

<b>Board: 1</b>	♠ Q	RHO opens the bidding 1NT.
Dealer: West	♥ KQ985	You bid next.
Vul: None	♦ K652	
HCP: 15+1	♣ KQ7	

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<b>Board: 2</b>	♠ A7532	LHO opens the bidding 1NT.
Dealer: East	♥ A2	Partner bids next.
Vul: E-W	♦ AJ9	
HCP: 13+1	♣ 975	

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<b>Board: 3</b>	♠ J92	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ A943	
HCP: 14	♣ AK98	

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<b>Board: 4</b>	♠ KT4	Partner bids first.
Dealer: South	♥ K98	The opponents are silent.
Vul: N-S	♦ Q62	
HCP: 15	♣ AQJ6	

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<b>Board: 5</b>	♠ KJ75	You bid first.
Dealer: North	♥ 76	The opponents are silent.
Vul: None	♦ AJ2	
HCP: 13	♣ KJ96	

## Both hands (Answers Page)

### Board: 1

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 6+1

Contract: 3 ♦ North

North:

♠ Q

♥ KQ985

♦ K652

♣ KQ7

South:

♠ AJ964

♥ 7

♦ JT4

♣ T543

W N E S

1NT 2 ♥<sup>1</sup> Pass 2NT

Pass 3 ♦ All Pass

1. Cappelletti, 5M-4m

### Board: 2

Dealer: East

Vul: E-W

North HCP: 13+1

South HCP: 5

Contract: 2 ♥ South

North:

♠ A7532

♥ A2

♦ AJ9

♣ 975

South:

♠ KQ

♥ 8763

♦ 852

♣ T643

W N E S

Pass 1NT Pass

Pass X Pass 2 ♥

All Pass

### Board: 3

Dealer: North

Vul: Both

North HCP: 14

South HCP: 8

Contract: 1NT North

North:

♠ J92

♥ Q8

♦ A943

♣ AK98

South:

♠ AQT8

♥ JT3

♦ T652

♣ J5

W N E S

1NT All Pass

### Board: 4

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 14

Contract: 3NT North

North:

♠ KT4

♥ K98

♦ Q62

♣ AQJ6

South:

♠ AQ72

♥ A3

♦ A84

♣ 9742

W N E S

Pass 1NT

Pass 3NT All Pass

### Board: 5

Dealer: North

Vul: None

North HCP: 13

South HCP: 16+3

Contract: 5 ♥ South

North:

♠ KJ75

♥ 76

♦ AJ2

♣ KJ96

South:

♠ A93

♥ AKQJ984

♦ Q8

♣ 3

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

<b>Board: 1</b>	♠ AJ964	LHO opens the bidding 1NT.
Dealer: West	♥ 7	Partner bids next.
Vul: None	♦ JT4	
HCP: 6+1	♣ T543	

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<b>Board: 2</b>	♠ KQ	RHO opens the bidding 1NT.
Dealer: East	♥ 8763	You bid next.
Vul: E-W	♦ 852	
HCP: 5	♣ T643	

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<b>Board: 3</b>	♠ AQT8	Partner bids first.
Dealer: North	♥ JT3	The opponents are silent.
Vul: Both	♦ T652	
HCP: 8	♣ J5	

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<b>Board: 4</b>	♠ AQ72	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: N-S	♦ A84	
HCP: 14	♣ 9742	

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<b>Board: 5</b>	♠ A93	Partner bids first.
Dealer: North	♥ AKQJ984	The opponents are silent.
Vul: None	♦ Q8	
HCP: 16+3	♣ 3	

## Both hands (Answers Page)

### Board: 1

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 6+1

Contract: 3 ♦ North

North:

♠ Q

♥ KQ985

♦ K652

♣ KQ7

South:

♠ AJ964

♥ 7

♦ JT4

♣ T543

W N E S

1NT 2 ♥<sup>1</sup> Pass 2NT

Pass 3 ♦ All Pass

1. Cappelletti, 5M-4m

### Board: 2

Dealer: East

Vul: E-W

North HCP: 13+1

South HCP: 5

Contract: 2 ♥ South

North:

♠ A7532

♥ A2

♦ AJ9

♣ 975

South:

♠ KQ

♥ 8763

♦ 852

♣ T643

W N E S

Pass 1NT Pass

Pass X Pass 2 ♥

All Pass

### Board: 3

Dealer: North

Vul: Both

North HCP: 14

South HCP: 8

Contract: 1NT North

North:

♠ J92

♥ Q8

♦ A943

♣ AK98

South:

♠ AQT8

♥ JT3

♦ T652

♣ J5

W N E S

Pass 1NT All Pass

### Board: 4

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 14

Contract: 3NT North

North:

♠ KT4

♥ K98

♦ Q62

♣ AQJ6

South:

♠ AQ72

♥ A3

♦ A84

♣ 9742

W N E S

Pass 1NT

Pass 3NT All Pass

### Board: 5

Dealer: North

Vul: None

North HCP: 13

South HCP: 16+3

Contract: 5 ♥ South

North:

♠ KJ75

♥ 76

♦ AJ2

♣ KJ96

South:

♠ A93

♥ AKQJ984

♦ Q8

♣ 3

W N E S

Pass 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: 6**

♠ T93

Partner bids first.

Dealer: South

♥ AQ7

The opponents are silent.

Vul: Both

♦ QT5

HCP: 12

♣ KJ53

**Board: 7**

♠ KJ9

You bid first.

Dealer: North

♥ Q83

The opponents are silent.

Vul: N-S

♦ 92

HCP: 15+1

♣ AKQT9

**Board: 8**

♠ J6

You bid first.

Dealer: North

♥ A863

West (RHO) Doubles 2♥ if possible.

Vul: N-S

♦ KQJ3

East (LHO) Doubles 4♦ if possible.

HCP: 13

♣ Q72

**Board: 9**

♠ AQ5

You bid first.

Dealer: North

♥ A9

East (LHO) bids 2♥ if possible.

Vul: N-S

♦ QJ98

HCP: 15

♣ Q976

**Board: 10**

♠ J

Partner bids first.

Dealer: South

♥ AT842

The opponents are silent.

Vul: Both

♦ 75

HCP: 10+2

♣ KQ532

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ T93

♥ AQ7

♦ QT5

♣ KJ53

South:

♠ AK5

♥ 843

♦ AJ832

♣ Q8

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 7

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 4

Contract: 1NT North

North:

♠ KJ9

♥ Q83

♦ 92

♣ AKQT9

South:

♠ 8632

♥ K62

♦ J7

♣ 8763

W	N	E	S
	1NT	All Pass	

### Board: 8

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 3+1

Contract: 4♦ X North

North:

♠ J6

♥ A863

♦ KQJ3

♣ Q72

South:

♠ K8732

♥ 74

♦ T986

♣ T6

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

### Board: 9

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 2NT North

North:

♠ AQ5

♥ A9

♦ QJ98

♣ Q976

South:

♠ JT843

♥ KJ4

♦ 753

♣ AJ

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

1. Cappelletti, 5M-4m

### Board: 10

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 15

Contract: 3NT South

North:

♠ J

♥ AT842

♦ 75

♣ KQ532

South:

♠ AK72

♥ Q7

♦ QT9

♣ AT94

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

<b>Board: 6</b>	♠ AK5	You bid first.
Dealer: South	♥ 843	The opponents are silent.
Vul: Both	♦ AJ832	
HCP: 14+1	♣ Q8	

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<b>Board: 7</b>	♠ 8632	Partner bids first.
Dealer: North	♥ K62	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 4	♣ 8763	

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<b>Board: 8</b>	♠ K8732	Partner bids first.
Dealer: North	♥ 74	West (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ T986	East (RHO) Doubles 4♦ if possible.
HCP: 3+1	♣ T6	

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<b>Board: 9</b>	♠ JT843	Partner bids first.
Dealer: North	♥ KJ4	East (RHO) bids 2♥ if possible.
Vul: N-S	♦ 753	
HCP: 10+1	♣ AJ	

---

<b>Board: 10</b>	♠ AK72	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ QT9	
HCP: 15	♣ AT94	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ AK5				1NT
Vul: Both	♥ AQ7	♥ 843	Pass	3NT	All Pass	
North HCP: 12	♦ QT5	♦ AJ832				
South HCP: 14+1	♣ KJ53	♣ Q8				
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ KJ9	♠ 8632		1NT	All Pass	
Vul: N-S	♥ Q83	♥ K62				
North HCP: 15+1	♦ 92	♦ J7				
South HCP: 4	♣ AKQT9	♣ 8763				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ K8732		1NT	Pass	2♥
Vul: N-S	♥ A863	♥ 74	X	XX	Pass	3♦
North HCP: 13	♦ KQJ3	♦ T986	Pass	4♦	X	All Pass
South HCP: 3+1	♣ Q72	♣ T6				
Contract: 4♦ X North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ JT843		1NT	2♥ <sup>1</sup>	X
Vul: N-S	♥ A9	♥ KJ4	Pass	2NT	All Pass	
North HCP: 15	♦ QJ98	♦ 753				
South HCP: 10+1	♣ Q976	♣ AJ				
Contract: 2NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AK72				1NT
Vul: Both	♥ AT842	♥ Q7	Pass	2♦	Pass	2♥
North HCP: 10+2	♦ 75	♦ QT9	Pass	2NT	Pass	3NT
South HCP: 15	♣ KQ532	♣ AT94	All Pass			
Contract: 3NT South						

1. Cappelletti, 5M-4m



# North hands

# Weak\_NT\_13-15

**Board: 11**      ♠ KJT2      You bid first.  
 Dealer: North      ♥ K7      West (RHO) Doubles 2♥ if possible.  
 Vul: None      ♦ K654  
 HCP: 14      ♣ A74

---

**Board: 12**      ♠ J98      LHO opens the bidding 1NT.  
 Dealer: East      ♥ K93      Partner bids next.  
 Vul: N-S      ♦ A7542  
 HCP: 9+1      ♣ J6

---

**Board: 13**      ♠ K9732      LHO opens the bidding 1NT.  
 Dealer: East      ♥ T95      Partner bids next.  
 Vul: Both      ♦ Q54  
 HCP: 6+1      ♣ J5

---

**Board: 14**      ♠ A4      Partner bids first.  
 Dealer: South      ♥ Q97      The opponents are silent.  
 Vul: N-S      ♦ J85  
 HCP: 14+1      ♣ AK742

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**Board: 15**      ♠ 643      You bid first.  
 Dealer: North      ♥ A6      The opponents are silent.  
 Vul: Both      ♦ AK9  
 HCP: 14+1      ♣ K9854

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 14

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ KJT2

♥ K7

♦ K654

♣ A74

South:

♠ Q8765

♥ 4

♦ AQ8

♣ J863

W N E S

1NT Pass 2 ♥

X 3 ♠<sup>1</sup> Pass 4 ♠

All Pass

1. Super acceptance after NT

### Board: 12

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 14+3

Contract: 4 ♥ South

North:

♠ J98

♥ K93

♦ A7542

♣ J6

South:

♠ AQ5

♥ AQT8654

♦ Q9

♣ 5

W N E S

1NT 2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 13

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 17+1

Contract: 2 ♠ North

North:

♠ K9732

♥ T95

♦ Q54

♣ J5

South:

♠ AQ

♥ Q32

♦ A72

♣ KQ973

W N E S

1NT X

Pass 2 ♠ All Pass

### Board: 14

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 15

Contract: 3NT North

North:

♠ A4

♥ Q97

♦ J85

♣ AK742

South:

♠ KQT2

♥ JT5

♦ AK63

♣ Q3

W N E S

1NT

Pass 3NT All Pass

### Board: 15

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 3+1

Contract: 1NT North

North:

♠ 643

♥ A6

♦ AK9

♣ K9854

South:

♠ 5

♥ JT74

♦ QT863

♣ T72

W N E S

1NT All Pass

<b>Board: 11</b>	♠ Q8765	Partner bids first.
Dealer: North	♥ 4	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ AQ8	
HCP: 9+1	♣ J863	

---

<b>Board: 12</b>	♠ AQ5	RHO opens the bidding 1NT.
Dealer: East	♥ AQT8654	You bid next.
Vul: N-S	♦ Q9	
HCP: 14+3	♣ 5	

---

<b>Board: 13</b>	♠ AQ	RHO opens the bidding 1NT.
Dealer: East	♥ Q32	You bid next.
Vul: Both	♦ A72	
HCP: 17+1	♣ KQ973	

---

<b>Board: 14</b>	♠ KQT2	You bid first.
Dealer: South	♥ JT5	The opponents are silent.
Vul: N-S	♦ AK63	
HCP: 15	♣ Q3	

---

<b>Board: 15</b>	♠ 5	Partner bids first.
Dealer: North	♥ JT74	The opponents are silent.
Vul: Both	♦ QT863	
HCP: 3+1	♣ T72	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 14

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ KJT2

♥ K7

♦ K654

♣ A74

South:

♠ Q8765

♥ 4

♦ AQ8

♣ J863

W N E S

1NT Pass 2 ♥

X 3 ♠<sup>1</sup> Pass 4 ♠

All Pass

1. Super acceptance after NT

### Board: 12

Dealer: East

Vul: N-S

North HCP: 9+1

South HCP: 14+3

Contract: 4 ♥ South

North:

♠ J98

♥ K93

♦ A7542

♣ J6

South:

♠ AQ5

♥ AQT8654

♦ Q9

♣ 5

W N E S

1NT 2 ♣<sup>1</sup>

Pass 2 ♦<sup>2</sup> Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 13

Dealer: East

Vul: Both

North HCP: 6+1

South HCP: 17+1

Contract: 2 ♠ North

North:

♠ K9732

♥ T95

♦ Q54

♣ J5

South:

♠ AQ

♥ Q32

♦ A72

♣ KQ973

W N E S

1NT X

Pass 2 ♠ All Pass

### Board: 14

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 15

Contract: 3NT North

North:

♠ A4

♥ Q97

♦ J85

♣ AK742

South:

♠ KQT2

♥ JT5

♦ AK63

♣ Q3

W N E S

1NT

Pass 3NT All Pass

### Board: 15

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 3+1

Contract: 1NT North

North:

♠ 643

♥ A6

♦ AK9

♣ K9854

South:

♠ 5

♥ JT74

♦ QT863

♣ T72

W N E S

1NT All Pass

# North hands

# Weak\_NT\_13-15

**Board: 16**      ♠ A972      RHO opens the bidding 1NT.  
 Dealer: West      ♥ 865      You bid next.  
 Vul: N-S      ♦ T542      East (LHO) bids 2♣ if possible.  
 HCP: 5      ♣ J8

---

**Board: 17**      ♠ J982      You bid first.  
 Dealer: North      ♥ 95      The opponents are silent.  
 Vul: None      ♦ AQ54  
 HCP: 13      ♣ AQ8

---

**Board: 18**      ♠ 82      Partner bids first.  
 Dealer: South      ♥ A754      The opponents are silent.  
 Vul: N-S      ♦ 9  
 HCP: 5+2      ♣ JT6532

---

**Board: 19**      ♠ J94      You bid first.  
 Dealer: North      ♥ K943      The opponents are silent.  
 Vul: Both      ♦ QJ4  
 HCP: 15      ♣ AKJ

---

**Board: 20**      ♠ QJ2      Partner bids first.  
 Dealer: South      ♥ 73      The opponents are silent.  
 Vul: N-S      ♦ KT87  
 HCP: 11      ♣ AJ52

## Both hands (Answers Page)

### Board: 16

	North:	South:
Dealer: West	♠ A972	♠ 86
Vul: N-S	♥ 865	♥ AK73
North HCP: 5	♦ T542	♦ J
South HCP: 13+2	♣ J8	♣ KQ9653
Contract: 3♣ South		

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

### Board: 17

	North:	South:
Dealer: North	♠ J982	♠ AT4
Vul: None	♥ 95	♥ AKT72
North HCP: 13	♦ AQ54	♦ 9
South HCP: 12+1	♣ AQ8	♣ J642
Contract: 3NT South		

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

### Board: 18

	North:	South:
Dealer: South	♠ 82	♠ AJ4
Vul: N-S	♥ A754	♥ KQT9
North HCP: 5+2	♦ 9	♦ 53
South HCP: 14	♣ JT6532	♣ A984
Contract: 3♣ South		

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

### Board: 19

	North:	South:
Dealer: North	♠ J94	♠ KQ62
Vul: Both	♥ K943	♥ AQJ5
North HCP: 15	♦ QJ4	♦ A862
South HCP: 16	♣ AKJ	♣ 3
Contract: 5♥ North		

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3♠
Pass	4♣	Pass	4NT
Pass	5♥ <sup>2</sup>	All Pass	
1. Stayman			
2. A=2/5 or 5/5, Q(H)=0			

### Board: 20

	North:	South:
Dealer: South	♠ QJ2	♠ K763
Vul: N-S	♥ 73	♥ A9
North HCP: 11	♦ KT87	♦ A64
South HCP: 13	♣ AJ52	♣ Q986
Contract: 3NT North		

W	N	E	S
			1NT
Pass	3NT	All Pass	

<b>Board: 16</b>	♠ 86	LHO opens the bidding 1NT.
Dealer: West	♥ AK73	Partner bids next.
Vul: N-S	♦ J	East (RHO) bids 2♣ if possible.
HCP: 13+2	♣ KQ9653	

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<b>Board: 17</b>	♠ AT4	Partner bids first.
Dealer: North	♥ AKT72	The opponents are silent.
Vul: None	♦ 9	
HCP: 12+1	♣ J642	

---

<b>Board: 18</b>	♠ AJ4	You bid first.
Dealer: South	♥ KQT9	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 14	♣ A984	

---

<b>Board: 19</b>	♠ KQ62	Partner bids first.
Dealer: North	♥ AQJ5	The opponents are silent.
Vul: Both	♦ A862	
HCP: 16	♣ 3	

---

<b>Board: 20</b>	♠ K763	You bid first.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ A64	
HCP: 13	♣ Q986	

## Both hands (Answers Page)

### Board: 16

	North:	South:
Dealer: West	♠ A972	♠ 86
Vul: N-S	♥ 865	♥ AK73
North HCP: 5	♦ T542	♦ J
South HCP: 13+2	♣ J8	♣ KQ9653
Contract: 3♣ South		

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

### Board: 17

	North:	South:
Dealer: North	♠ J982	♠ AT4
Vul: None	♥ 95	♥ AKT72
North HCP: 13	♦ AQ54	♦ 9
South HCP: 12+1	♣ AQ8	♣ J642
Contract: 3NT South		

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

### Board: 18

	North:	South:
Dealer: South	♠ 82	♠ AJ4
Vul: N-S	♥ A754	♥ KQT9
North HCP: 5+2	♦ 9	♦ 53
South HCP: 14	♣ JT6532	♣ A984
Contract: 3♣ South		

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

### Board: 19

	North:	South:
Dealer: North	♠ J94	♠ KQ62
Vul: Both	♥ K943	♥ AQJ5
North HCP: 15	♦ QJ4	♦ A862
South HCP: 16	♣ AKJ	♣ 3
Contract: 5♥ North		

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3♠
Pass	4♣	Pass	4NT
Pass	5♥ <sup>2</sup>	All Pass	
1. Stayman			
2. A=2/5 or 5/5, Q(H)=0			

### Board: 20

	North:	South:
Dealer: South	♠ QJ2	♠ K763
Vul: N-S	♥ 73	♥ A9
North HCP: 11	♦ KT87	♦ A64
South HCP: 13	♣ AJ52	♣ Q986
Contract: 3NT North		

W	N	E	S
			1NT
Pass	3NT	All Pass	



<b>Board: 21</b>	♠ T9	You bid first.
Dealer: North	♥ K52	The opponents are silent.
Vul: E-W	♦ AJ632	
HCP: 13+1	♣ KQ5	
<hr/>		
<b>Board: 22</b>	♠ AK72	RHO opens the bidding 1NT.
Dealer: West	♥ J72	You bid next.
Vul: None	♦ AJ6	
HCP: 15	♣ Q52	
<hr/>		
<b>Board: 23</b>	♠ K3	You bid first.
Dealer: North	♥ A875	The opponents are silent.
Vul: E-W	♦ 864	
HCP: 14	♣ AKT4	
<hr/>		
<b>Board: 24</b>	♠ J75	Partner bids first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: Both	♦ T532	
HCP: 6	♣ Q43	
<hr/>		
<b>Board: 25</b>	♠ AQ854	RHO opens the bidding 1NT.
Dealer: West	♥ 5	You bid next.
Vul: None	♦ AQJT2	
HCP: 13+2	♣ T5	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+2

Contract: 3♣ North

North:

♠ T9

♥ K52

♦ AJ632

♣ KQ5

South:

♠ KJ85

♥ 6

♦ 84

♣ A97643

W N E S

1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 22

Dealer: West

Vul: None

North HCP: 15

South HCP: 5+1

Contract: 2♣ South

North:

♠ AK72

♥ J72

♦ AJ6

♣ Q52

South:

♠ Q3

♥ 983

♦ Q54

♣ JT864

W N E S

1NT X Pass 2♣

All Pass

### Board: 23

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8+1

Contract: 2♠ North

North:

♠ K3

♥ A875

♦ 864

♣ AKT4

South:

♠ AJT85

♥ T9

♦ JT5

♣ Q85

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 24

Dealer: South

Vul: Both

North HCP: 6

South HCP: 13

Contract: 1NT South

North:

♠ J75

♥ QJ5

♦ T532

♣ Q43

South:

♠ KQ93

♥ 962

♦ AJ7

♣ KT5

W N E S

1NT

All Pass

### Board: 25

Dealer: West

Vul: None

North HCP: 13+2

South HCP: 6+2

Contract: 2♠ North

North:

♠ AQ854

♥ 5

♦ AQJT2

♣ T5

South:

♠ J6

♥ KQT743

♦ 76

♣ 943

W N E S

1NT 2♠<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

<b>Board: 21</b>	♠ KJ85	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 8+2	♣ A97643	
<hr/>		
<b>Board: 22</b>	♠ Q3	LHO opens the bidding 1NT.
Dealer: West	♥ 983	Partner bids next.
Vul: None	♦ Q54	
HCP: 5+1	♣ JT864	
<hr/>		
<b>Board: 23</b>	♠ AJT85	Partner bids first.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ JT5	
HCP: 8+1	♣ Q85	
<hr/>		
<b>Board: 24</b>	♠ KQ93	You bid first.
Dealer: South	♥ 962	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 13	♣ KT5	
<hr/>		
<b>Board: 25</b>	♠ J6	LHO opens the bidding 1NT.
Dealer: West	♥ KQT743	Partner bids next.
Vul: None	♦ 76	
HCP: 6+2	♣ 943	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+2

Contract: 3♣ North

North:

♠ T9

♥ K52

♦ AJ632

♣ KQ5

South:

♠ KJ85

♥ 6

♦ 84

♣ A97643

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

1. 1N-2S transfer to clubs

2. automat

### Board: 22

Dealer: West

Vul: None

North HCP: 15

South HCP: 5+1

Contract: 2♣ South

North:

♠ AK72

♥ J72

♦ AJ6

♣ Q52

South:

♠ Q3

♥ 983

♦ Q54

♣ JT864

W	N	E	S
1NT	X	Pass	2♣
All Pass			

### Board: 23

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8+1

Contract: 2♠ North

North:

♠ K3

♥ A875

♦ 864

♣ AKT4

South:

♠ AJT85

♥ T9

♦ JT5

♣ Q85

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

### Board: 24

Dealer: South

Vul: Both

North HCP: 6

South HCP: 13

Contract: 1NT South

North:

♠ J75

♥ QJ5

♦ T532

♣ Q43

South:

♠ KQ93

♥ 962

♦ AJ7

♣ KT5

W	N	E	S
			1NT
All Pass			

### Board: 25

Dealer: West

Vul: None

North HCP: 13+2

South HCP: 6+2

Contract: 2♠ North

North:

♠ AQ854

♥ 5

♦ AQJT2

♣ T5

South:

♠ J6

♥ KQT743

♦ 76

♣ 943

W	N	E	S
1NT	2♠ <sup>1</sup>	All Pass	

1. Cappelletti, 5M-4m

<b>Board: 26</b>	♠ A92	LHO opens the bidding 1NT.
Dealer: East	♥ AJT9	Partner bids next.
Vul: E-W	♦ K	East (LHO) bids 2♦ if possible.
HCP: 16+1	♣ KJ853	West (RHO) bids 3♦ if possible.

---

<b>Board: 27</b>	♠ 543	You bid first.
Dealer: North	♥ 65	The opponents are silent.
Vul: Both	♦ AQ6	
HCP: 14+1	♣ AKJT7	

---

<b>Board: 28</b>	♠ KT2	Partner bids first.
Dealer: South	♥ 872	The opponents are silent.
Vul: N-S	♦ AT632	
HCP: 7+1	♣ 76	

---

<b>Board: 29</b>	♠ QT4	You bid first.
Dealer: North	♥ AT86	East (LHO) Doubles 2♠ if possible.
Vul: E-W	♦ KQT8	West (RHO) bids 3♣ if possible.
HCP: 15	♣ A9	

---

<b>Board: 30</b>	♠ KQ62	You bid first.
Dealer: North	♥ KT	East (LHO) bids 2♦ if possible.
Vul: N-S	♦ Q865	
HCP: 15	♣ KQ9	

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: E-W

North HCP: 16+1

South HCP: 7+1

Contract: 4♥ North

North:

♠ A92

♥ AJT9

♦ K

♣ KJ853

South:

♠ KQT6

♥ Q8754

♦ 863

♣ 9

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

### Board: 27

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10+2

Contract: 3NT South

North:

♠ 543

♥ 65

♦ AQ6

♣ AKJT7

South:

♠ AQ2

♥ A

♦ 875432

♣ 432

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

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

### Board: 28

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 13

Contract: 1NT South

North:

♠ KT2

♥ 872

♦ AT632

♣ 76

South:

♠ 764

♥ KJT9

♦ Q5

♣ AK85

W	N	E	S
			1NT
All Pass			

### Board: 29

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 4♠ North

North:

♠ QT4

♥ AT86

♦ KQT8

♣ A9

South:

♠ AKJ87

♥ 532

♦ 97

♣ 752

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

### Board: 30

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 14+2

Contract: 6♦ South

North:

♠ KQ62

♥ KT

♦ Q865

♣ KQ9

South:

♠ 8

♥ A53

♦ AJT942

♣ AJ4

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

1. Cappelletti, both majors

## South hands

## Weak\_NT\_13-15

**Board: 26**      ♠ KQT6      RHO opens the bidding 1NT.  
 Dealer: East      ♥ Q8754      You bid next.  
 Vul: E-W      ♦ 863      East (RHO) bids 2♦ if possible.  
 HCP: 7+1      ♣ 9      West (LHO) bids 3♦ if possible.

---

**Board: 27**      ♠ AQ2      Partner bids first.  
 Dealer: North      ♥ A      The opponents are silent.  
 Vul: Both      ♦ 875432  
 HCP: 10+2      ♣ 432

---

**Board: 28**      ♠ 764      You bid first.  
 Dealer: South      ♥ KJT9      The opponents are silent.  
 Vul: N-S      ♦ Q5  
 HCP: 13      ♣ AK85

---

**Board: 29**      ♠ AKJ87      Partner bids first.  
 Dealer: North      ♥ 532      East (RHO) Doubles 2♠ if possible.  
 Vul: E-W      ♦ 97      West (LHO) bids 3♣ if possible.  
 HCP: 8+1      ♣ 752

---

**Board: 30**      ♠ 8      Partner bids first.  
 Dealer: North      ♥ A53      East (RHO) bids 2♦ if possible.  
 Vul: N-S      ♦ AJT942  
 HCP: 14+2      ♣ AJ4

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: E-W

North HCP: 16+1

South HCP: 7+1

Contract: 4♥ North

North:

♠ A92

♥ AJT9

♦ K

♣ KJ853

South:

♠ KQT6

♥ Q8754

♦ 863

♣ 9

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

### Board: 27

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10+2

Contract: 3NT South

North:

♠ 543

♥ 65

♦ AQ6

♣ AKJT7

South:

♠ AQ2

♥ A

♦ 875432

♣ 432

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

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

### Board: 28

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 13

Contract: 1NT South

North:

♠ KT2

♥ 872

♦ AT632

♣ 76

South:

♠ 764

♥ KJT9

♦ Q5

♣ AK85

W	N	E	S
			1NT
All Pass			

### Board: 29

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 4♠ North

North:

♠ QT4

♥ AT86

♦ KQT8

♣ A9

South:

♠ AKJ87

♥ 532

♦ 97

♣ 752

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

### Board: 30

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 14+2

Contract: 6♦ South

North:

♠ KQ62

♥ KT

♦ Q865

♣ KQ9

South:

♠ 8

♥ A53

♦ AJT942

♣ AJ4

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

1. Cappelletti, both majors



<b>Board: 31</b>	♠ J85	You bid first.
Dealer: North	♥ A932	The opponents are silent.
Vul: Both	♦ AQ98	
HCP: 13	♣ Q3	
<hr/>		
<b>Board: 32</b>	♠ T963	Partner bids first.
Dealer: South	♥ AJ84	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 10	♣ KQ74	
<hr/>		
<b>Board: 33</b>	♠ AQT74	RHO opens the bidding 1NT.
Dealer: West	♥ Q8	You bid next.
Vul: N-S	♦ AT742	
HCP: 12+2	♣ 7	
<hr/>		
<b>Board: 34</b>	♠ T74	Partner bids first.
Dealer: South	♥ T2	The opponents are silent.
Vul: None	♦ AQ542	
HCP: 6+1	♣ T32	
<hr/>		
<b>Board: 35</b>	♠ QT76	RHO opens the bidding 1NT.
Dealer: West	♥ -	You bid next.
Vul: N-S	♦ AQ32	
HCP: 8+1	♣ 76432	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: Both

North HCP: 13

South HCP: 6+4

Contract: 4♥ North

North:

♠ J85

♥ A932

♦ AQ98

♣ Q3

South:

♠ 2

♥ KQJT7654

♦ 53

♣ 96

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 32

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 14+1

Contract: 2NT North

North:

♠ T963

♥ AJ84

♦ 9

♣ KQ74

South:

♠ 82

♥ KT7

♦ AK2

♣ AT962

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 33

Dealer: West

Vul: N-S

North HCP: 12+2

South HCP: 11

Contract: 2♠ North

North:

♠ AQT74

♥ Q8

♦ AT742

♣ 7

South:

♠ J65

♥ A74

♦ KQJ

♣ 9843

W N E S

1NT 2♠<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

### Board: 34

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 13

Contract: 1NT South

North:

♠ T74

♥ T2

♦ AQ542

♣ T32

South:

♠ 982

♥ AJ93

♦ KT

♣ AJ86

W N E S

1NT

All Pass

### Board: 35

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 10+2

Contract: 2♠ North

North:

♠ QT76

♥ -

♦ AQ32

♣ 76432

South:

♠ A8532

♥ KQJ86

♦ 97

♣ T

W N E S

1NT Pass Pass 2♦<sup>1</sup>

Pass 2♠ All Pass

1. Cappelletti, both majors

**Board: 31**      ♠ 2      Partner bids first.  
Dealer: North      ♥ KQJT7654      The opponents are silent.  
Vul: Both      ♦ 53  
HCP: 6+4      ♣ 96

---

**Board: 32**      ♠ 82      You bid first.  
Dealer: South      ♥ KT7      The opponents are silent.  
Vul: N-S      ♦ AK2  
HCP: 14+1      ♣ AT962

---

**Board: 33**      ♠ J65      LHO opens the bidding 1NT.  
Dealer: West      ♥ A74      Partner bids next.  
Vul: N-S      ♦ KQJ  
HCP: 11      ♣ 9843

---

**Board: 34**      ♠ 982      You bid first.  
Dealer: South      ♥ AJ93      The opponents are silent.  
Vul: None      ♦ KT  
HCP: 13      ♣ AJ86

---

**Board: 35**      ♠ A8532      LHO opens the bidding 1NT.  
Dealer: West      ♥ KQJ86      Partner bids next.  
Vul: N-S      ♦ 97  
HCP: 10+2      ♣ T

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: Both

North HCP: 13

South HCP: 6+4

Contract: 4♥ North

North:

♠ J85

♥ A932

♦ AQ98

♣ Q3

South:

♠ 2

♥ KQJT7654

♦ 53

♣ 96

W N E S

1NT Pass 4♦<sup>1</sup>

Pass 4♥ All Pass

1. Texas

### Board: 32

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 14+1

Contract: 2NT North

North:

♠ T963

♥ AJ84

♦ 9

♣ KQ74

South:

♠ 82

♥ KT7

♦ AK2

♣ AT962

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 33

Dealer: West

Vul: N-S

North HCP: 12+2

South HCP: 11

Contract: 2♠ North

North:

♠ AQT74

♥ Q8

♦ AT742

♣ 7

South:

♠ J65

♥ A74

♦ KQJ

♣ 9843

W N E S

1NT 2♠<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

### Board: 34

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 13

Contract: 1NT South

North:

♠ T74

♥ T2

♦ AQ542

♣ T32

South:

♠ 982

♥ AJ93

♦ KT

♣ AJ86

W N E S

1NT

All Pass

### Board: 35

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 10+2

Contract: 2♠ North

North:

♠ QT76

♥ -

♦ AQ32

♣ 76432

South:

♠ A8532

♥ KQJ86

♦ 97

♣ T

W N E S

1NT Pass Pass 2♦<sup>1</sup>

Pass 2♠ All Pass

1. Cappelletti, both majors

<b>Board: 36</b>	♠ Q74	RHO opens the bidding 1NT.
Dealer: West	♥ J762	You bid next.
Vul: Both	♦ KQ3	
HCP: 15	♣ AK7	
<hr/>		
<b>Board: 37</b>	♠ AT2	You bid first.
Dealer: North	♥ AT	West (RHO) bids 3♠ if possible.
Vul: N-S	♦ AT543	
HCP: 15+1	♣ KT4	
<hr/>		
<b>Board: 38</b>	♠ J542	Partner bids first.
Dealer: South	♥ A864	The opponents are silent.
Vul: Both	♦ AT	
HCP: 9	♣ 865	
<hr/>		
<b>Board: 39</b>	♠ 9864	You bid first.
Dealer: North	♥ AJ73	The opponents are silent.
Vul: None	♦ KQ6	
HCP: 15	♣ KQ	
<hr/>		
<b>Board: 40</b>	♠ A9	RHO opens the bidding 1NT.
Dealer: West	♥ 873	You bid next.
Vul: E-W	♦ AK7	East (LHO) Redoubles if possible.
HCP: 14+1	♣ K9542	

## Both hands (Answers Page)

### Board: 36

Dealer: West

Vul: Both

North HCP: 15

South HCP: 4

Contract: 2♣ South

North:

♠ Q74

♥ J762

♦ KQ3

♣ AK7

South:

♠ T93

♥ A4

♦ T974

♣ 9653

W	N	E	S
1NT	X	Pass	2♣
All Pass			

### Board: 37

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10+1

Contract: 3NT North

North:

♠ AT2

♥ AT

♦ AT543

♣ KT4

South:

♠ K

♥ J742

♦ KQJ92

♣ 975

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

### Board: 38

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 4♥ South

North:

♠ J542

♥ A864

♦ AT

♣ 865

South:

♠ A9

♥ QT92

♦ KQ54

♣ K43

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

### Board: 39

Dealer: North

Vul: None

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ 9864

♥ AJ73

♦ KQ6

♣ KQ

South:

♠ JT5

♥ T86

♦ 853

♣ AJT6

W	N	E	S
	1NT	All Pass	

### Board: 40

Dealer: West

Vul: E-W

North HCP: 14+1

South HCP: 5+2

Contract: 2♠ South

North:

♠ A9

♥ 873

♦ AK7

♣ K9542

South:

♠ JT7543

♥ J9

♦ J654

♣ Q

W	N	E	S
1NT	X	XX	2♠
All Pass			

<b>Board: 36</b>	♠ T93	LHO opens the bidding 1NT.
Dealer: West	♥ A4	Partner bids next.
Vul: Both	♦ T974	
HCP: 4	♣ 9653	

---

<b>Board: 37</b>	♠ K	Partner bids first.
Dealer: North	♥ J742	West (LHO) bids 3♠ if possible.
Vul: N-S	♦ KQJ92	
HCP: 10+1	♣ 975	

---

<b>Board: 38</b>	♠ A9	You bid first.
Dealer: South	♥ QT92	The opponents are silent.
Vul: Both	♦ KQ54	
HCP: 14	♣ K43	

---

<b>Board: 39</b>	♠ JT5	Partner bids first.
Dealer: North	♥ T86	The opponents are silent.
Vul: None	♦ 853	
HCP: 6	♣ AJT6	

---

<b>Board: 40</b>	♠ JT7543	LHO opens the bidding 1NT.
Dealer: West	♥ J9	Partner bids next.
Vul: E-W	♦ J654	East (RHO) Redoubles if possible.
HCP: 5+2	♣ Q	

## Both hands (Answers Page)

### Board: 36

Dealer: West

Vul: Both

North HCP: 15

South HCP: 4

Contract: 2♣ South

North:

♠ Q74

♥ J762

♦ KQ3

♣ AK7

South:

♠ T93

♥ A4

♦ T974

♣ 9653

W	N	E	S
1NT	X	Pass	2♣
All Pass			

### Board: 37

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10+1

Contract: 3NT North

North:

♠ AT2

♥ AT

♦ AT543

♣ KT4

South:

♠ K

♥ J742

♦ KQJ92

♣ 975

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

### Board: 38

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 4♥ South

North:

♠ J542

♥ A864

♦ AT

♣ 865

South:

♠ A9

♥ QT92

♦ KQ54

♣ K43

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

### Board: 39

Dealer: North

Vul: None

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ 9864

♥ AJ73

♦ KQ6

♣ KQ

South:

♠ JT5

♥ T86

♦ 853

♣ AJT6

W	N	E	S
	1NT	All Pass	

### Board: 40

Dealer: West

Vul: E-W

North HCP: 14+1

South HCP: 5+2

Contract: 2♠ South

North:

♠ A9

♥ 873

♦ AK7

♣ K9542

South:

♠ JT7543

♥ J9

♦ J654

♣ Q

W	N	E	S
1NT	X	XX	2♠
All Pass			



<b>Board: 41</b>	♠ KQ72	You bid first.
Dealer: North	♥ A9	West (RHO) Doubles 2♥ if possible.
Vul: None	♦ A65	
HCP: 14	♣ J753	

---

<b>Board: 42</b>	♠ 3	Partner bids first.
Dealer: South	♥ T972	The opponents are silent.
Vul: N-S	♦ KQ54	
HCP: 8	♣ KT64	

---

<b>Board: 43</b>	♠ K875	You bid first.
Dealer: North	♥ Q96	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 13	♣ AJT7	

---

<b>Board: 44</b>	♠ J	Partner bids first.
Dealer: South	♥ AK875	The opponents are silent.
Vul: N-S	♦ A74	
HCP: 16+1	♣ KJ93	

---

<b>Board: 45</b>	♠ Q842	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ QJ54	
HCP: 15	♣ A3	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: None

North HCP: 14

South HCP: 8+1

Contract: 3 ♠ North

North:

♠ KQ72

♥ A9

♦ A65

♣ J753

South:

♠ 96543

♥ J4

♦ K82

♣ A96

W N E S

1NT Pass 2 ♥

X 3 ♠<sup>1</sup> All Pass

1. Super acceptance after NT

### Board: 42

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 1NT South

North:

♠ 3

♥ T972

♦ KQ54

♣ KT64

South:

♠ Q7

♥ A64

♦ AJ32

♣ A732

W N E S

1NT

All Pass

### Board: 43

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 14

Contract: 3NT South

North:

♠ K875

♥ Q96

♦ K3

♣ AJT7

South:

♠ J4

♥ AJT5

♦ AJT5

♣ K96

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Stayman

### Board: 44

Dealer: South

Vul: N-S

North HCP: 16+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ J

♥ AK875

♦ A74

♣ KJ93

South:

♠ A862

♥ J93

♦ KQJ5

♣ A7

W N E S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 3 ♣ Pass 4 ♥

All Pass

### Board: 45

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 1NT North

North:

♠ Q842

♥ AQT

♦ QJ54

♣ A3

South:

♠ K5

♥ 4

♦ KT862

♣ QJ752

W N E S

1NT All Pass

## South hands

Weak\_NT\_13-15

<b>Board: 41</b>	♠ 96543	Partner bids first.
Dealer: North	♥ J4	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ K82	
HCP: 8+1	♣ A96	

---

<b>Board: 42</b>	♠ Q7	You bid first.
Dealer: South	♥ A64	The opponents are silent.
Vul: N-S	♦ AJ32	
HCP: 15	♣ A732	

---

<b>Board: 43</b>	♠ J4	Partner bids first.
Dealer: North	♥ AJT5	The opponents are silent.
Vul: E-W	♦ AJT5	
HCP: 14	♣ K96	

---

<b>Board: 44</b>	♠ A862	You bid first.
Dealer: South	♥ J93	The opponents are silent.
Vul: N-S	♦ KQJ5	
HCP: 15	♣ A7	

---

<b>Board: 45</b>	♠ K5	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: Both	♦ KT862	
HCP: 9+2	♣ QJ752	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: None

North HCP: 14

South HCP: 8+1

Contract: 3 ♠ North

North:

♠ KQ72

♥ A9

♦ A65

♣ J753

South:

♠ 96543

♥ J4

♦ K82

♣ A96

W N E S

1NT Pass 2 ♥

X 3 ♠<sup>1</sup> All Pass

1. Super acceptance after NT

### Board: 42

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 1NT South

North:

♠ 3

♥ T972

♦ KQ54

♣ KT64

South:

♠ Q7

♥ A64

♦ AJ32

♣ A732

W N E S

1NT

All Pass

### Board: 43

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 14

Contract: 3NT South

North:

♠ K875

♥ Q96

♦ K3

♣ AJT7

South:

♠ J4

♥ AJT5

♦ AJT5

♣ K96

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Stayman

### Board: 44

Dealer: South

Vul: N-S

North HCP: 16+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ J

♥ AK875

♦ A74

♣ KJ93

South:

♠ A862

♥ J93

♦ KQJ5

♣ A7

W N E S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 3 ♣ Pass 4 ♥

All Pass

### Board: 45

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 1NT North

North:

♠ Q842

♥ AQT

♦ QJ54

♣ A3

South:

♠ K5

♥ 4

♦ KT862

♣ QJ752

W N E S

1NT All Pass

**Board: 46**      ♠ AKQT9      Partner bids first.  
Dealer: South      ♥ T87      The opponents are silent.  
Vul: None      ♦ T8  
HCP: 9+1      ♣ T42

---

**Board: 47**      ♠ K83      You bid first.  
Dealer: North      ♥ KJ      The opponents are silent.  
Vul: E-W      ♦ 764  
HCP: 13+1      ♣ AQT84

---

**Board: 48**      ♠ Q976      Partner bids first.  
Dealer: South      ♥ Q87      The opponents are silent.  
Vul: Both      ♦ A943  
HCP: 9      ♣ JT

---

**Board: 49**      ♠ 64      Partner bids first.  
Dealer: South      ♥ K9      East (LHO) bids 2♦ if possible.  
Vul: Both      ♦ QJT84      West (RHO) bids 2♥ if possible.  
HCP: 10+1      ♣ A953

---

**Board: 50**      ♠ K7      You bid first.  
Dealer: North      ♥ A83      West (RHO) bids 2♠ if possible.  
Vul: N-S      ♦ KJ973  
HCP: 15+1      ♣ A42

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ AKQT9

♥ T87

♦ T8

♣ T42

South:

♠ 752

♥ AJ9

♦ KQ3

♣ KJ93

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

### Board: 47

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 14

Contract: 2NT South

North:

♠ K83

♥ KJ

♦ 764

♣ AQT84

South:

♠ 75

♥ AQ93

♦ AQJ5

♣ J65

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

### Board: 48

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT South

North:

♠ Q976

♥ Q87

♦ A943

♣ JT

South:

♠ K5

♥ KT92

♦ KJ5

♣ KQ52

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

### Board: 49

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ 64

♥ K9

♦ QJT84

♣ A953

South:

♠ KJ7

♥ Q83

♦ AK

♣ T8764

W	N	E	S
			1NT
Pass	Pass	2 ♦ <sup>1</sup>	Pass
2 ♥	3 ♦	All Pass	
1. Cappelletti, both majors			

### Board: 50

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+2

Contract: 5 ♣ South

North:

♠ K7

♥ A83

♦ KJ973

♣ A42

South:

♠ 9

♥ K976

♦ 64

♣ KQJT75

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

<b>Board: 46</b>	♠ 752	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 14	♣ KJ93	

---

<b>Board: 47</b>	♠ 75	Partner bids first.
Dealer: North	♥ AQ93	The opponents are silent.
Vul: E-W	♦ AQJ5	
HCP: 14	♣ J65	

---

<b>Board: 48</b>	♠ K5	You bid first.
Dealer: South	♥ KT92	The opponents are silent.
Vul: Both	♦ KJ5	
HCP: 15	♣ KQ52	

---

<b>Board: 49</b>	♠ KJ7	You bid first.
Dealer: South	♥ Q83	East (RHO) bids 2♦ if possible.
Vul: Both	♦ AK	West (LHO) bids 2♥ if possible.
HCP: 13+1	♣ T8764	

---

<b>Board: 50</b>	♠ 9	Partner bids first.
Dealer: North	♥ K976	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ 64	
HCP: 9+2	♣ KQJT75	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ AKQT9

♥ T87

♦ T8

♣ T42

South:

♠ 752

♥ AJ9

♦ KQ3

♣ KJ93

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

### Board: 47

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 14

Contract: 2NT South

North:

♠ K83

♥ KJ

♦ 764

♣ AQT84

South:

♠ 75

♥ AQ93

♦ AQJ5

♣ J65

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

### Board: 48

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT South

North:

♠ Q976

♥ Q87

♦ A943

♣ JT

South:

♠ K5

♥ KT92

♦ KJ5

♣ KQ52

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

### Board: 49

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ 64

♥ K9

♦ QJT84

♣ A953

South:

♠ KJ7

♥ Q83

♦ AK

♣ T8764

W	N	E	S
			1NT
Pass	Pass	2 ♦ <sup>1</sup>	Pass
2 ♥	3 ♦	All Pass	
1. Cappelletti, both majors			

### Board: 50

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+2

Contract: 5 ♣ South

North:

♠ K7

♥ A83

♦ KJ973

♣ A42

South:

♠ 9

♥ K976

♦ 64

♣ KQJT75

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



<b>Board: 51</b>	♠ QJ86	You bid first.
Dealer: North	♥ KQT2	The opponents are silent.
Vul: None	♦ K3	
HCP: 14	♣ K85	
<hr/>		
<b>Board: 52</b>	♠ K97642	Partner bids first.
Dealer: South	♥ J85	East (LHO) Doubles 2♠ if possible.
Vul: E-W	♦ 854	West (RHO) bids 3♣ if possible.
HCP: 4+2	♣ 3	West (RHO) Doubles 3♠ if possible.
<hr/>		
<b>Board: 53</b>	♠ 93	You bid first.
Dealer: North	♥ A72	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ K6432	
HCP: 13+1	♣ AQ6	
<hr/>		
<b>Board: 54</b>	♠ KJT52	Partner bids first.
Dealer: South	♥ JT7	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 3	
HCP: 9+1	♣ A754	
<hr/>		
<b>Board: 55</b>	♠ A63	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: Both	♦ 9632	
HCP: 14	♣ AQT4	

## Both hands (Answers Page)

### Board: 51

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 4 ♠ South

North:

♠ QJ86

♥ KQT2

♦ K3

♣ K85

South:

♠ AT97

♥ 653

♦ A862

♣ J7

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

1. Stayman

### Board: 52

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 14

Contract: 3 ♠ X North

North:

♠ K97642

♥ J85

♦ 854

♣ 3

South:

♠ A3

♥ AQ6

♦ J632

♣ KT86

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

### Board: 53

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8+1

Contract: 3 ♦ South

North:

♠ 93

♥ A72

♦ K6432

♣ AQ6

South:

♠ AT75

♥ 53

♦ AT985

♣ T4

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

### Board: 54

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ KJT52

♥ JT7

♦ 3

♣ A754

South:

♠ Q43

♥ A942

♦ AQT9

♣ K9

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

### Board: 55

Dealer: North

Vul: Both

North HCP: 14

South HCP: 18+1

Contract: 6NT South

North:

♠ A63

♥ A9

♦ 9632

♣ AQT4

South:

♠ Q7

♥ KQ75

♦ AKJ84

♣ K8

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

1. Stayman

<b>Board: 51</b>	♠ AT97	Partner bids first.
Dealer: North	♥ 653	The opponents are silent.
Vul: None	♦ A862	
HCP: 9	♣ J7	
<hr/>		
<b>Board: 52</b>	♠ A3	You bid first.
Dealer: South	♥ AQ6	East (RHO) Doubles 2♠ if possible.
Vul: E-W	♦ J632	West (LHO) bids 3♣ if possible.
HCP: 14	♣ KT86	West (LHO) Doubles 3♠ if possible.
<hr/>		
<b>Board: 53</b>	♠ AT75	Partner bids first.
Dealer: North	♥ 53	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AT985	
HCP: 8+1	♣ T4	
<hr/>		
<b>Board: 54</b>	♠ Q43	You bid first.
Dealer: South	♥ A942	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AQT9	
HCP: 15	♣ K9	
<hr/>		
<b>Board: 55</b>	♠ Q7	Partner bids first.
Dealer: North	♥ KQ75	The opponents are silent.
Vul: Both	♦ AKJ84	
HCP: 18+1	♣ K8	

## Both hands (Answers Page)

### Board: 51

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 4 ♠ South

North:

♠ QJ86

♥ KQT2

♦ K3

♣ K85

South:

♠ AT97

♥ 653

♦ A862

♣ J7

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

1. Stayman

### Board: 52

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 14

Contract: 3 ♠ X North

North:

♠ K97642

♥ J85

♦ 854

♣ 3

South:

♠ A3

♥ AQ6

♦ J632

♣ KT86

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

### Board: 53

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8+1

Contract: 3 ♦ South

North:

♠ 93

♥ A72

♦ K6432

♣ AQ6

South:

♠ AT75

♥ 53

♦ AT985

♣ T4

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

### Board: 54

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ KJT52

♥ JT7

♦ 3

♣ A754

South:

♠ Q43

♥ A942

♦ AQT9

♣ K9

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

### Board: 55

Dealer: North

Vul: Both

North HCP: 14

South HCP: 18+1

Contract: 6NT South

North:

♠ A63

♥ A9

♦ 9632

♣ AQT4

South:

♠ Q7

♥ KQ75

♦ AKJ84

♣ K8

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

1. Stayman

**Board: 56**

♠ QJ5

Partner bids first.

Dealer: South

♥ K875

The opponents are silent.

Vul: None

♦ KT

HCP: 9

♣ T874

**Board: 57**

♠ AT5

You bid first.

Dealer: North

♥ 632

East (LHO) Doubles 1NT if possible.

Vul: E-W

♦ AJ984

HCP: 13+1

♣ A3

**Board: 58**

♠ A76

Partner bids first.

Dealer: South

♥ A7

The opponents are silent.

Vul: Both

♦ K84

HCP: 15+1

♣ KJT86

**Board: 59**

♠ 5

RHO opens the bidding 1NT.

Dealer: West

♥ AQJ8754

You bid next.

Vul: None

♦ KT3

HCP: 10+3

♣ 92

**Board: 60**

♠ T6

RHO opens the bidding 1NT.

Dealer: West

♥ 4

You bid next.

Vul: E-W

♦ AT863

HCP: 7+2

♣ QJT52

## Both hands (Answers Page)

### Board: 56

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 2NT North

North:

♠ QJ5

♥ K875

♦ KT

♣ T874

South:

♠ AKT2

♥ AQ4

♦ 8765

♣ 95

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 57

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 6+2

Contract: 3♣ North

North:

♠ AT5

♥ 632

♦ AJ984

♣ A3

South:

♠ K43

♥ 85

♦ T7

♣ QJ8654

W	N	E	S
	1NT	X	2♠ <sup>1</sup>

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

1. 1N-2S transfer to clubs

2. automat

### Board: 58

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 15

Contract: 3NT North

North:

♠ A76

♥ A7

♦ K84

♣ KJT86

South:

♠ KQ2

♥ KT5

♦ AJT3

♣ Q53

W	N	E	S
			1NT

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

### Board: 59

Dealer: West

Vul: None

North HCP: 10+3

South HCP: 10

Contract: 4♥ North

North:

♠ 5

♥ AQJ8754

♦ KT3

♣ 92

South:

♠ A986

♥ T63

♦ A7

♣ Q763

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

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

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

1. Cappelletti, any 6+suit

2. automat

### Board: 60

Dealer: West

Vul: E-W

North HCP: 7+2

South HCP: 13

Contract: 3♦ South

North:

♠ T6

♥ 4

♦ AT863

♣ QJT52

South:

♠ AJ94

♥ AJ52

♦ 954

♣ K4

W	N	E	S
1NT	2NT <sup>1</sup>	Pass	3♦

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

1. Unusual 2NT

## South hands

## Weak\_NT\_13-15

**Board: 56**      ♠ AKT2      You bid first.  
 Dealer: South      ♥ AQ4      The opponents are silent.  
 Vul: None      ♦ 8765  
 HCP: 13      ♣ 95

---

**Board: 57**      ♠ K43      Partner bids first.  
 Dealer: North      ♥ 85      East (RHO) Doubles 1NT if possible.  
 Vul: E-W      ♦ T7  
 HCP: 6+2      ♣ QJ8654

---

**Board: 58**      ♠ KQ2      You bid first.  
 Dealer: South      ♥ KT5      The opponents are silent.  
 Vul: Both      ♦ AJT3  
 HCP: 15      ♣ Q53

---

**Board: 59**      ♠ A986      LHO opens the bidding 1NT.  
 Dealer: West      ♥ T63      Partner bids next.  
 Vul: None      ♦ A7  
 HCP: 10      ♣ Q763

---

**Board: 60**      ♠ AJ94      LHO opens the bidding 1NT.  
 Dealer: West      ♥ AJ52      Partner bids next.  
 Vul: E-W      ♦ 954  
 HCP: 13      ♣ K4

## Both hands (Answers Page)

### Board: 56

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 2NT North

North:

♠ QJ5

♥ K875

♦ KT

♣ T874

South:

♠ AKT2

♥ AQ4

♦ 8765

♣ 95

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

### Board: 57

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 6+2

Contract: 3♣ North

North:

♠ AT5

♥ 632

♦ AJ984

♣ A3

South:

♠ K43

♥ 85

♦ T7

♣ QJ8654

W N E S

1NT X 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 58

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 15

Contract: 3NT North

North:

♠ A76

♥ A7

♦ K84

♣ KJT86

South:

♠ KQ2

♥ KT5

♦ AJT3

♣ Q53

W N E S

1NT

Pass 3NT All Pass

### Board: 59

Dealer: West

Vul: None

North HCP: 10+3

South HCP: 10

Contract: 4♥ North

North:

♠ 5

♥ AQJ8754

♦ KT3

♣ 92

South:

♠ A986

♥ T63

♦ A7

♣ Q763

W N E S

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

Pass 2♥ Pass 3♥

Pass 4♥ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 60

Dealer: West

Vul: E-W

North HCP: 7+2

South HCP: 13

Contract: 3♦ South

North:

♠ T6

♥ 4

♦ AT863

♣ QJT52

South:

♠ AJ94

♥ AJ52

♦ 954

♣ K4

W N E S

1NT 2NT<sup>1</sup> Pass 3♦

All Pass

1. Unusual 2NT



<b>Board: 61</b>	♠ 542	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 14	♣ A973	
<hr/>		
<b>Board: 62</b>	♠ Q853	Partner bids first.
Dealer: South	♥ 75	The opponents are silent.
Vul: N-S	♦ 98543	
HCP: 5+1	♣ K3	
<hr/>		
<b>Board: 63</b>	♠ K97	RHO opens the bidding 1NT.
Dealer: West	♥ 654	You bid next.
Vul: N-S	♦ 87542	
HCP: 3+1	♣ 83	
<hr/>		
<b>Board: 64</b>	♠ T	Partner bids first.
Dealer: South	♥ Q832	The opponents are silent.
Vul: E-W	♦ AK8432	
HCP: 13+2	♣ A4	
<hr/>		
<b>Board: 65</b>	♠ K83	You bid first.
Dealer: North	♥ J972	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ KJ7	
HCP: 15	♣ AK4	

## Both hands (Answers Page)

### Board: 61

Dealer: North

Vul: Both

North HCP: 14

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ 542

♥ AJ8

♦ KQ9

♣ A973

South:

♠ AQJT6

♥ KQ95

♦ JT5

♣ Q

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

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

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

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

1. Stayman

2. SMOLEN

### Board: 62

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ Q853

♥ 75

♦ 98543

♣ K3

South:

♠ KT62

♥ JT62

♦ AK

♣ A92

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

			1NT
--	--	--	-----

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

### Board: 63

Dealer: West

Vul: N-S

North HCP: 3+1

South HCP: 19+1

Contract: 2 ♦ North

North:

♠ K97

♥ 654

♦ 87542

♣ 83

South:

♠ AQ8

♥ KT2

♦ JT

♣ AKQT9

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

1NT	Pass	Pass	X
-----	------	------	---

Pass	2 ♦	All Pass	
------	-----	----------	--

### Board: 64

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 14

Contract: 3NT South

North:

♠ T

♥ Q832

♦ AK8432

♣ A4

South:

♠ AK87

♥ K5

♦ Q765

♣ Q87

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

			1NT
--	--	--	-----

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

Pass	3 ♦	Pass	3NT
------	-----	------	-----

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

1. Stayman

### Board: 65

Dealer: North

Vul: Both

North HCP: 15

South HCP: 4+2

Contract: 3 ♦ North

North:

♠ K83

♥ J972

♦ KJ7

♣ AK4

South:

♠ T74

♥ K5

♦ T98652

♣ J5

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

	1NT	X	3 ♣ <sup>1</sup>
--	-----	---	------------------

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

1. 1N-3C transfer to diamonds

2. automat

<b>Board: 61</b>	♠ AQJT6	Partner bids first.
Dealer: North	♥ KQ95	The opponents are silent.
Vul: Both	♦ JT5	
HCP: 15+1	♣ Q	
<hr/>		
<b>Board: 62</b>	♠ KT62	You bid first.
Dealer: South	♥ JT62	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 15	♣ A92	
<hr/>		
<b>Board: 63</b>	♠ AQ8	LHO opens the bidding 1NT.
Dealer: West	♥ KT2	Partner bids next.
Vul: N-S	♦ JT	
HCP: 19+1	♣ AKQT9	
<hr/>		
<b>Board: 64</b>	♠ AK87	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: E-W	♦ Q765	
HCP: 14	♣ Q87	
<hr/>		
<b>Board: 65</b>	♠ T74	Partner bids first.
Dealer: North	♥ K5	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ T98652	
HCP: 4+2	♣ J5	

## Both hands (Answers Page)

### Board: 61

Dealer: North

Vul: Both

North HCP: 14

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ 542

♥ AJ8

♦ KQ9

♣ A973

South:

♠ AQJT6

♥ KQ95

♦ JT5

♣ Q

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

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

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

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

1. Stayman

2. SMOLEN

### Board: 62

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ Q853

♥ 75

♦ 98543

♣ K3

South:

♠ KT62

♥ JT62

♦ AK

♣ A92

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

1NT

All Pass

### Board: 63

Dealer: West

Vul: N-S

North HCP: 3+1

South HCP: 19+1

Contract: 2 ♦ North

North:

♠ K97

♥ 654

♦ 87542

♣ 83

South:

♠ AQ8

♥ KT2

♦ JT

♣ AKQT9

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

1NT	Pass	Pass	X
-----	------	------	---

Pass	2 ♦	All Pass	
------	-----	----------	--

### Board: 64

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 14

Contract: 3NT South

North:

♠ T

♥ Q832

♦ AK8432

♣ A4

South:

♠ AK87

♥ K5

♦ Q765

♣ Q87

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

1NT

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

Pass	3 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 65

Dealer: North

Vul: Both

North HCP: 15

South HCP: 4+2

Contract: 3 ♦ North

North:

♠ K83

♥ J972

♦ KJ7

♣ AK4

South:

♠ T74

♥ K5

♦ T98652

♣ J5

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

	1NT	X	3 ♣ <sup>1</sup>
--	-----	---	------------------

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

1. 1N-3C transfer to diamonds

2. automat

**Board: 66**      ♠ 987532      Partner bids first.  
Dealer: South      ♥ K9      East (LHO) Doubles 2♥ if possible.  
Vul: N-S      ♦ Q8  
HCP: 5+2      ♣ T95

---

**Board: 67**      ♠ Q7      You bid first.  
Dealer: North      ♥ KJT7      The opponents are silent.  
Vul: Both      ♦ AK4  
HCP: 14      ♣ J864

---

**Board: 68**      ♠ A72      You bid first.  
Dealer: North      ♥ K6      East (LHO) Doubles 1NT if possible.  
Vul: Both      ♦ KQ765  
HCP: 14+1      ♣ Q85

---

**Board: 69**      ♠ AQJ2      You bid first.  
Dealer: North      ♥ J6      The opponents are silent.  
Vul: None      ♦ KT9  
HCP: 13      ♣ Q943

---

**Board: 70**      ♠ 843      Partner bids first.  
Dealer: South      ♥ QT9      The opponents are silent.  
Vul: Both      ♦ AQT86  
HCP: 10+1      ♣ Q5

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 15

Contract: 3 ♠ South

North:

♠ 987532

♥ K9

♦ Q8

♣ T95

South:

♠ AKT6

♥ 543

♦ AJ

♣ K876

W N E S

Pass 2 ♥ X 3 ♠<sup>1</sup>

All Pass

1. Super acceptance after NT

### Board: 67

Dealer: North

Vul: Both

North HCP: 14

South HCP: 7+2

Contract: 2 ♠ North

North:

♠ Q7

♥ KJT7

♦ AK4

♣ J864

South:

♠ AK9542

♥ 952

♦ 652

♣ 2

W N E S

Pass 1NT Pass 2 ♥

Pass 2 ♠ All Pass

### Board: 68

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10+1

Contract: 4 ♠ South

North:

♠ A72

♥ K6

♦ KQ765

♣ Q85

South:

♠ KJT63

♥ QJ42

♦ 2

♣ K42

W N E S

Pass 1NT X 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

1. Stayman

### Board: 69

Dealer: North

Vul: None

North HCP: 13

South HCP: 13

Contract: 3NT South

North:

♠ AQJ2

♥ J6

♦ KT9

♣ Q943

South:

♠ K74

♥ K854

♦ Q74

♣ AJ8

W N E S

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Stayman

### Board: 70

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14

Contract: 3NT North

North:

♠ 843

♥ QT9

♦ AQT86

♣ Q5

South:

♠ KQ7

♥ J63

♦ KJ74

♣ A96

W N E S

Pass 3NT All Pass

<b>Board: 66</b>	♠ AKT6	You bid first.
Dealer: South	♥ 543	East (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ AJ	
HCP: 15	♣ K876	

---

<b>Board: 67</b>	♠ AK9542	Partner bids first.
Dealer: North	♥ 952	The opponents are silent.
Vul: Both	♦ 652	
HCP: 7+2	♣ 2	

---

<b>Board: 68</b>	♠ KJT63	Partner bids first.
Dealer: North	♥ QJ42	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ 2	
HCP: 10+1	♣ K42	

---

<b>Board: 69</b>	♠ K74	Partner bids first.
Dealer: North	♥ K854	The opponents are silent.
Vul: None	♦ Q74	
HCP: 13	♣ AJ8	

---

<b>Board: 70</b>	♠ KQ7	You bid first.
Dealer: South	♥ J63	The opponents are silent.
Vul: Both	♦ KJ74	
HCP: 14	♣ A96	

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 15

Contract: 3 ♠ South

North:

♠ 987532

♥ K9

♦ Q8

♣ T95

South:

♠ AKT6

♥ 543

♦ AJ

♣ K876

W N E S

1NT

Pass 2 ♥ X 3 ♠<sup>1</sup>

All Pass

1. Super acceptance after NT

### Board: 67

Dealer: North

Vul: Both

North HCP: 14

South HCP: 7+2

Contract: 2 ♠ North

North:

♠ Q7

♥ KJT7

♦ AK4

♣ J864

South:

♠ AK9542

♥ 952

♦ 652

♣ 2

W N E S

1NT Pass 2 ♥

Pass 2 ♠ All Pass

### Board: 68

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10+1

Contract: 4 ♠ South

North:

♠ A72

♥ K6

♦ KQ765

♣ Q85

South:

♠ KJT63

♥ QJ42

♦ 2

♣ K42

W N E S

1NT X 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

1. Stayman

### Board: 69

Dealer: North

Vul: None

North HCP: 13

South HCP: 13

Contract: 3NT South

North:

♠ AQJ2

♥ J6

♦ KT9

♣ Q943

South:

♠ K74

♥ K854

♦ Q74

♣ AJ8

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Stayman

### Board: 70

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14

Contract: 3NT North

North:

♠ 843

♥ QT9

♦ AQT86

♣ Q5

South:

♠ KQ7

♥ J63

♦ KJ74

♣ A96

W N E S

1NT

Pass 3NT All Pass



<b>Board: 71</b>	♠ T754	You bid first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: N-S	♦ A763	
HCP: 15	♣ A8	

---

<b>Board: 72</b>	♠ Q53	Partner bids first.
Dealer: South	♥ AK42	The opponents are silent.
Vul: None	♦ QJT97	
HCP: 12+1	♣ 2	

---

<b>Board: 73</b>	♠ AQ95	You bid first.
Dealer: North	♥ T7	The opponents are silent.
Vul: N-S	♦ AT6	
HCP: 14	♣ AT93	

---

<b>Board: 74</b>	♠ A9763	Partner bids first.
Dealer: South	♥ 93	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 9+1	♣ 9765	

---

<b>Board: 75</b>	♠ 732	You bid first.
Dealer: North	♥ KT75	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 14	♣ K32	

## Both hands (Answers Page)

### Board: 71

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4+2

Contract: 3♣ North

North:

♠ T754

♥ AK8

♦ A763

♣ A8

South:

♠ 632

♥ JT4

♦ 5

♣ QJT654

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

1. 1N-2S transfer to clubs

2. automat

### Board: 72

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ Q53

♥ AK42

♦ QJT97

♣ 2

South:

♠ A4

♥ T63

♦ 8654

♣ AKQJ

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

1. Stayman

### Board: 73

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 8+2

Contract: 3♣ North

North:

♠ AQ95

♥ T7

♦ AT6

♣ AT93

South:

♠ 82

♥ K6

♦ K73

♣ Q87542

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

1. 1N-2S transfer to clubs

2. automat

### Board: 74

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14

Contract: 3♠ South

North:

♠ A9763

♥ 93

♦ KQ

♣ 9765

South:

♠ 854

♥ AKQ6

♦ J86

♣ A83

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

### Board: 75

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 14

Contract: 4♥ South

North:

♠ 732

♥ KT75

♦ AKJ

♣ K32

South:

♠ T86

♥ AQJ4

♦ Q2

♣ AJ94

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

1. Stayman

<b>Board: 71</b>	♠ 632	Partner bids first.
Dealer: North	♥ JT4	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 4+2	♣ QJT654	

---

<b>Board: 72</b>	♠ A4	You bid first.
Dealer: South	♥ T63	The opponents are silent.
Vul: None	♦ 8654	
HCP: 14	♣ AKQJ	

---

<b>Board: 73</b>	♠ 82	Partner bids first.
Dealer: North	♥ K6	The opponents are silent.
Vul: N-S	♦ K73	
HCP: 8+2	♣ Q87542	

---

<b>Board: 74</b>	♠ 854	You bid first.
Dealer: South	♥ AKQ6	The opponents are silent.
Vul: E-W	♦ J86	
HCP: 14	♣ A83	

---

<b>Board: 75</b>	♠ T86	Partner bids first.
Dealer: North	♥ AQJ4	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 14	♣ AJ94	

## Both hands (Answers Page)

### Board: 71

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4+2

Contract: 3♣ North

North:

♠ T754

♥ AK8

♦ A763

♣ A8

South:

♠ 632

♥ JT4

♦ 5

♣ QJT654

W N E S

1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 72

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ Q53

♥ AK42

♦ QJT97

♣ 2

South:

♠ A4

♥ T63

♦ 8654

♣ AKQJ

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 73

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 8+2

Contract: 3♣ North

North:

♠ AQ95

♥ T7

♦ AT6

♣ AT93

South:

♠ 82

♥ K6

♦ K73

♣ Q87542

W N E S

1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 74

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14

Contract: 3♠ South

North:

♠ A9763

♥ 93

♦ KQ

♣ 9765

South:

♠ 854

♥ AKQ6

♦ J86

♣ A83

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 2NT Pass 3♠

All Pass

### Board: 75

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 14

Contract: 4♥ South

North:

♠ 732

♥ KT75

♦ AKJ

♣ K32

South:

♠ T86

♥ AQJ4

♦ Q2

♣ AJ94

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

**Board: 76**      ♠ AQ8643      LHO opens the bidding 1NT.  
Dealer: East      ♥ AT43      Partner bids next.  
Vul: N-S      ♦ J64  
HCP: 11+2      ♣ -

---

**Board: 77**      ♠ AK      You bid first.  
Dealer: North      ♥ QJT      The opponents are silent.  
Vul: Both      ♦ J74  
HCP: 14+1      ♣ QJ982

---

**Board: 78**      ♠ 9864      Partner bids first.  
Dealer: South      ♥ 32      West (RHO) Doubles 1NT if possible.  
Vul: None      ♦ KJ42  
HCP: 4      ♣ T98

---

**Board: 79**      ♠ A52      You bid first.  
Dealer: North      ♥ AJ98      The opponents are silent.  
Vul: E-W      ♦ KT  
HCP: 13      ♣ J874

---

**Board: 80**      ♠ Q53      Partner bids first.  
Dealer: South      ♥ AQ97      The opponents are silent.  
Vul: N-S      ♦ KQJ2  
HCP: 14      ♣ 84

## Both hands (Answers Page)

### Board: 76

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 8+1

Contract: 2♥ South

North:

♠ AQ8643

♥ AT43

♦ J64

♣ -

South:

♠ 52

♥ K6

♦ K732

♣ Q9732

W N E S

1NT Pass

Pass 2♦<sup>1</sup> Pass 2♥

All Pass

1. Cappelletti, both majors

### Board: 77

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ AK

♥ QJT

♦ J74

♣ QJ982

South:

♠ QJ72

♥ K876

♦ AQ5

♣ 64

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 78

Dealer: South

Vul: None

North HCP: 4

South HCP: 15

Contract: 1NTX South

North:

♠ 9864

♥ 32

♦ KJ42

♣ T98

South:

♠ AT53

♥ AK6

♦ T97

♣ A65

W N E S

1NT

X All Pass

### Board: 79

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 8+1

Contract: 1NT North

North:

♠ A52

♥ AJ98

♦ KT

♣ J874

South:

♠ 764

♥ 65

♦ Q8732

♣ AQ6

W N E S

1NT All Pass

### Board: 80

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 13

Contract: 3NT North

North:

♠ Q53

♥ AQ97

♦ KQJ2

♣ 84

South:

♠ AJ6

♥ KJ3

♦ T94

♣ KJ97

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

## South hands

## Weak\_NT\_13-15

**Board: 76**      ♠ 52      RHO opens the bidding 1NT.  
 Dealer: East      ♥ K6      You bid next.  
 Vul: N-S      ♦ K732  
 HCP: 8+1      ♣ Q9732

---

**Board: 77**      ♠ QJ72      Partner bids first.  
 Dealer: North      ♥ K876      The opponents are silent.  
 Vul: Both      ♦ AQ5  
 HCP: 12      ♣ 64

---

**Board: 78**      ♠ AT53      You bid first.  
 Dealer: South      ♥ AK6      West (LHO) Doubles 1NT if possible.  
 Vul: None      ♦ T97  
 HCP: 15      ♣ A65

---

**Board: 79**      ♠ 764      Partner bids first.  
 Dealer: North      ♥ 65      The opponents are silent.  
 Vul: E-W      ♦ Q8732  
 HCP: 8+1      ♣ AQ6

---

**Board: 80**      ♠ AJ6      You bid first.  
 Dealer: South      ♥ KJ3      The opponents are silent.  
 Vul: N-S      ♦ T94  
 HCP: 13      ♣ KJ97

## Both hands (Answers Page)

### Board: 76

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 8+1

Contract: 2♥ South

North:

♠ AQ8643

♥ AT43

♦ J64

♣ -

South:

♠ 52

♥ K6

♦ K732

♣ Q9732

W N E S

1NT Pass

Pass 2♦<sup>1</sup> Pass 2♥

All Pass

1. Cappelletti, both majors

### Board: 77

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ AK

♥ QJT

♦ J74

♣ QJ982

South:

♠ QJ72

♥ K876

♦ AQ5

♣ 64

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 78

Dealer: South

Vul: None

North HCP: 4

South HCP: 15

Contract: 1NTX South

North:

♠ 9864

♥ 32

♦ KJ42

♣ T98

South:

♠ AT53

♥ AK6

♦ T97

♣ A65

W N E S

1NT

X All Pass

### Board: 79

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 8+1

Contract: 1NT North

North:

♠ A52

♥ AJ98

♦ KT

♣ J874

South:

♠ 764

♥ 65

♦ Q8732

♣ AQ6

W N E S

1NT All Pass

### Board: 80

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 13

Contract: 3NT North

North:

♠ Q53

♥ AQ97

♦ KQJ2

♣ 84

South:

♠ AJ6

♥ KJ3

♦ T94

♣ KJ97

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman



<b>Board: 81</b>	♠ K97	You bid first.
Dealer: North	♥ K54	The opponents are silent.
Vul: None	♦ A75	
HCP: 15	♣ AJ74	
<hr/>		
<b>Board: 82</b>	♠ T5	LHO opens the bidding 1NT.
Dealer: East	♥ QJ76	Partner bids next.
Vul: E-W	♦ Q94	West (RHO) bids 2♥ if possible.
HCP: 8	♣ QJT8	East (LHO) bids 2♠ if possible.
<hr/>		
<b>Board: 83</b>	♠ QT8	You bid first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: None	♦ 974	
HCP: 13	♣ AK53	
<hr/>		
<b>Board: 84</b>	♠ AK9853	Partner bids first.
Dealer: South	♥ 74	The opponents are silent.
Vul: N-S	♦ A43	
HCP: 11+2	♣ 72	
<hr/>		
<b>Board: 85</b>	♠ QT4	You bid first.
Dealer: North	♥ Q42	The opponents are silent.
Vul: E-W	♦ AQJ6	
HCP: 15	♣ A74	

## Both hands (Answers Page)

### Board: 81

	North:	South:	W	N	E	S
Dealer: North	♠ K97	♠ QJ6		1NT	All Pass	
Vul: None	♥ K54	♥ 72				
North HCP: 15	♦ A75	♦ KQJ96				
South HCP: 9+1	♣ AJ74	♣ 983				
Contract: 1NT North						

### Board: 82

	North:	South:	W	N	E	S
Dealer: East	♠ T5	♠ QJ4			1NT	X
Vul: E-W	♥ QJ76	♥ K8542	2♥	Pass	2♠	Pass
North HCP: 8	♦ Q94	♦ A2	Pass	X	Pass	3♥
South HCP: 14+1	♣ QJT8	♣ A92	All Pass			
Contract: 3♥ South						

### Board: 83

	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ 762		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KJ9	♥ A765	Pass	2♦	Pass	3NT
North HCP: 13	♦ 974	♦ AKQ	All Pass			
South HCP: 16	♣ AK53	♣ QJ4				
Contract: 3NT South						

1. Stayman

### Board: 84

	North:	South:	W	N	E	S
Dealer: South	♠ AK9853	♠ 742				1NT
Vul: N-S	♥ 74	♥ AJ93	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11+2	♦ A43	♦ KT7	All Pass			
South HCP: 13	♣ 72	♣ KQ6				
Contract: 4♠ South						

1. Texas

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ QT4	♠ 983		1NT	Pass	2♦
Vul: E-W	♥ Q42	♥ AKJ75	Pass	2♥	All Pass	
North HCP: 15	♦ AQJ6	♦ 92				
South HCP: 9+1	♣ A74	♣ J82				
Contract: 2♥ North						

<b>Board: 81</b>	♠ QJ6	Partner bids first.
Dealer: North	♥ 72	The opponents are silent.
Vul: None	♦ KQJ96	
HCP: 9+1	♣ 983	
<hr/>		
<b>Board: 82</b>	♠ QJ4	RHO opens the bidding 1NT.
Dealer: East	♥ K8542	You bid next.
Vul: E-W	♦ A2	West (LHO) bids 2♥ if possible.
HCP: 14+1	♣ A92	East (RHO) bids 2♠ if possible.
<hr/>		
<b>Board: 83</b>	♠ 762	Partner bids first.
Dealer: North	♥ A765	The opponents are silent.
Vul: None	♦ AKQ	
HCP: 16	♣ QJ4	
<hr/>		
<b>Board: 84</b>	♠ 742	You bid first.
Dealer: South	♥ AJ93	The opponents are silent.
Vul: N-S	♦ KT7	
HCP: 13	♣ KQ6	
<hr/>		
<b>Board: 85</b>	♠ 983	Partner bids first.
Dealer: North	♥ AKJ75	The opponents are silent.
Vul: E-W	♦ 92	
HCP: 9+1	♣ J82	

## Both hands (Answers Page)

### Board: 81

	North:	South:	W	N	E	S
Dealer: North	♠ K97	♠ QJ6		1NT	All Pass	
Vul: None	♥ K54	♥ 72				
North HCP: 15	♦ A75	♦ KQJ96				
South HCP: 9+1	♣ AJ74	♣ 983				
Contract: 1NT North						

### Board: 82

	North:	South:	W	N	E	S
Dealer: East	♠ T5	♠ QJ4			1NT	X
Vul: E-W	♥ QJ76	♥ K8542	2♥	Pass	2♠	Pass
North HCP: 8	♦ Q94	♦ A2	Pass	X	Pass	3♥
South HCP: 14+1	♣ QJT8	♣ A92	All Pass			
Contract: 3♥ South						

### Board: 83

	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ 762		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KJ9	♥ A765	Pass	2♦	Pass	3NT
North HCP: 13	♦ 974	♦ AKQ	All Pass			
South HCP: 16	♣ AK53	♣ QJ4				
Contract: 3NT South						

1. Stayman

### Board: 84

	North:	South:	W	N	E	S
Dealer: South	♠ AK9853	♠ 742				1NT
Vul: N-S	♥ 74	♥ AJ93	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11+2	♦ A43	♦ KT7	All Pass			
South HCP: 13	♣ 72	♣ KQ6				
Contract: 4♠ South						

1. Texas

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ QT4	♠ 983		1NT	Pass	2♦
Vul: E-W	♥ Q42	♥ AKJ75	Pass	2♥	All Pass	
North HCP: 15	♦ AQJ6	♦ 92				
South HCP: 9+1	♣ A74	♣ J82				
Contract: 2♥ North						

<b>Board: 86</b>	♠ J3	Partner bids first.
Dealer: South	♥ J73	The opponents are silent.
Vul: Both	♦ 54	
HCP: 6+2	♣ A87652	
<hr/>		
<b>Board: 87</b>	♠ AQ7	You bid first.
Dealer: North	♥ T63	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 13+1	♣ AKT75	
<hr/>		
<b>Board: 88</b>	♠ AJ93	RHO opens the bidding 1NT.
Dealer: West	♥ 654	You bid next.
Vul: N-S	♦ J92	West (RHO) bids 2♣ if possible.
HCP: 6	♣ T52	East (LHO) Redoubles if possible.
<hr/>		
<b>Board: 89</b>	♠ K3	You bid first.
Dealer: North	♥ Q54	The opponents are silent.
Vul: None	♦ K92	
HCP: 14+1	♣ AQ832	
<hr/>		
<b>Board: 90</b>	♠ AJ875	Partner bids first.
Dealer: South	♥ 532	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 6+1	♣ 985	

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 13

Contract: 3♣ South

North:

♠ J3

♥ J73

♦ 54

♣ A87652

South:

♠ AT94

♥ 964

♦ AKJ6

♣ JT

W	N	E	S
			1NT

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

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 87

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2NT South

North:

♠ AQ7

♥ T63

♦ T2

♣ AKT75

South:

♠ KJ4

♥ AJ94

♦ 9543

♣ 93

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 88

Dealer: West

Vul: N-S

North HCP: 6

South HCP: 14

Contract: 2♥ South

North:

♠ AJ93

♥ 654

♦ J92

♣ T52

South:

♠ T74

♥ AQ87

♦ KQ7

♣ QJ9

W	N	E	S
1NT	Pass	Pass	X

2♣	X	XX	2♥
----	---	----	----

All Pass

### Board: 89

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 12+1

Contract: 3NT South

North:

♠ K3

♥ Q54

♦ K92

♣ AQ832

South:

♠ 54

♥ AJ92

♦ A8

♣ KT975

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 90

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 13

Contract: 2♠ South

North:

♠ AJ875

♥ 532

♦ J5

♣ 985

South:

♠ K64

♥ K874

♦ 62

♣ AQJ4

W	N	E	S
			1NT

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

All Pass

<b>Board: 86</b>	♠ AT94	You bid first.
Dealer: South	♥ 964	The opponents are silent.
Vul: Both	♦ AKJ6	
HCP: 13	♣ JT	
<hr/>		
<b>Board: 87</b>	♠ KJ4	Partner bids first.
Dealer: North	♥ AJ94	The opponents are silent.
Vul: N-S	♦ 9543	
HCP: 9	♣ 93	
<hr/>		
<b>Board: 88</b>	♠ T74	LHO opens the bidding 1NT.
Dealer: West	♥ AQ87	Partner bids next.
Vul: N-S	♦ KQ7	West (LHO) bids 2♣ if possible.
HCP: 14	♣ QJ9	East (RHO) Redoubles if possible.
<hr/>		
<b>Board: 89</b>	♠ 54	Partner bids first.
Dealer: North	♥ AJ92	The opponents are silent.
Vul: None	♦ A8	
HCP: 12+1	♣ KT975	
<hr/>		
<b>Board: 90</b>	♠ K64	You bid first.
Dealer: South	♥ K874	The opponents are silent.
Vul: E-W	♦ 62	
HCP: 13	♣ AQJ4	

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 13

Contract: 3♣ South

North:

♠ J3

♥ J73

♦ 54

♣ A87652

South:

♠ AT94

♥ 964

♦ AKJ6

♣ JT

W	N	E	S
			1NT

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

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 87

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2NT South

North:

♠ AQ7

♥ T63

♦ T2

♣ AKT75

South:

♠ KJ4

♥ AJ94

♦ 9543

♣ 93

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 88

Dealer: West

Vul: N-S

North HCP: 6

South HCP: 14

Contract: 2♥ South

North:

♠ AJ93

♥ 654

♦ J92

♣ T52

South:

♠ T74

♥ AQ87

♦ KQ7

♣ QJ9

W	N	E	S
1NT	Pass	Pass	X

2♣	X	XX	2♥
----	---	----	----

All Pass

### Board: 89

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 12+1

Contract: 3NT South

North:

♠ K3

♥ Q54

♦ K92

♣ AQ832

South:

♠ 54

♥ AJ92

♦ A8

♣ KT975

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 90

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 13

Contract: 2♠ South

North:

♠ AJ875

♥ 532

♦ J5

♣ 985

South:

♠ K64

♥ K874

♦ 62

♣ AQJ4

W	N	E	S
			1NT

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

All Pass



<b>Board: 91</b>	♠ K8	You bid first.
Dealer: North	♥ T43	The opponents are silent.
Vul: Both	♦ AJ85	
HCP: 13	♣ AJ73	

---

<b>Board: 92</b>	♠ J43	Partner bids first.
Dealer: South	♥ Q743	The opponents are silent.
Vul: None	♦ JT	
HCP: 8	♣ A542	

---

<b>Board: 93</b>	♠ A76	You bid first.
Dealer: North	♥ 83	The opponents are silent.
Vul: N-S	♦ AK52	
HCP: 15	♣ KJ82	

---

<b>Board: 94</b>	♠ J942	Partner bids first.
Dealer: South	♥ KQT8	The opponents are silent.
Vul: Both	♦ 852	
HCP: 10	♣ A2	

---

<b>Board: 95</b>	♠ J7	LHO opens the bidding 1NT.
Dealer: East	♥ AJT9	Partner bids next.
Vul: None	♦ A	
HCP: 12+2	♣ Q87542	

## Both hands (Answers Page)

### Board: 91

Dealer: North

Vul: Both

North HCP: 13

South HCP: 6+5

Contract: 4 ♠ North

North:

♠ K8

♥ T43

♦ AJ85

♣ AJ73

South:

♠ QJT976432

♥ K

♦ 6

♣ 86

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 92

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 1NT South

North:

♠ J43

♥ Q743

♦ JT

♣ A542

South:

♠ AKT6

♥ J8

♦ AQ2

♣ T763

W N E S

1NT

All Pass

### Board: 93

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6+2

Contract: 2 ♠ North

North:

♠ A76

♥ 83

♦ AK52

♣ KJ82

South:

♠ KQJ54

♥ 97652

♦ 86

♣ 7

W N E S

1NT Pass 2 ♥

Pass 2 ♠ All Pass

### Board: 94

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13

Contract: 2NT North

North:

♠ J942

♥ KQT8

♦ 852

♣ A2

South:

♠ Q5

♥ AJ9

♦ J973

♣ KQT3

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT All Pass

1. Stayman

### Board: 95

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 14

Contract: 2 ♣ North

North:

♠ J7

♥ AJT9

♦ A

♣ Q87542

South:

♠ A653

♥ Q842

♦ K86

♣ AJ

W N E S

1NT X

Pass 2 ♣ All Pass

**Board: 91**      ♠ QJT976432 Partner bids first.  
Dealer: North      ♥ K      The opponents are silent.  
Vul: Both      ♦ 6  
HCP: 6+5      ♣ 86

---

**Board: 92**      ♠ AKT6      You bid first.  
Dealer: South      ♥ J8      The opponents are silent.  
Vul: None      ♦ AQ2  
HCP: 14      ♣ T763

---

**Board: 93**      ♠ KQJ54      Partner bids first.  
Dealer: North      ♥ 97652      The opponents are silent.  
Vul: N-S      ♦ 86  
HCP: 6+2      ♣ 7

---

**Board: 94**      ♠ Q5      You bid first.  
Dealer: South      ♥ AJ9      The opponents are silent.  
Vul: Both      ♦ J973  
HCP: 13      ♣ KQT3

---

**Board: 95**      ♠ A653      RHO opens the bidding 1NT.  
Dealer: East      ♥ Q842      You bid next.  
Vul: None      ♦ K86  
HCP: 14      ♣ AJ

## Both hands (Answers Page)

### Board: 91

Dealer: North

Vul: Both

North HCP: 13

South HCP: 6+5

Contract: 4 ♠ North

North:

♠ K8

♥ T43

♦ AJ85

♣ AJ73

South:

♠ QJT976432

♥ K

♦ 6

♣ 86

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Texas

### Board: 92

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 1NT South

North:

♠ J43

♥ Q743

♦ JT

♣ A542

South:

♠ AKT6

♥ J8

♦ AQ2

♣ T763

W N E S

1NT

All Pass

### Board: 93

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6+2

Contract: 2 ♠ North

North:

♠ A76

♥ 83

♦ AK52

♣ KJ82

South:

♠ KQJ54

♥ 97652

♦ 86

♣ 7

W N E S

1NT Pass 2 ♥

Pass 2 ♠ All Pass

### Board: 94

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13

Contract: 2NT North

North:

♠ J942

♥ KQT8

♦ 852

♣ A2

South:

♠ Q5

♥ AJ9

♦ J973

♣ KQT3

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT All Pass

1. Stayman

### Board: 95

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 14

Contract: 2 ♣ North

North:

♠ J7

♥ AJT9

♦ A

♣ Q87542

South:

♠ A653

♥ Q842

♦ K86

♣ AJ

W N E S

1NT X

Pass 2 ♣ All Pass

<b>Board: 96</b>	♠ K7	Partner bids first.
Dealer: South	♥ KQ52	The opponents are silent.
Vul: N-S	♦ KJ43	
HCP: 12	♣ T54	

---

<b>Board: 97</b>	♠ QT6	You bid first.
Dealer: North	♥ QT62	The opponents are silent.
Vul: None	♦ KQJT	
HCP: 14	♣ A8	

---

<b>Board: 98</b>	♠ K8	Partner bids first.
Dealer: South	♥ 7652	The opponents are silent.
Vul: N-S	♦ A53	
HCP: 8	♣ JT52	

---

<b>Board: 99</b>	♠ AQ6	You bid first.
Dealer: North	♥ K975	The opponents are silent.
Vul: E-W	♦ J42	
HCP: 14	♣ A87	

---

<b>Board: 100</b>	♠ AJ54	RHO opens the bidding 1NT.
Dealer: West	♥ 74	You bid next.
Vul: Both	♦ AQ	
HCP: 20+1	♣ AKQ72	

## Both hands (Answers Page)

### Board: 96

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ K7

♥ KQ52

♦ KJ43

♣ T54

South:

♠ 86

♥ J76

♦ AQT2

♣ AQ83

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 97

Dealer: North

Vul: None

North HCP: 14

South HCP: 14+2

Contract: 4♠ North

North:

♠ QT6

♥ QT62

♦ KQJT

♣ A8

South:

♠ K97542

♥ AKJ

♦ 3

♣ KT3

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 98

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13

Contract: 1NT South

North:

♠ K8

♥ 7652

♦ A53

♣ JT52

South:

♠ AQ72

♥ AJ43

♦ Q97

♣ 83

W N E S

1NT

All Pass

### Board: 99

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 7+1

Contract: 2♠ North

North:

♠ AQ6

♥ K975

♦ J42

♣ A87

South:

♠ JT974

♥ A32

♦ QT6

♣ T9

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 100

Dealer: West

Vul: Both

North HCP: 20+1

South HCP: 3

Contract: 2♥ South

North:

♠ AJ54

♥ 74

♦ AQ

♣ AKQ72

South:

♠ 82

♥ K953

♦ T86

♣ 9865

W N E S

1NT X Pass 2♥

All Pass

<b>Board: 96</b>	♠ 86	You bid first.
Dealer: South	♥ J76	The opponents are silent.
Vul: N-S	♦ AQT2	
HCP: 13	♣ AQ83	

---

<b>Board: 97</b>	♠ K97542	Partner bids first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: None	♦ 3	
HCP: 14+2	♣ KT3	

---

<b>Board: 98</b>	♠ AQ72	You bid first.
Dealer: South	♥ AJ43	The opponents are silent.
Vul: N-S	♦ Q97	
HCP: 13	♣ 83	

---

<b>Board: 99</b>	♠ JT974	Partner bids first.
Dealer: North	♥ A32	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 7+1	♣ T9	

---

<b>Board: 100</b>	♠ 82	LHO opens the bidding 1NT.
Dealer: West	♥ K953	Partner bids next.
Vul: Both	♦ T86	
HCP: 3	♣ 9865	

## Both hands (Answers Page)

### Board: 96

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ K7

♥ KQ52

♦ KJ43

♣ T54

South:

♠ 86

♥ J76

♦ AQT2

♣ AQ83

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 97

Dealer: North

Vul: None

North HCP: 14

South HCP: 14+2

Contract: 4♠ North

North:

♠ QT6

♥ QT62

♦ KQJT

♣ A8

South:

♠ K97542

♥ AKJ

♦ 3

♣ KT3

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 98

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13

Contract: 1NT South

North:

♠ K8

♥ 7652

♦ A53

♣ JT52

South:

♠ AQ72

♥ AJ43

♦ Q97

♣ 83

W N E S

1NT

All Pass

### Board: 99

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 7+1

Contract: 2♠ North

North:

♠ AQ6

♥ K975

♦ J42

♣ A87

South:

♠ JT974

♥ A32

♦ QT6

♣ T9

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 100

Dealer: West

Vul: Both

North HCP: 20+1

South HCP: 3

Contract: 2♥ South

North:

♠ AJ54

♥ 74

♦ AQ

♣ AKQ72

South:

♠ 82

♥ K953

♦ T86

♣ 9865

W N E S

1NT X Pass 2♥

All Pass



# North hands

# Weak\_NT\_13-15

<b>Board: 101</b>	♠ QT6	You bid first.
Dealer: North	♥ AJT	West (RHO) Doubles 2 ♠ if possible.
Vul: N-S	♦ K43	East (LHO) bids 3 ♣ if possible.
HCP: 13	♣ K642	East (LHO) Doubles 3 ♠ if possible.

<b>Board: 102</b>	♠ KQ9754	Partner bids first.
Dealer: South	♥ 82	The opponents are silent.
Vul: E-W	♦ 976	
HCP: 8+2	♣ K3	

<b>Board: 103</b>	♠ AKT	You bid first.
Dealer: North	♥ T3	The opponents are silent.
Vul: Both	♦ KQJ8	
HCP: 15	♣ Q432	

<b>Board: 104</b>	♠ J92	Partner bids first.
Dealer: South	♥ AT9763	East (LHO) Doubles 2 ♥ if possible.
Vul: None	♦ 752	West (RHO) bids 2 ♠ if possible.
HCP: 6+2	♣ J	

<b>Board: 105</b>	♠ A653	You bid first.
Dealer: North	♥ Q92	The opponents are silent.
Vul: Both	♦ KQJ	
HCP: 13	♣ J96	

## Both hands (Answers Page)

### Board: 101

	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ KJ8732		1NT	Pass	2♥
Vul: N-S	♥ AJT	♥ 652	Pass	2♠	Pass	Pass
North HCP: 13	♦ K43	♦ JT9	X	Pass	3♣	3♠
South HCP: 7+2	♣ K642	♣ Q	Pass	Pass	X	All Pass
Contract: 3♠ X South						

### Board: 102

	North:	South:	W	N	E	S
Dealer: South	♠ KQ9754	♠ T82				1NT
Vul: E-W	♥ 82	♥ QJ4	Pass	2♥	Pass	2♠
North HCP: 8+2	♦ 976	♦ AKQT	Pass	3♠	All Pass	
South HCP: 13	♣ K3	♣ J72				
Contract: 3♠ North						

### Board: 103

	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ QJ6		1NT	Pass	2♦
Vul: Both	♥ T3	♥ KQ972	Pass	2♥	Pass	3♦
North HCP: 15	♦ KQJ8	♦ AT62	Pass	3NT	All Pass	
South HCP: 13+1	♣ Q432	♣ J				
Contract: 3NT North						

### Board: 104

	North:	South:	W	N	E	S
Dealer: South	♠ J92	♠ AQ				1NT
Vul: None	♥ AT9763	♥ K85	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ 752	♦ J84	Pass	Pass	X	Pass
South HCP: 14+1	♣ J	♣ AT652	2♠	3♥	All Pass	
Contract: 3♥ North						

### Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ A653	♠ Q		1NT	All Pass	
Vul: Both	♥ Q92	♥ 8543				
North HCP: 13	♦ KQJ	♦ 86432				
South HCP: 7+1	♣ J96	♣ KQT				
Contract: 1NT North						

## South hands

## Weak\_NT\_13-15

<b>Board: 101</b>	♠ KJ8732	Partner bids first.
Dealer: North	♥ 652	West (LHO) Doubles 2♠ if possible.
Vul: N-S	♦ JT9	East (RHO) bids 3♣ if possible.
HCP: 7+2	♣ Q	East (RHO) Doubles 3♠ if possible.

---

<b>Board: 102</b>	♠ T82	You bid first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: E-W	♦ AKQT	
HCP: 13	♣ J72	

---

<b>Board: 103</b>	♠ QJ6	Partner bids first.
Dealer: North	♥ KQ972	The opponents are silent.
Vul: Both	♦ AT62	
HCP: 13+1	♣ J	

---

<b>Board: 104</b>	♠ AQ	You bid first.
Dealer: South	♥ K85	East (RHO) Doubles 2♥ if possible.
Vul: None	♦ J84	West (LHO) bids 2♠ if possible.
HCP: 14+1	♣ AT652	

---

<b>Board: 105</b>	♠ Q	Partner bids first.
Dealer: North	♥ 8543	The opponents are silent.
Vul: Both	♦ 86432	
HCP: 7+1	♣ KQT	

## Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ KJ8732		1NT	Pass	2♥
Vul: N-S	♥ AJT	♥ 652	Pass	2♠	Pass	Pass
North HCP: 13	♦ K43	♦ JT9	X	Pass	3♣	3♠
South HCP: 7+2	♣ K642	♣ Q	Pass	Pass	X	All Pass
Contract: 3♠X South						

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ9754	♠ T82				1NT
Vul: E-W	♥ 82	♥ QJ4	Pass	2♥	Pass	2♠
North HCP: 8+2	♦ 976	♦ AKQT	Pass	3♠	All Pass	
South HCP: 13	♣ K3	♣ J72				
Contract: 3♠ North						

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ QJ6		1NT	Pass	2♦
Vul: Both	♥ T3	♥ KQ972	Pass	2♥	Pass	3♦
North HCP: 15	♦ KQJ8	♦ AT62	Pass	3NT	All Pass	
South HCP: 13+1	♣ Q432	♣ J				
Contract: 3NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ J92	♠ AQ				1NT
Vul: None	♥ AT9763	♥ K85	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ 752	♦ J84	Pass	Pass	X	Pass
South HCP: 14+1	♣ J	♣ AT652	2♠	3♥	All Pass	
Contract: 3♥ North						

<b>Board: 105</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A653	♠ Q		1NT	All Pass	
Vul: Both	♥ Q92	♥ 8543				
North HCP: 13	♦ KQJ	♦ 86432				
South HCP: 7+1	♣ J96	♣ KQT				
Contract: 1NT North						

<b>Board: 106</b>	♠ KT64	RHO opens the bidding 1NT.
Dealer: West	♥ AJ	You bid next.
Vul: None	♦ JT9863	
HCP: 9+2	♣ 9	

---

<b>Board: 107</b>	♠ KJT	You bid first.
Dealer: North	♥ AQ85	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 15	♣ J752	

---

<b>Board: 108</b>	♠ 83	Partner bids first.
Dealer: South	♥ KT97	The opponents are silent.
Vul: Both	♦ 86	
HCP: 7+1	♣ KJ652	

---

<b>Board: 109</b>	♠ A96	You bid first.
Dealer: North	♥ K964	The opponents are silent.
Vul: None	♦ A32	
HCP: 15	♣ A75	

---

<b>Board: 110</b>	♠ KQJ8	Partner bids first.
Dealer: South	♥ QJT2	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 16	♣ AK52	

## Both hands (Answers Page)

### Board: 106

Dealer: West

Vul: None

North HCP: 9+2

South HCP: 9+2

Contract: 2 ♦ South

North:

♠ KT64

♥ AJ

♦ JT9863

♣ 9

South:

♠ A87

♥ 98432

♦ -

♣ KQ643

W N E S

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

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 107

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3 ♦ North

North:

♠ KJT

♥ AQ85

♦ A9

♣ J752

South:

♠ AQ72

♥ J

♦ J87652

♣ 86

W N E S

1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 108

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14

Contract: 1NT South

North:

♠ 83

♥ KT97

♦ 86

♣ KJ652

South:

♠ AJ9

♥ A83

♦ J953

♣ AT9

W N E S

1NT

All Pass

### Board: 109

Dealer: North

Vul: None

North HCP: 15

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ A96

♥ K964

♦ A32

♣ A75

South:

♠ KQ832

♥ T3

♦ J9

♣ JT93

W N E S

1NT Pass 2 ♥

Pass 2 ♠ All Pass

### Board: 110

Dealer: South

Vul: N-S

North HCP: 16

South HCP: 13+1

Contract: 3NT North

North:

♠ KQJ8

♥ QJT2

♦ 8

♣ AK52

South:

♠ A52

♥ 94

♦ AKQ73

♣ T43

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Stayman

<b>Board: 106</b>	♠ A87	LHO opens the bidding 1NT.
Dealer: West	♥ 98432	Partner bids next.
Vul: None	♦ -	
HCP: 9+2	♣ KQ643	

---

<b>Board: 107</b>	♠ AQ72	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ J87652	
HCP: 8+2	♣ 86	

---

<b>Board: 108</b>	♠ AJ9	You bid first.
Dealer: South	♥ A83	The opponents are silent.
Vul: Both	♦ J953	
HCP: 14	♣ AT9	

---

<b>Board: 109</b>	♠ KQ832	Partner bids first.
Dealer: North	♥ T3	The opponents are silent.
Vul: None	♦ J9	
HCP: 7+1	♣ JT93	

---

<b>Board: 110</b>	♠ A52	You bid first.
Dealer: South	♥ 94	The opponents are silent.
Vul: N-S	♦ AKQ73	
HCP: 13+1	♣ T43	

## Both hands (Answers Page)

### Board: 106

Dealer: West

Vul: None

North HCP: 9+2

South HCP: 9+2

Contract: 2 ♦ South

North:

♠ KT64

♥ AJ

♦ JT9863

♣ 9

South:

♠ A87

♥ 98432

♦ -

♣ KQ643

W N E S

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

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 107

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3 ♦ North

North:

♠ KJT

♥ AQ85

♦ A9

♣ J752

South:

♠ AQ72

♥ J

♦ J87652

♣ 86

W N E S

1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 108

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14

Contract: 1NT South

North:

♠ 83

♥ KT97

♦ 86

♣ KJ652

South:

♠ AJ9

♥ A83

♦ J953

♣ AT9

W N E S

1NT

All Pass

### Board: 109

Dealer: North

Vul: None

North HCP: 15

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ A96

♥ K964

♦ A32

♣ A75

South:

♠ KQ832

♥ T3

♦ J9

♣ JT93

W N E S

1NT Pass 2 ♥

Pass 2 ♠ All Pass

### Board: 110

Dealer: South

Vul: N-S

North HCP: 16

South HCP: 13+1

Contract: 3NT North

North:

♠ KQJ8

♥ QJT2

♦ 8

♣ AK52

South:

♠ A52

♥ 94

♦ AKQ73

♣ T43

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Stayman



<b>Board: 111</b>	♠ A832	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ JT98	
HCP: 15	♣ QJ9	
<hr/>		
<b>Board: 112</b>	♠ 972	Partner bids first.
Dealer: South	♥ Q862	The opponents are silent.
Vul: None	♦ J753	
HCP: 8	♣ KQ	
<hr/>		
<b>Board: 113</b>	♠ KQJ6	You bid first.
Dealer: North	♥ T2	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ KQ2	East (LHO) Doubles 2♥ if possible.
HCP: 15	♣ KJT6	
<hr/>		
<b>Board: 114</b>	♠ 652	Partner bids first.
Dealer: South	♥ AT5	The opponents are silent.
Vul: E-W	♦ KQT92	
HCP: 14+1	♣ KQ	
<hr/>		
<b>Board: 115</b>	♠ KJT	You bid first.
Dealer: North	♥ J854	The opponents are silent.
Vul: N-S	♦ Q86	
HCP: 14	♣ AK6	

## Both hands (Answers Page)

### Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ A832	♠ QT9		1NT	Pass	3NT
Vul: E-W	♥ AK	♥ Q9	All Pass			
North HCP: 15	♦ JT98	♦ AK63				
South HCP: 15	♣ QJ9	♣ AT76				
Contract: 3NT South						

### Board: 112

	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ AJ65				1NT
Vul: None	♥ Q862	♥ A53	All Pass			
North HCP: 8	♦ J753	♦ 92				
South HCP: 13	♣ KQ	♣ AT86				
Contract: 1NT South						

### Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ6	♠ 9		1NT	X	2♦
Vul: N-S	♥ T2	♥ AQ8654	Pass	2♥	X	3♥
North HCP: 15	♦ KQ2	♦ J65	All Pass			
South HCP: 7+2	♣ KJT6	♣ 842				
Contract: 3♥ South						

### Board: 114

	North:	South:	W	N	E	S
Dealer: South	♠ 652	♠ AQ4				1NT
Vul: E-W	♥ AT5	♥ KQ86	Pass	3NT	All Pass	
North HCP: 14+1	♦ KQT92	♦ 843				
South HCP: 15	♣ KQ	♣ A72				
Contract: 3NT North						

### Board: 115

	North:	South:	W	N	E	S
Dealer: North	♠ KJT	♠ A7542		1NT	Pass	2♥
Vul: N-S	♥ J854	♥ 732	Pass	2♠	All Pass	
North HCP: 14	♦ Q86	♦ 2				
South HCP: 4+1	♣ AK6	♣ T943				
Contract: 2♠ North						

**Board: 111**      ♠ QT9      Partner bids first.  
Dealer: North      ♥ Q9      The opponents are silent.  
Vul: E-W      ♦ AK63  
HCP: 15      ♣ AT76

---

**Board: 112**      ♠ AJ65      You bid first.  
Dealer: South      ♥ A53      The opponents are silent.  
Vul: None      ♦ 92  
HCP: 13      ♣ AT86

---

**Board: 113**      ♠ 9      Partner bids first.  
Dealer: North      ♥ AQ8654      East (RHO) Doubles 1NT if possible.  
Vul: N-S      ♦ J65      East (RHO) Doubles 2♥ if possible.  
HCP: 7+2      ♣ 842

---

**Board: 114**      ♠ AQ4      You bid first.  
Dealer: South      ♥ KQ86      The opponents are silent.  
Vul: E-W      ♦ 843  
HCP: 15      ♣ A72

---

**Board: 115**      ♠ A7542      Partner bids first.  
Dealer: North      ♥ 732      The opponents are silent.  
Vul: N-S      ♦ 2  
HCP: 4+1      ♣ T943

## Both hands (Answers Page)

### Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ A832	♠ QT9		1NT	Pass	3NT
Vul: E-W	♥ AK	♥ Q9	All Pass			
North HCP: 15	♦ JT98	♦ AK63				
South HCP: 15	♣ QJ9	♣ AT76				
Contract: 3NT South						

### Board: 112

	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ AJ65				1NT
Vul: None	♥ Q862	♥ A53	All Pass			
North HCP: 8	♦ J753	♦ 92				
South HCP: 13	♣ KQ	♣ AT86				
Contract: 1NT South						

### Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ6	♠ 9		1NT	X	2♦
Vul: N-S	♥ T2	♥ AQ8654	Pass	2♥	X	3♥
North HCP: 15	♦ KQ2	♦ J65	All Pass			
South HCP: 7+2	♣ KJT6	♣ 842				
Contract: 3♥ South						

### Board: 114

	North:	South:	W	N	E	S
Dealer: South	♠ 652	♠ AQ4				1NT
Vul: E-W	♥ AT5	♥ KQ86	Pass	3NT	All Pass	
North HCP: 14+1	♦ KQT92	♦ 843				
South HCP: 15	♣ KQ	♣ A72				
Contract: 3NT North						

### Board: 115

	North:	South:	W	N	E	S
Dealer: North	♠ KJT	♠ A7542		1NT	Pass	2♥
Vul: N-S	♥ J854	♥ 732	Pass	2♠	All Pass	
North HCP: 14	♦ Q86	♦ 2				
South HCP: 4+1	♣ AK6	♣ T943				
Contract: 2♠ North						

<b>Board: 116</b>	♠ AQ	Partner bids first.
Dealer: South	♥ 643	The opponents are silent.
Vul: E-W	♦ 982	
HCP: 9+1	♣ KT765	
<hr/>		
<b>Board: 117</b>	♠ A653	You bid first.
Dealer: North	♥ QT62	East (LHO) Doubles 1NT if possible.
Vul: None	♦ KQ	
HCP: 13	♣ Q76	
<hr/>		
<b>Board: 118</b>	♠ Q963	Partner bids first.
Dealer: South	♥ 962	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 5	♣ KT82	
<hr/>		
<b>Board: 119</b>	♠ T42	You bid first.
Dealer: North	♥ KQ8	East (LHO) bids 2♣ if possible.
Vul: Both	♦ QT83	East (LHO) bids 2♠ if possible.
HCP: 13	♣ AQ7	
<hr/>		
<b>Board: 120</b>	♠ J73	Partner bids first.
Dealer: South	♥ KJ8653	East (LHO) Doubles 2♦ if possible.
Vul: None	♦ 765	
HCP: 5+2	♣ 8	

## Both hands (Answers Page)

### Board: 116

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13

Contract: 2NT North

North:

♠ AQ

♥ 643

♦ 982

♣ KT765

South:

♠ KT72

♥ K982

♦ Q4

♣ AJ9

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 117

Dealer: North

Vul: None

North HCP: 13

South HCP: 9+1

Contract: 3♥ South

North:

♠ A653

♥ QT62

♦ KQ

♣ Q76

South:

♠ JT98

♥ A953

♦ -

♣ KJ432

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

### Board: 118

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 15

Contract: 1NT South

North:

♠ Q963

♥ 962

♦ T3

♣ KT82

South:

♠ A5

♥ AJ54

♦ K86

♣ QJ65

W	N	E	S
			1NT
All Pass			

### Board: 119

Dealer: North

Vul: Both

North HCP: 13

South HCP: 15+1

Contract: 4♥ North

North:

♠ T42

♥ KQ8

♦ QT83

♣ AQ7

South:

♠ K7

♥ AT964

♦ AJ7

♣ KT9

W	N	E	S
	1NT	2♣ <sup>1</sup>	2♦
Pass	2♥	2♠	3NT
Pass	4♥	All Pass	
1. Cappelletti, any 6+suit			

### Board: 120

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 14

Contract: 3♥ South

North:

♠ J73

♥ KJ8653

♦ 765

♣ 8

South:

♠ AQ86

♥ AQ94

♦ Q2

♣ 532

W	N	E	S
			1NT
Pass	2♦	X	3♥ <sup>1</sup>
All Pass			
1. Super acceptance after NT			

<b>Board: 116</b>	♠ KT72	You bid first.
Dealer: South	♥ K982	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 13	♣ AJ9	
<hr/>		
<b>Board: 117</b>	♠ JT98	Partner bids first.
Dealer: North	♥ A953	East (RHO) Doubles 1NT if possible.
Vul: None	♦ -	
HCP: 9+1	♣ KJ432	
<hr/>		
<b>Board: 118</b>	♠ A5	You bid first.
Dealer: South	♥ AJ54	The opponents are silent.
Vul: E-W	♦ K86	
HCP: 15	♣ QJ65	
<hr/>		
<b>Board: 119</b>	♠ K7	Partner bids first.
Dealer: North	♥ AT964	East (RHO) bids 2♣ if possible.
Vul: Both	♦ AJ7	East (RHO) bids 2♠ if possible.
HCP: 15+1	♣ KT9	
<hr/>		
<b>Board: 120</b>	♠ AQ86	You bid first.
Dealer: South	♥ AQ94	East (RHO) Doubles 2♦ if possible.
Vul: None	♦ Q2	
HCP: 14	♣ 532	

## Both hands (Answers Page)

### Board: 116

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13

Contract: 2NT North

North:

♠ AQ

♥ 643

♦ 982

♣ KT765

South:

♠ KT72

♥ K982

♦ Q4

♣ AJ9

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 117

Dealer: North

Vul: None

North HCP: 13

South HCP: 9+1

Contract: 3♥ South

North:

♠ A653

♥ QT62

♦ KQ

♣ Q76

South:

♠ JT98

♥ A953

♦ -

♣ KJ432

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

### Board: 118

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 15

Contract: 1NT South

North:

♠ Q963

♥ 962

♦ T3

♣ KT82

South:

♠ A5

♥ AJ54

♦ K86

♣ QJ65

W	N	E	S
			1NT
All Pass			

### Board: 119

Dealer: North

Vul: Both

North HCP: 13

South HCP: 15+1

Contract: 4♥ North

North:

♠ T42

♥ KQ8

♦ QT83

♣ AQ7

South:

♠ K7

♥ AT964

♦ AJ7

♣ KT9

W	N	E	S
	1NT	2♣ <sup>1</sup>	2♦
Pass	2♥	2♠	3NT
Pass	4♥	All Pass	
1. Cappelletti, any 6+suit			

### Board: 120

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 14

Contract: 3♥ South

North:

♠ J73

♥ KJ8653

♦ 765

♣ 8

South:

♠ AQ86

♥ AQ94

♦ Q2

♣ 532

W	N	E	S
			1NT
Pass	2♦	X	3♥ <sup>1</sup>
All Pass			
1. Super acceptance after NT			



<b>Board: 121</b>	♠ 87642	RHO opens the bidding 1NT.
Dealer: West	♥ 95	You bid next.
Vul: Both	♦ T32	
HCP: 0+1	♣ 972	

---

<b>Board: 122</b>	♠ -	Partner bids first.
Dealer: South	♥ Q872	The opponents are silent.
Vul: N-S	♦ AT42	
HCP: 11+1	♣ KQ875	

---

<b>Board: 123</b>	♠ K762	You bid first.
Dealer: North	♥ K76	The opponents are silent.
Vul: E-W	♦ AT73	
HCP: 14	♣ A8	

---

<b>Board: 124</b>	♠ KQ94	You bid first.
Dealer: North	♥ KQT8	East (LHO) Doubles 1NT if possible.
Vul: None	♦ A43	
HCP: 14	♣ 85	

---

<b>Board: 125</b>	♠ A4	You bid first.
Dealer: North	♥ AJ84	The opponents are silent.
Vul: N-S	♦ K82	
HCP: 13	♣ J974	

## Both hands (Answers Page)

### Board: 121

Dealer: West

Vul: Both

North HCP: 0+1

South HCP: 17+1

Contract: 2 ♠ North

North:

♠ 87642

♥ 95

♦ T32

♣ 972

South:

♠ JT

♥ AKQ62

♦ 84

♣ AK86

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

1NT	Pass	Pass	X
-----	------	------	---

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

### Board: 122

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13+1

Contract: 3NT South

North:

♠ -

♥ Q872

♦ AT42

♣ KQ875

South:

♠ KJ4

♥ A43

♦ KQ873

♣ T2

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

			1NT
--	--	--	-----

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

Pass	3 ♣	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 123

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 7+2

Contract: 5 ♦ North

North:

♠ K762

♥ K76

♦ AT73

♣ A8

South:

♠ 4

♥ Q8

♦ KQ654

♣ T7643

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

	1NT	Pass	4 ♠ <sup>1</sup>
--	-----	------	------------------

Pass	5 ♦	All Pass	
------	-----	----------	--

1. Texas

### Board: 124

Dealer: North

Vul: None

North HCP: 14

South HCP: 5

Contract: 2 ♠ South

North:

♠ KQ94

♥ KQT8

♦ A43

♣ 85

South:

♠ 8752

♥ A3

♦ J72

♣ T743

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

	1NT	X	Pass
--	-----	---	------

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

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

All Pass

1. artificial

### Board: 125

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 13

Contract: 3NT South

North:

♠ A4

♥ AJ84

♦ K82

♣ J974

South:

♠ Q98

♥ KT

♦ QJ97

♣ KQ85

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

	1NT	Pass	3NT
--	-----	------	-----

All Pass

<b>Board: 121</b>	♠ JT	LHO opens the bidding 1NT.
Dealer: West	♥ AKQ62	Partner bids next.
Vul: Both	♦ 84	
HCP: 17+1	♣ AK86	

---

<b>Board: 122</b>	♠ KJ4	You bid first.
Dealer: South	♥ A43	The opponents are silent.
Vul: N-S	♦ KQ873	
HCP: 13+1	♣ T2	

---

<b>Board: 123</b>	♠ 4	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: E-W	♦ KQ654	
HCP: 7+2	♣ T7643	

---

<b>Board: 124</b>	♠ 8752	Partner bids first.
Dealer: North	♥ A3	East (RHO) Doubles 1NT if possible.
Vul: None	♦ J72	
HCP: 5	♣ T743	

---

<b>Board: 125</b>	♠ Q98	Partner bids first.
Dealer: North	♥ KT	The opponents are silent.
Vul: N-S	♦ QJ97	
HCP: 13	♣ KQ85	

## Both hands (Answers Page)

Board: 121	North:	South:	W	N	E	S
Dealer: West	♠ 87642	♠ JT	1NT	Pass	Pass	X
Vul: Both	♥ 95	♥ AKQ62	Pass	2♠	All Pass	
North HCP: 0+1	♦ T32	♦ 84				
South HCP: 17+1	♣ 972	♣ AK86				
Contract: 2♠ North						

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KJ4				1NT
Vul: N-S	♥ Q872	♥ A43	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11+1	♦ AT42	♦ KQ873	Pass	3♣	Pass	3NT
South HCP: 13+1	♣ KQ875	♣ T2	All Pass			
Contract: 3NT South						
				1. Stayman		

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ K762	♠ 4		1NT	Pass	4♠ <sup>1</sup>
Vul: E-W	♥ K76	♥ Q8	Pass	5♦	All Pass	
North HCP: 14	♦ AT73	♦ KQ654				
South HCP: 7+2	♣ A8	♣ T7643				
Contract: 5♦ North				1. Texas		

Board: 124	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ 8752		1NT	X	Pass
Vul: None	♥ KQT8	♥ A3	Pass	XX	Pass	2♣ <sup>1</sup>
North HCP: 14	♦ A43	♦ J72	Pass	2♥	Pass	2♠
South HCP: 5	♣ 85	♣ T743	All Pass			
Contract: 2♠ South						
				1. artificial		

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ Q98		1NT	Pass	3NT
Vul: N-S	♥ AJ84	♥ KT	All Pass			
North HCP: 13	♦ K82	♦ QJ97				
South HCP: 13	♣ J974	♣ KQ85				
Contract: 3NT South						

<b>Board: 126</b>	♠ K8542	Partner bids first.
Dealer: South	♥ KQ85	West (RHO) bids 2♣ if possible.
Vul: E-W	♦ 8	
HCP: 12+1	♣ A54	

---

<b>Board: 127</b>	♠ J6	You bid first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: E-W	♦ AJ86	
HCP: 15	♣ A852	

---

<b>Board: 128</b>	♠ 9862	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: Both	♦ J73	
HCP: 8+1	♣ KJ987	

---

<b>Board: 129</b>	♠ K82	You bid first.
Dealer: North	♥ A985	East (LHO) Doubles 1NT if possible.
Vul: None	♦ QT8	
HCP: 13	♣ A82	

---

<b>Board: 130</b>	♠ 5	LHO opens the bidding 1NT.
Dealer: East	♥ AQJ64	Partner bids next.
Vul: Both	♦ AJ9742	
HCP: 14+3	♣ Q	

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 4♥ North

North:

♠ K8542

♥ KQ85

♦ 8

♣ A54

South:

♠ T97

♥ AJ93

♦ AJ

♣ KJ87

W	N	E	S
			1NT

2♣ <sup>1</sup>	X	Pass	2♥
-----------------	---	------	----

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

1. Cappelletti, any 6+suit

### Board: 127

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 7+1

Contract: 1NT North

North:

♠ J6

♥ KQ4

♦ AJ86

♣ A852

South:

♠ K42

♥ A932

♦ T9753

♣ 4

W	N	E	S
	1NT	All Pass	

### Board: 128

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 13

Contract: 1NT South

North:

♠ 9862

♥ K

♦ J73

♣ KJ987

South:

♠ AQ53

♥ QJ43

♦ A9

♣ T52

W	N	E	S
			1NT

All Pass

### Board: 129

Dealer: North

Vul: None

North HCP: 13

South HCP: 5

Contract: 1NTX North

North:

♠ K82

♥ A985

♦ QT8

♣ A82

South:

♠ T974

♥ Q76

♦ 7532

♣ K5

W	N	E	S
	1NT	X	All Pass

### Board: 130

Dealer: East

Vul: Both

North HCP: 14+3

South HCP: 10+3

Contract: 4♠ South

North:

♠ 5

♥ AQJ64

♦ AJ9742

♣ Q

South:

♠ A987432

♥ K72

♦ KT

♣ 7

W	N	E	S
		1NT	2♣ <sup>1</sup>

Pass	2♦ <sup>2</sup>	Pass	2♠
------	-----------------	------	----

Pass	3♦	Pass	4♠
------	----	------	----

All Pass

1. Cappelletti, any 6+suit

2. automat

<b>Board: 126</b>	♠ T97	You bid first.
Dealer: South	♥ AJ93	West (LHO) bids 2♣ if possible.
Vul: E-W	♦ AJ	
HCP: 14	♣ KJ87	

---

<b>Board: 127</b>	♠ K42	Partner bids first.
Dealer: North	♥ A932	The opponents are silent.
Vul: E-W	♦ T9753	
HCP: 7+1	♣ 4	

---

<b>Board: 128</b>	♠ AQ53	You bid first.
Dealer: South	♥ QJ43	The opponents are silent.
Vul: Both	♦ A9	
HCP: 13	♣ T52	

---

<b>Board: 129</b>	♠ T974	Partner bids first.
Dealer: North	♥ Q76	East (RHO) Doubles 1NT if possible.
Vul: None	♦ 7532	
HCP: 5	♣ K5	

---

<b>Board: 130</b>	♠ A987432	RHO opens the bidding 1NT.
Dealer: East	♥ K72	You bid next.
Vul: Both	♦ KT	
HCP: 10+3	♣ 7	

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 4♥ North

North:

♠ K8542

♥ KQ85

♦ 8

♣ A54

South:

♠ T97

♥ AJ93

♦ AJ

♣ KJ87

W	N	E	S
			1NT

2♣ <sup>1</sup>	X	Pass	2♥
-----------------	---	------	----

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

1. Cappelletti, any 6+suit

### Board: 127

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 7+1

Contract: 1NT North

North:

♠ J6

♥ KQ4

♦ AJ86

♣ A852

South:

♠ K42

♥ A932

♦ T9753

♣ 4

W	N	E	S
	1NT	All Pass	

### Board: 128

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 13

Contract: 1NT South

North:

♠ 9862

♥ K

♦ J73

♣ KJ987

South:

♠ AQ53

♥ QJ43

♦ A9

♣ T52

W	N	E	S
			1NT

All Pass

### Board: 129

Dealer: North

Vul: None

North HCP: 13

South HCP: 5

Contract: 1NTX North

North:

♠ K82

♥ A985

♦ QT8

♣ A82

South:

♠ T974

♥ Q76

♦ 7532

♣ K5

W	N	E	S
	1NT	X	All Pass

### Board: 130

Dealer: East

Vul: Both

North HCP: 14+3

South HCP: 10+3

Contract: 4♠ South

North:

♠ 5

♥ AQJ64

♦ AJ9742

♣ Q

South:

♠ A987432

♥ K72

♦ KT

♣ 7

W	N	E	S
		1NT	2♣ <sup>1</sup>

Pass	2♦ <sup>2</sup>	Pass	2♠
------	-----------------	------	----

Pass	3♦	Pass	4♠
------	----	------	----

All Pass

1. Cappelletti, any 6+suit

2. automat



<b>Board: 131</b>	♠ T3	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: None	♦ K64	
HCP: 13+1	♣ QJT53	
<hr/>		
<b>Board: 132</b>	♠ Q53	Partner bids first.
Dealer: South	♥ J8542	West (RHO) bids 3 ♦ if possible.
Vul: Both	♦ K5	
HCP: 10+1	♣ A92	
<hr/>		
<b>Board: 133</b>	♠ Q8	You bid first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: None	♦ K9432	
HCP: 14+1	♣ A92	
<hr/>		
<b>Board: 134</b>	♠ AKT852	Partner bids first.
Dealer: South	♥ 9865	The opponents are silent.
Vul: E-W	♦ 843	
HCP: 7+2	♣ -	
<hr/>		
<b>Board: 135</b>	♠ Q762	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ K976	
HCP: 12+1	♣ AQJ98	

## Both hands (Answers Page)

### Board: 131

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 6

Contract: 1NT North

North:

♠ T3

♥ AK4

♦ K64

♣ QJT53

South:

♠ K875

♥ J763

♦ Q85

♣ 84

W N E S

1NT All Pass

### Board: 132

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 3♥ South

North:

♠ Q53

♥ J8542

♦ K5

♣ A92

South:

♠ K876

♥ AQ3

♦ QJ

♣ QJ75

W N E S

1NT

Pass 2♦ Pass 2♥

3♦ X Pass 3♥

All Pass

### Board: 133

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 2NT South

North:

♠ Q8

♥ AJ4

♦ K9432

♣ A92

South:

♠ AK43

♥ 75

♦ QJT6

♣ T76

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 134

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 13

Contract: 3♠ North

North:

♠ AKT852

♥ 9865

♦ 843

♣ -

South:

♠ QJ9

♥ AQT2

♦ T96

♣ A98

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♠ All Pass

### Board: 135

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 4♣ South

North:

♠ Q762

♥ -

♦ K976

♣ AQJ98

South:

♠ AKT

♥ KT95

♦ JT8

♣ KT3

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 4♣

All Pass

1. Stayman

<b>Board: 131</b>	♠ K875	Partner bids first.
Dealer: North	♥ J763	The opponents are silent.
Vul: None	♦ Q85	
HCP: 6	♣ 84	

---

<b>Board: 132</b>	♠ K876	You bid first.
Dealer: South	♥ AQ3	West (LHO) bids 3♦ if possible.
Vul: Both	♦ QJ	
HCP: 15	♣ QJ75	

---

<b>Board: 133</b>	♠ AK43	Partner bids first.
Dealer: North	♥ 75	The opponents are silent.
Vul: None	♦ QJT6	
HCP: 10	♣ T76	

---

<b>Board: 134</b>	♠ QJ9	You bid first.
Dealer: South	♥ AQT2	The opponents are silent.
Vul: E-W	♦ T96	
HCP: 13	♣ A98	

---

<b>Board: 135</b>	♠ AKT	You bid first.
Dealer: South	♥ KT95	The opponents are silent.
Vul: None	♦ JT8	
HCP: 14	♣ KT3	

## Both hands (Answers Page)

### Board: 131

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 6

Contract: 1NT North

North:

♠ T3

♥ AK4

♦ K64

♣ QJT53

South:

♠ K875

♥ J763

♦ Q85

♣ 84

W N E S

1NT All Pass

### Board: 132

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 3♥ South

North:

♠ Q53

♥ J8542

♦ K5

♣ A92

South:

♠ K876

♥ AQ3

♦ QJ

♣ QJ75

W N E S

1NT

Pass 2♦ Pass 2♥

3♦ X Pass 3♥

All Pass

### Board: 133

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 2NT South

North:

♠ Q8

♥ AJ4

♦ K9432

♣ A92

South:

♠ AK43

♥ 75

♦ QJT6

♣ T76

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 134

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 13

Contract: 3♠ North

North:

♠ AKT852

♥ 9865

♦ 843

♣ -

South:

♠ QJ9

♥ AQT2

♦ T96

♣ A98

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♠ All Pass

### Board: 135

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 4♣ South

North:

♠ Q762

♥ -

♦ K976

♣ AQJ98

South:

♠ AKT

♥ KT95

♦ JT8

♣ KT3

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 4♣

All Pass

1. Stayman

<b>Board: 136</b>	♠ 8	Partner bids first.
Dealer: South	♥ KJT92	The opponents are silent.
Vul: N-S	♦ QT876	
HCP: 6+2	♣ T3	
<hr/>		
<b>Board: 137</b>	♠ K42	You bid first.
Dealer: North	♥ KQ2	East (LHO) bids 2♦ if possible.
Vul: E-W	♦ 62	West (RHO) bids 2♥ if possible.
HCP: 13+1	♣ AJ942	
<hr/>		
<b>Board: 138</b>	♠ 654	Partner bids first.
Dealer: South	♥ 52	The opponents are silent.
Vul: Both	♦ T8	
HCP: 9+2	♣ AKQT65	
<hr/>		
<b>Board: 139</b>	♠ QJ6	You bid first.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: Both	♦ AQ854	
HCP: 14+1	♣ 93	
<hr/>		
<b>Board: 140</b>	♠ AT94	Partner bids first.
Dealer: South	♥ J73	The opponents are silent.
Vul: None	♦ K8	
HCP: 8	♣ T953	

## Both hands (Answers Page)

### Board: 136

Dealer: South

Vul: N-S

North HCP: 6+2

South HCP: 13

Contract: 2♥ South

North:

♠ 8

♥ KJT92

♦ QT876

♣ T3

South:

♠ Q653

♥ A84

♦ A94

♣ K94

W	N	E	S
			1NT

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

All Pass

### Board: 137

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 10

Contract: 2NT South

North:

♠ K42

♥ KQ2

♦ 62

♣ AJ942

South:

♠ J73

♥ A73

♦ QT75

♣ K75

W	N	E	S
	1NT	2♦ <sup>1</sup>	Pass

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

All Pass

1. Cappelletti, both majors

### Board: 138

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 3♣ South

North:

♠ 654

♥ 52

♦ T8

♣ AKQT65

South:

♠ AQJ

♥ K63

♦ AJ962

♣ 73

W	N	E	S
			1NT

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

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 139

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 3

Contract: 1NT North

North:

♠ QJ6

♥ KQ9

♦ AQ854

♣ 93

South:

♠ T84

♥ J765

♦ 97

♣ QT87

W	N	E	S
	1NT	All Pass	

### Board: 140

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 1NT South

North:

♠ AT94

♥ J73

♦ K8

♣ T953

South:

♠ J853

♥ KQ

♦ QJT

♣ KQJ2

W	N	E	S
			1NT

All Pass

<b>Board: 136</b>	♠ Q653	You bid first.
Dealer: South	♥ A84	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 13	♣ K94	

---

<b>Board: 137</b>	♠ J73	Partner bids first.
Dealer: North	♥ A73	East (RHO) bids 2♦ if possible.
Vul: E-W	♦ QT75	West (LHO) bids 2♥ if possible.
HCP: 10	♣ K75	

---

<b>Board: 138</b>	♠ AQJ	You bid first.
Dealer: South	♥ K63	The opponents are silent.
Vul: Both	♦ AJ962	
HCP: 15+1	♣ 73	

---

<b>Board: 139</b>	♠ T84	Partner bids first.
Dealer: North	♥ J765	The opponents are silent.
Vul: Both	♦ 97	
HCP: 3	♣ QT87	

---

<b>Board: 140</b>	♠ J853	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ QJT	
HCP: 15	♣ KQJ2	

## Both hands (Answers Page)

### Board: 136

Dealer: South

Vul: N-S

North HCP: 6+2

South HCP: 13

Contract: 2♥ South

North:

♠ 8

♥ KJT92

♦ QT876

♣ T3

South:

♠ Q653

♥ A84

♦ A94

♣ K94

W N E S

Pass 2♦ Pass 2♥

All Pass

### Board: 137

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 10

Contract: 2NT South

North:

♠ K42

♥ KQ2

♦ 62

♣ AJ942

South:

♠ J73

♥ A73

♦ QT75

♣ K75

W N E S

1NT 2♦<sup>1</sup> Pass

2♥ Pass Pass 2NT

All Pass

1. Cappelletti, both majors

### Board: 138

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 3♣ South

North:

♠ 654

♥ 52

♦ T8

♣ AKQT65

South:

♠ AQJ

♥ K63

♦ AJ962

♣ 73

W N E S

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

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 139

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 3

Contract: 1NT North

North:

♠ QJ6

♥ KQ9

♦ AQ854

♣ 93

South:

♠ T84

♥ J765

♦ 97

♣ QT87

W N E S

1NT All Pass

### Board: 140

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 1NT South

North:

♠ AT94

♥ J73

♦ K8

♣ T953

South:

♠ J853

♥ KQ

♦ QJT

♣ KQJ2

W N E S

Pass 2♦ Pass 2♥

All Pass



<b>Board: 141</b>	♠ Q76	You bid first.
Dealer: North	♥ A84	The opponents are silent.
Vul: E-W	♦ AJ63	
HCP: 15	♣ A63	

---

<b>Board: 142</b>	♠ 93	Partner bids first.
Dealer: South	♥ J76	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 5+2	♣ Q98643	

---

<b>Board: 143</b>	♠ AQ98	You bid first.
Dealer: North	♥ 52	The opponents are silent.
Vul: Both	♦ K95	
HCP: 13	♣ A962	

---

<b>Board: 144</b>	♠ KQJT54	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ AT4	
HCP: 16+2	♣ Q63	

---

<b>Board: 145</b>	♠ AQ3	You bid first.
Dealer: North	♥ QT53	The opponents are silent.
Vul: N-S	♦ Q53	
HCP: 13	♣ QJ3	

## Both hands (Answers Page)

### Board: 141

	North:	South:	W	N	E	S
Dealer: North	♠ Q76	♠ K98		1NT	All Pass	
Vul: E-W	♥ A84	♥ 532				
North HCP: 15	♦ AJ63	♦ 754				
South HCP: 5	♣ A63	♣ QT54				
Contract: 1NT North						

### Board: 142

	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AJ52				1NT
Vul: Both	♥ J76	♥ KQ	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 5+2	♦ Q5	♦ JT97	All Pass			
South HCP: 15	♣ Q98643	♣ KJT				
Contract: 3♣ South						

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

### Board: 143

	North:	South:	W	N	E	S
Dealer: North	♠ AQ98	♠ K2		1NT	Pass	2♦
Vul: Both	♥ 52	♥ KT9873	Pass	2♥	Pass	4♥
North HCP: 13	♦ K95	♦ AQ6	All Pass			
South HCP: 14+2	♣ A962	♣ Q3				
Contract: 4♥ South						

### Board: 144

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT54	♠ A97				1NT
Vul: None	♥ A	♥ KQ85	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 16+2	♦ AT4	♦ K63	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 13	♣ Q63	♣ J84	Pass	6♠	All Pass	
Contract: 6♠ North						

1. Texas  
2. A=1/5 or 4/5

### Board: 145

	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ K		1NT	Pass	3NT
Vul: N-S	♥ QT53	♥ A4	All Pass			
North HCP: 13	♦ Q53	♦ AJT72				
South HCP: 12+2	♣ QJ3	♣ T8752				
Contract: 3NT South						

<b>Board: 141</b>	♠ K98	Partner bids first.
Dealer: North	♥ 532	The opponents are silent.
Vul: E-W	♦ 754	
HCP: 5	♣ QT54	

---

<b>Board: 142</b>	♠ AJ52	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ JT97	
HCP: 15	♣ KJT	

---

<b>Board: 143</b>	♠ K2	Partner bids first.
Dealer: North	♥ KT9873	The opponents are silent.
Vul: Both	♦ AQ6	
HCP: 14+2	♣ Q3	

---

<b>Board: 144</b>	♠ A97	You bid first.
Dealer: South	♥ KQ85	The opponents are silent.
Vul: None	♦ K63	
HCP: 13	♣ J84	

---

<b>Board: 145</b>	♠ K	Partner bids first.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ AJT72	
HCP: 12+2	♣ T8752	

## Both hands (Answers Page)

### Board: 141

	North:	South:	W	N	E	S
Dealer: North	♠ Q76	♠ K98		1NT	All Pass	
Vul: E-W	♥ A84	♥ 532				
North HCP: 15	♦ AJ63	♦ 754				
South HCP: 5	♣ A63	♣ QT54				
Contract: 1NT North						

### Board: 142

	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AJ52				1NT
Vul: Both	♥ J76	♥ KQ	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 5+2	♦ Q5	♦ JT97	All Pass			
South HCP: 15	♣ Q98643	♣ KJT				
Contract: 3♣ South						

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

### Board: 143

	North:	South:	W	N	E	S
Dealer: North	♠ AQ98	♠ K2		1NT	Pass	2♦
Vul: Both	♥ 52	♥ KT9873	Pass	2♥	Pass	4♥
North HCP: 13	♦ K95	♦ AQ6	All Pass			
South HCP: 14+2	♣ A962	♣ Q3				
Contract: 4♥ South						

### Board: 144

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT54	♠ A97				1NT
Vul: None	♥ A	♥ KQ85	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 16+2	♦ AT4	♦ K63	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 13	♣ Q63	♣ J84	Pass	6♠	All Pass	
Contract: 6♠ North						

1. Texas  
2. A=1/5 or 4/5

### Board: 145

	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ K		1NT	Pass	3NT
Vul: N-S	♥ QT53	♥ A4	All Pass			
North HCP: 13	♦ Q53	♦ AJT72				
South HCP: 12+2	♣ QJ3	♣ T8752				
Contract: 3NT South						

<b>Board: 146</b>	♠ 7432	Partner bids first.
Dealer: South	♥ QJ54	The opponents are silent.
Vul: E-W	♦ J75	
HCP: 6	♣ Q9	
<hr/>		
<b>Board: 147</b>	♠ Q764	You bid first.
Dealer: North	♥ QJ32	East (LHO) Doubles 1NT if possible.
Vul: None	♦ AQ5	
HCP: 13	♣ Q8	
<hr/>		
<b>Board: 148</b>	♠ KT3	Partner bids first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: N-S	♦ J875	
HCP: 13	♣ Q72	
<hr/>		
<b>Board: 149</b>	♠ AQ3	You bid first.
Dealer: North	♥ KQ75	The opponents are silent.
Vul: E-W	♦ 872	
HCP: 13	♣ Q86	
<hr/>		
<b>Board: 150</b>	♠ QJ8	Partner bids first.
Dealer: South	♥ T86	The opponents are silent.
Vul: N-S	♦ KQT98	
HCP: 8+1	♣ 87	

## Both hands (Answers Page)

### Board: 146

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 13

Contract: 1NT South

North:

♠ 7432

♥ QJ54

♦ J75

♣ Q9

South:

♠ KT98

♥ K86

♦ K98

♣ A52

W	N	E	S
			1NT

All Pass

### Board: 147

Dealer: North

Vul: None

North HCP: 13

South HCP: 6+2

Contract: 3♦ North

North:

♠ Q764

♥ QJ32

♦ AQ5

♣ Q8

South:

♠ A82

♥ 7

♦ J98642

♣ JT6

W	N	E	S
	1NT	X	3♣ <sup>1</sup>

Pass 3♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 148

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 14

Contract: 3NT North

North:

♠ KT3

♥ AK8

♦ J875

♣ Q72

South:

♠ A72

♥ QJ9

♦ AQ9

♣ J643

W	N	E	S
			1NT

Pass 3NT All Pass

### Board: 149

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10+2

Contract: 4♠ North

North:

♠ AQ3

♥ KQ75

♦ 872

♣ Q86

South:

♠ J98542

♥ A6

♦ A5

♣ J95

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 150

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13

Contract: 1NT South

North:

♠ QJ8

♥ T86

♦ KQT98

♣ 87

South:

♠ K765

♥ A75

♦ 53

♣ AQT2

W	N	E	S
			1NT

All Pass

<b>Board: 146</b>	♠ KT98	You bid first.
Dealer: South	♥ K86	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 13	♣ A52	

---

<b>Board: 147</b>	♠ A82	Partner bids first.
Dealer: North	♥ 7	East (RHO) Doubles 1NT if possible.
Vul: None	♦ J98642	
HCP: 6+2	♣ JT6	

---

<b>Board: 148</b>	♠ A72	You bid first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 14	♣ J643	

---

<b>Board: 149</b>	♠ J98542	Partner bids first.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ A5	
HCP: 10+2	♣ J95	

---

<b>Board: 150</b>	♠ K765	You bid first.
Dealer: South	♥ A75	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 13	♣ AQT2	

## Both hands (Answers Page)

### Board: 146

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 13

Contract: 1NT South

North:

♠ 7432

♥ QJ54

♦ J75

♣ Q9

South:

♠ KT98

♥ K86

♦ K98

♣ A52

W	N	E	S
			1NT

All Pass

### Board: 147

Dealer: North

Vul: None

North HCP: 13

South HCP: 6+2

Contract: 3♦ North

North:

♠ Q764

♥ QJ32

♦ AQ5

♣ Q8

South:

♠ A82

♥ 7

♦ J98642

♣ JT6

W	N	E	S
	1NT	X	3♣ <sup>1</sup>

Pass 3♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 148

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 14

Contract: 3NT North

North:

♠ KT3

♥ AK8

♦ J875

♣ Q72

South:

♠ A72

♥ QJ9

♦ AQ9

♣ J643

W	N	E	S
			1NT

Pass 3NT All Pass

### Board: 149

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10+2

Contract: 4♠ North

North:

♠ AQ3

♥ KQ75

♦ 872

♣ Q86

South:

♠ J98542

♥ A6

♦ A5

♣ J95

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

Pass 4♠ All Pass

1. Texas

### Board: 150

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13

Contract: 1NT South

North:

♠ QJ8

♥ T86

♦ KQT98

♣ 87

South:

♠ K765

♥ A75

♦ 53

♣ AQT2

W	N	E	S
			1NT

All Pass



<b>Board: 151</b>	♠ 8	LHO opens the bidding 1NT.
Dealer: East	♥ AT62	Partner bids next.
Vul: N-S	♦ AQJT86	West (RHO) bids 2♥ if possible.
HCP: 11+2	♣ 72	East (LHO) bids 2♠ if possible.
<hr/>		
<b>Board: 152</b>	♠ 93	Partner bids first.
Dealer: South	♥ A7532	The opponents are silent.
Vul: E-W	♦ 852	
HCP: 7+1	♣ KT8	
<hr/>		
<b>Board: 153</b>	♠ AK854	Partner bids first.
Dealer: South	♥ A853	The opponents are silent.
Vul: Both	♦ 9	
HCP: 11+1	♣ 976	
<hr/>		
<b>Board: 154</b>	♠ AJT2	RHO opens the bidding 1NT.
Dealer: West	♥ A98	You bid next.
Vul: None	♦ A	
HCP: 18+1	♣ KQ842	
<hr/>		
<b>Board: 155</b>	♠ 9	RHO opens the bidding 1NT.
Dealer: West	♥ KQT82	You bid next.
Vul: E-W	♦ AKT86	East (LHO) Doubles 2♥ if possible.
HCP: 15+2	♣ K5	West (RHO) bids 2♠ if possible.

## Both hands (Answers Page)

### Board: 151

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 8+1

Contract: 3 ♦ North

North:

♠ 8

♥ AT62

♦ AQJT86

♣ 72

South:

♠ AQ32

♥ 98754

♦ 975

♣ Q

W N E S

1NT Pass

2 ♥ Pass 2 ♠ Pass

Pass 3 ♦ All Pass

### Board: 152

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 14

Contract: 2 ♥ South

North:

♠ 93

♥ A7532

♦ 852

♣ KT8

South:

♠ KT8

♥ J4

♦ A976

♣ AQ52

W N E S

1NT

Pass 2 ♦ Pass 2 ♥

All Pass

### Board: 153

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ AK854

♥ A853

♦ 9

♣ 976

South:

♠ 976

♥ K2

♦ KQT3

♣ AQJT

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

1. Stayman

### Board: 154

Dealer: West

Vul: None

North HCP: 18+1

South HCP: 5+1

Contract: 2 ♦ South

North:

♠ AJT2

♥ A98

♦ A

♣ KQ842

South:

♠ Q983

♥ K54

♦ T8652

♣ 9

W N E S

1NT X Pass 2 ♦

All Pass

### Board: 155

Dealer: West

Vul: E-W

North HCP: 15+2

South HCP: 4+1

Contract: 3 ♥ South

North:

♠ 9

♥ KQT82

♦ AKT86

♣ K5

South:

♠ QT764

♥ 754

♦ Q5

♣ 962

W N E S

1NT 2 ♥<sup>1</sup> X Pass

2 ♠ 3 ♦ Pass 3 ♥

All Pass

1. Cappelletti, 5M-4m

<b>Board: 151</b>	♠ AQ32	RHO opens the bidding 1NT.
Dealer: East	♥ 98754	You bid next.
Vul: N-S	♦ 975	West (LHO) bids 2♥ if possible.
HCP: 8+1	♣ Q	East (RHO) bids 2♠ if possible.

---

<b>Board: 152</b>	♠ KT8	You bid first.
Dealer: South	♥ J4	The opponents are silent.
Vul: E-W	♦ A976	
HCP: 14	♣ AQ52	

---

<b>Board: 153</b>	♠ 976	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ KQT3	
HCP: 15	♣ AQJT	

---

<b>Board: 154</b>	♠ Q983	LHO opens the bidding 1NT.
Dealer: West	♥ K54	Partner bids next.
Vul: None	♦ T8652	
HCP: 5+1	♣ 9	

---

<b>Board: 155</b>	♠ QT764	LHO opens the bidding 1NT.
Dealer: West	♥ 754	Partner bids next.
Vul: E-W	♦ Q5	East (RHO) Doubles 2♥ if possible.
HCP: 4+1	♣ 962	West (LHO) bids 2♠ if possible.

## Both hands (Answers Page)

### Board: 151

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 8+1

Contract: 3 ♦ North

North:

♠ 8

♥ AT62

♦ AQJT86

♣ 72

South:

♠ AQ32

♥ 98754

♦ 975

♣ Q

W N E S

1NT Pass

2 ♥ Pass 2 ♠ Pass

Pass 3 ♦ All Pass

### Board: 152

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 14

Contract: 2 ♥ South

North:

♠ 93

♥ A7532

♦ 852

♣ KT8

South:

♠ KT8

♥ J4

♦ A976

♣ AQ52

W N E S

1NT

Pass 2 ♦ Pass 2 ♥

All Pass

### Board: 153

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ AK854

♥ A853

♦ 9

♣ 976

South:

♠ 976

♥ K2

♦ KQT3

♣ AQJT

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

1. Stayman

### Board: 154

Dealer: West

Vul: None

North HCP: 18+1

South HCP: 5+1

Contract: 2 ♦ South

North:

♠ AJT2

♥ A98

♦ A

♣ KQ842

South:

♠ Q983

♥ K54

♦ T8652

♣ 9

W N E S

1NT X Pass 2 ♦

All Pass

### Board: 155

Dealer: West

Vul: E-W

North HCP: 15+2

South HCP: 4+1

Contract: 3 ♥ South

North:

♠ 9

♥ KQT82

♦ AKT86

♣ K5

South:

♠ QT764

♥ 754

♦ Q5

♣ 962

W N E S

1NT 2 ♥<sup>1</sup> X Pass

2 ♠ 3 ♦ Pass 3 ♥

All Pass

1. Cappelletti, 5M-4m

**Board: 156**      ♠ J98743      Partner bids first.  
Dealer: South      ♥ QT      East (LHO) Doubles 2♥ if possible.  
Vul: Both      ♦ Q2  
HCP: 5+2      ♣ T52

---

**Board: 157**      ♠ AQT2      You bid first.  
Dealer: North      ♥ 92      The opponents are silent.  
Vul: N-S      ♦ AJ8  
HCP: 14      ♣ K873

---

**Board: 158**      ♠ Q8742      Partner bids first.  
Dealer: South      ♥ T86      West (RHO) bids 2♣ if possible.  
Vul: E-W      ♦ -  
HCP: 8+2      ♣ AQ952

---

**Board: 159**      ♠ A865      You bid first.  
Dealer: North      ♥ 76      The opponents are silent.  
Vul: None      ♦ A864  
HCP: 13      ♣ KQ6

---

**Board: 160**      ♠ AQJ74      RHO opens the bidding 1NT.  
Dealer: West      ♥ AT54      You bid next.  
Vul: N-S      ♦ Q9      East (LHO) Doubles 2♦ if possible.  
HCP: 13+1      ♣ T3

## Both hands (Answers Page)

### Board: 156

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 14

Contract: 2 ♠ South

North:

♠ J98743

♥ QT

♦ Q2

♣ T52

South:

♠ KT5

♥ A7

♦ J963

♣ AQ76

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

### Board: 157

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 8

Contract: 1NT North

North:

♠ AQT2

♥ 92

♦ AJ8

♣ K873

South:

♠ 7

♥ A863

♦ K942

♣ J965

W	N	E	S
	1NT	All Pass	

### Board: 158

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 14

Contract: 4 ♠ North

North:

♠ Q8742

♥ T86

♦ -

♣ AQ952

South:

♠ AKJ6

♥ AQ53

♦ T75

♣ 84

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

1. Cappelletti, any 6+suit  
2. Super acceptance after NT

### Board: 159

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 4 ♠ North

North:

♠ A865

♥ 76

♦ A864

♣ KQ6

South:

♠ T932

♥ KQT2

♦ 2

♣ AT72

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

1. Stayman

### Board: 160

Dealer: West

Vul: N-S

North HCP: 13+1

South HCP: 7

Contract: 2 ♥ South

North:

♠ AQJ74

♥ AT54

♦ Q9

♣ T3

South:

♠ 932

♥ 9763

♦ KJ8

♣ K42

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

1. Cappelletti, both majors

<b>Board: 156</b>	♠ KT5	You bid first.
Dealer: South	♥ A7	East (RHO) Doubles 2♥ if possible.
Vul: Both	♦ J963	
HCP: 14	♣ AQ76	

---

<b>Board: 157</b>	♠ 7	Partner bids first.
Dealer: North	♥ A863	The opponents are silent.
Vul: N-S	♦ K942	
HCP: 8	♣ J965	

---

<b>Board: 158</b>	♠ AKJ6	You bid first.
Dealer: South	♥ AQ53	West (LHO) bids 2♣ if possible.
Vul: E-W	♦ T75	
HCP: 14	♣ 84	

---

<b>Board: 159</b>	♠ T932	Partner bids first.
Dealer: North	♥ KQT2	The opponents are silent.
Vul: None	♦ 2	
HCP: 9	♣ AT72	

---

<b>Board: 160</b>	♠ 932	LHO opens the bidding 1NT.
Dealer: West	♥ 9763	Partner bids next.
Vul: N-S	♦ KJ8	East (RHO) Doubles 2♦ if possible.
HCP: 7	♣ K42	

## Both hands (Answers Page)

### Board: 156

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 14

Contract: 2 ♠ South

North:

♠ J98743

♥ QT

♦ Q2

♣ T52

South:

♠ KT5

♥ A7

♦ J963

♣ AQ76

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

### Board: 157

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 8

Contract: 1NT North

North:

♠ AQT2

♥ 92

♦ AJ8

♣ K873

South:

♠ 7

♥ A863

♦ K942

♣ J965

W	N	E	S
	1NT	All Pass	

### Board: 158

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 14

Contract: 4 ♠ North

North:

♠ Q8742

♥ T86

♦ -

♣ AQ952

South:

♠ AKJ6

♥ AQ53

♦ T75

♣ 84

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

1. Cappelletti, any 6+suit  
2. Super acceptance after NT

### Board: 159

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 4 ♠ North

North:

♠ A865

♥ 76

♦ A864

♣ KQ6

South:

♠ T932

♥ KQT2

♦ 2

♣ AT72

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

1. Stayman

### Board: 160

Dealer: West

Vul: N-S

North HCP: 13+1

South HCP: 7

Contract: 2 ♥ South

North:

♠ AQJ74

♥ AT54

♦ Q9

♣ T3

South:

♠ 932

♥ 9763

♦ KJ8

♣ K42

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

1. Cappelletti, both majors



<b>Board: 161</b>	♠ A98	You bid first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: Both	♦ K82	
HCP: 13	♣ J862	

---

<b>Board: 162</b>	♠ AJ954	Partner bids first.
Dealer: South	♥ KQJ62	West (RHO) bids 2 ♠ if possible.
Vul: N-S	♦ 5	East (LHO) bids 2NT if possible.
HCP: 11+2	♣ 83	

---

<b>Board: 163</b>	♠ AK62	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: Both	♦ 984	
HCP: 14	♣ JT6	

---

<b>Board: 164</b>	♠ A7	You bid first.
Dealer: North	♥ QJ9	West (RHO) Doubles 2 ♥ if possible.
Vul: None	♦ A952	
HCP: 15	♣ AT74	

---

<b>Board: 165</b>	♠ KJ75	Partner bids first.
Dealer: South	♥ J	West (RHO) bids 2 ♦ if possible.
Vul: E-W	♦ J5432	East (LHO) bids 2 ♥ if possible.
HCP: 9+1	♣ QJ9	

## Both hands (Answers Page)

### Board: 161

Dealer: North

Vul: Both

North HCP: 13

South HCP: 16

Contract: 3NT South

North:

♠ A98

♥ AJ5

♦ K82

♣ J862

South:

♠ K

♥ K832

♦ AQT5

♣ A754

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

### Board: 162

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 15

Contract: 4♥ North

North:

♠ AJ954

♥ KQJ62

♦ 5

♣ 83

South:

♠ K7

♥ AT83

♦ Q942

♣ AQ2

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

### Board: 163

Dealer: North

Vul: Both

North HCP: 14

South HCP: 7

Contract: 1NT North

North:

♠ AK62

♥ AQ3

♦ 984

♣ JT6

South:

♠ QJ97

♥ 9864

♦ A6

♣ 875

W	N	E	S
	1NT	All Pass	

### Board: 164

Dealer: North

Vul: None

North HCP: 15

South HCP: 7+2

Contract: 2♠ South

North:

♠ A7

♥ QJ9

♦ A952

♣ AT74

South:

♠ QJT842

♥ 4

♦ JT8

♣ QJ2

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

### Board: 165

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 3♦ North

North:

♠ KJ75

♥ J

♦ J5432

♣ QJ9

South:

♠ Q9

♥ A983

♦ Q98

♣ AKT6

W	N	E	S
			1NT
2♦ <sup>1</sup>	Pass	2♥	Pass
Pass	3♦	All Pass	
1. Cappelletti, both majors			

**Board: 161**

♠ K

Partner bids first.

Dealer: North

♥ K832

The opponents are silent.

Vul: Both

♦ AQT5

HCP: 16

♣ A754

**Board: 162**

♠ K7

You bid first.

Dealer: South

♥ AT83

West (LHO) bids 2♠ if possible.

Vul: N-S

♦ Q942

East (RHO) bids 2NT if possible.

HCP: 15

♣ AQ2

**Board: 163**

♠ QJ97

Partner bids first.

Dealer: North

♥ 9864

The opponents are silent.

Vul: Both

♦ A6

HCP: 7

♣ 875

**Board: 164**

♠ QJT842

Partner bids first.

Dealer: North

♥ 4

West (LHO) Doubles 2♥ if possible.

Vul: None

♦ JT8

HCP: 7+2

♣ QJ2

**Board: 165**

♠ Q9

You bid first.

Dealer: South

♥ A983

West (LHO) bids 2♦ if possible.

Vul: E-W

♦ Q98

East (RHO) bids 2♥ if possible.

HCP: 15

♣ AKT6

## Both hands (Answers Page)

### Board: 161

Dealer: North

Vul: Both

North HCP: 13

South HCP: 16

Contract: 3NT South

North:

♠ A98

♥ AJ5

♦ K82

♣ J862

South:

♠ K

♥ K832

♦ AQT5

♣ A754

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

### Board: 162

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 15

Contract: 4♥ North

North:

♠ AJ954

♥ KQJ62

♦ 5

♣ 83

South:

♠ K7

♥ AT83

♦ Q942

♣ AQ2

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

### Board: 163

Dealer: North

Vul: Both

North HCP: 14

South HCP: 7

Contract: 1NT North

North:

♠ AK62

♥ AQ3

♦ 984

♣ JT6

South:

♠ QJ97

♥ 9864

♦ A6

♣ 875

W	N	E	S
	1NT	All Pass	

### Board: 164

Dealer: North

Vul: None

North HCP: 15

South HCP: 7+2

Contract: 2♠ South

North:

♠ A7

♥ QJ9

♦ A952

♣ AT74

South:

♠ QJT842

♥ 4

♦ JT8

♣ QJ2

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

### Board: 165

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 3♦ North

North:

♠ KJ75

♥ J

♦ J5432

♣ QJ9

South:

♠ Q9

♥ A983

♦ Q98

♣ AKT6

W	N	E	S
			1NT
2♦ <sup>1</sup>	Pass	2♥	Pass
Pass	3♦	All Pass	
1. Cappelletti, both majors			

**Board: 166**      ♠ 3      Partner bids first.  
Dealer: South      ♥ JT      The opponents are silent.  
Vul: Both      ♦ AKQ8762  
HCP: 11+3      ♣ JT8

---

**Board: 167**      ♠ J986      Partner bids first.  
Dealer: South      ♥ 962      East (LHO) bids 2♥ if possible.  
Vul: None      ♦ K6542  
HCP: 7+1      ♣ K

---

**Board: 168**      ♠ T4      Partner bids first.  
Dealer: South      ♥ 986      The opponents are silent.  
Vul: None      ♦ A96  
HCP: 7+1      ♣ K8763

---

**Board: 169**      ♠ AQ8      You bid first.  
Dealer: North      ♥ QT6      The opponents are silent.  
Vul: N-S      ♦ KQ95  
HCP: 13      ♣ 854

---

**Board: 170**      ♠ AQ83      Partner bids first.  
Dealer: South      ♥ 9843      The opponents are silent.  
Vul: E-W      ♦ T7  
HCP: 7      ♣ J32

## Both hands (Answers Page)

### Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KT6				1NT
Vul: Both	♥ JT	♥ A74	Pass	3NT	All Pass	
North HCP: 11+3	♦ AKQ8762	♦ J9				
South HCP: 15+1	♣ JT8	♣ AK642				
Contract: 3NT North						

### Board: 167

	North:	South:	W	N	E	S
Dealer: South	♠ J986	♠ T52				1NT
Vul: None	♥ 962	♥ AQ	Pass	Pass	2♥ <sup>1</sup>	Pass
North HCP: 7+1	♦ K6542	♦ AQJ3	Pass	3♦	All Pass	
South HCP: 13	♣ K	♣ T865				
Contract: 3♦ North						

1. Cappelletti, 5M-4m

### Board: 168

	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ Q87				1NT
Vul: None	♥ 986	♥ KJT5	All Pass			
North HCP: 7+1	♦ A96	♦ QJ84				
South HCP: 15	♣ K8763	♣ AQ				
Contract: 1NT South						

### Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ J76		1NT	Pass	3NT
Vul: N-S	♥ QT6	♥ J84	All Pass			
North HCP: 13	♦ KQ95	♦ 8				
South HCP: 11+2	♣ 854	♣ AKQT97				
Contract: 3NT South						

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ AQ83	♠ 965				1NT
Vul: E-W	♥ 9843	♥ A52	All Pass			
North HCP: 7	♦ T7	♦ QJ				
South HCP: 14+1	♣ J32	♣ AK974				
Contract: 1NT South						

<b>Board: 166</b>	♠ KT6	You bid first.
Dealer: South	♥ A74	The opponents are silent.
Vul: Both	♦ J9	
HCP: 15+1	♣ AK642	

---

<b>Board: 167</b>	♠ T52	You bid first.
Dealer: South	♥ AQ	East (RHO) bids 2♥ if possible.
Vul: None	♦ AQJ3	
HCP: 13	♣ T865	

---

<b>Board: 168</b>	♠ Q87	You bid first.
Dealer: South	♥ KJT5	The opponents are silent.
Vul: None	♦ QJ84	
HCP: 15	♣ AQ	

---

<b>Board: 169</b>	♠ J76	Partner bids first.
Dealer: North	♥ J84	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 11+2	♣ AKQT97	

---

<b>Board: 170</b>	♠ 965	You bid first.
Dealer: South	♥ A52	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 14+1	♣ AK974	

## Both hands (Answers Page)

### Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KT6				1NT
Vul: Both	♥ JT	♥ A74	Pass	3NT	All Pass	
North HCP: 11+3	♦ AKQ8762	♦ J9				
South HCP: 15+1	♣ JT8	♣ AK642				
Contract: 3NT North						

### Board: 167

	North:	South:	W	N	E	S
Dealer: South	♠ J986	♠ T52				1NT
Vul: None	♥ 962	♥ AQ	Pass	Pass	2♥ <sup>1</sup>	Pass
North HCP: 7+1	♦ K6542	♦ AQJ3	Pass	3♦	All Pass	
South HCP: 13	♣ K	♣ T865				
Contract: 3♦ North						

1. Cappelletti, 5M-4m

### Board: 168

	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ Q87				1NT
Vul: None	♥ 986	♥ KJT5	All Pass			
North HCP: 7+1	♦ A96	♦ QJ84				
South HCP: 15	♣ K8763	♣ AQ				
Contract: 1NT South						

### Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ J76		1NT	Pass	3NT
Vul: N-S	♥ QT6	♥ J84	All Pass			
North HCP: 13	♦ KQ95	♦ 8				
South HCP: 11+2	♣ 854	♣ AKQT97				
Contract: 3NT South						

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ AQ83	♠ 965				1NT
Vul: E-W	♥ 9843	♥ A52	All Pass			
North HCP: 7	♦ T7	♦ QJ				
South HCP: 14+1	♣ J32	♣ AK974				
Contract: 1NT South						



<b>Board: 171</b>	♠ QT94	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 15	♣ K973	
<hr/>		
<b>Board: 172</b>	♠ A63	LHO opens the bidding 1NT.
Dealer: East	♥ J873	Partner bids next.
Vul: E-W	♦ QJ842	
HCP: 12+1	♣ A	
<hr/>		
<b>Board: 173</b>	♠ Q3	You bid first.
Dealer: North	♥ AK54	The opponents are silent.
Vul: Both	♦ Q643	
HCP: 15	♣ A54	
<hr/>		
<b>Board: 174</b>	♠ J4	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ KT854	
HCP: 10+2	♣ AQT84	
<hr/>		
<b>Board: 175</b>	♠ 9	Partner bids first.
Dealer: South	♥ 6	West (RHO) bids 2♦ if possible.
Vul: E-W	♦ QT97	
HCP: 9+3	♣ AQJT753	

## Both hands (Answers Page)

### Board: 171

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3 ♠ North

North:

♠ QT94

♥ KQ

♦ KQ3

♣ K973

South:

♠ AKJ65

♥ T72

♦ T97

♣ 54

W N E S

1NT Pass 2♥

Pass 3♠<sup>1</sup> All Pass

1. Super acceptance after NT

### Board: 172

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 10+1

Contract: 3 ♠ North

North:

♠ A63

♥ J873

♦ QJ842

♣ A

South:

♠ J9754

♥ AQ4

♦ K975

♣ 9

W N E S

1NT 2♠<sup>1</sup>

Pass 3♠ All Pass

1. Cappelletti, 5M-4m

### Board: 173

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 2 ♠ North

North:

♠ Q3

♥ AK54

♦ Q643

♣ A54

South:

♠ KJT92

♥ J63

♦ J8

♣ KJ9

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 174

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 15

Contract: 1NT South

North:

♠ J4

♥ 4

♦ KT854

♣ AQT84

South:

♠ A983

♥ KQ93

♦ QJ

♣ K92

W N E S

1NT

All Pass

### Board: 175

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 13

Contract: 5 ♣ North

North:

♠ 9

♥ 6

♦ QT97

♣ AQJT753

South:

♠ KT6

♥ KT9

♦ AK65

♣ 982

W N E S

1NT

2♦<sup>1</sup> 5♣ All Pass

1. Cappelletti, both majors

<b>Board: 171</b>	♠ AKJ65	Partner bids first.
Dealer: North	♥ T72	The opponents are silent.
Vul: None	♦ T97	
HCP: 8+1	♣ 54	
<hr/>		
<b>Board: 172</b>	♠ J9754	RHO opens the bidding 1NT.
Dealer: East	♥ AQ4	You bid next.
Vul: E-W	♦ K975	
HCP: 10+1	♣ 9	
<hr/>		
<b>Board: 173</b>	♠ KJT92	Partner bids first.
Dealer: North	♥ J63	The opponents are silent.
Vul: Both	♦ J8	
HCP: 10+1	♣ KJ9	
<hr/>		
<b>Board: 174</b>	♠ A983	You bid first.
Dealer: South	♥ KQ93	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 15	♣ K92	
<hr/>		
<b>Board: 175</b>	♠ KT6	You bid first.
Dealer: South	♥ KT9	West (LHO) bids 2♦ if possible.
Vul: E-W	♦ AK65	
HCP: 13	♣ 982	

## Both hands (Answers Page)

### Board: 171

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3 ♠ North

North:

♠ QT94

♥ KQ

♦ KQ3

♣ K973

South:

♠ AKJ65

♥ T72

♦ T97

♣ 54

W      N      E      S

1NT   Pass   2 ♥

Pass   3 ♠<sup>1</sup>   All Pass

1. Super acceptance after NT

### Board: 172

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 10+1

Contract: 3 ♠ North

North:

♠ A63

♥ J873

♦ QJ842

♣ A

South:

♠ J9754

♥ AQ4

♦ K975

♣ 9

W      N      E      S

1NT   2 ♠<sup>1</sup>

Pass   3 ♠   All Pass

1. Cappelletti, 5M-4m

### Board: 173

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 2 ♠ North

North:

♠ Q3

♥ AK54

♦ Q643

♣ A54

South:

♠ KJT92

♥ J63

♦ J8

♣ KJ9

W      N      E      S

1NT   Pass   2 ♥

Pass   2 ♠   All Pass

### Board: 174

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 15

Contract: 1NT South

North:

♠ J4

♥ 4

♦ KT854

♣ AQT84

South:

♠ A983

♥ KQ93

♦ QJ

♣ K92

W      N      E      S

1NT

All Pass

### Board: 175

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 13

Contract: 5 ♣ North

North:

♠ 9

♥ 6

♦ QT97

♣ AQJT753

South:

♠ KT6

♥ KT9

♦ AK65

♣ 982

W      N      E      S

1NT

2 ♦<sup>1</sup>   5 ♣   All Pass

1. Cappelletti, both majors

<b>Board: 176</b>	♠ T762	Partner bids first.
Dealer: South	♥ J543	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ T3	East (LHO) Doubles 2♥ if possible.
HCP: 2	♣ J94	West (RHO) Doubles 2♠ if possible.

---

<b>Board: 177</b>	♠ K987	You bid first.
Dealer: North	♥ T92	West (RHO) Doubles 2♦ if possible.
Vul: None	♦ AQ52	
HCP: 14	♣ KQ	

---

<b>Board: 178</b>	♠ KQ54	Partner bids first.
Dealer: South	♥ KQ93	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 14	♣ 72	

---

<b>Board: 179</b>	♠ A765	You bid first.
Dealer: North	♥ T65	The opponents are silent.
Vul: Both	♦ AT4	
HCP: 13	♣ KQT	

---

<b>Board: 180</b>	♠ AQ	LHO opens the bidding 1NT.
Dealer: East	♥ J	Partner bids next.
Vul: None	♦ Q98764	
HCP: 13+2	♣ KJ64	

## Both hands (Answers Page)

### Board: 176

Dealer: South

Vul: Both

North HCP: 2

South HCP: 14

Contract: 2 ♠ X South

North:

♠ T762

♥ J543

♦ T3

♣ J94

South:

♠ Q93

♥ 98

♦ AQ52

♣ AQ85

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

### Board: 177

Dealer: North

Vul: None

North HCP: 14

South HCP: 8+1

Contract: 3 ♥ North

North:

♠ K987

♥ T92

♦ AQ52

♣ KQ

South:

♠ AQ65

♥ Q8764

♦ 9

♣ 542

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

1. Two way game tries

### Board: 178

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 14

Contract: 4 ♥ North

North:

♠ KQ54

♥ KQ93

♦ AT5

♣ 72

South:

♠ AJ

♥ A754

♦ QJ72

♣ QT9

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

1. Stayman

### Board: 179

Dealer: North

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1NT North

North:

♠ A765

♥ T65

♦ AT4

♣ KQT

South:

♠ QJT4

♥ J842

♦ KJ5

♣ 72

W	N	E	S
	1NT	All Pass	

### Board: 180

Dealer: East

Vul: None

North HCP: 13+2

South HCP: 13+3

Contract: 3 ♣ South

North:

♠ AQ

♥ J

♦ Q98764

♣ KJ64

South:

♠ 3

♥ AQ98765

♦ K

♣ A983

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

1. Cappelletti, 5M-4m

<b>Board: 176</b>	♠ Q93	You bid first.
Dealer: South	♥ 98	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ AQ52	East (RHO) Doubles 2♥ if possible.
HCP: 14	♣ AQ85	West (LHO) Doubles 2♠ if possible.

---

<b>Board: 177</b>	♠ AQ65	Partner bids first.
Dealer: North	♥ Q8764	West (LHO) Doubles 2♦ if possible.
Vul: None	♦ 9	
HCP: 8+1	♣ 542	

---

<b>Board: 178</b>	♠ AJ	You bid first.
Dealer: South	♥ A754	The opponents are silent.
Vul: E-W	♦ QJ72	
HCP: 14	♣ QT9	

---

<b>Board: 179</b>	♠ QJT4	Partner bids first.
Dealer: North	♥ J842	The opponents are silent.
Vul: Both	♦ KJ5	
HCP: 8	♣ 72	

---

<b>Board: 180</b>	♠ 3	RHO opens the bidding 1NT.
Dealer: East	♥ AQ98765	You bid next.
Vul: None	♦ K	
HCP: 13+3	♣ A983	

## Both hands (Answers Page)

### Board: 176

Dealer: South

Vul: Both

North HCP: 2

South HCP: 14

Contract: 2 ♠ X South

North:

♠ T762

♥ J543

♦ T3

♣ J94

South:

♠ Q93

♥ 98

♦ AQ52

♣ AQ85

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

### Board: 177

Dealer: North

Vul: None

North HCP: 14

South HCP: 8+1

Contract: 3 ♥ North

North:

♠ K987

♥ T92

♦ AQ52

♣ KQ

South:

♠ AQ65

♥ Q8764

♦ 9

♣ 542

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

1. Two way game tries

### Board: 178

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 14

Contract: 4 ♥ North

North:

♠ KQ54

♥ KQ93

♦ AT5

♣ 72

South:

♠ AJ

♥ A754

♦ QJ72

♣ QT9

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

1. Stayman

### Board: 179

Dealer: North

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1NT North

North:

♠ A765

♥ T65

♦ AT4

♣ KQT

South:

♠ QJT4

♥ J842

♦ KJ5

♣ 72

W	N	E	S
	1NT	All Pass	

### Board: 180

Dealer: East

Vul: None

North HCP: 13+2

South HCP: 13+3

Contract: 3 ♣ South

North:

♠ AQ

♥ J

♦ Q98764

♣ KJ64

South:

♠ 3

♥ AQ98765

♦ K

♣ A983

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

1. Cappelletti, 5M-4m



<b>Board: 181</b>	♠ AQT4	You bid first.
Dealer: North	♥ A6	East (LHO) bids 2♣ if possible.
Vul: N-S	♦ K973	
HCP: 13	♣ 743	
<hr/>		
<b>Board: 182</b>	♠ KJ8	You bid first.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: Both	♦ T7	
HCP: 14	♣ A732	
<hr/>		
<b>Board: 183</b>	♠ A9	You bid first.
Dealer: North	♥ 853	West (RHO) Doubles 2♥ if possible.
Vul: None	♦ K873	
HCP: 13	♣ AQ43	
<hr/>		
<b>Board: 184</b>	♠ JT965	Partner bids first.
Dealer: South	♥ 42	East (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ Q73	
HCP: 3+1	♣ 963	
<hr/>		
<b>Board: 185</b>	♠ J2	You bid first.
Dealer: North	♥ AT43	The opponents are silent.
Vul: None	♦ AQ63	
HCP: 14	♣ QJT	

## Both hands (Answers Page)

### Board: 181

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ AQT4

♥ A6

♦ K973

♣ 743

South:

♠ J9762

♥ KJ

♦ A652

♣ K5

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

1. Cappelletti, any 6+suit

2. Super acceptance after NT

### Board: 182

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 4 ♣ North

North:

♠ KJ8

♥ KQJT

♦ T7

♣ A732

South:

♠ Q965

♥ A9

♦ J3

♣ KQT98

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

1. Stayman

### Board: 183

Dealer: North

Vul: None

North HCP: 13

South HCP: 13+1

Contract: 3 ♠ North

North:

♠ A9

♥ 853

♦ K873

♣ AQ43

South:

♠ KQ653

♥ JT6

♦ AT95

♣ K

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

### Board: 184

Dealer: South

Vul: N-S

North HCP: 3+1

South HCP: 14

Contract: 2 ♠ South

North:

♠ JT965

♥ 42

♦ Q73

♣ 963

South:

♠ K87

♥ K765

♦ AT6

♣ A87

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

### Board: 185

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ J2

♥ AT43

♦ AQ63

♣ QJT

South:

♠ AK8763

♥ J

♦ 85

♣ A653

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

<b>Board: 181</b>	♠ J9762	Partner bids first.
Dealer: North	♥ KJ	East (RHO) bids 2♣ if possible.
Vul: N-S	♦ A652	
HCP: 12+1	♣ K5	
<hr/>		
<b>Board: 182</b>	♠ Q965	Partner bids first.
Dealer: North	♥ A9	The opponents are silent.
Vul: Both	♦ J3	
HCP: 12+1	♣ KQT98	
<hr/>		
<b>Board: 183</b>	♠ KQ653	Partner bids first.
Dealer: North	♥ JT6	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ AT95	
HCP: 13+1	♣ K	
<hr/>		
<b>Board: 184</b>	♠ K87	You bid first.
Dealer: South	♥ K765	East (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ AT6	
HCP: 14	♣ A87	
<hr/>		
<b>Board: 185</b>	♠ AK8763	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ 85	
HCP: 12+2	♣ A653	

## Both hands (Answers Page)

### Board: 181

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ AQT4

♥ A6

♦ K973

♣ 743

South:

♠ J9762

♥ KJ

♦ A652

♣ K5

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

1. Cappelletti, any 6+suit

2. Super acceptance after NT

### Board: 182

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 4 ♣ North

North:

♠ KJ8

♥ KQJT

♦ T7

♣ A732

South:

♠ Q965

♥ A9

♦ J3

♣ KQT98

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

1. Stayman

### Board: 183

Dealer: North

Vul: None

North HCP: 13

South HCP: 13+1

Contract: 3 ♠ North

North:

♠ A9

♥ 853

♦ K873

♣ AQ43

South:

♠ KQ653

♥ JT6

♦ AT95

♣ K

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

### Board: 184

Dealer: South

Vul: N-S

North HCP: 3+1

South HCP: 14

Contract: 2 ♠ South

North:

♠ JT965

♥ 42

♦ Q73

♣ 963

South:

♠ K87

♥ K765

♦ AT6

♣ A87

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

### Board: 185

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ J2

♥ AT43

♦ AQ63

♣ QJT

South:

♠ AK8763

♥ J

♦ 85

♣ A653

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

<b>Board: 186</b>	♠ A52	Partner bids first.
Dealer: South	♥ A742	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ T742	
HCP: 8	♣ T3	

---

<b>Board: 187</b>	♠ AQJ863	RHO opens the bidding 1NT.
Dealer: West	♥ 74	You bid next.
Vul: E-W	♦ 53	
HCP: 10+2	♣ K97	

---

<b>Board: 188</b>	♠ T8	Partner bids first.
Dealer: South	♥ J42	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 5+3	♣ KJT9742	

---

<b>Board: 189</b>	♠ AK3	You bid first.
Dealer: North	♥ T865	The opponents are silent.
Vul: None	♦ Q982	
HCP: 13	♣ A9	

---

<b>Board: 190</b>	♠ T32	Partner bids first.
Dealer: South	♥ 63	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ J86	
HCP: 4+1	♣ K8754	

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 1NTX South

North:

♠ A52

♥ A742

♦ T742

♣ T3

South:

♠ Q63

♥ KQ6

♦ AKJ

♣ 8754

W

N

E

S

1NT

Pass

Pass

X

All Pass

### Board: 187

Dealer: West

Vul: E-W

North HCP: 10+2

South HCP: 7+1

Contract: 2♠ North

North:

♠ AQJ863

♥ 74

♦ 53

♣ K97

South:

♠ 5

♥ A9863

♦ JT96

♣ QT3

W

N

E

S

1NT

2♣<sup>1</sup>

Pass

2♦<sup>2</sup>

Pass

2♠

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 188

Dealer: South

Vul: E-W

North HCP: 5+3

South HCP: 14+1

Contract: 3♣ South

North:

♠ T8

♥ J42

♦ 6

♣ KJT9742

South:

♠ A3

♥ 875

♦ AKJ95

♣ Q63

W

N

E

S

1NT

Pass

2♠<sup>1</sup>

Pass

3♣<sup>2</sup>

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 189

Dealer: North

Vul: None

North HCP: 13

South HCP: 16+1

Contract: 4♠ North

North:

♠ AK3

♥ T865

♦ Q982

♣ A9

South:

♠ Q8762

♥ KQ

♦ A3

♣ KQT6

W

N

E

S

1NT

Pass

2♥

Pass

2♠

Pass

3♣

Pass

4♠

All Pass

### Board: 190

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 15

Contract: 1NTX South

North:

♠ T32

♥ 63

♦ J86

♣ K8754

South:

♠ AQ

♥ K97

♦ KQ95

♣ J962

W

N

E

S

1NT

Pass

Pass

X

All Pass

<b>Board: 186</b>	♠ Q63	You bid first.
Dealer: South	♥ KQ6	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ AKJ	
HCP: 15	♣ 8754	

---

<b>Board: 187</b>	♠ 5	LHO opens the bidding 1NT.
Dealer: West	♥ A9863	Partner bids next.
Vul: E-W	♦ JT96	
HCP: 7+1	♣ QT3	

---

<b>Board: 188</b>	♠ A3	You bid first.
Dealer: South	♥ 875	The opponents are silent.
Vul: E-W	♦ AKJ95	
HCP: 14+1	♣ Q63	

---

<b>Board: 189</b>	♠ Q8762	Partner bids first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ A3	
HCP: 16+1	♣ KQT6	

---

<b>Board: 190</b>	♠ AQ	You bid first.
Dealer: South	♥ K97	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ KQ95	
HCP: 15	♣ J962	

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 1NTX South

North:

♠ A52

♥ A742

♦ T742

♣ T3

South:

♠ Q63

♥ KQ6

♦ AKJ

♣ 8754

W

N

E

S

1NT

Pass

Pass

X

All Pass

### Board: 187

Dealer: West

Vul: E-W

North HCP: 10+2

South HCP: 7+1

Contract: 2♠ North

North:

♠ AQJ863

♥ 74

♦ 53

♣ K97

South:

♠ 5

♥ A9863

♦ JT96

♣ QT3

W

N

E

S

1NT

2♣<sup>1</sup>

Pass

2♦<sup>2</sup>

Pass

2♠

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 188

Dealer: South

Vul: E-W

North HCP: 5+3

South HCP: 14+1

Contract: 3♣ South

North:

♠ T8

♥ J42

♦ 6

♣ KJT9742

South:

♠ A3

♥ 875

♦ AKJ95

♣ Q63

W

N

E

S

1NT

Pass

2♠<sup>1</sup>

Pass

3♣<sup>2</sup>

All Pass

1. 1N-2S transfer to clubs

2. automat

### Board: 189

Dealer: North

Vul: None

North HCP: 13

South HCP: 16+1

Contract: 4♠ North

North:

♠ AK3

♥ T865

♦ Q982

♣ A9

South:

♠ Q8762

♥ KQ

♦ A3

♣ KQT6

W

N

E

S

1NT

Pass

2♥

Pass

2♠

Pass

3♣

Pass

4♠

All Pass

### Board: 190

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 15

Contract: 1NTX South

North:

♠ T32

♥ 63

♦ J86

♣ K8754

South:

♠ AQ

♥ K97

♦ KQ95

♣ J962

W

N

E

S

1NT

Pass

Pass

X

All Pass



<b>Board: 191</b>	♠ AJ2	You bid first.
Dealer: North	♥ Q976	The opponents are silent.
Vul: Both	♦ K63	
HCP: 13	♣ K85	
<hr/>		
<b>Board: 192</b>	♠ -	RHO opens the bidding 1NT.
Dealer: West	♥ K962	You bid next.
Vul: None	♦ AQ763	East (LHO) bids 2♥ if possible.
HCP: 12+1	♣ KT43	West (RHO) bids 2♠ if possible.
<hr/>		
<b>Board: 193</b>	♠ 72	You bid first.
Dealer: North	♥ AKT3	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 14	♣ KQ95	
<hr/>		
<b>Board: 194</b>	♠ 4	LHO opens the bidding 1NT.
Dealer: East	♥ AQ6	Partner bids next.
Vul: E-W	♦ A9854	West (RHO) bids 2♥ if possible.
HCP: 12+1	♣ QT97	East (LHO) bids 2♠ if possible.
<hr/>		
<b>Board: 195</b>	♠ A2	You bid first.
Dealer: North	♥ AJ84	The opponents are silent.
Vul: E-W	♦ AJ53	
HCP: 15	♣ J84	

## Both hands (Answers Page)

### Board: 191

Dealer: North

Vul: Both

North HCP: 13

South HCP: 9

Contract: 3♥ South

North:

♠ AJ2

♥ Q976

♦ K63

♣ K85

South:

♠ Q64

♥ AK43

♦ T972

♣ T6

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 192

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 10+1

Contract: 2NT South

North:

♠ -

♥ K962

♦ AQ763

♣ KT43

South:

♠ A9852

♥ Q83

♦ KT4

♣ J2

W	N	E	S
1NT	Pass	2♥	Pass

2♠	X	Pass	2NT
----	---	------	-----

All Pass

### Board: 193

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10

Contract: 2NT South

North:

♠ 72

♥ AKT3

♦ Q85

♣ KQ95

South:

♠ KQ93

♥ 94

♦ 743

♣ AJ76

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 194

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 12+1

Contract: 3♥ South

North:

♠ 4

♥ AQ6

♦ A9854

♣ QT97

South:

♠ A63

♥ KJ874

♦ J7

♣ K62

W	N	E	S
		1NT	Pass

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

Pass	X	Pass	3♥
------	---	------	----

All Pass

### Board: 195

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2♠ North

North:

♠ A2

♥ AJ84

♦ AJ53

♣ J84

South:

♠ JT954

♥ 62

♦ 92

♣ AKT3

W	N	E	S
	1NT	Pass	2♥

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

<b>Board: 191</b>	♠ Q64	Partner bids first.
Dealer: North	♥ AK43	The opponents are silent.
Vul: Both	♦ T972	
HCP: 9	♣ T6	
<hr/>		
<b>Board: 192</b>	♠ A9852	LHO opens the bidding 1NT.
Dealer: West	♥ Q83	Partner bids next.
Vul: None	♦ KT4	East (RHO) bids 2♥ if possible.
HCP: 10+1	♣ J2	West (LHO) bids 2♠ if possible.
<hr/>		
<b>Board: 193</b>	♠ KQ93	Partner bids first.
Dealer: North	♥ 94	The opponents are silent.
Vul: N-S	♦ 743	
HCP: 10	♣ AJ76	
<hr/>		
<b>Board: 194</b>	♠ A63	RHO opens the bidding 1NT.
Dealer: East	♥ KJ874	You bid next.
Vul: E-W	♦ J7	West (LHO) bids 2♥ if possible.
HCP: 12+1	♣ K62	East (RHO) bids 2♠ if possible.
<hr/>		
<b>Board: 195</b>	♠ JT954	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: E-W	♦ 92	
HCP: 8+1	♣ AKT3	

## Both hands (Answers Page)

### Board: 191

Dealer: North

Vul: Both

North HCP: 13

South HCP: 9

Contract: 3♥ South

North:

♠ AJ2

♥ Q976

♦ K63

♣ K85

South:

♠ Q64

♥ AK43

♦ T972

♣ T6

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 192

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 10+1

Contract: 2NT South

North:

♠ -

♥ K962

♦ AQ763

♣ KT43

South:

♠ A9852

♥ Q83

♦ KT4

♣ J2

W	N	E	S
1NT	Pass	2♥	Pass

2♠	X	Pass	2NT
----	---	------	-----

All Pass

### Board: 193

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10

Contract: 2NT South

North:

♠ 72

♥ AKT3

♦ Q85

♣ KQ95

South:

♠ KQ93

♥ 94

♦ 743

♣ AJ76

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 194

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 12+1

Contract: 3♥ South

North:

♠ 4

♥ AQ6

♦ A9854

♣ QT97

South:

♠ A63

♥ KJ874

♦ J7

♣ K62

W	N	E	S
		1NT	Pass

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

Pass	X	Pass	3♥
------	---	------	----

All Pass

### Board: 195

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2♠ North

North:

♠ A2

♥ AJ84

♦ AJ53

♣ J84

South:

♠ JT954

♥ 62

♦ 92

♣ AKT3

W	N	E	S
	1NT	Pass	2♥

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

<b>Board: 196</b>	♠ 762	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: Both	♦ AJ84	
HCP: 10	♣ K72	
<hr/>		
<b>Board: 197</b>	♠ KQ754	RHO opens the bidding 1NT.
Dealer: West	♥ AJ	You bid next.
Vul: N-S	♦ 94	
HCP: 10+1	♣ T865	
<hr/>		
<b>Board: 198</b>	♠ AQT3	RHO opens the bidding 1NT.
Dealer: West	♥ AK873	You bid next.
Vul: Both	♦ 5	East (LHO) Doubles 2♦ if possible.
HCP: 13+1	♣ 963	
<hr/>		
<b>Board: 199</b>	♠ AQ	You bid first.
Dealer: North	♥ AJ82	The opponents are silent.
Vul: N-S	♦ QT73	
HCP: 14	♣ J72	
<hr/>		
<b>Board: 200</b>	♠ AQT63	Partner bids first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: None	♦ AQ4	
HCP: 18+1	♣ J9	

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13

Contract: 2NT North

North:

♠ 762

♥ Q98

♦ AJ84

♣ K72

South:

♠ AK54

♥ A4

♦ T976

♣ Q96

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 197

Dealer: West

Vul: N-S

North HCP: 10+1

South HCP: 17

Contract: 4♠ North

North:

♠ KQ754

♥ AJ

♦ 94

♣ T865

South:

♠ 6

♥ KQT8

♦ KT75

♣ AKQ7

W	N	E	S
1NT	Pass	Pass	X
Pass	3♠	Pass	3NT
Pass	4♠	All Pass	

### Board: 198

Dealer: West

Vul: Both

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ AQT3

♥ AK873

♦ 5

♣ 963

South:

♠ J4

♥ Q9

♦ KJT7

♣ JT542

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

1. Cappelletti, both majors

### Board: 199

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 14

Contract: 3NT South

North:

♠ AQ

♥ AJ82

♦ QT73

♣ J72

South:

♠ K96

♥ K75

♦ A965

♣ A98

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 200

Dealer: South

Vul: None

North HCP: 18+1

South HCP: 13

Contract: 6♠ South

North:

♠ AQT63

♥ AJ2

♦ AQ4

♣ J9

South:

♠ J92

♥ K86

♦ KT5

♣ AQ74

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	4NT	Pass	6♠
All Pass			

<b>Board: 196</b>	♠ AK54	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ T976	
HCP: 13	♣ Q96	

---

<b>Board: 197</b>	♠ 6	LHO opens the bidding 1NT.
Dealer: West	♥ KQT8	Partner bids next.
Vul: N-S	♦ KT75	
HCP: 17	♣ AKQ7	

---

<b>Board: 198</b>	♠ J4	LHO opens the bidding 1NT.
Dealer: West	♥ Q9	Partner bids next.
Vul: Both	♦ KJT7	East (RHO) Doubles 2♦ if possible.
HCP: 8+1	♣ JT542	

---

<b>Board: 199</b>	♠ K96	Partner bids first.
Dealer: North	♥ K75	The opponents are silent.
Vul: N-S	♦ A965	
HCP: 14	♣ A98	

---

<b>Board: 200</b>	♠ J92	You bid first.
Dealer: South	♥ K86	The opponents are silent.
Vul: None	♦ KT5	
HCP: 13	♣ AQ74	

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13

Contract: 2NT North

North:

♠ 762

♥ Q98

♦ AJ84

♣ K72

South:

♠ AK54

♥ A4

♦ T976

♣ Q96

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 197

Dealer: West

Vul: N-S

North HCP: 10+1

South HCP: 17

Contract: 4♠ North

North:

♠ KQ754

♥ AJ

♦ 94

♣ T865

South:

♠ 6

♥ KQT8

♦ KT75

♣ AKQ7

W	N	E	S
1NT	Pass	Pass	X
Pass	3♠	Pass	3NT
Pass	4♠	All Pass	

### Board: 198

Dealer: West

Vul: Both

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ AQT3

♥ AK873

♦ 5

♣ 963

South:

♠ J4

♥ Q9

♦ KJT7

♣ JT542

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

1. Cappelletti, both majors

### Board: 199

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 14

Contract: 3NT South

North:

♠ AQ

♥ AJ82

♦ QT73

♣ J72

South:

♠ K96

♥ K75

♦ A965

♣ A98

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 200

Dealer: South

Vul: None

North HCP: 18+1

South HCP: 13

Contract: 6♠ South

North:

♠ AQT63

♥ AJ2

♦ AQ4

♣ J9

South:

♠ J92

♥ K86

♦ KT5

♣ AQ74

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	4NT	Pass	6♠
All Pass			



<b>Board: 201</b>	♠ AKQJ	You bid first.
Dealer: North	♥ A72	The opponents are silent.
Vul: N-S	♦ 9872	
HCP: 14	♣ 83	

---

<b>Board: 202</b>	♠ A95	Partner bids first.
Dealer: South	♥ KT62	The opponents are silent.
Vul: None	♦ 32	
HCP: 10	♣ K853	

---

<b>Board: 203</b>	♠ AQ42	You bid first.
Dealer: North	♥ K85	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 13	♣ Q632	

---

<b>Board: 204</b>	♠ KJ43	Partner bids first.
Dealer: South	♥ JT32	West (RHO) Doubles 2♦ if possible.
Vul: E-W	♦ K5	
HCP: 12	♣ KJ7	

---

<b>Board: 205</b>	♠ A2	You bid first.
Dealer: North	♥ A97	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ KQ84	
HCP: 13	♣ 8653	

## Both hands (Answers Page)

### Board: 201

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ AKQJ

♥ A72

♦ 9872

♣ 83

South:

♠ 532

♥ J843

♦ K

♣ AK954

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♣

Pass 3NT All Pass

1. Stayman

### Board: 202

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+1

Contract: 2NT North

North:

♠ A95

♥ KT62

♦ 32

♣ K853

South:

♠ J7

♥ 973

♦ AKQT8

♣ AT2

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 203

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ AQ42

♥ K85

♦ Q5

♣ Q632

South:

♠ 853

♥ AT64

♦ A86

♣ K97

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 204

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14+1

Contract: 3NT South

North:

♠ KJ43

♥ JT32

♦ K5

♣ KJ7

South:

♠ AQ8

♥ K9

♦ J9862

♣ A96

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

X XX Pass 3NT

All Pass

1. Stayman

### Board: 205

Dealer: North

Vul: Both

North HCP: 13

South HCP: 9+2

Contract: 3♦ North

North:

♠ A2

♥ A97

♦ KQ84

♣ 8653

South:

♠ J97

♥ 2

♦ AT9653

♣ KJ4

W N E S

1NT X 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

<b>Board: 201</b>	♠ 532	Partner bids first.
Dealer: North	♥ J843	The opponents are silent.
Vul: N-S	♦ K	
HCP: 11+1	♣ AK954	
<hr/>		
<b>Board: 202</b>	♠ J7	You bid first.
Dealer: South	♥ 973	The opponents are silent.
Vul: None	♦ AKQT8	
HCP: 14+1	♣ AT2	
<hr/>		
<b>Board: 203</b>	♠ 853	Partner bids first.
Dealer: North	♥ AT64	The opponents are silent.
Vul: N-S	♦ A86	
HCP: 11	♣ K97	
<hr/>		
<b>Board: 204</b>	♠ AQ8	You bid first.
Dealer: South	♥ K9	West (LHO) Doubles 2♦ if possible.
Vul: E-W	♦ J9862	
HCP: 14+1	♣ A96	
<hr/>		
<b>Board: 205</b>	♠ J97	Partner bids first.
Dealer: North	♥ 2	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ AT9653	
HCP: 9+2	♣ KJ4	

## Both hands (Answers Page)

### Board: 201

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ AKQJ

♥ A72

♦ 9872

♣ 83

South:

♠ 532

♥ J843

♦ K

♣ AK954

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♣

Pass 3NT All Pass

1. Stayman

### Board: 202

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+1

Contract: 2NT North

North:

♠ A95

♥ KT62

♦ 32

♣ K853

South:

♠ J7

♥ 973

♦ AKQT8

♣ AT2

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 203

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ AQ42

♥ K85

♦ Q5

♣ Q632

South:

♠ 853

♥ AT64

♦ A86

♣ K97

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 204

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14+1

Contract: 3NT South

North:

♠ KJ43

♥ JT32

♦ K5

♣ KJ7

South:

♠ AQ8

♥ K9

♦ J9862

♣ A96

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

X XX Pass 3NT

All Pass

1. Stayman

### Board: 205

Dealer: North

Vul: Both

North HCP: 13

South HCP: 9+2

Contract: 3♦ North

North:

♠ A2

♥ A97

♦ KQ84

♣ 8653

South:

♠ J97

♥ 2

♦ AT9653

♣ KJ4

W N E S

1NT X 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

<b>Board: 206</b>	♠ A9853	Partner bids first.
Dealer: South	♥ 53	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 11+1	♣ QJ98	

---

<b>Board: 207</b>	♠ K86	You bid first.
Dealer: North	♥ KJT6	West (RHO) bids 3♣ if possible.
Vul: E-W	♦ A765	
HCP: 15	♣ A7	

---

<b>Board: 208</b>	♠ 9852	Partner bids first.
Dealer: South	♥ J754	The opponents are silent.
Vul: Both	♦ 7	
HCP: 8	♣ AK43	

---

<b>Board: 209</b>	♠ A93	You bid first.
Dealer: North	♥ J2	The opponents are silent.
Vul: None	♦ AQ98	
HCP: 14	♣ QJT5	

---

<b>Board: 210</b>	♠ K5	Partner bids first.
Dealer: South	♥ JT32	The opponents are silent.
Vul: E-W	♦ KQ7	
HCP: 14	♣ AJ85	

## Both hands (Answers Page)

### Board: 206

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ A9853

♥ 53

♦ A4

♣ QJ98

South:

♠ Q76

♥ AQ6

♦ T63

♣ AK72

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

### Board: 207

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ K86

♥ KJT6

♦ A765

♣ A7

South:

♠ Q7

♥ Q543

♦ KQJT9

♣ 64

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

### Board: 208

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NT South

North:

♠ 9852

♥ J754

♦ 7

♣ AK43

South:

♠ KQ6

♥ AK93

♦ JT53

♣ J5

W	N	E	S
			1NT
All Pass			

### Board: 209

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ A93

♥ J2

♦ AQ98

♣ QJT5

South:

♠ K542

♥ QT54

♦ K6

♣ A82

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

### Board: 210

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 15

Contract: 3NT North

North:

♠ K5

♥ JT32

♦ KQ7

♣ AJ85

South:

♠ AQ9

♥ A87

♦ AJ63

♣ T63

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

<b>Board: 206</b>	♠ Q76	You bid first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: N-S	♦ T63	
HCP: 15	♣ AK72	

---

<b>Board: 207</b>	♠ Q7	Partner bids first.
Dealer: North	♥ Q543	West (LHO) bids 3♣ if possible.
Vul: E-W	♦ KQJT9	
HCP: 10+1	♣ 64	

---

<b>Board: 208</b>	♠ KQ6	You bid first.
Dealer: South	♥ AK93	The opponents are silent.
Vul: Both	♦ JT53	
HCP: 14	♣ J5	

---

<b>Board: 209</b>	♠ K542	Partner bids first.
Dealer: North	♥ QT54	The opponents are silent.
Vul: None	♦ K6	
HCP: 12	♣ A82	

---

<b>Board: 210</b>	♠ AQ9	You bid first.
Dealer: South	♥ A87	The opponents are silent.
Vul: E-W	♦ AJ63	
HCP: 15	♣ T63	

## Both hands (Answers Page)

### Board: 206

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ A9853

♥ 53

♦ A4

♣ QJ98

South:

♠ Q76

♥ AQ6

♦ T63

♣ AK72

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

### Board: 207

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ K86

♥ KJT6

♦ A765

♣ A7

South:

♠ Q7

♥ Q543

♦ KQJT9

♣ 64

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

### Board: 208

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NT South

North:

♠ 9852

♥ J754

♦ 7

♣ AK43

South:

♠ KQ6

♥ AK93

♦ JT53

♣ J5

W	N	E	S
			1NT
All Pass			

### Board: 209

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ A93

♥ J2

♦ AQ98

♣ QJT5

South:

♠ K542

♥ QT54

♦ K6

♣ A82

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

### Board: 210

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 15

Contract: 3NT North

North:

♠ K5

♥ JT32

♦ KQ7

♣ AJ85

South:

♠ AQ9

♥ A87

♦ AJ63

♣ T63

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



<b>Board: 211</b>	♠ AQT7432	LHO opens the bidding 1NT.
Dealer: East	♥ -	Partner bids next.
Vul: Both	♦ KJ97	West (RHO) bids 2♣ if possible.
HCP: 10+3	♣ 86	West (RHO) Doubles 3♠ if possible.

---

<b>Board: 212</b>	♠ KT7	Partner bids first.
Dealer: South	♥ K9874	The opponents are silent.
Vul: None	♦ K	
HCP: 10+1	♣ JT93	

---

<b>Board: 213</b>	♠ A2	LHO opens the bidding 1NT.
Dealer: East	♥ 63	Partner bids next.
Vul: E-W	♦ KJT72	West (RHO) bids 2♦ if possible.
HCP: 15+1	♣ AK73	West (RHO) bids 3♥ if possible.

---

<b>Board: 214</b>	♠ AJT64	LHO opens the bidding 1NT.
Dealer: East	♥ KQ32	Partner bids next.
Vul: E-W	♦ 6	
HCP: 15+1	♣ KQ3	

---

<b>Board: 215</b>	♠ KJ852	LHO opens the bidding 1NT.
Dealer: East	♥ Q3	Partner bids next.
Vul: None	♦ 973	
HCP: 8+1	♣ Q85	

## Both hands (Answers Page)

### Board: 211

Dealer: East

Vul: Both

North HCP: 10+3

South HCP: 4+1

Contract: 3 ♠ X North

North:

♠ AQT7432

♥ -

♦ KJ97

♣ 86

South:

♠ 9

♥ KJT97

♦ 842

♣ 9532

W N E S

1NT Pass

2 ♣<sup>1</sup> 3 ♠ Pass Pass

X All Pass

1. Stayman

### Board: 212

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14

Contract: 4 ♥ North

North:

♠ KT7

♥ K9874

♦ K

♣ JT93

South:

♠ AJ62

♥ QJ52

♦ AT6

♣ Q8

W N E S

1NT

Pass 2 ♦ Pass 3 ♥<sup>1</sup>

Pass 4 ♥ All Pass

1. Super acceptance after NT

### Board: 213

Dealer: East

Vul: E-W

North HCP: 15+1

South HCP: 4+1

Contract: 4 ♦ South

North:

♠ A2

♥ 63

♦ KJT72

♣ AK73

South:

♠ T8543

♥ 42

♦ A543

♣ 96

W N E S

1NT Pass

2 ♦ 3 ♦ Pass Pass

3 ♥ Pass Pass 4 ♦

All Pass

### Board: 214

Dealer: East

Vul: E-W

North HCP: 15+1

South HCP: 6+1

Contract: 2 ♥ South

North:

♠ AJT64

♥ KQ32

♦ 6

♣ KQ3

South:

♠ 2

♥ JT84

♦ KJT84

♣ J87

W N E S

1NT Pass

Pass 2 ♦<sup>1</sup> Pass 2 ♥

All Pass

1. Cappelletti, both majors

### Board: 215

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 13

Contract: 2 ♠ North

North:

♠ KJ852

♥ Q3

♦ 973

♣ Q85

South:

♠ Q963

♥ A642

♦ AT2

♣ K6

W N E S

1NT X

Pass 2 ♠ All Pass

<b>Board: 211</b>	♠ 9	RHO opens the bidding 1NT.
Dealer: East	♥ KJT97	You bid next.
Vul: Both	♦ 842	West (LHO) bids 2♣ if possible.
HCP: 4+1	♣ 9532	West (LHO) Doubles 3♠ if possible.

---

<b>Board: 212</b>	♠ AJ62	You bid first.
Dealer: South	♥ QJ52	The opponents are silent.
Vul: None	♦ AT6	
HCP: 14	♣ Q8	

---

<b>Board: 213</b>	♠ T8543	RHO opens the bidding 1NT.
Dealer: East	♥ 42	You bid next.
Vul: E-W	♦ A543	West (LHO) bids 2♦ if possible.
HCP: 4+1	♣ 96	West (LHO) bids 3♥ if possible.

---

<b>Board: 214</b>	♠ 2	RHO opens the bidding 1NT.
Dealer: East	♥ JT84	You bid next.
Vul: E-W	♦ KJT84	
HCP: 6+1	♣ J87	

---

<b>Board: 215</b>	♠ Q963	RHO opens the bidding 1NT.
Dealer: East	♥ A642	You bid next.
Vul: None	♦ AT2	
HCP: 13	♣ K6	

## Both hands (Answers Page)

### Board: 211

Dealer: East

Vul: Both

North HCP: 10+3

South HCP: 4+1

Contract: 3 ♠ X North

North:

♠ AQT7432

♥ -

♦ KJ97

♣ 86

South:

♠ 9

♥ KJT97

♦ 842

♣ 9532

W N E S

1NT Pass

2 ♣<sup>1</sup> 3 ♠ Pass Pass

X All Pass

1. Stayman

### Board: 212

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14

Contract: 4 ♥ North

North:

♠ KT7

♥ K9874

♦ K

♣ JT93

South:

♠ AJ62

♥ QJ52

♦ AT6

♣ Q8

W N E S

1NT

Pass 2 ♦ Pass 3 ♥<sup>1</sup>

Pass 4 ♥ All Pass

1. Super acceptance after NT

### Board: 213

Dealer: East

Vul: E-W

North HCP: 15+1

South HCP: 4+1

Contract: 4 ♦ South

North:

♠ A2

♥ 63

♦ KJT72

♣ AK73

South:

♠ T8543

♥ 42

♦ A543

♣ 96

W N E S

1NT Pass

2 ♦ 3 ♦ Pass Pass

3 ♥ Pass Pass 4 ♦

All Pass

### Board: 214

Dealer: East

Vul: E-W

North HCP: 15+1

South HCP: 6+1

Contract: 2 ♥ South

North:

♠ AJT64

♥ KQ32

♦ 6

♣ KQ3

South:

♠ 2

♥ JT84

♦ KJT84

♣ J87

W N E S

1NT Pass

Pass 2 ♦<sup>1</sup> Pass 2 ♥

All Pass

1. Cappelletti, both majors

### Board: 215

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 13

Contract: 2 ♠ North

North:

♠ KJ852

♥ Q3

♦ 973

♣ Q85

South:

♠ Q963

♥ A642

♦ AT2

♣ K6

W N E S

1NT X

Pass 2 ♠ All Pass

<b>Board: 216</b>	♠ 42	Partner bids first.
Dealer: South	♥ KQ9863	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ A	East (LHO) bids 3♠ if possible.
HCP: 9+2	♣ T972	West (RHO) bids 4♠ if possible.
<hr/>		
<b>Board: 217</b>	♠ AQ62	You bid first.
Dealer: North	♥ 953	The opponents are silent.
Vul: Both	♦ 753	
HCP: 13	♣ AK6	
<hr/>		
<b>Board: 218</b>	♠ 965	Partner bids first.
Dealer: South	♥ K764	The opponents are silent.
Vul: N-S	♦ KQ73	
HCP: 8	♣ 53	
<hr/>		
<b>Board: 219</b>	♠ K3	You bid first.
Dealer: North	♥ A43	East (LHO) bids 2♣ if possible.
Vul: E-W	♦ Q765	
HCP: 13	♣ A832	
<hr/>		
<b>Board: 220</b>	♠ 9652	Partner bids first.
Dealer: South	♥ 753	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ T43	
HCP: 4	♣ KJ3	

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 14

Contract: 5♥ North

North:

♠ 42

♥ KQ9863

♦ A

♣ T972

South:

♠ A6

♥ AJ74

♦ Q92

♣ K654

W	N	E	S
			1NT

2♠ <sup>1</sup>	3♦ <sup>2</sup>	3♠	4♥
-----------------	-----------------	----	----

4♠	5♥	All Pass	
----	----	----------	--

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

### Board: 217

Dealer: North

Vul: Both

North HCP: 13

South HCP: 9+1

Contract: 1NT North

North:

♠ AQ62

♥ 953

♦ 753

♣ AK6

South:

♠ 95

♥ KT4

♦ AQ982

♣ T92

W	N	E	S
	1NT	All Pass	

### Board: 218

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13

Contract: 1NT South

North:

♠ 965

♥ K764

♦ KQ73

♣ 53

South:

♠ QJ2

♥ AQ98

♦ A95

♣ 976

W	N	E	S
			1NT

All Pass

### Board: 219

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9+2

Contract: 2♥ North

North:

♠ K3

♥ A43

♦ Q765

♣ A832

South:

♠ J54

♥ QT9765

♦ J

♣ KQ5

W	N	E	S
	1NT	2♣ <sup>1</sup>	2♦

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

1. Cappelletti, any 6+suit

### Board: 220

Dealer: South

Vul: Both

North HCP: 4

South HCP: 14

Contract: 1NTX South

North:

♠ 9652

♥ 753

♦ T43

♣ KJ3

South:

♠ KJ4

♥ AQJT

♦ J8

♣ Q865

W	N	E	S
			1NT

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

<b>Board: 216</b>	♠ A6	You bid first.
Dealer: South	♥ AJ74	West (LHO) bids 2 ♠ if possible.
Vul: N-S	♦ Q92	East (RHO) bids 3 ♠ if possible.
HCP: 14	♣ K654	West (LHO) bids 4 ♠ if possible.

---

<b>Board: 217</b>	♠ 95	Partner bids first.
Dealer: North	♥ KT4	The opponents are silent.
Vul: Both	♦ AQ982	
HCP: 9+1	♣ T92	

---

<b>Board: 218</b>	♠ QJ2	You bid first.
Dealer: South	♥ AQ98	The opponents are silent.
Vul: N-S	♦ A95	
HCP: 13	♣ 976	

---

<b>Board: 219</b>	♠ J54	Partner bids first.
Dealer: North	♥ QT9765	East (RHO) bids 2 ♣ if possible.
Vul: E-W	♦ J	
HCP: 9+2	♣ KQ5	

---

<b>Board: 220</b>	♠ KJ4	You bid first.
Dealer: South	♥ AQJT	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ J8	
HCP: 14	♣ Q865	

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 14

Contract: 5♥ North

North:

♠ 42

♥ KQ9863

♦ A

♣ T972

South:

♠ A6

♥ AJ74

♦ Q92

♣ K654

W	N	E	S
			1NT

2♠ <sup>1</sup>	3♦ <sup>2</sup>	3♠	4♥
-----------------	-----------------	----	----

4♠	5♥	All Pass	
----	----	----------	--

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

### Board: 217

Dealer: North

Vul: Both

North HCP: 13

South HCP: 9+1

Contract: 1NT North

North:

♠ AQ62

♥ 953

♦ 753

♣ AK6

South:

♠ 95

♥ KT4

♦ AQ982

♣ T92

W	N	E	S
	1NT	All Pass	

### Board: 218

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13

Contract: 1NT South

North:

♠ 965

♥ K764

♦ KQ73

♣ 53

South:

♠ QJ2

♥ AQ98

♦ A95

♣ 976

W	N	E	S
			1NT

All Pass

### Board: 219

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9+2

Contract: 2♥ North

North:

♠ K3

♥ A43

♦ Q765

♣ A832

South:

♠ J54

♥ QT9765

♦ J

♣ KQ5

W	N	E	S
	1NT	2♣ <sup>1</sup>	2♦

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

1. Cappelletti, any 6+suit

### Board: 220

Dealer: South

Vul: Both

North HCP: 4

South HCP: 14

Contract: 1NTX South

North:

♠ 9652

♥ 753

♦ T43

♣ KJ3

South:

♠ KJ4

♥ AQJT

♦ J8

♣ Q865

W	N	E	S
			1NT

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



<b>Board: 221</b>	♠ AT4	You bid first.
Dealer: North	♥ AKT7	The opponents are silent.
Vul: E-W	♦ 843	
HCP: 15	♣ AT2	

---

<b>Board: 222</b>	♠ AKJ83	Partner bids first.
Dealer: South	♥ 54	The opponents are silent.
Vul: Both	♦ 75	
HCP: 14+1	♣ AQ98	

---

<b>Board: 223</b>	♠ AT43	You bid first.
Dealer: North	♥ Q87	The opponents are silent.
Vul: None	♦ KT	
HCP: 15	♣ AQ83	

---

<b>Board: 224</b>	♠ KJT3	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ KQT54	
HCP: 12+1	♣ K82	

---

<b>Board: 225</b>	♠ AK82	You bid first.
Dealer: North	♥ QT9	The opponents are silent.
Vul: None	♦ AQ92	
HCP: 15	♣ 82	

## Both hands (Answers Page)

### Board: 221

	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ K8		1NT	All Pass	
Vul: E-W	♥ AKT7	♥ J92				
North HCP: 15	♦ 843	♦ 97652				
South HCP: 5+1	♣ AT2	♣ J98				
Contract: 1NT North						

### Board: 222

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ83	♠ Q42				1NT
Vul: Both	♥ 54	♥ AJ7	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ 75	♦ KT843	Pass	3♣	Pass	4♠
South HCP: 13+1	♣ AQ98	♣ K4	All Pass			
Contract: 4♠ South						

### Board: 223

	North:	South:	W	N	E	S
Dealer: North	♠ AT43	♠ 985		1NT	Pass	2♦
Vul: None	♥ Q87	♥ KT943	Pass	2♥	All Pass	
North HCP: 15	♦ KT	♦ QJ6				
South HCP: 7+1	♣ AQ83	♣ J6				
Contract: 2♥ North						

### Board: 224

	North:	South:	W	N	E	S
Dealer: South	♠ KJT3	♠ Q87				1NT
Vul: N-S	♥ T	♥ AK9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+1	♦ KQT54	♦ AJ986	Pass	3NT	All Pass	
South HCP: 15+1	♣ K82	♣ J4				
Contract: 3NT North						

1. Stayman

### Board: 225

	North:	South:	W	N	E	S
Dealer: North	♠ AK82	♠ Q96		1NT	Pass	2NT
Vul: None	♥ QT9	♥ J73	Pass	3NT	All Pass	
North HCP: 15	♦ AQ92	♦ 54				
South HCP: 9+1	♣ 82	♣ AQT93				
Contract: 3NT North						

<b>Board: 221</b>	♠ K8	Partner bids first.
Dealer: North	♥ J92	The opponents are silent.
Vul: E-W	♦ 97652	
HCP: 5+1	♣ J98	

---

<b>Board: 222</b>	♠ Q42	You bid first.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: Both	♦ KT843	
HCP: 13+1	♣ K4	

---

<b>Board: 223</b>	♠ 985	Partner bids first.
Dealer: North	♥ KT943	The opponents are silent.
Vul: None	♦ QJ6	
HCP: 7+1	♣ J6	

---

<b>Board: 224</b>	♠ Q87	You bid first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: N-S	♦ AJ986	
HCP: 15+1	♣ J4	

---

<b>Board: 225</b>	♠ Q96	Partner bids first.
Dealer: North	♥ J73	The opponents are silent.
Vul: None	♦ 54	
HCP: 9+1	♣ AQT93	

## Both hands (Answers Page)

### Board: 221

	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ K8		1NT	All Pass	
Vul: E-W	♥ AKT7	♥ J92				
North HCP: 15	♦ 843	♦ 97652				
South HCP: 5+1	♣ AT2	♣ J98				
Contract: 1NT North						

### Board: 222

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ83	♠ Q42				1NT
Vul: Both	♥ 54	♥ AJ7	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ 75	♦ KT843	Pass	3♣	Pass	4♠
South HCP: 13+1	♣ AQ98	♣ K4	All Pass			
Contract: 4♠ South						

### Board: 223

	North:	South:	W	N	E	S
Dealer: North	♠ AT43	♠ 985		1NT	Pass	2♦
Vul: None	♥ Q87	♥ KT943	Pass	2♥	All Pass	
North HCP: 15	♦ KT	♦ QJ6				
South HCP: 7+1	♣ AQ83	♣ J6				
Contract: 2♥ North						

### Board: 224

	North:	South:	W	N	E	S
Dealer: South	♠ KJT3	♠ Q87				1NT
Vul: N-S	♥ T	♥ AK9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+1	♦ KQT54	♦ AJ986	Pass	3NT	All Pass	
South HCP: 15+1	♣ K82	♣ J4				
Contract: 3NT North						

1. Stayman

### Board: 225

	North:	South:	W	N	E	S
Dealer: North	♠ AK82	♠ Q96		1NT	Pass	2NT
Vul: None	♥ QT9	♥ J73	Pass	3NT	All Pass	
North HCP: 15	♦ AQ92	♦ 54				
South HCP: 9+1	♣ 82	♣ AQT93				
Contract: 3NT North						

<b>Board: 226</b>	♠ AT965	Partner bids first.
Dealer: South	♥ J632	The opponents are silent.
Vul: N-S	♦ 432	
HCP: 5+1	♣ 5	

---

<b>Board: 227</b>	♠ AT2	You bid first.
Dealer: North	♥ KJ8	The opponents are silent.
Vul: E-W	♦ AKT5	
HCP: 15	♣ 652	

---

<b>Board: 228</b>	♠ K	Partner bids first.
Dealer: South	♥ J64	The opponents are silent.
Vul: None	♦ QJ872	
HCP: 10+1	♣ K964	

---

<b>Board: 229</b>	♠ A72	RHO opens the bidding 1NT.
Dealer: West	♥ QJ9876	You bid next.
Vul: E-W	♦ A3	
HCP: 12+2	♣ J9	

---

<b>Board: 230</b>	♠ K432	Partner bids first.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ J843	
HCP: 8	♣ 542	

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 14+1

Contract: 2 ♠ South

North:

♠ AT965

♥ J632

♦ 432

♣ 5

South:

♠ Q3

♥ AQ7

♦ AJ865

♣ J74

W	N	E	S
			1NT

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

All Pass

### Board: 227

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ AT2

♥ KJ8

♦ AKT5

♣ 652

South:

♠ K873

♥ 42

♦ 762

♣ QJ94

W	N	E	S
	1NT	All Pass	

### Board: 228

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13

Contract: 1NT South

North:

♠ K

♥ J64

♦ QJ872

♣ K964

South:

♠ AQ3

♥ T3

♦ AK95

♣ 8752

W	N	E	S
			1NT

All Pass

### Board: 229

Dealer: West

Vul: E-W

North HCP: 12+2

South HCP: 11+1

Contract: 4 ♥ North

North:

♠ A72

♥ QJ9876

♦ A3

♣ J9

South:

♠ 98

♥ 43

♦ KQ854

♣ AQ32

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

1. Cappelletti, any 6+suit

2. automat

### Board: 230

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14+1

Contract: 1NT South

North:

♠ K432

♥ A6

♦ J843

♣ 542

South:

♠ J98

♥ 85

♦ AQT

♣ AKT87

W	N	E	S
			1NT

All Pass

<b>Board: 226</b>	♠ Q3	You bid first.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: N-S	♦ AJ865	
HCP: 14+1	♣ J74	

---

<b>Board: 227</b>	♠ K873	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: E-W	♦ 762	
HCP: 6	♣ QJ94	

---

<b>Board: 228</b>	♠ AQ3	You bid first.
Dealer: South	♥ T3	The opponents are silent.
Vul: None	♦ AK95	
HCP: 13	♣ 8752	

---

<b>Board: 229</b>	♠ 98	LHO opens the bidding 1NT.
Dealer: West	♥ 43	Partner bids next.
Vul: E-W	♦ KQ854	
HCP: 11+1	♣ AQ32	

---

<b>Board: 230</b>	♠ J98	You bid first.
Dealer: South	♥ 85	The opponents are silent.
Vul: E-W	♦ AQT	
HCP: 14+1	♣ AKT87	

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 14+1

Contract: 2 ♠ South

North:

♠ AT965

♥ J632

♦ 432

♣ 5

South:

♠ Q3

♥ AQ7

♦ AJ865

♣ J74

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

### Board: 227

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ AT2

♥ KJ8

♦ AKT5

♣ 652

South:

♠ K873

♥ 42

♦ 762

♣ QJ94

W	N	E	S
	1NT	All Pass	

### Board: 228

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13

Contract: 1NT South

North:

♠ K

♥ J64

♦ QJ872

♣ K964

South:

♠ AQ3

♥ T3

♦ AK95

♣ 8752

W	N	E	S
			1NT
All Pass			

### Board: 229

Dealer: West

Vul: E-W

North HCP: 12+2

South HCP: 11+1

Contract: 4 ♥ North

North:

♠ A72

♥ QJ9876

♦ A3

♣ J9

South:

♠ 98

♥ 43

♦ KQ854

♣ AQ32

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

1. Cappelletti, any 6+suit  
2. automat

### Board: 230

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14+1

Contract: 1NT South

North:

♠ K432

♥ A6

♦ J843

♣ 542

South:

♠ J98

♥ 85

♦ AQT

♣ AKT87

W	N	E	S
			1NT
All Pass			



<b>Board: 231</b>	♠ T	LHO opens the bidding 1NT.
Dealer: East	♥ AQT8542	Partner bids next.
Vul: Both	♦ K42	
HCP: 13+3	♣ A2	
<hr/>		
<b>Board: 232</b>	♠ J43	Partner bids first.
Dealer: South	♥ Q854	The opponents are silent.
Vul: E-W	♦ A73	
HCP: 13	♣ AQ8	
<hr/>		
<b>Board: 233</b>	♠ A2	You bid first.
Dealer: North	♥ 8753	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ AQ93	
HCP: 14	♣ AT7	
<hr/>		
<b>Board: 234</b>	♠ K9642	Partner bids first.
Dealer: South	♥ T76	The opponents are silent.
Vul: None	♦ A94	
HCP: 7+1	♣ 86	
<hr/>		
<b>Board: 235</b>	♠ T98	You bid first.
Dealer: North	♥ KT92	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ AK8	
HCP: 13	♣ K93	

## Both hands (Answers Page)

### Board: 231

Dealer: East

Vul: Both

North HCP: 13+3

South HCP: 7+1

Contract: 2♥ North

North:

♠ T

♥ AQT8542

♦ K42

♣ A2

South:

♠ K972

♥ 9

♦ 653

♣ KJ765

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

1NT Pass

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

Pass 2♥ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 232

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 13

Contract: 4♥ North

North:

♠ J43

♥ Q854

♦ A73

♣ AQ8

South:

♠ Q9

♥ AKJ6

♦ 862

♣ KT74

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

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 233

Dealer: North

Vul: Both

North HCP: 14

South HCP: 7

Contract: 1NTXX North

North:

♠ A2

♥ 8753

♦ AQ93

♣ AT7

South:

♠ QJT9

♥ KT

♦ J65

♣ 8653

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

1NT X Pass

Pass XX All Pass

### Board: 234

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 14

Contract: 2♠ South

North:

♠ K9642

♥ T76

♦ A94

♣ 86

South:

♠ A5

♥ AQ54

♦ QJT6

♣ J75

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

1NT

Pass 2♥ Pass 2♠

All Pass

### Board: 235

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 3+1

Contract: 1NTX North

North:

♠ T98

♥ KT92

♦ AK8

♣ K93

South:

♠ 642

♥ J86

♦ JT762

♣ J6

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

1NT Pass Pass

X All Pass

<b>Board: 231</b>	♠ K972	RHO opens the bidding 1NT.
Dealer: East	♥ 9	You bid next.
Vul: Both	♦ 653	
HCP: 7+1	♣ KJ765	
<hr/>		
<b>Board: 232</b>	♠ Q9	You bid first.
Dealer: South	♥ AKJ6	The opponents are silent.
Vul: E-W	♦ 862	
HCP: 13	♣ KT74	
<hr/>		
<b>Board: 233</b>	♠ QJT9	Partner bids first.
Dealer: North	♥ KT	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ J65	
HCP: 7	♣ 8653	
<hr/>		
<b>Board: 234</b>	♠ A5	You bid first.
Dealer: South	♥ AQ54	The opponents are silent.
Vul: None	♦ QJT6	
HCP: 14	♣ J75	
<hr/>		
<b>Board: 235</b>	♠ 642	Partner bids first.
Dealer: North	♥ J86	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ JT762	
HCP: 3+1	♣ J6	

## Both hands (Answers Page)

### Board: 231

Dealer: East

Vul: Both

North HCP: 13+3

South HCP: 7+1

Contract: 2♥ North

North:

♠ T

♥ AQT8542

♦ K42

♣ A2

South:

♠ K972

♥ 9

♦ 653

♣ KJ765

W N E S

1NT Pass

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

Pass 2♥ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 232

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 13

Contract: 4♥ North

North:

♠ J43

♥ Q854

♦ A73

♣ AQ8

South:

♠ Q9

♥ AKJ6

♦ 862

♣ KT74

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 233

Dealer: North

Vul: Both

North HCP: 14

South HCP: 7

Contract: 1NTXX North

North:

♠ A2

♥ 8753

♦ AQ93

♣ AT7

South:

♠ QJT9

♥ KT

♦ J65

♣ 8653

W N E S

1NT X Pass

Pass XX All Pass

### Board: 234

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 14

Contract: 2♠ South

North:

♠ K9642

♥ T76

♦ A94

♣ 86

South:

♠ A5

♥ AQ54

♦ QJT6

♣ J75

W N E S

1NT

Pass 2♥ Pass 2♠

All Pass

### Board: 235

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 3+1

Contract: 1NTX North

North:

♠ T98

♥ KT92

♦ AK8

♣ K93

South:

♠ 642

♥ J86

♦ JT762

♣ J6

W N E S

1NT Pass Pass

X All Pass

<b>Board: 236</b>	♠ J3	Partner bids first.
Dealer: South	♥ J432	The opponents are silent.
Vul: Both	♦ AT9754	
HCP: 6+2	♣ T	

---

<b>Board: 237</b>	♠ QT5432	RHO opens the bidding 1NT.
Dealer: West	♥ A2	You bid next.
Vul: E-W	♦ AT5	
HCP: 10+2	♣ 76	

---

<b>Board: 238</b>	♠ QJ8	Partner bids first.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: N-S	♦ J82	
HCP: 13	♣ KJT7	

---

<b>Board: 239</b>	♠ A97	You bid first.
Dealer: North	♥ A83	The opponents are silent.
Vul: E-W	♦ Q765	
HCP: 13	♣ QJ5	

---

<b>Board: 240</b>	♠ Q8	Partner bids first.
Dealer: South	♥ T52	The opponents are silent.
Vul: None	♦ A7432	
HCP: 7+1	♣ J76	

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 14

Contract: 3♦ South

North:

♠ J3

♥ J432

♦ AT9754

♣ T

South:

♠ AK62

♥ A5

♦ K632

♣ 987

W N E S

1NT

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

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 237

Dealer: West

Vul: E-W

North HCP: 10+2

South HCP: 10+1

Contract: 2♠ North

North:

♠ QT5432

♥ A2

♦ AT5

♣ 76

South:

♠ A

♥ 8764

♦ K64

♣ K9432

W N E S

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

Pass 2♠ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 238

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 14+1

Contract: 3NT North

North:

♠ QJ8

♥ KQ9

♦ J82

♣ KJT7

South:

♠ A76

♥ J3

♦ AK964

♣ Q63

W N E S

1NT

Pass 3NT All Pass

### Board: 239

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 16

Contract: 3NT South

North:

♠ A97

♥ A83

♦ Q765

♣ QJ5

South:

♠ KQ5

♥ K9

♦ KJT2

♣ A972

W N E S

1NT Pass 3NT

All Pass

### Board: 240

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 13

Contract: 1NT South

North:

♠ Q8

♥ T52

♦ A7432

♣ J76

South:

♠ AJ96

♥ J3

♦ KJ95

♣ KT2

W N E S

1NT

All Pass

<b>Board: 236</b>	♠ AK62	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: Both	♦ K632	
HCP: 14	♣ 987	
<hr/>		
<b>Board: 237</b>	♠ A	LHO opens the bidding 1NT.
Dealer: West	♥ 8764	Partner bids next.
Vul: E-W	♦ K64	
HCP: 10+1	♣ K9432	
<hr/>		
<b>Board: 238</b>	♠ A76	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: N-S	♦ AK964	
HCP: 14+1	♣ Q63	
<hr/>		
<b>Board: 239</b>	♠ KQ5	Partner bids first.
Dealer: North	♥ K9	The opponents are silent.
Vul: E-W	♦ KJT2	
HCP: 16	♣ A972	
<hr/>		
<b>Board: 240</b>	♠ AJ96	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: None	♦ KJ95	
HCP: 13	♣ KT2	

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 14

Contract: 3♦ South

North:

♠ J3

♥ J432

♦ AT9754

♣ T

South:

♠ AK62

♥ A5

♦ K632

♣ 987

W N E S

1NT

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

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 237

Dealer: West

Vul: E-W

North HCP: 10+2

South HCP: 10+1

Contract: 2♠ North

North:

♠ QT5432

♥ A2

♦ AT5

♣ 76

South:

♠ A

♥ 8764

♦ K64

♣ K9432

W N E S

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

Pass 2♠ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 238

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 14+1

Contract: 3NT North

North:

♠ QJ8

♥ KQ9

♦ J82

♣ KJT7

South:

♠ A76

♥ J3

♦ AK964

♣ Q63

W N E S

1NT

Pass 3NT All Pass

### Board: 239

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 16

Contract: 3NT South

North:

♠ A97

♥ A83

♦ Q765

♣ QJ5

South:

♠ KQ5

♥ K9

♦ KJT2

♣ A972

W N E S

1NT Pass 3NT

All Pass

### Board: 240

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 13

Contract: 1NT South

North:

♠ Q8

♥ T52

♦ A7432

♣ J76

South:

♠ AJ96

♥ J3

♦ KJ95

♣ KT2

W N E S

1NT

All Pass



<b>Board: 241</b>	♠ AJT4	You bid first.
Dealer: North	♥ KQ64	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ QJ	
HCP: 15	♣ Q54	

---

<b>Board: 242</b>	♠ QJT	RHO opens the bidding 1NT.
Dealer: West	♥ KQ95	You bid next.
Vul: E-W	♦ Q82	East (LHO) Redoubles if possible.
HCP: 14	♣ KJ6	

---

<b>Board: 243</b>	♠ QJT2	You bid first.
Dealer: North	♥ A9	West (RHO) Doubles 2♦ if possible.
Vul: E-W	♦ KQJ	
HCP: 14	♣ J984	

---

<b>Board: 244</b>	♠ KT85	Partner bids first.
Dealer: South	♥ 82	East (LHO) Doubles 2♣ if possible.
Vul: Both	♦ K532	
HCP: 9	♣ KT8	

---

<b>Board: 245</b>	♠ T92	You bid first.
Dealer: North	♥ AQ98	East (LHO) Doubles 1NT if possible.
Vul: None	♦ 85	
HCP: 13	♣ AQJ7	

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: Both

North HCP: 15

South HCP: 5+3

Contract: 3♦ North

North:

♠ AJT4

♥ KQ64

♦ QJ

♣ Q54

South:

♠ Q82

♥ 97

♦ KT86542

♣ 2

W N E S

1NT X 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 242

Dealer: West

Vul: E-W

North HCP: 14

South HCP: 4+1

Contract: 2♠ South

North:

♠ QJT

♥ KQ95

♦ Q82

♣ KJ6

South:

♠ A8742

♥ 743

♦ T97

♣ T9

W N E S

1NT X XX 2♠

All Pass

### Board: 243

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ QJT2

♥ A9

♦ KQJ

♣ J984

South:

♠ A53

♥ QT532

♦ 3

♣ AQT5

W N E S

1NT Pass 2♦

X XX Pass 3NT

All Pass

### Board: 244

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♠ South

North:

♠ KT85

♥ 82

♦ K532

♣ KT8

South:

♠ A642

♥ AK53

♦ QJ

♣ J64

W N E S

1NT

Pass 2♣<sup>1</sup> X 2♥

Pass 2NT Pass 3♠

All Pass

1. Stayman

### Board: 245

Dealer: North

Vul: None

North HCP: 13

South HCP: 9+1

Contract: 2♠ North

North:

♠ T92

♥ AQ98

♦ 85

♣ AQJ7

South:

♠ AKJ86

♥ J32

♦ 942

♣ 84

W N E S

1NT X 2♥

Pass 2♠ All Pass

## South hands

## Weak\_NT\_13-15

**Board: 241**      ♠ Q82      Partner bids first.  
 Dealer: North      ♥ 97      East (RHO) Doubles 1NT if possible.  
 Vul: Both      ♦ KT86542  
 HCP: 5+3      ♣ 2

---

**Board: 242**      ♠ A8742      LHO opens the bidding 1NT.  
 Dealer: West      ♥ 743      Partner bids next.  
 Vul: E-W      ♦ T97      East (RHO) Redoubles if possible.  
 HCP: 4+1      ♣ T9

---

**Board: 243**      ♠ A53      Partner bids first.  
 Dealer: North      ♥ QT532      West (LHO) Doubles 2♦ if possible.  
 Vul: E-W      ♦ 3  
 HCP: 12+1      ♣ AQT5

---

**Board: 244**      ♠ A642      You bid first.  
 Dealer: South      ♥ AK53      East (RHO) Doubles 2♣ if possible.  
 Vul: Both      ♦ QJ  
 HCP: 15      ♣ J64

---

**Board: 245**      ♠ AKJ86      Partner bids first.  
 Dealer: North      ♥ J32      East (RHO) Doubles 1NT if possible.  
 Vul: None      ♦ 942  
 HCP: 9+1      ♣ 84

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: Both

North HCP: 15

South HCP: 5+3

Contract: 3 ♦ North

North:

♠ AJT4

♥ KQ64

♦ QJ

♣ Q54

South:

♠ Q82

♥ 97

♦ KT86542

♣ 2

W N E S

1NT X 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 242

Dealer: West

Vul: E-W

North HCP: 14

South HCP: 4+1

Contract: 2 ♠ South

North:

♠ QJT

♥ KQ95

♦ Q82

♣ KJ6

South:

♠ A8742

♥ 743

♦ T97

♣ T9

W N E S

1NT X XX 2 ♠

All Pass

### Board: 243

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ QJT2

♥ A9

♦ KQJ

♣ J984

South:

♠ A53

♥ QT532

♦ 3

♣ AQT5

W N E S

1NT Pass 2 ♦

X XX Pass 3NT

All Pass

### Board: 244

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3 ♠ South

North:

♠ KT85

♥ 82

♦ K532

♣ KT8

South:

♠ A642

♥ AK53

♦ QJ

♣ J64

W N E S

1NT

Pass 2 ♣<sup>1</sup> X 2 ♥

Pass 2NT Pass 3 ♠

All Pass

1. Stayman

### Board: 245

Dealer: North

Vul: None

North HCP: 13

South HCP: 9+1

Contract: 2 ♠ North

North:

♠ T92

♥ AQ98

♦ 85

♣ AQJ7

South:

♠ AKJ86

♥ J32

♦ 942

♣ 84

W N E S

1NT X 2 ♥

Pass 2 ♠ All Pass

<b>Board: 246</b>	♠ KT982	Partner bids first.
Dealer: South	♥ 98	The opponents are silent.
Vul: Both	♦ K985	
HCP: 10+1	♣ A4	

---

<b>Board: 247</b>	♠ AJ64	You bid first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: N-S	♦ Q532	
HCP: 13	♣ KJ4	

---

<b>Board: 248</b>	♠ J854	Partner bids first.
Dealer: South	♥ A85	The opponents are silent.
Vul: E-W	♦ KJ985	
HCP: 9+1	♣ 3	

---

<b>Board: 249</b>	♠ AT5	You bid first.
Dealer: North	♥ AJ52	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 14	♣ J62	

---

<b>Board: 250</b>	♠ AK9	Partner bids first.
Dealer: South	♥ J2	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ QJ975	
HCP: 11+1	♣ 876	

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14

Contract: 2 ♠ South

North:

♠ KT982

♥ 98

♦ K985

♣ A4

South:

♠ A54

♥ QJ7

♦ AJ63

♣ Q76

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

### Board: 247

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 16

Contract: 4 ♠ North

North:

♠ AJ64

♥ Q9

♦ Q532

♣ KJ4

South:

♠ Q973

♥ K852

♦ AJT

♣ AQ

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

1. Stayman

### Board: 248

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13+1

Contract: 2NT North

North:

♠ J854

♥ A85

♦ KJ985

♣ 3

South:

♠ AK7

♥ J43

♦ A6

♣ JT842

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

1. Stayman

### Board: 249

Dealer: North

Vul: None

North HCP: 14

South HCP: 7+1

Contract: 1NT North

North:

♠ AT5

♥ AJ52

♦ KJ3

♣ J62

South:

♠ Q862

♥ Q

♦ T8642

♣ K95

W	N	E	S
	1NT	All Pass	

### Board: 250

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ AK9

♥ J2

♦ QJ975

♣ 876

South:

♠ T84

♥ QT3

♦ AK3

♣ AT52

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

<b>Board: 246</b>	♠ A54	You bid first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: Both	♦ AJ63	
HCP: 14	♣ Q76	

---

<b>Board: 247</b>	♠ Q973	Partner bids first.
Dealer: North	♥ K852	The opponents are silent.
Vul: N-S	♦ AJT	
HCP: 16	♣ AQ	

---

<b>Board: 248</b>	♠ AK7	You bid first.
Dealer: South	♥ J43	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 13+1	♣ JT842	

---

<b>Board: 249</b>	♠ Q862	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: None	♦ T8642	
HCP: 7+1	♣ K95	

---

<b>Board: 250</b>	♠ T84	You bid first.
Dealer: South	♥ QT3	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ AK3	
HCP: 13	♣ AT52	

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14

Contract: 2 ♠ South

North:

♠ KT982

♥ 98

♦ K985

♣ A4

South:

♠ A54

♥ QJ7

♦ AJ63

♣ Q76

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

### Board: 247

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 16

Contract: 4 ♠ North

North:

♠ AJ64

♥ Q9

♦ Q532

♣ KJ4

South:

♠ Q973

♥ K852

♦ AJT

♣ AQ

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

1. Stayman

### Board: 248

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13+1

Contract: 2NT North

North:

♠ J854

♥ A85

♦ KJ985

♣ 3

South:

♠ AK7

♥ J43

♦ A6

♣ JT842

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

1. Stayman

### Board: 249

Dealer: North

Vul: None

North HCP: 14

South HCP: 7+1

Contract: 1NT North

North:

♠ AT5

♥ AJ52

♦ KJ3

♣ J62

South:

♠ Q862

♥ Q

♦ T8642

♣ K95

W	N	E	S
	1NT	All Pass	

### Board: 250

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ AK9

♥ J2

♦ QJ975

♣ 876

South:

♠ T84

♥ QT3

♦ AK3

♣ AT52

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



<b>Board: 251</b>	♠ AK86	You bid first.
Dealer: North	♥ K763	East (LHO) bids 2♣ if possible.
Vul: None	♦ K75	
HCP: 14	♣ J4	
<hr/>		
<b>Board: 252</b>	♠ J63	Partner bids first.
Dealer: South	♥ 875	The opponents are silent.
Vul: Both	♦ 53	
HCP: 6+1	♣ AJT64	
<hr/>		
<b>Board: 253</b>	♠ K8	RHO opens the bidding 1NT.
Dealer: West	♥ AJ962	You bid next.
Vul: None	♦ KJT6	East (LHO) Doubles 2♥ if possible.
HCP: 14+1	♣ Q3	East (LHO) Doubles 3♦ if possible.
<hr/>		
<b>Board: 254</b>	♠ KJ82	LHO opens the bidding 1NT.
Dealer: East	♥ Q32	Partner bids next.
Vul: E-W	♦ QJ2	West (RHO) Doubles 3♥ if possible.
HCP: 12	♣ K54	
<hr/>		
<b>Board: 255</b>	♠ J52	You bid first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 14	♣ QT86	

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: None

North HCP: 14

South HCP: 7+1

Contract: 3♥ North

North:

♠ AK86

♥ K763

♦ K75

♣ J4

South:

♠ Q532

♥ J9542

♦ J43

♣ K

W N E S

1NT 2♣<sup>1</sup> 2♦

Pass 3♥<sup>2</sup> All Pass

1. Cappelletti, any 6+suit

2. Super acceptance after NT

### Board: 252

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 14

Contract: 1NT South

North:

♠ J63

♥ 875

♦ 53

♣ AJT64

South:

♠ T2

♥ A64

♦ AK62

♣ K985

W N E S

1NT

All Pass

### Board: 253

Dealer: West

Vul: None

North HCP: 14+1

South HCP: 2

Contract: 3♦ X North

North:

♠ K8

♥ AJ962

♦ KJT6

♣ Q3

South:

♠ T754

♥ 3

♦ Q753

♣ 9864

W N E S

1NT 2♥<sup>1</sup> X 2NT

Pass 3♦ X All Pass

1. Cappelletti, 5M-4m

### Board: 254

Dealer: East

Vul: E-W

North HCP: 12

South HCP: 5+3

Contract: 3♥ X South

North:

♠ KJ82

♥ Q32

♦ QJ2

♣ K54

South:

♠ A3

♥ JT98754

♦ 986

♣ T

W N E S

1NT 3♥

X All Pass

### Board: 255

Dealer: North

Vul: None

North HCP: 14

South HCP: 8

Contract: 1NT North

North:

♠ J52

♥ AJ5

♦ AQ5

♣ QT86

South:

♠ KQ94

♥ 982

♦ 43

♣ K972

W N E S

1NT All Pass

<b>Board: 251</b>	♠ Q532	Partner bids first.
Dealer: North	♥ J9542	East (RHO) bids 2♣ if possible.
Vul: None	♦ J43	
HCP: 7+1	♣ K	
<hr/>		
<b>Board: 252</b>	♠ T2	You bid first.
Dealer: South	♥ A64	The opponents are silent.
Vul: Both	♦ AK62	
HCP: 14	♣ K985	
<hr/>		
<b>Board: 253</b>	♠ T754	LHO opens the bidding 1NT.
Dealer: West	♥ 3	Partner bids next.
Vul: None	♦ Q753	East (RHO) Doubles 2♥ if possible.
HCP: 2	♣ 9864	East (RHO) Doubles 3♦ if possible.
<hr/>		
<b>Board: 254</b>	♠ A3	RHO opens the bidding 1NT.
Dealer: East	♥ JT98754	You bid next.
Vul: E-W	♦ 986	West (LHO) Doubles 3♥ if possible.
HCP: 5+3	♣ T	
<hr/>		
<b>Board: 255</b>	♠ KQ94	Partner bids first.
Dealer: North	♥ 982	The opponents are silent.
Vul: None	♦ 43	
HCP: 8	♣ K972	

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: None

North HCP: 14

South HCP: 7+1

Contract: 3♥ North

North:

♠ AK86

♥ K763

♦ K75

♣ J4

South:

♠ Q532

♥ J9542

♦ J43

♣ K

W N E S

1NT 2♣<sup>1</sup> 2♦

Pass 3♥<sup>2</sup> All Pass

1. Cappelletti, any 6+suit

2. Super acceptance after NT

### Board: 252

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 14

Contract: 1NT South

North:

♠ J63

♥ 875

♦ 53

♣ AJT64

South:

♠ T2

♥ A64

♦ AK62

♣ K985

W N E S

1NT

All Pass

### Board: 253

Dealer: West

Vul: None

North HCP: 14+1

South HCP: 2

Contract: 3♦ X North

North:

♠ K8

♥ AJ962

♦ KJT6

♣ Q3

South:

♠ T754

♥ 3

♦ Q753

♣ 9864

W N E S

1NT 2♥<sup>1</sup> X 2NT

Pass 3♦ X All Pass

1. Cappelletti, 5M-4m

### Board: 254

Dealer: East

Vul: E-W

North HCP: 12

South HCP: 5+3

Contract: 3♥ X South

North:

♠ KJ82

♥ Q32

♦ QJ2

♣ K54

South:

♠ A3

♥ JT98754

♦ 986

♣ T

W N E S

1NT 3♥

X All Pass

### Board: 255

Dealer: North

Vul: None

North HCP: 14

South HCP: 8

Contract: 1NT North

North:

♠ J52

♥ AJ5

♦ AQ5

♣ QT86

South:

♠ KQ94

♥ 982

♦ 43

♣ K972

W N E S

1NT All Pass

<b>Board: 256</b>	♠ Q86	Partner bids first.
Dealer: South	♥ AJ95	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ KQ75	
HCP: 13	♣ J2	

---

<b>Board: 257</b>	♠ T	LHO opens the bidding 1NT.
Dealer: East	♥ QT52	Partner bids next.
Vul: None	♦ AQT732	
HCP: 12+2	♣ A6	

---

<b>Board: 258</b>	♠ AKQ43	Partner bids first.
Dealer: South	♥ 75	The opponents are silent.
Vul: N-S	♦ Q763	
HCP: 15+1	♣ KJ	

---

<b>Board: 259</b>	♠ Q8	You bid first.
Dealer: North	♥ 973	The opponents are silent.
Vul: Both	♦ KQ76	
HCP: 15	♣ AKJ9	

---

<b>Board: 260</b>	♠ AQT7	LHO opens the bidding 1NT.
Dealer: East	♥ K72	Partner bids next.
Vul: E-W	♦ A52	West (RHO) bids 2♦ if possible.
HCP: 16	♣ K64	East (LHO) bids 2♥ if possible.

## Both hands (Answers Page)

### Board: 256

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 14

Contract: 5 ♦ South

North:

♠ Q86

♥ AJ95

♦ KQ75

♣ J2

South:

♠ AT93

♥ QT6

♦ A982

♣ AT

W N E S

1NT

3 ♣ X Pass 3 ♦

Pass 4 ♣<sup>1</sup> Pass 5 ♦

All Pass

1. limit raise or better in !D

### Board: 257

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ T

♥ QT52

♦ AQT732

♣ A6

South:

♠ A843

♥ AJ843

♦ J9

♣ 42

W N E S

1NT 2 ♦<sup>1</sup>

Pass 4 ♥ All Pass

1. Cappelletti, both majors

### Board: 258

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 13

Contract: 4 ♠ South

North:

♠ AKQ43

♥ 75

♦ Q763

♣ KJ

South:

♠ J762

♥ KQT

♦ J54

♣ AQ8

W N E S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♦ Pass 4 ♠

All Pass

### Board: 259

Dealer: North

Vul: Both

North HCP: 15

South HCP: 15+1

Contract: 3NT South

North:

♠ Q8

♥ 973

♦ KQ76

♣ AKJ9

South:

♠ K73

♥ AKJ

♦ AT832

♣ T2

W N E S

1NT Pass 3NT

All Pass

### Board: 260

Dealer: East

Vul: E-W

North HCP: 16

South HCP: 11+1

Contract: 3NT North

North:

♠ AQT7

♥ K72

♦ A52

♣ K64

South:

♠ 854

♥ A3

♦ KQJ93

♣ J87

W N E S

1NT Pass

2 ♦ Pass 2 ♥ Pass

Pass X Pass 2NT

Pass 3NT All Pass

<b>Board: 256</b>	♠ AT93	You bid first.
Dealer: South	♥ QT6	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ A982	
HCP: 14	♣ AT	

---

<b>Board: 257</b>	♠ A843	RHO opens the bidding 1NT.
Dealer: East	♥ AJ843	You bid next.
Vul: None	♦ J9	
HCP: 10+1	♣ 42	

---

<b>Board: 258</b>	♠ J762	You bid first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: N-S	♦ J54	
HCP: 13	♣ AQ8	

---

<b>Board: 259</b>	♠ K73	Partner bids first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: Both	♦ AT832	
HCP: 15+1	♣ T2	

---

<b>Board: 260</b>	♠ 854	RHO opens the bidding 1NT.
Dealer: East	♥ A3	You bid next.
Vul: E-W	♦ KQJ93	West (LHO) bids 2♦ if possible.
HCP: 11+1	♣ J87	East (RHO) bids 2♥ if possible.

## Both hands (Answers Page)

### Board: 256

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 14

Contract: 5 ♦ South

North:

♠ Q86

♥ AJ95

♦ KQ75

♣ J2

South:

♠ AT93

♥ QT6

♦ A982

♣ AT

W N E S

1NT

3 ♣ X Pass 3 ♦

Pass 4 ♣<sup>1</sup> Pass 5 ♦

All Pass

1. limit raise or better in !D

### Board: 257

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ T

♥ QT52

♦ AQT732

♣ A6

South:

♠ A843

♥ AJ843

♦ J9

♣ 42

W N E S

1NT 2 ♦<sup>1</sup>

Pass 4 ♥ All Pass

1. Cappelletti, both majors

### Board: 258

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 13

Contract: 4 ♠ South

North:

♠ AKQ43

♥ 75

♦ Q763

♣ KJ

South:

♠ J762

♥ KQT

♦ J54

♣ AQ8

W N E S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♦ Pass 4 ♠

All Pass

### Board: 259

Dealer: North

Vul: Both

North HCP: 15

South HCP: 15+1

Contract: 3NT South

North:

♠ Q8

♥ 973

♦ KQ76

♣ AKJ9

South:

♠ K73

♥ AKJ

♦ AT832

♣ T2

W N E S

1NT Pass 3NT

All Pass

### Board: 260

Dealer: East

Vul: E-W

North HCP: 16

South HCP: 11+1

Contract: 3NT North

North:

♠ AQT7

♥ K72

♦ A52

♣ K64

South:

♠ 854

♥ A3

♦ KQJ93

♣ J87

W N E S

1NT Pass

2 ♦ Pass 2 ♥ Pass

Pass X Pass 2NT

Pass 3NT All Pass



<b>Board: 261</b>	♠ AK3	You bid first.
Dealer: North	♥ K932	The opponents are silent.
Vul: E-W	♦ 82	
HCP: 15	♣ KQ92	
<hr/>		
<b>Board: 262</b>	♠ 63	Partner bids first.
Dealer: South	♥ A9642	The opponents are silent.
Vul: Both	♦ 632	
HCP: 4+1	♣ T83	
<hr/>		
<b>Board: 263</b>	♠ AQ73	You bid first.
Dealer: North	♥ J62	West (RHO) Doubles 1NT if possible.
Vul: None	♦ AQ95	East (LHO) bids 2♦ if possible.
HCP: 13	♣ T9	
<hr/>		
<b>Board: 264</b>	♠ K65	RHO opens the bidding 1NT.
Dealer: West	♥ 654	You bid next.
Vul: N-S	♦ K963	
HCP: 8	♣ Q72	
<hr/>		
<b>Board: 265</b>	♠ K3	You bid first.
Dealer: North	♥ KT84	The opponents are silent.
Vul: Both	♦ AK2	
HCP: 15	♣ Q874	

## Both hands (Answers Page)

### Board: 261

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ AK3

♥ K932

♦ 82

♣ KQ92

South:

♠ QJ9

♥ QJ7

♦ AT43

♣ JT4

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 262

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 13

Contract: 2♥ South

North:

♠ 63

♥ A9642

♦ 632

♣ T83

South:

♠ T972

♥ T8

♦ A854

♣ AKQ

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

### Board: 263

Dealer: North

Vul: None

North HCP: 13

South HCP: 8

Contract: 2♠ North

North:

♠ AQ73

♥ J62

♦ AQ95

♣ T9

South:

♠ 9642

♥ QT98

♦ J

♣ KQ75

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

### Board: 264

Dealer: West

Vul: N-S

North HCP: 8

South HCP: 14+2

Contract: 3♥ North

North:

♠ K65

♥ 654

♦ K963

♣ Q72

South:

♠ A3

♥ KQJ987

♦ 54

♣ KJ6

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

1. Cappelletti, any 6+suit  
2. automat

### Board: 265

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3♦ North

North:

♠ K3

♥ KT84

♦ AK2

♣ Q874

South:

♠ Q52

♥ A

♦ Q97543

♣ J52

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

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

<b>Board: 261</b>	♠ QJ9	Partner bids first.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: E-W	♦ AT43	
HCP: 11	♣ JT4	

---

<b>Board: 262</b>	♠ T972	You bid first.
Dealer: South	♥ T8	The opponents are silent.
Vul: Both	♦ A854	
HCP: 13	♣ AKQ	

---

<b>Board: 263</b>	♠ 9642	Partner bids first.
Dealer: North	♥ QT98	West (LHO) Doubles 1NT if possible.
Vul: None	♦ J	East (RHO) bids 2♦ if possible.
HCP: 8	♣ KQ75	

---

<b>Board: 264</b>	♠ A3	LHO opens the bidding 1NT.
Dealer: West	♥ KQJ987	Partner bids next.
Vul: N-S	♦ 54	
HCP: 14+2	♣ KJ6	

---

<b>Board: 265</b>	♠ Q52	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ Q97543	
HCP: 9+2	♣ J52	

## Both hands (Answers Page)

### Board: 261

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ QJ9		1NT	Pass	3NT
Vul: E-W	♥ K932	♥ QJ7	All Pass			
North HCP: 15	♦ 82	♦ AT43				
South HCP: 11	♣ KQ92	♣ JT4				
Contract: 3NT South						

### Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ T972				1NT
Vul: Both	♥ A9642	♥ T8	Pass	2♦	Pass	2♥
North HCP: 4+1	♦ 632	♦ A854	All Pass			
South HCP: 13	♣ T83	♣ AKQ				
Contract: 2♥ South						

### Board: 263

	North:	South:	W	N	E	S
Dealer: North	♠ AQ73	♠ 9642		1NT	Pass	Pass
Vul: None	♥ J62	♥ QT98	X	Pass	2♦	X
North HCP: 13	♦ AQ95	♦ J	Pass	2♠	All Pass	
South HCP: 8	♣ T9	♣ KQ75				
Contract: 2♠ North						

### Board: 264

	North:	South:	W	N	E	S
Dealer: West	♠ K65	♠ A3	1NT	Pass	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ 654	♥ KQJ987	Pass	2♦ <sup>2</sup>	Pass	2♥
North HCP: 8	♦ K963	♦ 54	Pass	3♥	All Pass	
South HCP: 14+2	♣ Q72	♣ KJ6				
Contract: 3♥ North						

1. Cappelletti, any 6+suit  
2. automat

### Board: 265

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q52		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KT84	♥ A	Pass	3♦ <sup>2</sup>	All Pass	
North HCP: 15	♦ AK2	♦ Q97543				
South HCP: 9+2	♣ Q874	♣ J52				
Contract: 3♦ North						

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

<b>Board: 266</b>	♠ AK98	Partner bids first.
Dealer: South	♥ T62	The opponents are silent.
Vul: None	♦ JT9	
HCP: 8	♣ 732	

---

<b>Board: 267</b>	♠ K76	You bid first.
Dealer: North	♥ A87	The opponents are silent.
Vul: N-S	♦ KJ85	
HCP: 15	♣ KJ5	

---

<b>Board: 268</b>	♠ A5	Partner bids first.
Dealer: South	♥ KQJ2	The opponents are silent.
Vul: E-W	♦ J9	
HCP: 15+1	♣ KJT76	

---

<b>Board: 269</b>	♠ AQ5	LHO opens the bidding 1NT.
Dealer: East	♥ J4	Partner bids next.
Vul: E-W	♦ AK742	West (RHO) bids 2♦ if possible.
HCP: 14+1	♣ 983	

---

<b>Board: 270</b>	♠ AQT6	RHO opens the bidding 1NT.
Dealer: West	♥ 4	You bid next.
Vul: E-W	♦ KT65	
HCP: 18	♣ AKQ2	

## Both hands (Answers Page)

### Board: 266

Dealer: South

Vul: None

North HCP: 8

South HCP: 13

Contract: 1NT South

North:

♠ AK98

♥ T62

♦ JT9

♣ 732

South:

♠ Q765

♥ A7

♦ A763

♣ K65

W	N	E	S
			1NT

All Pass

### Board: 267

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 1NT North

North:

♠ K76

♥ A87

♦ KJ85

♣ KJ5

South:

♠ 953

♥ T952

♦ AT92

♣ A3

W	N	E	S
	1NT	All Pass	

### Board: 268

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 13

Contract: 4♥ North

North:

♠ A5

♥ KQJ2

♦ J9

♣ KJT76

South:

♠ Q43

♥ AT96

♦ AKT2

♣ 43

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 269

Dealer: East

Vul: E-W

North HCP: 14+1

South HCP: 5+2

Contract: 3♦ North

North:

♠ AQ5

♥ J4

♦ AK742

♣ 983

South:

♠ KJ9642

♥ 965

♦ JT9

♣ 4

W	N	E	S
		1NT	Pass
2♦	3♦	All Pass	

### Board: 270

Dealer: West

Vul: E-W

North HCP: 18

South HCP: 7+2

Contract: 2♥ South

North:

♠ AQT6

♥ 4

♦ KT65

♣ AKQ2

South:

♠ J752

♥ AQT763

♦ 2

♣ 76

W	N	E	S
1NT	X	Pass	2♥
All Pass			

<b>Board: 266</b>	♠ Q765	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: None	♦ A763	
HCP: 13	♣ K65	

---

<b>Board: 267</b>	♠ 953	Partner bids first.
Dealer: North	♥ T952	The opponents are silent.
Vul: N-S	♦ AT92	
HCP: 8	♣ A3	

---

<b>Board: 268</b>	♠ Q43	You bid first.
Dealer: South	♥ AT96	The opponents are silent.
Vul: E-W	♦ AKT2	
HCP: 13	♣ 43	

---

<b>Board: 269</b>	♠ KJ9642	RHO opens the bidding 1NT.
Dealer: East	♥ 965	You bid next.
Vul: E-W	♦ JT9	West (LHO) bids 2♦ if possible.
HCP: 5+2	♣ 4	

---

<b>Board: 270</b>	♠ J752	LHO opens the bidding 1NT.
Dealer: West	♥ AQT763	Partner bids next.
Vul: E-W	♦ 2	
HCP: 7+2	♣ 76	

## Both hands (Answers Page)

### Board: 266

Dealer: South

Vul: None

North HCP: 8

South HCP: 13

Contract: 1NT South

North:

♠ AK98

♥ T62

♦ JT9

♣ 732

South:

♠ Q765

♥ A7

♦ A763

♣ K65

W	N	E	S
			1NT

All Pass

### Board: 267

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 1NT North

North:

♠ K76

♥ A87

♦ KJ85

♣ KJ5

South:

♠ 953

♥ T952

♦ AT92

♣ A3

W	N	E	S
	1NT	All Pass	

### Board: 268

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 13

Contract: 4♥ North

North:

♠ A5

♥ KQJ2

♦ J9

♣ KJT76

South:

♠ Q43

♥ AT96

♦ AKT2

♣ 43

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 269

Dealer: East

Vul: E-W

North HCP: 14+1

South HCP: 5+2

Contract: 3♦ North

North:

♠ AQ5

♥ J4

♦ AK742

♣ 983

South:

♠ KJ9642

♥ 965

♦ JT9

♣ 4

W	N	E	S
		1NT	Pass
2♦	3♦	All Pass	

### Board: 270

Dealer: West

Vul: E-W

North HCP: 18

South HCP: 7+2

Contract: 2♥ South

North:

♠ AQT6

♥ 4

♦ KT65

♣ AKQ2

South:

♠ J752

♥ AQT763

♦ 2

♣ 76

W	N	E	S
1NT	X	Pass	2♥
All Pass			



<b>Board: 271</b>	♠ AQ63	You bid first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: E-W	♦ KJT2	
HCP: 15	♣ K73	
<hr/>		
<b>Board: 272</b>	♠ A97	Partner bids first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ 84	
HCP: 12+2	♣ Q87542	
<hr/>		
<b>Board: 273</b>	♠ KQ7532	LHO opens the bidding 1NT.
Dealer: East	♥ QT	Partner bids next.
Vul: None	♦ 7	
HCP: 12+2	♣ KQT9	
<hr/>		
<b>Board: 274</b>	♠ Q84	Partner bids first.
Dealer: South	♥ AJ7543	The opponents are silent.
Vul: Both	♦ A976	
HCP: 11+2	♣ -	
<hr/>		
<b>Board: 275</b>	♠ A962	You bid first.
Dealer: North	♥ KQT	The opponents are silent.
Vul: None	♦ A953	
HCP: 13	♣ 82	

## Both hands (Answers Page)

### Board: 271

	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ K952		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ Q3	♥ AJ5	Pass	2♠	Pass	3♠
North HCP: 15	♦ KJT2	♦ 9876	Pass	4♠	All Pass	
South HCP: 9	♣ K73	♣ JT				
Contract: 4♠ North						1. Stayman

### Board: 272

	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ KQ2				1NT
Vul: Both	♥ AQ	♥ JT4	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 12+2	♦ 84	♦ KJT	Pass	3NT	All Pass	
South HCP: 13	♣ Q87542	♣ KT96				
Contract: 3NT North						1. 1N-2S transfer to clubs 2. automat

### Board: 273

	North:	South:	W	N	E	S
Dealer: East	♠ KQ7532	♠ -			1NT	Pass
Vul: None	♥ QT	♥ AJ743	Pass	2♠ <sup>1</sup>	Pass	2NT
North HCP: 12+2	♦ 7	♦ AQT9	Pass	3♣	All Pass	
South HCP: 11+1	♣ KQT9	♣ 8532				
Contract: 3♣ North						1. Cappelletti, 5M-4m

### Board: 274

	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ K6				1NT
Vul: Both	♥ AJ7543	♥ Q98	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11+2	♦ A976	♦ KQ5	All Pass			
South HCP: 13+1	♣ -	♣ QJ865				
Contract: 4♥ South						1. Texas

### Board: 275

	North:	South:	W	N	E	S
Dealer: North	♠ A962	♠ 53		1NT	Pass	3NT
Vul: None	♥ KQT	♥ A86	All Pass			
North HCP: 13	♦ A953	♦ KQJT				
South HCP: 13	♣ 82	♣ QJT7				
Contract: 3NT South						

<b>Board: 271</b>	♠ K952	Partner bids first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: E-W	♦ 9876	
HCP: 9	♣ JT	

---

<b>Board: 272</b>	♠ KQ2	You bid first.
Dealer: South	♥ JT4	The opponents are silent.
Vul: Both	♦ KJT	
HCP: 13	♣ KT96	

---

<b>Board: 273</b>	♠ -	RHO opens the bidding 1NT.
Dealer: East	♥ AJ743	You bid next.
Vul: None	♦ AQT9	
HCP: 11+1	♣ 8532	

---

<b>Board: 274</b>	♠ K6	You bid first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: Both	♦ KQ5	
HCP: 13+1	♣ QJ865	

---

<b>Board: 275</b>	♠ 53	Partner bids first.
Dealer: North	♥ A86	The opponents are silent.
Vul: None	♦ KQJT	
HCP: 13	♣ QJT7	

## Both hands (Answers Page)

### Board: 271

	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ K952		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ Q3	♥ AJ5	Pass	2♠	Pass	3♠
North HCP: 15	♦ KJT2	♦ 9876	Pass	4♠	All Pass	
South HCP: 9	♣ K73	♣ JT				
Contract: 4♠ North						1. Stayman

### Board: 272

	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ KQ2				1NT
Vul: Both	♥ AQ	♥ JT4	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 12+2	♦ 84	♦ KJT	Pass	3NT	All Pass	
South HCP: 13	♣ Q87542	♣ KT96				
Contract: 3NT North						1. 1N-2S transfer to clubs 2. automat

### Board: 273

	North:	South:	W	N	E	S
Dealer: East	♠ KQ7532	♠ -			1NT	Pass
Vul: None	♥ QT	♥ AJ743	Pass	2♠ <sup>1</sup>	Pass	2NT
North HCP: 12+2	♦ 7	♦ AQT9	Pass	3♣	All Pass	
South HCP: 11+1	♣ KQT9	♣ 8532				
Contract: 3♣ North						1. Cappelletti, 5M-4m

### Board: 274

	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ K6				1NT
Vul: Both	♥ AJ7543	♥ Q98	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11+2	♦ A976	♦ KQ5	All Pass			
South HCP: 13+1	♣ -	♣ QJ865				
Contract: 4♥ South						1. Texas

### Board: 275

	North:	South:	W	N	E	S
Dealer: North	♠ A962	♠ 53		1NT	Pass	3NT
Vul: None	♥ KQT	♥ A86	All Pass			
North HCP: 13	♦ A953	♦ KQJT				
South HCP: 13	♣ 82	♣ QJT7				
Contract: 3NT South						

**Board: 276**

♠ J6

Partner bids first.

Dealer: South

♥ KJ864

The opponents are silent.

Vul: E-W

♦ QT5

HCP: 7+1

♣ 754

**Board: 277**

♠ AQ76

You bid first.

Dealer: North

♥ A94

The opponents are silent.

Vul: None

♦ 95

HCP: 13

♣ K542

**Board: 278**

♠ 975

RHO opens the bidding 1NT.

Dealer: West

♥ AK64

You bid next.

Vul: E-W

♦ KT964

East (LHO) bids 2♠ if possible.

HCP: 10+1

♣ 8

**Board: 279**

♠ Q943

Partner bids first.

Dealer: South

♥ 654

East (LHO) Doubles 1NT if possible.

Vul: E-W

♦ J4

HCP: 3

♣ T762

**Board: 280**

♠ AQ8

Partner bids first.

Dealer: South

♥ K954

The opponents are silent.

Vul: N-S

♦ 8

HCP: 9+1

♣ T9543

## Both hands (Answers Page)

### Board: 276

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 15+1

Contract: 2♥ South

North:

♠ J6

♥ KJ864

♦ QT5

♣ 754

South:

♠ A92

♥ 975

♦ AK642

♣ AT

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

### Board: 277

Dealer: North

Vul: None

North HCP: 13

South HCP: 17

Contract: 3NT South

North:

♠ AQ76

♥ A94

♦ 95

♣ K542

South:

♠ J83

♥ K2

♦ AKJ6

♣ AJ93

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 278

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 14+2

Contract: 4♠ North

North:

♠ 975

♥ AK64

♦ KT964

♣ 8

South:

♠ AQJ643

♥ J972

♦ Q

♣ A6

W	N	E	S
1NT	Pass	2♠ <sup>1</sup>	3♠
Pass	4♠	All Pass	
1. 1N-2S transfer to clubs			

### Board: 279

Dealer: South

Vul: E-W

North HCP: 3

South HCP: 13

Contract: 2♠ North

North:

♠ Q943

♥ 654

♦ J4

♣ T762

South:

♠ 875

♥ KT32

♦ AQ8

♣ A93

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

### Board: 280

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13

Contract: 2NT North

North:

♠ AQ8

♥ K954

♦ 8

♣ T9543

South:

♠ KT93

♥ QJ6

♦ KQJ

♣ J72

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

<b>Board: 276</b>	♠ A92	You bid first.
Dealer: South	♥ 975	The opponents are silent.
Vul: E-W	♦ AK642	
HCP: 15+1	♣ AT	
<b>Board: 277</b>	♠ J83	Partner bids first.
Dealer: North	♥ K2	The opponents are silent.
Vul: None	♦ AKJ6	
HCP: 17	♣ AJ93	
<b>Board: 278</b>	♠ AQJ643	LHO opens the bidding 1NT.
Dealer: West	♥ J972	Partner bids next.
Vul: E-W	♦ Q	East (RHO) bids 2♠ if possible.
HCP: 14+2	♣ A6	
<b>Board: 279</b>	♠ 875	You bid first.
Dealer: South	♥ KT32	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ AQ8	
HCP: 13	♣ A93	
<b>Board: 280</b>	♠ KT93	You bid first.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: N-S	♦ KQJ	
HCP: 13	♣ J72	

## Both hands (Answers Page)

### Board: 276

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 15+1

Contract: 2♥ South

North:

♠ J6

♥ KJ864

♦ QT5

♣ 754

South:

♠ A92

♥ 975

♦ AK642

♣ AT

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

### Board: 277

Dealer: North

Vul: None

North HCP: 13

South HCP: 17

Contract: 3NT South

North:

♠ AQ76

♥ A94

♦ 95

♣ K542

South:

♠ J83

♥ K2

♦ AKJ6

♣ AJ93

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 278

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 14+2

Contract: 4♠ North

North:

♠ 975

♥ AK64

♦ KT964

♣ 8

South:

♠ AQJ643

♥ J972

♦ Q

♣ A6

W	N	E	S
1NT	Pass	2♠ <sup>1</sup>	3♠
Pass	4♠	All Pass	
1. 1N-2S transfer to clubs			

### Board: 279

Dealer: South

Vul: E-W

North HCP: 3

South HCP: 13

Contract: 2♠ North

North:

♠ Q943

♥ 654

♦ J4

♣ T762

South:

♠ 875

♥ KT32

♦ AQ8

♣ A93

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

### Board: 280

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13

Contract: 2NT North

North:

♠ AQ8

♥ K954

♦ 8

♣ T9543

South:

♠ KT93

♥ QJ6

♦ KQJ

♣ J72

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



<b>Board: 281</b>	♠ AQ98	You bid first.
Dealer: North	♥ Q42	The opponents are silent.
Vul: None	♦ AK6	
HCP: 15	♣ 653	

---

<b>Board: 282</b>	♠ AK7	Partner bids first.
Dealer: South	♥ J9	The opponents are silent.
Vul: E-W	♦ KQ52	
HCP: 16	♣ QJ54	

---

<b>Board: 283</b>	♠ KQ	You bid first.
Dealer: North	♥ K92	The opponents are silent.
Vul: Both	♦ KQJ95	
HCP: 14+1	♣ 986	

---

<b>Board: 284</b>	♠ 984	You bid first.
Dealer: North	♥ A963	The opponents are silent.
Vul: None	♦ 84	
HCP: 13	♣ AKQ8	

## Both hands (Answers Page)

### Board: 281

	North:	South:	W	N	E	S
Dealer: North	♠ AQ98	♠ JT43		1NT	Pass	2♦
Vul: None	♥ Q42	♥ AK873	Pass	2♥	All Pass	
North HCP: 15	♦ AK6	♦ 4				
South HCP: 8+1	♣ 653	♣ T84				
Contract: 2♥ North						

### Board: 282

	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ 986				1NT
Vul: E-W	♥ J9	♥ K763	Pass	3NT	All Pass	
North HCP: 16	♦ KQ52	♦ A8				
South HCP: 14	♣ QJ54	♣ AK63				
Contract: 3NT North						

### Board: 283

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ 7642		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K92	♥ Q86	Pass	2♦	Pass	2NT
North HCP: 14+1	♦ KQJ95	♦ 62	All Pass			
South HCP: 9	♣ 986	♣ AK52				
Contract: 2NT South						

1. Stayman

### Board: 284

	North:	South:	W	N	E	S
Dealer: North	♠ 984	♠ AQT7		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A963	♥ Q	Pass	2♥	Pass	4♦
North HCP: 13	♦ 84	♦ AKQ972	Pass	4♥	Pass	4NT
South HCP: 17+2	♣ AKQ8	♣ 76	Pass	5♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
Contract: 7♦ South			Pass	6♦ <sup>4</sup>	Pass	7♦
			All Pass			

1. Stayman

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

3. King ask by 5NT

4. K=1

<b>Board: 281</b>	♠ JT43	Partner bids first.
Dealer: North	♥ AK873	The opponents are silent.
Vul: None	♦ 4	
HCP: 8+1	♣ T84	

---

<b>Board: 282</b>	♠ 986	You bid first.
Dealer: South	♥ K763	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 14	♣ AK63	

---

<b>Board: 283</b>	♠ 7642	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: Both	♦ 62	
HCP: 9	♣ AK52	

---

<b>Board: 284</b>	♠ AQT7	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: None	♦ AKQ972	
HCP: 17+2	♣ 76	

## Both hands (Answers Page)

### Board: 281

	North:	South:	W	N	E	S
Dealer: North	♠ AQ98	♠ JT43		1NT	Pass	2♦
Vul: None	♥ Q42	♥ AK873	Pass	2♥	All Pass	
North HCP: 15	♦ AK6	♦ 4				
South HCP: 8+1	♣ 653	♣ T84				
Contract: 2♥ North						

### Board: 282

	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ 986				1NT
Vul: E-W	♥ J9	♥ K763	Pass	3NT	All Pass	
North HCP: 16	♦ KQ52	♦ A8				
South HCP: 14	♣ QJ54	♣ AK63				
Contract: 3NT North						

### Board: 283

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ 7642		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K92	♥ Q86	Pass	2♦	Pass	2NT
North HCP: 14+1	♦ KQJ95	♦ 62	All Pass			
South HCP: 9	♣ 986	♣ AK52				
Contract: 2NT South						

1. Stayman

### Board: 284

	North:	South:	W	N	E	S
Dealer: North	♠ 984	♠ AQT7		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A963	♥ Q	Pass	2♥	Pass	4♦
North HCP: 13	♦ 84	♦ AKQ972	Pass	4♥	Pass	4NT
South HCP: 17+2	♣ AKQ8	♣ 76	Pass	5♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
Contract: 7♦ South			Pass	6♦ <sup>4</sup>	Pass	7♦
			All Pass			

1. Stayman

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

3. King ask by 5NT

4. K=1

<b>Board: 285</b>	♠ A7	You bid first.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ AT763	
HCP: 14+1	♣ AJ9	

---

<b>Board: 286</b>	♠ AK963	Partner bids first.
Dealer: South	♥ 83	The opponents are silent.
Vul: N-S	♦ 764	
HCP: 7+1	♣ 974	

---

<b>Board: 287</b>	♠ AQ7	You bid first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: None	♦ 973	
HCP: 13	♣ K973	

---

<b>Board: 288</b>	♠ AQJT4	LHO opens the bidding 1NT.
Dealer: East	♥ KQJT9	Partner bids next.
Vul: E-W	♦ K6	East (LHO) bids 2♣ if possible.
HCP: 16+2	♣ 4	West (RHO) bids 3♣ if possible.

---

<b>Board: 289</b>	♠ J63	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: N-S	♦ AT942	
HCP: 14+1	♣ AK8	

## Both hands (Answers Page)

### Board: 285

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 18

Contract: 6NT North

North:

♠ A7

♥ JT7

♦ AT763

♣ AJ9

South:

♠ QJ92

♥ A4

♦ KQJ

♣ KQ52

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

1. Stayman

### Board: 286

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 13

Contract: 2♠ South

North:

♠ AK963

♥ 83

♦ 764

♣ 974

South:

♠ QJT

♥ JT9

♦ AT5

♣ KQT5

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

### Board: 287

Dealer: North

Vul: None

North HCP: 13

South HCP: 13

Contract: 3NT South

North:

♠ AQ7

♥ AT7

♦ 973

♣ K973

South:

♠ K853

♥ KJ53

♦ Q4

♣ A42

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

1. Stayman

### Board: 288

Dealer: East

Vul: E-W

North HCP: 16+2

South HCP: 5+2

Contract: 4♦ South

North:

♠ AQJT4

♥ KQJT9

♦ K6

♣ 4

South:

♠ 963

♥ 83

♦ AJT832

♣ 75

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

### Board: 289

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 17

Contract: 6NT North

North:

♠ J63

♥ Q7

♦ AT942

♣ AK8

South:

♠ AQ74

♥ AK64

♦ Q

♣ Q943

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

1. Stayman

<b>Board: 285</b>	♠ QJ92	Partner bids first.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 18	♣ KQ52	

---

<b>Board: 286</b>	♠ QJT	You bid first.
Dealer: South	♥ JT9	The opponents are silent.
Vul: N-S	♦ AT5	
HCP: 13	♣ KQT5	

---

<b>Board: 287</b>	♠ K853	Partner bids first.
Dealer: North	♥ KJ53	The opponents are silent.
Vul: None	♦ Q4	
HCP: 13	♣ A42	

---

<b>Board: 288</b>	♠ 963	RHO opens the bidding 1NT.
Dealer: East	♥ 83	You bid next.
Vul: E-W	♦ AJT832	East (RHO) bids 2♣ if possible.
HCP: 5+2	♣ 75	West (LHO) bids 3♣ if possible.

---

<b>Board: 289</b>	♠ AQ74	Partner bids first.
Dealer: North	♥ AK64	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 17	♣ Q943	

## Both hands (Answers Page)

### Board: 285

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 18

Contract: 6NT North

North:

♠ A7

♥ JT7

♦ AT763

♣ AJ9

South:

♠ QJ92

♥ A4

♦ KQJ

♣ KQ52

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

1. Stayman

### Board: 286

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 13

Contract: 2♠ South

North:

♠ AK963

♥ 83

♦ 764

♣ 974

South:

♠ QJT

♥ JT9

♦ AT5

♣ KQT5

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

### Board: 287

Dealer: North

Vul: None

North HCP: 13

South HCP: 13

Contract: 3NT South

North:

♠ AQ7

♥ AT7

♦ 973

♣ K973

South:

♠ K853

♥ KJ53

♦ Q4

♣ A42

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

1. Stayman

### Board: 288

Dealer: East

Vul: E-W

North HCP: 16+2

South HCP: 5+2

Contract: 4♦ South

North:

♠ AQJT4

♥ KQJT9

♦ K6

♣ 4

South:

♠ 963

♥ 83

♦ AJT832

♣ 75

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

### Board: 289

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 17

Contract: 6NT North

North:

♠ J63

♥ Q7

♦ AT942

♣ AK8

South:

♠ AQ74

♥ AK64

♦ Q

♣ Q943

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

1. Stayman



<b>Board: 290</b>	♠ KQJT3	Partner bids first.
Dealer: South	♥ AT3	West (RHO) bids 2♥ if possible.
Vul: Both	♦ 4	
HCP: 15+1	♣ AJ83	

---

<b>Board: 291</b>	♠ 873	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ AKJ4	
HCP: 13	♣ KT82	

---

<b>Board: 292</b>	♠ QT4	You bid first.
Dealer: North	♥ KQ2	West (RHO) bids 3♥ if possible.
Vul: Both	♦ AT4	
HCP: 15	♣ A652	

---

<b>Board: 293</b>	♠ AQ	You bid first.
Dealer: North	♥ A87	The opponents are silent.
Vul: None	♦ J93	
HCP: 15+1	♣ KJ652	

---

<b>Board: 294</b>	♠ AT863	Partner bids first.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ 973	
HCP: 8+1	♣ K862	

## Both hands (Answers Page)

### Board: 290

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 13

Contract: 3NT North

North:

♠ KQJT3

♥ AT3

♦ 4

♣ AJ83

South:

♠ 42

♥ 765

♦ AKJ8

♣ KQ97

W	N	E	S
			1NT

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

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

1. Cappelletti, 5M-4m

### Board: 291

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ 873

♥ Q7

♦ AKJ4

♣ KT82

South:

♠ 6542

♥ AJ53

♦ 62

♣ AQ5

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 292

Dealer: North

Vul: Both

North HCP: 15

South HCP: 4+1

Contract: 3♠ South

North:

♠ QT4

♥ KQ2

♦ AT4

♣ A652

South:

♠ J9875

♥ 86

♦ QJ85

♣ 97

W	N	E	S
	1NT	Pass	2♥

3♥	X	Pass	3♠
----	---	------	----

All Pass

### Board: 293

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14

Contract: 3NT South

North:

♠ AQ

♥ A87

♦ J93

♣ KJ652

South:

♠ K76

♥ KQ43

♦ QT64

♣ A4

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 294

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15+1

Contract: 2♠ South

North:

♠ AT863

♥ J

♦ 973

♣ K862

South:

♠ KJ

♥ Q93

♦ AT2

♣ AJ743

W	N	E	S
			1NT

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

All Pass

<b>Board: 290</b>	♠ 42	You bid first.
Dealer: South	♥ 765	West (LHO) bids 2♥ if possible.
Vul: Both	♦ AKJ8	
HCP: 13	♣ KQ97	

---

<b>Board: 291</b>	♠ 6542	Partner bids first.
Dealer: North	♥ AJ53	The opponents are silent.
Vul: E-W	♦ 62	
HCP: 11	♣ AQ5	

---

<b>Board: 292</b>	♠ J9875	Partner bids first.
Dealer: North	♥ 86	West (LHO) bids 3♥ if possible.
Vul: Both	♦ QJ85	
HCP: 4+1	♣ 97	

---

<b>Board: 293</b>	♠ K76	Partner bids first.
Dealer: North	♥ KQ43	The opponents are silent.
Vul: None	♦ QT64	
HCP: 14	♣ A4	

---

<b>Board: 294</b>	♠ KJ	You bid first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: N-S	♦ AT2	
HCP: 15+1	♣ AJ743	

## Both hands (Answers Page)

### Board: 290

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 13

Contract: 3NT North

North:

♠ KQJT3

♥ AT3

♦ 4

♣ AJ83

South:

♠ 42

♥ 765

♦ AKJ8

♣ KQ97

W	N	E	S
			1NT

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

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

1. Cappelletti, 5M-4m

### Board: 291

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ 873

♥ Q7

♦ AKJ4

♣ KT82

South:

♠ 6542

♥ AJ53

♦ 62

♣ AQ5

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 292

Dealer: North

Vul: Both

North HCP: 15

South HCP: 4+1

Contract: 3♠ South

North:

♠ QT4

♥ KQ2

♦ AT4

♣ A652

South:

♠ J9875

♥ 86

♦ QJ85

♣ 97

W	N	E	S
	1NT	Pass	2♥

3♥	X	Pass	3♠
----	---	------	----

All Pass

### Board: 293

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14

Contract: 3NT South

North:

♠ AQ

♥ A87

♦ J93

♣ KJ652

South:

♠ K76

♥ KQ43

♦ QT64

♣ A4

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 294

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15+1

Contract: 2♠ South

North:

♠ AT863

♥ J

♦ 973

♣ K862

South:

♠ KJ

♥ Q93

♦ AT2

♣ AJ743

W	N	E	S
			1NT

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

All Pass

<b>Board: 295</b>	♠ QJ	LHO opens the bidding 1NT.
Dealer: East	♥ K63	Partner bids next.
Vul: None	♦ AKT9832	West (RHO) bids 2♥ if possible.
HCP: 13+3	♣ T	East (LHO) bids 3♠ if possible.
		West (RHO) Doubles 4♦ if possible.

---

<b>Board: 296</b>	♠ AK6	Partner bids first.
Dealer: South	♥ KJ874	The opponents are silent.
Vul: N-S	♦ A984	
HCP: 16+1	♣ J	

---

<b>Board: 297</b>	♠ Q74	RHO opens the bidding 1NT.
Dealer: West	♥ AK3	You bid next.
Vul: Both	♦ 9875	East (LHO) bids 2♥ if possible.
HCP: 9	♣ 986	West (RHO) bids 2♠ if possible.

---

<b>Board: 298</b>	♠ T9653	Partner bids first.
Dealer: South	♥ T3	The opponents are silent.
Vul: N-S	♦ J972	
HCP: 2+1	♣ J6	

## Both hands (Answers Page)

### Board: 295

	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ 82			1NT	Pass
Vul: None	♥ K63	♥ QT52	2♥	3♦	3♠	Pass
North HCP: 13+3	♦ AKT9832	♦ J	Pass	4♦	Pass	Pass
South HCP: 6+2	♣ T	♣ QJ7642	X	All Pass		
Contract: 4♦ X North						

### Board: 296

	North:	South:	W	N	E	S
Dealer: South	♠ AK6	♠ QJ75				1NT
Vul: N-S	♥ KJ874	♥ AQ65	Pass	2♦	Pass	3♥ <sup>1</sup>
North HCP: 16+1	♦ A984	♦ KJ5	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 13	♣ J	♣ T5	Pass	5♠	Pass	6♦ <sup>3</sup>
Contract: 6♥ North			Pass	6♥	All Pass	

1. Super acceptance after NT

2. A=1/5 or 4/5

3. !H queen and !D king

### Board: 297

	North:	South:	W	N	E	S
Dealer: West	♠ Q74	♠ J	1NT	Pass	2♥	Pass
Vul: Both	♥ AK3	♥ QJ642	2♠	Pass	Pass	X
North HCP: 9	♦ 9875	♦ AKT2	Pass	3♦	All Pass	
South HCP: 14+1	♣ 986	♣ QJ5				
Contract: 3♦ North						

### Board: 298

	North:	South:	W	N	E	S
Dealer: South	♠ T9653	♠ AQ4				1NT
Vul: N-S	♥ T3	♥ AK98	Pass	2♥	Pass	2♠
North HCP: 2+1	♦ J972	♦ Q64	All Pass			
South HCP: 15	♣ J6	♣ 952				
Contract: 2♠ South						

<b>Board: 295</b>	♠ 82	RHO opens the bidding 1NT.
Dealer: East	♥ QT52	You bid next.
Vul: None	♦ J	West (LHO) bids 2♥ if possible.
HCP: 6+2	♣ QJ7642	East (RHO) bids 3♠ if possible.
		West (LHO) Doubles 4♦ if possible.

---

<b>Board: 296</b>	♠ QJ75	You bid first.
Dealer: South	♥ AQ65	The opponents are silent.
Vul: N-S	♦ KJ5	
HCP: 13	♣ T5	

---

<b>Board: 297</b>	♠ J	LHO opens the bidding 1NT.
Dealer: West	♥ QJ642	Partner bids next.
Vul: Both	♦ AKT2	East (RHO) bids 2♥ if possible.
HCP: 14+1	♣ QJ5	West (LHO) bids 2♠ if possible.

---

<b>Board: 298</b>	♠ AQ4	You bid first.
Dealer: South	♥ AK98	The opponents are silent.
Vul: N-S	♦ Q64	
HCP: 15	♣ 952	

## Both hands (Answers Page)

### Board: 295

	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ 82			1NT	Pass
Vul: None	♥ K63	♥ QT52	2♥	3♦	3♠	Pass
North HCP: 13+3	♦ AKT9832	♦ J	Pass	4♦	Pass	Pass
South HCP: 6+2	♣ T	♣ QJ7642	X	All Pass		
Contract: 4♦ X North						

### Board: 296

	North:	South:	W	N	E	S
Dealer: South	♠ AK6	♠ QJ75				1NT
Vul: N-S	♥ KJ874	♥ AQ65	Pass	2♦	Pass	3♥ <sup>1</sup>
North HCP: 16+1	♦ A984	♦ KJ5	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 13	♣ J	♣ T5	Pass	5♠	Pass	6♦ <sup>3</sup>
Contract: 6♥ North			Pass	6♥	All Pass	

1. Super acceptance after NT

2. A=1/5 or 4/5

3. !H queen and !D king

### Board: 297

	North:	South:	W	N	E	S
Dealer: West	♠ Q74	♠ J	1NT	Pass	2♥	Pass
Vul: Both	♥ AK3	♥ QJ642	2♠	Pass	Pass	X
North HCP: 9	♦ 9875	♦ AKT2	Pass	3♦	All Pass	
South HCP: 14+1	♣ 986	♣ QJ5				
Contract: 3♦ North						

### Board: 298

	North:	South:	W	N	E	S
Dealer: South	♠ T9653	♠ AQ4				1NT
Vul: N-S	♥ T3	♥ AK98	Pass	2♥	Pass	2♠
North HCP: 2+1	♦ J972	♦ Q64	All Pass			
South HCP: 15	♣ J6	♣ 952				
Contract: 2♠ South						



**Board: 299**

♠ K87

You bid first.

Dealer: North

♥ KQ94

The opponents are silent.

Vul: E-W

♦ AJT7

HCP: 13

♣ 73

**Board: 300**

♠ 874

Partner bids first.

Dealer: South

♥ Q

East (LHO) Doubles 1NT if possible.

Vul: Both

♦ Q763

West (RHO) bids 2♥ if possible.

HCP: 9+1

♣ AJ532

**Board: 301**

♠ K943

RHO opens the bidding 1NT.

Dealer: West

♥ J6

You bid next.

Vul: None

♦ KJ96

HCP: 12

♣ A83

**Board: 302**

♠ J75

RHO opens the bidding 1NT.

Dealer: West

♥ A42

You bid next.

Vul: Both

♦ KQ64

West (RHO) Redoubles if possible.

HCP: 15

♣ KQ8

East (LHO) bids 2♣ if possible.

**Board: 303**

♠ J98

You bid first.

Dealer: North

♥ A3

The opponents are silent.

Vul: None

♦ AKT62

HCP: 13+1

♣ J72

## Both hands (Answers Page)

### Board: 299

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ K87

♥ KQ94

♦ AJT7

♣ 73

South:

♠ AQT542

♥ 62

♦ Q4

♣ K62

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>

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

1. Texas

### Board: 300

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 14

Contract: 2NT South

North:

♠ 874

♥ Q

♦ Q763

♣ AJ532

South:

♠ AKT

♥ A985

♦ JT9

♣ QT9

W	N	E	S
			1NT

Pass	Pass	X	Pass
------	------	---	------

2♥	X	Pass	2NT
----	---	------	-----

All Pass

### Board: 301

Dealer: West

Vul: None

North HCP: 12

South HCP: 13

Contract: 2♠ North

North:

♠ K943

♥ J6

♦ KJ96

♣ A83

South:

♠ AQT2

♥ KQ3

♦ 432

♣ Q54

W	N	E	S
1NT	Pass	Pass	X

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

### Board: 302

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3♥ North

North:

♠ J75

♥ A42

♦ KQ64

♣ KQ8

South:

♠ AQ

♥ Q9853

♦ J83

♣ T53

W	N	E	S
1NT	X	Pass	Pass

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

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

1. artificial

### Board: 303

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 14+1

Contract: 3NT South

North:

♠ J98

♥ A3

♦ AKT62

♣ J72

South:

♠ A74

♥ QJ5

♦ 98543

♣ AK

W	N	E	S
	1NT	Pass	3NT

All Pass

**Board: 299**      ♠ AQT542      Partner bids first.  
Dealer: North      ♥ 62      The opponents are silent.  
Vul: E-W      ♦ Q4  
HCP: 11+2      ♣ K62

---

**Board: 300**      ♠ AKT      You bid first.  
Dealer: South      ♥ A985      East (RHO) Doubles 1NT if possible.  
Vul: Both      ♦ JT9      West (LHO) bids 2♥ if possible.  
HCP: 14      ♣ QT9

---

**Board: 301**      ♠ AQT2      LHO opens the bidding 1NT.  
Dealer: West      ♥ KQ3      Partner bids next.  
Vul: None      ♦ 432  
HCP: 13      ♣ Q54

---

**Board: 302**      ♠ AQ      LHO opens the bidding 1NT.  
Dealer: West      ♥ Q9853      Partner bids next.  
Vul: Both      ♦ J83      West (LHO) Redoubles if possible.  
HCP: 9+1      ♣ T53      East (RHO) bids 2♣ if possible.

---

**Board: 303**      ♠ A74      Partner bids first.  
Dealer: North      ♥ QJ5      The opponents are silent.  
Vul: None      ♦ 98543  
HCP: 14+1      ♣ AK

## Both hands (Answers Page)

### Board: 299

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ K87

♥ KQ94

♦ AJT7

♣ 73

South:

♠ AQT542

♥ 62

♦ Q4

♣ K62

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>

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

1. Texas

### Board: 300

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 14

Contract: 2NT South

North:

♠ 874

♥ Q

♦ Q763

♣ AJ532

South:

♠ AKT

♥ A985

♦ JT9

♣ QT9

W	N	E	S
			1NT

Pass	Pass	X	Pass
------	------	---	------

2 ♥	X	Pass	2NT
-----	---	------	-----

All Pass

### Board: 301

Dealer: West

Vul: None

North HCP: 12

South HCP: 13

Contract: 2 ♠ North

North:

♠ K943

♥ J6

♦ KJ96

♣ A83

South:

♠ AQT2

♥ KQ3

♦ 432

♣ Q54

W	N	E	S
1NT	Pass	Pass	X

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

### Board: 302

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3 ♥ North

North:

♠ J75

♥ A42

♦ KQ64

♣ KQ8

South:

♠ AQ

♥ Q9853

♦ J83

♣ T53

W	N	E	S
1NT	X	Pass	Pass

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

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

1. artificial

### Board: 303

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 14+1

Contract: 3NT South

North:

♠ J98

♥ A3

♦ AKT62

♣ J72

South:

♠ A74

♥ QJ5

♦ 98543

♣ AK

W	N	E	S
	1NT	Pass	3NT

All Pass

<b>Board: 304</b>	♠ AT753	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 13+2	♣ AJT52	
<hr/>		
<b>Board: 305</b>	♠ A97653	LHO opens the bidding 1NT.
Dealer: East	♥ AKJ	Partner bids next.
Vul: E-W	♦ T5	West (RHO) bids 3♣ if possible.
HCP: 13+2	♣ J6	
<hr/>		
<b>Board: 306</b>	♠ A4	Partner bids first.
Dealer: South	♥ KQ653	The opponents are silent.
Vul: E-W	♦ A9654	
HCP: 13+2	♣ 6	
<hr/>		
<b>Board: 307</b>	♠ J42	You bid first.
Dealer: North	♥ KQ87	The opponents are silent.
Vul: N-S	♦ KQ43	
HCP: 15	♣ A6	
<hr/>		
<b>Board: 308</b>	♠ 842	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ T92	
HCP: 7+2	♣ AKT763	

## Both hands (Answers Page)

### Board: 304

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AT753

♥ T

♦ A9

♣ AJT52

South:

♠ QJ8

♥ AK94

♦ T63

♣ KQ6

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

### Board: 305

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 8+1

Contract: 3 ♠ North

North:

♠ A97653

♥ AKJ

♦ T5

♣ J6

South:

♠ Q

♥ 98754

♦ K42

♣ KT95

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

1. 1N-3C transfer to diamonds

### Board: 306

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 14+1

Contract: 4 ♥ South

North:

♠ A4

♥ KQ653

♦ A9654

♣ 6

South:

♠ K85

♥ A87

♦ J2

♣ AQT92

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

### Board: 307

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15+1

Contract: 3NT South

North:

♠ J42

♥ KQ87

♦ KQ43

♣ A6

South:

♠ AK3

♥ 42

♦ AJT85

♣ K83

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 308

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 13

Contract: 3 ♣ South

North:

♠ 842

♥ 3

♦ T92

♣ AKT763

South:

♠ Q976

♥ AQ4

♦ KJ7

♣ J85

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

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

<b>Board: 304</b>	♠ QJ8	You bid first.
Dealer: South	♥ AK94	The opponents are silent.
Vul: N-S	♦ T63	
HCP: 15	♣ KQ6	
<b>Board: 305</b>	♠ Q	RHO opens the bidding 1NT.
Dealer: East	♥ 98754	You bid next.
Vul: E-W	♦ K42	West (LHO) bids 3♣ if possible.
HCP: 8+1	♣ KT95	
<b>Board: 306</b>	♠ K85	You bid first.
Dealer: South	♥ A87	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 14+1	♣ AQT92	
<b>Board: 307</b>	♠ AK3	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ AJT85	
HCP: 15+1	♣ K83	
<b>Board: 308</b>	♠ Q976	You bid first.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: E-W	♦ KJ7	
HCP: 13	♣ J85	

## Both hands (Answers Page)

### Board: 304

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AT753

♥ T

♦ A9

♣ AJT52

South:

♠ QJ8

♥ AK94

♦ T63

♣ KQ6

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

### Board: 305

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 8+1

Contract: 3 ♠ North

North:

♠ A97653

♥ AKJ

♦ T5

♣ J6

South:

♠ Q

♥ 98754

♦ K42

♣ KT95

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

1. 1N-3C transfer to diamonds

### Board: 306

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 14+1

Contract: 4 ♥ South

North:

♠ A4

♥ KQ653

♦ A9654

♣ 6

South:

♠ K85

♥ A87

♦ J2

♣ AQT92

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

### Board: 307

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15+1

Contract: 3NT South

North:

♠ J42

♥ KQ87

♦ KQ43

♣ A6

South:

♠ AK3

♥ 42

♦ AJT85

♣ K83

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 308

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 13

Contract: 3 ♣ South

North:

♠ 842

♥ 3

♦ T92

♣ AKT763

South:

♠ Q976

♥ AQ4

♦ KJ7

♣ J85

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

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



**Board: 309**      ♠ J32      LHO opens the bidding 1NT.  
Dealer: East      ♥ AKQ932      Partner bids next.  
Vul: E-W      ♦ 83  
HCP: 13+2      ♣ K7

---

**Board: 310**      ♠ KT742      Partner bids first.  
Dealer: South      ♥ J      The opponents are silent.  
Vul: E-W      ♦ AQ  
HCP: 18+2      ♣ AKJ96

---

**Board: 311**      ♠ AJ73      You bid first.  
Dealer: North      ♥ Q9      The opponents are silent.  
Vul: Both      ♦ AQ7  
HCP: 15      ♣ QT62

---

**Board: 312**      ♠ KJT2      Partner bids first.  
Dealer: South      ♥ Q843      The opponents are silent.  
Vul: None      ♦ A7  
HCP: 10      ♣ 976

## Both hands (Answers Page)

### Board: 309

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 6+1

Contract: 2♥ North

North:

♠ J32

♥ AKQ932

♦ 83

♣ K7

South:

♠ QT86

♥ J

♦ KT972

♣ T92

W N E S

Pass 1NT Pass

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

Pass 2♥ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 310

Dealer: South

Vul: E-W

North HCP: 18+2

South HCP: 13

Contract: 6♠ North

North:

♠ KT742

♥ J

♦ AQ

♣ AKJ96

South:

♠ A85

♥ AQ85

♦ J532

♣ Q5

W N E S

Pass 1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

Pass 4NT Pass 5♥<sup>1</sup>

Pass 6♠ All Pass

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

### Board: 311

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3♥ South

North:

♠ AJ73

♥ Q9

♦ AQ7

♣ QT62

South:

♠ Q42

♥ AT7653

♦ 843

♣ K

W N E S

Pass 1NT Pass 2♦

Pass 2♥ Pass 3♥

All Pass

### Board: 312

Dealer: South

Vul: None

North HCP: 10

South HCP: 15+1

Contract: 3NT South

North:

♠ KJT2

♥ Q843

♦ A7

♣ 976

South:

♠ AQ3

♥ J2

♦ KQ4

♣ QJT32

W N E S

Pass 1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT Pass 3NT

All Pass

1. Stayman

**Board: 309**      ♠ QT86      RHO opens the bidding 1NT.  
Dealer: East      ♥ J      You bid next.  
Vul: E-W      ♦ KT972  
HCP: 6+1      ♣ T92

---

**Board: 310**      ♠ A85      You bid first.  
Dealer: South      ♥ AQ85      The opponents are silent.  
Vul: E-W      ♦ J532  
HCP: 13      ♣ Q5

---

**Board: 311**      ♠ Q42      Partner bids first.  
Dealer: North      ♥ AT7653      The opponents are silent.  
Vul: Both      ♦ 843  
HCP: 9+2      ♣ K

---

**Board: 312**      ♠ AQ3      You bid first.  
Dealer: South      ♥ J2      The opponents are silent.  
Vul: None      ♦ KQ4  
HCP: 15+1      ♣ QJT32

## Both hands (Answers Page)

### Board: 309

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 6+1

Contract: 2♥ North

North:

♠ J32

♥ AKQ932

♦ 83

♣ K7

South:

♠ QT86

♥ J

♦ KT972

♣ T92

W N E S

Pass 1NT Pass

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

Pass 2♥ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 310

Dealer: South

Vul: E-W

North HCP: 18+2

South HCP: 13

Contract: 6♠ North

North:

♠ KT742

♥ J

♦ AQ

♣ AKJ96

South:

♠ A85

♥ AQ85

♦ J532

♣ Q5

W N E S

Pass 1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

Pass 4NT Pass 5♥<sup>1</sup>

Pass 6♠ All Pass

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

### Board: 311

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3♥ South

North:

♠ AJ73

♥ Q9

♦ AQ7

♣ QT62

South:

♠ Q42

♥ AT7653

♦ 843

♣ K

W N E S

Pass 1NT Pass 2♦

Pass 2♥ Pass 3♥

All Pass

### Board: 312

Dealer: South

Vul: None

North HCP: 10

South HCP: 15+1

Contract: 3NT South

North:

♠ KJT2

♥ Q843

♦ A7

♣ 976

South:

♠ AQ3

♥ J2

♦ KQ4

♣ QJT32

W N E S

Pass 1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT Pass 3NT

All Pass

1. Stayman

<b>Board: 313</b>	♠ K85	You bid first.
Dealer: North	♥ AT6	West (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ A73	
HCP: 15	♣ KJ64	

---

<b>Board: 314</b>	♠ J3	Partner bids first.
Dealer: South	♥ AKJ5	The opponents are silent.
Vul: None	♦ K87	
HCP: 12	♣ T632	

---

<b>Board: 315</b>	♠ KQ6	You bid first.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ QT95	
HCP: 15	♣ A83	

---

<b>Board: 316</b>	♠ A6	Partner bids first.
Dealer: South	♥ Q854	The opponents are silent.
Vul: E-W	♦ Q86	
HCP: 14	♣ AQT8	

---

<b>Board: 317</b>	♠ AJ72	You bid first.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ AK96	
HCP: 13	♣ J72	

## Both hands (Answers Page)

<b>Board: 313</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K85	♠ AQT632		1NT	Pass	2♥
Vul: N-S	♥ AT6	♥ 93	X	2♠	Pass	4♠
North HCP: 15	♦ A73	♦ QT9	All Pass			
South HCP: 8+2	♣ KJ64	♣ 72				
Contract: 4♠ South						

<b>Board: 314</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J3	♠ K9				1NT
Vul: None	♥ AKJ5	♥ T42	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ K87	♦ AT3	Pass	2NT	Pass	3NT
South HCP: 15+1	♣ T632	♣ AKJ85	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 315</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ6	♠ AJ3		1NT	Pass	3NT
Vul: N-S	♥ A76	♥ J8	All Pass			
North HCP: 15	♦ QT95	♦ KJ4				
South HCP: 14+1	♣ A83	♣ KJT42				
Contract: 3NT South						

<b>Board: 316</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A6	♠ J54				1NT
Vul: E-W	♥ Q854	♥ AJ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 14	♦ Q86	♦ AK32	Pass	3NT	All Pass	
South HCP: 13	♣ AQT8	♣ 953				
Contract: 3NT North			1. Stayman			

<b>Board: 317</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ72	♠ KT86		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 72	♥ JT84	Pass	2♠	Pass	4♠
North HCP: 13	♦ AK96	♦ -	All Pass			
South HCP: 13+1	♣ J72	♣ AKQT9				
Contract: 4♠ South			1. Stayman			

<b>Board: 313</b>	♠ AQT632	Partner bids first.
Dealer: North	♥ 93	West (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ QT9	
HCP: 8+2	♣ 72	

---

<b>Board: 314</b>	♠ K9	You bid first.
Dealer: South	♥ T42	The opponents are silent.
Vul: None	♦ AT3	
HCP: 15+1	♣ AKJ85	

---

<b>Board: 315</b>	♠ AJ3	Partner bids first.
Dealer: North	♥ J8	The opponents are silent.
Vul: N-S	♦ KJ4	
HCP: 14+1	♣ KJT42	

---

<b>Board: 316</b>	♠ J54	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: E-W	♦ AK32	
HCP: 13	♣ 953	

---

<b>Board: 317</b>	♠ KT86	Partner bids first.
Dealer: North	♥ JT84	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+1	♣ AKQT9	

## Both hands (Answers Page)

<b>Board: 313</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K85	♠ AQT632		1NT	Pass	2♥
Vul: N-S	♥ AT6	♥ 93	X	2♠	Pass	4♠
North HCP: 15	♦ A73	♦ QT9	All Pass			
South HCP: 8+2	♣ KJ64	♣ 72				
Contract: 4♠ South						

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ K9				1NT
Vul: None	♥ AKJ5	♥ T42	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ K87	♦ AT3	Pass	2NT	Pass	3NT
South HCP: 15+1	♣ T632	♣ AKJ85	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 315</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ6	♠ AJ3		1NT	Pass	3NT
Vul: N-S	♥ A76	♥ J8	All Pass			
North HCP: 15	♦ QT95	♦ KJ4				
South HCP: 14+1	♣ A83	♣ KJT42				
Contract: 3NT South						

<b>Board: 316</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A6	♠ J54				1NT
Vul: E-W	♥ Q854	♥ AJ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 14	♦ Q86	♦ AK32	Pass	3NT	All Pass	
South HCP: 13	♣ AQT8	♣ 953				
Contract: 3NT North			1. Stayman			

<b>Board: 317</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ72	♠ KT86		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 72	♥ JT84	Pass	2♠	Pass	4♠
North HCP: 13	♦ AK96	♦ -	All Pass			
South HCP: 13+1	♣ J72	♣ AKQT9				
Contract: 4♠ South			1. Stayman			



<b>Board: 318</b>	♠ JT6	Partner bids first.
Dealer: South	♥ Q86	The opponents are silent.
Vul: N-S	♦ AKT65	
HCP: 14+1	♣ A5	

---

<b>Board: 319</b>	♠ Q84	You bid first.
Dealer: North	♥ J952	The opponents are silent.
Vul: E-W	♦ AJ3	
HCP: 13	♣ AJT	

---

<b>Board: 320</b>	♠ T532	Partner bids first.
Dealer: South	♥ AK74	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 9	♣ 876	

---

<b>Board: 321</b>	♠ Q98	You bid first.
Dealer: North	♥ T6	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ KQJ4	
HCP: 14	♣ AQ72	

---

<b>Board: 322</b>	♠ AQ3	Partner bids first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: Both	♦ QT85	
HCP: 13	♣ Q87	

## Both hands (Answers Page)

### Board: 318

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 13+1

Contract: 3NT North

North:

♠ JT6

♥ Q86

♦ AKT65

♣ A5

South:

♠ A2

♥ K32

♦ QJ9

♣ K9764

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 319

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 8+2

Contract: 3♣ North

North:

♠ Q84

♥ J952

♦ AJ3

♣ AJT

South:

♠ J2

♥ 3

♦ QT95

♣ KQ9864

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

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

### Board: 320

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ T532

♥ AK74

♦ Q4

♣ 876

South:

♠ QJ6

♥ J53

♦ AK2

♣ KJT2

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

1. Stayman

### Board: 321

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 10+1

Contract: 3♣ North

North:

♠ Q98

♥ T6

♦ KQJ4

♣ AQ72

South:

♠ 7

♥ AQ542

♦ T62

♣ KJ98

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

### Board: 322

Dealer: South

Vul: Both

North HCP: 13

South HCP: 15+1

Contract: 3NT North

North:

♠ AQ3

♥ QJ9

♦ QT85

♣ Q87

South:

♠ T52

♥ AT4

♦ K6

♣ AKJ43

W	N	E	S
			1NT
Pass	3NT	All Pass	

<b>Board: 318</b>	♠ A2	You bid first.
Dealer: South	♥ K32	The opponents are silent.
Vul: N-S	♦ QJ9	
HCP: 13+1	♣ K9764	

---

<b>Board: 319</b>	♠ J2	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: E-W	♦ QT95	
HCP: 8+2	♣ KQ9864	

---

<b>Board: 320</b>	♠ QJ6	You bid first.
Dealer: South	♥ J53	The opponents are silent.
Vul: Both	♦ AK2	
HCP: 15	♣ KJT2	

---

<b>Board: 321</b>	♠ 7	Partner bids first.
Dealer: North	♥ AQ542	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ T62	
HCP: 10+1	♣ KJ98	

---

<b>Board: 322</b>	♠ T52	You bid first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: Both	♦ K6	
HCP: 15+1	♣ AKJ43	

## Both hands (Answers Page)

### Board: 318

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 13+1

Contract: 3NT North

North:

♠ JT6

♥ Q86

♦ AKT65

♣ A5

South:

♠ A2

♥ K32

♦ QJ9

♣ K9764

W	N	E	S
			1NT

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

### Board: 319

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 8+2

Contract: 3♣ North

North:

♠ Q84

♥ J952

♦ AJ3

♣ AJT

South:

♠ J2

♥ 3

♦ QT95

♣ KQ9864

W	N	E	S
	1NT	Pass	2♠ <sup>1</sup>

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

1. 1N-2S transfer to clubs

2. automat

### Board: 320

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ T532

♥ AK74

♦ Q4

♣ 876

South:

♠ QJ6

♥ J53

♦ AK2

♣ KJT2

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 321

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 10+1

Contract: 3♣ North

North:

♠ Q98

♥ T6

♦ KQJ4

♣ AQ72

South:

♠ 7

♥ AQ542

♦ T62

♣ KJ98

W	N	E	S
	1NT	Pass	2♦

2♠	Pass	Pass	X
----	------	------	---

Pass	3♣	All Pass	
------	----	----------	--

### Board: 322

Dealer: South

Vul: Both

North HCP: 13

South HCP: 15+1

Contract: 3NT North

North:

♠ AQ3

♥ QJ9

♦ QT85

♣ Q87

South:

♠ T52

♥ AT4

♦ K6

♣ AKJ43

W	N	E	S
			1NT

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

<b>Board: 323</b>	♠ KT6	You bid first.
Dealer: North	♥ AK82	The opponents are silent.
Vul: None	♦ 875	
HCP: 13	♣ K62	

---

<b>Board: 324</b>	♠ AK942	Partner bids first.
Dealer: South	♥ 97	The opponents are silent.
Vul: Both	♦ KT6	
HCP: 14+1	♣ A75	

---

<b>Board: 325</b>	♠ KQT8	RHO opens the bidding 1NT.
Dealer: West	♥ 9543	You bid next.
Vul: None	♦ 83	
HCP: 7	♣ Q63	

---

<b>Board: 326</b>	♠ KT85	Partner bids first.
Dealer: South	♥ KQT7	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 11	♣ T76	

---

<b>Board: 327</b>	♠ A64	You bid first.
Dealer: North	♥ AT73	The opponents are silent.
Vul: E-W	♦ Q52	
HCP: 13	♣ K83	

## Both hands (Answers Page)

### Board: 323

	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ 432		1NT	All Pass	
Vul: None	♥ AK82	♥ QT9				
North HCP: 13	♦ 875	♦ QT64				
South HCP: 5	♣ K62	♣ JT3				
Contract: 1NT North						

### Board: 324

	North:	South:	W	N	E	S
Dealer: South	♠ AK942	♠ 873				1NT
Vul: Both	♥ 97	♥ AKT8	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ KT6	♦ A3	Pass	3NT	Pass	4♠
South HCP: 14	♣ A75	♣ KT42	All Pass			
Contract: 4♠ South						

### Board: 325

	North:	South:	W	N	E	S
Dealer: West	♠ KQT8	♠ A96	1NT	Pass	Pass	X
Vul: None	♥ 9543	♥ K62	Pass	2♥	All Pass	
North HCP: 7	♦ 83	♦ AQ962				
South HCP: 13+1	♣ Q63	♣ 97				
Contract: 2♥ North						

### Board: 326

	North:	South:	W	N	E	S
Dealer: South	♠ KT85	♠ QJ6				1NT
Vul: N-S	♥ KQT7	♥ A84	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ KT	♦ AJ6	Pass	3NT	All Pass	
South HCP: 14	♣ T76	♣ Q982				
Contract: 3NT North						

1. Stayman

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ KJ9		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ AT73	♥ KQ9854	Pass	4♥	All Pass	
North HCP: 13	♦ Q52	♦ -				
South HCP: 13+2	♣ K83	♣ AT64				
Contract: 4♥ North						

1. Texas

<b>Board: 323</b>	♠ 432	Partner bids first.
Dealer: North	♥ QT9	The opponents are silent.
Vul: None	♦ QT64	
HCP: 5	♣ JT3	

---

<b>Board: 324</b>	♠ 873	You bid first.
Dealer: South	♥ AKT8	The opponents are silent.
Vul: Both	♦ A3	
HCP: 14	♣ KT42	

---

<b>Board: 325</b>	♠ A96	LHO opens the bidding 1NT.
Dealer: West	♥ K62	Partner bids next.
Vul: None	♦ AQ962	
HCP: 13+1	♣ 97	

---

<b>Board: 326</b>	♠ QJ6	You bid first.
Dealer: South	♥ A84	The opponents are silent.
Vul: N-S	♦ AJ6	
HCP: 14	♣ Q982	

---

<b>Board: 327</b>	♠ KJ9	Partner bids first.
Dealer: North	♥ KQ9854	The opponents are silent.
Vul: E-W	♦ -	
HCP: 13+2	♣ AT64	

## Both hands (Answers Page)

### Board: 323

	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ 432		1NT	All Pass	
Vul: None	♥ AK82	♥ QT9				
North HCP: 13	♦ 875	♦ QT64				
South HCP: 5	♣ K62	♣ JT3				
Contract: 1NT North						

### Board: 324

	North:	South:	W	N	E	S
Dealer: South	♠ AK942	♠ 873				1NT
Vul: Both	♥ 97	♥ AKT8	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ KT6	♦ A3	Pass	3NT	Pass	4♠
South HCP: 14	♣ A75	♣ KT42	All Pass			
Contract: 4♠ South						

### Board: 325

	North:	South:	W	N	E	S
Dealer: West	♠ KQT8	♠ A96	1NT	Pass	Pass	X
Vul: None	♥ 9543	♥ K62	Pass	2♥	All Pass	
North HCP: 7	♦ 83	♦ AQ962				
South HCP: 13+1	♣ Q63	♣ 97				
Contract: 2♥ North						

### Board: 326

	North:	South:	W	N	E	S
Dealer: South	♠ KT85	♠ QJ6				1NT
Vul: N-S	♥ KQT7	♥ A84	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ KT	♦ AJ6	Pass	3NT	All Pass	
South HCP: 14	♣ T76	♣ Q982				
Contract: 3NT North						

1. Stayman

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ KJ9		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ AT73	♥ KQ9854	Pass	4♥	All Pass	
North HCP: 13	♦ Q52	♦ -				
South HCP: 13+2	♣ K83	♣ AT64				
Contract: 4♥ North						

1. Texas



<b>Board: 328</b>	♠ 6	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: None	♦ QJT63	
HCP: 10+1	♣ KJT6	
<hr/>		
<b>Board: 329</b>	♠ 97	LHO opens the bidding 1NT.
Dealer: East	♥ 984	Partner bids next.
Vul: E-W	♦ A98	
HCP: 4+1	♣ 87643	
<hr/>		
<b>Board: 330</b>	♠ JT764	Partner bids first.
Dealer: South	♥ J765	The opponents are silent.
Vul: E-W	♦ J82	
HCP: 6+1	♣ K	
<hr/>		
<b>Board: 331</b>	♠ AK3	You bid first.
Dealer: North	♥ 752	The opponents are silent.
Vul: E-W	♦ AK86	
HCP: 15	♣ JT3	
<hr/>		
<b>Board: 332</b>	♠ AK	Partner bids first.
Dealer: South	♥ KJ43	The opponents are silent.
Vul: Both	♦ JT985	
HCP: 12+1	♣ T7	

## Both hands (Answers Page)

### Board: 328

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ 6

♥ K83

♦ QJT63

♣ KJT6

South:

♠ Q53

♥ Q95

♦ AK5

♣ A983

W	N	E	S
			1NT

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

### Board: 329

Dealer: East

Vul: E-W

North HCP: 4+1

South HCP: 16

Contract: 2♣ North

North:

♠ 97

♥ 984

♦ A98

♣ 87643

South:

♠ AKQ5

♥ A73

♦ KT64

♣ T5

W	N	E	S
		1NT	X

Pass	2♣	All Pass	
------	----	----------	--

### Board: 330

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 14

Contract: 2♠ South

North:

♠ JT764

♥ J765

♦ J82

♣ K

South:

♠ K5

♥ AQ32

♦ Q96

♣ QJT8

W	N	E	S
			1NT

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

All Pass

### Board: 331

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ AK3

♥ 752

♦ AK86

♣ JT3

South:

♠ 9

♥ 864

♦ J954

♣ AKQ94

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 332

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+1

Contract: 3NT North

North:

♠ AK

♥ KJ43

♦ JT985

♣ T7

South:

♠ J9

♥ 982

♦ A63

♣ AKQ86

W	N	E	S
			1NT

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

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

1. Stayman

<b>Board: 328</b>	♠ Q53	You bid first.
Dealer: South	♥ Q95	The opponents are silent.
Vul: None	♦ AK5	
HCP: 15	♣ A983	

---

<b>Board: 329</b>	♠ AKQ5	RHO opens the bidding 1NT.
Dealer: East	♥ A73	You bid next.
Vul: E-W	♦ KT64	
HCP: 16	♣ T5	

---

<b>Board: 330</b>	♠ K5	You bid first.
Dealer: South	♥ AQ32	The opponents are silent.
Vul: E-W	♦ Q96	
HCP: 14	♣ QJT8	

---

<b>Board: 331</b>	♠ 9	Partner bids first.
Dealer: North	♥ 864	The opponents are silent.
Vul: E-W	♦ J954	
HCP: 10+1	♣ AKQ94	

---

<b>Board: 332</b>	♠ J9	You bid first.
Dealer: South	♥ 982	The opponents are silent.
Vul: Both	♦ A63	
HCP: 14+1	♣ AKQ86	

## Both hands (Answers Page)

### Board: 328

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ 6

♥ K83

♦ QJT63

♣ KJT6

South:

♠ Q53

♥ Q95

♦ AK5

♣ A983

W	N	E	S
			1NT

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

### Board: 329

Dealer: East

Vul: E-W

North HCP: 4+1

South HCP: 16

Contract: 2♣ North

North:

♠ 97

♥ 984

♦ A98

♣ 87643

South:

♠ AKQ5

♥ A73

♦ KT64

♣ T5

W	N	E	S
		1NT	X

Pass	2♣	All Pass	
------	----	----------	--

### Board: 330

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 14

Contract: 2♠ South

North:

♠ JT764

♥ J765

♦ J82

♣ K

South:

♠ K5

♥ AQ32

♦ Q96

♣ QJT8

W	N	E	S
			1NT

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

All Pass

### Board: 331

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ AK3

♥ 752

♦ AK86

♣ JT3

South:

♠ 9

♥ 864

♦ J954

♣ AKQ94

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 332

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+1

Contract: 3NT North

North:

♠ AK

♥ KJ43

♦ JT985

♣ T7

South:

♠ J9

♥ 982

♦ A63

♣ AKQ86

W	N	E	S
			1NT

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

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

1. Stayman

<b>Board: 333</b>	♠ T932	RHO opens the bidding 1NT.
Dealer: West	♥ 984	You bid next.
Vul: None	♦ AQ9842	
HCP: 6+2	♣ -	
<hr/>		
<b>Board: 334</b>	♠ AQT4	RHO opens the bidding 1NT.
Dealer: West	♥ T962	You bid next.
Vul: N-S	♦ A3	East (LHO) Redoubles if possible.
HCP: 13	♣ KT6	East (LHO) Doubles 2♦ if possible.
<hr/>		
<b>Board: 335</b>	♠ K985	You bid first.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ A94	
HCP: 15	♣ AKJ7	
<hr/>		
<b>Board: 336</b>	♠ K9	Partner bids first.
Dealer: South	♥ KQ85	The opponents are silent.
Vul: None	♦ A8763	
HCP: 12+1	♣ 65	
<hr/>		
<b>Board: 337</b>	♠ KQJT76	LHO opens the bidding 1NT.
Dealer: East	♥ JT	Partner bids next.
Vul: Both	♦ K9	West (RHO) bids 2♦ if possible.
HCP: 10+2	♣ T64	East (LHO) bids 2♥ if possible.

## Both hands (Answers Page)

### Board: 333

	North:	South:	W	N	E	S
Dealer: West	♠ T932	♠ Q6	1NT	Pass	Pass	X
Vul: None	♥ 984	♥ KJT	Pass	4♦	All Pass	
North HCP: 6+2	♦ AQ9842	♦ KT5				
South HCP: 14+1	♣ -	♣ KQT65				
Contract: 4♦ North						

### Board: 334

	North:	South:	W	N	E	S
Dealer: West	♠ AQT4	♠ 932	1NT	X	XX	2♦
Vul: N-S	♥ T962	♥ 84	Pass	Pass	X	All Pass
North HCP: 13	♦ A3	♦ 97654				
South HCP: 4+1	♣ KT6	♣ A74				
Contract: 2♦ X South						

### Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ K985	♠ T642		1NT	All Pass	
Vul: Both	♥ 72	♥ QT63				
North HCP: 15	♦ A94	♦ KJT				
South HCP: 6	♣ AKJ7	♣ 95				
Contract: 1NT North						

### Board: 336

	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ AQ62				1NT
Vul: None	♥ KQ85	♥ 942	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 12+1	♦ A8763	♦ J94	Pass	3♦	Pass	3NT
South HCP: 14	♣ 65	♣ AK9	All Pass			
Contract: 3NT South						
				1. Stayman		

### Board: 337

	North:	South:	W	N	E	S
Dealer: East	♠ KQJT76	♠ 2			1NT	Pass
Vul: Both	♥ JT	♥ A762	2♦	Pass	2♥	Pass
North HCP: 10+2	♦ K9	♦ J82	Pass	2♠	All Pass	
South HCP: 8+1	♣ T64	♣ QJ753				
Contract: 2♠ North						

<b>Board: 333</b>	♠ Q6	LHO opens the bidding 1NT.
Dealer: West	♥ KJT	Partner bids next.
Vul: None	♦ KT5	
HCP: 14+1	♣ KQT65	
<hr/>		
<b>Board: 334</b>	♠ 932	LHO opens the bidding 1NT.
Dealer: West	♥ 84	Partner bids next.
Vul: N-S	♦ 97654	East (RHO) Redoubles if possible.
HCP: 4+1	♣ A74	East (RHO) Doubles 2♦ if possible.
<hr/>		
<b>Board: 335</b>	♠ T642	Partner bids first.
Dealer: North	♥ QT63	The opponents are silent.
Vul: Both	♦ KJT	
HCP: 6	♣ 95	
<hr/>		
<b>Board: 336</b>	♠ AQ62	You bid first.
Dealer: South	♥ 942	The opponents are silent.
Vul: None	♦ J94	
HCP: 14	♣ AK9	
<hr/>		
<b>Board: 337</b>	♠ 2	RHO opens the bidding 1NT.
Dealer: East	♥ A762	You bid next.
Vul: Both	♦ J82	West (LHO) bids 2♦ if possible.
HCP: 8+1	♣ QJ753	East (RHO) bids 2♥ if possible.

## Both hands (Answers Page)

### Board: 333

	North:	South:	W	N	E	S
Dealer: West	♠ T932	♠ Q6	1NT	Pass	Pass	X
Vul: None	♥ 984	♥ KJT	Pass	4♦	All Pass	
North HCP: 6+2	♦ AQ9842	♦ KT5				
South HCP: 14+1	♣ -	♣ KQT65				
Contract: 4♦ North						

### Board: 334

	North:	South:	W	N	E	S
Dealer: West	♠ AQT4	♠ 932	1NT	X	XX	2♦
Vul: N-S	♥ T962	♥ 84	Pass	Pass	X	All Pass
North HCP: 13	♦ A3	♦ 97654				
South HCP: 4+1	♣ KT6	♣ A74				
Contract: 2♦ X South						

### Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ K985	♠ T642		1NT	All Pass	
Vul: Both	♥ 72	♥ QT63				
North HCP: 15	♦ A94	♦ KJT				
South HCP: 6	♣ AKJ7	♣ 95				
Contract: 1NT North						

### Board: 336

	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ AQ62				1NT
Vul: None	♥ KQ85	♥ 942	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 12+1	♦ A8763	♦ J94	Pass	3♦	Pass	3NT
South HCP: 14	♣ 65	♣ AK9	All Pass			
Contract: 3NT South						
				1. Stayman		

### Board: 337

	North:	South:	W	N	E	S
Dealer: East	♠ KQJT76	♠ 2			1NT	Pass
Vul: Both	♥ JT	♥ A762	2♦	Pass	2♥	Pass
North HCP: 10+2	♦ K9	♦ J82	Pass	2♠	All Pass	
South HCP: 8+1	♣ T64	♣ QJ753				
Contract: 2♠ North						



<b>Board: 338</b>	♠ T9	RHO opens the bidding 1NT.
Dealer: West	♥ AT62	You bid next.
Vul: None	♦ AK7	
HCP: 14	♣ QJ42	

---

<b>Board: 339</b>	♠ QJ7	You bid first.
Dealer: North	♥ KJ52	The opponents are silent.
Vul: N-S	♦ AK64	
HCP: 15	♣ J7	

---

<b>Board: 340</b>	♠ QT8	Partner bids first.
Dealer: South	♥ AJ932	The opponents are silent.
Vul: None	♦ 8	
HCP: 11+1	♣ A976	

---

<b>Board: 341</b>	♠ K73	You bid first.
Dealer: North	♥ J3	East (LHO) bids 2♦ if possible.
Vul: N-S	♦ AJ983	
HCP: 13+1	♣ A72	

---

<b>Board: 342</b>	♠ 8743	LHO opens the bidding 1NT.
Dealer: East	♥ J9	Partner bids next.
Vul: Both	♦ 873	
HCP: 7	♣ AQ98	

## Both hands (Answers Page)

### Board: 338

Dealer: West

Vul: None

North HCP: 14

South HCP: 11+2

Contract: 4 ♠ South

North:

♠ T9

♥ AT62

♦ AK7

♣ QJ42

South:

♠ QJ8732

♥ KJ8

♦ JT

♣ K7

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

1NT	X	Pass	3 ♠
-----	---	------	-----

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

All Pass

### Board: 339

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15

Contract: 4 ♥ South

North:

♠ QJ7

♥ KJ52

♦ AK64

♣ J7

South:

♠ AK42

♥ AQ98

♦ Q2

♣ T43

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

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

Pass	2 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

### Board: 340

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 3NT South

North:

♠ QT8

♥ AJ932

♦ 8

♣ A976

South:

♠ KJ92

♥ 87

♦ KQ64

♣ KQ4

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

			1NT
--	--	--	-----

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

Pass	3 ♣	Pass	3NT
------	-----	------	-----

All Pass

### Board: 341

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10+1

Contract: 2NT South

North:

♠ K73

♥ J3

♦ AJ983

♣ A72

South:

♠ T6

♥ Q9852

♦ KQ2

♣ K86

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

	1NT	2 ♦ <sup>1</sup>	2NT
--	-----	------------------	-----

All Pass

1. Cappelletti, both majors

### Board: 342

Dealer: East

Vul: Both

North HCP: 7

South HCP: 14+1

Contract: 2 ♥ South

North:

♠ 8743

♥ J9

♦ 873

♣ AQ98

South:

♠ AK5

♥ QT542

♦ KQ62

♣ 4

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

1. Cappelletti, 5M-4m

<b>Board: 338</b>	♠ QJ8732	LHO opens the bidding 1NT.
Dealer: West	♥ KJ8	Partner bids next.
Vul: None	♦ JT	
HCP: 11+2	♣ K7	

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<b>Board: 339</b>	♠ AK42	Partner bids first.
Dealer: North	♥ AQ98	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 15	♣ T43	

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<b>Board: 340</b>	♠ KJ92	You bid first.
Dealer: South	♥ 87	The opponents are silent.
Vul: None	♦ KQ64	
HCP: 14	♣ KQ4	

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<b>Board: 341</b>	♠ T6	Partner bids first.
Dealer: North	♥ Q9852	East (RHO) bids 2♦ if possible.
Vul: N-S	♦ KQ2	
HCP: 10+1	♣ K86	

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<b>Board: 342</b>	♠ AK5	RHO opens the bidding 1NT.
Dealer: East	♥ QT542	You bid next.
Vul: Both	♦ KQ62	
HCP: 14+1	♣ 4	

## Both hands (Answers Page)

### Board: 338

Board: 338	North:	South:	W	N	E	S
Dealer: West	♠ T9	♠ QJ8732	1NT	X	Pass	3 ♠
Vul: None	♥ AT62	♥ KJ8	Pass	3NT	Pass	4 ♠
North HCP: 14	♦ AK7	♦ JT	All Pass			
South HCP: 11+2	♣ QJ42	♣ K7				
Contract: 4 ♠ South						

### Board: 339

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ AK42		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KJ52	♥ AQ98	Pass	2♥	Pass	4♥
North HCP: 15	♦ AK64	♦ Q2	All Pass			
South HCP: 15	♣ J7	♣ T43	1. Stayman			
Contract: 4♥ South						

### Board: 340

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ KJ92				1NT
Vul: None	♥ AJ932	♥ 87	Pass	2 ♦	Pass	2 ♥
North HCP: 11+1	♦ 8	♦ KQ64	Pass	3 ♣	Pass	3NT
South HCP: 14	♣ A976	♣ KQ4	All Pass			
Contract: 3NT South						

### Board: 341

Board: 341	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ T6		1NT	2♦ <sup>1</sup>	2NT
Vul: N-S	♥ J3	♥ Q9852	All Pass			
North HCP: 13+1	♦ AJ983	♦ KQ2				
South HCP: 10+1	♣ A72	♣ K86	1. Cappelletti, both majors			
Contract: 2NT South						

### Board: 342

Board: 342	North:	South:	W	N	E	S
Dealer: East	♠ 8743	♠ AK5			1NT	2♥ <sup>1</sup>
Vul: Both	♥ J9	♥ QT542	All Pass			
North HCP: 7	♦ 873	♦ KQ62				
South HCP: 14+1	♣ AQ98	♣ 4	1. Cappelletti, 5M-4m			
Contract: 2♥ South						