP: 10+1  
Contract: 2NT South

#### North:

♠ 832  
♥ J2  
♦ A8542  
♣ AKJ

#### South:

♠ QT7  
♥ AT8  
♦ Q3  
♣ Q7532

| W                           | N   | E               | S   |
|-----------------------------|-----|-----------------|-----|
|                             | 1NT | 2♦ <sup>1</sup> | 2NT |
| All Pass                    |     |                 |     |
| 1. Cappelletti, both majors |     |                 |     |

### Board: 12

Dealer: South  
Vul: N-S  
North HCP: 10+1  
South HCP: 13  
Contract: 3♥ South

#### North:

♠ K7  
♥ KQJ63  
♦ J2  
♣ 6532

#### South:

♠ A86  
♥ T874  
♦ 763  
♣ AKQ

| W                          | N   | E    | S   |
|----------------------------|-----|------|-----|
|                            |     |      | 1NT |
| 2♣ <sup>1</sup>            | 2♦  | Pass | 2♥  |
| Pass                       | 2NT | Pass | 3♥  |
| All Pass                   |     |      |     |
| 1. Cappelletti, any 6+suit |     |      |     |

|                 |        |                                    |
|-----------------|--------|------------------------------------|
| <b>Board: 9</b> | ♠ KQ86 | Partner bids first.                |
| Dealer: North   | ♥ AT5  | West (LHO) Doubles 3♥ if possible. |
| Vul: E-W        | ♦ KJ84 |                                    |
| HCP: 16         | ♣ K8   |                                    |

---

|                  |        |                                 |
|------------------|--------|---------------------------------|
| <b>Board: 10</b> | ♠ AQ52 | You bid first.                  |
| Dealer: South    | ♥ 8654 | West (LHO) bids 2♠ if possible. |
| Vul: N-S         | ♦ AK9  |                                 |
| HCP: 13          | ♣ 75   |                                 |

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|                  |         |                                 |
|------------------|---------|---------------------------------|
| <b>Board: 11</b> | ♠ QT7   | Partner bids first.             |
| Dealer: North    | ♥ AT8   | East (RHO) bids 2♦ if possible. |
| Vul: None        | ♦ Q3    |                                 |
| HCP: 10+1        | ♣ Q7532 |                                 |

---

|                  |        |                                 |
|------------------|--------|---------------------------------|
| <b>Board: 12</b> | ♠ A86  | You bid first.                  |
| Dealer: South    | ♥ T874 | West (LHO) bids 2♣ if possible. |
| Vul: N-S         | ♦ 763  |                                 |
| HCP: 13          | ♣ AKQ  |                                 |

## Both hands (Answers Page)

### Board: 9

Dealer: North  
 Vul: E-W  
 North HCP: 13  
 South HCP: 16  
 Contract: 6♠ South

### North:

♠ AJ93  
 ♥ 632  
 ♦ Q96  
 ♣ AQT

### South:

♠ KQ86  
 ♥ AT5  
 ♦ KJ84  
 ♣ K8

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

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

### Board: 10

Dealer: South  
 Vul: N-S  
 North HCP: 9+2  
 South HCP: 13  
 Contract: 4♥ South

### North:

♠ -  
 ♥ QJ732  
 ♦ T32  
 ♣ AQT64

### South:

♠ AQ52  
 ♥ 8654  
 ♦ AK9  
 ♣ 75

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

### Board: 11

Dealer: North  
 Vul: None  
 North HCP: 13+1  
 South HCP: 10+1  
 Contract: 2NT South

### North:

♠ 832  
 ♥ J2  
 ♦ A8542  
 ♣ AKJ

### South:

♠ QT7  
 ♥ AT8  
 ♦ Q3  
 ♣ Q7532

| W                           | N   | E               | S   |
|-----------------------------|-----|-----------------|-----|
|                             | 1NT | 2♦ <sup>1</sup> | 2NT |
| All Pass                    |     |                 |     |
| 1. Cappelletti, both majors |     |                 |     |

### Board: 12

Dealer: South  
 Vul: N-S  
 North HCP: 10+1  
 South HCP: 13  
 Contract: 3♥ South

### North:

♠ K7  
 ♥ KQJ63  
 ♦ J2  
 ♣ 6532

### South:

♠ A86  
 ♥ T874  
 ♦ 763  
 ♣ AKQ

| W                          | N   | E    | S   |
|----------------------------|-----|------|-----|
|                            |     |      | 1NT |
| 2♣ <sup>1</sup>            | 2♦  | Pass | 2♥  |
| Pass                       | 2NT | Pass | 3♥  |
| All Pass                   |     |      |     |
| 1. Cappelletti, any 6+suit |     |      |     |

|                  |         |                                     |
|------------------|---------|-------------------------------------|
| <b>Board: 13</b> | ♠ 9864  | LHO opens the bidding 1NT.          |
| Dealer: East     | ♥ T54   | Partner bids next.                  |
| Vul: N-S         | ♦ A3    | West (RHO) bids 2♦ if possible.     |
| HCP: 10          | ♣ AQ98  | East (LHO) bids 2♥ if possible.     |
| <hr/>            |         |                                     |
| <b>Board: 14</b> | ♠ J92   | Partner bids first.                 |
| Dealer: South    | ♥ K762  | East (LHO) Doubles 1NT if possible. |
| Vul: Both        | ♦ 32    |                                     |
| HCP: 8           | ♣ KJ95  |                                     |
| <hr/>            |         |                                     |
| <b>Board: 15</b> | ♠ QT8   | You bid first.                      |
| Dealer: North    | ♥ KJ93  | The opponents are silent.           |
| Vul: None        | ♦ AQ87  |                                     |
| HCP: 13          | ♣ J5    |                                     |
| <hr/>            |         |                                     |
| <b>Board: 16</b> | ♠ J9654 | Partner bids first.                 |
| Dealer: South    | ♥ 943   | The opponents are silent.           |
| Vul: N-S         | ♦ AQT3  |                                     |
| HCP: 7+1         | ♣ 5     |                                     |
| <hr/>            |         |                                     |
| <b>Board: 17</b> | ♠ AJT3  | LHO opens the bidding 1NT.          |
| Dealer: East     | ♥ A8    | Partner bids next.                  |
| Vul: None        | ♦ KJ542 | West (RHO) bids 2♦ if possible.     |
| HCP: 14+1        | ♣ J6    |                                     |

## Both hands (Answers Page)

### Board: 13

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 17+2

Contract: 4 ♠ North

North:

♠ 9864

♥ T54

♦ A3

♣ AQ98

South:

♠ AKQJ7

♥ AQ

♦ JT964

♣ 7

W N E S

1NT X

2 ♦ X 2 ♥ 3 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. limit raise or better in !S

### Board: 14

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+1

Contract: 2 ♦ South

North:

♠ J92

♥ K762

♦ 32

♣ KJ95

South:

♠ QT7

♥ QT9

♦ AJT96

♣ A4

W N E S

1NT

Pass Pass X 2 ♦

All Pass

### Board: 15

Dealer: North

Vul: None

North HCP: 13

South HCP: 14+1

Contract: 3NT South

North:

♠ QT8

♥ KJ93

♦ AQ87

♣ J5

South:

♠ 76

♥ AT6

♦ KJ9

♣ AQ942

W N E S

1NT Pass 3NT

All Pass

### Board: 16

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 13

Contract: 2 ♠ South

North:

♠ J9654

♥ 943

♦ AQT3

♣ 5

South:

♠ AQ7

♥ JT5

♦ K92

♣ KT76

W N E S

1NT

Pass 2 ♥ Pass 2 ♠

All Pass

### Board: 17

Dealer: East

Vul: None

North HCP: 14+1

South HCP: 5+1

Contract: 3 ♦ North

North:

♠ AJT3

♥ A8

♦ KJ542

♣ J6

South:

♠ 985

♥ 62

♦ Q93

♣ K9875

W N E S

1NT Pass

2 ♦ 3 ♦ All Pass

|                  |         |                                 |
|------------------|---------|---------------------------------|
| <b>Board: 13</b> | ♠ AKQJ7 | RHO opens the bidding 1NT.      |
| Dealer: East     | ♥ AQ    | You bid next.                   |
| Vul: N-S         | ♦ JT964 | West (LHO) bids 2♦ if possible. |
| HCP: 17+2        | ♣ 7     | East (RHO) bids 2♥ if possible. |

---

|                  |         |                                     |
|------------------|---------|-------------------------------------|
| <b>Board: 14</b> | ♠ QT7   | You bid first.                      |
| Dealer: South    | ♥ QT9   | East (RHO) Doubles 1NT if possible. |
| Vul: Both        | ♦ AJT96 |                                     |
| HCP: 13+1        | ♣ A4    |                                     |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 15</b> | ♠ 76    | Partner bids first.       |
| Dealer: North    | ♥ AT6   | The opponents are silent. |
| Vul: None        | ♦ KJ9   |                           |
| HCP: 14+1        | ♣ AQ942 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 16</b> | ♠ AQ7  | You bid first.            |
| Dealer: South    | ♥ JT5  | The opponents are silent. |
| Vul: N-S         | ♦ K92  |                           |
| HCP: 13          | ♣ KT76 |                           |

---

|                  |         |                                 |
|------------------|---------|---------------------------------|
| <b>Board: 17</b> | ♠ 985   | RHO opens the bidding 1NT.      |
| Dealer: East     | ♥ 62    | You bid next.                   |
| Vul: None        | ♦ Q93   | West (LHO) bids 2♦ if possible. |
| HCP: 5+1         | ♣ K9875 |                                 |

## Both hands (Answers Page)

### Board: 13

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 17+2

Contract: 4 ♠ North

North:

♠ 9864

♥ T54

♦ A3

♣ AQ98

South:

♠ AKQJ7

♥ AQ

♦ JT964

♣ 7

W N E S

1NT X

2 ♦ X 2 ♥ 3 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. limit raise or better in !S

### Board: 14

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+1

Contract: 2 ♦ South

North:

♠ J92

♥ K762

♦ 32

♣ KJ95

South:

♠ QT7

♥ QT9

♦ AJT96

♣ A4

W N E S

1NT

Pass Pass X 2 ♦

All Pass

### Board: 15

Dealer: North

Vul: None

North HCP: 13

South HCP: 14+1

Contract: 3NT South

North:

♠ QT8

♥ KJ93

♦ AQ87

♣ J5

South:

♠ 76

♥ AT6

♦ KJ9

♣ AQ942

W N E S

1NT Pass 3NT

All Pass

### Board: 16

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 13

Contract: 2 ♠ South

North:

♠ J9654

♥ 943

♦ AQT3

♣ 5

South:

♠ AQ7

♥ JT5

♦ K92

♣ KT76

W N E S

1NT

Pass 2 ♥ Pass 2 ♠

All Pass

### Board: 17

Dealer: East

Vul: None

North HCP: 14+1

South HCP: 5+1

Contract: 3 ♦ North

North:

♠ AJT3

♥ A8

♦ KJ542

♣ J6

South:

♠ 985

♥ 62

♦ Q93

♣ K9875

W N E S

1NT Pass

2 ♦ 3 ♦ All Pass



|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 18</b> | ♠ T654 | Partner bids first.       |
| Dealer: South    | ♥ A87  | The opponents are silent. |
| Vul: None        | ♦ A7   |                           |
| HCP: 10          | ♣ Q962 |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 19</b> | ♠ T62   | You bid first.            |
| Dealer: North    | ♥ A2    | The opponents are silent. |
| Vul: Both        | ♦ A43   |                           |
| HCP: 13+1        | ♣ KQ832 |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 20</b> | ♠ JT5   | Partner bids first.       |
| Dealer: South    | ♥ A4    | The opponents are silent. |
| Vul: Both        | ♦ A54   |                           |
| HCP: 10+1        | ♣ J9652 |                           |

---

|                  |          |                            |
|------------------|----------|----------------------------|
| <b>Board: 21</b> | ♠ KQ8642 | LHO opens the bidding 1NT. |
| Dealer: East     | ♥ K983   | Partner bids next.         |
| Vul: Both        | ♦ AK4    |                            |
| HCP: 15+2        | ♣ -      |                            |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 22</b> | ♠ K763 | Partner bids first.       |
| Dealer: South    | ♥ 86   | The opponents are silent. |
| Vul: None        | ♦ A972 |                           |
| HCP: 9           | ♣ Q85  |                           |

## Both hands (Answers Page)

### Board: 18

Dealer: South  
Vul: None  
North HCP: 10  
South HCP: 13  
Contract: 4 ♠ North

#### North:

♠ T654  
♥ A87  
♦ A7  
♣ Q962

#### South:

♠ KJ92  
♥ Q92  
♦ KT63  
♣ KJ

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

1. Stayman

### Board: 19

Dealer: North  
Vul: Both  
North HCP: 13+1  
South HCP: 11+2  
Contract: 4 ♥ North

#### North:

♠ T62  
♥ A2  
♦ A43  
♣ KQ832

#### South:

♠ KQJ4  
♥ KQ9874  
♦ 7  
♣ T7

| W    | N   | E        | S                |
|------|-----|----------|------------------|
|      | 1NT | Pass     | 4 ♦ <sup>1</sup> |
| Pass | 4 ♥ | All Pass |                  |

1. Texas

### Board: 20

Dealer: South  
Vul: Both  
North HCP: 10+1  
South HCP: 13  
Contract: 2NT North

#### North:

♠ JT5  
♥ A4  
♦ A54  
♣ J9652

#### South:

♠ A843  
♥ J632  
♦ KQ3  
♣ K3

| W    | N   | E        | S   |
|------|-----|----------|-----|
|      |     |          | 1NT |
| Pass | 2NT | All Pass |     |

### Board: 21

Dealer: East  
Vul: Both  
North HCP: 15+2  
South HCP: 10+3  
Contract: 2 ♠ North

#### North:

♠ KQ8642  
♥ K983  
♦ AK4  
♣ -

#### South:

♠ 75  
♥ A  
♦ 752  
♣ KQJT642

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

1. Cappelletti, any 6+suit

### Board: 22

Dealer: South  
Vul: None  
North HCP: 9  
South HCP: 13  
Contract: 2NT North

#### North:

♠ K763  
♥ 86  
♦ A972  
♣ Q85

#### South:

♠ AT8  
♥ AT32  
♦ JT  
♣ KJ63

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

1. Stayman

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 18</b> | ♠ KJ92 | You bid first.            |
| Dealer: South    | ♥ Q92  | The opponents are silent. |
| Vul: None        | ♦ KT63 |                           |
| HCP: 13          | ♣ KJ   |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 19</b> | ♠ KQJ4   | Partner bids first.       |
| Dealer: North    | ♥ KQ9874 | The opponents are silent. |
| Vul: Both        | ♦ 7      |                           |
| HCP: 11+2        | ♣ T7     |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 20</b> | ♠ A843 | You bid first.            |
| Dealer: South    | ♥ J632 | The opponents are silent. |
| Vul: Both        | ♦ KQ3  |                           |
| HCP: 13          | ♣ K3   |                           |

---

|                  |           |                            |
|------------------|-----------|----------------------------|
| <b>Board: 21</b> | ♠ 75      | RHO opens the bidding 1NT. |
| Dealer: East     | ♥ A       | You bid next.              |
| Vul: Both        | ♦ 752     |                            |
| HCP: 10+3        | ♣ KQJT642 |                            |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 22</b> | ♠ AT8  | You bid first.            |
| Dealer: South    | ♥ AT32 | The opponents are silent. |
| Vul: None        | ♦ JT   |                           |
| HCP: 13          | ♣ KJ63 |                           |

## Both hands (Answers Page)

### Board: 18

Dealer: South  
Vul: None  
North HCP: 10  
South HCP: 13  
Contract: 4 ♠ North

### North:

♠ T654  
♥ A87  
♦ A7  
♣ Q962

### South:

♠ KJ92  
♥ Q92  
♦ KT63  
♣ KJ

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

1. Stayman

### Board: 19

Dealer: North  
Vul: Both  
North HCP: 13+1  
South HCP: 11+2  
Contract: 4 ♥ North

### North:

♠ T62  
♥ A2  
♦ A43  
♣ KQ832

### South:

♠ KQJ4  
♥ KQ9874  
♦ 7  
♣ T7

| W    | N   | E        | S                |
|------|-----|----------|------------------|
|      | 1NT | Pass     | 4 ♦ <sup>1</sup> |
| Pass | 4 ♥ | All Pass |                  |

1. Texas

### Board: 20

Dealer: South  
Vul: Both  
North HCP: 10+1  
South HCP: 13  
Contract: 2NT North

### North:

♠ JT5  
♥ A4  
♦ A54  
♣ J9652

### South:

♠ A843  
♥ J632  
♦ KQ3  
♣ K3

| W    | N   | E        | S   |
|------|-----|----------|-----|
|      |     |          | 1NT |
| Pass | 2NT | All Pass |     |

### Board: 21

Dealer: East  
Vul: Both  
North HCP: 15+2  
South HCP: 10+3  
Contract: 2 ♠ North

### North:

♠ KQ8642  
♥ K983  
♦ AK4  
♣ -

### South:

♠ 75  
♥ A  
♦ 752  
♣ KQJT642

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

1. Cappelletti, any 6+suit

### Board: 22

Dealer: South  
Vul: None  
North HCP: 9  
South HCP: 13  
Contract: 2NT North

### North:

♠ K763  
♥ 86  
♦ A972  
♣ Q85

### South:

♠ AT8  
♥ AT32  
♦ JT  
♣ KJ63

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

1. Stayman

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 23</b> | ♠ K953 | You bid first.            |
| Dealer: North    | ♥ K865 | The opponents are silent. |
| Vul: None        | ♦ A64  |                           |
| HCP: 13          | ♣ K2   |                           |

---

|                  |            |                           |
|------------------|------------|---------------------------|
| <b>Board: 24</b> | ♠ K9       | Partner bids first.       |
| Dealer: South    | ♥ AKQT9874 | The opponents are silent. |
| Vul: E-W         | ♦ 85       |                           |
| HCP: 12+4        | ♣ 9        |                           |

---

|                  |         |                            |
|------------------|---------|----------------------------|
| <b>Board: 25</b> | ♠ Q7643 | LHO opens the bidding 1NT. |
| Dealer: East     | ♥ A92   | Partner bids next.         |
| Vul: Both        | ♦ 9     |                            |
| HCP: 11+1        | ♣ KQ62  |                            |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 26</b> | ♠ KQ4  | Partner bids first.       |
| Dealer: South    | ♥ J843 | The opponents are silent. |
| Vul: N-S         | ♦ K9   |                           |
| HCP: 10          | ♣ J932 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 27</b> | ♠ AQJ5 | You bid first.            |
| Dealer: North    | ♥ 93   | The opponents are silent. |
| Vul: N-S         | ♦ KJ42 |                           |
| HCP: 13          | ♣ Q85  |                           |

## Both hands (Answers Page)

### Board: 23

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

### North:

♠ K953  
 ♥ K865  
 ♦ A64  
 ♣ K2

### South:

♠ 62  
 ♥ AT743  
 ♦ KT2  
 ♣ AQ6

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

1. Super acceptance after NT

### Board: 24

Dealer: South  
 Vul: E-W  
 North HCP: 12+4  
 South HCP: 13  
 Contract: 5♥ North

### North:

♠ K9  
 ♥ AKQT9874  
 ♦ 85  
 ♣ 9

### South:

♠ AQ86  
 ♥ J6  
 ♦ K64  
 ♣ K743

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 4♦ <sup>1</sup> | Pass     | 4♥              |
| Pass | 4NT             | Pass     | 5♦ <sup>2</sup> |
| Pass | 5♥              | All Pass |                 |

1. Texas

2. A=1/5 or 4/5

### Board: 25

Dealer: East  
 Vul: Both  
 North HCP: 11+1  
 South HCP: 12+1  
 Contract: 3♠ South

### North:

♠ Q7643  
 ♥ A92  
 ♦ 9  
 ♣ KQ62

### South:

♠ 52  
 ♥ QJ5  
 ♦ AJT32  
 ♣ AT7

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

1. Cappelletti, 5M-4m

### Board: 26

Dealer: South  
 Vul: N-S  
 North HCP: 10  
 South HCP: 13  
 Contract: 3♥ North

### North:

♠ KQ4  
 ♥ J843  
 ♦ K9  
 ♣ J932

### South:

♠ A752  
 ♥ QT52  
 ♦ A8  
 ♣ K86

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

1. Stayman

### Board: 27

Dealer: North  
 Vul: N-S  
 North HCP: 13  
 South HCP: 7+1  
 Contract: 1NT North

### North:

♠ AQJ5  
 ♥ 93  
 ♦ KJ42  
 ♣ Q85

### South:

♠ 964  
 ♥ K852  
 ♦ AT763  
 ♣ 7

| W | N   | E        | S |
|---|-----|----------|---|
|   | 1NT | All Pass |   |

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 23</b> | ♠ 62    | Partner bids first.       |
| Dealer: North    | ♥ AT743 | The opponents are silent. |
| Vul: None        | ♦ KT2   |                           |
| HCP: 13+1        | ♣ AQ6   |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 24</b> | ♠ AQ86 | You bid first.            |
| Dealer: South    | ♥ J6   | The opponents are silent. |
| Vul: E-W         | ♦ K64  |                           |
| HCP: 13          | ♣ K743 |                           |

---

|                  |         |                            |
|------------------|---------|----------------------------|
| <b>Board: 25</b> | ♠ 52    | RHO opens the bidding 1NT. |
| Dealer: East     | ♥ QJ5   | You bid next.              |
| Vul: Both        | ♦ AJT32 |                            |
| HCP: 12+1        | ♣ AT7   |                            |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 26</b> | ♠ A752 | You bid first.            |
| Dealer: South    | ♥ QT52 | The opponents are silent. |
| Vul: N-S         | ♦ A8   |                           |
| HCP: 13          | ♣ K86  |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 27</b> | ♠ 964   | Partner bids first.       |
| Dealer: North    | ♥ K852  | The opponents are silent. |
| Vul: N-S         | ♦ AT763 |                           |
| HCP: 7+1         | ♣ 7     |                           |

## Both hands (Answers Page)

### Board: 23

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

#### North:

♠ K953  
♥ K865  
♦ A64  
♣ K2

#### South:

♠ 62  
♥ AT743  
♦ KT2  
♣ AQ6

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

1. Super acceptance after NT

### Board: 24

Dealer: South  
Vul: E-W  
North HCP: 12+4  
South HCP: 13  
Contract: 5♥ North

#### North:

♠ K9  
♥ AKQT9874  
♦ 85  
♣ 9

#### South:

♠ AQ86  
♥ J6  
♦ K64  
♣ K743

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 4♦ <sup>1</sup> | Pass     | 4♥              |
| Pass | 4NT             | Pass     | 5♦ <sup>2</sup> |
| Pass | 5♥              | All Pass |                 |

1. Texas

2. A=1/5 or 4/5

### Board: 25

Dealer: East  
Vul: Both  
North HCP: 11+1  
South HCP: 12+1  
Contract: 3♠ South

#### North:

♠ Q7643  
♥ A92  
♦ 9  
♣ KQ62

#### South:

♠ 52  
♥ QJ5  
♦ AJT32  
♣ AT7

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

1. Cappelletti, 5M-4m

### Board: 26

Dealer: South  
Vul: N-S  
North HCP: 10  
South HCP: 13  
Contract: 3♥ North

#### North:

♠ KQ4  
♥ J843  
♦ K9  
♣ J932

#### South:

♠ A752  
♥ QT52  
♦ A8  
♣ K86

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

1. Stayman

### Board: 27

Dealer: North  
Vul: N-S  
North HCP: 13  
South HCP: 7+1  
Contract: 1NT North

#### North:

♠ AQJ5  
♥ 93  
♦ KJ42  
♣ Q85

#### South:

♠ 964  
♥ K852  
♦ AT763  
♣ 7

| W | N   | E        | S |
|---|-----|----------|---|
|   | 1NT | All Pass |   |



**Board: 28**

♠ QJ

Partner bids first.

Dealer: South

♥ A974

The opponents are silent.

Vul: E-W

♦ QT87

HCP: 11

♣ Q82

**Board: 29**

♠ K98

You bid first.

Dealer: North

♥ KJT

The opponents are silent.

Vul: N-S

♦ KQ9

HCP: 13

♣ JT52

**Board: 30**

♠ AJ83

Partner bids first.

Dealer: South

♥ 92

The opponents are silent.

Vul: None

♦ Q763

HCP: 8

♣ J83

**Board: 31**

♠ KT7

You bid first.

Dealer: North

♥ AQ

The opponents are silent.

Vul: E-W

♦ K643

HCP: 13

♣ JT96

**Board: 32**

♠ QJ94

LHO opens the bidding 1NT.

Dealer: East

♥ QT3

Partner bids next.

Vul: None

♦ K3

West (RHO) bids 2♠ if possible.

HCP: 10

♣ Q843

## Both hands (Answers Page)

### Board: 28

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13+1

Contract: 2NT North

North:

♠ QJ

♥ A974

♦ QT87

♣ Q82

South:

♠ K93

♥ J53

♦ AJ

♣ A9653

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 29

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 13+1

Contract: 4♥ North

North:

♠ K98

♥ KJT

♦ KQ9

♣ JT52

South:

♠ T3

♥ 98652

♦ AT

♣ AKQ6

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ All Pass

### Board: 30

Dealer: South

Vul: None

North HCP: 8

South HCP: 13

Contract: 1NT South

North:

♠ AJ83

♥ 92

♦ Q763

♣ J83

South:

♠ KQ9

♥ Q763

♦ KJT

♣ Q94

W N E S

1NT

All Pass

### Board: 31

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 5

Contract: 1NT North

North:

♠ KT7

♥ AQ

♦ K643

♣ JT96

South:

♠ Q542

♥ T97

♦ 985

♣ K85

W N E S

1NT All Pass

### Board: 32

Dealer: East

Vul: None

North HCP: 10

South HCP: 10+1

Contract: 3♥ North

North:

♠ QJ94

♥ QT3

♦ K3

♣ Q843

South:

♠ K7

♥ K8765

♦ 74

♣ KJT5

W N E S

1NT 2♥<sup>1</sup>

2♠ 3♥ All Pass

1. Cappelletti, 5M-4m

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 28</b> | ♠ K93   | You bid first.            |
| Dealer: South    | ♥ J53   | The opponents are silent. |
| Vul: E-W         | ♦ AJ    |                           |
| HCP: 13+1        | ♣ A9653 |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 29</b> | ♠ T3    | Partner bids first.       |
| Dealer: North    | ♥ 98652 | The opponents are silent. |
| Vul: N-S         | ♦ AT    |                           |
| HCP: 13+1        | ♣ AKQ6  |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 30</b> | ♠ KQ9  | You bid first.            |
| Dealer: South    | ♥ Q763 | The opponents are silent. |
| Vul: None        | ♦ KJT  |                           |
| HCP: 13          | ♣ Q94  |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 31</b> | ♠ Q542 | Partner bids first.       |
| Dealer: North    | ♥ T97  | The opponents are silent. |
| Vul: E-W         | ♦ 985  |                           |
| HCP: 5           | ♣ K85  |                           |

---

|                  |         |                                 |
|------------------|---------|---------------------------------|
| <b>Board: 32</b> | ♠ K7    | RHO opens the bidding 1NT.      |
| Dealer: East     | ♥ K8765 | You bid next.                   |
| Vul: None        | ♦ 74    | West (LHO) bids 2♠ if possible. |
| HCP: 10+1        | ♣ KJT5  |                                 |

## Both hands (Answers Page)

### Board: 28

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13+1

Contract: 2NT North

North:

♠ QJ

♥ A974

♦ QT87

♣ Q82

South:

♠ K93

♥ J53

♦ AJ

♣ A9653

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 29

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 13+1

Contract: 4♥ North

North:

♠ K98

♥ KJT

♦ KQ9

♣ JT52

South:

♠ T3

♥ 98652

♦ AT

♣ AKQ6

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ All Pass

### Board: 30

Dealer: South

Vul: None

North HCP: 8

South HCP: 13

Contract: 1NT South

North:

♠ AJ83

♥ 92

♦ Q763

♣ J83

South:

♠ KQ9

♥ Q763

♦ KJT

♣ Q94

W N E S

1NT

All Pass

### Board: 31

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 5

Contract: 1NT North

North:

♠ KT7

♥ AQ

♦ K643

♣ JT96

South:

♠ Q542

♥ T97

♦ 985

♣ K85

W N E S

1NT All Pass

### Board: 32

Dealer: East

Vul: None

North HCP: 10

South HCP: 10+1

Contract: 3♥ North

North:

♠ QJ94

♥ QT3

♦ K3

♣ Q843

South:

♠ K7

♥ K8765

♦ 74

♣ KJT5

W N E S

1NT 2♥<sup>1</sup>

2♠ 3♥ All Pass

1. Cappelletti, 5M-4m

|                  |        |                                     |
|------------------|--------|-------------------------------------|
| <b>Board: 33</b> | ♠ K964 | You bid first.                      |
| Dealer: North    | ♥ AQJ  | West (RHO) Doubles 1NT if possible. |
| Vul: N-S         | ♦ T63  | East (LHO) bids 2♣ if possible.     |
| HCP: 13          | ♣ K32  |                                     |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 34</b> | ♠ AT52 | Partner bids first.       |
| Dealer: South    | ♥ AJ3  | The opponents are silent. |
| Vul: E-W         | ♦ AKT7 |                           |
| HCP: 16          | ♣ 98   |                           |

---

|                  |         |                                    |
|------------------|---------|------------------------------------|
| <b>Board: 35</b> | ♠ QJ976 | RHO opens the bidding 1NT.         |
| Dealer: West     | ♥ 2     | You bid next.                      |
| Vul: E-W         | ♦ KQ5   | East (LHO) bids 3♦ if possible.    |
| HCP: 11+1        | ♣ K982  | West (RHO) bids 3♥ if possible.    |
|                  |         | East (LHO) bids 4♥ if possible.    |
|                  |         | West (RHO) Doubles 4♠ if possible. |

---

|                  |         |                                     |
|------------------|---------|-------------------------------------|
| <b>Board: 36</b> | ♠ 73    | Partner bids first.                 |
| Dealer: South    | ♥ J4    | East (LHO) Doubles 1NT if possible. |
| Vul: N-S         | ♦ A7543 |                                     |
| HCP: 6+1         | ♣ JT76  |                                     |

## Both hands (Answers Page)

### Board: 33

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 7

Contract: 2♠ North

North:

♠ K964

♥ AQJ

♦ T63

♣ K32

South:

♠ T532

♥ KT93

♦ A942

♣ T

| W    | N    | E        | S    |
|------|------|----------|------|
|      | 1NT  | Pass     | Pass |
| X    | Pass | 2♣       | X    |
| Pass | 2♠   | All Pass |      |

### Board: 34

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 13

Contract: 3NT North

North:

♠ AT52

♥ AJ3

♦ AKT7

♣ 98

South:

♠ K84

♥ QT92

♦ 98

♣ AKJ4

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

1. Stayman

### Board: 35

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 5

Contract: 4♠X South

North:

♠ QJ976

♥ 2

♦ KQ5

♣ K982

South:

♠ 8432

♥ KT3

♦ T862

♣ Q6

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

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

### Board: 36

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 13

Contract: 1NTX South

North:

♠ 73

♥ J4

♦ A7543

♣ JT76

South:

♠ AJ54

♥ KQT9

♦ QJ

♣ 532

| W    | N    | E | S        |
|------|------|---|----------|
|      |      |   | 1NT      |
| Pass | Pass | X | All Pass |

|                  |        |                                     |
|------------------|--------|-------------------------------------|
| <b>Board: 33</b> | ♠ T532 | Partner bids first.                 |
| Dealer: North    | ♥ KT93 | West (LHO) Doubles 1NT if possible. |
| Vul: N-S         | ♦ A942 | East (RHO) bids 2♣ if possible.     |
| HCP: 7           | ♣ T    |                                     |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 34</b> | ♠ K84  | You bid first.            |
| Dealer: South    | ♥ QT92 | The opponents are silent. |
| Vul: E-W         | ♦ 98   |                           |
| HCP: 13          | ♣ AKJ4 |                           |

---

|                  |        |                                    |
|------------------|--------|------------------------------------|
| <b>Board: 35</b> | ♠ 8432 | LHO opens the bidding 1NT.         |
| Dealer: West     | ♥ KT3  | Partner bids next.                 |
| Vul: E-W         | ♦ T862 | East (RHO) bids 3♦ if possible.    |
| HCP: 5           | ♣ Q6   | West (LHO) bids 3♥ if possible.    |
|                  |        | East (RHO) bids 4♥ if possible.    |
|                  |        | West (LHO) Doubles 4♠ if possible. |

---

|                  |        |                                     |
|------------------|--------|-------------------------------------|
| <b>Board: 36</b> | ♠ AJ54 | You bid first.                      |
| Dealer: South    | ♥ KQT9 | East (RHO) Doubles 1NT if possible. |
| Vul: N-S         | ♦ QJ   |                                     |
| HCP: 13          | ♣ 532  |                                     |

## Both hands (Answers Page)

### Board: 33

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 7

Contract: 2♠ North

North:

♠ K964

♥ AQJ

♦ T63

♣ K32

South:

♠ T532

♥ KT93

♦ A942

♣ T

| W    | N    | E        | S    |
|------|------|----------|------|
|      | 1NT  | Pass     | Pass |
| X    | Pass | 2♣       | X    |
| Pass | 2♠   | All Pass |      |

### Board: 34

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 13

Contract: 3NT North

North:

♠ AT52

♥ AJ3

♦ AKT7

♣ 98

South:

♠ K84

♥ QT92

♦ 98

♣ AKJ4

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

1. Stayman

### Board: 35

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 5

Contract: 4♠X South

North:

♠ QJ976

♥ 2

♦ KQ5

♣ K982

South:

♠ 8432

♥ KT3

♦ T862

♣ Q6

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

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

### Board: 36

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 13

Contract: 1NTX South

North:

♠ 73

♥ J4

♦ A7543

♣ JT76

South:

♠ AJ54

♥ KQT9

♦ QJ

♣ 532

| W    | N    | E | S        |
|------|------|---|----------|
|      |      |   | 1NT      |
| Pass | Pass | X | All Pass |



|                  |          |                                     |
|------------------|----------|-------------------------------------|
| <b>Board: 37</b> | ♠ J984   | You bid first.                      |
| Dealer: North    | ♥ AQ5    | West (RHO) bids 2♠ if possible.     |
| Vul: E-W         | ♦ K6     |                                     |
| HCP: 13          | ♣ QJ84   |                                     |
| <hr/>            |          |                                     |
| <b>Board: 38</b> | ♠ Q5     | Partner bids first.                 |
| Dealer: South    | ♥ 987542 | The opponents are silent.           |
| Vul: N-S         | ♦ T7     |                                     |
| HCP: 8+2         | ♣ AQ7    |                                     |
| <hr/>            |          |                                     |
| <b>Board: 39</b> | ♠ Q95    | Partner bids first.                 |
| Dealer: South    | ♥ AQT7   | The opponents are silent.           |
| Vul: E-W         | ♦ 5      |                                     |
| HCP: 12+1        | ♣ A9872  |                                     |
| <hr/>            |          |                                     |
| <b>Board: 40</b> | ♠ T94    | Partner bids first.                 |
| Dealer: South    | ♥ KQJT8  | The opponents are silent.           |
| Vul: None        | ♦ QJ     |                                     |
| HCP: 11+1        | ♣ Q93    |                                     |
| <hr/>            |          |                                     |
| <b>Board: 41</b> | ♠ QT2    | You bid first.                      |
| Dealer: North    | ♥ AK4    | West (RHO) Doubles 1NT if possible. |
| Vul: N-S         | ♦ AT654  |                                     |
| HCP: 13+1        | ♣ 74     |                                     |

## Both hands (Answers Page)

### Board: 37

|                     | North: | South: | W          | N    | E    | S               |
|---------------------|--------|--------|------------|------|------|-----------------|
| Dealer: North       | ♠ J984 | ♠ A75  |            | 1NT  | Pass | 2♣ <sup>1</sup> |
| Vul: E-W            | ♥ AQ5  | ♥ K976 | 2♠         | Pass | Pass | 3NT             |
| North HCP: 13       | ♦ K6   | ♦ AJ97 | All Pass   |      |      |                 |
| South HCP: 12       | ♣ QJ84 | ♣ 76   | 1. Stayman |      |      |                 |
| Contract: 3NT South |        |        |            |      |      |                 |

### Board: 38

|                    | North:   | South: | W    | N  | E        | S   |
|--------------------|----------|--------|------|----|----------|-----|
| Dealer: South      | ♠ Q5     | ♠ K943 |      |    |          | 1NT |
| Vul: N-S           | ♥ 987542 | ♥ A6   | Pass | 2♦ | Pass     | 2♥  |
| North HCP: 8+2     | ♦ T7     | ♦ QJ82 | Pass | 3♥ | All Pass |     |
| South HCP: 13      | ♣ AQ7    | ♣ K42  |      |    |          |     |
| Contract: 3♥ North |          |        |      |    |          |     |

### Board: 39

|                    | North:  | South:  | W          | N               | E    | S   |
|--------------------|---------|---------|------------|-----------------|------|-----|
| Dealer: South      | ♠ Q95   | ♠ J3    |            |                 |      | 1NT |
| Vul: E-W           | ♥ AQT7  | ♥ KJ9   | Pass       | 2♣ <sup>1</sup> | Pass | 2♦  |
| North HCP: 12+1    | ♦ 5     | ♦ KQJT8 | Pass       | 3♣              | Pass | 4♣  |
| South HCP: 13+1    | ♣ A9872 | ♣ QT5   | All Pass   |                 |      |     |
| Contract: 4♣ South |         |         | 1. Stayman |                 |      |     |

### Board: 40

|                     | North:  | South:  | W    | N   | E        | S   |
|---------------------|---------|---------|------|-----|----------|-----|
| Dealer: South       | ♠ T94   | ♠ AQ8   |      |     |          | 1NT |
| Vul: None           | ♥ KQJT8 | ♥ 64    | Pass | 2♦  | Pass     | 2♥  |
| North HCP: 11+1     | ♦ QJ    | ♦ AK763 | Pass | 3NT | All Pass |     |
| South HCP: 13+1     | ♣ Q93   | ♣ 764   |      |     |          |     |
| Contract: 3NT North |         |         |      |     |          |     |

### Board: 41

|                    | North:  | South: | W        | N   | E    | S    |
|--------------------|---------|--------|----------|-----|------|------|
| Dealer: North      | ♠ QT2   | ♠ J753 |          | 1NT | Pass | Pass |
| Vul: N-S           | ♥ AK4   | ♥ JT8  | X        | 2♦  | Pass | 3♦   |
| North HCP: 13+1    | ♦ AT654 | ♦ Q72  | All Pass |     |      |      |
| South HCP: 8       | ♣ 74    | ♣ A85  |          |     |      |      |
| Contract: 3♦ South |         |        |          |     |      |      |

|                  |        |                                 |
|------------------|--------|---------------------------------|
| <b>Board: 37</b> | ♠ A75  | Partner bids first.             |
| Dealer: North    | ♥ K976 | West (LHO) bids 2♠ if possible. |
| Vul: E-W         | ♦ AJ97 |                                 |
| HCP: 12          | ♣ 76   |                                 |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 38</b> | ♠ K943 | You bid first.            |
| Dealer: South    | ♥ A6   | The opponents are silent. |
| Vul: N-S         | ♦ QJ82 |                           |
| HCP: 13          | ♣ K42  |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 39</b> | ♠ J3    | You bid first.            |
| Dealer: South    | ♥ KJ9   | The opponents are silent. |
| Vul: E-W         | ♦ KQJT8 |                           |
| HCP: 13+1        | ♣ QT5   |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 40</b> | ♠ AQ8   | You bid first.            |
| Dealer: South    | ♥ 64    | The opponents are silent. |
| Vul: None        | ♦ AK763 |                           |
| HCP: 13+1        | ♣ 764   |                           |

---

|                  |        |                                     |
|------------------|--------|-------------------------------------|
| <b>Board: 41</b> | ♠ J753 | Partner bids first.                 |
| Dealer: North    | ♥ JT8  | West (LHO) Doubles 1NT if possible. |
| Vul: N-S         | ♦ Q72  |                                     |
| HCP: 8           | ♣ A85  |                                     |

## Both hands (Answers Page)

### Board: 37

|                     | North: | South: | W          | N    | E    | S               |
|---------------------|--------|--------|------------|------|------|-----------------|
| Dealer: North       | ♠ J984 | ♠ A75  |            | 1NT  | Pass | 2♣ <sup>1</sup> |
| Vul: E-W            | ♥ AQ5  | ♥ K976 | 2♠         | Pass | Pass | 3NT             |
| North HCP: 13       | ♦ K6   | ♦ AJ97 | All Pass   |      |      |                 |
| South HCP: 12       | ♣ QJ84 | ♣ 76   | 1. Stayman |      |      |                 |
| Contract: 3NT South |        |        |            |      |      |                 |

### Board: 38

|                    | North:   | South: | W    | N  | E        | S   |
|--------------------|----------|--------|------|----|----------|-----|
| Dealer: South      | ♠ Q5     | ♠ K943 |      |    |          | 1NT |
| Vul: N-S           | ♥ 987542 | ♥ A6   | Pass | 2♦ | Pass     | 2♥  |
| North HCP: 8+2     | ♦ T7     | ♦ QJ82 | Pass | 3♥ | All Pass |     |
| South HCP: 13      | ♣ AQ7    | ♣ K42  |      |    |          |     |
| Contract: 3♥ North |          |        |      |    |          |     |

### Board: 39

|                    | North:  | South:  | W          | N               | E    | S   |
|--------------------|---------|---------|------------|-----------------|------|-----|
| Dealer: South      | ♠ Q95   | ♠ J3    |            |                 |      | 1NT |
| Vul: E-W           | ♥ AQT7  | ♥ KJ9   | Pass       | 2♣ <sup>1</sup> | Pass | 2♦  |
| North HCP: 12+1    | ♦ 5     | ♦ KQJT8 | Pass       | 3♣              | Pass | 4♣  |
| South HCP: 13+1    | ♣ A9872 | ♣ QT5   | All Pass   |                 |      |     |
| Contract: 4♣ South |         |         | 1. Stayman |                 |      |     |

### Board: 40

|                     | North:  | South:  | W    | N   | E        | S   |
|---------------------|---------|---------|------|-----|----------|-----|
| Dealer: South       | ♠ T94   | ♠ AQ8   |      |     |          | 1NT |
| Vul: None           | ♥ KQJT8 | ♥ 64    | Pass | 2♦  | Pass     | 2♥  |
| North HCP: 11+1     | ♦ QJ    | ♦ AK763 | Pass | 3NT | All Pass |     |
| South HCP: 13+1     | ♣ Q93   | ♣ 764   |      |     |          |     |
| Contract: 3NT North |         |         |      |     |          |     |

### Board: 41

|                    | North:  | South: | W        | N   | E    | S    |
|--------------------|---------|--------|----------|-----|------|------|
| Dealer: North      | ♠ QT2   | ♠ J753 |          | 1NT | Pass | Pass |
| Vul: N-S           | ♥ AK4   | ♥ JT8  | X        | 2♦  | Pass | 3♦   |
| North HCP: 13+1    | ♦ AT654 | ♦ Q72  | All Pass |     |      |      |
| South HCP: 8       | ♣ 74    | ♣ A85  |          |     |      |      |
| Contract: 3♦ South |         |        |          |     |      |      |

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 42</b> | ♠ Q64  | You bid first.            |
| Dealer: North    | ♥ 43   | The opponents are silent. |
| Vul: Both        | ♦ AK73 |                           |
| HCP: 13          | ♣ KJ94 |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 43</b> | ♠ A42   | You bid first.            |
| Dealer: North    | ♥ K8    | The opponents are silent. |
| Vul: Both        | ♦ AQ732 |                           |
| HCP: 13+1        | ♣ 964   |                           |

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|                  |        |                                     |
|------------------|--------|-------------------------------------|
| <b>Board: 44</b> | ♠ KJ54 | Partner bids first.                 |
| Dealer: South    | ♥ 9542 | West (RHO) Doubles 1NT if possible. |
| Vul: Both        | ♦ K6   |                                     |
| HCP: 10          | ♣ K87  |                                     |

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|                  |        |                                 |
|------------------|--------|---------------------------------|
| <b>Board: 45</b> | ♠ AJ   | You bid first.                  |
| Dealer: North    | ♥ Q63  | East (LHO) bids 2♠ if possible. |
| Vul: N-S         | ♦ Q983 |                                 |
| HCP: 13          | ♣ AT85 |                                 |

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|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 46</b> | ♠ T5     | Partner bids first.       |
| Dealer: South    | ♥ AKJ985 | The opponents are silent. |
| Vul: E-W         | ♦ T85    |                           |
| HCP: 8+2         | ♣ 75     |                           |

## Both hands (Answers Page)

### Board: 42

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 4♣ North

North:

♠ Q64

♥ 43

♦ AK73

♣ KJ94

South:

♠ AK73

♥ 972

♦ 2

♣ A7532

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

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

|      |    |          |  |
|------|----|----------|--|
| Pass | 4♣ | All Pass |  |
|------|----|----------|--|

1. Stayman

### Board: 43

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 6

Contract: 1NT North

North:

♠ A42

♥ K8

♦ AQ732

♣ 964

South:

♠ Q3

♥ A962

♦ T54

♣ 8532

| W | N   | E        | S |
|---|-----|----------|---|
|   | 1NT | All Pass |   |

### Board: 44

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13

Contract: 1NTXX South

North:

♠ KJ54

♥ 9542

♦ K6

♣ K87

South:

♠ 987

♥ AKT

♦ Q95

♣ A952

| W | N | E | S   |
|---|---|---|-----|
|   |   |   | 1NT |

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

### Board: 45

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 8+1

Contract: 3♥ North

North:

♠ AJ

♥ Q63

♦ Q983

♣ AT85

South:

♠ T92

♥ A9742

♦ K52

♣ J7

| W | N   | E               | S |
|---|-----|-----------------|---|
|   | 1NT | 2♠ <sup>1</sup> | X |

|      |    |          |  |
|------|----|----------|--|
| Pass | 3♥ | All Pass |  |
|------|----|----------|--|

1. Cappelletti, 5M-4m

### Board: 46

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 13

Contract: 3♥ North

North:

♠ T5

♥ AKJ985

♦ T85

♣ 75

South:

♠ 9862

♥ Q43

♦ AKJ

♣ K84

| W | N | E | S   |
|---|---|---|-----|
|   |   |   | 1NT |

|      |    |      |    |
|------|----|------|----|
| Pass | 2♦ | Pass | 2♥ |
|------|----|------|----|

|      |    |          |  |
|------|----|----------|--|
| Pass | 3♥ | All Pass |  |
|------|----|----------|--|

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 42</b> | ♠ AK73  | Partner bids first.       |
| Dealer: North    | ♥ 972   | The opponents are silent. |
| Vul: Both        | ♦ 2     |                           |
| HCP: 11+1        | ♣ A7532 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 43</b> | ♠ Q3   | Partner bids first.       |
| Dealer: North    | ♥ A962 | The opponents are silent. |
| Vul: Both        | ♦ T54  |                           |
| HCP: 6           | ♣ 8532 |                           |

---

|                  |        |                                     |
|------------------|--------|-------------------------------------|
| <b>Board: 44</b> | ♠ 987  | You bid first.                      |
| Dealer: South    | ♥ AKT  | West (LHO) Doubles 1NT if possible. |
| Vul: Both        | ♦ Q95  |                                     |
| HCP: 13          | ♣ A952 |                                     |

---

|                  |         |                                 |
|------------------|---------|---------------------------------|
| <b>Board: 45</b> | ♠ T92   | Partner bids first.             |
| Dealer: North    | ♥ A9742 | East (RHO) bids 2♠ if possible. |
| Vul: N-S         | ♦ K52   |                                 |
| HCP: 8+1         | ♣ J7    |                                 |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 46</b> | ♠ 9862 | You bid first.            |
| Dealer: South    | ♥ Q43  | The opponents are silent. |
| Vul: E-W         | ♦ AKJ  |                           |
| HCP: 13          | ♣ K84  |                           |

## Both hands (Answers Page)

### Board: 42

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 4♣ North

North:

♠ Q64

♥ 43

♦ AK73

♣ KJ94

South:

♠ AK73

♥ 972

♦ 2

♣ A7532

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |     |      |                 |
|--|-----|------|-----------------|
|  | 1NT | Pass | 2♣ <sup>1</sup> |
|--|-----|------|-----------------|

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

|      |    |          |  |
|------|----|----------|--|
| Pass | 4♣ | All Pass |  |
|------|----|----------|--|

1. Stayman

### Board: 43

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 6

Contract: 1NT North

North:

♠ A42

♥ K8

♦ AQ732

♣ 964

South:

♠ Q3

♥ A962

♦ T54

♣ 8532

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |     |          |  |
|--|-----|----------|--|
|  | 1NT | All Pass |  |
|--|-----|----------|--|

### Board: 44

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13

Contract: 1NTXX South

North:

♠ KJ54

♥ 9542

♦ K6

♣ K87

South:

♠ 987

♥ AKT

♦ Q95

♣ A952

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

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

### Board: 45

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 8+1

Contract: 3♥ North

North:

♠ AJ

♥ Q63

♦ Q983

♣ AT85

South:

♠ T92

♥ A9742

♦ K52

♣ J7

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |     |                 |   |
|--|-----|-----------------|---|
|  | 1NT | 2♠ <sup>1</sup> | X |
|--|-----|-----------------|---|

|      |    |          |  |
|------|----|----------|--|
| Pass | 3♥ | All Pass |  |
|------|----|----------|--|

1. Cappelletti, 5M-4m

### Board: 46

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 13

Contract: 3♥ North

North:

♠ T5

♥ AKJ985

♦ T85

♣ 75

South:

♠ 9862

♥ Q43

♦ AKJ

♣ K84

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

|      |    |      |    |
|------|----|------|----|
| Pass | 2♦ | Pass | 2♥ |
|------|----|------|----|

|      |    |          |  |
|------|----|----------|--|
| Pass | 3♥ | All Pass |  |
|------|----|----------|--|



|                  |        |                                    |
|------------------|--------|------------------------------------|
| <b>Board: 47</b> | ♠ T6   | You bid first.                     |
| Dealer: North    | ♥ K52  | West (RHO) Doubles 2♣ if possible. |
| Vul: Both        | ♦ AK52 |                                    |
| HCP: 13          | ♣ QJ76 |                                    |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 48</b> | ♠ AJ84 | Partner bids first.       |
| Dealer: South    | ♥ 96   | The opponents are silent. |
| Vul: None        | ♦ KJT9 |                           |
| HCP: 9           | ♣ 642  |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 49</b> | ♠ Q92  | You bid first.            |
| Dealer: North    | ♥ KJ74 | The opponents are silent. |
| Vul: Both        | ♦ K87  |                           |
| HCP: 13          | ♣ A96  |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 50</b> | ♠ J8    | Partner bids first.       |
| Dealer: South    | ♥ AQ63  | The opponents are silent. |
| Vul: Both        | ♦ KQJ42 |                           |
| HCP: 14+1        | ♣ J6    |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 51</b> | ♠ Q53   | You bid first.            |
| Dealer: North    | ♥ 86    | The opponents are silent. |
| Vul: N-S         | ♦ AK865 |                           |
| HCP: 13+1        | ♣ A32   |                           |

## Both hands (Answers Page)

### Board: 47

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10

Contract: 2NT South

North:

♠ T6

♥ K52

♦ AK52

♣ QJ76

South:

♠ AQ97

♥ A87

♦ 9843

♣ 85

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

### Board: 48

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 2NT North

North:

♠ AJ84

♥ 96

♦ KJT9

♣ 642

South:

♠ K3

♥ AQ82

♦ A852

♣ 983

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

### Board: 49

Dealer: North

Vul: Both

North HCP: 13

South HCP: 2

Contract: 1NT North

North:

♠ Q92

♥ KJ74

♦ K87

♣ A96

South:

♠ J876

♥ T852

♦ 9

♣ J754

| W | N   | E        | S |
|---|-----|----------|---|
|   | 1NT | All Pass |   |

### Board: 50

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 13+1

Contract: 5♦ North

North:

♠ J8

♥ AQ63

♦ KQJ42

♣ J6

South:

♠ AQT

♥ T8

♦ T96

♣ AK943

| W          | N               | E        | S   |
|------------|-----------------|----------|-----|
|            |                 |          | 1NT |
| Pass       | 2♣ <sup>1</sup> | Pass     | 2♦  |
| Pass       | 3♦              | Pass     | 4♦  |
| Pass       | 5♦              | All Pass |     |
| 1. Stayman |                 |          |     |

### Board: 51

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 13

Contract: 3NT South

North:

♠ Q53

♥ 86

♦ AK865

♣ A32

South:

♠ AKJ6

♥ QT7

♦ QT

♣ J875

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

|                  |        |                                    |
|------------------|--------|------------------------------------|
| <b>Board: 47</b> | ♠ AQ97 | Partner bids first.                |
| Dealer: North    | ♥ A87  | West (LHO) Doubles 2♣ if possible. |
| Vul: Both        | ♦ 9843 |                                    |
| HCP: 10          | ♣ 85   |                                    |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 48</b> | ♠ K3   | You bid first.            |
| Dealer: South    | ♥ AQ82 | The opponents are silent. |
| Vul: None        | ♦ A852 |                           |
| HCP: 13          | ♣ 983  |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 49</b> | ♠ J876 | Partner bids first.       |
| Dealer: North    | ♥ T852 | The opponents are silent. |
| Vul: Both        | ♦ 9    |                           |
| HCP: 2           | ♣ J754 |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 50</b> | ♠ AQT   | You bid first.            |
| Dealer: South    | ♥ T8    | The opponents are silent. |
| Vul: Both        | ♦ T96   |                           |
| HCP: 13+1        | ♣ AK943 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 51</b> | ♠ AKJ6 | Partner bids first.       |
| Dealer: North    | ♥ QT7  | The opponents are silent. |
| Vul: N-S         | ♦ QT   |                           |
| HCP: 13          | ♣ J875 |                           |

## Both hands (Answers Page)

### Board: 47

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10

Contract: 2NT South

North:

♠ T6

♥ K52

♦ AK52

♣ QJ76

South:

♠ AQ97

♥ A87

♦ 9843

♣ 85

W N E S

1NT Pass 2♣<sup>1</sup>

X 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 48

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 2NT North

North:

♠ AJ84

♥ 96

♦ KJT9

♣ 642

South:

♠ K3

♥ AQ82

♦ A852

♣ 983

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 49

Dealer: North

Vul: Both

North HCP: 13

South HCP: 2

Contract: 1NT North

North:

♠ Q92

♥ KJ74

♦ K87

♣ A96

South:

♠ J876

♥ T852

♦ 9

♣ J754

W N E S

1NT All Pass

### Board: 50

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 13+1

Contract: 5♦ North

North:

♠ J8

♥ AQ63

♦ KQJ42

♣ J6

South:

♠ AQT

♥ T8

♦ T96

♣ AK943

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♦ Pass 4♦

Pass 5♦ All Pass

1. Stayman

### Board: 51

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 13

Contract: 3NT South

North:

♠ Q53

♥ 86

♦ AK865

♣ A32

South:

♠ AKJ6

♥ QT7

♦ QT

♣ J875

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

|                  |          |                                 |
|------------------|----------|---------------------------------|
| <b>Board: 52</b> | ♠ 9      | LHO opens the bidding 1NT.      |
| Dealer: East     | ♥ AJT862 | Partner bids next.              |
| Vul: Both        | ♦ 4      | West (RHO) bids 2♣ if possible. |
| HCP: 9+3         | ♣ AT987  | East (LHO) bids 2♥ if possible. |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 53</b> | ♠ J72  | You bid first.            |
| Dealer: North    | ♥ AK98 | The opponents are silent. |
| Vul: E-W         | ♦ K83  |                           |
| HCP: 13          | ♣ Q53  |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 54</b> | ♠ 863   | Partner bids first.       |
| Dealer: South    | ♥ J     | The opponents are silent. |
| Vul: N-S         | ♦ A9432 |                           |
| HCP: 10+1        | ♣ AJ73  |                           |

---

|                  |          |                            |
|------------------|----------|----------------------------|
| <b>Board: 55</b> | ♠ J43    | LHO opens the bidding 1NT. |
| Dealer: East     | ♥ KQT876 | Partner bids next.         |
| Vul: N-S         | ♦ T9     |                            |
| HCP: 6+2         | ♣ 32     |                            |

---

|                  |         |                            |
|------------------|---------|----------------------------|
| <b>Board: 56</b> | ♠ JT8   | RHO opens the bidding 1NT. |
| Dealer: West     | ♥ KQJ54 | You bid next.              |
| Vul: None        | ♦ AQ2   |                            |
| HCP: 17+1        | ♣ A9    |                            |

## Both hands (Answers Page)

### Board: 52

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 8+1

Contract: 3♣ South

North:

♠ 9

♥ AJT862

♦ 4

♣ AT987

South:

♠ KQJ75

♥ -

♦ J953

♣ J643

W N E S

1NT Pass

2♣<sup>1</sup> X 2♥ 3♣

All Pass

1. Stayman

### Board: 53

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 7+2

Contract: 2♠ North

North:

♠ J72

♥ AK98

♦ K83

♣ Q53

South:

♠ AT864

♥ J

♦ Q2

♣ T9842

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 54

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 2NT North

North:

♠ 863

♥ J

♦ A9432

♣ AJ73

South:

♠ KT4

♥ A97

♦ KJ

♣ Q9864

W N E S

1NT

Pass 2NT All Pass

### Board: 55

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 14

Contract: 2♥ North

North:

♠ J43

♥ KQT876

♦ T9

♣ 32

South:

♠ A762

♥ 32

♦ K64

♣ AK94

W N E S

1NT X

Pass 2♥ All Pass

### Board: 56

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 3

Contract: 2♠ South

North:

♠ JT8

♥ KQJ54

♦ AQ2

♣ A9

South:

♠ Q762

♥ 873

♦ J983

♣ 74

W N E S

1NT X Pass 2♠

All Pass

|                  |         |                                 |
|------------------|---------|---------------------------------|
| <b>Board: 52</b> | ♠ KQJ75 | RHO opens the bidding 1NT.      |
| Dealer: East     | ♥ -     | You bid next.                   |
| Vul: Both        | ♦ J953  | West (LHO) bids 2♣ if possible. |
| HCP: 8+1         | ♣ J643  | East (RHO) bids 2♥ if possible. |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 53</b> | ♠ AT864 | Partner bids first.       |
| Dealer: North    | ♥ J     | The opponents are silent. |
| Vul: E-W         | ♦ Q2    |                           |
| HCP: 7+2         | ♣ T9842 |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 54</b> | ♠ KT4   | You bid first.            |
| Dealer: South    | ♥ A97   | The opponents are silent. |
| Vul: N-S         | ♦ KJ    |                           |
| HCP: 13+1        | ♣ Q9864 |                           |

---

|                  |        |                            |
|------------------|--------|----------------------------|
| <b>Board: 55</b> | ♠ A762 | RHO opens the bidding 1NT. |
| Dealer: East     | ♥ 32   | You bid next.              |
| Vul: N-S         | ♦ K64  |                            |
| HCP: 14          | ♣ AK94 |                            |

---

|                  |        |                            |
|------------------|--------|----------------------------|
| <b>Board: 56</b> | ♠ Q762 | LHO opens the bidding 1NT. |
| Dealer: West     | ♥ 873  | Partner bids next.         |
| Vul: None        | ♦ J983 |                            |
| HCP: 3           | ♣ 74   |                            |

## Both hands (Answers Page)

### Board: 52

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 8+1

Contract: 3♣ South

North:

♠ 9

♥ AJT862

♦ 4

♣ AT987

South:

♠ KQJ75

♥ -

♦ J953

♣ J643

W N E S

1NT Pass

2♣<sup>1</sup> X 2♥ 3♣

All Pass

1. Stayman

### Board: 53

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 7+2

Contract: 2♠ North

North:

♠ J72

♥ AK98

♦ K83

♣ Q53

South:

♠ AT864

♥ J

♦ Q2

♣ T9842

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 54

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 2NT North

North:

♠ 863

♥ J

♦ A9432

♣ AJ73

South:

♠ KT4

♥ A97

♦ KJ

♣ Q9864

W N E S

1NT

Pass 2NT All Pass

### Board: 55

Dealer: East

Vul: N-S

North HCP: 6+2

South HCP: 14

Contract: 2♥ North

North:

♠ J43

♥ KQT876

♦ T9

♣ 32

South:

♠ A762

♥ 32

♦ K64

♣ AK94

W N E S

1NT X

Pass 2♥ All Pass

### Board: 56

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 3

Contract: 2♠ South

North:

♠ JT8

♥ KQJ54

♦ AQ2

♣ A9

South:

♠ Q762

♥ 873

♦ J983

♣ 74

W N E S

1NT X Pass 2♠

All Pass



|                  |           |                                 |
|------------------|-----------|---------------------------------|
| <b>Board: 57</b> | ♠ 543     | You bid first.                  |
| Dealer: North    | ♥ K85     | The opponents are silent.       |
| Vul: Both        | ♦ K852    |                                 |
| HCP: 13          | ♣ AK5     |                                 |
| <hr/>            |           |                                 |
| <b>Board: 58</b> | ♠ 98      | Partner bids first.             |
| Dealer: South    | ♥ 98763   | The opponents are silent.       |
| Vul: E-W         | ♦ KT92    |                                 |
| HCP: 7+1         | ♣ A4      |                                 |
| <hr/>            |           |                                 |
| <b>Board: 59</b> | ♠ AK873   | LHO opens the bidding 1NT.      |
| Dealer: East     | ♥ 6       | Partner bids next.              |
| Vul: E-W         | ♦ AJT83   | West (RHO) bids 2♦ if possible. |
| HCP: 16+2        | ♣ AT      |                                 |
| <hr/>            |           |                                 |
| <b>Board: 60</b> | ♠ A2      | RHO opens the bidding 1NT.      |
| Dealer: West     | ♥ 954     | You bid next.                   |
| Vul: Both        | ♦ AQJ8754 |                                 |
| HCP: 11+3        | ♣ 7       |                                 |
| <hr/>            |           |                                 |
| <b>Board: 61</b> | ♠ JT3     | You bid first.                  |
| Dealer: North    | ♥ Q964    | The opponents are silent.       |
| Vul: E-W         | ♦ AT2     |                                 |
| HCP: 13          | ♣ AQ2     |                                 |

## Both hands (Answers Page)

### Board: 57

|                    | North: | South:   | W    | N   | E        | S  |
|--------------------|--------|----------|------|-----|----------|----|
| Dealer: North      | ♠ 543  | ♠ QT7    |      | 1NT | Pass     | 2♦ |
| Vul: Both          | ♥ K85  | ♥ AQ9732 | Pass | 2♥  | Pass     | 3♦ |
| North HCP: 13      | ♦ K852 | ♦ AT97   | Pass | 4♥  | All Pass |    |
| South HCP: 12+2    | ♣ AK5  | ♣ -      |      |     |          |    |
| Contract: 4♥ North |        |          |      |     |          |    |

### Board: 58

|                    | North:  | South: | W        | N  | E    | S   |
|--------------------|---------|--------|----------|----|------|-----|
| Dealer: South      | ♠ 98    | ♠ JT6  |          |    |      | 1NT |
| Vul: E-W           | ♥ 98763 | ♥ AQ2  | Pass     | 2♦ | Pass | 2♥  |
| North HCP: 7+1     | ♦ KT92  | ♦ AQ76 | All Pass |    |      |     |
| South HCP: 13      | ♣ A4    | ♣ T93  |          |    |      |     |
| Contract: 2♥ South |         |        |          |    |      |     |

### Board: 59

|                    | North:  | South: | W    | N               | E        | S                |
|--------------------|---------|--------|------|-----------------|----------|------------------|
| Dealer: East       | ♠ AK873 | ♠ T4   |      |                 | 1NT      | Pass             |
| Vul: E-W           | ♥ 6     | ♥ T52  | 2♦   | 2♥ <sup>1</sup> | Pass     | 2NT <sup>2</sup> |
| North HCP: 16+2    | ♦ AJT83 | ♦ KQ64 | Pass | 3♦              | All Pass |                  |
| South HCP: 5       | ♣ AT    | ♣ 7632 |      |                 |          |                  |
| Contract: 3♦ North |         |        |      |                 |          |                  |

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

### Board: 60

|                    | North:    | South:   | W        | N               | E    | S  |
|--------------------|-----------|----------|----------|-----------------|------|----|
| Dealer: West       | ♠ A2      | ♠ KQ9743 | 1NT      | 2♣ <sup>1</sup> | Pass | 2♠ |
| Vul: Both          | ♥ 954     | ♥ Q82    | All Pass |                 |      |    |
| North HCP: 11+3    | ♦ AQJ8754 | ♦ 3      |          |                 |      |    |
| South HCP: 14+2    | ♣ 7       | ♣ AKT    |          |                 |      |    |
| Contract: 2♠ South |           |          |          |                 |      |    |

1. Cappelletti, any 6+suit

### Board: 61

|                     | North: | South:   | W        | N   | E    | S               |
|---------------------|--------|----------|----------|-----|------|-----------------|
| Dealer: North       | ♠ JT3  | ♠ A962   |          | 1NT | Pass | 2♣ <sup>1</sup> |
| Vul: E-W            | ♥ Q964 | ♥ K5     | Pass     | 2♥  | Pass | 2NT             |
| North HCP: 13       | ♦ AT2  | ♦ 6      | All Pass |     |      |                 |
| South HCP: 10+2     | ♣ AQ2  | ♣ KT8643 |          |     |      |                 |
| Contract: 2NT South |        |          |          |     |      |                 |

1. Stayman

|                  |          |                                 |
|------------------|----------|---------------------------------|
| <b>Board: 57</b> | ♠ QT7    | Partner bids first.             |
| Dealer: North    | ♥ AQ9732 | The opponents are silent.       |
| Vul: Both        | ♦ AT97   |                                 |
| HCP: 12+2        | ♣ -      |                                 |
| <hr/>            |          |                                 |
| <b>Board: 58</b> | ♠ JT6    | You bid first.                  |
| Dealer: South    | ♥ AQ2    | The opponents are silent.       |
| Vul: E-W         | ♦ AQ76   |                                 |
| HCP: 13          | ♣ T93    |                                 |
| <hr/>            |          |                                 |
| <b>Board: 59</b> | ♠ T4     | RHO opens the bidding 1NT.      |
| Dealer: East     | ♥ T52    | You bid next.                   |
| Vul: E-W         | ♦ KQ64   | West (LHO) bids 2♦ if possible. |
| HCP: 5           | ♣ 7632   |                                 |
| <hr/>            |          |                                 |
| <b>Board: 60</b> | ♠ KQ9743 | LHO opens the bidding 1NT.      |
| Dealer: West     | ♥ Q82    | Partner bids next.              |
| Vul: Both        | ♦ 3      |                                 |
| HCP: 14+2        | ♣ AKT    |                                 |
| <hr/>            |          |                                 |
| <b>Board: 61</b> | ♠ A962   | Partner bids first.             |
| Dealer: North    | ♥ K5     | The opponents are silent.       |
| Vul: E-W         | ♦ 6      |                                 |
| HCP: 10+2        | ♣ KT8643 |                                 |

## Both hands (Answers Page)

### Board: 57

|                    | North: | South:   | W    | N   | E        | S  |
|--------------------|--------|----------|------|-----|----------|----|
| Dealer: North      | ♠ 543  | ♠ QT7    |      | 1NT | Pass     | 2♦ |
| Vul: Both          | ♥ K85  | ♥ AQ9732 | Pass | 2♥  | Pass     | 3♦ |
| North HCP: 13      | ♦ K852 | ♦ AT97   | Pass | 4♥  | All Pass |    |
| South HCP: 12+2    | ♣ AK5  | ♣ -      |      |     |          |    |
| Contract: 4♥ North |        |          |      |     |          |    |

### Board: 58

|                    | North:  | South: | W        | N  | E    | S   |
|--------------------|---------|--------|----------|----|------|-----|
| Dealer: South      | ♠ 98    | ♠ JT6  |          |    |      | 1NT |
| Vul: E-W           | ♥ 98763 | ♥ AQ2  | Pass     | 2♦ | Pass | 2♥  |
| North HCP: 7+1     | ♦ KT92  | ♦ AQ76 | All Pass |    |      |     |
| South HCP: 13      | ♣ A4    | ♣ T93  |          |    |      |     |
| Contract: 2♥ South |         |        |          |    |      |     |

### Board: 59

|                    | North:  | South: | W    | N               | E        | S                |
|--------------------|---------|--------|------|-----------------|----------|------------------|
| Dealer: East       | ♠ AK873 | ♠ T4   |      |                 | 1NT      | Pass             |
| Vul: E-W           | ♥ 6     | ♥ T52  | 2♦   | 2♥ <sup>1</sup> | Pass     | 2NT <sup>2</sup> |
| North HCP: 16+2    | ♦ AJT83 | ♦ KQ64 | Pass | 3♦              | All Pass |                  |
| South HCP: 5       | ♣ AT    | ♣ 7632 |      |                 |          |                  |
| Contract: 3♦ North |         |        |      |                 |          |                  |

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

### Board: 60

|                    | North:    | South:   | W        | N               | E    | S  |
|--------------------|-----------|----------|----------|-----------------|------|----|
| Dealer: West       | ♠ A2      | ♠ KQ9743 | 1NT      | 2♣ <sup>1</sup> | Pass | 2♠ |
| Vul: Both          | ♥ 954     | ♥ Q82    | All Pass |                 |      |    |
| North HCP: 11+3    | ♦ AQJ8754 | ♦ 3      |          |                 |      |    |
| South HCP: 14+2    | ♣ 7       | ♣ AKT    |          |                 |      |    |
| Contract: 2♠ South |           |          |          |                 |      |    |

1. Cappelletti, any 6+suit

### Board: 61

|                     | North: | South:   | W        | N   | E    | S               |
|---------------------|--------|----------|----------|-----|------|-----------------|
| Dealer: North       | ♠ JT3  | ♠ A962   |          | 1NT | Pass | 2♣ <sup>1</sup> |
| Vul: E-W            | ♥ Q964 | ♥ K5     | Pass     | 2♥  | Pass | 2NT             |
| North HCP: 13       | ♦ AT2  | ♦ 6      | All Pass |     |      |                 |
| South HCP: 10+2     | ♣ AQ2  | ♣ KT8643 |          |     |      |                 |
| Contract: 2NT South |        |          |          |     |      |                 |

1. Stayman

|                  |          |                                  |
|------------------|----------|----------------------------------|
| <b>Board: 62</b> | ♠ AQ8742 | Partner bids first.              |
| Dealer: South    | ♥ QJ9    | The opponents are silent.        |
| Vul: None        | ♦ J62    |                                  |
| HCP: 10+2        | ♣ 3      |                                  |
| <hr/>            |          |                                  |
| <b>Board: 63</b> | ♠ T5     | You bid first.                   |
| Dealer: North    | ♥ A74    | The opponents are silent.        |
| Vul: N-S         | ♦ AQT63  |                                  |
| HCP: 13+1        | ♣ QJT    |                                  |
| <hr/>            |          |                                  |
| <b>Board: 64</b> | ♠ KQ     | You bid first.                   |
| Dealer: North    | ♥ A62    | East (LHO) bids 2NT if possible. |
| Vul: None        | ♦ QT62   |                                  |
| HCP: 13          | ♣ Q842   |                                  |
| <hr/>            |          |                                  |
| <b>Board: 65</b> | ♠ QT865  | LHO opens the bidding 1NT.       |
| Dealer: East     | ♥ AJ932  | Partner bids next.               |
| Vul: N-S         | ♦ Q8     |                                  |
| HCP: 12+2        | ♣ K      |                                  |
| <hr/>            |          |                                  |
| <b>Board: 66</b> | ♠ AJ     | Partner bids first.              |
| Dealer: South    | ♥ A9864  | The opponents are silent.        |
| Vul: None        | ♦ Q842   |                                  |
| HCP: 12+1        | ♣ J4     |                                  |

## Both hands (Answers Page)

### Board: 62

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ AQ8742

♥ QJ9

♦ J62

♣ 3

South:

♠ K6

♥ A74

♦ 873

♣ AQ642

|   |   |   |     |
|---|---|---|-----|
| W | N | E | S   |
|   |   |   | 1NT |

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 4 ♥ <sup>1</sup> | Pass | 4 ♠ |
|------|------------------|------|-----|

All Pass

1. Texas

### Board: 63

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 14

Contract: 3NT South

North:

♠ T5

♥ A74

♦ AQT63

♣ QJT

South:

♠ A862

♥ QT5

♦ KJ87

♣ A3

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

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♦ | Pass | 3NT |
|------|-----|------|-----|

All Pass

1. Stayman

### Board: 64

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+2

Contract: 4 ♠ South

North:

♠ KQ

♥ A62

♦ QT62

♣ Q842

South:

♠ AJ8532

♥ Q9

♦ 75

♣ A97

|   |     |                  |     |
|---|-----|------------------|-----|
| W | N   | E                | S   |
|   | 1NT | 2NT <sup>1</sup> | 3 ♠ |

|      |     |      |     |
|------|-----|------|-----|
| Pass | 3NT | Pass | 4 ♠ |
|------|-----|------|-----|

All Pass

1. Unusual 2NT

### Board: 65

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 15+3

Contract: 2 ♦ North

North:

♠ QT865

♥ AJ932

♦ Q8

♣ K

South:

♠ A9742

♥ -

♦ AKJ654

♣ QJ

|   |   |     |                  |
|---|---|-----|------------------|
| W | N | E   | S                |
|   |   | 1NT | 2 ♣ <sup>1</sup> |

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

1. Cappelletti, any 6+suit

2. automat

### Board: 66

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 4 ♥ South

North:

♠ AJ

♥ A9864

♦ Q842

♣ J4

South:

♠ T832

♥ KQ7

♦ AJ9

♣ K95

|   |   |   |     |
|---|---|---|-----|
| W | N | E | S   |
|   |   |   | 1NT |

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♦ | Pass | 2 ♥ |
|------|-----|------|-----|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 3 ♦ | Pass | 4 ♥ |
|------|-----|------|-----|

All Pass

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 62</b> | ♠ K6    | You bid first.            |
| Dealer: South    | ♥ A74   | The opponents are silent. |
| Vul: None        | ♦ 873   |                           |
| HCP: 13+1        | ♣ AQ642 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 63</b> | ♠ A862 | Partner bids first.       |
| Dealer: North    | ♥ QT5  | The opponents are silent. |
| Vul: N-S         | ♦ KJ87 |                           |
| HCP: 14          | ♣ A3   |                           |

---

|                  |          |                                  |
|------------------|----------|----------------------------------|
| <b>Board: 64</b> | ♠ AJ8532 | Partner bids first.              |
| Dealer: North    | ♥ Q9     | East (RHO) bids 2NT if possible. |
| Vul: None        | ♦ 75     |                                  |
| HCP: 11+2        | ♣ A97    |                                  |

---

|                  |          |                            |
|------------------|----------|----------------------------|
| <b>Board: 65</b> | ♠ A9742  | RHO opens the bidding 1NT. |
| Dealer: East     | ♥ -      | You bid next.              |
| Vul: N-S         | ♦ AKJ654 |                            |
| HCP: 15+3        | ♣ QJ     |                            |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 66</b> | ♠ T832 | You bid first.            |
| Dealer: South    | ♥ KQ7  | The opponents are silent. |
| Vul: None        | ♦ AJ9  |                           |
| HCP: 13          | ♣ K95  |                           |

## Both hands (Answers Page)

### Board: 62

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ AQ8742

♥ QJ9

♦ J62

♣ 3

South:

♠ K6

♥ A74

♦ 873

♣ AQ642

|   |   |   |     |
|---|---|---|-----|
| W | N | E | S   |
|   |   |   | 1NT |

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 4 ♥ <sup>1</sup> | Pass | 4 ♠ |
|------|------------------|------|-----|

All Pass

1. Texas

### Board: 63

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 14

Contract: 3NT South

North:

♠ T5

♥ A74

♦ AQT63

♣ QJT

South:

♠ A862

♥ QT5

♦ KJ87

♣ A3

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

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♦ | Pass | 3NT |
|------|-----|------|-----|

All Pass

1. Stayman

### Board: 64

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+2

Contract: 4 ♠ South

North:

♠ KQ

♥ A62

♦ QT62

♣ Q842

South:

♠ AJ8532

♥ Q9

♦ 75

♣ A97

|   |     |                  |     |
|---|-----|------------------|-----|
| W | N   | E                | S   |
|   | 1NT | 2NT <sup>1</sup> | 3 ♠ |

|      |     |      |     |
|------|-----|------|-----|
| Pass | 3NT | Pass | 4 ♠ |
|------|-----|------|-----|

All Pass

1. Unusual 2NT

### Board: 65

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 15+3

Contract: 2 ♦ North

North:

♠ QT865

♥ AJ932

♦ Q8

♣ K

South:

♠ A9742

♥ -

♦ AKJ654

♣ QJ

|   |   |     |                  |
|---|---|-----|------------------|
| W | N | E   | S                |
|   |   | 1NT | 2 ♣ <sup>1</sup> |

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

1. Cappelletti, any 6+suit

2. automat

### Board: 66

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 4 ♥ South

North:

♠ AJ

♥ A9864

♦ Q842

♣ J4

South:

♠ T832

♥ KQ7

♦ AJ9

♣ K95

|   |   |   |     |
|---|---|---|-----|
| W | N | E | S   |
|   |   |   | 1NT |

|      |     |      |     |
|------|-----|------|-----|
| Pass | 2 ♦ | Pass | 2 ♥ |
|------|-----|------|-----|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 3 ♦ | Pass | 4 ♥ |
|------|-----|------|-----|

All Pass



|                  |         |                                    |
|------------------|---------|------------------------------------|
| <b>Board: 67</b> | ♠ J63   | You bid first.                     |
| Dealer: North    | ♥ AK5   | West (RHO) Doubles 2♣ if possible. |
| Vul: E-W         | ♦ J7432 |                                    |
| HCP: 13+1        | ♣ A8    |                                    |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 68</b> | ♠ 9743 | Partner bids first.       |
| Dealer: South    | ♥ AK6  | The opponents are silent. |
| Vul: Both        | ♦ JT   |                           |
| HCP: 12          | ♣ A854 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 69</b> | ♠ K4   | You bid first.            |
| Dealer: North    | ♥ AQ98 | The opponents are silent. |
| Vul: N-S         | ♦ J764 |                           |
| HCP: 13          | ♣ QJ4  |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 70</b> | ♠ A98654 | Partner bids first.       |
| Dealer: South    | ♥ Q9     | The opponents are silent. |
| Vul: E-W         | ♦ 96     |                           |
| HCP: 8+2         | ♣ Q42    |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 71</b> | ♠ AT   | You bid first.            |
| Dealer: North    | ♥ K962 | The opponents are silent. |
| Vul: None        | ♦ A85  |                           |
| HCP: 13          | ♣ Q972 |                           |

## Both hands (Answers Page)

### Board: 67

|                     | North:  | South: | W          | N   | E    | S               |
|---------------------|---------|--------|------------|-----|------|-----------------|
| Dealer: North       | ♠ J63   | ♠ AK98 |            | 1NT | Pass | 2♣ <sup>1</sup> |
| Vul: E-W            | ♥ AK5   | ♥ T82  | X          | 2♦  | Pass | 2NT             |
| North HCP: 13+1     | ♦ J7432 | ♦ QT6  | All Pass   |     |      |                 |
| South HCP: 9        | ♣ A8    | ♣ 632  | 1. Stayman |     |      |                 |
| Contract: 2NT South |         |        |            |     |      |                 |

### Board: 68

| Board: 68           | North: | South: | W          | N               | E        | S   |
|---------------------|--------|--------|------------|-----------------|----------|-----|
| Dealer: South       | ♠ 9743 | ♠ Q5   |            |                 |          | 1NT |
| Vul: Both           | ♥ AK6  | ♥ QJ32 | Pass       | 2♣ <sup>1</sup> | Pass     | 2♥  |
| North HCP: 12       | ♦ JT   | ♦ AK74 | Pass       | 3NT             | All Pass |     |
| South HCP: 13       | ♣ A854 | ♣ J93  | 1. Stayman |                 |          |     |
| Contract: 3NT North |        |        |            |                 |          |     |

### Board: 69

| Board: 69           | North: | South: | W | N   | E        | S |
|---------------------|--------|--------|---|-----|----------|---|
| Dealer: North       | ♠ K4   | ♠ 873  |   | 1NT | All Pass |   |
| Vul: N-S            | ♥ AQ98 | ♥ JT7  |   |     |          |   |
| North HCP: 13       | ♦ J764 | ♦ AKT3 |   |     |          |   |
| South HCP: 8        | ♣ QJ4  | ♣ T83  |   |     |          |   |
| Contract: 1NT North |        |        |   |     |          |   |

### Board: 70

| Board: 70           | North:   | South: | W    | N   | E        | S   |
|---------------------|----------|--------|------|-----|----------|-----|
| Dealer: South       | ♠ A98654 | ♠ J2   |      |     |          | 1NT |
| Vul: E-W            | ♥ Q9     | ♥ KT72 | Pass | 2 ♥ | Pass     | 2 ♠ |
| North HCP: 8+2      | ♦ 96     | ♦ KQT  | Pass | 3 ♠ | All Pass |     |
| South HCP: 13       | ♣ Q42    | ♣ AT63 |      |     |          |     |
| Contract: 3 ♠ North |          |        |      |     |          |     |

### Board: 71

|                     | North: | South: | W          | N   | E    | S               |
|---------------------|--------|--------|------------|-----|------|-----------------|
| Dealer: North       | ♠ AT   | ♠ Q975 |            | 1NT | Pass | 2♣ <sup>1</sup> |
| Vul: None           | ♥ K962 | ♥ Q74  | Pass       | 2♥  | Pass | 2NT             |
| North HCP: 13       | ♦ A85  | ♦ KQ42 | All Pass   |     |      |                 |
| South HCP: 9        | ♣ Q972 | ♣ T5   | 1. Stayman |     |      |                 |
| Contract: 2NT South |        |        |            |     |      |                 |

|                  |        |                                    |
|------------------|--------|------------------------------------|
| <b>Board: 67</b> | ♠ AK98 | Partner bids first.                |
| Dealer: North    | ♥ T82  | West (LHO) Doubles 2♣ if possible. |
| Vul: E-W         | ♦ QT6  |                                    |
| HCP: 9           | ♣ 632  |                                    |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 68</b> | ♠ Q5   | You bid first.            |
| Dealer: South    | ♥ QJ32 | The opponents are silent. |
| Vul: Both        | ♦ AK74 |                           |
| HCP: 13          | ♣ J93  |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 69</b> | ♠ 873  | Partner bids first.       |
| Dealer: North    | ♥ JT7  | The opponents are silent. |
| Vul: N-S         | ♦ AKT3 |                           |
| HCP: 8           | ♣ T83  |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 70</b> | ♠ J2   | You bid first.            |
| Dealer: South    | ♥ KT72 | The opponents are silent. |
| Vul: E-W         | ♦ KQT  |                           |
| HCP: 13          | ♣ AT63 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 71</b> | ♠ Q975 | Partner bids first.       |
| Dealer: North    | ♥ Q74  | The opponents are silent. |
| Vul: None        | ♦ KQ42 |                           |
| HCP: 9           | ♣ T5   |                           |

## Both hands (Answers Page)

### Board: 67

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9

Contract: 2NT South

North:

♠ J63

♥ AK5

♦ J7432

♣ A8

South:

♠ AK98

♥ T82

♦ QT6

♣ 632

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

### Board: 68

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ 9743

♥ AK6

♦ JT

♣ A854

South:

♠ Q5

♥ QJ32

♦ AK74

♣ J93

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

### Board: 69

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 8

Contract: 1NT North

North:

♠ K4

♥ AQ98

♦ J764

♣ QJ4

South:

♠ 873

♥ JT7

♦ AKT3

♣ T83

| W | N   | E        | S |
|---|-----|----------|---|
|   | 1NT | All Pass |   |

### Board: 70

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 13

Contract: 3♠ North

North:

♠ A98654

♥ Q9

♦ 96

♣ Q42

South:

♠ J2

♥ KT72

♦ KQT

♣ AT63

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

### Board: 71

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 2NT South

North:

♠ AT

♥ K962

♦ A85

♣ Q972

South:

♠ Q975

♥ Q74

♦ KQ42

♣ T5

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

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 72</b> | ♠ T72   | Partner bids first.       |
| Dealer: South    | ♥ AKT72 | The opponents are silent. |
| Vul: N-S         | ♦ 72    |                           |
| HCP: 7+1         | ♣ 765   |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 73</b> | ♠ K8   | You bid first.            |
| Dealer: North    | ♥ A532 | The opponents are silent. |
| Vul: Both        | ♦ A75  |                           |
| HCP: 13          | ♣ Q974 |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 74</b> | ♠ Q4    | Partner bids first.       |
| Dealer: South    | ♥ QJ873 | The opponents are silent. |
| Vul: E-W         | ♦ AJT   |                           |
| HCP: 12+1        | ♣ Q85   |                           |

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|                  |        |                                     |
|------------------|--------|-------------------------------------|
| <b>Board: 75</b> | ♠ T76  | Partner bids first.                 |
| Dealer: South    | ♥ 82   | East (LHO) Doubles 1NT if possible. |
| Vul: Both        | ♦ T765 | East (LHO) Doubles 2♦ if possible.  |
| HCP: 2           | ♣ QT64 |                                     |

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|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 76</b> | ♠ QJ8652 | Partner bids first.       |
| Dealer: South    | ♥ 2      | The opponents are silent. |
| Vul: None        | ♦ AJ95   |                           |
| HCP: 12+2        | ♣ KJ     |                           |

## Both hands (Answers Page)

### Board: 72

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 13

Contract: 2♥ South

North:

♠ T72

♥ AKT72

♦ 72

♣ 765

South:

♠ 9653

♥ 54

♦ A984

♣ AKQ

|   |   |   |     |
|---|---|---|-----|
| W | N | E | S   |
|   |   |   | 1NT |

|      |    |      |    |
|------|----|------|----|
| Pass | 2♦ | Pass | 2♥ |
|------|----|------|----|

All Pass

### Board: 73

Dealer: North

Vul: Both

North HCP: 13

South HCP: 3+2

Contract: 2♠ North

North:

♠ K8

♥ A532

♦ A75

♣ Q974

South:

♠ T97432

♥ Q94

♦ 84

♣ J3

|   |     |      |    |
|---|-----|------|----|
| W | N   | E    | S  |
|   | 1NT | Pass | 2♥ |

|      |    |          |  |
|------|----|----------|--|
| Pass | 2♠ | All Pass |  |
|------|----|----------|--|

### Board: 74

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ Q4

♥ QJ873

♦ AJT

♣ Q85

South:

♠ A32

♥ K6

♦ KQ54

♣ J942

|   |   |   |     |
|---|---|---|-----|
| W | N | E | S   |
|   |   |   | 1NT |

|      |    |      |    |
|------|----|------|----|
| Pass | 2♦ | Pass | 2♥ |
|------|----|------|----|

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

### Board: 75

Dealer: South

Vul: Both

North HCP: 2

South HCP: 13

Contract: 2♦ X North

North:

♠ T76

♥ 82

♦ T765

♣ QT64

South:

♠ K93

♥ 9753

♦ KQJ

♣ KJ7

|      |      |      |                 |
|------|------|------|-----------------|
| W    | N    | E    | S               |
|      |      |      | 1NT             |
| Pass | Pass | X    | Pass            |
| Pass | XX   | Pass | 2♣ <sup>1</sup> |
| Pass | 2♦   | X    | All Pass        |

1. artificial

### Board: 76

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13

Contract: 4♠ South

North:

♠ QJ8652

♥ 2

♦ AJ95

♣ KJ

South:

♠ K4

♥ JT76

♦ K64

♣ AQ73

|   |   |   |     |
|---|---|---|-----|
| W | N | E | S   |
|   |   |   | 1NT |

|      |                 |      |    |
|------|-----------------|------|----|
| Pass | 4♥ <sup>1</sup> | Pass | 4♠ |
|------|-----------------|------|----|

All Pass

1. Texas

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 72</b> | ♠ 9653 | You bid first.            |
| Dealer: South    | ♥ 54   | The opponents are silent. |
| Vul: N-S         | ♦ A984 |                           |
| HCP: 13          | ♣ AKQ  |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 73</b> | ♠ T97432 | Partner bids first.       |
| Dealer: North    | ♥ Q94    | The opponents are silent. |
| Vul: Both        | ♦ 84     |                           |
| HCP: 3+2         | ♣ J3     |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 74</b> | ♠ A32  | You bid first.            |
| Dealer: South    | ♥ K6   | The opponents are silent. |
| Vul: E-W         | ♦ KQ54 |                           |
| HCP: 13          | ♣ J942 |                           |

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|                  |        |                                     |
|------------------|--------|-------------------------------------|
| <b>Board: 75</b> | ♠ K93  | You bid first.                      |
| Dealer: South    | ♥ 9753 | East (RHO) Doubles 1NT if possible. |
| Vul: Both        | ♦ KQJ  | East (RHO) Doubles 2♦ if possible.  |
| HCP: 13          | ♣ KJ7  |                                     |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 76</b> | ♠ K4   | You bid first.            |
| Dealer: South    | ♥ JT76 | The opponents are silent. |
| Vul: None        | ♦ K64  |                           |
| HCP: 13          | ♣ AQ73 |                           |

## Both hands (Answers Page)

### Board: 72

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 13

Contract: 2♥ South

North:

♠ T72

♥ AKT72

♦ 72

♣ 765

South:

♠ 9653

♥ 54

♦ A984

♣ AKQ

|   |   |   |     |
|---|---|---|-----|
| W | N | E | S   |
|   |   |   | 1NT |

|      |    |      |    |
|------|----|------|----|
| Pass | 2♦ | Pass | 2♥ |
|------|----|------|----|

All Pass

### Board: 73

Dealer: North

Vul: Both

North HCP: 13

South HCP: 3+2

Contract: 2♠ North

North:

♠ K8

♥ A532

♦ A75

♣ Q974

South:

♠ T97432

♥ Q94

♦ 84

♣ J3

|   |     |      |    |
|---|-----|------|----|
| W | N   | E    | S  |
|   | 1NT | Pass | 2♥ |

|      |    |          |  |
|------|----|----------|--|
| Pass | 2♠ | All Pass |  |
|------|----|----------|--|

### Board: 74

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ Q4

♥ QJ873

♦ AJT

♣ Q85

South:

♠ A32

♥ K6

♦ KQ54

♣ J942

|   |   |   |     |
|---|---|---|-----|
| W | N | E | S   |
|   |   |   | 1NT |

|      |    |      |    |
|------|----|------|----|
| Pass | 2♦ | Pass | 2♥ |
|------|----|------|----|

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

### Board: 75

Dealer: South

Vul: Both

North HCP: 2

South HCP: 13

Contract: 2♦ X North

North:

♠ T76

♥ 82

♦ T765

♣ QT64

South:

♠ K93

♥ 9753

♦ KQJ

♣ KJ7

|   |   |   |     |
|---|---|---|-----|
| W | N | E | S   |
|   |   |   | 1NT |

|      |      |   |      |
|------|------|---|------|
| Pass | Pass | X | Pass |
|------|------|---|------|

|      |    |      |                 |
|------|----|------|-----------------|
| Pass | XX | Pass | 2♣ <sup>1</sup> |
|------|----|------|-----------------|

|      |    |   |          |
|------|----|---|----------|
| Pass | 2♦ | X | All Pass |
|------|----|---|----------|

1. artificial

### Board: 76

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13

Contract: 4♠ South

North:

♠ QJ8652

♥ 2

♦ AJ95

♣ KJ

South:

♠ K4

♥ JT76

♦ K64

♣ AQ73

|   |   |   |     |
|---|---|---|-----|
| W | N | E | S   |
|   |   |   | 1NT |

|      |                 |      |    |
|------|-----------------|------|----|
| Pass | 4♥ <sup>1</sup> | Pass | 4♠ |
|------|-----------------|------|----|

All Pass

1. Texas



|                  |         |                                  |
|------------------|---------|----------------------------------|
| <b>Board: 77</b> | ♠ 754   | You bid first.                   |
| Dealer: North    | ♥ A62   | The opponents are silent.        |
| Vul: None        | ♦ AQ932 |                                  |
| HCP: 13+1        | ♣ K2    |                                  |
| <hr/>            |         |                                  |
| <b>Board: 78</b> | ♠ KJ4   | Partner bids first.              |
| Dealer: South    | ♥ KT72  | East (LHO) bids 3 ♠ if possible. |
| Vul: E-W         | ♦ T     |                                  |
| HCP: 12+1        | ♣ AJ975 |                                  |
| <hr/>            |         |                                  |
| <b>Board: 79</b> | ♠ 84    | LHO opens the bidding 1NT.       |
| Dealer: East     | ♥ AKJ94 | Partner bids next.               |
| Vul: N-S         | ♦ 84    |                                  |
| HCP: 13+1        | ♣ KQT2  |                                  |
| <hr/>            |         |                                  |
| <b>Board: 80</b> | ♠ K876  | LHO opens the bidding 1NT.       |
| Dealer: East     | ♥ QT8   | Partner bids next.               |
| Vul: None        | ♦ KT    |                                  |
| HCP: 13          | ♣ KQ82  |                                  |
| <hr/>            |         |                                  |
| <b>Board: 81</b> | ♠ 652   | You bid first.                   |
| Dealer: North    | ♥ A763  | The opponents are silent.        |
| Vul: E-W         | ♦ AK3   |                                  |
| HCP: 13          | ♣ QT8   |                                  |

## Both hands (Answers Page)

### Board: 77

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 17+1

Contract: 6 ♠ North

North:

♠ 754

♥ A62

♦ AQ932

♣ K2

South:

♠ AQJ98

♥ KT5

♦ K7

♣ AT6

| W    | N               | E        | S   |
|------|-----------------|----------|-----|
|      | 1NT             | Pass     | 2♥  |
| Pass | 2♥ <sup>1</sup> | Pass     | 4NT |
| Pass | 6♠              | All Pass |     |

### Board: 78

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13+1

Contract: 3NT North

North:

♠ KJ4

♥ KT72

♦ T

♣ AJ975

South:

♠ Q2

♥ A94

♦ KQ962

♣ Q86

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

1. Stayman

### Board: 79

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 10+1

Contract: 3♥ South

North:

♠ 84

♥ AKJ94

♦ 84

♣ KQT2

South:

♠ KJ973

♥ Q876

♦ 96

♣ A7

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

1. Cappelletti, 5M-4m

### Board: 80

Dealer: East

Vul: None

North HCP: 13

South HCP: 8+3

Contract: 3♦ South

North:

♠ K876

♥ QT8

♦ KT

♣ KQ82

South:

♠ J95

♥ A2

♦ QJ97542

♣ 7

| W        | N | E   | S  |
|----------|---|-----|----|
|          |   | 1NT | 3♦ |
| All Pass |   |     |    |

### Board: 81

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10

Contract: 2♥ North

North:

♠ 652

♥ A763

♦ AK3

♣ QT8

South:

♠ KJ8

♥ KJ84

♦ Q98

♣ 974

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

1. Stayman

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 77</b> | ♠ AQJ98 | Partner bids first.       |
| Dealer: North    | ♥ KT5   | The opponents are silent. |
| Vul: None        | ♦ K7    |                           |
| HCP: 17+1        | ♣ AT6   |                           |

---

|                  |         |                                  |
|------------------|---------|----------------------------------|
| <b>Board: 78</b> | ♠ Q2    | You bid first.                   |
| Dealer: South    | ♥ A94   | East (RHO) bids 3 ♠ if possible. |
| Vul: E-W         | ♦ KQ962 |                                  |
| HCP: 13+1        | ♣ Q86   |                                  |

---

|                  |         |                            |
|------------------|---------|----------------------------|
| <b>Board: 79</b> | ♠ KJ973 | RHO opens the bidding 1NT. |
| Dealer: East     | ♥ Q876  | You bid next.              |
| Vul: N-S         | ♦ 96    |                            |
| HCP: 10+1        | ♣ A7    |                            |

---

|                  |           |                            |
|------------------|-----------|----------------------------|
| <b>Board: 80</b> | ♠ J95     | RHO opens the bidding 1NT. |
| Dealer: East     | ♥ A2      | You bid next.              |
| Vul: None        | ♦ QJ97542 |                            |
| HCP: 8+3         | ♣ 7       |                            |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 81</b> | ♠ KJ8  | Partner bids first.       |
| Dealer: North    | ♥ KJ84 | The opponents are silent. |
| Vul: E-W         | ♦ Q98  |                           |
| HCP: 10          | ♣ 974  |                           |

## Both hands (Answers Page)

### Board: 77

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 17+1

Contract: 6 ♠ North

North:

♠ 754

♥ A62

♦ AQ932

♣ K2

South:

♠ AQJ98

♥ KT5

♦ K7

♣ AT6

| W    | N               | E        | S   |
|------|-----------------|----------|-----|
|      | 1NT             | Pass     | 2♥  |
| Pass | 2♥ <sup>1</sup> | Pass     | 4NT |
| Pass | 6♠              | All Pass |     |

### Board: 78

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13+1

Contract: 3NT North

North:

♠ KJ4

♥ KT72

♦ T

♣ AJ975

South:

♠ Q2

♥ A94

♦ KQ962

♣ Q86

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

1. Stayman

### Board: 79

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 10+1

Contract: 3♥ South

North:

♠ 84

♥ AKJ94

♦ 84

♣ KQT2

South:

♠ KJ973

♥ Q876

♦ 96

♣ A7

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

1. Cappelletti, 5M-4m

### Board: 80

Dealer: East

Vul: None

North HCP: 13

South HCP: 8+3

Contract: 3♦ South

North:

♠ K876

♥ QT8

♦ KT

♣ KQ82

South:

♠ J95

♥ A2

♦ QJ97542

♣ 7

| W        | N | E   | S  |
|----------|---|-----|----|
|          |   | 1NT | 3♦ |
| All Pass |   |     |    |

### Board: 81

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10

Contract: 2♥ North

North:

♠ 652

♥ A763

♦ AK3

♣ QT8

South:

♠ KJ8

♥ KJ84

♦ Q98

♣ 974

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

1. Stayman