

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 1	♠ J64	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ Q982	Partner bids first.
HCP: 11	♣ J107	
Board: 2	♠ Q32	East Doubles 2♠ if possible.
Dealer: N	♥ AK8	
Vul: NS	♦ 54	You bid first.
HCP: 14	♣ KQ973	
Board: 3	♠ AQ9	The opponents are silent.
Dealer: S	♥ Q108764	
Vul: EW	♦ K2	Partner bids first.
HCP: 14	♣ K9	
Board: 4	♠ K862	East Bids 2♦ if possible.
Dealer: N	♥ AK73	West Bids 3♣ if possible.
Vul: Both	♦ QJ3	
HCP: 13	♣ 92	You bid first.
Board: 5	♠ 98	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: None	♦ KQJ	Partner bids first.
HCP: 17	♣ AK76	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A953				1NT
Vul: NS	♥ AQJ	♥ K1092				
North HCP: 11	♦ Q982	♦ K3	Pass	3NT	AP	
South HCP: 14	♣ J107	♣ A42				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ KJ1086				
Vul: NS	♥ AK8	♥ 964		1NT	Pass	2♥
North HCP: 14	♦ 54	♦ KQJ	Pass	2♠	X	AP
South HCP: 10	♣ KQ973	♣ 82				
Contract: 2♠X N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ KJ52				1NT
Vul: EW	♥ Q108764	♥ 32	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14	♦ K2	♦ AQJ	AP			
South HCP: 15	♣ K9	♣ A1063	1. Texas			
Contract: 4♥ S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ 107				
Vul: Both	♥ AK73	♥ QJ62		1NT	2♦ <sup>1</sup>	Pass
North HCP: 13	♦ QJ3	♦ 942	3♣	AP		
South HCP: 7	♣ 92	♣ A1087	1. Cappelletti, both majors			
Contract: 3♣ W						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A102				1NT
Vul: None	♥ KJ106	♥ A984	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 17	♦ KQJ	♦ A97	Pass	4♥	AP	
South HCP: 15	♣ AK76	♣ QJ10	1. Stayman			
Contract: 4♥ S						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 1	♠ A953	The opponents are silent.
Dealer: S	♥ K1092	
Vul: NS	♦ K3	You bid first.
HCP: 14	♣ A42	
Board: 2	♠ KJ1086	East Doubles 2♠ if possible.
Dealer: N	♥ 964	
Vul: NS	♦ KQJ	Partner bids first.
HCP: 10	♣ 82	
Board: 3	♠ KJ52	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ AQJ	You bid first.
HCP: 15	♣ A1063	
Board: 4	♠ 107	East Bids 2♦ if possible.
Dealer: N	♥ QJ62	West Bids 3♣ if possible.
Vul: Both	♦ 942	
HCP: 7	♣ A1087	Partner bids first.
Board: 5	♠ A102	The opponents are silent.
Dealer: S	♥ A984	
Vul: None	♦ A97	You bid first.
HCP: 15	♣ QJ10	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A953				1NT
Vul: NS	♥ AQJ	♥ K1092				
North HCP: 11	♦ Q982	♦ K3	Pass	3NT	AP	
South HCP: 14	♣ J107	♣ A42				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ KJ1086				
Vul: NS	♥ AK8	♥ 964		1NT	Pass	2♥
North HCP: 14	♦ 54	♦ KQJ	Pass	2♠	X	AP
South HCP: 10	♣ KQ973	♣ 82				
Contract: 2♠X N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ KJ52				1NT
Vul: EW	♥ Q108764	♥ 32	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14	♦ K2	♦ AQJ	AP			
South HCP: 15	♣ K9	♣ A1063	1. Texas			
Contract: 4♥ S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ 107				
Vul: Both	♥ AK73	♥ QJ62		1NT	2♦ <sup>1</sup>	Pass
North HCP: 13	♦ QJ3	♦ 942	3♣	AP		
South HCP: 7	♣ 92	♣ A1087	1. Cappelletti, both majors			
Contract: 3♣ W						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A102				1NT
Vul: None	♥ KJ106	♥ A984	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 17	♦ KQJ	♦ A97	Pass	4♥	AP	
South HCP: 15	♣ AK76	♣ QJ10	1. Stayman			
Contract: 4♥ S						

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 6  
Dealer: N  
Vul: EW  
HCP: 13

♠ AJ94  
♥ QJ  
♦ KQ94  
♣ 982

East Bids 2♣ if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 7  
Dealer: S  
Vul: Both  
HCP: 9

♠ A1042  
♥ 95  
♦ K1083  
♣ Q93

The opponents are silent.

Partner bids first.

Board: 8  
Dealer: N  
Vul: NS  
HCP: 14

♠ K53  
♥ A95  
♦ 843  
♣ AK105

The opponents are silent.

You bid first.

Board: 9  
Dealer: S  
Vul: Both  
HCP: 10

♠ K72  
♥ 3  
♦ K7  
♣ A985432

West Bids 3♥ if possible.

Partner bids first.

Board: 10  
Dealer: N  
Vul: None  
HCP: 15

♠ A62  
♥ A92  
♦ AK98  
♣ 743

The opponents are silent.

You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 6  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 7  
Contract: 4♥X E

North:  
♠ AJ94  
♥ QJ  
♦ KQ94  
♣ 982

South:  
♠ 10763  
♥ 108  
♦ A32  
♣ K765

West	North	East	South
	1NT	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	2♥	Pass
3♥	Pass	4♥	X
AP			
1. Cappelletti, any 6+suit			
2. automat			

Board: 7  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 13  
Contract: 1N S

North:  
♠ A1042  
♥ 95  
♦ K1083  
♣ Q93

South:  
♠ K963  
♥ Q43  
♦ 42  
♣ AKJ8

West	North	East	South
			1NT
AP			

Board: 8  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 13  
Contract: 3N N

North:  
♠ K53  
♥ A95  
♦ 843  
♣ AK105

South:  
♠ A864  
♥ QJ10  
♦ A95  
♣ Q64

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3NT
AP			
1. Stayman			

Board: 9  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 14  
Contract: 3N S

North:  
♠ K72  
♥ 3  
♦ K7  
♣ A985432

South:  
♠ J93  
♥ K942  
♦ AQ4  
♣ KJ7

West	North	East	South
			1NT
3♥	3NT	AP	

Board: 10  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 14  
Contract: 4♠ N

North:  
♠ A62  
♥ A92  
♦ AK98  
♣ 743

South:  
♠ KJ1087  
♥ KJ10  
♦ Q72  
♣ A5

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

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 6      ♠ 10763  
Dealer: N      ♥ 108  
Vul: EW      ♦ A32  
HCP: 7      ♣ K765

East Bids 2♣ if possible.  
West Bids 2♦ if possible.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 7      ♠ K963  
Dealer: S      ♥ Q43  
Vul: Both      ♦ 42  
HCP: 13      ♣ AKJ8

The opponents are silent.

You bid first.

Board: 8      ♠ A864  
Dealer: N      ♥ QJ10  
Vul: NS      ♦ A95  
HCP: 13      ♣ Q64

The opponents are silent.

Partner bids first.

Board: 9      ♠ J93  
Dealer: S      ♥ K942  
Vul: Both      ♦ AQ4  
HCP: 14      ♣ KJ7

West Bids 3♥ if possible.

You bid first.

Board: 10      ♠ KJ1087  
Dealer: N      ♥ KJ10  
Vul: None      ♦ Q72  
HCP: 14      ♣ A5

The opponents are silent.

Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 6  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 7  
Contract: 4♥X E

North:  
♠ AJ94  
♥ QJ  
♦ KQ94  
♣ 982

South:  
♠ 10763  
♥ 108  
♦ A32  
♣ K765

West	North	East	South
	1NT	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	2♥	Pass
3♥	Pass	4♥	X
AP			
1. Cappelletti, any 6+suit			
2. automat			

Board: 7  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 13  
Contract: 1N S

North:  
♠ A1042  
♥ 95  
♦ K1083  
♣ Q93

South:  
♠ K963  
♥ Q43  
♦ 42  
♣ AKJ8

West	North	East	South
			1NT
AP			

Board: 8  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 13  
Contract: 3N N

North:  
♠ K53  
♥ A95  
♦ 843  
♣ AK105

South:  
♠ A864  
♥ QJ10  
♦ A95  
♣ Q64

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3NT
AP			
1. Stayman			

Board: 9  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 14  
Contract: 3N S

North:  
♠ K72  
♥ 3  
♦ K7  
♣ A985432

South:  
♠ J93  
♥ K942  
♦ AQ4  
♣ KJ7

West	North	East	South
			1NT
3♥	3NT	AP	

Board: 10  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 14  
Contract: 4♠ N

North:  
♠ A62  
♥ A92  
♦ AK98  
♣ 743

South:  
♠ KJ1087  
♥ KJ10  
♦ Q72  
♣ A5

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



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 11	♠ A109764	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ Q43	Partner bids first.
HCP: 6	♣ 106	

Board: 12	♠ A1085	The opponents are silent.
Dealer: N	♥ AK43	
Vul: EW	♦ Q4	You bid first.
HCP: 13	♣ 954	

Board: 13	♠ J109	The opponents are silent.
Dealer: S	♥ 7542	
Vul: EW	♦ A109	Partner bids first.
HCP: 8	♣ QJ10	

Board: 14	♠ AQ5	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ J10962	You bid first.
HCP: 14	♣ AK2	

Board: 15	♠ 1062	The opponents are silent.
Dealer: S	♥ KQJ76	
Vul: Both	♦ AK87	Partner bids first.
HCP: 13	♣ 6	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ A109764	♠ Q3				1NT
Vul: NS	♥ 83	♥ KQ104	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q43	♦ 972	AP			
South HCP: 13	♣ 106	♣ AQ72				
Contract: 2♠ S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ A1085	♠ KJ32		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AK43	♥ 9	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 13	♦ Q4	♦ AK632	Pass	5♥	Pass	6♠
South HCP: 16	♣ 954	♣ KQ10	AP			
Contract: 6♠ N			1. Splinter			
			2. Blackwood 0314, for ♠			

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ K63				1NT
Vul: EW	♥ 7542	♥ J3				
North HCP: 8	♦ A109	♦ KJ5	AP			
South HCP: 15	♣ QJ10	♣ AK876				
Contract: 1N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K9842		1NT	Pass	2♥
Vul: Both	♥ 62	♥ AJ9	Pass	2♠	Pass	3NT
North HCP: 14	♦ J10962	♦ AQ8	Pass	4♠	AP	
South HCP: 14	♣ AK2	♣ 85				
Contract: 4♠ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AQJ				1NT
Vul: Both	♥ KQJ76	♥ 1093	Pass	2♦	Pass	2♥
North HCP: 13	♦ AK87	♦ J42	Pass	3♦	Pass	4♥
South HCP: 15	♣ 6	♣ AK108	AP			
Contract: 4♥ S						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 11	♠ Q3	The opponents are silent.
Dealer: S	♥ KQ104	
Vul: NS	♦ 972	You bid first.
HCP: 13	♣ AQ72	

Board: 12	♠ KJ32	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ AK632	Partner bids first.
HCP: 16	♣ KQ10	

Board: 13	♠ K63	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ KJ5	You bid first.
HCP: 15	♣ AK876	

Board: 14	♠ K9842	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ AQ8	Partner bids first.
HCP: 14	♣ 85	

Board: 15	♠ AQJ	The opponents are silent.
Dealer: S	♥ 1093	
Vul: Both	♦ J42	You bid first.
HCP: 15	♣ AK108	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ A109764	♠ Q3				1NT
Vul: NS	♥ 83	♥ KQ104	Pass	2♥	Pass	2♠
North HCP: 6	♦ Q43	♦ 972	AP			
South HCP: 13	♣ 106	♣ AQ72				
Contract: 2♠ S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ A1085	♠ KJ32		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AK43	♥ 9	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 13	♦ Q4	♦ AK632	Pass	5♥	Pass	6♠
South HCP: 16	♣ 954	♣ KQ10	AP			
Contract: 6♠ N			1. Splinter			
			2. Blackwood 0314, for ♠			

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ K63				1NT
Vul: EW	♥ 7542	♥ J3				
North HCP: 8	♦ A109	♦ KJ5	AP			
South HCP: 15	♣ QJ10	♣ AK876				
Contract: 1N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K9842		1NT	Pass	2♥
Vul: Both	♥ 62	♥ AJ9	Pass	2♠	Pass	3NT
North HCP: 14	♦ J10962	♦ AQ8	Pass	4♠	AP	
South HCP: 14	♣ AK2	♣ 85				
Contract: 4♠ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AQJ				1NT
Vul: Both	♥ KQJ76	♥ 1093	Pass	2♦	Pass	2♥
North HCP: 13	♦ AK87	♦ J42	Pass	3♦	Pass	4♥
South HCP: 15	♣ 6	♣ AK108	AP			
Contract: 4♥ S						

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 16	♠ K4	West Bids 2♥ if possible.
Dealer: N	♥ J95	East Bids 2♠ if possible.
Vul: NS	♦ KQ9	
HCP: 15	♣ KQJ54	You bid first.
Board: 17	♠ 9	East Doubles 3♠ if possible.
Dealer: S	♥ A982	
Vul: NS	♦ AJ432	Partner bids first.
HCP: 11	♣ Q63	
Board: 18	♠ A852	West Bids 2♠ if possible.
Dealer: N	♥ AQ5	
Vul: None	♦ QJ86	You bid first.
HCP: 13	♣ 85	
Board: 19	♠ AJ76	The opponents are silent.
Dealer: S	♥ 952	
Vul: EW	♦ A1062	Partner bids first.
HCP: 11	♣ Q10	
Board: 20	♠ AJ6	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ K10632	You bid first.
HCP: 14	♣ A63	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q86		1NT	Pass	2♦
Vul: NS	♥ J95	♥ 108764	2♥ <sup>1</sup>	X	2♠	AP
North HCP: 15	♦ KQ9	♦ A10873	1. Michaels Cuebid			
South HCP: 6	♣ KQJ54	♣ —				
Contract: 2♠ E						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQ				1NT
Vul: NS	♥ A982	♥ KQ43	Pass	3♠ <sup>1</sup>	X	4♥
North HCP: 11	♦ AJ432	♦ 10986	AP			
South HCP: 14	♣ Q63	♣ A87	1. Splinter			
Contract: 4♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ 4		1NT	Pass	2♦
Vul: None	♥ AQ5	♥ 97642	Pass	2♥	Pass	Pass
North HCP: 13	♦ QJ86	♦ 10975	2♠	AP		
South HCP: 3	♣ 85	♣ K103				
Contract: 2♠ W						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ AJ76	♠ Q1054				1NT
Vul: EW	♥ 952	♥ KQ4	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ A1062	♦ Q875	Pass	4♠	AP	
South HCP: 14	♣ Q10	♣ AJ	1. Stayman			
Contract: 4♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K972		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ Q9	♥ KJ852	Pass	2♦	Pass	3♠ <sup>2</sup>
North HCP: 14	♦ K10632	♦ A8	Pass	3NT	AP	
South HCP: 14	♣ A63	♣ K8	1. Stayman			
Contract: 3N N			2. SMOLEN			

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 16	♠ Q86	West Bids 2♥ if possible.
Dealer: N	♥ 108764	East Bids 2♠ if possible.
Vul: NS	♦ A10873	
HCP: 6	♣ —	Partner bids first.
Board: 17	♠ KQ	East Doubles 3♠ if possible.
Dealer: S	♥ KQ43	
Vul: NS	♦ 10986	You bid first.
HCP: 14	♣ A87	
Board: 18	♠ 4	West Bids 2♠ if possible.
Dealer: N	♥ 97642	
Vul: None	♦ 10975	Partner bids first.
HCP: 3	♣ K103	
Board: 19	♠ Q1054	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: EW	♦ Q875	You bid first.
HCP: 14	♣ AJ	
Board: 20	♠ K972	The opponents are silent.
Dealer: N	♥ KJ852	
Vul: Both	♦ A8	Partner bids first.
HCP: 14	♣ K8	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q86		1NT	Pass	2♦
Vul: NS	♥ J95	♥ 108764	2♥ <sup>1</sup>	X	2♠	AP
North HCP: 15	♦ KQ9	♦ A10873	1. Michaels Cuebid			
South HCP: 6	♣ KQJ54	♣ —				
Contract: 2♠ E						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQ				1NT
Vul: NS	♥ A982	♥ KQ43	Pass	3♠ <sup>1</sup>	X	4♥
North HCP: 11	♦ AJ432	♦ 10986	AP			
South HCP: 14	♣ Q63	♣ A87	1. Splinter			
Contract: 4♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ 4		1NT	Pass	2♦
Vul: None	♥ AQ5	♥ 97642	Pass	2♥	Pass	Pass
North HCP: 13	♦ QJ86	♦ 10975	2♠	AP		
South HCP: 3	♣ 85	♣ K103				
Contract: 2♠ W						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ AJ76	♠ Q1054				1NT
Vul: EW	♥ 952	♥ KQ4	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ A1062	♦ Q875	Pass	4♠	AP	
South HCP: 14	♣ Q10	♣ AJ	1. Stayman			
Contract: 4♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K972		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ Q9	♥ KJ852	Pass	2♦	Pass	3♠ <sup>2</sup>
North HCP: 14	♦ K10632	♦ A8	Pass	3NT	AP	
South HCP: 14	♣ A63	♣ K8	1. Stayman			
Contract: 3N N			2. SMOLEN			



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 21	♠ QJ5	The opponents are silent.
Dealer: S	♥ 104	
Vul: None	♦ KQ74	Partner bids first.
HCP: 10	♣ Q942	

Board: 22	♠ Q98	The opponents are silent.
Dealer: N	♥ KQ862	
Vul: Both	♦ KQ7	You bid first.
HCP: 15	♣ K2	

Board: 23	♠ 1032	East Bids 3♣ if possible.
Dealer: S	♥ QJ10643	
Vul: NS	♦ 103	Partner bids first.
HCP: 3	♣ 53	

Board: 24	♠ AJ8	The opponents are silent.
Dealer: N	♥ J3	
Vul: EW	♦ AQJ97	You bid first.
HCP: 14	♣ J82	

Board: 25	♠ 53	The opponents are silent.
Dealer: S	♥ KJ54	
Vul: Both	♦ 874	Partner bids first.
HCP: 10	♣ KQJ3	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A742				1NT
Vul: None	♥ 104	♥ KJ65				
North HCP: 10	♦ KQ74	♦ 93	Pass	2NT	AP	
South HCP: 13	♣ Q942	♣ AJ7				
Contract: 2N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 63				
Vul: Both	♥ KQ862	♥ J743				
North HCP: 15	♦ KQ7	♦ A64		1NT	AP	
South HCP: 9	♣ K2	♣ A853				
Contract: 1N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ KQ9				1NT
Vul: NS	♥ QJ10643	♥ A82				
North HCP: 3	♦ 103	♦ Q65	Pass	2♦	3♣	AP
South HCP: 15	♣ 53	♣ KJ62				
Contract: 3♣ E						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q7				
Vul: EW	♥ J3	♥ K10762		1NT	Pass	2♦
North HCP: 14	♦ AQJ97	♦ 10	Pass	2♥	Pass	3♣
South HCP: 11	♣ J82	♣ AQ653	Pass	3NT	AP	
Contract: 3N N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQ72				1NT
Vul: Both	♥ KJ54	♥ 632	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ 874	♦ A1032	Pass	2NT	AP	
South HCP: 13	♣ KQJ3	♣ A8	1. Stayman			
Contract: 2N S						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 21	♠ A742	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: None	♦ 93	You bid first.
HCP: 13	♣ AJ7	

Board: 22	♠ 63	The opponents are silent.
Dealer: N	♥ J743	
Vul: Both	♦ A64	Partner bids first.
HCP: 9	♣ A853	

Board: 23	♠ KQ9	East Bids 3♣ if possible.
Dealer: S	♥ A82	
Vul: NS	♦ Q65	You bid first.
HCP: 15	♣ KJ62	

Board: 24	♠ Q7	The opponents are silent.
Dealer: N	♥ K10762	
Vul: EW	♦ 10	Partner bids first.
HCP: 11	♣ AQ653	

Board: 25	♠ KQ72	The opponents are silent.
Dealer: S	♥ 632	
Vul: Both	♦ A1032	You bid first.
HCP: 13	♣ A8	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A742				1NT
Vul: None	♥ 104	♥ KJ65				
North HCP: 10	♦ KQ74	♦ 93	Pass	2NT	AP	
South HCP: 13	♣ Q942	♣ AJ7				
Contract: 2N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 63				
Vul: Both	♥ KQ862	♥ J743		1NT	AP	
North HCP: 15	♦ KQ7	♦ A64				
South HCP: 9	♣ K2	♣ A853				
Contract: 1N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ KQ9				1NT
Vul: NS	♥ QJ10643	♥ A82				
North HCP: 3	♦ 103	♦ Q65	Pass	2♦	3♣	AP
South HCP: 15	♣ 53	♣ KJ62				
Contract: 3♣ E						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q7				
Vul: EW	♥ J3	♥ K10762		1NT	Pass	2♦
North HCP: 14	♦ AQJ97	♦ 10	Pass	2♥	Pass	3♣
South HCP: 11	♣ J82	♣ AQ653	Pass	3NT	AP	
Contract: 3N N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQ72				1NT
Vul: Both	♥ KJ54	♥ 632	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ 874	♦ A1032	Pass	2NT	AP	
South HCP: 13	♣ KQJ3	♣ A8	1. Stayman			
Contract: 2N S						

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 26	♠ A95	East Doubles 1NT if possible.
Dealer: N	♥ K105	West Bids 2♠ if possible.
Vul: NS	♦ K42	
HCP: 14	♣ KJ108	You bid first.

Board: 27	♠ J543	The opponents are silent.
Dealer: S	♥ J65	
Vul: EW	♦ Q842	Partner bids first.
HCP: 5	♣ J2	

Board: 28	♠ AJ3	The opponents are silent.
Dealer: N	♥ Q875	
Vul: Both	♦ Q5	You bid first.
HCP: 14	♣ KQ65	

Board: 29	♠ J62	East Doubles Pass if possible.
Dealer: S	♥ A7532	
Vul: None	♦ 64	Partner bids first.
HCP: 5	♣ 752	

Board: 30	♠ K53	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ AJ104	You bid first.
HCP: 15	♣ Q108	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 26  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 8  
 Contract: 2♠X W

North:  
 ♠ A95  
 ♥ K105  
 ♦ K42  
 ♣ KJ108

South:  
 ♠ J1083  
 ♥ AJ4  
 ♦ 1085  
 ♣ Q42

West	North	East	South
	1NT	X <sup>1</sup>	Pass
2♠	X	AP	

1. Cappelletti, strong

Board: 27  
 Dealer: S  
 Vul: EW  
 North HCP: 5  
 South HCP: 13  
 Contract: 1N S

North:  
 ♠ J543  
 ♥ J65  
 ♦ Q842  
 ♣ J2

South:  
 ♠ Q7  
 ♥ K83  
 ♦ AJ96  
 ♣ K854

West	North	East	South
			1NT
AP			

Board: 28  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ AJ3  
 ♥ Q875  
 ♦ Q5  
 ♣ KQ65

South:  
 ♠ 62  
 ♥ KJ62  
 ♦ AJ  
 ♣ AJ872

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
AP			

1. Stayman

Board: 29  
 Dealer: S  
 Vul: None  
 North HCP: 5  
 South HCP: 13  
 Contract: 2♥X S

North:  
 ♠ J62  
 ♥ A7532  
 ♦ 64  
 ♣ 752

South:  
 ♠ Q105  
 ♥ QJ4  
 ♦ K1097  
 ♣ AJ3

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

Board: 30  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 4  
 Contract: 1N N

North:  
 ♠ K53  
 ♥ AJ9  
 ♦ AJ104  
 ♣ Q108

South:  
 ♠ J982  
 ♥ K65  
 ♦ 865  
 ♣ 652

West	North	East	South
	1NT	AP	

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 26	♠ J1083	East Doubles 1NT if possible.
Dealer: N	♥ AJ4	West Bids 2♠ if possible.
Vul: NS	♦ 1085	
HCP: 8	♣ Q42	Partner bids first.

Board: 27	♠ Q7	The opponents are silent.
Dealer: S	♥ K83	
Vul: EW	♦ AJ96	You bid first.
HCP: 13	♣ K854	

Board: 28	♠ 62	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: Both	♦ AJ	Partner bids first.
HCP: 14	♣ AJ872	

Board: 29	♠ Q105	East Doubles Pass if possible.
Dealer: S	♥ QJ4	
Vul: None	♦ K1097	You bid first.
HCP: 13	♣ AJ3	

Board: 30	♠ J982	The opponents are silent.
Dealer: N	♥ K65	
Vul: Both	♦ 865	Partner bids first.
HCP: 4	♣ 652	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 26  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 8  
 Contract: 2♠X W

North:  
 ♠ A95  
 ♥ K105  
 ♦ K42  
 ♣ KJ108

South:  
 ♠ J1083  
 ♥ AJ4  
 ♦ 1085  
 ♣ Q42

West	North	East	South
	1NT	X <sup>1</sup>	Pass
2♠	X	AP	

1. Cappelletti, strong

Board: 27  
 Dealer: S  
 Vul: EW  
 North HCP: 5  
 South HCP: 13  
 Contract: 1N S

North:  
 ♠ J543  
 ♥ J65  
 ♦ Q842  
 ♣ J2

South:  
 ♠ Q7  
 ♥ K83  
 ♦ AJ96  
 ♣ K854

West	North	East	South
			1NT
AP			

Board: 28  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ AJ3  
 ♥ Q875  
 ♦ Q5  
 ♣ KQ65

South:  
 ♠ 62  
 ♥ KJ62  
 ♦ AJ  
 ♣ AJ872

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
AP			

1. Stayman

Board: 29  
 Dealer: S  
 Vul: None  
 North HCP: 5  
 South HCP: 13  
 Contract: 2♥X S

North:  
 ♠ J62  
 ♥ A7532  
 ♦ 64  
 ♣ 752

South:  
 ♠ Q105  
 ♥ QJ4  
 ♦ K1097  
 ♣ AJ3

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

Board: 30  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 4  
 Contract: 1N N

North:  
 ♠ K53  
 ♥ AJ9  
 ♦ AJ104  
 ♣ Q108

South:  
 ♠ J982  
 ♥ K65  
 ♦ 865  
 ♣ 652

West	North	East	South
	1NT	AP	



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 31      ♠ J7542

Dealer: S      ♥ Q82

Vul: None      ♦ 1042

HCP: 3      ♣ 65

The opponents are silent.

Partner bids first.

Board: 32      ♠ K1095

Dealer: N      ♥ A97

Vul: EW      ♦ Q73

HCP: 13      ♣ A108

The opponents are silent.

You bid first.

Board: 33      ♠ 9

Dealer: S      ♥ AKQJ9654

Vul: Both      ♦ KJ10

HCP: 14      ♣ 5

The opponents are silent.

Partner bids first.

Board: 34      ♠ J83

Dealer: N      ♥ AQ10

Vul: None      ♦ K984

HCP: 14      ♣ KJ2

The opponents are silent.

You bid first.

Board: 35      ♠ J1094

Dealer: S      ♥ K65

Vul: NS      ♦ 9765

HCP: 4      ♣ 94

The opponents are silent.

Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 31  
Dealer: S  
Vul: None  
North HCP: 3  
South HCP: 14  
Contract: 2♠ S

North:  
♠ J7542  
♥ Q82  
♦ 1042  
♣ 65

South:  
♠ A83  
♥ K109  
♦ Q3  
♣ AJ1092

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

Board: 32  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 9  
Contract: 3♦ N

North:  
♠ K1095  
♥ A97  
♦ Q73  
♣ A108

South:  
♠ 3  
♥ J4  
♦ AKJ854  
♣ 7643

West	North	East	South
	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
2. automat

Board: 33  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 14  
Contract: 5♥ S

North:  
♠ 9  
♥ AKQJ9654  
♦ KJ10  
♣ 5

South:  
♠ AKJ5  
♥ 108  
♦ 983  
♣ KQJ3

West	North	East	South
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♦
Pass	5♥	AP	

1. Texas  
2. Blackwood 0314, for ♥

Board: 34  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 10  
Contract: 2N N

North:  
♠ J83  
♥ AQ10  
♦ K984  
♣ KJ2

South:  
♠ 74  
♥ 43  
♦ A10752  
♣ AQ74

West	North	East	South
	1NT	Pass	2NT
AP			

Board: 35  
Dealer: S  
Vul: NS  
North HCP: 4  
South HCP: 13  
Contract: 1N S

North:  
♠ J1094  
♥ K65  
♦ 9765  
♣ 94

South:  
♠ K73  
♥ Q2  
♦ Q83  
♣ AQ653

West	North	East	South
			1NT
AP			

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 31	♠ A83	The opponents are silent.
Dealer: S	♥ K109	
Vul: None	♦ Q3	You bid first.
HCP: 14	♣ AJ1092	

Board: 32	♠ 3	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ AKJ854	Partner bids first.
HCP: 9	♣ 7643	

Board: 33	♠ AKJ5	The opponents are silent.
Dealer: S	♥ 108	
Vul: Both	♦ 983	You bid first.
HCP: 14	♣ KQJ3	

Board: 34	♠ 74	The opponents are silent.
Dealer: N	♥ 43	
Vul: None	♦ A10752	Partner bids first.
HCP: 10	♣ AQ74	

Board: 35	♠ K73	The opponents are silent.
Dealer: S	♥ Q2	
Vul: NS	♦ Q83	You bid first.
HCP: 13	♣ AQ653	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 31  
Dealer: S  
Vul: None  
North HCP: 3  
South HCP: 14  
Contract: 2♠ S

North:  
♠ J7542  
♥ Q82  
♦ 1042  
♣ 65

South:  
♠ A83  
♥ K109  
♦ Q3  
♣ AJ1092

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

Board: 32  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 9  
Contract: 3♦ N

North:  
♠ K1095  
♥ A97  
♦ Q73  
♣ A108

South:  
♠ 3  
♥ J4  
♦ AKJ854  
♣ 7643

West	North	East	South
	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
2. automat

Board: 33  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 14  
Contract: 5♥ S

North:  
♠ 9  
♥ AKQJ9654  
♦ KJ10  
♣ 5

South:  
♠ AKJ5  
♥ 108  
♦ 983  
♣ KQJ3

West	North	East	South
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♦
Pass	5♥	AP	

1. Texas  
2. Blackwood 0314, for ♥

Board: 34  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 10  
Contract: 2N N

North:  
♠ J83  
♥ AQ10  
♦ K984  
♣ KJ2

South:  
♠ 74  
♥ 43  
♦ A10752  
♣ AQ74

West	North	East	South
	1NT	Pass	2NT
AP			

Board: 35  
Dealer: S  
Vul: NS  
North HCP: 4  
South HCP: 13  
Contract: 1N S

North:  
♠ J1094  
♥ K65  
♦ 9765  
♣ 94

South:  
♠ K73  
♥ Q2  
♦ Q83  
♣ AQ653

West	North	East	South
			1NT
AP			

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 36	♠ KQ6	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ J1086	You bid first.
HCP: 14	♣ AJ7	

Board: 37	♠ 107654	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ K76	Partner bids first.
HCP: 8	♣ J97	

Board: 38	♠ KQJ	The opponents are silent.
Dealer: N	♥ Q832	
Vul: NS	♦ QJ	You bid first.
HCP: 15	♣ A872	

Board: 39	♠ A93	West Bids 2♦ if possible.
Dealer: S	♥ K98	
Vul: None	♦ 964	Partner bids first.
HCP: 10	♣ K832	

Board: 40	♠ KQ54	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ A983	You bid first.
HCP: 15	♣ K98	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ J82		1NT	AP	
Vul: Both	♥ K72	♥ 984				
North HCP: 14	♦ J1086	♦ 943				
South HCP: 4	♣ AJ7	♣ K832				
Contract: 1N N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 107654	♠ KJ8				1NT
Vul: None	♥ A5	♥ K873	Pass	2♥	Pass	2♠
North HCP: 8	♦ K76	♦ A542	AP			
South HCP: 14	♣ J97	♣ K2				
Contract: 2♠ S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A64		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ Q832	♥ AK76	Pass	2♥	Pass	4♥
North HCP: 15	♦ QJ	♦ 72	AP			
South HCP: 14	♣ A872	♣ QJ106	1. Stayman			
Contract: 4♥ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J52				1NT
Vul: None	♥ K98	♥ A72	2♦ <sup>1</sup>	2NT	Pass	3NT
North HCP: 10	♦ 964	♦ AJ532	AP			
South HCP: 14	♣ K832	♣ A9	1. Cappelletti, both majors			
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 972		1NT	Pass	3NT
Vul: NS	♥ K8	♥ Q74	AP			
North HCP: 15	♦ A983	♦ KJ76				
South HCP: 12	♣ K98	♣ AQ5				
Contract: 3N N						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 36	♠ J82	The opponents are silent.
Dealer: N	♥ 984	
Vul: Both	♦ 943	Partner bids first.
HCP: 4	♣ K832	

Board: 37	♠ KJ8	The opponents are silent.
Dealer: S	♥ K873	
Vul: None	♦ A542	You bid first.
HCP: 14	♣ K2	

Board: 38	♠ A64	The opponents are silent.
Dealer: N	♥ AK76	
Vul: NS	♦ 72	Partner bids first.
HCP: 14	♣ QJ106	

Board: 39	♠ J52	West Bids 2♦ if possible.
Dealer: S	♥ A72	
Vul: None	♦ AJ532	You bid first.
HCP: 14	♣ A9	

Board: 40	♠ 972	The opponents are silent.
Dealer: N	♥ Q74	
Vul: NS	♦ KJ76	Partner bids first.
HCP: 12	♣ AQ5	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ J82		1NT	AP	
Vul: Both	♥ K72	♥ 984				
North HCP: 14	♦ J1086	♦ 943				
South HCP: 4	♣ AJ7	♣ K832				
Contract: 1N N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 107654	♠ KJ8				1NT
Vul: None	♥ A5	♥ K873	Pass	2♥	Pass	2♠
North HCP: 8	♦ K76	♦ A542	AP			
South HCP: 14	♣ J97	♣ K2				
Contract: 2♠ S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A64		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ Q832	♥ AK76	Pass	2♥	Pass	4♥
North HCP: 15	♦ QJ	♦ 72	AP			
South HCP: 14	♣ A872	♣ QJ106	1. Stayman			
Contract: 4♥ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J52				1NT
Vul: None	♥ K98	♥ A72	2♦ <sup>1</sup>	2NT	Pass	3NT
North HCP: 10	♦ 964	♦ AJ532	AP			
South HCP: 14	♣ K832	♣ A9	1. Cappelletti, both majors			
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 972		1NT	Pass	3NT
Vul: NS	♥ K8	♥ Q74	AP			
North HCP: 15	♦ A983	♦ KJ76				
South HCP: 12	♣ K98	♣ AQ5				
Contract: 3N N						



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 41	♠ K7	The opponents are silent.
Dealer: S	♥ A92	
Vul: Both	♦ K10854	Partner bids first.
HCP: 16	♣ AQ2	

Board: 42	♠ Q98	West Bids 3♠ if possible.
Dealer: N	♥ QJ102	
Vul: None	♦ A8	You bid first.
HCP: 13	♣ A854	

Board: 43	♠ 106	West Bids 2♣ if possible.
Dealer: S	♥ K96542	East Bids 2♦ if possible.
Vul: EW	♦ 85	West Bids 3♠ if possible.
HCP: 3	♣ 1083	East Bids 4♠ if possible.
		Partner bids first.

Board: 44	♠ K952	The opponents are silent.
Dealer: N	♥ A63	
Vul: Both	♦ K98	You bid first.
HCP: 13	♣ K103	

Board: 45	♠ AQ4	The opponents are silent.
Dealer: S	♥ K63	
Vul: None	♦ K1064	Partner bids first.
HCP: 15	♣ K94	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AQJ3				1NT
Vul: Both	♥ A92	♥ KQ105				
North HCP: 16	♦ K10854	♦ Q92	Pass	3NT	AP	
South HCP: 15	♣ AQ2	♣ J8				
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 6		1NT	Pass	2♦
Vul: None	♥ QJ102	♥ A9765				
North HCP: 13	♦ A8	♦ 10952	3♠	AP		
South HCP: 7	♣ A854	♣ QJ3				
Contract: 3♠ W						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ A9	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
Vul: EW	♥ K96542	♥ A1083	Pass	2♥	Pass	3♦ <sup>3</sup>
North HCP: 3	♦ 85	♦ Q103	3♠	Pass	Pass	4♥
South HCP: 14	♣ 1083	♣ KJ75	Pass	Pass	4♠	AP
Contract: 4♠ W						

1. Cappelletti, any 6+ suit  
2. automat  
3. limit raise or better in ♥

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ K952	♠ Q764		1NT	AP	
Vul: Both	♥ A63	♥ Q1054				
North HCP: 13	♦ K98	♦ 104				
South HCP: 6	♣ K103	♣ Q92				
Contract: 1N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ K65				1NT
Vul: None	♥ K63	♥ Q84				
North HCP: 15	♦ K1064	♦ AJ83	Pass	3NT	AP	
South HCP: 14	♣ K94	♣ A85				
Contract: 3N S						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 41	♠ AQJ3	The opponents are silent.
Dealer: S	♥ KQ105	
Vul: Both	♦ Q92	You bid first.
HCP: 15	♣ J8	

Board: 42	♠ 6	West Bids 3♠ if possible.
Dealer: N	♥ A9765	
Vul: None	♦ 10952	Partner bids first.
HCP: 7	♣ QJ3	

Board: 43	♠ A9	West Bids 2♣ if possible.
Dealer: S	♥ A1083	East Bids 2♦ if possible.
Vul: EW	♦ Q103	West Bids 3♠ if possible.
HCP: 14	♣ KJ75	East Bids 4♠ if possible.
		You bid first.

Board: 44	♠ Q764	The opponents are silent.
Dealer: N	♥ Q1054	
Vul: Both	♦ 104	Partner bids first.
HCP: 6	♣ Q92	

Board: 45	♠ K65	The opponents are silent.
Dealer: S	♥ Q84	
Vul: None	♦ AJ83	You bid first.
HCP: 14	♣ A85	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AQJ3				1NT
Vul: Both	♥ A92	♥ KQ105				
North HCP: 16	♦ K10854	♦ Q92	Pass	3NT	AP	
South HCP: 15	♣ AQ2	♣ J8				
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 6		1NT	Pass	2♦
Vul: None	♥ QJ102	♥ A9765				
North HCP: 13	♦ A8	♦ 10952	3♠	AP		
South HCP: 7	♣ A854	♣ QJ3				
Contract: 3♠ W						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ A9	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
Vul: EW	♥ K96542	♥ A1083	Pass	2♥	Pass	3♦ <sup>3</sup>
North HCP: 3	♦ 85	♦ Q103	3♠	Pass	Pass	4♥
South HCP: 14	♣ 1083	♣ KJ75	Pass	Pass	4♠	AP
Contract: 4♠ W						

1. Cappelletti, any 6+ suit  
2. automat  
3. limit raise or better in ♥

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ K952	♠ Q764				
Vul: Both	♥ A63	♥ Q1054		1NT	AP	
North HCP: 13	♦ K98	♦ 104				
South HCP: 6	♣ K103	♣ Q92				
Contract: 1N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ K65				1NT
Vul: None	♥ K63	♥ Q84				
North HCP: 15	♦ K1064	♦ AJ83	Pass	3NT	AP	
South HCP: 14	♣ K94	♣ A85				
Contract: 3N S						

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 46	♠ J32	The opponents are silent.
Dealer: N	♥ A843	
Vul: NS	♦ A963	You bid first.
HCP: 13	♣ A4	

Board: 47	♠ 4	East Bids 2♣ if possible.
Dealer: S	♥ 8763	West Bids 2♦ if possible.
Vul: None	♦ 107532	East Bids 2♠ if possible.
HCP: 0	♣ 1065	West Bids 3♠ if possible.
		East Bids 4♠ if possible.
		Partner bids first.

Board: 48	♠ KQ6	The opponents are silent.
Dealer: N	♥ K98	
Vul: EW	♦ A108	You bid first.
HCP: 15	♣ K863	

Board: 49	♠ Q62	West Bids 2♠ if possible.
Dealer: S	♥ AK962	
Vul: Both	♦ 542	Partner bids first.
HCP: 9	♣ 42	

Board: 50	♠ A108	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ J43	You bid first.
HCP: 15	♣ AK865	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ KQ5		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ A843	♥ Q965	Pass	2♥	Pass	3♥
North HCP: 13	♦ A963	♦ K842	AP			
South HCP: 10	♣ A4	♣ 85	1. Stayman			
Contract: 3♥ N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ86				1NT
Vul: None	♥ 8763	♥ J10	Pass	Pass	2♣ <sup>1</sup>	Pass
North HCP: 0	♦ 107532	♦ KQ94	2♦ <sup>2</sup>	Pass	2♠	Pass
South HCP: 15	♣ 1065	♣ A93	3♠	Pass	4♠	AP
Contract: 4♠ E			1. Cappelletti, any 6+ suit			
			2. automat			

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A852		1NT	Pass	2♦
Vul: EW	♥ K98	♥ AQ1032	Pass	2♥	Pass	2♠
North HCP: 15	♦ A108	♦ J532	Pass	4♥	AP	
South HCP: 11	♣ K863	♣ —				
Contract: 4♥ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ A105				1NT
Vul: Both	♥ AK962	♥ 103	Pass	2♦	Pass	2♥
North HCP: 9	♦ 542	♦ A97	2♠	AP		
South HCP: 14	♣ 42	♣ KQJ97				
Contract: 2♠ W						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ 654		1NT	AP	
Vul: None	♥ K10	♥ QJ32				
North HCP: 15	♦ J43	♦ A10862				
South HCP: 8	♣ AK865	♣ J				
Contract: 1N N						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 46	♠ KQ5	The opponents are silent.
Dealer: N	♥ Q965	
Vul: NS	♦ K842	Partner bids first.
HCP: 10	♣ 85	

Board: 47	♠ AJ86	East Bids 2♣ if possible.
Dealer: S	♥ J10	West Bids 2♦ if possible.
Vul: None	♦ KQ94	East Bids 2♠ if possible.
HCP: 15	♣ A93	West Bids 3♠ if possible.
		East Bids 4♠ if possible.
		You bid first.

Board: 48	♠ A852	The opponents are silent.
Dealer: N	♥ AQ1032	
Vul: EW	♦ J532	Partner bids first.
HCP: 11	♣ —	

Board: 49	♠ A105	West Bids 2♠ if possible.
Dealer: S	♥ 103	
Vul: Both	♦ A97	You bid first.
HCP: 14	♣ KQJ97	

Board: 50	♠ 654	The opponents are silent.
Dealer: N	♥ QJ32	
Vul: None	♦ A10862	Partner bids first.
HCP: 8	♣ J	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ KQ5		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ A843	♥ Q965	Pass	2♥	Pass	3♥
North HCP: 13	♦ A963	♦ K842	AP			
South HCP: 10	♣ A4	♣ 85	1. Stayman			
Contract: 3♥ N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ86				1NT
Vul: None	♥ 8763	♥ J10	Pass	Pass	2♣ <sup>1</sup>	Pass
North HCP: 0	♦ 107532	♦ KQ94	2♦ <sup>2</sup>	Pass	2♠	Pass
South HCP: 15	♣ 1065	♣ A93	3♠	Pass	4♠	AP
Contract: 4♠ E			1. Cappelletti, any 6+suit			
			2. automat			

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A852		1NT	Pass	2♦
Vul: EW	♥ K98	♥ AQ1032	Pass	2♥	Pass	2♠
North HCP: 15	♦ A108	♦ J532	Pass	4♥	AP	
South HCP: 11	♣ K863	♣ —				
Contract: 4♥ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ A105				1NT
Vul: Both	♥ AK962	♥ 103	Pass	2♦	Pass	2♥
North HCP: 9	♦ 542	♦ A97	2♠	AP		
South HCP: 14	♣ 42	♣ KQJ97				
Contract: 2♠ W						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ 654		1NT	AP	
Vul: None	♥ K10	♥ QJ32				
North HCP: 15	♦ J43	♦ A10862				
South HCP: 8	♣ AK865	♣ J				
Contract: 1N N						



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 51	♠ Q975	The opponents are silent.
Dealer: S	♥ 65	
Vul: NS	♦ A43	Partner bids first.
HCP: 7	♣ J873	

Board: 52	♠ KJ84	The opponents are silent.
Dealer: N	♥ KQ65	
Vul: Both	♦ A62	You bid first.
HCP: 15	♣ Q2	

Board: 53	♠ J97	The opponents are silent.
Dealer: S	♥ 1054	
Vul: EW	♦ A953	Partner bids first.
HCP: 5	♣ 654	

Board: 54	♠ QJ5	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: EW	♦ 85	You bid first.
HCP: 14	♣ A984	

Board: 55	♠ A743	East Doubles 2♣ if possible.
Dealer: S	♥ Q97	West Bids 3♣ if possible.
Vul: NS	♦ AJ753	East Bids 4♣ if possible.
HCP: 11	♣ 7	Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ A2				1NT
Vul: NS	♥ 65	♥ QJ972				
North HCP: 7	♦ A43	♦ Q102	AP			
South HCP: 13	♣ J873	♣ A102				
Contract: 1N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ KJ84	♠ 962		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQ65	♥ A943	Pass	2♥	Pass	4♥
North HCP: 15	♦ A62	♦ KQ	AP			
South HCP: 14	♣ Q2	♣ AJ76	1. Stayman			
Contract: 4♥ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ KQ43				1NT
Vul: EW	♥ 1054	♥ K9				
North HCP: 5	♦ A953	♦ J1042	AP			
South HCP: 15	♣ 654	♣ KQJ				
Contract: 1N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 108643		1NT	Pass	2♥
Vul: EW	♥ AQJ8	♥ K10				
North HCP: 14	♦ 85	♦ 1072	Pass	2♠	AP	
South HCP: 4	♣ A984	♣ J75				
Contract: 2♠ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ A743	♠ K1086				1NT
Vul: NS	♥ Q97	♥ AJ62	Pass	2♣ <sup>1</sup>	X	2♥
North HCP: 11	♦ AJ753	♦ K62	3♣	3NT	4♣	4♠
South HCP: 13	♣ 7	♣ Q9	AP			
Contract: 4♠ S			1. Stayman			

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 51	♠ A2	The opponents are silent.
Dealer: S	♥ QJ972	
Vul: NS	♦ Q102	You bid first.
HCP: 13	♣ A102	
Board: 52	♠ 962	The opponents are silent.
Dealer: N	♥ A943	
Vul: Both	♦ KQ	Partner bids first.
HCP: 14	♣ AJ76	
Board: 53	♠ KQ43	The opponents are silent.
Dealer: S	♥ K9	
Vul: EW	♦ J1042	You bid first.
HCP: 15	♣ KQJ	
Board: 54	♠ 108643	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ 1072	Partner bids first.
HCP: 4	♣ J75	
Board: 55	♠ K1086	East Doubles 2♣ if possible.
Dealer: S	♥ AJ62	West Bids 3♣ if possible.
Vul: NS	♦ K62	East Bids 4♣ if possible.
HCP: 13	♣ Q9	You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ A2				1NT
Vul: NS	♥ 65	♥ QJ972				
North HCP: 7	♦ A43	♦ Q102	AP			
South HCP: 13	♣ J873	♣ A102				
Contract: 1N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ KJ84	♠ 962		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQ65	♥ A943	Pass	2♥	Pass	4♥
North HCP: 15	♦ A62	♦ KQ	AP			
South HCP: 14	♣ Q2	♣ AJ76	1. Stayman			
Contract: 4♥ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ KQ43				1NT
Vul: EW	♥ 1054	♥ K9				
North HCP: 5	♦ A953	♦ J1042	AP			
South HCP: 15	♣ 654	♣ KQJ				
Contract: 1N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 108643		1NT	Pass	2♥
Vul: EW	♥ AQJ8	♥ K10				
North HCP: 14	♦ 85	♦ 1072	Pass	2♠	AP	
South HCP: 4	♣ A984	♣ J75				
Contract: 2♠ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ A743	♠ K1086				1NT
Vul: NS	♥ Q97	♥ AJ62	Pass	2♣ <sup>1</sup>	X	2♥
North HCP: 11	♦ AJ753	♦ K62	3♣	3NT	4♣	4♠
South HCP: 13	♣ 7	♣ Q9	AP			
Contract: 4♠ S			1. Stayman			

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 56	♠ AQ	The opponents are silent.
Dealer: N	♥ J84	
Vul: Both	♦ AQ943	You bid first.
HCP: 13	♣ 754	
Board: 57	♠ J74	West Bids 2♥ if possible.
Dealer: S	♥ 85	East Bids 3♥ if possible.
Vul: EW	♦ Q7	
HCP: 10	♣ AK10763	Partner bids first.
Board: 58	♠ A843	The opponents are silent.
Dealer: N	♥ 105	
Vul: None	♦ K87	You bid first.
HCP: 13	♣ AQ54	
Board: 59	♠ A64	The opponents are silent.
Dealer: S	♥ 963	
Vul: EW	♦ J65	Partner bids first.
HCP: 12	♣ AQJ6	
Board: 60	♠ Q2	West Bids 2♠ if possible.
Dealer: N	♥ AK72	East Bids 3♠ if possible.
Vul: EW	♦ AJ5	
HCP: 14	♣ 9843	You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 56  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 8  
Contract: 1N N

North:  
♠ AQ  
♥ J84  
♦ AQ943  
♣ 754

South:  
♠ J1097  
♥ A95  
♦ 8  
♣ QJ632

West	North	East	South
	1NT	AP	

Board: 57  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 14  
Contract: 4♣ S

North:  
♠ J74  
♥ 85  
♦ Q7  
♣ AK10763

South:  
♠ AKQ3  
♥ K3  
♦ 543  
♣ Q985

West	North	East	South
			1NT
2♥ <sup>1</sup>	2NT <sup>2</sup>	3♥	4♣
AP			
1. Cappelletti, 5M-4m			
2. Rubensohl after 1NT			

Board: 58  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 13  
Contract: 5♠ N

North:  
♠ A843  
♥ 105  
♦ K87  
♣ AQ54

South:  
♠ K10652  
♥ 6  
♦ AQJ63  
♣ K8

West	North	East	South
	1NT	Pass	2♥
Pass	3♠ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	5♥	Pass	5♠
AP			
1. Super acceptance after NT			
2. Blackwood 0314, for ♠			

Board: 59  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 14  
Contract: 3N S

North:  
♠ A64  
♥ 963  
♦ J65  
♣ AQJ6

South:  
♠ 1092  
♥ AK108  
♦ A92  
♣ K92

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 60  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 6  
Contract: 3♠ W

North:  
♠ Q2  
♥ AK72  
♦ AJ5  
♣ 9843

South:  
♠ 654  
♥ 98  
♦ Q9874  
♣ KJ2

West	North	East	South
	1NT	Pass	Pass
2♠ <sup>1</sup>	Pass	3♠	AP
1. Cappelletti, 5M-4m			

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 56	♠ J1097	The opponents are silent.
Dealer: N	♥ A95	
Vul: Both	♦ 8	Partner bids first.
HCP: 8	♣ QJ632	

Board: 57	♠ AKQ3	West Bids 2♥ if possible.
Dealer: S	♥ K3	East Bids 3♥ if possible.
Vul: EW	♦ 543	
HCP: 14	♣ Q985	You bid first.

Board: 58	♠ K10652	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ AQJ63	Partner bids first.
HCP: 13	♣ K8	

Board: 59	♠ 1092	The opponents are silent.
Dealer: S	♥ AK108	
Vul: EW	♦ A92	You bid first.
HCP: 14	♣ K92	

Board: 60	♠ 654	West Bids 2♠ if possible.
Dealer: N	♥ 98	East Bids 3♠ if possible.
Vul: EW	♦ Q9874	
HCP: 6	♣ KJ2	Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 56  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 8  
Contract: 1N N

North:  
♠ AQ  
♥ J84  
♦ AQ943  
♣ 754

South:  
♠ J1097  
♥ A95  
♦ 8  
♣ QJ632

West	North	East	South
	1NT	AP	

Board: 57  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 14  
Contract: 4♣ S

North:  
♠ J74  
♥ 85  
♦ Q7  
♣ AK10763

South:  
♠ AKQ3  
♥ K3  
♦ 543  
♣ Q985

West	North	East	South
			1NT

2♥ <sup>1</sup>	2NT <sup>2</sup>	3♥	4♣
AP			

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

Board: 58  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 13  
Contract: 5♠ N

North:  
♠ A843  
♥ 105  
♦ K87  
♣ AQ54

South:  
♠ K10652  
♥ 6  
♦ AQJ63  
♣ K8

West	North	East	South
	1NT	Pass	2♥

Pass	3♠ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	5♥	Pass	5♠
AP			

1. Super acceptance after NT
2. Blackwood 0314, for ♠

Board: 59  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 14  
Contract: 3N S

North:  
♠ A64  
♥ 963  
♦ J65  
♣ AQJ6

South:  
♠ 1092  
♥ AK108  
♦ A92  
♣ K92

West	North	East	South
			1NT

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

Board: 60  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 6  
Contract: 3♠ W

North:  
♠ Q2  
♥ AK72  
♦ AJ5  
♣ 9843

South:  
♠ 654  
♥ 98  
♦ Q9874  
♣ KJ2

West	North	East	South
	1NT	Pass	Pass

2♠ <sup>1</sup>	Pass	3♠	AP
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1. Cappelletti, 5M-4m



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 61	♠ 8	The opponents are silent.
Dealer: S	♥ 108632	
Vul: None	♦ Q7	Partner bids first.
HCP: 7	♣ AJ1096	
Board: 62	♠ 542	The opponents are silent.
Dealer: N	♥ AJ106	
Vul: Both	♦ KQ8	You bid first.
HCP: 14	♣ A82	
Board: 63	♠ Q53	The opponents are silent.
Dealer: S	♥ KQ72	
Vul: EW	♦ 54	Partner bids first.
HCP: 7	♣ 9642	
Board: 64	♠ A952	West Doubles Pass if possible.
Dealer: N	♥ KQ4	East Bids 2♥ if possible.
Vul: Both	♦ 986	
HCP: 13	♣ A107	You bid first.
Board: 65	♠ Q108	East Doubles 2♠ if possible.
Dealer: S	♥ 10	
Vul: EW	♦ 63	Partner bids first.
HCP: 7	♣ KQ85432	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 61

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 2♥ S

North:

♠ 8

♥ 108632

♦ Q7

♣ AJ1096

South:

♠ AJ

♥ Q97

♦ AJ1086

♣ K87

West North East South

1NT

Pass 2♦ Pass 2♥

AP

Board: 62

Dealer: N

Vul: Both

North HCP: 14

South HCP: 15

Contract: 6♠ N

North:

♠ 542

♥ AJ106

♦ KQ8

♣ A82

South:

♠ AKQ10976

♥ 75

♦ A

♣ Q63

West North East South

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♥ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 63

Dealer: S

Vul: EW

North HCP: 7

South HCP: 15

Contract: 1N S

North:

♠ Q53

♥ KQ72

♦ 54

♣ 9642

South:

♠ K6

♥ 843

♦ AK1096

♣ KQ5

West North East South

1NT

AP

Board: 64

Dealer: N

Vul: Both

North HCP: 13

South HCP: 0

Contract: 2♥ E

North:

♠ A952

♥ KQ4

♦ 986

♣ A107

South:

♠ 1076

♥ 9876

♦ 32

♣ 9532

West North East South

1NT Pass Pass

X<sup>1</sup> Pass 2♥ AP

1. Cappelletti, strong

Board: 65

Dealer: S

Vul: EW

North HCP: 7

South HCP: 15

Contract: 3N S

North:

♠ Q108

♥ 10

♦ 63

♣ KQ85432

South:

♠ 43

♥ K852

♦ AKJ5

♣ A96

West North East South

1NT

Pass 2♠<sup>1</sup> X XX

Pass 3NT AP

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 61	♠ AJ	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ AJ1086	You bid first.
HCP: 15	♣ K87	

Board: 62	♠ AKQ10976	The opponents are silent.
Dealer: N	♥ 75	
Vul: Both	♦ A	Partner bids first.
HCP: 15	♣ Q63	

Board: 63	♠ K6	The opponents are silent.
Dealer: S	♥ 843	
Vul: EW	♦ AK1096	You bid first.
HCP: 15	♣ KQ5	

Board: 64	♠ 1076	West Doubles Pass if possible.
Dealer: N	♥ 9876	East Bids 2♥ if possible.
Vul: Both	♦ 32	
HCP: 0	♣ 9532	Partner bids first.

Board: 65	♠ 43	East Doubles 2♠ if possible.
Dealer: S	♥ K852	
Vul: EW	♦ AKJ5	You bid first.
HCP: 15	♣ A96	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 61

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 2♥ S

North:

♠ 8

♥ 108632

♦ Q7

♣ AJ1096

South:

♠ AJ

♥ Q97

♦ AJ1086

♣ K87

West North East South

1NT

Pass 2♦ Pass 2♥

AP

Board: 62

Dealer: N

Vul: Both

North HCP: 14

South HCP: 15

Contract: 6♠ N

North:

♠ 542

♥ AJ106

♦ KQ8

♣ A82

South:

♠ AKQ10976

♥ 75

♦ A

♣ Q63

West North East South

1NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♥ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 63

Dealer: S

Vul: EW

North HCP: 7

South HCP: 15

Contract: 1N S

North:

♠ Q53

♥ KQ72

♦ 54

♣ 9642

South:

♠ K6

♥ 843

♦ AK1096

♣ KQ5

West North East South

1NT

AP

Board: 64

Dealer: N

Vul: Both

North HCP: 13

South HCP: 0

Contract: 2♥ E

North:

♠ A952

♥ KQ4

♦ 986

♣ A107

South:

♠ 1076

♥ 9876

♦ 32

♣ 9532

West North East South

1NT Pass Pass

X<sup>1</sup> Pass 2♥ AP

1. Cappelletti, strong

Board: 65

Dealer: S

Vul: EW

North HCP: 7

South HCP: 15

Contract: 3N S

North:

♠ Q108

♥ 10

♦ 63

♣ KQ85432

South:

♠ 43

♥ K852

♦ AKJ5

♣ A96

West North East South

1NT

Pass 2♠<sup>1</sup> X XX

Pass 3NT AP

1. Minor Suit Transfers after 1NT

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 66	♠ A82	The opponents are silent.
Dealer: N	♥ 10964	
Vul: Both	♦ A76	You bid first.
HCP: 15	♣ AK10	

Board: 67	♠ Q852	The opponents are silent.
Dealer: S	♥ J862	
Vul: Both	♦ 842	Partner bids first.
HCP: 7	♣ A7	

Board: 68	♠ KJ963	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: Both	♦ Q83	You bid first.
HCP: 13	♣ K3	

Board: 69	♠ QJ102	East Bids 2♦ if possible. West Bids 2♥ if possible.
Dealer: S	♥ 10752	
Vul: NS	♦ AJ53	Partner bids first.
HCP: 8	♣ 5	

Board: 70	♠ 97	The opponents are silent.
Dealer: N	♥ 987	
Vul: NS	♦ AQ1087	You bid first.
HCP: 13	♣ AK8	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ 97654		1NT	Pass	2♥
Vul: Both	♥ 10964	♥ K7				
North HCP: 15	♦ A76	♦ K953	Pass	2♠	AP	
South HCP: 8	♣ AK10	♣ Q5				
Contract: 2♠ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K73				1NT
Vul: Both	♥ J862	♥ AK93				
North HCP: 7	♦ 842	♦ AJ9	AP			
South HCP: 15	♣ A7	♣ 965				
Contract: 1N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KJ963	♠ A854		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJ3	♥ AQ109	Pass	2♠	Pass	6♠
North HCP: 13	♦ Q83	♦ A	AP			
South HCP: 17	♣ K3	♣ QJ76	1. Stayman			
Contract: 6♠ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	Pass	2♦ <sup>1</sup>	Pass
North HCP: 8	♦ AJ53	♦ KQ98	2♥	AP		
South HCP: 15	♣ 5	♣ AKQ10	1. Cappelletti, both majors			
Contract: 2♥ W						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AKJ6		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ 987	♥ 54	Pass	2♦	Pass	3NT
North HCP: 13	♦ AQ1087	♦ KJ964	AP			
South HCP: 12	♣ AK8	♣ 54	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 66	♠ 97654	The opponents are silent.
Dealer: N	♥ K7	
Vul: Both	♦ K953	Partner bids first.
HCP: 8	♣ Q5	

Board: 67	♠ K73	The opponents are silent.
Dealer: S	♥ AK93	
Vul: Both	♦ AJ9	You bid first.
HCP: 15	♣ 965	

Board: 68	♠ A854	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: Both	♦ A	Partner bids first.
HCP: 17	♣ QJ76	

Board: 69	♠ 954	East Bids 2♦ if possible.
Dealer: S	♥ J8	West Bids 2♥ if possible.
Vul: NS	♦ KQ98	
HCP: 15	♣ AKQ10	You bid first.

Board: 70	♠ AKJ6	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ KJ964	Partner bids first.
HCP: 12	♣ 54	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ 97654		1NT	Pass	2♥
Vul: Both	♥ 10964	♥ K7				
North HCP: 15	♦ A76	♦ K953	Pass	2♠	AP	
South HCP: 8	♣ AK10	♣ Q5				
Contract: 2♠ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K73				1NT
Vul: Both	♥ J862	♥ AK93				
North HCP: 7	♦ 842	♦ AJ9	AP			
South HCP: 15	♣ A7	♣ 965				
Contract: 1N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KJ963	♠ A854		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJ3	♥ AQ109	Pass	2♠	Pass	6♠
North HCP: 13	♦ Q83	♦ A	AP			
South HCP: 17	♣ K3	♣ QJ76	1. Stayman			
Contract: 6♠ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	Pass	2♦ <sup>1</sup>	Pass
North HCP: 8	♦ AJ53	♦ KQ98	2♥	AP		
South HCP: 15	♣ 5	♣ AKQ10	1. Cappelletti, both majors			
Contract: 2♥ W						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AKJ6		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ 987	♥ 54	Pass	2♦	Pass	3NT
North HCP: 13	♦ AQ1087	♦ KJ964	AP			
South HCP: 12	♣ AK8	♣ 54	1. Stayman			
Contract: 3N N						



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 71      ♠ 73  
Dealer: S      ♥ 987643  
Vul: EW      ♦ 10642  
HCP: 0      ♣ 9

East Bids 2♠ if possible.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 72      ♠ AJ108  
Dealer: N      ♥ K106  
Vul: None      ♦ AQ86  
HCP: 14      ♣ 83

The opponents are silent.

You bid first.

Board: 73      ♠ KJ986  
Dealer: S      ♥ 74  
Vul: Both      ♦ KQ942  
HCP: 9      ♣ 10

West Bids 3♥ if possible.

Partner bids first.

Board: 74      ♠ K762  
Dealer: N      ♥ Q102  
Vul: None      ♦ AJ86  
HCP: 13      ♣ K2

West Bids 2♥ if possible.

You bid first.

Board: 75      ♠ 84  
Dealer: S      ♥ AK  
Vul: NS      ♦ J8753  
HCP: 8      ♣ 8652

The opponents are silent.

Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 71			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 73	♠ A84	Pass	2♦	Pass	2♥
North HCP: 0	♥ 987643	♥ A10	Pass	Pass	2♠	X
South HCP: 15	♦ 10642	♦ K753	3♣	Pass	3♠	Pass
Contract: 4♠ E	♣ 9	♣ A1076	4♥ <sup>1</sup>	Pass	4♠	AP
			1. limit raise or better in ♠			

Board: 72			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AJ108	♠ 76		1NT	Pass	2♦
North HCP: 14	♥ K106	♥ AJ7543	Pass	2♥	Pass	3♥
South HCP: 10	♦ AQ86	♦ J	AP			
Contract: 3♥ N	♣ 83	♣ KJ107				

Board: 73			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ KJ986	♠ A1072				
North HCP: 9	♥ 74	♥ A10				
South HCP: 13	♦ KQ942	♦ 876	3♥	AP		
Contract: 3♥ W	♣ 10	♣ AJ86				

Board: 74			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ K762	♠ J1093		1NT	Pass	Pass
North HCP: 13	♥ Q102	♥ 86	2♥ <sup>1</sup>	AP		
South HCP: 3	♦ AJ86	♦ Q2				
Contract: 2♥ W	♣ K2	♣ 109853	1. Cappelletti, 5M-4m			

Board: 75			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 84	♠ AQ97				
North HCP: 8	♥ AK	♥ 853				
South HCP: 13	♦ J8753	♦ 64	AP			
Contract: 1N S	♣ 8652	♣ AK97				

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 71  
Dealer: S  
Vul: EW  
HCP: 15

♠ A84  
♥ A10  
♦ K753  
♣ A1076

East Bids 2♠ if possible.  
West Bids 3♣ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 72  
Dealer: N  
Vul: None  
HCP: 10

♠ 76  
♥ AJ7543  
♦ J  
♣ KJ107

The opponents are silent.

Partner bids first.

Board: 73  
Dealer: S  
Vul: Both  
HCP: 13

♠ A1072  
♥ A10  
♦ 876  
♣ AJ86

West Bids 3♥ if possible.

You bid first.

Board: 74  
Dealer: N  
Vul: None  
HCP: 3

♠ J1093  
♥ 86  
♦ Q2  
♣ 109853

West Bids 2♥ if possible.

Partner bids first.

Board: 75  
Dealer: S  
Vul: NS  
HCP: 13

♠ AQ97  
♥ 853  
♦ 64  
♣ AK97

The opponents are silent.

You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 71			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 73	♠ A84	Pass	2♦	Pass	2♥
North HCP: 0	♥ 987643	♥ A10	Pass	Pass	2♠	X
South HCP: 15	♦ 10642	♦ K753	3♣	Pass	3♠	Pass
Contract: 4♠ E	♣ 9	♣ A1076	4♥ <sup>1</sup>	Pass	4♠	AP
			1. limit raise or better in ♠			

Board: 72			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AJ108	♠ 76		1NT	Pass	2♦
North HCP: 14	♥ K106	♥ AJ7543	Pass	2♥	Pass	3♥
South HCP: 10	♦ AQ86	♦ J	AP			
Contract: 3♥ N	♣ 83	♣ KJ107				

Board: 73			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ KJ986	♠ A1072				
North HCP: 9	♥ 74	♥ A10				
South HCP: 13	♦ KQ942	♦ 876	3♥	AP		
Contract: 3♥ W	♣ 10	♣ AJ86				

Board: 74			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ K762	♠ J1093		1NT	Pass	Pass
North HCP: 13	♥ Q102	♥ 86	2♥ <sup>1</sup>	AP		
South HCP: 3	♦ AJ86	♦ Q2				
Contract: 2♥ W	♣ K2	♣ 109853	1. Cappelletti, 5M-4m			

Board: 75			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 84	♠ AQ97				
North HCP: 8	♥ AK	♥ 853				
South HCP: 13	♦ J8753	♦ 64	AP			
Contract: 1N S	♣ 8652	♣ AK97				

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 76	♠ 843	East Bids 2♥ if possible.
Dealer: N	♥ QJ3	
Vul: NS	♦ A8	You bid first.
HCP: 13	♣ AQ983	

Board: 77	♠ A	The opponents are silent.
Dealer: S	♥ A842	
Vul: Both	♦ J52	Partner bids first.
HCP: 15	♣ KQJ102	

Board: 78	♠ A9	The opponents are silent.
Dealer: N	♥ K973	
Vul: NS	♦ A64	You bid first.
HCP: 14	♣ QJ97	

Board: 79	♠ A104	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ K1062	Partner bids first.
HCP: 15	♣ J72	

Board: 80	♠ A4	The opponents are silent.
Dealer: N	♥ KJ93	
Vul: Both	♦ Q1096	You bid first.
HCP: 14	♣ A94	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 76  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ 843  
 ♥ QJ3  
 ♦ A8  
 ♣ AQ983

South:  
 ♠ AKQ  
 ♥ 9762  
 ♦ KJ432  
 ♣ 2

West	North	East	South
	1NT	2♥ <sup>1</sup>	3♠ <sup>2</sup>
Pass	3NT	AP	
1. Cappelletti, 5M-4m			
2. Rubensohl after 1NT			

Board: 77  
 Dealer: S  
 Vul: Both  
 North HCP: 15  
 South HCP: 15  
 Contract: 3N S

North:  
 ♠ A  
 ♥ A842  
 ♦ J52  
 ♣ KQJ102

South:  
 ♠ K854  
 ♥ Q95  
 ♦ AQ9  
 ♣ A43

West	North	East	South
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3♣	Pass	3NT
AP			
1. Stayman			

Board: 78  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 5  
 Contract: 1N N

North:  
 ♠ A9  
 ♥ K973  
 ♦ A64  
 ♣ QJ97

South:  
 ♠ 52  
 ♥ 652  
 ♦ J108  
 ♣ A10652

West	North	East	South
	1NT	AP	

Board: 79  
 Dealer: S  
 Vul: EW  
 North HCP: 15  
 South HCP: 14  
 Contract: 3N S

North:  
 ♠ A104  
 ♥ AK4  
 ♦ K1062  
 ♣ J72

South:  
 ♠ KJ32  
 ♥ J109  
 ♦ A985  
 ♣ KQ

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 80  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ A4  
 ♥ KJ93  
 ♦ Q1096  
 ♣ A94

South:  
 ♠ 10853  
 ♥ Q102  
 ♦ AKJ82  
 ♣ 5

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	2NT
Pass	3NT	AP	
1. Stayman			

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 76	♠ AKQ	East Bids 2♥ if possible.  Partner bids first.
Dealer: N	♥ 9762	
Vul: NS	♦ KJ432	
HCP: 13	♣ 2	

Board: 77	♠ K854	The opponents are silent.  You bid first.
Dealer: S	♥ Q95	
Vul: Both	♦ AQ9	
HCP: 15	♣ A43	

Board: 78	♠ 52	The opponents are silent.  Partner bids first.
Dealer: N	♥ 652	
Vul: NS	♦ J108	
HCP: 5	♣ A10652	

Board: 79	♠ KJ32	The opponents are silent.  You bid first.
Dealer: S	♥ J109	
Vul: EW	♦ A985	
HCP: 14	♣ KQ	

Board: 80	♠ 10853	The opponents are silent.  Partner bids first.
Dealer: N	♥ Q102	
Vul: Both	♦ AKJ82	
HCP: 10	♣ 5	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 76  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 13  
Contract: 3N N

North:  
♠ 843  
♥ QJ3  
♦ A8  
♣ AQ983

South:  
♠ AKQ  
♥ 9762  
♦ KJ432  
♣ 2

West	North	East	South
	1NT	2♥ <sup>1</sup>	3♠ <sup>2</sup>
Pass	3NT	AP	
1. Cappelletti, 5M-4m			
2. Rubensohl after 1NT			

Board: 77  
Dealer: S  
Vul: Both  
North HCP: 15  
South HCP: 15  
Contract: 3N S

North:  
♠ A  
♥ A842  
♦ J52  
♣ KQJ102

South:  
♠ K854  
♥ Q95  
♦ AQ9  
♣ A43

West	North	East	South
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3♣	Pass	3NT
AP			
1. Stayman			

Board: 78  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 5  
Contract: 1N N

North:  
♠ A9  
♥ K973  
♦ A64  
♣ QJ97

South:  
♠ 52  
♥ 652  
♦ J108  
♣ A10652

West	North	East	South
	1NT	AP	

Board: 79  
Dealer: S  
Vul: EW  
North HCP: 15  
South HCP: 14  
Contract: 3N S

North:  
♠ A104  
♥ AK4  
♦ K1062  
♣ J72

South:  
♠ KJ32  
♥ J109  
♦ A985  
♣ KQ

West	North	East	South
			1NT
Pass	3NT	AP	

Board: 80  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 10  
Contract: 3N N

North:  
♠ A4  
♥ KJ93  
♦ Q1096  
♣ A94

South:  
♠ 10853  
♥ Q102  
♦ AKJ82  
♣ 5

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	2NT
Pass	3NT	AP	
1. Stayman			



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 81      ♠ K1098  
Dealer: S      ♥ A96  
Vul: NS      ♦ 874  
HCP: 7      ♣ 1052

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

Partner bids first.

Board: 82      ♠ QJ876  
Dealer: N      ♥ KJ  
Vul: Both      ♦ A63  
HCP: 15      ♣ A54

The opponents are silent.

You bid first.

Board: 83      ♠ AQ963  
Dealer: S      ♥ K854  
Vul: None      ♦ J53  
HCP: 10      ♣ 5

The opponents are silent.

Partner bids first.

Board: 84      ♠ AK6  
Dealer: N      ♥ K94  
Vul: NS      ♦ Q109  
HCP: 13      ♣ J974

The opponents are silent.

You bid first.

Board: 85      ♠ K10943  
Dealer: S      ♥ K654  
Vul: NS      ♦ K85  
HCP: 9      ♣ 8

The opponents are silent.

Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ A43				1NT
Vul: NS	♥ A96	♥ K874	2♣ <sup>1</sup>	Pass	2NT	Pass
North HCP: 7	♦ 874	♦ J63	3♣	AP		
South HCP: 13	♣ 1052	♣ AJ4				
Contract: 3♣ W			1. Cappelletti, 5M-4m			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ QJ876	♠ AK5		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJ	♥ 10962	Pass	2♠	Pass	2NT
North HCP: 15	♦ A63	♦ Q8752	Pass	3NT	AP	
South HCP: 9	♣ A54	♣ 6				
Contract: 3N N			1. Stayman			

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ AQ963	♠ KJ5				1NT
Vul: None	♥ K854	♥ Q96	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ J53	♦ 76	Pass	2♠	Pass	4♠
South HCP: 15	♣ 5	♣ AKQ92	AP			
Contract: 4♠ N			1. Stayman			

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 9843				
Vul: NS	♥ K94	♥ 8732		1NT	AP	
North HCP: 13	♦ Q109	♦ AK754				
South HCP: 7	♣ J974	♣ —				
Contract: 1N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ K10943	♠ A65				1NT
Vul: NS	♥ K654	♥ Q10	Pass	2♥	Pass	2♠
North HCP: 9	♦ K85	♦ J63	AP			
South HCP: 14	♣ 8	♣ AQJ75				
Contract: 2♠ S						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 81  
Dealer: S  
Vul: NS  
HCP: 13

♠ A43  
♥ K874  
♦ J63  
♣ AJ4

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

You bid first.

Board: 82  
Dealer: N  
Vul: Both  
HCP: 9

♠ AK5  
♥ 10962  
♦ Q8752  
♣ 6

The opponents are silent.

Partner bids first.

Board: 83  
Dealer: S  
Vul: None  
HCP: 15

♠ KJ5  
♥ Q96  
♦ 76  
♣ AKQ92

The opponents are silent.

You bid first.

Board: 84  
Dealer: N  
Vul: NS  
HCP: 7

♠ 9843  
♥ 8732  
♦ AK754  
♣ —

The opponents are silent.

Partner bids first.

Board: 85  
Dealer: S  
Vul: NS  
HCP: 14

♠ A65  
♥ Q10  
♦ J63  
♣ AQJ75

The opponents are silent.

You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ A43				1NT
Vul: NS	♥ A96	♥ K874	2♣ <sup>1</sup>	Pass	2NT	Pass
North HCP: 7	♦ 874	♦ J63	3♣	AP		
South HCP: 13	♣ 1052	♣ AJ4				
Contract: 3♣ W			1. Cappelletti, 5M-4m			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ QJ876	♠ AK5		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJ	♥ 10962	Pass	2♠	Pass	2NT
North HCP: 15	♦ A63	♦ Q8752	Pass	3NT	AP	
South HCP: 9	♣ A54	♣ 6				
Contract: 3N N			1. Stayman			

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ AQ963	♠ KJ5				1NT
Vul: None	♥ K854	♥ Q96	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ J53	♦ 76	Pass	2♠	Pass	4♠
South HCP: 15	♣ 5	♣ AKQ92	AP			
Contract: 4♠ N			1. Stayman			

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 9843				
Vul: NS	♥ K94	♥ 8732		1NT	AP	
North HCP: 13	♦ Q109	♦ AK754				
South HCP: 7	♣ J974	♣ —				
Contract: 1N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ K10943	♠ A65				1NT
Vul: NS	♥ K654	♥ Q10	Pass	2♥	Pass	2♠
North HCP: 9	♦ K85	♦ J63	AP			
South HCP: 14	♣ 8	♣ AQJ75				
Contract: 2♠ S						

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 86	♠ A5	The opponents are silent.
Dealer: N	♥ A10743	
Vul: EW	♦ Q104	You bid first.
HCP: 14	♣ KJ2	

Board: 87	♠ 1052	The opponents are silent.
Dealer: S	♥ AQ74	
Vul: NS	♦ A54	Partner bids first.
HCP: 10	♣ 1096	

Board: 88	♠ AKJ8	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: None	♦ Q5	You bid first.
HCP: 15	♣ J1094	

Board: 89	♠ 10762	West Bids 2♣ if possible.
Dealer: S	♥ Q2	East Bids 2♦ if possible.
Vul: NS	♦ 72	West Bids 2♠ if possible.
HCP: 8	♣ KQJ109	Partner bids first.

Board: 90	♠ A75	East Bids 2♣ if possible.
Dealer: N	♥ J7	West Bids 2♦ if possible.
Vul: EW	♦ Q98	East Bids 2♥ if possible.
HCP: 13	♣ AQ986	West Bids 3♥ if possible.
		You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 86  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 6  
Contract: 1N N

North:  
♠ A5  
♥ A10743  
♦ Q104  
♣ KJ2

South:  
♠ QJ82  
♥ 962  
♦ K93  
♣ 1083

West	North	East	South
	1NT	AP	

Board: 87  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 14  
Contract: 3N S

North:  
♠ 1052  
♥ AQ74  
♦ A54  
♣ 1096

South:  
♠ AQ7  
♥ K85  
♦ QJ987  
♣ Q5

West	North	East	South
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	2NT	Pass	3NT
AP			

1. Stayman

Board: 88  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 9  
Contract: 1N N

North:  
♠ AKJ8  
♥ KJ10  
♦ Q5  
♣ J1094

South:  
♠ 952  
♥ 8753  
♦ 1064  
♣ AKQ

West	North	East	South
	1NT	AP	

Board: 89  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 15  
Contract: 3N S

North:  
♠ 10762  
♥ Q2  
♦ 72  
♣ KQJ109

South:  
♠ A9  
♥ AK97  
♦ 10965  
♣ A52

West	North	East	South
			1NT
2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
2♠	3♣	Pass	3NT
AP			

1. Cappelletti, any 6+suit  
2. automat

Board: 90  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 6  
Contract: 4♦ S

North:  
♠ A75  
♥ J7  
♦ Q98  
♣ AQ986

South:  
♠ J1086  
♥ 92  
♦ AJ7632  
♣ 7

West	North	East	South
	1NT	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	2♥	3♦
3♥	4♦	AP	

1. Cappelletti, any 6+suit  
2. automat

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 86	♠ QJ82	The opponents are silent.
Dealer: N	♥ 962	
Vul: EW	♦ K93	Partner bids first.
HCP: 6	♣ 1083	

Board: 87	♠ AQ7	The opponents are silent.
Dealer: S	♥ K85	
Vul: NS	♦ QJ987	You bid first.
HCP: 14	♣ Q5	

Board: 88	♠ 952	The opponents are silent.
Dealer: N	♥ 8753	
Vul: None	♦ 1064	Partner bids first.
HCP: 9	♣ AKQ	

Board: 89	♠ A9	West Bids 2♣ if possible.
Dealer: S	♥ AK97	East Bids 2♦ if possible.
Vul: NS	♦ 10965	West Bids 2♠ if possible.
HCP: 15	♣ A52	You bid first.

Board: 90	♠ J1086	East Bids 2♣ if possible.
Dealer: N	♥ 92	West Bids 2♦ if possible.
Vul: EW	♦ AJ7632	East Bids 2♥ if possible.
HCP: 6	♣ 7	West Bids 3♥ if possible.
		Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 86  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 6  
Contract: 1N N

North:  
♠ A5  
♥ A10743  
♦ Q104  
♣ KJ2

South:  
♠ QJ82  
♥ 962  
♦ K93  
♣ 1083

West	North	East	South
	1NT	AP	

Board: 87  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 14  
Contract: 3N S

North:  
♠ 1052  
♥ AQ74  
♦ A54  
♣ 1096

South:  
♠ AQ7  
♥ K85  
♦ QJ987  
♣ Q5

West	North	East	South
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	2NT	Pass	3NT
AP			

1. Stayman

Board: 88  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 9  
Contract: 1N N

North:  
♠ AKJ8  
♥ KJ10  
♦ Q5  
♣ J1094

South:  
♠ 952  
♥ 8753  
♦ 1064  
♣ AKQ

West	North	East	South
	1NT	AP	

Board: 89  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 15  
Contract: 3N S

North:  
♠ 10762  
♥ Q2  
♦ 72  
♣ KQJ109

South:  
♠ A9  
♥ AK97  
♦ 10965  
♣ A52

West	North	East	South
			1NT
2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
2♠	3♣	Pass	3NT
AP			

1. Cappelletti, any 6+suit  
2. automat

Board: 90  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 6  
Contract: 4♦ S

North:  
♠ A75  
♥ J7  
♦ Q98  
♣ AQ986

South:  
♠ J1086  
♥ 92  
♦ AJ7632  
♣ 7

West	North	East	South
	1NT	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	2♥	3♦
3♥	4♦	AP	

1. Cappelletti, any 6+suit  
2. automat



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 91	♠ 10873	The opponents are silent.
Dealer: S	♥ Q93	
Vul: Both	♦ 985	Partner bids first.
HCP: 2	♣ 1075	

Board: 92	♠ AKQ6	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ 107	You bid first.
HCP: 15	♣ 9764	

Board: 93	♠ 1097	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ A76	Partner bids first.
HCP: 10	♣ Q985	

Board: 94	♠ Q7	The opponents are silent.
Dealer: N	♥ KJ64	
Vul: None	♦ A1076	You bid first.
HCP: 14	♣ A105	

Board: 95	♠ K1052	East Bids 2♦ if possible.
Dealer: S	♥ 52	West Bids 2♥ if possible.
Vul: NS	♦ KJ74	
HCP: 7	♣ 862	Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ Q4				1NT
Vul: Both	♥ Q93	♥ J76				
North HCP: 2	♦ 985	♦ AKJ73	AP			
South HCP: 14	♣ 1075	♣ K62				
Contract: 1N S						
Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 72		1NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ6	♥ 953	Pass	3♦ <sup>2</sup>	AP	
North HCP: 15	♦ 107	♦ AQ9853	1. Minor Suit Transfers after 1NT			
South HCP: 6	♣ 9764	♣ 32	2. automat			
Contract: 3♦ N						
Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ K3				1NT
Vul: Both	♥ A85	♥ Q763	Pass	2NT	Pass	3NT
North HCP: 10	♦ A76	♦ KQ98	AP			
South HCP: 15	♣ Q985	♣ AJ3				
Contract: 3N S						
Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 10962		1NT	AP	
Vul: None	♥ KJ64	♥ 53				
North HCP: 14	♦ A1076	♦ K4				
South HCP: 7	♣ A105	♣ KJ832				
Contract: 1N N						
Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ Q9				1NT
Vul: NS	♥ 52	♥ AJ76	Pass	Pass	2♦ <sup>1</sup>	Pass
North HCP: 7	♦ KJ74	♦ AQ63	2♥	AP		
South HCP: 13	♣ 862	♣ 1054	1. Cappelletti, both majors			
Contract: 2♥ W						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 91	♠ Q4	The opponents are silent.
Dealer: S	♥ J76	
Vul: Both	♦ AKJ73	You bid first.
HCP: 14	♣ K62	

Board: 92	♠ 72	The opponents are silent.
Dealer: N	♥ 953	
Vul: EW	♦ AQ9853	Partner bids first.
HCP: 6	♣ 32	

Board: 93	♠ K3	The opponents are silent.
Dealer: S	♥ Q763	
Vul: Both	♦ KQ98	You bid first.
HCP: 15	♣ AJ3	

Board: 94	♠ 10962	The opponents are silent.
Dealer: N	♥ 53	
Vul: None	♦ K4	Partner bids first.
HCP: 7	♣ KJ832	

Board: 95	♠ Q9	East Bids 2♦ if possible.
Dealer: S	♥ AJ76	West Bids 2♥ if possible.
Vul: NS	♦ AQ63	
HCP: 13	♣ 1054	You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ Q4				1NT
Vul: Both	♥ Q93	♥ J76				
North HCP: 2	♦ 985	♦ AKJ73	AP			
South HCP: 14	♣ 1075	♣ K62				
Contract: 1N S						
Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 72		1NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ6	♥ 953	Pass	3♦ <sup>2</sup>	AP	
North HCP: 15	♦ 107	♦ AQ9853	1. Minor Suit Transfers after 1NT			
South HCP: 6	♣ 9764	♣ 32	2. automat			
Contract: 3♦ N						
Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ K3				1NT
Vul: Both	♥ A85	♥ Q763	Pass	2NT	Pass	3NT
North HCP: 10	♦ A76	♦ KQ98	AP			
South HCP: 15	♣ Q985	♣ AJ3				
Contract: 3N S						
Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 10962		1NT	AP	
Vul: None	♥ KJ64	♥ 53				
North HCP: 14	♦ A1076	♦ K4				
South HCP: 7	♣ A105	♣ KJ832				
Contract: 1N N						
Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ Q9				1NT
Vul: NS	♥ 52	♥ AJ76	Pass	Pass	2♦ <sup>1</sup>	Pass
North HCP: 7	♦ KJ74	♦ AQ63	2♥	AP		
South HCP: 13	♣ 862	♣ 1054	1. Cappelletti, both majors			
Contract: 2♥ W						

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 96	♠ A8	The opponents are silent.
Dealer: N	♥ K106	
Vul: NS	♦ A1076	You bid first.
HCP: 15	♣ KJ93	
Board: 97	♠ K10962	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ J876	Partner bids first.
HCP: 7	♣ QJ	
Board: 98	♠ J8	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: NS	♦ AKJ	You bid first.
HCP: 15	♣ 10985	
Board: 99	♠ AKQ8	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ KJ104	Partner bids first.
HCP: 14	♣ J842	
Board: 100	♠ AK109	West Doubles Pass if possible.
Dealer: N	♥ J1063	
Vul: EW	♦ AJ8	You bid first.
HCP: 13	♣ 98	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 96

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 4♠ N

North:

♠ A8

♥ K106

♦ A1076

♣ KJ93

South:

♠ Q106542

♥ 82

♦ QJ

♣ A82

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

Pass 4♠ AP

Board: 97

Dealer: S

Vul: EW

North HCP: 7

South HCP: 15

Contract: 3♠ S

North:

♠ K10962

♥ 109

♦ J876

♣ QJ

South:

♠ AJ43

♥ 73

♦ AK109

♣ K109

West North East South

1NT

Pass 2♥ Pass 3♠<sup>1</sup>

AP

1. Super acceptance after NT

Board: 98

Dealer: N

Vul: NS

North HCP: 15

South HCP: 13

Contract: 4♠ N

North:

♠ J8

♥ AQ73

♦ AKJ

♣ 10985

South:

♠ AQ10642

♥ J9

♦ Q102

♣ A3

West North East South

1NT Pass 2♥

Pass 2♠ Pass 4♠

AP

Board: 99

Dealer: S

Vul: Both

North HCP: 14

South HCP: 14

Contract: 4♠ S

North:

♠ AKQ8

♥ 10

♦ KJ104

♣ J842

South:

♠ J974

♥ 953

♦ AQ83

♣ AK

West North East South

1NT

Pass 3♥<sup>1</sup> Pass 4♠

AP

1. Splinter

Board: 100

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 1NX N

North:

♠ AK109

♥ J1063

♦ AJ8

♣ 98

South:

♠ J3

♥ KQ87

♦ 1095

♣ QJ32

West North East South

1NT Pass Pass

X<sup>1</sup> AP

1. Cappelletti, strong

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 96	♠ Q106542	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ QJ	Partner bids first.
HCP: 9	♣ A82	
Board: 97	♠ AJ43	The opponents are silent.
Dealer: S	♥ 73	
Vul: EW	♦ AK109	You bid first.
HCP: 15	♣ K109	
Board: 98	♠ AQ10642	The opponents are silent.
Dealer: N	♥ J9	
Vul: NS	♦ Q102	Partner bids first.
HCP: 13	♣ A3	
Board: 99	♠ J974	The opponents are silent.
Dealer: S	♥ 953	
Vul: Both	♦ AQ83	You bid first.
HCP: 14	♣ AK	
Board: 100	♠ J3	West Doubles Pass if possible.
Dealer: N	♥ KQ87	
Vul: EW	♦ 1095	Partner bids first.
HCP: 9	♣ QJ32	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 96

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 4♠ N

North:

♠ A8

♥ K106

♦ A1076

♣ KJ93

South:

♠ Q106542

♥ 82

♦ QJ

♣ A82

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

Pass 4♠ AP

Board: 97

Dealer: S

Vul: EW

North HCP: 7

South HCP: 15

Contract: 3♠ S

North:

♠ K10962

♥ 109

♦ J876

♣ QJ

South:

♠ AJ43

♥ 73

♦ AK109

♣ K109

West North East South

1NT

Pass 2♥ Pass 3♠<sup>1</sup>

AP

1. Super acceptance after NT

Board: 98

Dealer: N

Vul: NS

North HCP: 15

South HCP: 13

Contract: 4♠ N

North:

♠ J8

♥ AQ73

♦ AKJ

♣ 10985

South:

♠ AQ10642

♥ J9

♦ Q102

♣ A3

West North East South

1NT Pass 2♥

Pass 2♠ Pass 4♠

AP

Board: 99

Dealer: S

Vul: Both

North HCP: 14

South HCP: 14

Contract: 4♠ S

North:

♠ AKQ8

♥ 10

♦ KJ104

♣ J842

South:

♠ J974

♥ 953

♦ AQ83

♣ AK

West North East South

1NT

Pass 3♥<sup>1</sup> Pass 4♠

AP

1. Splinter

Board: 100

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 1NX N

North:

♠ AK109

♥ J1063

♦ AJ8

♣ 98

South:

♠ J3

♥ KQ87

♦ 1095

♣ QJ32

West North East South

1NT Pass Pass

X<sup>1</sup> AP

1. Cappelletti, strong



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 101	♠ 102	West Bids 2♠ if possible.
Dealer: S	♥ KJ972	
Vul: NS	♦ 965	Partner bids first.
HCP: 4	♣ 1043	

Board: 102	♠ K83	The opponents are silent.
Dealer: N	♥ K74	
Vul: None	♦ QJ98	You bid first.
HCP: 14	♣ KQ9	

Board: 103	♠ 1086	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: Both	♦ K652	Partner bids first.
HCP: 12	♣ K3	

Board: 104	♠ KQ6	The opponents are silent.
Dealer: N	♥ 1095	
Vul: None	♦ K8	You bid first.
HCP: 13	♣ KQ942	

Board: 105	♠ 94	East Bids 2♠ if possible.
Dealer: S	♥ J9872	
Vul: Both	♦ K43	Partner bids first.
HCP: 8	♣ A62	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK3				1NT
Vul: NS	♥ KJ972	♥ 43				
North HCP: 4	♦ 965	♦ J8743	2♣ <sup>1</sup>	AP		
South HCP: 13	♣ 1043	♣ KQ8	1. Cappelletti, 5M-4m			
Contract: 2♠ W						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ A105				
Vul: None	♥ K74	♥ J109		1NT	Pass	2NT
North HCP: 14	♦ QJ98	♦ 54	Pass	3NT	AP	
South HCP: 10	♣ KQ9	♣ AJ432				
Contract: 3N N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ Q543				1NT
Vul: Both	♥ AQ86	♥ J1042	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ K652	♦ AQ	Pass	4♥	AP	
South HCP: 14	♣ K3	♣ AJ2	1. Stayman			
Contract: 4♥ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 93				
Vul: None	♥ 1095	♥ J873		1NT	AP	
North HCP: 13	♦ K8	♦ AQ1075				
South HCP: 7	♣ KQ942	♣ 65				
Contract: 1N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ 86				1NT
Vul: Both	♥ J9872	♥ AK5				
North HCP: 8	♦ K43	♦ J9875	Pass	2♦	2♠	AP
South HCP: 13	♣ A62	♣ KQ9				
Contract: 2♠ E						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 101	♠ AK3	West Bids 2♠ if possible.
Dealer: S	♥ 43	
Vul: NS	♦ J8743	You bid first.
HCP: 13	♣ KQ8	

Board: 102	♠ A105	The opponents are silent.
Dealer: N	♥ J109	
Vul: None	♦ 54	Partner bids first.
HCP: 10	♣ AJ432	

Board: 103	♠ Q543	The opponents are silent.
Dealer: S	♥ J1042	
Vul: Both	♦ AQ	You bid first.
HCP: 14	♣ AJ2	

Board: 104	♠ 93	The opponents are silent.
Dealer: N	♥ J873	
Vul: None	♦ AQ1075	Partner bids first.
HCP: 7	♣ 65	

Board: 105	♠ 86	East Bids 2♠ if possible.
Dealer: S	♥ AK5	
Vul: Both	♦ J9875	You bid first.
HCP: 13	♣ KQ9	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK3				1NT
Vul: NS	♥ KJ972	♥ 43				
North HCP: 4	♦ 965	♦ J8743	2♣ <sup>1</sup>	AP		
South HCP: 13	♣ 1043	♣ KQ8	1. Cappelletti, 5M-4m			
Contract: 2♠ W						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ A105				
Vul: None	♥ K74	♥ J109		1NT	Pass	2NT
North HCP: 14	♦ QJ98	♦ 54	Pass	3NT	AP	
South HCP: 10	♣ KQ9	♣ AJ432				
Contract: 3N N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ Q543				1NT
Vul: Both	♥ AQ86	♥ J1042	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ K652	♦ AQ	Pass	4♥	AP	
South HCP: 14	♣ K3	♣ AJ2	1. Stayman			
Contract: 4♥ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 93				
Vul: None	♥ 1095	♥ J873		1NT	AP	
North HCP: 13	♦ K8	♦ AQ1075				
South HCP: 7	♣ KQ942	♣ 65				
Contract: 1N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ 86				1NT
Vul: Both	♥ J9872	♥ AK5				
North HCP: 8	♦ K43	♦ J9875	Pass	2♦	2♠	AP
South HCP: 13	♣ A62	♣ KQ9				
Contract: 2♠ E						

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 106      ♠ K54  
Dealer: N        ♥ Q64  
Vul: Both        ♦ Q32  
HCP: 14         ♣ AK93

East Bids 2♥ if possible.

You bid first.

Board: 107      ♠ Q42  
Dealer: S        ♥ K6  
Vul: EW         ♦ AK10  
HCP: 18         ♣ KQJ65

The opponents are silent.

Partner bids first.

Board: 108      ♠ Q98  
Dealer: N        ♥ A1062  
Vul: Both        ♦ A1092  
HCP: 14         ♣ A4

West Doubles 2♣ if possible.

You bid first.

Board: 109      ♠ 9865  
Dealer: S        ♥ A94  
Vul: NS         ♦ AKQ6  
HCP: 13         ♣ 109

The opponents are silent.

Partner bids first.

Board: 110      ♠ J84  
Dealer: N        ♥ KJ2  
Vul: None        ♦ AQ93  
HCP: 15         ♣ A73

East Doubles 1NT if possible.

West Doubles Pass if possible.

You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 106  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 13  
Contract: 3♠ N

North:  
♠ K54  
♥ Q64  
♦ Q32  
♣ AK93

South:  
♠ QJ1087  
♥ A108  
♦ A85  
♣ Q6

West	North	East	South
	1NT	2♥ <sup>1</sup>	3♥ <sup>2</sup>
Pass	3♠ <sup>3</sup>	AP	
1. Cappelletti, 5M-4m			
2. Rubensohl after 1NT			
3. relay			

Board: 107  
Dealer: S  
Vul: EW  
North HCP: 18  
South HCP: 14  
Contract: 6N S

North:  
♠ Q42  
♥ K6  
♦ AK10  
♣ KQJ65

South:  
♠ A103  
♥ AQ83  
♦ 72  
♣ A973

West	North	East	South
			1NT
Pass	4NT <sup>1</sup>	Pass	6NT
AP			
1. Quantitative 4NT			

Board: 108  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 14  
Contract: 4♥ N

North:  
♠ Q98  
♥ A1062  
♦ A1092  
♣ A4

South:  
♠ A53  
♥ KQJ8  
♦ Q  
♣ Q7532

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
X	2♥	Pass	4♥
AP			
1. Stayman			

Board: 109  
Dealer: S  
Vul: NS  
North HCP: 13  
South HCP: 14  
Contract: 3N S

North:  
♠ 9865  
♥ A94  
♦ AKQ6  
♣ 109

South:  
♠ K2  
♥ QJ10  
♦ J1083  
♣ AK43

West	North	East	South
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3NT	AP	
1. Stayman			

Board: 110  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 2  
Contract: 4♥ X N

North:  
♠ J84  
♥ KJ2  
♦ AQ93  
♣ A73

South:  
♠ Q952  
♥ 10987643  
♦ 8  
♣ 8

West	North	East	South
	1NT	X <sup>1</sup>	4♦ <sup>2</sup>
Pass	4♥	Pass	Pass
X	AP		
1. Cappelletti, strong			
2. Texas			

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 106	♠ QJ1087	East Bids 2♥ if possible.
Dealer: N	♥ A108	
Vul: Both	♦ A85	Partner bids first.
HCP: 13	♣ Q6	
Board: 107	♠ A103	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: EW	♦ 72	You bid first.
HCP: 14	♣ A973	
Board: 108	♠ A53	West Doubles 2♣ if possible.
Dealer: N	♥ KQJ8	
Vul: Both	♦ Q	Partner bids first.
HCP: 14	♣ Q7532	
Board: 109	♠ K2	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: NS	♦ J1083	You bid first.
HCP: 14	♣ AK43	
Board: 110	♠ Q952	East Doubles 1NT if possible.
Dealer: N	♥ 10987643	West Doubles Pass if possible.
Vul: None	♦ 8	
HCP: 2	♣ 8	Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 106  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 13  
Contract: 3♠ N

North:  
♠ K54  
♥ Q64  
♦ Q32  
♣ AK93

South:  
♠ QJ1087  
♥ A108  
♦ A85  
♣ Q6

West	North	East	South
	1NT	2♥ <sup>1</sup>	3♥ <sup>2</sup>
Pass	3♠ <sup>3</sup>	AP	
1. Cappelletti, 5M-4m			
2. Rubensohl after 1NT			
3. relay			

Board: 107  
Dealer: S  
Vul: EW  
North HCP: 18  
South HCP: 14  
Contract: 6N S

North:  
♠ Q42  
♥ K6  
♦ AK10  
♣ KQJ65

South:  
♠ A103  
♥ AQ83  
♦ 72  
♣ A973

West	North	East	South
			1NT
Pass	4NT <sup>1</sup>	Pass	6NT
AP			
1. Quantitative 4NT			

Board: 108  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 14  
Contract: 4♥ N

North:  
♠ Q98  
♥ A1062  
♦ A1092  
♣ A4

South:  
♠ A53  
♥ KQJ8  
♦ Q  
♣ Q7532

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
X	2♥	Pass	4♥
AP			
1. Stayman			

Board: 109  
Dealer: S  
Vul: NS  
North HCP: 13  
South HCP: 14  
Contract: 3N S

North:  
♠ 9865  
♥ A94  
♦ AKQ6  
♣ 109

South:  
♠ K2  
♥ QJ10  
♦ J1083  
♣ AK43

West	North	East	South
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3NT	AP	
1. Stayman			

Board: 110  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 2  
Contract: 4♥ X N

North:  
♠ J84  
♥ KJ2  
♦ AQ93  
♣ A73

South:  
♠ Q952  
♥ 10987643  
♦ 8  
♣ 8

West	North	East	South
	1NT	X <sup>1</sup>	4♦ <sup>2</sup>
Pass	4♥	Pass	Pass
X	AP		
1. Cappelletti, strong			
2. Texas			



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 111	♠ 862	East Doubles Pass if possible.
Dealer: S	♥ 98543	West Bids 2♠ if possible.
Vul: NS	♦ 53	
HCP: 3	♣ K97	Partner bids first.

Board: 112	♠ KQ10	West Bids 2♣ if possible.
Dealer: N	♥ 107	East Bids 2♦ if possible.
Vul: NS	♦ AJ83	West Bids 2♥ if possible.
HCP: 14	♣ A853	You bid first.

Board: 113	♠ AK5	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ 63	Partner bids first.
HCP: 16	♣ AJ942	

Board: 114	♠ K102	The opponents are silent.
Dealer: N	♥ A62	
Vul: Both	♦ QJ5	You bid first.
HCP: 14	♣ A965	

Board: 115	♠ 4	West Bids 2♣ if possible.
Dealer: S	♥ K653	East Bids 2♦ if possible.
Vul: NS	♦ K752	West Bids 2♠ if possible.
HCP: 6	♣ 7542	East Bids 3♠ if possible.
		Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ KJ4				1NT
Vul: NS	♥ 98543	♥ 107	Pass	2♦	Pass	2♥
North HCP: 3	♦ 53	♦ AK942	Pass	Pass	X	Pass
South HCP: 14	♣ K97	♣ QJ8	2♠	AP		
Contract: 2♠ W						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A643		1NT	Pass	Pass
Vul: NS	♥ 107	♥ 82	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
North HCP: 14	♦ AJ83	♦ Q72	2♥	AP		
South HCP: 6	♣ A853	♣ 10976				
Contract: 2♥ W						

1. Cappelletti, any 6+ suit  
2. automat

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ Q96				1NT
Vul: None	♥ KJ5	♥ Q43	Pass	3NT	AP	
North HCP: 16	♦ 63	♦ AK10				
South HCP: 14	♣ AJ942	♣ K865				
Contract: 3N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ 985				
Vul: Both	♥ A62	♥ 74		1NT	Pass	3NT
North HCP: 14	♦ QJ5	♦ AK98732	AP			
South HCP: 8	♣ A965	♣ J				
Contract: 3N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A953				1NT
Vul: NS	♥ K653	♥ 10974	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
North HCP: 6	♦ K752	♦ AJ4	2♠	Pass	3♠	AP
South HCP: 14	♣ 7542	♣ KQ				
Contract: 3♠ W						

1. Cappelletti, any 6+ suit  
2. automat

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 111	♠ KJ4	East Doubles Pass if possible.
Dealer: S	♥ 107	West Bids 2♠ if possible.
Vul: NS	♦ AK942	
HCP: 14	♣ QJ8	You bid first.

Board: 112	♠ A643	West Bids 2♣ if possible.
Dealer: N	♥ 82	East Bids 2♦ if possible.
Vul: NS	♦ Q72	West Bids 2♥ if possible.
HCP: 6	♣ 10976	Partner bids first.

Board: 113	♠ Q96	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ AK10	You bid first.
HCP: 14	♣ K865	

Board: 114	♠ 985	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ AK98732	Partner bids first.
HCP: 8	♣ J	

Board: 115	♠ A953	West Bids 2♣ if possible.
Dealer: S	♥ 10974	East Bids 2♦ if possible.
Vul: NS	♦ AJ4	West Bids 2♠ if possible.
HCP: 14	♣ KQ	East Bids 3♠ if possible.
		You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ KJ4				1NT
Vul: NS	♥ 98543	♥ 107	Pass	2♦	Pass	2♥
North HCP: 3	♦ 53	♦ AK942	Pass	Pass	X	Pass
South HCP: 14	♣ K97	♣ QJ8	2♠	AP		
Contract: 2♠ W						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A643		1NT	Pass	Pass
Vul: NS	♥ 107	♥ 82	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
North HCP: 14	♦ AJ83	♦ Q72	2♥	AP		
South HCP: 6	♣ A853	♣ 10976				
Contract: 2♥ W			1. Cappelletti, any 6+suit			
			2. automat			

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ Q96				1NT
Vul: None	♥ KJ5	♥ Q43	Pass	3NT	AP	
North HCP: 16	♦ 63	♦ AK10				
South HCP: 14	♣ AJ942	♣ K865				
Contract: 3N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ 985				
Vul: Both	♥ A62	♥ 74		1NT	Pass	3NT
North HCP: 14	♦ QJ5	♦ AK98732	AP			
South HCP: 8	♣ A965	♣ J				
Contract: 3N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A953				1NT
Vul: NS	♥ K653	♥ 10974	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
North HCP: 6	♦ K752	♦ AJ4	2♠	Pass	3♠	AP
South HCP: 14	♣ 7542	♣ KQ				
Contract: 3♠ W			1. Cappelletti, any 6+suit			
			2. automat			

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 116	♠ J102	East Bids 2♣ if possible.
Dealer: N	♥ A4	
Vul: Both	♦ KQ32	You bid first.
HCP: 13	♣ QJ73	

Board: 117	♠ KJ	The opponents are silent.
Dealer: S	♥ 9654	
Vul: None	♦ 106	Partner bids first.
HCP: 6	♣ Q8763	

Board: 118	♠ AJ93	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ AQ8	You bid first.
HCP: 15	♣ J653	

Board: 119	♠ KJ962	The opponents are silent.
Dealer: S	♥ 7653	
Vul: Both	♦ Q875	Partner bids first.
HCP: 6	♣ —	

Board: 120	♠ J987	West Bids 3♦ if possible.
Dealer: N	♥ K96	
Vul: None	♦ KJ	You bid first.
HCP: 14	♣ AQ95	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ Q985		1NT	2♣ <sup>1</sup>	AP
Vul: Both	♥ A4	♥ QJ9732				
North HCP: 13	♦ KQ32	♦ 6	1. Cappelletti, any 6+suit			
South HCP: 5	♣ QJ73	♣ 98				
Contract: 2♣ E						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q109				1NT
Vul: None	♥ 9654	♥ AKJ				
North HCP: 6	♦ 106	♦ KQ92	AP			
South HCP: 15	♣ Q8763	♣ 1052				
Contract: 1N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ —		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K6	♥ AJ10942				
North HCP: 15	♦ AQ8	♦ KJ652	Pass	4♥	AP	
South HCP: 11	♣ J653	♣ Q7	1. Texas			
Contract: 4♥ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ KJ962	♠ A103				1NT
Vul: Both	♥ 7653	♥ KQ2				
North HCP: 6	♦ Q875	♦ J2	Pass	2♥	Pass	2♠
South HCP: 13	♣ —	♣ K10873	AP			
Contract: 2♠ S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ J987	♠ 6		1NT	Pass	2♦
Vul: None	♥ K96	♥ AQ1082				
North HCP: 14	♦ KJ	♦ 752	3♦	AP		
South HCP: 10	♣ AQ95	♣ KJ76				
Contract: 3♦ W						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 116	♠ Q985	East Bids 2♣ if possible.
Dealer: N	♥ QJ9732	
Vul: Both	♦ 6	Partner bids first.
HCP: 5	♣ 98	

Board: 117	♠ Q109	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ KQ92	You bid first.
HCP: 15	♣ 1052	

Board: 118	♠ —	The opponents are silent.
Dealer: N	♥ AJ10942	
Vul: Both	♦ KJ652	Partner bids first.
HCP: 11	♣ Q7	

Board: 119	♠ A103	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: Both	♦ J2	You bid first.
HCP: 13	♣ K10873	

Board: 120	♠ 6	West Bids 3♦ if possible.
Dealer: N	♥ AQ1082	
Vul: None	♦ 752	Partner bids first.
HCP: 10	♣ KJ76	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ Q985		1NT	2♣ <sup>1</sup>	AP
Vul: Both	♥ A4	♥ QJ9732				
North HCP: 13	♦ KQ32	♦ 6	1. Cappelletti, any 6+suit			
South HCP: 5	♣ QJ73	♣ 98				
Contract: 2♣ E						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q109				1NT
Vul: None	♥ 9654	♥ AKJ				
North HCP: 6	♦ 106	♦ KQ92	AP			
South HCP: 15	♣ Q8763	♣ 1052				
Contract: 1N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ —		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K6	♥ AJ10942				
North HCP: 15	♦ AQ8	♦ KJ652	Pass	4♥	AP	
South HCP: 11	♣ J653	♣ Q7	1. Texas			
Contract: 4♥ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ KJ962	♠ A103				1NT
Vul: Both	♥ 7653	♥ KQ2				
North HCP: 6	♦ Q875	♦ J2	Pass	2♥	Pass	2♠
South HCP: 13	♣ —	♣ K10873	AP			
Contract: 2♠ S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ J987	♠ 6		1NT	Pass	2♦
Vul: None	♥ K96	♥ AQ1082				
North HCP: 14	♦ KJ	♦ 752	3♦	AP		
South HCP: 10	♣ AQ95	♣ KJ76				
Contract: 3♦ W						



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 121	♠ Q84	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ KJ65	Partner bids first.
HCP: 14	♣ Q106	

Board: 122	♠ 104	West Bids 2♠ if possible.
Dealer: N	♥ AJ72	East Bids 2NT if possible.
Vul: Both	♦ AK102	You bid first.
HCP: 13	♣ J54	

Board: 123	♠ AQ3	The opponents are silent.
Dealer: S	♥ 653	
Vul: NS	♦ Q1098	Partner bids first.
HCP: 8	♣ 843	

Board: 124	♠ J74	The opponents are silent.
Dealer: N	♥ Q94	
Vul: EW	♦ KQ62	You bid first.
HCP: 15	♣ AK2	

Board: 125	♠ Q52	The opponents are silent.
Dealer: S	♥ A8752	
Vul: None	♦ K	Partner bids first.
HCP: 9	♣ 10643	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AK107				1NT
Vul: EW	♥ AQ9	♥ 873				
North HCP: 14	♦ KJ65	♦ A8	Pass	3NT	AP	
South HCP: 15	♣ Q106	♣ KJ82				
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ Q87532		1NT	Pass	2♥
Vul: Both	♥ AJ72	♥ 103	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>	3♠
North HCP: 13	♦ AK102	♦ J3	AP			
South HCP: 8	♣ J54	♣ KQ10	1. Michaels Cuebid			
Contract: 3♠ S			2. to the partner's longer			

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ J64				1NT
Vul: NS	♥ 653	♥ AK94				
North HCP: 8	♦ Q1098	♦ 32	AP			
South HCP: 13	♣ 843	♣ KQ75				
Contract: 1N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ KQ985		1NT	Pass	2♥
Vul: EW	♥ Q94	♥ AJ6	Pass	2♠	Pass	3♦
North HCP: 15	♦ KQ62	♦ A985	Pass	4♠	AP	
South HCP: 14	♣ AK2	♣ 5				
Contract: 4♠ N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ J94				1NT
Vul: None	♥ A8752	♥ J963	Pass	2♦	Pass	2♥
North HCP: 9	♦ K	♦ AQ4	Pass	2NT	Pass	3♥
South HCP: 13	♣ 10643	♣ KQ8	AP			
Contract: 3♥ S						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 121	♠ AK107	The opponents are silent.
Dealer: S	♥ 873	
Vul: EW	♦ A8	You bid first.
HCP: 15	♣ KJ82	

Board: 122	♠ Q87532	West Bids 2♠ if possible.
Dealer: N	♥ 103	East Bids 2NT if possible.
Vul: Both	♦ J3	
HCP: 8	♣ KQ10	Partner bids first.

Board: 123	♠ J64	The opponents are silent.
Dealer: S	♥ AK94	
Vul: NS	♦ 32	You bid first.
HCP: 13	♣ KQ75	

Board: 124	♠ KQ985	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: EW	♦ A985	Partner bids first.
HCP: 14	♣ 5	

Board: 125	♠ J94	The opponents are silent.
Dealer: S	♥ J963	
Vul: None	♦ AQ4	You bid first.
HCP: 13	♣ KQ8	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AK107				1NT
Vul: EW	♥ AQ9	♥ 873				
North HCP: 14	♦ KJ65	♦ A8	Pass	3NT	AP	
South HCP: 15	♣ Q106	♣ KJ82				
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ Q87532		1NT	Pass	2♥
Vul: Both	♥ AJ72	♥ 103	2♠ <sup>1</sup>	Pass	2NT <sup>2</sup>	3♠
North HCP: 13	♦ AK102	♦ J3	AP			
South HCP: 8	♣ J54	♣ KQ10	1. Michaels Cuebid			
Contract: 3♠ S			2. to the partner's longer			

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ J64				1NT
Vul: NS	♥ 653	♥ AK94				
North HCP: 8	♦ Q1098	♦ 32	AP			
South HCP: 13	♣ 843	♣ KQ75				
Contract: 1N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ KQ985		1NT	Pass	2♥
Vul: EW	♥ Q94	♥ AJ6	Pass	2♠	Pass	3♦
North HCP: 15	♦ KQ62	♦ A985	Pass	4♠	AP	
South HCP: 14	♣ AK2	♣ 5				
Contract: 4♠ N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ J94				1NT
Vul: None	♥ A8752	♥ J963	Pass	2♦	Pass	2♥
North HCP: 9	♦ K	♦ AQ4	Pass	2NT	Pass	3♥
South HCP: 13	♣ 10643	♣ KQ8	AP			
Contract: 3♥ S						

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 126	♠ Q1054	The opponents are silent.
Dealer: N	♥ K83	
Vul: EW	♦ A2	You bid first.
HCP: 14	♣ AJ85	

Board: 127	♠ 952	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ A10	Partner bids first.
HCP: 15	♣ KQ976	

Board: 128	♠ 103	The opponents are silent.
Dealer: N	♥ A976	
Vul: None	♦ KJ98	You bid first.
HCP: 15	♣ AK3	

Board: 129	♠ 432	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ AQ7432	Partner bids first.
HCP: 9	♣ J3	

Board: 130	♠ 10763	The opponents are silent.
Dealer: N	♥ AK84	
Vul: None	♦ A2	You bid first.
HCP: 14	♣ K52	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 126

Dealer: N

Vul: EW

North HCP: 14

South HCP: 6

Contract: 2♥ N

North:

♠ Q1054

♥ K83

♦ A2

♣ AJ85

South:

♠ A

♥ Q10976

♦ 9863

♣ 764

West North East South

1NT Pass 2♦

Pass 2♥ AP

Board: 127

Dealer: S

Vul: None

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ 952

♥ AQ2

♦ A10

♣ KQ976

South:

♠ KJ7

♥ 865

♦ KQJ87

♣ A10

West North East South

1NT

Pass 3NT AP

Board: 128

Dealer: N

Vul: None

North HCP: 15

South HCP: 7

Contract: 1N N

North:

♠ 103

♥ A976

♦ KJ98

♣ AK3

South:

♠ K7

♥ KJ83

♦ 10654

♣ 1084

West North East South

1NT AP

Board: 129

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ 432

♥ Q4

♦ AQ7432

♣ J3

South:

♠ Q10

♥ AK2

♦ 1065

♣ AQ986

West North East South

1NT

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

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 130

Dealer: N

Vul: None

North HCP: 14

South HCP: 2

Contract: 1N N

North:

♠ 10763

♥ AK84

♦ A2

♣ K52

South:

♠ 8542

♥ J632

♦ 874

♣ J6

West North East South

1NT AP

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 126	♠ A	The opponents are silent.
Dealer: N	♥ Q10976	
Vul: EW	♦ 9863	Partner bids first.
HCP: 6	♣ 764	

Board: 127	♠ KJ7	The opponents are silent.
Dealer: S	♥ 865	
Vul: None	♦ KQJ87	You bid first.
HCP: 14	♣ A10	

Board: 128	♠ K7	The opponents are silent.
Dealer: N	♥ KJ83	
Vul: None	♦ 10654	Partner bids first.
HCP: 7	♣ 1084	

Board: 129	♠ Q10	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ 1065	You bid first.
HCP: 15	♣ AQ986	

Board: 130	♠ 8542	The opponents are silent.
Dealer: N	♥ J632	
Vul: None	♦ 874	Partner bids first.
HCP: 2	♣ J6	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 126

Dealer: N

Vul: EW

North HCP: 14

South HCP: 6

Contract: 2♥ N

North:

♠ Q1054

♥ K83

♦ A2

♣ AJ85

South:

♠ A

♥ Q10976

♦ 9863

♣ 764

West North East South

1NT Pass 2♦

Pass 2♥ AP

Board: 127

Dealer: S

Vul: None

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ 952

♥ AQ2

♦ A10

♣ KQ976

South:

♠ KJ7

♥ 865

♦ KQJ87

♣ A10

West North East South

1NT

Pass 3NT AP

Board: 128

Dealer: N

Vul: None

North HCP: 15

South HCP: 7

Contract: 1N N

North:

♠ 103

♥ A976

♦ KJ98

♣ AK3

South:

♠ K7

♥ KJ83

♦ 10654

♣ 1084

West North East South

1NT AP

Board: 129

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ 432

♥ Q4

♦ AQ7432

♣ J3

South:

♠ Q10

♥ AK2

♦ 1065

♣ AQ986

West North East South

1NT

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

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 130

Dealer: N

Vul: None

North HCP: 14

South HCP: 2

Contract: 1N N

North:

♠ 10763

♥ AK84

♦ A2

♣ K52

South:

♠ 8542

♥ J632

♦ 874

♣ J6

West North East South

1NT AP



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 131	♠ 9875	The opponents are silent.
Dealer: S	♥ AJ87	
Vul: Both	♦ 94	Partner bids first.
HCP: 6	♣ J97	

Board: 132	♠ 1094	East Bids 2♣ if possible.
Dealer: N	♥ KQ7	West Bids 2♥ if possible.
Vul: NS	♦ A108	
HCP: 13	♣ A1043	You bid first.

Board: 133	♠ 9762	West Bids 2♠ if possible.
Dealer: S	♥ 74	
Vul: EW	♦ J7654	Partner bids first.
HCP: 4	♣ K2	

Board: 134	♠ A3	The opponents are silent.
Dealer: N	♥ A85	
Vul: None	♦ A765	You bid first.
HCP: 14	♣ Q1052	

Board: 135	♠ AQ6	The opponents are silent.
Dealer: S	♥ Q83	
Vul: Both	♦ 86	Partner bids first.
HCP: 14	♣ AQ754	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 9875	♠ A3				1NT
Vul: Both	♥ AJ87	♥ 1094				
North HCP: 6	♦ 94	♦ AJ103	AP			
South HCP: 15	♣ J97	♣ AQ83				
Contract: 1N S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ 1094	♠ QJ8762		1NT	2♣ <sup>1</sup>	Pass
Vul: NS	♥ KQ7	♥ 98	2♥	Pass	Pass	2♠
North HCP: 13	♦ A108	♦ 96	AP			
South HCP: 4	♣ A1043	♣ J85	1. Cappelletti, any 6+suit			
Contract: 2♠ S						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 9762	♠ K108				1NT
Vul: EW	♥ 74	♥ K852	2♠ <sup>1</sup>	Pass	Pass	X
North HCP: 4	♦ J7654	♦ AQ32	Pass	3♦	AP	
South HCP: 14	♣ K2	♣ Q3	1. Cappelletti, 5M-4m			
Contract: 3♦ N						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J9				
Vul: None	♥ A85	♥ K102		1NT	AP	
North HCP: 14	♦ A765	♦ QJ984				
South HCP: 7	♣ Q1052	♣ 874				
Contract: 1N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ K102				1NT
Vul: Both	♥ Q83	♥ K1072				
North HCP: 14	♦ 86	♦ AKJ2	Pass	3NT	AP	
South HCP: 14	♣ AQ754	♣ 102				
Contract: 3N S						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 131	♠ A3	The opponents are silent.
Dealer: S	♥ 1094	
Vul: Both	♦ AJ103	You bid first.
HCP: 15	♣ AQ83	

Board: 132	♠ QJ8762	East Bids 2♣ if possible.
Dealer: N	♥ 98	West Bids 2♥ if possible.
Vul: NS	♦ 96	
HCP: 4	♣ J85	Partner bids first.

Board: 133	♠ K108	West Bids 2♠ if possible.
Dealer: S	♥ K852	
Vul: EW	♦ AQ32	You bid first.
HCP: 14	♣ Q3	

Board: 134	♠ J9	The opponents are silent.
Dealer: N	♥ K102	
Vul: None	♦ QJ984	Partner bids first.
HCP: 7	♣ 874	

Board: 135	♠ K102	The opponents are silent.
Dealer: S	♥ K1072	
Vul: Both	♦ AKJ2	You bid first.
HCP: 14	♣ 102	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 9875	♠ A3				1NT
Vul: Both	♥ AJ87	♥ 1094				
North HCP: 6	♦ 94	♦ AJ103	AP			
South HCP: 15	♣ J97	♣ AQ83				
Contract: 1N S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ 1094	♠ QJ8762		1NT	2♣ <sup>1</sup>	Pass
Vul: NS	♥ KQ7	♥ 98	2♥	Pass	Pass	2♠
North HCP: 13	♦ A108	♦ 96	AP			
South HCP: 4	♣ A1043	♣ J85	1. Cappelletti, any 6+suit			
Contract: 2♠ S						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 9762	♠ K108				1NT
Vul: EW	♥ 74	♥ K852	2♠ <sup>1</sup>	Pass	Pass	X
North HCP: 4	♦ J7654	♦ AQ32	Pass	3♦	AP	
South HCP: 14	♣ K2	♣ Q3	1. Cappelletti, 5M-4m			
Contract: 3♦ N						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J9				
Vul: None	♥ A85	♥ K102		1NT	AP	
North HCP: 14	♦ A765	♦ QJ984				
South HCP: 7	♣ Q1052	♣ 874				
Contract: 1N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ K102				1NT
Vul: Both	♥ Q83	♥ K1072				
North HCP: 14	♦ 86	♦ AKJ2	Pass	3NT	AP	
South HCP: 14	♣ AQ754	♣ 102				
Contract: 3N S						

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 136	♠ J54	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: NS	♦ AQ53	You bid first.
HCP: 13	♣ K62	

Board: 137	♠ 92	East Bids 3♥ if possible.
Dealer: S	♥ 10	
Vul: Both	♦ Q982	Partner bids first.
HCP: 4	♣ Q96432	

Board: 138	♠ 643	The opponents are silent.
Dealer: N	♥ 106	
Vul: EW	♦ AKJ75	You bid first.
HCP: 15	♣ AK10	

Board: 139	♠ 109743	The opponents are silent.
Dealer: S	♥ A54	
Vul: EW	♦ 532	Partner bids first.
HCP: 5	♣ J10	

Board: 140	♠ QJ	The opponents are silent.
Dealer: N	♥ Q108	
Vul: None	♦ A43	You bid first.
HCP: 14	♣ AJ862	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 136  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 14  
Contract: 3N N

North:  
♠ J54  
♥ QJ8  
♦ AQ53  
♣ K62

South:  
♠ K62  
♥ AK4  
♦ 108  
♣ A10743

West	North	East	South
	1NT	Pass	3NT
AP			

Board: 137  
Dealer: S  
Vul: Both  
North HCP: 4  
South HCP: 14  
Contract: 3♥ E

North:  
♠ 92  
♥ 10  
♦ Q982  
♣ Q96432

South:  
♠ AK63  
♥ 86  
♦ KJ76  
♣ K105

West	North	East	South
			1NT
Pass	2♠ <sup>1</sup>	3♥	AP
1. Minor Suit Transfers after 1NT			

Board: 138  
Dealer: N  
Vul: EW  
North HCP: 15  
South HCP: 12  
Contract: 3N N

North:  
♠ 643  
♥ 106  
♦ AKJ75  
♣ AK10

South:  
♠ AKQ  
♥ QJ743  
♦ 943  
♣ 72

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

Board: 139  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 13  
Contract: 2♠ S

North:  
♠ 109743  
♥ A54  
♦ 532  
♣ J10

South:  
♠ KQ8  
♥ K32  
♦ K7  
♣ Q9643

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

Board: 140  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 11  
Contract: 3N N

North:  
♠ QJ  
♥ Q108  
♦ A43  
♣ AJ862

South:  
♠ K5  
♥ KJ74  
♦ Q10  
♣ Q9753

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
Pass	3NT	AP	
1. Stayman			

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 136	♠ K62	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ 108	Partner bids first.
HCP: 14	♣ A10743	

Board: 137	♠ AK63	East Bids 3♥ if possible.
Dealer: S	♥ 86	
Vul: Both	♦ KJ76	You bid first.
HCP: 14	♣ K105	

Board: 138	♠ AKQ	The opponents are silent.
Dealer: N	♥ QJ743	
Vul: EW	♦ 943	Partner bids first.
HCP: 12	♣ 72	

Board: 139	♠ KQ8	The opponents are silent.
Dealer: S	♥ K32	
Vul: EW	♦ K7	You bid first.
HCP: 13	♣ Q9643	

Board: 140	♠ K5	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: None	♦ Q10	Partner bids first.
HCP: 11	♣ Q9753	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 136  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 14  
Contract: 3N N

North:  
♠ J54  
♥ QJ8  
♦ AQ53  
♣ K62

South:  
♠ K62  
♥ AK4  
♦ 108  
♣ A10743

West	North	East	South
	1NT	Pass	3NT
AP			

Board: 137  
Dealer: S  
Vul: Both  
North HCP: 4  
South HCP: 14  
Contract: 3♥ E

North:  
♠ 92  
♥ 10  
♦ Q982  
♣ Q96432

South:  
♠ AK63  
♥ 86  
♦ KJ76  
♣ K105

West	North	East	South
			1NT
Pass	2♠ <sup>1</sup>	3♥	AP
1. Minor Suit Transfers after 1NT			

Board: 138  
Dealer: N  
Vul: EW  
North HCP: 15  
South HCP: 12  
Contract: 3N N

North:  
♠ 643  
♥ 106  
♦ AKJ75  
♣ AK10

South:  
♠ AKQ  
♥ QJ743  
♦ 943  
♣ 72

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

Board: 139  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 13  
Contract: 2♠ S

North:  
♠ 109743  
♥ A54  
♦ 532  
♣ J10

South:  
♠ KQ8  
♥ K32  
♦ K7  
♣ Q9643

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

Board: 140  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 11  
Contract: 3N N

North:  
♠ QJ  
♥ Q108  
♦ A43  
♣ AJ862

South:  
♠ K5  
♥ KJ74  
♦ Q10  
♣ Q9753

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
Pass	3NT	AP	
1. Stayman			



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 141	♠ Q8	East Bids 3♦ if possible.
Dealer: S	♥ 98743	
Vul: NS	♦ J9	Partner bids first.
HCP: 3	♣ 7632	

Board: 142	♠ A6	The opponents are silent.
Dealer: N	♥ 932	
Vul: EW	♦ AK7	You bid first.
HCP: 14	♣ K9632	

Board: 143	♠ 8	West Bids 2♣ if possible.
Dealer: S	♥ 8642	East Bids 2♦ if possible.
Vul: Both	♦ 963	
HCP: 5	♣ KQ753	Partner bids first.

Board: 144	♠ AJ9	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: None	♦ K54	You bid first.
HCP: 15	♣ K964	

Board: 145	♠ Q10764	The opponents are silent.
Dealer: S	♥ 643	
Vul: Both	♦ A54	Partner bids first.
HCP: 6	♣ 63	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ KJ5				1NT
Vul: NS	♥ 98743	♥ AQJ				
North HCP: 3	♦ J9	♦ K854	Pass	2♦	3♦	AP
South HCP: 15	♣ 7632	♣ J95				
Contract: 3♦ E						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K87		1NT	Pass	2♦
Vul: EW	♥ 932	♥ K10875				
North HCP: 14	♦ AK7	♦ Q3	Pass	2♥	Pass	3NT
South HCP: 12	♣ K9632	♣ A84	Pass	4♥	AP	
Contract: 4♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K64				1NT
Vul: Both	♥ 8642	♥ AK105	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	AP
North HCP: 5	♦ 963	♦ A104	1. Cappelletti, any 6+suit			
South HCP: 15	♣ KQ753	♣ J102	2. automat			
Contract: 2♦ E						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q8				
Vul: None	♥ KJ9	♥ 82		1NT	AP	
North HCP: 15	♦ K54	♦ AJ1093				
South HCP: 9	♣ K964	♣ Q1083				
Contract: 1N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q10764	♠ A98				1NT
Vul: Both	♥ 643	♥ A9				
North HCP: 6	♦ A54	♦ Q632	Pass	2♥	Pass	2♠
South HCP: 14	♣ 63	♣ A985	AP			
Contract: 2♠ S						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 141	♠ KJ5	East Bids 3♦ if possible.
Dealer: S	♥ AQJ	
Vul: NS	♦ K854	
HCP: 15	♣ J95	You bid first.

Board: 142	♠ K87	The opponents are silent.
Dealer: N	♥ K10875	
Vul: EW	♦ Q3	
HCP: 12	♣ A84	Partner bids first.

Board: 143	♠ K64	West Bids 2♣ if possible.
Dealer: S	♥ AK105	East Bids 2♦ if possible.
Vul: Both	♦ A104	
HCP: 15	♣ J102	You bid first.

Board: 144	♠ Q8	The opponents are silent.
Dealer: N	♥ 82	
Vul: None	♦ AJ1093	
HCP: 9	♣ Q1083	Partner bids first.

Board: 145	♠ A98	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ Q632	
HCP: 14	♣ A985	You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ KJ5				1NT
Vul: NS	♥ 98743	♥ AQJ				
North HCP: 3	♦ J9	♦ K854	Pass	2♦	3♦	AP
South HCP: 15	♣ 7632	♣ J95				
Contract: 3♦ E						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K87		1NT	Pass	2♦
Vul: EW	♥ 932	♥ K10875				
North HCP: 14	♦ AK7	♦ Q3	Pass	2♥	Pass	3NT
South HCP: 12	♣ K9632	♣ A84	Pass	4♥	AP	
Contract: 4♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K64				1NT
Vul: Both	♥ 8642	♥ AK105	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	AP
North HCP: 5	♦ 963	♦ A104	1. Cappelletti, any 6+suit			
South HCP: 15	♣ KQ753	♣ J102	2. automat			
Contract: 2♦ E						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q8				
Vul: None	♥ KJ9	♥ 82		1NT	AP	
North HCP: 15	♦ K54	♦ AJ1093				
South HCP: 9	♣ K964	♣ Q1083				
Contract: 1N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q10764	♠ A98				1NT
Vul: Both	♥ 643	♥ A9				
North HCP: 6	♦ A54	♦ Q632	Pass	2♥	Pass	2♠
South HCP: 14	♣ 63	♣ A985	AP			
Contract: 2♠ S						

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 146	♠ Q85	The opponents are silent.
Dealer: N	♥ AKJ6	
Vul: None	♦ QJ63	You bid first.
HCP: 13	♣ 76	

Board: 147	♠ 8652	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ Q108732	Partner bids first.
HCP: 6	♣ A3	

Board: 148	♠ J9	West Bids 3♠ if possible.
Dealer: N	♥ AK107	
Vul: NS	♦ AQ32	You bid first.
HCP: 15	♣ J87	

Board: 149	♠ Q762	East Bids 2♣ if possible.
Dealer: S	♥ 1076	West Bids 2♦ if possible.
Vul: EW	♦ 76	East Bids 2♥ if possible.
HCP: 2	♣ 9852	West Bids 3NT if possible.
		East Bids 6♦ if possible.
		Partner bids first.

Board: 150	♠ KQ105	The opponents are silent.
Dealer: N	♥ 98	
Vul: NS	♦ AK73	You bid first.
HCP: 14	♣ Q82	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 146  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 12  
Contract: 4♥ N

North:  
♠ Q85  
♥ AKJ6  
♦ QJ63  
♣ 76

South:  
♠ K7432  
♥ Q1082  
♦ 10  
♣ AK4

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
AP			
1. Stayman			

Board: 147  
Dealer: S  
Vul: Both  
North HCP: 6  
South HCP: 13  
Contract: 3♦ S

North:  
♠ 8652  
♥ 3  
♦ Q108732  
♣ A3

South:  
♠ J1094  
♥ AQ85  
♦ J4  
♣ KQ8

West	North	East	South
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 148  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 8  
Contract: 4♣ S

North:  
♠ J9  
♥ AK107  
♦ AQ32  
♣ J87

South:  
♠ 76  
♥ 3  
♦ J1074  
♣ AK10643

West	North	East	South
	1NT	Pass	2♠ <sup>1</sup>
3♠	Pass	Pass	4♣
AP			
1. Minor Suit Transfers after 1NT			

Board: 149  
Dealer: S  
Vul: EW  
North HCP: 2  
South HCP: 14  
Contract: 6♦ W

North:  
♠ Q762  
♥ 1076  
♦ 76  
♣ 9852

South:  
♠ J1054  
♥ AK4  
♦ 109  
♣ KQJ4

West	North	East	South
			1NT
Pass	Pass	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	2♥	Pass
3NT	Pass	6♦	AP
1. Cappelletti, any 6+suit			
2. automat			

Board: 150  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 13  
Contract: 4♥ N

North:  
♠ KQ105  
♥ 98  
♦ AK73  
♣ Q82

South:  
♠ J8  
♥ AJ6542  
♦ 82  
♣ AK10

West	North	East	South
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 146	♠ K7432	The opponents are silent.
Dealer: N	♥ Q1082	
Vul: None	♦ 10	Partner bids first.
HCP: 12	♣ AK4	

Board: 147	♠ J1094	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: Both	♦ J4	You bid first.
HCP: 13	♣ KQ8	

Board: 148	♠ 76	West Bids 3♠ if possible.
Dealer: N	♥ 3	
Vul: NS	♦ J1074	Partner bids first.
HCP: 8	♣ AK10643	

Board: 149	♠ J1054	East Bids 2♣ if possible.
Dealer: S	♥ AK4	West Bids 2♦ if possible.
Vul: EW	♦ 109	East Bids 2♥ if possible.
HCP: 14	♣ KQJ4	West Bids 3NT if possible.
		East Bids 6♦ if possible.
		You bid first.

Board: 150	♠ J8	The opponents are silent.
Dealer: N	♥ AJ6542	
Vul: NS	♦ 82	Partner bids first.
HCP: 13	♣ AK10	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 146  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 12  
Contract: 4♥ N

North:  
♠ Q85  
♥ AKJ6  
♦ QJ63  
♣ 76

South:  
♠ K7432  
♥ Q1082  
♦ 10  
♣ AK4

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
AP			
1. Stayman			

Board: 147  
Dealer: S  
Vul: Both  
North HCP: 6  
South HCP: 13  
Contract: 3♦ S

North:  
♠ 8652  
♥ 3  
♦ Q108732  
♣ A3

South:  
♠ J1094  
♥ AQ85  
♦ J4  
♣ KQ8

West	North	East	South
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 148  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 8  
Contract: 4♣ S

North:  
♠ J9  
♥ AK107  
♦ AQ32  
♣ J87

South:  
♠ 76  
♥ 3  
♦ J1074  
♣ AK10643

West	North	East	South
	1NT	Pass	2♠ <sup>1</sup>
3♠	Pass	Pass	4♣
AP			
1. Minor Suit Transfers after 1NT			

Board: 149  
Dealer: S  
Vul: EW  
North HCP: 2  
South HCP: 14  
Contract: 6♦ W

North:  
♠ Q762  
♥ 1076  
♦ 76  
♣ 9852

South:  
♠ J1054  
♥ AK4  
♦ 109  
♣ KQJ4

West	North	East	South
			1NT
Pass	Pass	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	2♥	Pass
3NT	Pass	6♦	AP
1. Cappelletti, any 6+suit			
2. automat			

Board: 150  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 13  
Contract: 4♥ N

North:  
♠ KQ105  
♥ 98  
♦ AK73  
♣ Q82

South:  
♠ J8  
♥ AJ6542  
♦ 82  
♣ AK10

West	North	East	South
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 151	♠ J752	The opponents are silent.
Dealer: S	♥ A104	
Vul: Both	♦ 952	Partner bids first.
HCP: 8	♣ K98	

Board: 152	♠ Q2	The opponents are silent.
Dealer: N	♥ Q105	
Vul: None	♦ Q10865	You bid first.
HCP: 14	♣ AKJ	

Board: 153	♠ 10764	West Bids 2♥ if possible.
Dealer: S	♥ 63	
Vul: None	♦ AKJ52	Partner bids first.
HCP: 8	♣ 92	

Board: 154	♠ AK7	The opponents are silent.
Dealer: N	♥ K952	
Vul: NS	♦ K92	You bid first.
HCP: 15	♣ Q76	

Board: 155	♠ KQJ95	The opponents are silent.
Dealer: S	♥ J65	
Vul: Both	♦ K9	Partner bids first.
HCP: 13	♣ K32	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ J752	♠ 986				1NT
Vul: Both	♥ A104	♥ Q8				
North HCP: 8	♦ 952	♦ AK874	AP			
South HCP: 13	♣ K98	♣ A43				
Contract: 1N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ 843				
Vul: None	♥ Q105	♥ A87		1NT	AP	
North HCP: 14	♦ Q10865	♦ 942				
South HCP: 6	♣ AKJ	♣ Q843				
Contract: 1N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 10764	♠ Q53				1NT
Vul: None	♥ 63	♥ AKJ9	2♥ <sup>1</sup>	Pass	Pass	X
North HCP: 8	♦ AKJ52	♦ 1096	Pass	2♠	AP	
South HCP: 15	♣ 92	♣ AJ5	1. Cappelletti, 5M-4m			
Contract: 2♠ N						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J108				
Vul: NS	♥ K952	♥ J106		1NT	AP	
North HCP: 15	♦ K92	♦ Q743				
South HCP: 8	♣ Q76	♣ KJ4				
Contract: 1N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ KQJ95	♠ A82				1NT
Vul: Both	♥ J65	♥ 1073	Pass	2♥	Pass	2♠
North HCP: 13	♦ K9	♦ AQJ64	Pass	3NT	Pass	4♠
South HCP: 15	♣ K32	♣ A7	AP			
Contract: 4♠ S						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 151	♠ 986	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ AK874	You bid first.
HCP: 13	♣ A43	

Board: 152	♠ 843	The opponents are silent.
Dealer: N	♥ A87	
Vul: None	♦ 942	Partner bids first.
HCP: 6	♣ Q843	

Board: 153	♠ Q53	West Bids 2♥ if possible.
Dealer: S	♥ AKJ9	
Vul: None	♦ 1096	You bid first.
HCP: 15	♣ AJ5	

Board: 154	♠ J108	The opponents are silent.
Dealer: N	♥ J106	
Vul: NS	♦ Q743	Partner bids first.
HCP: 8	♣ KJ4	

Board: 155	♠ A82	The opponents are silent.
Dealer: S	♥ 1073	
Vul: Both	♦ AQJ64	You bid first.
HCP: 15	♣ A7	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ J752	♠ 986				1NT
Vul: Both	♥ A104	♥ Q8				
North HCP: 8	♦ 952	♦ AK874	AP			
South HCP: 13	♣ K98	♣ A43				
Contract: 1N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ 843				
Vul: None	♥ Q105	♥ A87		1NT	AP	
North HCP: 14	♦ Q10865	♦ 942				
South HCP: 6	♣ AKJ	♣ Q843				
Contract: 1N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 10764	♠ Q53				1NT
Vul: None	♥ 63	♥ AKJ9	2♥ <sup>1</sup>	Pass	Pass	X
North HCP: 8	♦ AKJ52	♦ 1096	Pass	2♠	AP	
South HCP: 15	♣ 92	♣ AJ5	1. Cappelletti, 5M-4m			
Contract: 2♠ N						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J108				
Vul: NS	♥ K952	♥ J106		1NT	AP	
North HCP: 15	♦ K92	♦ Q743				
South HCP: 8	♣ Q76	♣ KJ4				
Contract: 1N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ KQJ95	♠ A82				1NT
Vul: Both	♥ J65	♥ 1073	Pass	2♥	Pass	2♠
North HCP: 13	♦ K9	♦ AQJ64	Pass	3NT	Pass	4♠
South HCP: 15	♣ K32	♣ A7	AP			
Contract: 4♠ S						

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 156	♠ A103	East Bids 2♥ if possible.
Dealer: N	♥ J4	
Vul: NS	♦ AQ82	
HCP: 14	♣ QJ94	You bid first.

Board: 157	♠ A	The opponents are silent.
Dealer: S	♥ J873	
Vul: EW	♦ 1095	
HCP: 9	♣ A6432	Partner bids first.

Board: 158	♠ 754	The opponents are silent.
Dealer: N	♥ KQ86	
Vul: EW	♦ A103	
HCP: 13	♣ KJ8	You bid first.

Board: 159	♠ AJ653	The opponents are silent.
Dealer: S	♥ 96532	
Vul: Both	♦ 7	
HCP: 9	♣ A3	Partner bids first.

Board: 160	♠ A982	The opponents are silent.
Dealer: N	♥ Q109	
Vul: NS	♦ AK53	
HCP: 15	♣ Q3	You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KJ52		1NT	2♥ <sup>1</sup>	AP
Vul: NS	♥ J4	♥ 85				
North HCP: 14	♦ AQ82	♦ K9765	1. Cappelletti, 5M-4m			
South HCP: 7	♣ QJ94	♣ 53				
Contract: 2♥ E						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J10				1NT
Vul: EW	♥ J873	♥ KQ9				
North HCP: 9	♦ 1095	♦ AQJ76	AP			
South HCP: 13	♣ A6432	♣ 1075				
Contract: 1N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ AQ1092		1NT	Pass	2♥
Vul: EW	♥ KQ86	♥ AJ1054				
North HCP: 13	♦ A103	♦ 8	Pass	2♠	Pass	4♥
South HCP: 11	♣ KJ8	♣ 93	AP			
Contract: 4♥ S						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ AJ653	♠ 42				1NT
Vul: Both	♥ 96532	♥ K87	Pass	2♥	Pass	2♠
North HCP: 9	♦ 7	♦ AK42	AP			
South HCP: 14	♣ A3	♣ KJ107				
Contract: 2♠ S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ A982	♠ K10				
Vul: NS	♥ Q109	♥ J43		1NT	AP	
North HCP: 15	♦ AK53	♦ 109842				
South HCP: 7	♣ Q3	♣ K65				
Contract: 1N N						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 156	♠ KJ52	East Bids 2♥ if possible.
Dealer: N	♥ 85	
Vul: NS	♦ K9765	Partner bids first.
HCP: 7	♣ 53	

Board: 157	♠ J10	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: EW	♦ AQJ76	You bid first.
HCP: 13	♣ 1075	

Board: 158	♠ AQ1092	The opponents are silent.
Dealer: N	♥ AJ1054	
Vul: EW	♦ 8	Partner bids first.
HCP: 11	♣ 93	

Board: 159	♠ 42	The opponents are silent.
Dealer: S	♥ K87	
Vul: Both	♦ AK42	You bid first.
HCP: 14	♣ KJ107	

Board: 160	♠ K10	The opponents are silent.
Dealer: N	♥ J43	
Vul: NS	♦ 109842	Partner bids first.
HCP: 7	♣ K65	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KJ52		1NT	2♥ <sup>1</sup>	AP
Vul: NS	♥ J4	♥ 85				
North HCP: 14	♦ AQ82	♦ K9765	1. Cappelletti, 5M-4m			
South HCP: 7	♣ QJ94	♣ 53				
Contract: 2♥ E						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J10				1NT
Vul: EW	♥ J873	♥ KQ9				
North HCP: 9	♦ 1095	♦ AQJ76	AP			
South HCP: 13	♣ A6432	♣ 1075				
Contract: 1N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ AQ1092		1NT	Pass	2♥
Vul: EW	♥ KQ86	♥ AJ1054				
North HCP: 13	♦ A103	♦ 8	Pass	2♠	Pass	4♥
South HCP: 11	♣ KJ8	♣ 93	AP			
Contract: 4♥ S						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ AJ653	♠ 42				1NT
Vul: Both	♥ 96532	♥ K87	Pass	2♥	Pass	2♠
North HCP: 9	♦ 7	♦ AK42	AP			
South HCP: 14	♣ A3	♣ KJ107				
Contract: 2♠ S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ A982	♠ K10		1NT	AP	
Vul: NS	♥ Q109	♥ J43				
North HCP: 15	♦ AK53	♦ 109842				
South HCP: 7	♣ Q3	♣ K65				
Contract: 1N N						



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 161	♠ Q86	The opponents are silent.
Dealer: S	♥ Q1097	
Vul: Both	♦ 5	Partner bids first.
HCP: 5	♣ J10863	

Board: 162	♠ A76	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ Q964	You bid first.
HCP: 15	♣ K43	

Board: 163	♠ 10974	The opponents are silent.
Dealer: S	♥ J2	
Vul: None	♦ 962	Partner bids first.
HCP: 3	♣ Q752	

Board: 164	♠ 1084	East Bids 2♣ if possible.
Dealer: N	♥ A107	West Bids 2♦ if possible.
Vul: EW	♦ AQ10	East Bids 2♠ if possible.
HCP: 14	♣ A975	West Bids 4♠ if possible.
		You bid first.

Board: 165	♠ Q8	East Bids 2♦ if possible.
Dealer: S	♥ AJ72	West Bids 2♠ if possible.
Vul: NS	♦ 108654	
HCP: 7	♣ 54	Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ AKJ3				1NT
Vul: Both	♥ Q1097	♥ 852				
North HCP: 5	♦ 5	♦ AJ98	AP			
South HCP: 13	♣ J10863	♣ 42				
Contract: 1N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ 953		1NT	Pass	3NT
Vul: Both	♥ AQ6	♥ KJ3				
North HCP: 15	♦ Q964	♦ AJ1072	AP			
South HCP: 13	♣ K43	♣ A9				
Contract: 3N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 10974	♠ K62				1NT
Vul: None	♥ J2	♥ AQ43				
North HCP: 3	♦ 962	♦ J1043	AP			
South HCP: 15	♣ Q752	♣ AJ				
Contract: 1N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 1084	♠ Q6		1NT	2♣ <sup>1</sup>	Pass
Vul: EW	♥ A107	♥ J98643	2♦ <sup>2</sup>	Pass	2♠	Pass
North HCP: 14	♦ AQ10	♦ J4	4♠	AP		
South HCP: 4	♣ A975	♣ 432				
Contract: 4♠ E						

1. Cappelletti, any 6+suit  
2. automat

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ J102				1NT
Vul: NS	♥ AJ72	♥ Q9	Pass	Pass	2♦ <sup>1</sup>	Pass
North HCP: 7	♦ 108654	♦ KJ7	2♠	AP		
South HCP: 13	♣ 54	♣ AQ963				
Contract: 2♠ W						

1. Cappelletti, both majors

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 161	♠ AKJ3	The opponents are silent.
Dealer: S	♥ 852	
Vul: Both	♦ AJ98	You bid first.
HCP: 13	♣ 42	

Board: 162	♠ 953	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: Both	♦ AJ1072	Partner bids first.
HCP: 13	♣ A9	

Board: 163	♠ K62	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: None	♦ J1043	You bid first.
HCP: 15	♣ AJ	

Board: 164	♠ Q6	East Bids 2♣ if possible.
Dealer: N	♥ J98643	West Bids 2♦ if possible.
Vul: EW	♦ J4	East Bids 2♠ if possible.
HCP: 4	♣ 432	West Bids 4♠ if possible.
		Partner bids first.

Board: 165	♠ J102	East Bids 2♦ if possible.
Dealer: S	♥ Q9	West Bids 2♠ if possible.
Vul: NS	♦ KJ7	
HCP: 13	♣ AQ963	You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ AKJ3				1NT
Vul: Both	♥ Q1097	♥ 852				
North HCP: 5	♦ 5	♦ AJ98	AP			
South HCP: 13	♣ J10863	♣ 42				
Contract: 1N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ 953		1NT	Pass	3NT
Vul: Both	♥ AQ6	♥ KJ3				
North HCP: 15	♦ Q964	♦ AJ1072	AP			
South HCP: 13	♣ K43	♣ A9				
Contract: 3N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 10974	♠ K62				1NT
Vul: None	♥ J2	♥ AQ43				
North HCP: 3	♦ 962	♦ J1043	AP			
South HCP: 15	♣ Q752	♣ AJ				
Contract: 1N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 1084	♠ Q6		1NT	2♣ <sup>1</sup>	Pass
Vul: EW	♥ A107	♥ J98643	2♦ <sup>2</sup>	Pass	2♠	Pass
North HCP: 14	♦ AQ10	♦ J4	4♠	AP		
South HCP: 4	♣ A975	♣ 432				
Contract: 4♠ E						

1. Cappelletti, any 6+suit  
2. automat

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ J102				1NT
Vul: NS	♥ AJ72	♥ Q9	Pass	Pass	2♦ <sup>1</sup>	Pass
North HCP: 7	♦ 108654	♦ KJ7	2♠	AP		
South HCP: 13	♣ 54	♣ AQ963				
Contract: 2♠ W						

1. Cappelletti, both majors

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 166	♠ AQ42	West Bids 2♦ if possible.
Dealer: N	♥ 84	East Bids 2♠ if possible.
Vul: EW	♦ K76	
HCP: 14	♣ AJ102	You bid first.
Board: 167	♠ 10962	The opponents are silent.
Dealer: S	♥ K72	
Vul: None	♦ AQJ9	Partner bids first.
HCP: 10	♣ 95	
Board: 168	♠ AQ4	East Doubles 1NT if possible.
Dealer: N	♥ A62	
Vul: NS	♦ J652	You bid first.
HCP: 13	♣ Q85	
Board: 169	♠ A7432	East Bids 3♦ if possible.
Dealer: S	♥ 8542	
Vul: None	♦ 64	Partner bids first.
HCP: 7	♣ K7	
Board: 170	♠ A953	East Bids 2♦ if possible.
Dealer: N	♥ AQ63	West Bids 2♥ if possible.
Vul: EW	♦ QJ3	
HCP: 13	♣ 74	You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 166

Dealer: N

Vul: EW

North HCP: 14

South HCP: 5

Contract: 2♠ E

North:

♠ AQ42

♥ 84

♦ K76

♣ AJ102

South:

♠ 10

♥ K963

♦ Q109

♣ 98654

West North East South

1NT Pass Pass

2♦<sup>1</sup> Pass 2♠ AP

1. Cappelletti, both majors

Board: 167

Dealer: S

Vul: None

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 10962

♥ K72

♦ AQJ9

♣ 95

South:

♠ KQ5

♥ AJ104

♦ K654

♣ Q3

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3NT

AP

1. Stayman

Board: 168

Dealer: N

Vul: NS

North HCP: 13

South HCP: 5

Contract: 1NX N

North:

♠ AQ4

♥ A62

♦ J652

♣ Q85

South:

♠ J932

♥ KJ84

♦ 7

♣ 9743

West North East South

1NT X<sup>1</sup> AP

1. Cappelletti, strong

Board: 169

Dealer: S

Vul: None

North HCP: 7

South HCP: 14

Contract: 3♦ E

North:

♠ A7432

♥ 8542

♦ 64

♣ K7

South:

♠ K106

♥ AK7

♦ 872

♣ A1053

West North East South

1NT

Pass 2♥ Pass 2♠

Pass Pass 3♦ AP

Board: 170

Dealer: N

Vul: EW

North HCP: 13

South HCP: 7

Contract: 2♥ W

North:

♠ A953

♥ AQ63

♦ QJ3

♣ 74

South:

♠ KJ82

♥ 7

♦ K9875

♣ 1095

West North East South

1NT 2♦<sup>1</sup> Pass

2♥ AP

1. Cappelletti, both majors

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 166	♠ 10	West Bids 2♦ if possible.
Dealer: N	♥ K963	East Bids 2♠ if possible.
Vul: EW	♦ Q109	
HCP: 5	♣ 98654	Partner bids first.
Board: 167	♠ KQ5	The opponents are silent.
Dealer: S	♥ AJ104	
Vul: None	♦ K654	You bid first.
HCP: 15	♣ Q3	
Board: 168	♠ J932	East Doubles 1NT if possible.
Dealer: N	♥ KJ84	
Vul: NS	♦ 7	Partner bids first.
HCP: 5	♣ 9743	
Board: 169	♠ K106	East Bids 3♦ if possible.
Dealer: S	♥ AK7	
Vul: None	♦ 872	You bid first.
HCP: 14	♣ A1053	
Board: 170	♠ KJ82	East Bids 2♦ if possible.
Dealer: N	♥ 7	West Bids 2♥ if possible.
Vul: EW	♦ K9875	
HCP: 7	♣ 1095	Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 166

Dealer: N

Vul: EW

North HCP: 14

South HCP: 5

Contract: 2♠ E

North:

♠ AQ42

♥ 84

♦ K76

♣ AJ102

South:

♠ 10

♥ K963

♦ Q109

♣ 98654

West North East South

1NT Pass Pass

2♦<sup>1</sup> Pass 2♠ AP

1. Cappelletti, both majors

Board: 167

Dealer: S

Vul: None

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 10962

♥ K72

♦ AQJ9

♣ 95

South:

♠ KQ5

♥ AJ104

♦ K654

♣ Q3

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3NT

AP

1. Stayman

Board: 168

Dealer: N

Vul: NS

North HCP: 13

South HCP: 5

Contract: 1NX N

North:

♠ AQ4

♥ A62

♦ J652

♣ Q85

South:

♠ J932

♥ KJ84

♦ 7

♣ 9743

West North East South

1NT X<sup>1</sup> AP

1. Cappelletti, strong

Board: 169

Dealer: S

Vul: None

North HCP: 7

South HCP: 14

Contract: 3♦ E

North:

♠ A7432

♥ 8542

♦ 64

♣ K7

South:

♠ K106

♥ AK7

♦ 872

♣ A1053

West North East South

1NT

Pass 2♥ Pass 2♠

Pass Pass 3♦ AP

Board: 170

Dealer: N

Vul: EW

North HCP: 13

South HCP: 7

Contract: 2♥ W

North:

♠ A953

♥ AQ63

♦ QJ3

♣ 74

South:

♠ KJ82

♥ 7

♦ K9875

♣ 1095

West North East South

1NT 2♦<sup>1</sup> Pass

2♥ AP

1. Cappelletti, both majors



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 171     ♠ AK5  
Dealer: S       ♥ J108  
Vul: Both      ♦ A742  
HCP: 12        ♣ 1052

The opponents are silent.

Partner bids first.

Board: 172     ♠ K64  
Dealer: N       ♥ A102  
Vul: EW        ♦ K104  
HCP: 14        ♣ KJ32

The opponents are silent.

You bid first.

Board: 173     ♠ AKJ1072  
Dealer: S       ♥ 873  
Vul: NS        ♦ 9  
HCP: 9         ♣ J32

The opponents are silent.

Partner bids first.

Board: 174     ♠ K86  
Dealer: N       ♥ Q7  
Vul: NS        ♦ 832  
HCP: 14        ♣ AKQ96

The opponents are silent.

You bid first.

Board: 175     ♠ 10  
Dealer: S       ♥ Q63  
Vul: EW        ♦ A109543  
HCP: 6         ♣ 1054

The opponents are silent.

Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ J102				1NT
Vul: Both	♥ J108	♥ K32				
North HCP: 12	♦ A742	♦ J53	Pass	3NT	AP	
South HCP: 13	♣ 1052	♣ AKJ9				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ 83				
Vul: EW	♥ A102	♥ 953		1NT	AP	
North HCP: 14	♦ K104	♦ AJ82				
South HCP: 9	♣ KJ32	♣ A1095				
Contract: 1N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ AKJ1072	♠ Q84				1NT
Vul: NS	♥ 873	♥ K6	Pass	2♥	Pass	2♠
North HCP: 9	♦ 9	♦ Q1084	Pass	3♠	AP	
South HCP: 14	♣ J32	♣ AK105				
Contract: 3♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ AJ10543		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ Q7	♥ A1053				
North HCP: 14	♦ 832	♦ KJ	Pass	4♠	AP	
South HCP: 13	♣ AKQ96	♣ 8	1. Texas			
Contract: 4♠ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ QJ5				1NT
Vul: EW	♥ Q63	♥ 9875	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 6	♦ A109543	♦ J6	AP			
South HCP: 13	♣ 1054	♣ AKQ6	1. Minor Suit Transfers after 1NT			
Contract: 3♦ S			2. automat			

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 171	♠ J102	The opponents are silent.
Dealer: S	♥ K32	
Vul: Both	♦ J53	You bid first.
HCP: 13	♣ AKJ9	

Board: 172	♠ 83	The opponents are silent.
Dealer: N	♥ 953	
Vul: EW	♦ AJ82	Partner bids first.
HCP: 9	♣ A1095	

Board: 173	♠ Q84	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ Q1084	You bid first.
HCP: 14	♣ AK105	

Board: 174	♠ AJ10543	The opponents are silent.
Dealer: N	♥ A1053	
Vul: NS	♦ KJ	Partner bids first.
HCP: 13	♣ 8	

Board: 175	♠ QJ5	The opponents are silent.
Dealer: S	♥ 9875	
Vul: EW	♦ J6	You bid first.
HCP: 13	♣ AKQ6	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ J102				1NT
Vul: Both	♥ J108	♥ K32				
North HCP: 12	♦ A742	♦ J53	Pass	3NT	AP	
South HCP: 13	♣ 1052	♣ AKJ9				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ 83				
Vul: EW	♥ A102	♥ 953		1NT	AP	
North HCP: 14	♦ K104	♦ AJ82				
South HCP: 9	♣ KJ32	♣ A1095				
Contract: 1N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ AKJ1072	♠ Q84				1NT
Vul: NS	♥ 873	♥ K6	Pass	2♥	Pass	2♠
North HCP: 9	♦ 9	♦ Q1084	Pass	3♠	AP	
South HCP: 14	♣ J32	♣ AK105				
Contract: 3♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ AJ10543		1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ Q7	♥ A1053				
North HCP: 14	♦ 832	♦ KJ	Pass	4♠	AP	
South HCP: 13	♣ AKQ96	♣ 8	1. Texas			
Contract: 4♠ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ QJ5				1NT
Vul: EW	♥ Q63	♥ 9875	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 6	♦ A109543	♦ J6	AP			
South HCP: 13	♣ 1054	♣ AKQ6	1. Minor Suit Transfers after 1NT			
Contract: 3♦ S			2. automat			

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 176	♠ A106	West Doubles 2♥ if possible.
Dealer: N	♥ 94	
Vul: Both	♦ AQJ4	
HCP: 15	♣ A954	You bid first.

Board: 177	♠ A7	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: NS	♦ 975	
HCP: 13	♣ A10963	Partner bids first.

Board: 178	♠ Q2	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ Q965	
HCP: 14	♣ AJ103	You bid first.

Board: 179	♠ 5432	The opponents are silent.
Dealer: S	♥ 653	
Vul: EW	♦ A763	
HCP: 5	♣ J3	Partner bids first.

Board: 180	♠ 872	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ AK10	
HCP: 15	♣ QJ1076	You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ J7542		1NT	Pass	2♥
Vul: Both	♥ 94	♥ K107				
North HCP: 15	♦ AQJ4	♦ 97	X	2♠	AP	
South HCP: 7	♣ A954	♣ K87				
Contract: 2♠ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ KJ6				1NT
Vul: NS	♥ AJ6	♥ 83				
North HCP: 13	♦ 975	♦ AQJ43	Pass	3NT	AP	
South HCP: 13	♣ A10963	♣ Q87				
Contract: 3N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ K8763		1NT	Pass	2♥
Vul: EW	♥ AJ3	♥ Q5				
North HCP: 14	♦ Q965	♦ AK32	Pass	2♠	Pass	3♦
South HCP: 12	♣ AJ103	♣ 98	Pass	3NT	AP	
Contract: 3N N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 5432	♠ A9				1NT
Vul: EW	♥ 653	♥ K1082				
North HCP: 5	♦ A763	♦ QJ95	AP			
South HCP: 14	♣ J3	♣ A52				
Contract: 1N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ 872	♠ K106		1NT	Pass	2♦
Vul: EW	♥ AJ	♥ Q7643				
North HCP: 15	♦ AK10	♦ 65	Pass	2♥	AP	
South HCP: 5	♣ QJ1076	♣ 943				
Contract: 2♥ N						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 176	♠ J7542	West Doubles 2♥ if possible.
Dealer: N	♥ K107	
Vul: Both	♦ 97	Partner bids first.
HCP: 7	♣ K87	
Board: 177	♠ KJ6	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ AQJ43	You bid first.
HCP: 13	♣ Q87	
Board: 178	♠ K8763	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ AK32	Partner bids first.
HCP: 12	♣ 98	
Board: 179	♠ A9	The opponents are silent.
Dealer: S	♥ K1082	
Vul: EW	♦ QJ95	You bid first.
HCP: 14	♣ A52	
Board: 180	♠ K106	The opponents are silent.
Dealer: N	♥ Q7643	
Vul: EW	♦ 65	Partner bids first.
HCP: 5	♣ 943	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ J7542		1NT	Pass	2♥
Vul: Both	♥ 94	♥ K107				
North HCP: 15	♦ AQJ4	♦ 97	X	2♠	AP	
South HCP: 7	♣ A954	♣ K87				
Contract: 2♠ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ KJ6				1NT
Vul: NS	♥ AJ6	♥ 83				
North HCP: 13	♦ 975	♦ AQJ43	Pass	3NT	AP	
South HCP: 13	♣ A10963	♣ Q87				
Contract: 3N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ K8763		1NT	Pass	2♥
Vul: EW	♥ AJ3	♥ Q5				
North HCP: 14	♦ Q965	♦ AK32	Pass	2♠	Pass	3♦
South HCP: 12	♣ AJ103	♣ 98	Pass	3NT	AP	
Contract: 3N N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 5432	♠ A9				1NT
Vul: EW	♥ 653	♥ K1082				
North HCP: 5	♦ A763	♦ QJ95	AP			
South HCP: 14	♣ J3	♣ A52				
Contract: 1N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ 872	♠ K106		1NT	Pass	2♦
Vul: EW	♥ AJ	♥ Q7643				
North HCP: 15	♦ AK10	♦ 65	Pass	2♥	AP	
South HCP: 5	♣ QJ1076	♣ 943				
Contract: 2♥ N						



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 181     ♠ AQ875  
Dealer: S       ♥ A93  
Vul: Both      ♦ J6  
HCP: 15       ♣ A94

The opponents are silent.

Partner bids first.

Board: 182     ♠ A82  
Dealer: N       ♥ J643  
Vul: EW       ♦ J104  
HCP: 13       ♣ AK8

The opponents are silent.

You bid first.

Board: 183     ♠ 943  
Dealer: S       ♥ 7  
Vul: NS       ♦ KJ10873  
HCP: 9       ♣ KQ8

The opponents are silent.

Partner bids first.

Board: 184     ♠ K6  
Dealer: N       ♥ K87  
Vul: Both      ♦ Q1073  
HCP: 15       ♣ AK95

West Doubles 4♥ if possible.

You bid first.

Board: 185     ♠ 53  
Dealer: S       ♥ QJ98  
Vul: NS       ♦ 972  
HCP: 7       ♣ A853

The opponents are silent.

Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 181

Dealer: S

Vul: Both

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ AQ875

♥ A93

♦ J6

♣ A94

South:

♠ 63

♥ QJ64

♦ AK52

♣ KJ6

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3NT AP

Board: 182

Dealer: N

Vul: EW

North HCP: 13

South HCP: 16

Contract: 4♥ N

North:

♠ A82

♥ J643

♦ J104

♣ AK8

South:

♠ KQ9

♥ AQ108

♦ K763

♣ Q7

West North East South

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

AP

1. Stayman

Board: 183

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 3♦ S

North:

♠ 943

♥ 7

♦ KJ10873

♣ KQ8

South:

♠ KJ102

♥ A1065

♦ Q5

♣ A43

West North East South

1NT

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

AP

1. Minor Suit Transfers after 1NT  
2. automat

Board: 184

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 4♠ S

North:

♠ K6

♥ K87

♦ Q1073

♣ AK95

South:

♠ QJ7432

♥ 53

♦ AJ98

♣ 8

West North East South

1NT Pass 4♥<sup>1</sup>

X Pass<sup>2</sup> Pass 4♠

AP

1. Texas  
2. denies a ♥ stopper

Board: 185

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 1N S

North:

♠ 53

♥ QJ98

♦ 972

♣ A853

South:

♠ AK98

♥ K43

♦ QJ103

♣ 104

West North East South

1NT

AP

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 181	♠ 63	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: Both	♦ AK52	You bid first.
HCP: 14	♣ KJ6	

Board: 182	♠ KQ9	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: EW	♦ K763	Partner bids first.
HCP: 16	♣ Q7	

Board: 183	♠ KJ102	The opponents are silent.
Dealer: S	♥ A1065	
Vul: NS	♦ Q5	You bid first.
HCP: 14	♣ A43	

Board: 184	♠ QJ7432	West Doubles 4♥ if possible.
Dealer: N	♥ 53	
Vul: Both	♦ AJ98	Partner bids first.
HCP: 8	♣ 8	

Board: 185	♠ AK98	The opponents are silent.
Dealer: S	♥ K43	
Vul: NS	♦ QJ103	You bid first.
HCP: 13	♣ 104	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ AQ875	♠ 63				1NT
Vul: Both	♥ A93	♥ QJ64	Pass	2♥	Pass	2♠
North HCP: 15	♦ J6	♦ AK52	Pass	3NT	AP	
South HCP: 14	♣ A94	♣ KJ6				
Contract: 3N S						
Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ KQ9		1NT	Pass	2♣ <sup>1</sup>
Vul: EW	♥ J643	♥ AQ108	Pass	2♥	Pass	4♥
North HCP: 13	♦ J104	♦ K763	AP			
South HCP: 16	♣ AK8	♣ Q7	1. Stayman			
Contract: 4♥ N						
Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ KJ102				1NT
Vul: NS	♥ 7	♥ A1065	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 9	♦ KJ10873	♦ Q5	AP			
South HCP: 14	♣ KQ8	♣ A43	1. Minor Suit Transfers after 1NT			
Contract: 3♦ S			2. automat			
Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ7432		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ K87	♥ 53	X	Pass <sup>2</sup>	Pass	4♠
North HCP: 15	♦ Q1073	♦ AJ98	AP			
South HCP: 8	♣ AK95	♣ 8	1. Texas			
Contract: 4♠ S			2. denies a ♥ stopper			
Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AK98				1NT
Vul: NS	♥ QJ98	♥ K43				
North HCP: 7	♦ 972	♦ QJ103	AP			
South HCP: 13	♣ A853	♣ 104				
Contract: 1N S						

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 186     ♠ A102  
Dealer: N     ♥ AJ65  
Vul: EW     ♦ AJ9  
HCP: 14     ♣ 985

The opponents are silent.

You bid first.

Board: 187     ♠ 6432  
Dealer: S     ♥ 764  
Vul: NS     ♦ Q10643  
HCP: 2     ♣ 3

West Doubles 1NT if possible.

West Bids 2♣ if possible.

East Bids 4♣ if possible.

Partner bids first.

Board: 188     ♠ 9543  
Dealer: N     ♥ KQ7  
Vul: Both     ♦ A75  
HCP: 14     ♣ AJ4

East Bids 2♦ if possible.

East Doubles 3♥ if possible.

You bid first.

Board: 189     ♠ A43  
Dealer: S     ♥ AQJ  
Vul: NS     ♦ J1053  
HCP: 16     ♣ A76

The opponents are silent.

Partner bids first.

Board: 190     ♠ AK3  
Dealer: N     ♥ J109  
Vul: Both     ♦ AQ85  
HCP: 14     ♣ 732

West Bids 3♦ if possible.

You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KJ93		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AJ65	♥ 4				
North HCP: 14	♦ AJ9	♦ Q743	Pass	3NT	AP	
South HCP: 11	♣ 985	♣ AJ42				
Contract: 3N N						1. Splinter

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 6432	♠ 9875				1NT
Vul: NS	♥ 764	♥ AKQ9	X <sup>1</sup>	Pass	Pass	XX <sup>2</sup>
North HCP: 2	♦ Q10643	♦ AJ7	2♣	Pass	4♣	AP
South HCP: 15	♣ 3	♣ J9				
Contract: 4♣ W						1. Cappelletti, strong 2. SOS

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ 9543	♠ —		1NT	2♦ <sup>1</sup>	3♦
Vul: Both	♥ KQ7	♥ J942	Pass	3♥ <sup>2</sup>	X	4♦
North HCP: 14	♦ A75	♦ QJ8642				
South HCP: 7	♣ AJ4	♣ K106	AP			
Contract: 4♦ S						1. Cappelletti, both majors 2. strength cue bid

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ KQ5				1NT
Vul: NS	♥ AQJ	♥ 5432				
North HCP: 16	♦ J1053	♦ AK6	Pass	3NT	AP	
South HCP: 13	♣ A76	♣ J109				
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 954				
Vul: Both	♥ J109	♥ Q75432		1NT	Pass	2♦
North HCP: 14	♦ AQ85	♦ J2	3♦	AP		
South HCP: 3	♣ 732	♣ 96				
Contract: 3♦ W						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 186      ♠ KJ93  
Dealer: N        ♥ 4  
Vul: EW         ♦ Q743  
HCP: 11         ♣ AJ42

The opponents are silent.

Partner bids first.

Board: 187      ♠ 9875  
Dealer: S        ♥ AKQ9  
Vul: NS         ♦ AJ7  
HCP: 15         ♣ J9

West Doubles 1NT if possible.

West Bids 2♣ if possible.

East Bids 4♣ if possible.

You bid first.

Board: 188      ♠ —  
Dealer: N        ♥ J942  
Vul: Both       ♦ QJ8642  
HCP: 7          ♣ K106

East Bids 2♦ if possible.

East Doubles 3♥ if possible.

Partner bids first.

Board: 189      ♠ KQ5  
Dealer: S        ♥ 5432  
Vul: NS         ♦ AK6  
HCP: 13         ♣ J109

The opponents are silent.

You bid first.

Board: 190      ♠ 954  
Dealer: N        ♥ Q75432  
Vul: Both       ♦ J2  
HCP: 3          ♣ 96

West Bids 3♦ if possible.

Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KJ93		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AJ65	♥ 4				
North HCP: 14	♦ AJ9	♦ Q743	Pass	3NT	AP	
South HCP: 11	♣ 985	♣ AJ42				
Contract: 3N N						1. Splinter

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 6432	♠ 9875				1NT
Vul: NS	♥ 764	♥ AKQ9	X <sup>1</sup>	Pass	Pass	XX <sup>2</sup>
North HCP: 2	♦ Q10643	♦ AJ7	2♣	Pass	4♣	AP
South HCP: 15	♣ 3	♣ J9				
Contract: 4♣ W						1. Cappelletti, strong 2. SOS

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ 9543	♠ —		1NT	2♦ <sup>1</sup>	3♦
Vul: Both	♥ KQ7	♥ J942	Pass	3♥ <sup>2</sup>	X	4♦
North HCP: 14	♦ A75	♦ QJ8642				
South HCP: 7	♣ AJ4	♣ K106	AP			
Contract: 4♦ S						1. Cappelletti, both majors 2. strength cue bid

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ KQ5				1NT
Vul: NS	♥ AQJ	♥ 5432				
North HCP: 16	♦ J1053	♦ AK6	Pass	3NT	AP	
South HCP: 13	♣ A76	♣ J109				
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 954				
Vul: Both	♥ J109	♥ Q75432		1NT	Pass	2♦
North HCP: 14	♦ AQ85	♦ J2	3♦	AP		
South HCP: 3	♣ 732	♣ 96				
Contract: 3♦ W						



## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 191      ♠ 4  
Dealer: S      ♥ AJ1076  
Vul: NS      ♦ K8754  
HCP: 8      ♣ 103

West Bids 2♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 192      ♠ A1098  
Dealer: N      ♥ 52  
Vul: EW      ♦ AJ104  
HCP: 14      ♣ KQ7

The opponents are silent.

You bid first.

Board: 193      ♠ K875  
Dealer: S      ♥ 63  
Vul: None      ♦ Q103  
HCP: 8      ♣ K653

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

Partner bids first.

Board: 194      ♠ K1064  
Dealer: N      ♥ 1085  
Vul: EW      ♦ Q86  
HCP: 13      ♣ AKJ

The opponents are silent.

You bid first.

Board: 195      ♠ K97  
Dealer: S      ♥ 106543  
Vul: Both      ♦ K107  
HCP: 7      ♣ J2

West Bids 2♠ if possible.

Partner bids first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 191  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 14  
 Contract: 4♠X W

North:  
 ♠ 4  
 ♥ AJ1076  
 ♦ K8754  
 ♣ 103

South:  
 ♠ AQ8  
 ♥ Q984  
 ♦ A9  
 ♣ Q762

West	North	East	South
			1NT
2♣ <sup>1</sup>	2♦	Pass	3♥ <sup>2</sup>
3♠	4♥	4♠	X
AP			
1. Cappelletti, any 6+suit			
2. Super acceptance after NT			

Board: 192  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 7  
 Contract: 1N N

North:  
 ♠ A1098  
 ♥ 52  
 ♦ AJ104  
 ♣ KQ7

South:  
 ♠ Q764  
 ♥ Q74  
 ♦ K63  
 ♣ 1093

West	North	East	South
			1NT
		AP	

Board: 193  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 15  
 Contract: 2♠ N

North:  
 ♠ K875  
 ♥ 63  
 ♦ Q103  
 ♣ K653

South:  
 ♠ AJ93  
 ♥ K105  
 ♦ AK4  
 ♣ 1072

West	North	East	South
			1NT
Pass	Pass	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	2♥	X
Pass	2♠	AP	
1. Cappelletti, any 6+suit			
2. automat			

Board: 194  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 10  
 Contract: 2N N

North:  
 ♠ K1064  
 ♥ 1085  
 ♦ Q86  
 ♣ AKJ

South:  
 ♠ A82  
 ♥ Q6  
 ♦ KJ43  
 ♣ 10972

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

Board: 195  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 15  
 Contract: 3♥ N

North:  
 ♠ K97  
 ♥ 106543  
 ♦ K107  
 ♣ J2

South:  
 ♠ 1032  
 ♥ AQ2  
 ♦ AQ3  
 ♣ K763

West	North	East	South
			1NT
2♠ <sup>1</sup>	Pass	Pass	X
Pass	3♥	AP	
1. Cappelletti, 5M-4m			

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 191  
Dealer: S  
Vul: NS  
HCP: 14

♠ AQ8  
♥ Q984  
♦ A9  
♣ Q762

West Bids 2♣ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 192  
Dealer: N  
Vul: EW  
HCP: 7

♠ Q764  
♥ Q74  
♦ K63  
♣ 1093

The opponents are silent.

Partner bids first.

Board: 193  
Dealer: S  
Vul: None  
HCP: 15

♠ AJ93  
♥ K105  
♦ AK4  
♣ 1072

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

You bid first.

Board: 194  
Dealer: N  
Vul: EW  
HCP: 10

♠ A82  
♥ Q6  
♦ KJ43  
♣ 10972

The opponents are silent.

Partner bids first.

Board: 195  
Dealer: S  
Vul: Both  
HCP: 15

♠ 1032  
♥ AQ2  
♦ AQ3  
♣ K763

West Bids 2♠ if possible.

You bid first.

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 191  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 14  
 Contract: 4♠X W

North:  
 ♠ 4  
 ♥ AJ1076  
 ♦ K8754  
 ♣ 103

South:  
 ♠ AQ8  
 ♥ Q984  
 ♦ A9  
 ♣ Q762

West	North	East	South
			1NT
2♣ <sup>1</sup>	2♦	Pass	3♥ <sup>2</sup>
3♠	4♥	4♠	X
AP			
1. Cappelletti, any 6+suit			
2. Super acceptance after NT			

Board: 192  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 7  
 Contract: 1N N

North:  
 ♠ A1098  
 ♥ 52  
 ♦ AJ104  
 ♣ KQ7

South:  
 ♠ Q764  
 ♥ Q74  
 ♦ K63  
 ♣ 1093

West	North	East	South
			1NT
		AP	

Board: 193  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 15  
 Contract: 2♠ N

North:  
 ♠ K875  
 ♥ 63  
 ♦ Q103  
 ♣ K653

South:  
 ♠ AJ93  
 ♥ K105  
 ♦ AK4  
 ♣ 1072

West	North	East	South
			1NT
Pass	Pass	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	2♥	X
Pass	2♠	AP	
1. Cappelletti, any 6+suit			
2. automat			

Board: 194  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 10  
 Contract: 2N N

North:  
 ♠ K1064  
 ♥ 1085  
 ♦ Q86  
 ♣ AKJ

South:  
 ♠ A82  
 ♥ Q6  
 ♦ KJ43  
 ♣ 10972

West	North	East	South
			1NT
		Pass	2NT
AP			

Board: 195  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 15  
 Contract: 3♥ N

North:  
 ♠ K97  
 ♥ 106543  
 ♦ K107  
 ♣ J2

South:  
 ♠ 1032  
 ♥ AQ2  
 ♦ AQ3  
 ♣ K763

West	North	East	South
			1NT
2♠ <sup>1</sup>	Pass	Pass	X
Pass	3♥	AP	
1. Cappelletti, 5M-4m			

## North hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 196	♠ AQ3	The opponents are silent.
Dealer: N	♥ Q92	
Vul: EW	♦ AK65	You bid first.
HCP: 15	♣ 1086	

Board: 197	♠ Q1082	The opponents are silent.
Dealer: S	♥ Q86	
Vul: NS	♦ 632	Partner bids first.
HCP: 7	♣ K94	

Board: 198	♠ Q4	West Bids 2♠ if possible.
Dealer: N	♥ AQ75	
Vul: Both	♦ J43	You bid first.
HCP: 15	♣ AQ85	

# **South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)**

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ 9		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ Q92	♥ AJ107654				
North HCP: 15	♦ AK65	♦ 10987	Pass	4♥	AP	
South HCP: 9	♣ 1086	♣ A	1. Texas			
Contract: 4♥ N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ Q1082	♠ K73				1NT
Vul: NS	♥ Q86	♥ A754				
North HCP: 7	♦ 632	♦ Q10	AP			
South HCP: 15	♣ K94	♣ AQ83				
Contract: 1N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ J9		1NT	Pass	2♦
Vul: Both	♥ AQ75	♥ KJ642				
North HCP: 15	♦ J43	♦ A1098	2♠	AP		
South HCP: 9	♣ AQ85	♣ 102				
Contract: 2♠ W						

## South hands (Practice Page)

**South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors.**

Board: 196	♠ 9	The opponents are silent.
Dealer: N	♥ AJ107654	
Vul: EW	♦ 10987	Partner bids first.
HCP: 9	♣ A	

Board: 197	♠ K73	The opponents are silent.
Dealer: S	♥ A754	
Vul: NS	♦ Q10	You bid first.
HCP: 15	♣ AQ83	

Board: 198	♠ J9	West Bids 2♠ if possible.
Dealer: N	♥ KJ642	
Vul: Both	♦ A1098	Partner bids first.
HCP: 9	♣ 102	

# South has a semi-balanced hand with 11-16 HCP and not 5/4 in the majors. Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ 9		1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ Q92	♥ AJ107654				
North HCP: 15	♦ AK65	♦ 10987	Pass	4♥	AP	
South HCP: 9	♣ 1086	♣ A	1. Texas			
Contract: 4♥ N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ Q1082	♠ K73				1NT
Vul: NS	♥ Q86	♥ A754				
North HCP: 7	♦ 632	♦ Q10	AP			
South HCP: 15	♣ K94	♣ AQ83				
Contract: 1N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ J9		1NT	Pass	2♦
Vul: Both	♥ AQ75	♥ KJ642				
North HCP: 15	♦ J43	♦ A1098	2♠	AP		
South HCP: 9	♣ AQ85	♣ 102				
Contract: 2♠ W						