

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 1 ♠ J6542
Dealer: S ♥ 76
Vul: None ♦ QJ6
HCP: 7 ♣ K108

East Bids 3♥ if possible.

Partner bids first.

Board: 2 ♠ Q754
Dealer: N ♥ AJ109
Vul: NS ♦ K83
HCP: 14 ♣ A5

East Bids 2♠ if possible.

You bid first.

Board: 3 ♠ J754
Dealer: S ♥ K63
Vul: EW ♦ QJ96
HCP: 11 ♣ A10

West Bids 2♣ if possible.

Partner bids first.

Board: 4 ♠ QJ8
Dealer: N ♥ 765
Vul: Both ♦ KQ5
HCP: 13 ♣ KQ95

The opponents are silent.

You bid first.

Board: 5 ♠ K4
Dealer: S ♥ Q109876
Vul: NS ♦ Q932
HCP: 7 ♣ 7

East Bids 2♠ if possible.

East Bids 3♠ if possible.

West Bids 4♥ if possible.

East Bids 4♠ if possible.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

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

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ Q754	♠ J		1NT	2♠ ¹	3♦ ²
Vul: NS	♥ AJ109	♥ KQ7542	Pass	3♥ ³	AP	
North HCP: 14	♦ K83	♦ 952	1. Cappelletti, 5M-4m			
South HCP: 6	♣ A5	♣ 1082	2. Rubensohl after 1NT			
Contract: 3♥ N			3. relay			

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ J754	♠ A9				1NT
Vul: EW	♥ K63	♥ AQJ8	2♣ ¹	X ²	Pass	2♥
North HCP: 11	♦ QJ96	♦ K84	Pass	2NT	Pass	3NT
South HCP: 15	♣ A10	♣ J754	AP			
Contract: 3N S			1. Cappelletti, any 6+suit			
			2. Stayman			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ K652				
Vul: Both	♥ 765	♥ AJ				
North HCP: 13	♦ KQ5	♦ 10942		1NT	AP	
South HCP: 8	♣ KQ95	♣ 1062				
Contract: 1N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ Q102				1NT
Vul: NS	♥ Q109876	♥ AJ53	Pass	2♦	2♠	Pass
North HCP: 7	♦ Q932	♦ J6	Pass	3♥	3♠	Pass
South HCP: 13	♣ 7	♣ KQ84	4♥ ¹	Pass	4♠	AP
Contract: 4♠ E			1. limit raise or better in ♠			

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 1	♠ AQ8	East Bids 3♥ if possible.
Dealer: S	♥ K982	
Vul: None	♦ K932	You bid first.
HCP: 15	♣ QJ	

Board: 2	♠ J	East Bids 2♠ if possible.
Dealer: N	♥ KQ7542	
Vul: NS	♦ 952	Partner bids first.
HCP: 6	♣ 1082	

Board: 3	♠ A9	West Bids 2♣ if possible.
Dealer: S	♥ AQJ8	
Vul: EW	♦ K84	You bid first.
HCP: 15	♣ J754	

Board: 4	♠ K652	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ 10942	Partner bids first.
HCP: 8	♣ 1062	

Board: 5	♠ Q102	East Bids 2♠ if possible.
Dealer: S	♥ AJ53	East Bids 3♠ if possible.
Vul: NS	♦ J6	West Bids 4♥ if possible.
HCP: 13	♣ KQ84	East Bids 4♠ if possible.
		You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

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

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ Q754	♠ J		1NT	2♠ ¹	3♦ ²
Vul: NS	♥ AJ109	♥ KQ7542	Pass	3♥ ³	AP	
North HCP: 14	♦ K83	♦ 952	1. Cappelletti, 5M-4m			
South HCP: 6	♣ A5	♣ 1082	2. Rubensohl after 1NT			
Contract: 3♥ N			3. relay			

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ J754	♠ A9				1NT
Vul: EW	♥ K63	♥ AQJ8	2♣ ¹	X ²	Pass	2♥
North HCP: 11	♦ QJ96	♦ K84	Pass	2NT	Pass	3NT
South HCP: 15	♣ A10	♣ J754	AP			
Contract: 3N S			1. Cappelletti, any 6+suit			
			2. Stayman			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ K652				
Vul: Both	♥ 765	♥ AJ				
North HCP: 13	♦ KQ5	♦ 10942		1NT	AP	
South HCP: 8	♣ KQ95	♣ 1062				
Contract: 1N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ Q102				1NT
Vul: NS	♥ Q109876	♥ AJ53	Pass	2♦	2♠	Pass
North HCP: 7	♦ Q932	♦ J6	Pass	3♥	3♠	Pass
South HCP: 13	♣ 7	♣ KQ84	4♥ ¹	Pass	4♠	AP
Contract: 4♠ E			1. limit raise or better in ♠			

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 6 ♠ 1092
Dealer: N ♥ AJ6
Vul: Both ♦ AQ76
HCP: 15 ♣ A106

West Doubles 2♥ if possible.

You bid first.

Board: 7 ♠ Q108742
Dealer: S ♥ AK108
Vul: None ♦ 97
HCP: 9 ♣ 9

West Doubles 1NT if possible.

Partner bids first.

Board: 8 ♠ K6
Dealer: N ♥ J98
Vul: Both ♦ AQ107
HCP: 14 ♣ KJ72

The opponents are silent.

You bid first.

Board: 9 ♠ —
Dealer: S ♥ J84
Vul: None ♦ 754
HCP: 8 ♣ AK108752

The opponents are silent.

Partner bids first.

Board: 10 ♠ K97
Dealer: N ♥ K82
Vul: NS ♦ A9
HCP: 14 ♣ A10653

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ AQ754		1NT	Pass	2♥
Vul: Both	♥ AJ6	♥ Q5	X	2♠	Pass	3♠
North HCP: 15	♦ AQ76	♦ J94	Pass	4♠	AP	
South HCP: 11	♣ A106	♣ Q74				
Contract: 4♠ N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q108742	♠ J93				1NT
Vul: None	♥ AK108	♥ 53	X ¹	4♥ ²	Pass	4♠
North HCP: 9	♦ 97	♦ AK53	AP			
South HCP: 15	♣ 9	♣ AQJ7	1. Cappelletti, strong			
Contract: 4♠ S			2. Texas			

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ542				
Vul: Both	♥ J98	♥ 63		1NT	Pass	2♥
North HCP: 14	♦ AQ107	♦ 632	Pass	2♠	AP	
South HCP: 3	♣ KJ72	♣ 864				
Contract: 2♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ76				
Vul: None	♥ J84	♥ A652				1NT
North HCP: 8	♦ 754	♦ AQ2	Pass	5♣	AP	
South HCP: 15	♣ AK108752	♣ J3				
Contract: 5♣ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ QJ		1NT	Pass	2♦
Vul: NS	♥ K82	♥ AJ97653	Pass	2♥	Pass	4♥
North HCP: 14	♦ A9	♦ KQJ	Pass	4NT ¹	Pass	5♦ ²
South HCP: 14	♣ A10653	♣ 4	Pass	5♥	AP	
Contract: 5♥ N			1. Blackwood 0314, for ♥			
			2. A=1/5 or 4/5			

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 6 ♠ AQ754
Dealer: N ♥ Q5
Vul: Both ♦ J94
HCP: 11 ♣ Q74

West Doubles 2♥ if possible.

Partner bids first.

Board: 7 ♠ J93
Dealer: S ♥ 53
Vul: None ♦ AK53
HCP: 15 ♣ AQJ7

West Doubles 1NT if possible.

You bid first.

Board: 8 ♠ QJ542
Dealer: N ♥ 63
Vul: Both ♦ 632
HCP: 3 ♣ 864

The opponents are silent.

Partner bids first.

Board: 9 ♠ KJ76
Dealer: S ♥ A652
Vul: None ♦ AQ2
HCP: 15 ♣ J3

The opponents are silent.

You bid first.

Board: 10 ♠ QJ
Dealer: N ♥ AJ97653
Vul: NS ♦ KQJ
HCP: 14 ♣ 4

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ AQ754		1NT	Pass	2♥
Vul: Both	♥ AJ6	♥ Q5	X	2♠	Pass	3♠
North HCP: 15	♦ AQ76	♦ J94	Pass	4♠	AP	
South HCP: 11	♣ A106	♣ Q74				
Contract: 4♠ N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q108742	♠ J93				1NT
Vul: None	♥ AK108	♥ 53	X ¹	4♥ ²	Pass	4♠
North HCP: 9	♦ 97	♦ AK53	AP			
South HCP: 15	♣ 9	♣ AQJ7	1. Cappelletti, strong			
Contract: 4♠ S			2. Texas			

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ542				
Vul: Both	♥ J98	♥ 63		1NT	Pass	2♥
North HCP: 14	♦ AQ107	♦ 632	Pass	2♠	AP	
South HCP: 3	♣ KJ72	♣ 864				
Contract: 2♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ76				
Vul: None	♥ J84	♥ A652				1NT
North HCP: 8	♦ 754	♦ AQ2	Pass	5♣	AP	
South HCP: 15	♣ AK108752	♣ J3				
Contract: 5♣ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ QJ		1NT	Pass	2♦
Vul: NS	♥ K82	♥ AJ97653	Pass	2♥	Pass	4♥
North HCP: 14	♦ A9	♦ KQJ	Pass	4NT ¹	Pass	5♦ ²
South HCP: 14	♣ A10653	♣ 4	Pass	5♥	AP	
Contract: 5♥ N			1. Blackwood 0314, for ♥			
			2. A=1/5 or 4/5			

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 11	♠ K95	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: Both	♦ K954	Partner bids first.
HCP: 14	♣ K74	

Board: 12	♠ J6	The opponents are silent.
Dealer: N	♥ AJ53	
Vul: None	♦ AQJ9	You bid first.
HCP: 13	♣ 983	

Board: 13	♠ 4	West Bids 2♣ if possible.
Dealer: S	♥ Q1062	East Bids 2♦ if possible.
Vul: NS	♦ K10753	West Bids 2♠ if possible.
HCP: 5	♣ 842	Partner bids first.

Board: 14	♠ A542	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ KJ	You bid first.
HCP: 15	♣ 10753	

Board: 15	♠ AJ973	West Bids 2NT if possible.
Dealer: S	♥ A965	
Vul: NS	♦ —	Partner bids first.
HCP: 11	♣ Q986	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ A742				1NT
Vul: Both	♥ KQ10	♥ A63				
North HCP: 14	♦ K954	♦ AJ86	Pass	3NT	AP	
South HCP: 14	♣ K74	♣ J9				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ A74		1NT	Pass	3NT
Vul: None	♥ AJ53	♥ K7				
North HCP: 13	♦ AQJ9	♦ K106	AP			
South HCP: 16	♣ 983	♣ AQ1042				
Contract: 3N N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A98				1NT
Vul: NS	♥ Q1062	♥ AJ8	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 5	♦ K10753	♦ Q4	2♠	AP		
South HCP: 15	♣ 842	♣ A9765				
Contract: 2♠ W						

1. Cappelletti, any 6+ suit
2. automat

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A542	♠ KQ873		1NT	Pass	2♥
Vul: EW	♥ AK3	♥ J4	Pass	3♠ ¹	Pass	4♠
North HCP: 15	♦ KJ	♦ 10985	AP			
South HCP: 10	♣ 10753	♣ A4				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ AJ973	♠ Q105				1NT
Vul: NS	♥ A965	♥ KJ	2NT ¹	3♠	Pass	4♠
North HCP: 11	♦ —	♦ AK1086	AP			
South HCP: 13	♣ Q986	♣ 754				
Contract: 4♠ N						

1. Unusual 2NT

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 11 ♠ A742

Dealer: S ♥ A63

Vul: Both ♦ AJ86

HCP: 14 ♣ J9

The opponents are silent.

You bid first.

Board: 12 ♠ A74

Dealer: N ♥ K7

Vul: None ♦ K106

HCP: 16 ♣ AQ1042

The opponents are silent.

Partner bids first.

Board: 13 ♠ A98

Dealer: S ♥ AJ8

Vul: NS ♦ Q4

HCP: 15 ♣ A9765

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♠ if possible.

You bid first.

Board: 14 ♠ KQ873

Dealer: N ♥ J4

Vul: EW ♦ 10985

HCP: 10 ♣ A4

The opponents are silent.

Partner bids first.

Board: 15 ♠ Q105

Dealer: S ♥ KJ

Vul: NS ♦ AK1086

HCP: 13 ♣ 754

West Bids 2NT if possible.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ A742				1NT
Vul: Both	♥ KQ10	♥ A63				
North HCP: 14	♦ K954	♦ AJ86	Pass	3NT	AP	
South HCP: 14	♣ K74	♣ J9				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ A74		1NT	Pass	3NT
Vul: None	♥ AJ53	♥ K7				
North HCP: 13	♦ AQJ9	♦ K106	AP			
South HCP: 16	♣ 983	♣ AQ1042				
Contract: 3N N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A98				1NT
Vul: NS	♥ Q1062	♥ AJ8	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 5	♦ K10753	♦ Q4	2♠	AP		
South HCP: 15	♣ 842	♣ A9765				
Contract: 2♠ W						

1. Cappelletti, any 6+ suit
2. automat

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A542	♠ KQ873		1NT	Pass	2♥
Vul: EW	♥ AK3	♥ J4	Pass	3♠ ¹	Pass	4♠
North HCP: 15	♦ KJ	♦ 10985	AP			
South HCP: 10	♣ 10753	♣ A4				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ AJ973	♠ Q105				1NT
Vul: NS	♥ A965	♥ KJ	2NT ¹	3♠	Pass	4♠
North HCP: 11	♦ —	♦ AK1086	AP			
South HCP: 13	♣ Q986	♣ 754				
Contract: 4♠ N						

1. Unusual 2NT

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 16	♠ AJ108	The opponents are silent.
Dealer: N	♥ A1087	
Vul: Both	♦ Q8	You bid first.
HCP: 14	♣ K63	

Board: 17	♠ A97	West Bids 2♠ if possible.
Dealer: S	♥ 9532	
Vul: EW	♦ A1084	Partner bids first.
HCP: 9	♣ J9	

Board: 18	♠ K76	The opponents are silent.
Dealer: N	♥ Q653	
Vul: Both	♦ AQ6	You bid first.
HCP: 15	♣ A72	

Board: 19	♠ J10973	East Doubles 2♥ if possible.
Dealer: S	♥ 9	
Vul: EW	♦ AJ5	Partner bids first.
HCP: 6	♣ 10972	

Board: 20	♠ A86	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ Q8532	You bid first.
HCP: 15	♣ A10	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ K3		1NT	Pass	2♣ ¹
Vul: Both	♥ A1087	♥ K652	Pass	2♥	Pass	4♥
North HCP: 14	♦ Q8	♦ A1054	AP			
South HCP: 11	♣ K63	♣ J109	1. Stayman			
Contract: 4♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K2				1NT
Vul: EW	♥ 9532	♥ J1074	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A1084	♦ Q97	2♠	3♥	AP	
South HCP: 15	♣ J9	♣ AKQ8	1. Stayman			
Contract: 3♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ Q9		1NT	Pass	2♣ ¹
Vul: Both	♥ Q653	♥ AJ107	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ6	♦ 9742	AP			
South HCP: 10	♣ A72	♣ K95	1. Stayman			
Contract: 3♥ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J10973	♠ KQ6				1NT
Vul: EW	♥ 9	♥ J4	Pass	2♥	X	2♠
North HCP: 6	♦ AJ5	♦ Q973	AP			
South HCP: 15	♣ 10972	♣ AK84				
Contract: 2♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ K102		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ9	♥ K732	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q8532	♦ 7	AP			
South HCP: 9	♣ A10	♣ K9876	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 16	♠ K3	The opponents are silent.
Dealer: N	♥ K652	
Vul: Both	♦ A1054	Partner bids first.
HCP: 11	♣ J109	

Board: 17	♠ K2	West Bids 2♠ if possible.
Dealer: S	♥ J1074	
Vul: EW	♦ Q97	You bid first.
HCP: 15	♣ AKQ8	

Board: 18	♠ Q9	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: Both	♦ 9742	Partner bids first.
HCP: 10	♣ K95	

Board: 19	♠ KQ6	East Doubles 2♥ if possible.
Dealer: S	♥ J4	
Vul: EW	♦ Q973	You bid first.
HCP: 15	♣ AK84	

Board: 20	♠ K102	The opponents are silent.
Dealer: N	♥ K732	
Vul: Both	♦ 7	Partner bids first.
HCP: 9	♣ K9876	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ K3		1NT	Pass	2♣ ¹
Vul: Both	♥ A1087	♥ K652	Pass	2♥	Pass	4♥
North HCP: 14	♦ Q8	♦ A1054	AP			
South HCP: 11	♣ K63	♣ J109	1. Stayman			
Contract: 4♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K2				1NT
Vul: EW	♥ 9532	♥ J1074	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A1084	♦ Q97	2♠	3♥	AP	
South HCP: 15	♣ J9	♣ AKQ8	1. Stayman			
Contract: 3♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ Q9		1NT	Pass	2♣ ¹
Vul: Both	♥ Q653	♥ AJ107	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ6	♦ 9742	AP			
South HCP: 10	♣ A72	♣ K95	1. Stayman			
Contract: 3♥ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J10973	♠ KQ6				1NT
Vul: EW	♥ 9	♥ J4	Pass	2♥	X	2♠
North HCP: 6	♦ AJ5	♦ Q973	AP			
South HCP: 15	♣ 10972	♣ AK84				
Contract: 2♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ K102		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ9	♥ K732	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q8532	♦ 7	AP			
South HCP: 9	♣ A10	♣ K9876	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 21	♠ QJ76	The opponents are silent.
Dealer: S	♥ QJ642	
Vul: NS	♦ 3	Partner bids first.
HCP: 11	♣ KQ3	

Board: 22	♠ A92	East Bids 2♥ if possible.
Dealer: N	♥ Q102	East Doubles Pass if possible.
Vul: Both	♦ AJ8	
HCP: 14	♣ QJ98	You bid first.

Board: 23	♠ QJ	The opponents are silent.
Dealer: S	♥ 72	
Vul: None	♦ KQJ10985	Partner bids first.
HCP: 13	♣ KJ	

Board: 24	♠ Q97	East Doubles 1NT if possible.
Dealer: N	♥ QJ2	
Vul: NS	♦ AJ97	You bid first.
HCP: 14	♣ A94	

Board: 25	♠ AQ1095	The opponents are silent.
Dealer: S	♥ 742	
Vul: None	♦ 87	Partner bids first.
HCP: 6	♣ 972	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ K954				1NT
Vul: NS	♥ QJ642	♥ AK5	Pass	2♦	Pass	2♥
North HCP: 11	♦ 3	♦ A1062	Pass	2♠	Pass	4♥
South HCP: 14	♣ KQ3	♣ 82	AP			
Contract: 4♥ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ KQJ863		1NT	2♥ ¹	2♠
Vul: Both	♥ Q102	♥ 4	Pass	Pass	X	4♠
North HCP: 14	♦ AJ8	♦ 975	AP			
South HCP: 9	♣ QJ98	♣ K76	1. Cappelletti, 5M-4m			
Contract: 4♠ S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ A765				1NT
Vul: None	♥ 72	♥ A103	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13	♦ KQJ10985	♦ A4	AP			
South HCP: 14	♣ KJ	♣ Q1064	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ J6		1NT	X ¹	3♣ ²
Vul: NS	♥ QJ2	♥ 95	Pass	3♦ ³	AP	
North HCP: 14	♦ AJ97	♦ Q108543	1. Cappelletti, strong			
South HCP: 5	♣ A94	♣ Q76	2. 1N-3C transfer to diamonds			
Contract: 3♦ N			3. automat			

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AQ1095	♠ 87				1NT
Vul: None	♥ 742	♥ AKJ6	Pass	2♥	Pass	2♠
North HCP: 6	♦ 87	♦ A652	AP			
South HCP: 15	♣ 972	♣ K108				
Contract: 2♠ S						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 21	♠ K954	The opponents are silent.
Dealer: S	♥ AK5	
Vul: NS	♦ A1062	You bid first.
HCP: 14	♣ 82	
Board: 22	♠ KQJ863	East Bids 2♥ if possible.
Dealer: N	♥ 4	East Doubles Pass if possible.
Vul: Both	♦ 975	
HCP: 9	♣ K76	Partner bids first.
Board: 23	♠ A765	The opponents are silent.
Dealer: S	♥ A103	
Vul: None	♦ A4	You bid first.
HCP: 14	♣ Q1064	
Board: 24	♠ J6	East Doubles 1NT if possible.
Dealer: N	♥ 95	
Vul: NS	♦ Q108543	Partner bids first.
HCP: 5	♣ Q76	
Board: 25	♠ 87	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: None	♦ A652	You bid first.
HCP: 15	♣ K108	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ K954				1NT
Vul: NS	♥ QJ642	♥ AK5	Pass	2♦	Pass	2♥
North HCP: 11	♦ 3	♦ A1062	Pass	2♠	Pass	4♥
South HCP: 14	♣ KQ3	♣ 82	AP			
Contract: 4♥ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ KQJ863		1NT	2♥ ¹	2♠
Vul: Both	♥ Q102	♥ 4	Pass	Pass	X	4♠
North HCP: 14	♦ AJ8	♦ 975	AP			
South HCP: 9	♣ QJ98	♣ K76	1. Cappelletti, 5M-4m			
Contract: 4♠ S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ A765				1NT
Vul: None	♥ 72	♥ A103	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13	♦ KQJ10985	♦ A4	AP			
South HCP: 14	♣ KJ	♣ Q1064	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ J6		1NT	X ¹	3♣ ²
Vul: NS	♥ QJ2	♥ 95	Pass	3♦ ³	AP	
North HCP: 14	♦ AJ97	♦ Q108543	1. Cappelletti, strong			
South HCP: 5	♣ A94	♣ Q76	2. 1N-3C transfer to diamonds			
Contract: 3♦ N			3. automat			

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AQ1095	♠ 87				1NT
Vul: None	♥ 742	♥ AKJ6	Pass	2♥	Pass	2♠
North HCP: 6	♦ 87	♦ A652	AP			
South HCP: 15	♣ 972	♣ K108				
Contract: 2♠ S						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 26	♠ A9	The opponents are silent.
Dealer: N	♥ A932	
Vul: NS	♦ AJ43	You bid first.
HCP: 14	♣ J65	

Board: 27	♠ A104	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ 109873	Partner bids first.
HCP: 7	♣ Q7	

Board: 28	♠ AJ73	West Doubles Pass if possible.
Dealer: N	♥ 74	East Bids 2♥ if possible.
Vul: EW	♦ 832	
HCP: 13	♣ AKJ8	You bid first.

Board: 29	♠ K64	The opponents are silent.
Dealer: S	♥ 972	
Vul: Both	♦ AK10974	Partner bids first.
HCP: 10	♣ 3	

Board: 30	♠ Q8	The opponents are silent.
Dealer: N	♥ A63	
Vul: None	♦ K93	You bid first.
HCP: 14	♣ KQ943	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 26
Dealer: N
Vul: NS
North HCP: 14
South HCP: 15
Contract: 4♥ N

North:
♠ A9
♥ A932
♦ AJ43
♣ J65

South:
♠ KJ7
♥ KQJ85
♦ Q9
♣ K83

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

1. Super acceptance after NT
2. Cue bid, surplus

Board: 27
Dealer: S
Vul: Both
North HCP: 7
South HCP: 14
Contract: 1N S

North:
♠ A104
♥ J74
♦ 109873
♣ Q7

South:
♠ 976
♥ A108
♦ AQ6
♣ KJ106

West	North	East	South
			1NT
AP			

Board: 28
Dealer: N
Vul: EW
North HCP: 13
South HCP: 7
Contract: 2♥ E

North:
♠ AJ73
♥ 74
♦ 832
♣ AKJ8

South:
♠ 85
♥ AK62
♦ 1064
♣ 10976

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

1. Cappelletti, strong

Board: 29
Dealer: S
Vul: Both
North HCP: 10
South HCP: 14
Contract: 3♦ S

North:
♠ K64
♥ 972
♦ AK10974
♣ 3

South:
♠ J82
♥ A654
♦ Q2
♣ AK105

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

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

Board: 30
Dealer: N
Vul: None
North HCP: 14
South HCP: 16
Contract: 3N N

North:
♠ Q8
♥ A63
♦ K93
♣ KQ943

South:
♠ KJ952
♥ K7
♦ AJ104
♣ A10

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

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 26	♠ KJ7	The opponents are silent.
Dealer: N	♥ KQJ85	
Vul: NS	♦ Q9	Partner bids first.
HCP: 15	♣ K83	

Board: 27	♠ 976	The opponents are silent.
Dealer: S	♥ A108	
Vul: Both	♦ AQ6	You bid first.
HCP: 14	♣ KJ106	

Board: 28	♠ 85	West Doubles Pass if possible.
Dealer: N	♥ AK62	East Bids 2♥ if possible.
Vul: EW	♦ 1064	
HCP: 7	♣ 10976	Partner bids first.

Board: 29	♠ J82	The opponents are silent.
Dealer: S	♥ A654	
Vul: Both	♦ Q2	You bid first.
HCP: 14	♣ AK105	

Board: 30	♠ KJ952	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ AJ104	Partner bids first.
HCP: 16	♣ A10	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 26
Dealer: N
Vul: NS
North HCP: 14
South HCP: 15
Contract: 4♥ N

North:
♠ A9
♥ A932
♦ AJ43
♣ J65

South:
♠ KJ7
♥ KQJ85
♦ Q9
♣ K83

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

1. Super acceptance after NT
2. Cue bid, surplus

Board: 27
Dealer: S
Vul: Both
North HCP: 7
South HCP: 14
Contract: 1N S

North:
♠ A104
♥ J74
♦ 109873
♣ Q7

South:
♠ 976
♥ A108
♦ AQ6
♣ KJ106

West	North	East	South
			1NT
AP			

Board: 28
Dealer: N
Vul: EW
North HCP: 13
South HCP: 7
Contract: 2♥ E

North:
♠ AJ73
♥ 74
♦ 832
♣ AKJ8

South:
♠ 85
♥ AK62
♦ 1064
♣ 10976

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

1. Cappelletti, strong

Board: 29
Dealer: S
Vul: Both
North HCP: 10
South HCP: 14
Contract: 3♦ S

North:
♠ K64
♥ 972
♦ AK10974
♣ 3

South:
♠ J82
♥ A654
♦ Q2
♣ AK105

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

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

Board: 30
Dealer: N
Vul: None
North HCP: 14
South HCP: 16
Contract: 3N N

North:
♠ Q8
♥ A63
♦ K93
♣ KQ943

South:
♠ KJ952
♥ K7
♦ AJ104
♣ A10

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

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 31	♠ 95	West Doubles 2♥ if possible.
Dealer: S	♥ 1098763	East Bids 3♠ if possible.
Vul: EW	♦ 76	
HCP: 4	♣ A74	Partner bids first.
Board: 32	♠ K4	West Doubles Pass if possible.
Dealer: N	♥ 10983	
Vul: Both	♦ KQJ6	You bid first.
HCP: 13	♣ A97	
Board: 33	♠ Q3	West Doubles 1NT if possible.
Dealer: S	♥ Q987	East Bids 2♣ if possible.
Vul: None	♦ 7643	
HCP: 4	♣ 1065	Partner bids first.
Board: 34	♠ AJ10	East Doubles 1NT if possible.
Dealer: N	♥ K65	West Bids 2♠ if possible.
Vul: NS	♦ Q652	
HCP: 13	♣ K64	You bid first.
Board: 35	♠ AQ6	The opponents are silent.
Dealer: S	♥ A8532	
Vul: None	♦ 9	Partner bids first.
HCP: 14	♣ A872	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AJ2				1NT
Vul: EW	♥ 1098763	♥ Q4	Pass	2♦	Pass	2♥
North HCP: 4	♦ 76	♦ AJ852	X	Pass	3♠	AP
South HCP: 14	♣ A74	♣ Q106				
Contract: 3♠ E						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ QJ103		1NT	Pass	Pass
Vul: Both	♥ 10983	♥ 76	X ¹	AP		
North HCP: 13	♦ KQJ6	♦ 98432	1. Cappelletti, strong			
South HCP: 3	♣ A97	♣ 103				
Contract: 1NX N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ AJ95				1NT
Vul: None	♥ Q987	♥ J1053	X ¹	Pass	2♣	AP
North HCP: 4	♦ 7643	♦ A92	1. Cappelletti, strong			
South HCP: 14	♣ 1065	♣ A3				
Contract: 2♣ E						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q83		1NT	X ¹	2♦
Vul: NS	♥ K65	♥ QJ8432	2♠	Pass	Pass	3♥
North HCP: 13	♦ Q652	♦ 983	AP			
South HCP: 6	♣ K64	♣ J	1. Cappelletti, strong			
Contract: 3♥ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ K987				1NT
Vul: None	♥ A8532	♥ K6	Pass	2♦	Pass	2♥
North HCP: 14	♦ 9	♦ K85	Pass	3♣	Pass	3NT
South HCP: 14	♣ A872	♣ KQ96	AP			
Contract: 3N S						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 31	♠ AJ2	West Doubles 2♥ if possible.
Dealer: S	♥ Q4	East Bids 3♠ if possible.
Vul: EW	♦ AJ852	
HCP: 14	♣ Q106	You bid first.
Board: 32	♠ QJ103	West Doubles Pass if possible.
Dealer: N	♥ 76	
Vul: Both	♦ 98432	Partner bids first.
HCP: 3	♣ 103	
Board: 33	♠ AJ95	West Doubles 1NT if possible.
Dealer: S	♥ J1053	East Bids 2♣ if possible.
Vul: None	♦ A92	
HCP: 14	♣ A3	You bid first.
Board: 34	♠ Q83	East Doubles 1NT if possible.
Dealer: N	♥ QJ8432	West Bids 2♠ if possible.
Vul: NS	♦ 983	
HCP: 6	♣ J	Partner bids first.
Board: 35	♠ K987	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ K85	You bid first.
HCP: 14	♣ KQ96	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AJ2				1NT
Vul: EW	♥ 1098763	♥ Q4	Pass	2♦	Pass	2♥
North HCP: 4	♦ 76	♦ AJ852	X	Pass	3♠	AP
South HCP: 14	♣ A74	♣ Q106				
Contract: 3♠ E						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ QJ103		1NT	Pass	Pass
Vul: Both	♥ 10983	♥ 76	X ¹	AP		
North HCP: 13	♦ KQJ6	♦ 98432	1. Cappelletti, strong			
South HCP: 3	♣ A97	♣ 103				
Contract: 1NX N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ AJ95				1NT
Vul: None	♥ Q987	♥ J1053	X ¹	Pass	2♣	AP
North HCP: 4	♦ 7643	♦ A92	1. Cappelletti, strong			
South HCP: 14	♣ 1065	♣ A3				
Contract: 2♣ E						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q83		1NT	X ¹	2♦
Vul: NS	♥ K65	♥ QJ8432	2♠	Pass	Pass	3♥
North HCP: 13	♦ Q652	♦ 983	AP			
South HCP: 6	♣ K64	♣ J	1. Cappelletti, strong			
Contract: 3♥ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ K987				1NT
Vul: None	♥ A8532	♥ K6	Pass	2♦	Pass	2♥
North HCP: 14	♦ 9	♦ K85	Pass	3♣	Pass	3NT
South HCP: 14	♣ A872	♣ KQ96	AP			
Contract: 3N S						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 36	♠ AJ108	The opponents are silent.
Dealer: N	♥ 8543	
Vul: NS	♦ AQ4	You bid first.
HCP: 15	♣ A7	

Board: 37	♠ 96	West Bids 2♠ if possible.
Dealer: S	♥ A97432	
Vul: EW	♦ J10	Partner bids first.
HCP: 7	♣ Q107	

Board: 38	♠ KJ96	The opponents are silent.
Dealer: N	♥ AK43	
Vul: None	♦ Q3	You bid first.
HCP: 14	♣ J105	

Board: 39	♠ Q10872	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ K86	Partner bids first.
HCP: 16	♣ AJ7	

Board: 40	♠ 93	The opponents are silent.
Dealer: N	♥ AK98	
Vul: EW	♦ K43	You bid first.
HCP: 13	♣ K765	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 36

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 3♦ N

North:

♠ AJ108

♥ 8543

♦ AQ4

♣ A7

South:

♠ K4

♥ K7

♦ J97652

♣ 1094

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. 1N-3C transfer to diamonds

2. automat

Board: 37

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 3♥ S

North:

♠ 96

♥ A97432

♦ J10

♣ Q107

South:

♠ K82

♥ Q85

♦ AQ642

♣ K8

West North East South

1NT

2♠¹ 3♦² Pass 3♥³

AP

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

3. relay

Board: 38

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ KJ96

♥ AK43

♦ Q3

♣ J105

South:

♠ 1084

♥ QJ10

♦ A9865

♣ A6

West North East South

1NT Pass 3NT

AP

Board: 39

Dealer: S

Vul: NS

North HCP: 16

South HCP: 14

Contract: 4♠ S

North:

♠ Q10872

♥ AQ

♦ K86

♣ AJ7

South:

♠ AK9

♥ J842

♦ AQ105

♣ 98

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

AP

Board: 40

Dealer: N

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♥ N

North:

♠ 93

♥ AK98

♦ K43

♣ K765

South:

♠ AK1054

♥ Q432

♦ 6

♣ A108

West North East South

1NT Pass 2♣¹

Pass 2♥ Pass 4♥

AP

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 36	♠ K4	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ J97652	Partner bids first.
HCP: 7	♣ 1094	

Board: 37	♠ K82	West Bids 2♠ if possible.
Dealer: S	♥ Q85	
Vul: EW	♦ AQ642	You bid first.
HCP: 14	♣ K8	

Board: 38	♠ 1084	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: None	♦ A9865	Partner bids first.
HCP: 11	♣ A6	

Board: 39	♠ AK9	The opponents are silent.
Dealer: S	♥ J842	
Vul: NS	♦ AQ105	You bid first.
HCP: 14	♣ 98	

Board: 40	♠ AK1054	The opponents are silent.
Dealer: N	♥ Q432	
Vul: EW	♦ 6	Partner bids first.
HCP: 13	♣ A108	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 36
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 7
 Contract: 3♦ N

North:
 ♠ AJ108
 ♥ 8543
 ♦ AQ4
 ♣ A7

South:
 ♠ K4
 ♥ K7
 ♦ J97652
 ♣ 1094

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

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

Board: 37
 Dealer: S
 Vul: EW
 North HCP: 7
 South HCP: 14
 Contract: 3♥ S

North:
 ♠ 96
 ♥ A97432
 ♦ J10
 ♣ Q107

South:
 ♠ K82
 ♥ Q85
 ♦ AQ642
 ♣ K8

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

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

Board: 38
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 11
 Contract: 3N N

North:
 ♠ KJ96
 ♥ AK43
 ♦ Q3
 ♣ J105

South:
 ♠ 1084
 ♥ QJ10
 ♦ A9865
 ♣ A6

West	North	East	South
	1NT	Pass	3NT
AP			

Board: 39
 Dealer: S
 Vul: NS
 North HCP: 16
 South HCP: 14
 Contract: 4♠ S

North:
 ♠ Q10872
 ♥ AQ
 ♦ K86
 ♣ AJ7

South:
 ♠ AK9
 ♥ J842
 ♦ AQ105
 ♣ 98

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

Board: 40
 Dealer: N
 Vul: EW
 North HCP: 13
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ 93
 ♥ AK98
 ♦ K43
 ♣ K765

South:
 ♠ AK1054
 ♥ Q432
 ♦ 6
 ♣ A108

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	4♥
AP			

1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 41
Dealer: S
Vul: NS
HCP: 7

♠ 86
♥ QJ6
♦ 109742
♣ A95

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

Partner bids first.

Board: 42
Dealer: N
Vul: EW
HCP: 14

♠ K864
♥ A86
♦ AK63
♣ 96

The opponents are silent.

You bid first.

Board: 43
Dealer: S
Vul: Both
HCP: 4

♠ K10
♥ J
♦ 109865
♣ 109864

The opponents are silent.

Partner bids first.

Board: 44
Dealer: N
Vul: None
HCP: 14

♠ Q875
♥ J9
♦ AK85
♣ KJ3

East Bids 2♦ if possible.

You bid first.

Board: 45
Dealer: S
Vul: EW
HCP: 11

♠ A106
♥ J96
♦ KQ984
♣ J4

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 41
Dealer: S
Vul: NS
North HCP: 7
South HCP: 15
Contract: 2♠ W

North:
♠ 86
♥ QJ6
♦ 109742
♣ A95

South:
♠ AK3
♥ 85
♦ KQJ
♣ Q10632

West	North	East	South
			1NT
2♣ ¹	Pass	2♦ ²	Pass
2♠	AP		
1. Cappelletti, any 6+suit			
2. automat			

Board: 42
Dealer: N
Vul: EW
North HCP: 14
South HCP: 8
Contract: 5♣ S

North:
♠ K864
♥ A86
♦ AK63
♣ 96

South:
♠ —
♥ 1053
♦ 952
♣ AKJ8532

West	North	East	South
	1NT	Pass	5♣
AP			

Board: 43
Dealer: S
Vul: Both
North HCP: 4
South HCP: 15
Contract: 5♦ S

North:
♠ K10
♥ J
♦ 109865
♣ 109864

South:
♠ 62
♥ KQ82
♦ KQJ3
♣ KJ5

West	North	East	South
			1NT
Pass	4♠ ¹	Pass	5♦
AP			
1. Minors			

Board: 44
Dealer: N
Vul: None
North HCP: 14
South HCP: 10
Contract: 5♣ S

North:
♠ Q875
♥ J9
♦ AK85
♣ KJ3

South:
♠ 4
♥ A64
♦ 3
♣ AQ1097642

West	North	East	South
	1NT	2♦ ¹	3♣
Pass	4♣	Pass	5♣
AP			
1. Cappelletti, both majors			

Board: 45
Dealer: S
Vul: EW
North HCP: 11
South HCP: 14
Contract: 3N S

North:
♠ A106
♥ J96
♦ KQ984
♣ J4

South:
♠ KQJ9
♥ Q54
♦ A5
♣ Q852

West	North	East	South
			1NT
Pass	3NT	AP	

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 41
Dealer: S
Vul: NS
HCP: 15

♠ AK3
♥ 85
♦ KQJ
♣ Q10632

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

You bid first.

Board: 42
Dealer: N
Vul: EW
HCP: 8

♠ —
♥ 1053
♦ 952
♣ AKJ8532

The opponents are silent.

Partner bids first.

Board: 43
Dealer: S
Vul: Both
HCP: 15

♠ 62
♥ KQ82
♦ KQJ3
♣ KJ5

The opponents are silent.

You bid first.

Board: 44
Dealer: N
Vul: None
HCP: 10

♠ 4
♥ A64
♦ 3
♣ AQ1097642

East Bids 2♦ if possible.

Partner bids first.

Board: 45
Dealer: S
Vul: EW
HCP: 14

♠ KQJ9
♥ Q54
♦ A5
♣ Q852

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 41
 Dealer: S
 Vul: NS
 North HCP: 7
 South HCP: 15
 Contract: 2♠ W

North:
 ♠ 86
 ♥ QJ6
 ♦ 109742
 ♣ A95

South:
 ♠ AK3
 ♥ 85
 ♦ KQJ
 ♣ Q10632

West	North	East	South
			1NT
2♣ ¹	Pass	2♦ ²	Pass
2♠	AP		
1. Cappelletti, any 6+suit			
2. automat			

Board: 42
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 8
 Contract: 5♣ S

North:
 ♠ K864
 ♥ A86
 ♦ AK63
 ♣ 96

South:
 ♠ —
 ♥ 1053
 ♦ 952
 ♣ AKJ8532

West	North	East	South
	1NT	Pass	5♣
AP			

Board: 43
 Dealer: S
 Vul: Both
 North HCP: 4
 South HCP: 15
 Contract: 5♦ S

North:
 ♠ K10
 ♥ J
 ♦ 109865
 ♣ 109864

South:
 ♠ 62
 ♥ KQ82
 ♦ KQJ3
 ♣ KJ5

West	North	East	South
			1NT
Pass	4♠ ¹	Pass	5♦
AP			
1. Minors			

Board: 44
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 10
 Contract: 5♣ S

North:
 ♠ Q875
 ♥ J9
 ♦ AK85
 ♣ KJ3

South:
 ♠ 4
 ♥ A64
 ♦ 3
 ♣ AQ1097642

West	North	East	South
	1NT	2♦ ¹	3♣
Pass	4♣	Pass	5♣
AP			
1. Cappelletti, both majors			

Board: 45
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 14
 Contract: 3N S

North:
 ♠ A106
 ♥ J96
 ♦ KQ984
 ♣ J4

South:
 ♠ KQJ9
 ♥ Q54
 ♦ A5
 ♣ Q852

West	North	East	South
			1NT
Pass	3NT	AP	

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 46	♠ AK	The opponents are silent.
Dealer: N	♥ 8432	
Vul: NS	♦ K93	You bid first.
HCP: 13	♣ K762	

Board: 47	♠ 93	The opponents are silent.
Dealer: S	♥ A94	
Vul: Both	♦ AQ2	Partner bids first.
HCP: 11	♣ J8642	

Board: 48	♠ KJ	East Bids 2♦ if possible.
Dealer: N	♥ K432	West Bids 2♠ if possible.
Vul: None	♦ J43	
HCP: 15	♣ AK105	You bid first.

Board: 49	♠ KQJ2	The opponents are silent.
Dealer: S	♥ 763	
Vul: EW	♦ 64	Partner bids first.
HCP: 8	♣ Q1074	

Board: 50	♠ Q6	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ A1063	You bid first.
HCP: 15	♣ K1086	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 108765		1NT	Pass	2♥
Vul: NS	♥ 8432	♥ AJ5	Pass	2♠	Pass	3♦
North HCP: 13	♦ K93	♦ A762	Pass	3♥	Pass	3NT
South HCP: 13	♣ K762	♣ A	AP			
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AQ5				1NT
Vul: Both	♥ A94	♥ J53				
North HCP: 11	♦ AQ2	♦ KJ104	Pass	2NT	AP	
South HCP: 13	♣ J8642	♣ Q109				
Contract: 2N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A54		1NT	2♦ ¹	Pass
Vul: None	♥ K432	♥ 85				
North HCP: 15	♦ J43	♦ 108752	2♠	AP		
South HCP: 4	♣ AK105	♣ 763	1. Cappelletti, both majors			
Contract: 2♠ W						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ KQJ2	♠ A76				1NT
Vul: EW	♥ 763	♥ KQ10				
North HCP: 8	♦ 64	♦ AQ105	AP			
South HCP: 15	♣ Q1074	♣ 865				
Contract: 1N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ 983		1NT	AP	
Vul: NS	♥ AQ7	♥ 865				
North HCP: 15	♦ A1063	♦ Q872				
South HCP: 4	♣ K1086	♣ Q72				
Contract: 1N N						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 46	♠ 108765	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ A762	Partner bids first.
HCP: 13	♣ A	

Board: 47	♠ AQ5	The opponents are silent.
Dealer: S	♥ J53	
Vul: Both	♦ KJ104	You bid first.
HCP: 13	♣ Q109	

Board: 48	♠ A54	East Bids 2♦ if possible.
Dealer: N	♥ 85	West Bids 2♠ if possible.
Vul: None	♦ 108752	
HCP: 4	♣ 763	Partner bids first.

Board: 49	♠ A76	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ AQ105	You bid first.
HCP: 15	♣ 865	

Board: 50	♠ 983	The opponents are silent.
Dealer: N	♥ 865	
Vul: NS	♦ Q872	Partner bids first.
HCP: 4	♣ Q72	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 108765		1NT	Pass	2♥
Vul: NS	♥ 8432	♥ AJ5	Pass	2♠	Pass	3♦
North HCP: 13	♦ K93	♦ A762	Pass	3♥	Pass	3NT
South HCP: 13	♣ K762	♣ A	AP			
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AQ5				1NT
Vul: Both	♥ A94	♥ J53				
North HCP: 11	♦ AQ2	♦ KJ104	Pass	2NT	AP	
South HCP: 13	♣ J8642	♣ Q109				
Contract: 2N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A54		1NT	2♦ ¹	Pass
Vul: None	♥ K432	♥ 85				
North HCP: 15	♦ J43	♦ 108752	2♠	AP		
South HCP: 4	♣ AK105	♣ 763	1. Cappelletti, both majors			
Contract: 2♠ W						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ KQJ2	♠ A76				1NT
Vul: EW	♥ 763	♥ KQ10				
North HCP: 8	♦ 64	♦ AQ105	AP			
South HCP: 15	♣ Q1074	♣ 865				
Contract: 1N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ 983		1NT	AP	
Vul: NS	♥ AQ7	♥ 865				
North HCP: 15	♦ A1063	♦ Q872				
South HCP: 4	♣ K1086	♣ Q72				
Contract: 1N N						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 51	♠ AJ7	The opponents are silent.
Dealer: S	♥ AJ9872	
Vul: Both	♦ K6	Partner bids first.
HCP: 13	♣ 84	
Board: 52	♠ A54	East Bids 2♥ if possible.
Dealer: N	♥ K63	
Vul: NS	♦ QJ4	You bid first.
HCP: 13	♣ QJ74	
Board: 53	♠ Q9863	East Doubles Pass if possible.
Dealer: S	♥ 42	West Bids 3♥ if possible.
Vul: EW	♦ 93	
HCP: 2	♣ 10872	Partner bids first.
Board: 54	♠ Q76	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: Both	♦ 97	You bid first.
HCP: 13	♣ AK76	
Board: 55	♠ 42	The opponents are silent.
Dealer: S	♥ AJ109876	
Vul: None	♦ K75	Partner bids first.
HCP: 9	♣ J	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ K2				1NT
Vul: Both	♥ AJ9872	♥ Q1053	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ K6	♦ A975	AP			
South HCP: 13	♣ 84	♣ A53	1. Texas			
Contract: 4♥ S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ KQ82		1NT	2♥ ¹	X
Vul: NS	♥ K63	♥ 85	Pass	2♠	Pass	3NT
North HCP: 13	♦ QJ4	♦ 93	AP			
South HCP: 12	♣ QJ74	♣ AK1053	1. Cappelletti, 5M-4m			
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ Q9863	♠ A2				1NT
Vul: EW	♥ 42	♥ Q1075	Pass	2♥	Pass	2♠
North HCP: 2	♦ 93	♦ KQJ7	Pass	Pass	X	Pass
South HCP: 14	♣ 10872	♣ Q93	3♥	AP		
Contract: 3♥ W						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ K95				
Vul: Both	♥ KJ105	♥ 43		1NT	Pass	2NT
North HCP: 13	♦ 97	♦ AQJ82	AP			
South HCP: 11	♣ AK76	♣ J32				
Contract: 2N N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ 75				1NT
Vul: None	♥ AJ109876	♥ KQ43	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ K75	♦ AQ104	AP			
South HCP: 13	♣ J	♣ Q107	1. Texas			
Contract: 4♥ S						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 51	♠ K2	The opponents are silent.
Dealer: S	♥ Q1053	
Vul: Both	♦ A975	You bid first.
HCP: 13	♣ A53	

Board: 52	♠ KQ82	East Bids 2♥ if possible.
Dealer: N	♥ 85	
Vul: NS	♦ 93	Partner bids first.
HCP: 12	♣ AK1053	

Board: 53	♠ A2	East Doubles Pass if possible.
Dealer: S	♥ Q1075	West Bids 3♥ if possible.
Vul: EW	♦ KQJ7	
HCP: 14	♣ Q93	You bid first.

Board: 54	♠ K95	The opponents are silent.
Dealer: N	♥ 43	
Vul: Both	♦ AQJ82	Partner bids first.
HCP: 11	♣ J32	

Board: 55	♠ 75	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: None	♦ AQ104	You bid first.
HCP: 13	♣ Q107	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ K2				1NT
Vul: Both	♥ AJ9872	♥ Q1053	Pass	4♦ ¹	Pass	4♥
North HCP: 13	♦ K6	♦ A975	AP			
South HCP: 13	♣ 84	♣ A53	1. Texas			
Contract: 4♥ S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ KQ82		1NT	2♥ ¹	X
Vul: NS	♥ K63	♥ 85	Pass	2♠	Pass	3NT
North HCP: 13	♦ QJ4	♦ 93	AP			
South HCP: 12	♣ QJ74	♣ AK1053	1. Cappelletti, 5M-4m			
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ Q9863	♠ A2				1NT
Vul: EW	♥ 42	♥ Q1075	Pass	2♥	Pass	2♠
North HCP: 2	♦ 93	♦ KQJ7	Pass	Pass	X	Pass
South HCP: 14	♣ 10872	♣ Q93	3♥	AP		
Contract: 3♥ W						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ K95				
Vul: Both	♥ KJ105	♥ 43		1NT	Pass	2NT
North HCP: 13	♦ 97	♦ AQJ82	AP			
South HCP: 11	♣ AK76	♣ J32				
Contract: 2N N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ 75				1NT
Vul: None	♥ AJ109876	♥ KQ43	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ K75	♦ AQ104	AP			
South HCP: 13	♣ J	♣ Q107	1. Texas			
Contract: 4♥ S						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 56	♠ K87	The opponents are silent.
Dealer: N	♥ 974	
Vul: EW	♦ AQ8	You bid first.
HCP: 14	♣ AJ74	
Board: 57	♠ 9843	West Bids 2♠ if possible.
Dealer: S	♥ AK1096	
Vul: None	♦ 76	Partner bids first.
HCP: 8	♣ J9	
Board: 58	♠ K42	East Doubles 3♣ if possible.
Dealer: N	♥ 76	West Bids 3♦ if possible.
Vul: NS	♦ QJ8	
HCP: 15	♣ AKQ62	You bid first.
Board: 59	♠ 10872	West Bids 2♣ if possible.
Dealer: S	♥ 10853	East Bids 2♦ if possible.
Vul: Both	♦ 108	
HCP: 2	♣ Q85	Partner bids first.
Board: 60	♠ A103	East Bids 2♣ if possible.
Dealer: N	♥ AQ104	West Bids 2♦ if possible.
Vul: NS	♦ A1053	West Bids 3♦ if possible.
HCP: 14	♣ 85	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 56
Dealer: N
Vul: EW
North HCP: 14
South HCP: 6
Contract: 1N N

North:
♠ K87
♥ 974
♦ AQ8
♣ AJ74

South:
♠ Q962
♥ A5
♦ 9653
♣ 985

West	North	East	South
	1NT	AP	

Board: 57
Dealer: S
Vul: None
North HCP: 8
South HCP: 15
Contract: 3♥ N

North:
♠ 9843
♥ AK1096
♦ 76
♣ J9

South:
♠ AKQ
♥ Q4
♦ A104
♣ 85432

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

1. Cappelletti, 5M-4m

Board: 58
Dealer: N
Vul: NS
North HCP: 15
South HCP: 4
Contract: 3♦ W

North:
♠ K42
♥ 76
♦ QJ8
♣ AKQ62

South:
♠ 10876
♥ K94
♦ —
♣ J109843

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

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

Board: 59
Dealer: S
Vul: Both
North HCP: 2
South HCP: 14
Contract: 2♦ E

North:
♠ 10872
♥ 10853
♦ 108
♣ Q85

South:
♠ Q93
♥ QJ74
♦ Q4
♣ AK102

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

1. Cappelletti, any 6+suit
2. automat

Board: 60
Dealer: N
Vul: NS
North HCP: 14
South HCP: 6
Contract: 3♠ S

North:
♠ A103
♥ AQ104
♦ A1053
♣ 85

South:
♠ K8654
♥ J832
♦ —
♣ Q1093

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

1. Cappelletti, any 6+suit
2. automat

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 56	♠ Q962	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ 9653	Partner bids first.
HCP: 6	♣ 985	
Board: 57	♠ AKQ	West Bids 2♠ if possible.
Dealer: S	♥ Q4	
Vul: None	♦ A104	You bid first.
HCP: 15	♣ 85432	
Board: 58	♠ 10876	East Doubles 3♣ if possible.
Dealer: N	♥ K94	West Bids 3♦ if possible.
Vul: NS	♦ —	
HCP: 4	♣ J109843	Partner bids first.
Board: 59	♠ Q93	West Bids 2♣ if possible.
Dealer: S	♥ QJ74	East Bids 2♦ if possible.
Vul: Both	♦ Q4	
HCP: 14	♣ AK102	You bid first.
Board: 60	♠ K8654	East Bids 2♣ if possible.
Dealer: N	♥ J832	West Bids 2♦ if possible.
Vul: NS	♦ —	West Bids 3♦ if possible.
HCP: 6	♣ Q1093	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 56
Dealer: N
Vul: EW
North HCP: 14
South HCP: 6
Contract: 1N N

North:
♠ K87
♥ 974
♦ AQ8
♣ AJ74

South:
♠ Q962
♥ A5
♦ 9653
♣ 985

West	North	East	South
	1NT	AP	

Board: 57
Dealer: S
Vul: None
North HCP: 8
South HCP: 15
Contract: 3♥ N

North:
♠ 9843
♥ AK1096
♦ 76
♣ J9

South:
♠ AKQ
♥ Q4
♦ A104
♣ 85432

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

1. Cappelletti, 5M-4m

Board: 58
Dealer: N
Vul: NS
North HCP: 15
South HCP: 4
Contract: 3♦ W

North:
♠ K42
♥ 76
♦ QJ8
♣ AKQ62

South:
♠ 10876
♥ K94
♦ —
♣ J109843

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

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

Board: 59
Dealer: S
Vul: Both
North HCP: 2
South HCP: 14
Contract: 2♦ E

North:
♠ 10872
♥ 10853
♦ 108
♣ Q85

South:
♠ Q93
♥ QJ74
♦ Q4
♣ AK102

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

1. Cappelletti, any 6+suit
2. automat

Board: 60
Dealer: N
Vul: NS
North HCP: 14
South HCP: 6
Contract: 3♠ S

North:
♠ A103
♥ AQ104
♦ A1053
♣ 85

South:
♠ K8654
♥ J832
♦ —
♣ Q1093

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

1. Cappelletti, any 6+suit
2. automat

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 61	♠ 752	West Bids 2♥ if possible.
Dealer: S	♥ 86	
Vul: EW	♦ A864	Partner bids first.
HCP: 4	♣ 10985	

Board: 62	♠ Q105	West Bids 2♠ if possible.
Dealer: N	♥ 73	
Vul: NS	♦ AKQ109	You bid first.
HCP: 14	♣ K52	

Board: 63	♠ 543	The opponents are silent.
Dealer: S	♥ A106542	
Vul: EW	♦ 6	Partner bids first.
HCP: 11	♣ AK6	

Board: 64	♠ 852	The opponents are silent.
Dealer: N	♥ AQ87	
Vul: Both	♦ A64	You bid first.
HCP: 13	♣ K76	

Board: 65	♠ K5	The opponents are silent.
Dealer: S	♥ J10876	
Vul: NS	♦ Q72	Partner bids first.
HCP: 11	♣ AJ4	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ KQ96				1NT
Vul: EW	♥ 86	♥ AJ				
North HCP: 4	♦ A864	♦ Q73	2♥ ¹	AP		
South HCP: 15	♣ 10985	♣ K642	1. Cappelletti, 5M-4m			
Contract: 2♥ W						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ 97				
Vul: NS	♥ 73	♥ QJ986		1NT	Pass	2♦
North HCP: 14	♦ AKQ109	♦ 8	2♠	AP		
South HCP: 5	♣ K52	♣ Q10743				
Contract: 2♠ W						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ KQ6				1NT
Vul: EW	♥ A106542	♥ Q8	Pass	2♦	Pass	2♥
North HCP: 11	♦ 6	♦ AJ532	Pass	3♥	AP	
South HCP: 13	♣ AK6	♣ J97				
Contract: 3♥ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ A109				
Vul: Both	♥ AQ87	♥ 63		1NT	AP	
North HCP: 13	♦ A64	♦ Q95				
South HCP: 9	♣ K76	♣ QJ843				
Contract: 1N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ 1062				1NT
Vul: NS	♥ J10876	♥ KQ52	Pass	2♦	Pass	3♥ ¹
North HCP: 11	♦ Q72	♦ KJ	Pass	4♥	AP	
South HCP: 14	♣ AJ4	♣ KQ73	1. Super acceptance after NT			
Contract: 4♥ S						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 61	♠ KQ96	West Bids 2♥ if possible.
Dealer: S	♥ AJ	
Vul: EW	♦ Q73	You bid first.
HCP: 15	♣ K642	

Board: 62	♠ 97	West Bids 2♠ if possible.
Dealer: N	♥ QJ986	
Vul: NS	♦ 8	Partner bids first.
HCP: 5	♣ Q10743	

Board: 63	♠ KQ6	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ AJ532	You bid first.
HCP: 13	♣ J97	

Board: 64	♠ A109	The opponents are silent.
Dealer: N	♥ 63	
Vul: Both	♦ Q95	Partner bids first.
HCP: 9	♣ QJ843	

Board: 65	♠ 1062	The opponents are silent.
Dealer: S	♥ KQ52	
Vul: NS	♦ KJ	You bid first.
HCP: 14	♣ KQ73	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ KQ96				1NT
Vul: EW	♥ 86	♥ AJ				
North HCP: 4	♦ A864	♦ Q73	2♥ ¹	AP		
South HCP: 15	♣ 10985	♣ K642				
Contract: 2♥ W						1. Cappelletti, 5M-4m

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ 97				
Vul: NS	♥ 73	♥ QJ986		1NT	Pass	2♦
North HCP: 14	♦ AKQ109	♦ 8	2♠	AP		
South HCP: 5	♣ K52	♣ Q10743				
Contract: 2♠ W						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ KQ6				1NT
Vul: EW	♥ A106542	♥ Q8	Pass	2♦	Pass	2♥
North HCP: 11	♦ 6	♦ AJ532	Pass	3♥	AP	
South HCP: 13	♣ AK6	♣ J97				
Contract: 3♥ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ A109				
Vul: Both	♥ AQ87	♥ 63		1NT	AP	
North HCP: 13	♦ A64	♦ Q95				
South HCP: 9	♣ K76	♣ QJ843				
Contract: 1N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ 1062				1NT
Vul: NS	♥ J10876	♥ KQ52	Pass	2♦	Pass	3♥ ¹
North HCP: 11	♦ Q72	♦ KJ	Pass	4♥	AP	
South HCP: 14	♣ AJ4	♣ KQ73				
Contract: 4♥ S						1. Super acceptance after NT

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 66	♠ AQ10	The opponents are silent.
Dealer: N	♥ Q972	
Vul: EW	♦ Q654	You bid first.
HCP: 14	♣ A6	

Board: 67	♠ A10	The opponents are silent.
Dealer: S	♥ K82	
Vul: EW	♦ K1094	Partner bids first.
HCP: 12	♣ Q1093	

Board: 68	♠ 74	The opponents are silent.
Dealer: N	♥ A87	
Vul: None	♦ KJ85	You bid first.
HCP: 14	♣ AQ106	

Board: 69	♠ J975	West Doubles 1NT if possible.
Dealer: S	♥ KJ	East Bids 2♦ if possible.
Vul: NS	♦ 1062	
HCP: 5	♣ 9652	Partner bids first.

Board: 70	♠ K743	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ AQJ	You bid first.
HCP: 15	♣ Q982	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K962		1NT	Pass	2♣ ¹
Vul: EW	♥ Q972	♥ 4	Pass	2♥	Pass	2NT
North HCP: 14	♦ Q654	♦ AK98	Pass	3NT	AP	
South HCP: 11	♣ A6	♣ J984				
Contract: 3N N						1. Stayman

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ Q97				1NT
Vul: EW	♥ K82	♥ 1075	Pass	3NT	AP	
North HCP: 12	♦ K1094	♦ AJ3				
South HCP: 14	♣ Q1093	♣ AK84				
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ K98		1NT	Pass	2NT
Vul: None	♥ A87	♥ K42	AP			
North HCP: 14	♦ KJ85	♦ A73				
South HCP: 10	♣ AQ106	♣ 9743				
Contract: 2N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J975	♠ K82				1NT
Vul: NS	♥ KJ	♥ Q742	X ¹	Pass	2♦	AP
North HCP: 5	♦ 1062	♦ QJ				
South HCP: 13	♣ 9652	♣ AJ107				
Contract: 2♦ E						1. Cappelletti, strong

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ K743	♠ A1098		1NT	Pass	4♦ ¹
Vul: Both	♥ K9	♥ Q86532	Pass	4♥	AP	
North HCP: 15	♦ AQJ	♦ 62				
South HCP: 9	♣ Q982	♣ K				
Contract: 4♥ N						1. Texas

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 66	♠ K962	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ AK98	Partner bids first.
HCP: 11	♣ J984	

Board: 67	♠ Q97	The opponents are silent.
Dealer: S	♥ 1075	
Vul: EW	♦ AJ3	You bid first.
HCP: 14	♣ AK84	

Board: 68	♠ K98	The opponents are silent.
Dealer: N	♥ K42	
Vul: None	♦ A73	Partner bids first.
HCP: 10	♣ 9743	

Board: 69	♠ K82	West Doubles 1NT if possible.
Dealer: S	♥ Q742	East Bids 2♦ if possible.
Vul: NS	♦ QJ	
HCP: 13	♣ AJ107	You bid first.

Board: 70	♠ A1098	The opponents are silent.
Dealer: N	♥ Q86532	
Vul: Both	♦ 62	Partner bids first.
HCP: 9	♣ K	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K962		1NT	Pass	2♣ ¹
Vul: EW	♥ Q972	♥ 4	Pass	2♥	Pass	2NT
North HCP: 14	♦ Q654	♦ AK98	Pass	3NT	AP	
South HCP: 11	♣ A6	♣ J984				
Contract: 3N N						1. Stayman

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ Q97				1NT
Vul: EW	♥ K82	♥ 1075	Pass	3NT	AP	
North HCP: 12	♦ K1094	♦ AJ3				
South HCP: 14	♣ Q1093	♣ AK84				
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ K98		1NT	Pass	2NT
Vul: None	♥ A87	♥ K42	AP			
North HCP: 14	♦ KJ85	♦ A73				
South HCP: 10	♣ AQ106	♣ 9743				
Contract: 2N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J975	♠ K82				1NT
Vul: NS	♥ KJ	♥ Q742	X ¹	Pass	2♦	AP
North HCP: 5	♦ 1062	♦ QJ				
South HCP: 13	♣ 9652	♣ AJ107				
Contract: 2♦ E						1. Cappelletti, strong

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ K743	♠ A1098		1NT	Pass	4♦ ¹
Vul: Both	♥ K9	♥ Q86532	Pass	4♥	AP	
North HCP: 15	♦ AQJ	♦ 62				
South HCP: 9	♣ Q982	♣ K				
Contract: 4♥ N						1. Texas

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 71	♠ 87	West Doubles 1NT if possible.
Dealer: S	♥ Q753	
Vul: NS	♦ 10862	Partner bids first.
HCP: 2	♣ 863	

Board: 72	♠ J86	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: EW	♦ 953	You bid first.
HCP: 14	♣ AKJ8	

Board: 73	♠ 7542	East Doubles Pass if possible. West Bids 3♥ if possible.
Dealer: S	♥ 6	
Vul: None	♦ KQJ762	Partner bids first.
HCP: 6	♣ 102	

Board: 74	♠ Q42	East Doubles 3♦ if possible. West Bids 3♥ if possible.
Dealer: N	♥ AK85	
Vul: NS	♦ 762	West Doubles 4♦ if possible. You bid first.
HCP: 13	♣ A52	

Board: 75	♠ 852	West Doubles 1NT if possible.
Dealer: S	♥ 97	
Vul: EW	♦ K9872	Partner bids first.
HCP: 7	♣ A92	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 71
Dealer: S
Vul: NS
North HCP: 2
South HCP: 13
Contract: 1NX S

North:
♠ 87
♥ Q753
♦ 10862
♣ 863

South:
♠ 1054
♥ AK10
♦ K953
♣ K74

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

Board: 72
Dealer: N
Vul: EW
North HCP: 14
South HCP: 13
Contract: 4♠ N

North:
♠ J86
♥ KQ8
♦ 953
♣ AKJ8

South:
♠ A9543
♥ A109
♦ AJ76
♣ 4

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

Board: 73
Dealer: S
Vul: None
North HCP: 6
South HCP: 14
Contract: 4♦ S

North:
♠ 7542
♥ 6
♦ KQJ762
♣ 102

South:
♠ AQ63
♥ A85
♦ A943
♣ 63

West	North	East	South
			1NT
Pass	3♣ ¹	Pass	3♦ ²
Pass	Pass	X	Pass
3♥	4♦	AP	
1. 1N-3C transfer to diamonds			
2. automat			

Board: 74
Dealer: N
Vul: NS
North HCP: 13
South HCP: 10
Contract: 4♦X N

North:
♠ Q42
♥ AK85
♦ 762
♣ A52

South:
♠ A9
♥ 7
♦ K109543
♣ QJ94

West	North	East	South
	1NT	Pass	3♣ ¹
Pass	3♦ ²	X	Pass
3♥	Pass	Pass	4♦
X	AP		
1. 1N-3C transfer to diamonds			
2. automat			

Board: 75
Dealer: S
Vul: EW
North HCP: 7
South HCP: 14
Contract: 1NX S

North:
♠ 852
♥ 97
♦ K9872
♣ A92

South:
♠ AQ10
♥ A85
♦ J1054
♣ QJ3

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

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 71	♠ 1054	West Doubles 1NT if possible.
Dealer: S	♥ AK10	
Vul: NS	♦ K953	You bid first.
HCP: 13	♣ K74	

Board: 72	♠ A9543	The opponents are silent.
Dealer: N	♥ A109	
Vul: EW	♦ AJ76	Partner bids first.
HCP: 13	♣ 4	

Board: 73	♠ AQ63	East Doubles Pass if possible.
Dealer: S	♥ A85	West Bids 3♥ if possible.
Vul: None	♦ A943	
HCP: 14	♣ 63	You bid first.

Board: 74	♠ A9	East Doubles 3♦ if possible.
Dealer: N	♥ 7	West Bids 3♥ if possible.
Vul: NS	♦ K109543	West Doubles 4♦ if possible.
HCP: 10	♣ QJ94	Partner bids first.

Board: 75	♠ AQ10	West Doubles 1NT if possible.
Dealer: S	♥ A85	
Vul: EW	♦ J1054	You bid first.
HCP: 14	♣ QJ3	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 71
Dealer: S
Vul: NS
North HCP: 2
South HCP: 13
Contract: 1NX S

North:
♠ 87
♥ Q753
♦ 10862
♣ 863

South:
♠ 1054
♥ AK10
♦ K953
♣ K74

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

Board: 72
Dealer: N
Vul: EW
North HCP: 14
South HCP: 13
Contract: 4♠ N

North:
♠ J86
♥ KQ8
♦ 953
♣ AKJ8

South:
♠ A9543
♥ A109
♦ AJ76
♣ 4

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

Board: 73
Dealer: S
Vul: None
North HCP: 6
South HCP: 14
Contract: 4♦ S

North:
♠ 7542
♥ 6
♦ KQJ762
♣ 102

South:
♠ AQ63
♥ A85
♦ A943
♣ 63

West	North	East	South
			1NT
Pass	3♣ ¹	Pass	3♦ ²
Pass	Pass	X	Pass
3♥	4♦	AP	
1. 1N-3C transfer to diamonds			
2. automat			

Board: 74
Dealer: N
Vul: NS
North HCP: 13
South HCP: 10
Contract: 4♦X N

North:
♠ Q42
♥ AK85
♦ 762
♣ A52

South:
♠ A9
♥ 7
♦ K109543
♣ QJ94

West	North	East	South
	1NT	Pass	3♣ ¹
Pass	3♦ ²	X	Pass
3♥	Pass	Pass	4♦
X	AP		
1. 1N-3C transfer to diamonds			
2. automat			

Board: 75
Dealer: S
Vul: EW
North HCP: 7
South HCP: 14
Contract: 1NX S

North:
♠ 852
♥ 97
♦ K9872
♣ A92

South:
♠ AQ10
♥ A85
♦ J1054
♣ QJ3

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

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 76 ♠ AK53
Dealer: N ♥ 982
Vul: NS ♦ K8
HCP: 13 ♣ QJ63

West Bids 2♥ if possible.
East Bids 3♥ if possible.

You bid first.

Board: 77 ♠ J10
Dealer: S ♥ K83
Vul: EW ♦ QJ8764
HCP: 7 ♣ 87

The opponents are silent.

Partner bids first.

Board: 78 ♠ AQJ9
Dealer: N ♥ 87
Vul: Both ♦ AQ7
HCP: 15 ♣ Q976

The opponents are silent.

You bid first.

Board: 79 ♠ J975
Dealer: S ♥ KJ86
Vul: None ♦ QJ
HCP: 11 ♣ K85

The opponents are silent.

Partner bids first.

Board: 80 ♠ KQ
Dealer: N ♥ Q53
Vul: EW ♦ K65
HCP: 15 ♣ AJ962

West Doubles Pass if possible.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 76
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 5
 Contract: 3♥ W

North:
 ♠ AK53
 ♥ 982
 ♦ K8
 ♣ QJ63

South:
 ♠ 9842
 ♥ J
 ♦ 9652
 ♣ A1082

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

1. Cappelletti, 5M-4m

Board: 77
 Dealer: S
 Vul: EW
 North HCP: 7
 South HCP: 14
 Contract: 3♦ S

North:
 ♠ J10
 ♥ K83
 ♦ QJ8764
 ♣ 87

South:
 ♠ AQ76
 ♥ J942
 ♦ A109
 ♣ K3

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

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

Board: 78
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 7
 Contract: 1N N

North:
 ♠ AQJ9
 ♥ 87
 ♦ AQ7
 ♣ Q976

South:
 ♠ 764
 ♥ QJ102
 ♦ 9532
 ♣ A2

West	North	East	South
	1NT	AP	

Board: 79
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 2N S

North:
 ♠ J975
 ♥ KJ86
 ♦ QJ
 ♣ K85

South:
 ♠ K43
 ♥ Q103
 ♦ AK
 ♣ J7632

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

1. Stayman

Board: 80
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 8
 Contract: 2♠X N

North:
 ♠ KQ
 ♥ Q53
 ♦ K65
 ♣ AJ962

South:
 ♠ A9854
 ♥ J42
 ♦ 973
 ♣ K7

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

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 76	♠ 9842	West Bids 2♥ if possible.
Dealer: N	♥ J	East Bids 3♥ if possible.
Vul: NS	♦ 9652	
HCP: 5	♣ A1082	Partner bids first.
Board: 77	♠ AQ76	The opponents are silent.
Dealer: S	♥ J942	
Vul: EW	♦ A109	You bid first.
HCP: 14	♣ K3	
Board: 78	♠ 764	The opponents are silent.
Dealer: N	♥ QJ102	
Vul: Both	♦ 9532	Partner bids first.
HCP: 7	♣ A2	
Board: 79	♠ K43	The opponents are silent.
Dealer: S	♥ Q103	
Vul: None	♦ AK	You bid first.
HCP: 13	♣ J7632	
Board: 80	♠ A9854	West Doubles Pass if possible.
Dealer: N	♥ J42	
Vul: EW	♦ 973	Partner bids first.
HCP: 8	♣ K7	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 76
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 5
 Contract: 3♥ W

North:
 ♠ AK53
 ♥ 982
 ♦ K8
 ♣ QJ63

South:
 ♠ 9842
 ♥ J
 ♦ 9652
 ♣ A1082

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

1. Cappelletti, 5M-4m

Board: 77
 Dealer: S
 Vul: EW
 North HCP: 7
 South HCP: 14
 Contract: 3♦ S

North:
 ♠ J10
 ♥ K83
 ♦ QJ8764
 ♣ 87

South:
 ♠ AQ76
 ♥ J942
 ♦ A109
 ♣ K3

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

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

Board: 78
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 7
 Contract: 1N N

North:
 ♠ AQJ9
 ♥ 87
 ♦ AQ7
 ♣ Q976

South:
 ♠ 764
 ♥ QJ102
 ♦ 9532
 ♣ A2

West	North	East	South
	1NT	AP	

Board: 79
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 2N S

North:
 ♠ J975
 ♥ KJ86
 ♦ QJ
 ♣ K85

South:
 ♠ K43
 ♥ Q103
 ♦ AK
 ♣ J7632

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

1. Stayman

Board: 80
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 8
 Contract: 2♠X N

North:
 ♠ KQ
 ♥ Q53
 ♦ K65
 ♣ AJ962

South:
 ♠ A9854
 ♥ J42
 ♦ 973
 ♣ K7

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

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 81 ♠ A975
Dealer: S ♥ 9
Vul: Both ♦ J87
HCP: 11 ♣ AQ987

The opponents are silent.

Partner bids first.

Board: 82 ♠ K96
Dealer: N ♥ 1087
Vul: Both ♦ AK74
HCP: 15 ♣ AJ7

The opponents are silent.

You bid first.

Board: 83 ♠ A964
Dealer: S ♥ 82
Vul: None ♦ J8643
HCP: 5 ♣ 42

The opponents are silent.

Partner bids first.

Board: 84 ♠ Q5
Dealer: N ♥ AQ92
Vul: NS ♦ AK103
HCP: 15 ♣ 973

The opponents are silent.

You bid first.

Board: 85 ♠ —
Dealer: S ♥ 5
Vul: EW ♦ AQ10932
HCP: 9 ♣ K109765

West Doubles 1NT if possible.

West Doubles Pass if possible.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ 10862				1NT
Vul: Both	♥ 9	♥ KQ62	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ J87	♦ AK9	Pass	2NT	Pass	3♠
South HCP: 15	♣ AQ987	♣ K5	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ Q10732		1NT	Pass	2♥
Vul: Both	♥ 1087	♥ KJ4	Pass	2♠	Pass	3♣
North HCP: 15	♦ AK74	♦ 6	Pass	4♠	AP	
South HCP: 11	♣ AJ7	♣ KQ43				
Contract: 4♠ N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ A964	♠ Q87				1NT
Vul: None	♥ 82	♥ A75				
North HCP: 5	♦ J8643	♦ Q2	AP			
South HCP: 15	♣ 42	♣ AK986				
Contract: 1N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K862		1NT	AP	
Vul: NS	♥ AQ92	♥ J1064				
North HCP: 15	♦ AK103	♦ 862				
South HCP: 5	♣ 973	♣ J4				
Contract: 1N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A96	X ¹	3♣ ²	Pass	3♦ ³
Vul: EW	♥ 5	♥ QJ72	Pass	5♦	Pass	Pass
North HCP: 9	♦ AQ10932	♦ K5	X	AP		
South HCP: 13	♣ K109765	♣ QJ82	1. Cappelletti, strong			
Contract: 5♦ X S			2. 1N-3C transfer to diamonds			
			3. automat			

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 81	♠ 10862	The opponents are silent.
Dealer: S	♥ KQ62	
Vul: Both	♦ AK9	You bid first.
HCP: 15	♣ K5	

Board: 82	♠ Q10732	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: Both	♦ 6	Partner bids first.
HCP: 11	♣ KQ43	

Board: 83	♠ Q87	The opponents are silent.
Dealer: S	♥ A75	
Vul: None	♦ Q2	You bid first.
HCP: 15	♣ AK986	

Board: 84	♠ K862	The opponents are silent.
Dealer: N	♥ J1064	
Vul: NS	♦ 862	Partner bids first.
HCP: 5	♣ J4	

Board: 85	♠ A96	West Doubles 1NT if possible.
Dealer: S	♥ QJ72	West Doubles Pass if possible.
Vul: EW	♦ K5	
HCP: 13	♣ QJ82	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ 10862				1NT
Vul: Both	♥ 9	♥ KQ62	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ J87	♦ AK9	Pass	2NT	Pass	3♠
South HCP: 15	♣ AQ987	♣ K5	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ Q10732		1NT	Pass	2♥
Vul: Both	♥ 1087	♥ KJ4	Pass	2♠	Pass	3♣
North HCP: 15	♦ AK74	♦ 6	Pass	4♠	AP	
South HCP: 11	♣ AJ7	♣ KQ43				
Contract: 4♠ N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ A964	♠ Q87				1NT
Vul: None	♥ 82	♥ A75				
North HCP: 5	♦ J8643	♦ Q2	AP			
South HCP: 15	♣ 42	♣ AK986				
Contract: 1N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K862		1NT	AP	
Vul: NS	♥ AQ92	♥ J1064				
North HCP: 15	♦ AK103	♦ 862				
South HCP: 5	♣ 973	♣ J4				
Contract: 1N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A96	X ¹	3♣ ²	Pass	3♦ ³
Vul: EW	♥ 5	♥ QJ72	Pass	5♦	Pass	Pass
North HCP: 9	♦ AQ10932	♦ K5	X	AP		
South HCP: 13	♣ K109765	♣ QJ82	1. Cappelletti, strong			
Contract: 5♦ X S			2. 1N-3C transfer to diamonds			
			3. automat			

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 86	♠ AK43	The opponents are silent.
Dealer: N	♥ 97	
Vul: None	♦ K104	You bid first.
HCP: 13	♣ K1086	

Board: 87	♠ 1064	The opponents are silent.
Dealer: S	♥ AKQ8652	
Vul: NS	♦ A	Partner bids first.
HCP: 17	♣ KJ	

Board: 88	♠ Q5	The opponents are silent.
Dealer: N	♥ AQ94	
Vul: EW	♦ KJ6	You bid first.
HCP: 13	♣ J1084	

Board: 89	♠ J108	East Bids 3♦ if possible.
Dealer: S	♥ A42	
Vul: NS	♦ 5	Partner bids first.
HCP: 7	♣ Q108752	

Board: 90	♠ K63	The opponents are silent.
Dealer: N	♥ K108	
Vul: None	♦ K107	You bid first.
HCP: 14	♣ AJ85	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 86

Dealer: N

Vul: None

North HCP: 13

South HCP: 12

Contract: 4♠ N

North:

♠ AK43

♥ 97

♦ K104

♣ K1086

South:

♠ J1096

♥ KJ

♦ AJ965

♣ Q4

West North East South

1NT Pass 2♣¹

Pass 2♠ Pass 4♠

AP

1. Stayman

Board: 87

Dealer: S

Vul: NS

North HCP: 17

South HCP: 14

Contract: 7♥ S

North:

♠ 1064

♥ AKQ8652

♦ A

♣ KJ

South:

♠ AK92

♥ 1043

♦ K2

♣ A852

West North East South

1NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♥³

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 88

Dealer: N

Vul: EW

North HCP: 13

South HCP: 11

Contract: 3♠ N

North:

♠ Q5

♥ AQ94

♦ KJ6

♣ J1084

South:

♠ 1086432

♥ 2

♦ Q92

♣ AKQ

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 89

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 3♦ E

North:

♠ J108

♥ A42

♦ 5

♣ Q108752

South:

♠ A974

♥ 953

♦ KJ6

♣ AJ3

West North East South

1NT

Pass 2♠¹ 3♦ AP

1. 1N-2S transfer to clubs

Board: 90

Dealer: N

Vul: None

North HCP: 14

South HCP: 8

Contract: 1N N

North:

♠ K63

♥ K108

♦ K107

♣ AJ85

South:

♠ Q852

♥ 9752

♦ A3

♣ Q43

West North East South

1NT AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 86	♠ J1096	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ AJ965	Partner bids first.
HCP: 12	♣ Q4	

Board: 87	♠ AK92	The opponents are silent.
Dealer: S	♥ 1043	
Vul: NS	♦ K2	You bid first.
HCP: 14	♣ A852	

Board: 88	♠ 1086432	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ Q92	Partner bids first.
HCP: 11	♣ AKQ	

Board: 89	♠ A974	East Bids 3♦ if possible.
Dealer: S	♥ 953	
Vul: NS	♦ KJ6	You bid first.
HCP: 13	♣ AJ3	

Board: 90	♠ Q852	The opponents are silent.
Dealer: N	♥ 9752	
Vul: None	♦ A3	Partner bids first.
HCP: 8	♣ Q43	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 86

Dealer: N

Vul: None

North HCP: 13

South HCP: 12

Contract: 4♠ N

North:

♠ AK43

♥ 97

♦ K104

♣ K1086

South:

♠ J1096

♥ KJ

♦ AJ965

♣ Q4

West North East South

1NT Pass 2♣¹

Pass 2♠ Pass 4♠

AP

1. Stayman

Board: 87

Dealer: S

Vul: NS

North HCP: 17

South HCP: 14

Contract: 7♥ S

North:

♠ 1064

♥ AKQ8652

♦ A

♣ KJ

South:

♠ AK92

♥ 1043

♦ K2

♣ A852

West North East South

1NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♥³

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 88

Dealer: N

Vul: EW

North HCP: 13

South HCP: 11

Contract: 3♠ N

North:

♠ Q5

♥ AQ94

♦ KJ6

♣ J1084

South:

♠ 1086432

♥ 2

♦ Q92

♣ AKQ

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

Board: 89

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 3♦ E

North:

♠ J108

♥ A42

♦ 5

♣ Q108752

South:

♠ A974

♥ 953

♦ KJ6

♣ AJ3

West North East South

1NT

Pass 2♠¹ 3♦ AP

1. 1N-2S transfer to clubs

Board: 90

Dealer: N

Vul: None

North HCP: 14

South HCP: 8

Contract: 1N N

North:

♠ K63

♥ K108

♦ K107

♣ AJ85

South:

♠ Q852

♥ 9752

♦ A3

♣ Q43

West North East South

1NT AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 91	♠ 107	The opponents are silent.
Dealer: S	♥ J1054	
Vul: EW	♦ 75	Partner bids first.
HCP: 3	♣ Q8742	

Board: 92	♠ KQ103	The opponents are silent.
Dealer: N	♥ 652	
Vul: Both	♦ AQ108	You bid first.
HCP: 14	♣ K8	

Board: 93	♠ 1093	The opponents are silent.
Dealer: S	♥ 94	
Vul: None	♦ A98765	Partner bids first.
HCP: 7	♣ K5	

Board: 94	♠ AJ3	East Bids 2♣ if possible.
Dealer: N	♥ J93	West Bids 2♥ if possible.
Vul: NS	♦ A64	East Bids 2♠ if possible.
HCP: 14	♣ A1092	You bid first.

Board: 95	♠ Q76	West Doubles 1NT if possible.
Dealer: S	♥ 10642	East Bids 2♣ if possible.
Vul: None	♦ J103	
HCP: 3	♣ 983	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 91	North:	South:				
Dealer: S	♠ 107	♠ A82	West	North	East	South
Vul: EW	♥ J1054	♥ A763				1NT
North HCP: 3	♦ 75	♦ K84	AP			
South HCP: 15	♣ Q8742	♣ A53				
Contract: 1N S						

Board: 92	North:	South:				
Dealer: N	♠ KQ103	♠ J76				
Vul: Both	♥ 652	♥ A43	West	North	East	South
North HCP: 14	♦ AQ108	♦ J9		1NT	AP	
South HCP: 6	♣ K8	♣ 109652				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ J4				1NT
Vul: None	♥ 94	♥ AKQ7	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 7	♦ A98765	♦ K104	AP			
South HCP: 15	♣ K5	♣ Q742	1. 1N-3C transfer to diamonds			
Contract: 3♦ S			2. automat			

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 975		1NT	2♣ ¹	Pass
Vul: NS	♥ J93	♥ A108	2♥	Pass	2♠	AP
North HCP: 14	♦ A64	♦ 10985	1. Cappelletti, any 6+suit			
South HCP: 6	♣ A1092	♣ Q87				
Contract: 2♠ E						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A1093				1NT
Vul: None	♥ 10642	♥ 985				
North HCP: 3	♦ J103	♦ KQ84	X ¹	Pass	2♣	AP
South HCP: 13	♣ 983	♣ A6	1. Cappelletti, strong			
Contract: 2♣ E						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 91 ♠ A82 The opponents are silent.
Dealer: S ♥ A763
Vul: EW ♦ K84 You bid first.
HCP: 15 ♣ A53

Board: 92 ♠ J76 The opponents are silent.
Dealer: N ♥ A43
Vul: Both ♦ J9 Partner bids first.
HCP: 6 ♣ 109652

Board: 93 ♠ J4 The opponents are silent.
Dealer: S ♥ AKQ7
Vul: None ♦ K104 You bid first.
HCP: 15 ♣ Q742

Board: 94 ♠ 975 East Bids 2♣ if possible.
Dealer: N ♥ A108 West Bids 2♥ if possible.
Vul: NS ♦ 10985 East Bids 2♠ if possible.
HCP: 6 ♣ Q87 Partner bids first.

Board: 95 ♠ A1093 West Doubles 1NT if possible.
Dealer: S ♥ 985 East Bids 2♣ if possible.
Vul: None ♦ KQ84
HCP: 13 ♣ A6 You bid first.

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 96	♠ AQJ	West Bids 3♥ if possible. You bid first.
Dealer: N	♥ K75	
Vul: NS	♦ Q1073	
HCP: 13	♣ J32	

Board: 97	♠ J54	The opponents are silent. Partner bids first.
Dealer: S	♥ A98	
Vul: None	♦ 1052	
HCP: 5	♣ 10653	

Board: 98	♠ QJ9	West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2♠ if possible. You bid first.
Dealer: N	♥ Q982	
Vul: NS	♦ AJ82	
HCP: 13	♣ K3	

Board: 99	♠ K	The opponents are silent. Partner bids first.
Dealer: S	♥ AK1083	
Vul: EW	♦ QJ	
HCP: 14	♣ J8652	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K9853		1NT	Pass	2♥
Vul: NS	♥ K75	♥ J10	3♥	Pass	Pass	4♣
North HCP: 13	♦ Q1073	♦ 4	Pass	4♠	AP	
South HCP: 10	♣ J32	♣ AQ976				
Contract: 4♠ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ Q863				1NT
Vul: None	♥ A98	♥ 762	AP			
North HCP: 5	♦ 1052	♦ KQ98				
South HCP: 13	♣ 10653	♣ AQ				
Contract: 1N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ 1083		1NT	Pass	Pass
Vul: NS	♥ Q982	♥ 54	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 13	♦ AJ82	♦ Q10964	2♠	AP		
South HCP: 7	♣ K3	♣ AJ6	1. Cappelletti, any 6+suit			
Contract: 2♠ W			2. automat			

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ J1043				1NT
Vul: EW	♥ AK1083	♥ J97	Pass	2♦	Pass	2♥
North HCP: 14	♦ QJ	♦ A84	Pass	3♣	Pass	3♥
South HCP: 13	♣ J8652	♣ AK7	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 96	♠ K9853	West Bids 3♥ if possible.
Dealer: N	♥ J10	
Vul: NS	♦ 4	Partner bids first.
HCP: 10	♣ AQ976	

Board: 97	♠ Q863	The opponents are silent.
Dealer: S	♥ 762	
Vul: None	♦ KQ98	You bid first.
HCP: 13	♣ AQ	

Board: 98	♠ 1083	West Bids 2♣ if possible.
Dealer: N	♥ 54	
Vul: NS	♦ Q10964	East Bids 2♦ if possible.
HCP: 7	♣ AJ6	
		West Bids 2♠ if possible.
		Partner bids first.

Board: 99	♠ J1043	The opponents are silent.
Dealer: S	♥ J97	
Vul: EW	♦ A84	You bid first.
HCP: 13	♣ AK7	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K9853		1NT	Pass	2♥
Vul: NS	♥ K75	♥ J10	3♥	Pass	Pass	4♣
North HCP: 13	♦ Q1073	♦ 4	Pass	4♠	AP	
South HCP: 10	♣ J32	♣ AQ976				
Contract: 4♠ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ Q863				1NT
Vul: None	♥ A98	♥ 762	AP			
North HCP: 5	♦ 1052	♦ KQ98				
South HCP: 13	♣ 10653	♣ AQ				
Contract: 1N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ 1083		1NT	Pass	Pass
Vul: NS	♥ Q982	♥ 54	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 13	♦ AJ82	♦ Q10964	2♠	AP		
South HCP: 7	♣ K3	♣ AJ6	1. Cappelletti, any 6+suit			
Contract: 2♠ W			2. automat			

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ J1043				1NT
Vul: EW	♥ AK1083	♥ J97	Pass	2♦	Pass	2♥
North HCP: 14	♦ QJ	♦ A84	Pass	3♣	Pass	3♥
South HCP: 13	♣ J8652	♣ AK7	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 100	♠ A754	The opponents are silent.
Dealer: N	♥ 108	
Vul: Both	♦ A832	You bid first.
HCP: 13	♣ AJ2	

Board: 101	♠ QJ9	The opponents are silent.
Dealer: S	♥ Q97632	
Vul: EW	♦ 632	Partner bids first.
HCP: 5	♣ 9	

Board: 102	♠ K1032	West Bids 2♥ if possible.
Dealer: N	♥ AJ94	
Vul: Both	♦ 96	You bid first.
HCP: 13	♣ KQ8	

Board: 103	♠ Q53	East Bids 2♥ if possible.
Dealer: S	♥ 93	
Vul: None	♦ 9876	Partner bids first.
HCP: 3	♣ J862	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 100			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♣ ¹
Vul: Both	♠ A754	♠ KQ92	Pass	2♠	Pass	3♥ ²
North HCP: 13	♥ 108	♥ AKQ65	Pass	4♣ ³	Pass	4♦ ⁴
South HCP: 17	♦ A832	♦ 7	Pass	4NT ⁵	Pass	5♠ ⁶
Contract: 6♠ N	♣ AJ2	♣ K93	Pass	6♠	AP	
			1. Stayman			
			2. artificial			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♦ stopper			
			5. Blackwood 0314, for ♠			
			6. A=2/5 or 5/5, Q(S)=1			

Board: 101			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ QJ9	♠ K1073	Pass	2♦	Pass	3♥ ¹
North HCP: 5	♥ Q97632	♥ AK108	AP			
South HCP: 13	♦ 632	♦ 75	1. Super acceptance after NT			
Contract: 3♥ S	♣ 9	♣ QJ7				

Board: 102			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	Pass
Vul: Both	♠ K1032	♠ J975	2♥ ¹	AP		
North HCP: 13	♥ AJ94	♥ 86	1. Cappelletti, 5M-4m			
South HCP: 8	♦ 96	♦ AK105				
Contract: 2♥ W	♣ KQ8	♣ 975				

Board: 103			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ Q53	♠ 962	Pass	Pass	2♥ ¹	AP
North HCP: 3	♥ 93	♥ KJ10	1. Cappelletti, 5M-4m			
South HCP: 14	♦ 9876	♦ KJ5				
Contract: 2♥ E	♣ J862	♣ AQ93				

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 100	♠ KQ92	The opponents are silent.
Dealer: N	♥ AKQ65	
Vul: Both	♦ 7	Partner bids first.
HCP: 17	♣ K93	

Board: 101	♠ K1073	The opponents are silent.
Dealer: S	♥ AK108	
Vul: EW	♦ 75	You bid first.
HCP: 13	♣ QJ7	

Board: 102	♠ J975	West Bids 2♥ if possible.
Dealer: N	♥ 86	
Vul: Both	♦ AK105	Partner bids first.
HCP: 8	♣ 975	

Board: 103	♠ 962	East Bids 2♥ if possible.
Dealer: S	♥ KJ10	
Vul: None	♦ KJ5	You bid first.
HCP: 14	♣ AQ93	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 100			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♣ ¹
Vul: Both	♠ A754	♠ KQ92	Pass	2♠	Pass	3♥ ²
North HCP: 13	♥ 108	♥ AKQ65	Pass	4♣ ³	Pass	4♦ ⁴
South HCP: 17	♦ A832	♦ 7	Pass	4NT ⁵	Pass	5♠ ⁶
Contract: 6♠ N	♣ AJ2	♣ K93	Pass	6♠	AP	
			1. Stayman			
			2. artificial			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♦ stopper			
			5. Blackwood 0314, for ♠			
			6. A=2/5 or 5/5, Q(S)=1			

Board: 101			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ QJ9	♠ K1073	Pass	2♦	Pass	3♥ ¹
North HCP: 5	♥ Q97632	♥ AK108	AP			
South HCP: 13	♦ 632	♦ 75	1. Super acceptance after NT			
Contract: 3♥ S	♣ 9	♣ QJ7				

Board: 102			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	Pass
Vul: Both	♠ K1032	♠ J975	2♥ ¹	AP		
North HCP: 13	♥ AJ94	♥ 86	1. Cappelletti, 5M-4m			
South HCP: 8	♦ 96	♦ AK105				
Contract: 2♥ W	♣ KQ8	♣ 975				

Board: 103			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ Q53	♠ 962	Pass	Pass	2♥ ¹	AP
North HCP: 3	♥ 93	♥ KJ10	1. Cappelletti, 5M-4m			
South HCP: 14	♦ 9876	♦ KJ5				
Contract: 2♥ E	♣ J862	♣ AQ93				

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 104
Dealer: N
Vul: NS
HCP: 13

♠ A76
♥ AJ96
♦ 10743
♣ A4

East Doubles 1NT if possible.
West Bids 2♠ if possible.
East Bids 3♦ if possible.

You bid first.

Board: 105
Dealer: S
Vul: Both
HCP: 7

♠ J764
♥ J3
♦ 87
♣ KQ642

The opponents are silent.

Partner bids first.

Board: 106
Dealer: N
Vul: EW
HCP: 13

♠ A2
♥ KJ102
♦ 432
♣ AJ86

The opponents are silent.

You bid first.

Board: 107
Dealer: S
Vul: None
HCP: 5

♠ 53
♥ AJ104
♦ 83
♣ 86542

East Doubles Pass if possible.
East Bids 3♠ if possible.

Partner bids first.

Board: 108
Dealer: N
Vul: EW
HCP: 15

♠ A72
♥ 10532
♦ AKJ3
♣ K3

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ J982		1NT	X ¹	Pass
Vul: NS	♥ AJ96	♥ 102				
North HCP: 13	♦ 10743	♦ 986	2♠	Pass	3♦	AP
South HCP: 2	♣ A4	♣ J1085	1. Cappelletti, strong			
Contract: 3♦ E						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ J764	♠ A1052				1NT
Vul: Both	♥ J3	♥ A102				
North HCP: 7	♦ 87	♦ AJ5	AP			
South HCP: 14	♣ KQ642	♣ J105				
Contract: 1N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q87		1NT	Pass	3NT
Vul: EW	♥ KJ102	♥ Q7				
North HCP: 13	♦ 432	♦ AKQ75	AP			
South HCP: 16	♣ AJ86	♣ K103				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AK4				1NT
Vul: None	♥ AJ104	♥ Q93	Pass	Pass	X ¹	2♦
North HCP: 5	♦ 83	♦ J10752	Pass	Pass	3♠	AP
South HCP: 13	♣ 86542	♣ K7	1. Cappelletti, strong			
Contract: 3♠ E						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ QJ103		1NT	AP	
Vul: EW	♥ 10532	♥ 4				
North HCP: 15	♦ AKJ3	♦ 10872				
South HCP: 4	♣ K3	♣ J985				
Contract: 1N N						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 104
Dealer: N
Vul: NS
HCP: 2

♠ J982
♥ 102
♦ 986
♣ J1085

East Doubles 1NT if possible.
West Bids 2♠ if possible.
East Bids 3♦ if possible.

Partner bids first.

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

♠ A1052
♥ A102
♦ AJ5
♣ J105

The opponents are silent.

You bid first.

Board: 106
Dealer: N
Vul: EW
HCP: 16

♠ Q87
♥ Q7
♦ AKQ75
♣ K103

The opponents are silent.

Partner bids first.

Board: 107
Dealer: S
Vul: None
HCP: 13

♠ AK4
♥ Q93
♦ J10752
♣ K7

East Doubles Pass if possible.
East Bids 3♠ if possible.

You bid first.

Board: 108
Dealer: N
Vul: EW
HCP: 4

♠ QJ103
♥ 4
♦ 10872
♣ J985

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ J982		1NT	X ¹	Pass
Vul: NS	♥ AJ96	♥ 102				
North HCP: 13	♦ 10743	♦ 986	2♠	Pass	3♦	AP
South HCP: 2	♣ A4	♣ J1085	1. Cappelletti, strong			
Contract: 3♦ E						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ J764	♠ A1052				1NT
Vul: Both	♥ J3	♥ A102				
North HCP: 7	♦ 87	♦ AJ5	AP			
South HCP: 14	♣ KQ642	♣ J105				
Contract: 1N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q87		1NT	Pass	3NT
Vul: EW	♥ KJ102	♥ Q7				
North HCP: 13	♦ 432	♦ AKQ75	AP			
South HCP: 16	♣ AJ86	♣ K103				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AK4				1NT
Vul: None	♥ AJ104	♥ Q93	Pass	Pass	X ¹	2♦
North HCP: 5	♦ 83	♦ J10752	Pass	Pass	3♠	AP
South HCP: 13	♣ 86542	♣ K7	1. Cappelletti, strong			
Contract: 3♠ E						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ QJ103		1NT	AP	
Vul: EW	♥ 10532	♥ 4				
North HCP: 15	♦ AKJ3	♦ 10872				
South HCP: 4	♣ K3	♣ J985				
Contract: 1N N						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 109	♠ 7	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ A954	Partner bids first.
HCP: 16	♣ AKQ1095	

Board: 110	♠ J852	West Doubles 2♣ if possible.
Dealer: N	♥ K732	
Vul: NS	♦ AK	You bid first.
HCP: 15	♣ A86	

Board: 111	♠ A2	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ AK8652	Partner bids first.
HCP: 15	♣ A102	

Board: 112	♠ AQJ	The opponents are silent.
Dealer: N	♥ A1082	
Vul: EW	♦ 932	You bid first.
HCP: 15	♣ A106	

Board: 113	♠ 4	East Bids 4♠ if possible.
Dealer: S	♥ K	
Vul: Both	♦ AQJ432	Partner bids first.
HCP: 12	♣ Q8743	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 109

Dealer: S

Vul: Both

North HCP: 16

South HCP: 13

Contract: 3N S

North:

♠ 7

♥ K9

♦ A954

♣ AKQ1095

South:

♠ AQ6

♥ Q62

♦ KQ73

♣ 873

West North East South

1NT

Pass 3NT AP

Board: 110

Dealer: N

Vul: NS

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ J852

♥ K732

♦ AK

♣ A86

South:

♠ AQ10

♥ AJ65

♦ 8543

♣ 92

West North East South

1NT Pass 2♣¹

X 2♥ Pass 4♥

AP

1. Stayman

Board: 111

Dealer: S

Vul: EW

North HCP: 15

South HCP: 13

Contract: 6♦ S

North:

♠ A2

♥ 87

♦ AK8652

♣ A102

South:

♠ KJ97

♥ AQ5

♦ 107

♣ QJ94

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 4♣³ Pass 4♥⁴

Pass 6♦ AP

1. 1N-3C transfer to diamonds

2. automat

3. Crosswood 0314, for ♦

4. A=1/5 or 4/5

Board: 112

Dealer: N

Vul: EW

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ AQJ

♥ A1082

♦ 932

♣ A106

South:

♠ 743

♥ QJ7

♦ A76

♣ KQJ5

West North East South

1NT Pass 3NT

AP

Board: 113

Dealer: S

Vul: Both

North HCP: 12

South HCP: 13

Contract: 4♠X E

North:

♠ 4

♥ K

♦ AQJ432

♣ Q8743

South:

♠ J976

♥ AQ98

♦ K108

♣ K9

West North East South

1NT

Pass 3♦ 4♠ X

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 109	♠ AQ6	The opponents are silent.
Dealer: S	♥ Q62	
Vul: Both	♦ KQ73	You bid first.
HCP: 13	♣ 873	
Board: 110	♠ AQ10	West Doubles 2♣ if possible.
Dealer: N	♥ AJ65	
Vul: NS	♦ 8543	Partner bids first.
HCP: 11	♣ 92	
Board: 111	♠ KJ97	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: EW	♦ 107	You bid first.
HCP: 13	♣ QJ94	
Board: 112	♠ 743	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: EW	♦ A76	Partner bids first.
HCP: 13	♣ KQJ5	
Board: 113	♠ J976	East Bids 4♠ if possible.
Dealer: S	♥ AQ98	
Vul: Both	♦ K108	You bid first.
HCP: 13	♣ K9	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 109

Dealer: S

Vul: Both

North HCP: 16

South HCP: 13

Contract: 3N S

North:

♠ 7

♥ K9

♦ A954

♣ AKQ1095

South:

♠ AQ6

♥ Q62

♦ KQ73

♣ 873

West North East South

1NT

Pass 3NT AP

Board: 110

Dealer: N

Vul: NS

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ J852

♥ K732

♦ AK

♣ A86

South:

♠ AQ10

♥ AJ65

♦ 8543

♣ 92

West North East South

1NT Pass 2♣¹

X 2♥ Pass 4♥

AP

1. Stayman

Board: 111

Dealer: S

Vul: EW

North HCP: 15

South HCP: 13

Contract: 6♦ S

North:

♠ A2

♥ 87

♦ AK8652

♣ A102

South:

♠ KJ97

♥ AQ5

♦ 107

♣ QJ94

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 4♣³ Pass 4♥⁴

Pass 6♦ AP

1. 1N-3C transfer to diamonds

2. automat

3. Crosswood 0314, for ♦

4. A=1/5 or 4/5

Board: 112

Dealer: N

Vul: EW

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ AQJ

♥ A1082

♦ 932

♣ A106

South:

♠ 743

♥ QJ7

♦ A76

♣ KQJ5

West North East South

1NT Pass 3NT

AP

Board: 113

Dealer: S

Vul: Both

North HCP: 12

South HCP: 13

Contract: 4♠X E

North:

♠ 4

♥ K

♦ AQJ432

♣ Q8743

South:

♠ J976

♥ AQ98

♦ K108

♣ K9

West North East South

1NT

Pass 3♦ 4♠ X

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 114	♠ 42	The opponents are silent.
Dealer: N	♥ AQ107	
Vul: None	♦ K1083	You bid first.
HCP: 13	♣ A107	
Board: 115	♠ —	West Bids 2♣ if possible.
Dealer: S	♥ KQ73	East Bids 2♠ if possible.
Vul: NS	♦ KQ108642	
HCP: 10	♣ 76	Partner bids first.
Board: 116	♠ A105	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: None	♦ Q98	You bid first.
HCP: 14	♣ AJ102	
Board: 117	♠ AJ2	The opponents are silent.
Dealer: S	♥ A842	
Vul: EW	♦ A72	Partner bids first.
HCP: 15	♣ Q109	
Board: 118	♠ 932	East Doubles 1NT if possible.
Dealer: N	♥ AQ	West Bids 2NT if possible.
Vul: NS	♦ K105	
HCP: 14	♣ AJ984	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

1. Stayman

1. Cappelletti, strong

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 114	♠ AK1098	The opponents are silent.
Dealer: N	♥ 9543	
Vul: None	♦ Q964	Partner bids first.
HCP: 9	♣ —	
Board: 115	♠ AQ5	West Bids 2♣ if possible.
Dealer: S	♥ 62	East Bids 2♠ if possible.
Vul: NS	♦ J97	
HCP: 14	♣ AK1085	You bid first.
Board: 116	♠ 8	The opponents are silent.
Dealer: N	♥ AK962	
Vul: None	♦ AJ65	Partner bids first.
HCP: 15	♣ K93	
Board: 117	♠ Q764	The opponents are silent.
Dealer: S	♥ K75	
Vul: EW	♦ J8	You bid first.
HCP: 13	♣ AK85	
Board: 118	♠ J1085	East Doubles 1NT if possible.
Dealer: N	♥ 8532	West Bids 2NT if possible.
Vul: NS	♦ J432	
HCP: 2	♣ 5	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

1. Stayman

1. Cappelletti, strong

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 119	♠ KJ52	The opponents are silent.
Dealer: S	♥ J107	
Vul: EW	♦ Q65	Partner bids first.
HCP: 11	♣ KJ3	

Board: 120	♠ K983	The opponents are silent.
Dealer: N	♥ A85	
Vul: Both	♦ K4	You bid first.
HCP: 13	♣ QJ75	

Board: 121	♠ QJ76	The opponents are silent.
Dealer: S	♥ KJ98	
Vul: None	♦ Q109	Partner bids first.
HCP: 9	♣ 83	

Board: 122	♠ A873	The opponents are silent.
Dealer: N	♥ 75	
Vul: EW	♦ AQ9	You bid first.
HCP: 14	♣ A983	

Board: 123	♠ 1097532	East Bids 3♦ if possible.
Dealer: S	♥ A84	
Vul: Both	♦ 32	Partner bids first.
HCP: 6	♣ Q4	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ KJ52	♠ Q43				1NT
Vul: EW	♥ J107	♥ KQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q65	♦ K743	Pass	2NT	AP	
South HCP: 14	♣ KJ3	♣ A42				
Contract: 2N S			1. Stayman			

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K983	♠ A72				
Vul: Both	♥ A85	♥ 943		1NT	AP	
North HCP: 13	♦ K4	♦ QJ8				
South HCP: 7	♣ QJ75	♣ 9864				
Contract: 1N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ A542				1NT
Vul: None	♥ KJ98	♥ AQ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q109	♦ K75	Pass	3♠	AP	
South HCP: 14	♣ 83	♣ J1062				
Contract: 3♠ S			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ A873	♠ Q10				
Vul: EW	♥ 75	♥ AK832		1NT	Pass	2♦
North HCP: 14	♦ AQ9	♦ K5	Pass	2♥	Pass	3♣
South HCP: 16	♣ A983	♣ KJ106	Pass	3NT	AP	
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 1097532	♠ AK4				1NT
Vul: Both	♥ A84	♥ KQ	Pass	2♥	Pass	2♠
North HCP: 6	♦ 32	♦ Q76	Pass	Pass	3♦	Pass
South HCP: 15	♣ Q4	♣ J10762	Pass	3♠	AP	
Contract: 3♠ S						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 119	♠ Q43	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: EW	♦ K743	You bid first.
HCP: 14	♣ A42	

Board: 120	♠ A72	The opponents are silent.
Dealer: N	♥ 943	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 7	♣ 9864	

Board: 121	♠ A542	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ K75	You bid first.
HCP: 14	♣ J1062	

Board: 122	♠ Q10	The opponents are silent.
Dealer: N	♥ AK832	
Vul: EW	♦ K5	Partner bids first.
HCP: 16	♣ KJ106	

Board: 123	♠ AK4	East Bids 3♦ if possible.
Dealer: S	♥ KQ	
Vul: Both	♦ Q76	You bid first.
HCP: 15	♣ J10762	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ KJ52	♠ Q43				1NT
Vul: EW	♥ J107	♥ KQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q65	♦ K743	Pass	2NT	AP	
South HCP: 14	♣ KJ3	♣ A42				
Contract: 2N S			1. Stayman			

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K983	♠ A72				
Vul: Both	♥ A85	♥ 943		1NT	AP	
North HCP: 13	♦ K4	♦ QJ8				
South HCP: 7	♣ QJ75	♣ 9864				
Contract: 1N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ A542				1NT
Vul: None	♥ KJ98	♥ AQ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q109	♦ K75	Pass	3♠	AP	
South HCP: 14	♣ 83	♣ J1062				
Contract: 3♠ S			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ A873	♠ Q10				
Vul: EW	♥ 75	♥ AK832		1NT	Pass	2♦
North HCP: 14	♦ AQ9	♦ K5	Pass	2♥	Pass	3♣
South HCP: 16	♣ A983	♣ KJ106	Pass	3NT	AP	
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 1097532	♠ AK4				1NT
Vul: Both	♥ A84	♥ KQ	Pass	2♥	Pass	2♠
North HCP: 6	♦ 32	♦ Q76	Pass	Pass	3♦	Pass
South HCP: 15	♣ Q4	♣ J10762	Pass	3♠	AP	
Contract: 3♠ S						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 124
Dealer: N
Vul: None
HCP: 14

♠ KQ3
♥ 54
♦ AQJ
♣ Q10962

The opponents are silent.

You bid first.

Board: 125
Dealer: S
Vul: None
HCP: 6

♠ Q32
♥ J9
♦ J964
♣ Q1083

East Doubles Pass if possible.
East Doubles Pass if possible.
West Bids 2♥ if possible.

Partner bids first.

Board: 126
Dealer: N
Vul: NS
HCP: 13

♠ K874
♥ K642
♦ A73
♣ K4

The opponents are silent.

You bid first.

Board: 127
Dealer: S
Vul: EW
HCP: 13

♠ A762
♥ Q1086
♦ A9
♣ K95

The opponents are silent.

Partner bids first.

Board: 128
Dealer: N
Vul: None
HCP: 14

♠ A653
♥ A96
♦ K84
♣ QJ2

East Bids 2♦ if possible.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 109		1NT	Pass	4♦ ¹
Vul: None	♥ 54	♥ AKJ1086				
North HCP: 14	♦ AQJ	♦ 10985	Pass	4♥	AP	
South HCP: 8	♣ Q10962	♣ 4				
Contract: 4♥ N			1. Texas			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AKJ				1NT
Vul: None	♥ J9	♥ 754	Pass	Pass	X ¹	2♦
North HCP: 6	♦ J964	♦ KQ852	Pass	Pass	X	Pass
South HCP: 13	♣ Q1083	♣ 94	2♥	3♦	AP	
Contract: 3♦ S			1. Cappelletti, strong			

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ K874	♠ AQ52		1NT	Pass	2♣ ¹
Vul: NS	♥ K642	♥ J7	Pass	2♥	Pass	3NT
North HCP: 13	♦ A73	♦ Q965	Pass	4♠	AP	
South HCP: 15	♣ K4	♣ AQ3	1. Stayman			
Contract: 4♠ N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ KQ103				1NT
Vul: EW	♥ Q1086	♥ AJ2	Pass	2♣ ¹	Pass	2♠
North HCP: 13	♦ A9	♦ K642	Pass	4♠	AP	
South HCP: 15	♣ K95	♣ Q4	1. Stayman			
Contract: 4♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ A653	♠ 87		1NT	2♦ ¹	AP
Vul: None	♥ A96	♥ Q1073	1. Cappelletti, both majors			
North HCP: 14	♦ K84	♦ AQ7				
South HCP: 12	♣ QJ2	♣ A754				
Contract: 2♦ E						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 124	♠ 109	The opponents are silent.
Dealer: N	♥ AKJ1086	
Vul: None	♦ 10985	Partner bids first.
HCP: 8	♣ 4	
Board: 125	♠ AKJ	East Doubles Pass if possible.
Dealer: S	♥ 754	East Doubles Pass if possible.
Vul: None	♦ KQ852	West Bids 2♥ if possible.
HCP: 13	♣ 94	You bid first.
Board: 126	♠ AQ52	The opponents are silent.
Dealer: N	♥ J7	
Vul: NS	♦ Q965	Partner bids first.
HCP: 15	♣ AQ3	
Board: 127	♠ KQ103	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: EW	♦ K642	You bid first.
HCP: 15	♣ Q4	
Board: 128	♠ 87	East Bids 2♦ if possible.
Dealer: N	♥ Q1073	
Vul: None	♦ AQ7	Partner bids first.
HCP: 12	♣ A754	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 109		1NT	Pass	4♦ ¹
Vul: None	♥ 54	♥ AKJ1086				
North HCP: 14	♦ AQJ	♦ 10985	Pass	4♥	AP	
South HCP: 8	♣ Q10962	♣ 4				
Contract: 4♥ N			1. Texas			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AKJ				1NT
Vul: None	♥ J9	♥ 754	Pass	Pass	X ¹	2♦
North HCP: 6	♦ J964	♦ KQ852	Pass	Pass	X	Pass
South HCP: 13	♣ Q1083	♣ 94	2♥	3♦	AP	
Contract: 3♦ S			1. Cappelletti, strong			

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ K874	♠ AQ52		1NT	Pass	2♣ ¹
Vul: NS	♥ K642	♥ J7	Pass	2♥	Pass	3NT
North HCP: 13	♦ A73	♦ Q965	Pass	4♠	AP	
South HCP: 15	♣ K4	♣ AQ3	1. Stayman			
Contract: 4♠ N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ KQ103				1NT
Vul: EW	♥ Q1086	♥ AJ2	Pass	2♣ ¹	Pass	2♠
North HCP: 13	♦ A9	♦ K642	Pass	4♠	AP	
South HCP: 15	♣ K95	♣ Q4	1. Stayman			
Contract: 4♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ A653	♠ 87		1NT	2♦ ¹	AP
Vul: None	♥ A96	♥ Q1073	1. Cappelletti, both majors			
North HCP: 14	♦ K84	♦ AQ7				
South HCP: 12	♣ QJ2	♣ A754				
Contract: 2♦ E						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 129	♠ A	The opponents are silent.
Dealer: S	♥ A94	
Vul: NS	♦ QJ1074	Partner bids first.
HCP: 15	♣ A542	

Board: 130	♠ KQ52	The opponents are silent.
Dealer: N	♥ 873	
Vul: EW	♦ Q8	You bid first.
HCP: 14	♣ AK43	

Board: 131	♠ Q975	The opponents are silent.
Dealer: S	♥ A432	
Vul: Both	♦ J974	Partner bids first.
HCP: 11	♣ A	

Board: 132	♠ Q9	The opponents are silent.
Dealer: N	♥ KQ74	
Vul: NS	♦ QJ3	You bid first.
HCP: 13	♣ K1094	

Board: 133	♠ 62	The opponents are silent.
Dealer: S	♥ J732	
Vul: Both	♦ Q742	Partner bids first.
HCP: 7	♣ A32	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K84				1NT
Vul: NS	♥ A94	♥ 1053				
North HCP: 15	♦ QJ1074	♦ AK32	Pass	3NT	AP	
South HCP: 14	♣ A542	♣ KJ10				
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ KQ52	♠ 1094		1NT	Pass	2♦
Vul: EW	♥ 873	♥ AKQ95	Pass	2♥	Pass	3NT
North HCP: 14	♦ Q8	♦ KJ3	Pass	4♥	AP	
South HCP: 13	♣ AK43	♣ 85				
Contract: 4♥ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ AJ6				1NT
Vul: Both	♥ A432	♥ 109	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ J974	♦ AQ853	Pass	2NT	AP	
South HCP: 14	♣ A	♣ QJ6				
Contract: 2N S			1. Stayman			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ AKJ54		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ74	♥ J1095	Pass	2♥	Pass	4♥
North HCP: 13	♦ QJ3	♦ K4	AP			
South HCP: 13	♣ K1094	♣ J8				
Contract: 4♥ N			1. Stayman			

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ A95				1NT
Vul: Both	♥ J732	♥ AQ105				
North HCP: 7	♦ Q742	♦ A10	AP			
South HCP: 14	♣ A32	♣ 10984				
Contract: 1N S						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 129	♠ K84	The opponents are silent.
Dealer: S	♥ 1053	
Vul: NS	♦ AK32	You bid first.
HCP: 14	♣ KJ10	

Board: 130	♠ 1094	The opponents are silent.
Dealer: N	♥ AKQ95	
Vul: EW	♦ KJ3	Partner bids first.
HCP: 13	♣ 85	

Board: 131	♠ AJ6	The opponents are silent.
Dealer: S	♥ 109	
Vul: Both	♦ AQ853	You bid first.
HCP: 14	♣ QJ6	

Board: 132	♠ AKJ54	The opponents are silent.
Dealer: N	♥ J1095	
Vul: NS	♦ K4	Partner bids first.
HCP: 13	♣ J8	

Board: 133	♠ A95	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: Both	♦ A10	You bid first.
HCP: 14	♣ 10984	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K84				1NT
Vul: NS	♥ A94	♥ 1053				
North HCP: 15	♦ QJ1074	♦ AK32	Pass	3NT	AP	
South HCP: 14	♣ A542	♣ KJ10				
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ KQ52	♠ 1094		1NT	Pass	2♦
Vul: EW	♥ 873	♥ AKQ95	Pass	2♥	Pass	3NT
North HCP: 14	♦ Q8	♦ KJ3	Pass	4♥	AP	
South HCP: 13	♣ AK43	♣ 85				
Contract: 4♥ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ AJ6				1NT
Vul: Both	♥ A432	♥ 109	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ J974	♦ AQ853	Pass	2NT	AP	
South HCP: 14	♣ A	♣ QJ6				
Contract: 2N S			1. Stayman			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ AKJ54		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ74	♥ J1095	Pass	2♥	Pass	4♥
North HCP: 13	♦ QJ3	♦ K4	AP			
South HCP: 13	♣ K1094	♣ J8				
Contract: 4♥ N			1. Stayman			

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ A95				1NT
Vul: Both	♥ J732	♥ AQ105				
North HCP: 7	♦ Q742	♦ A10	AP			
South HCP: 14	♣ A32	♣ 10984				
Contract: 1N S						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 134	♠ J7	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: Both	♦ KJ7	You bid first.
HCP: 14	♣ KJ72	
Board: 135	♠ KQ105	The opponents are silent.
Dealer: S	♥ 963	
Vul: NS	♦ A1093	Partner bids first.
HCP: 9	♣ 74	
Board: 136	♠ A9	The opponents are silent.
Dealer: N	♥ A76	
Vul: Both	♦ K984	You bid first.
HCP: 15	♣ KJ32	
Board: 137	♠ 9852	West Doubles 1NT if possible.
Dealer: S	♥ 6	East Bids 2♥ if possible.
Vul: None	♦ A65	
HCP: 4	♣ 109432	Partner bids first.
Board: 138	♠ AJ42	East Doubles 4♥ if possible.
Dealer: N	♥ 105	
Vul: None	♦ KQ8	You bid first.
HCP: 14	♣ A1062	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 134

Dealer: N

Vul: Both

North HCP: 14

South HCP: 14

Contract: 3N N

North:

♠ J7
♥ KQ54
♦ KJ7
♣ KJ72

South:

♠ 984
♥ A96
♦ AQ102
♣ A53

West	North	East	South
	1NT	Pass	3NT
AP			

Board: 135

Dealer: S

Vul: NS

North HCP: 9

South HCP: 13

Contract: 2N S

North:

♠ KQ105
♥ 963
♦ A1093
♣ 74

South:

♠ AJ3
♥ K74
♦ Q52
♣ K953

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♦
Pass	2NT	AP	
1. Stayman			

Board: 136

Dealer: N

Vul: Both

North HCP: 15

South HCP: 11

Contract: 2N N

North:

♠ A9
♥ A76
♦ K984
♣ KJ32

South:

♠ 7
♥ KQ54
♦ Q653
♣ A1085

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♦	Pass	2NT
AP			
1. Stayman			

Board: 137

Dealer: S

Vul: None

North HCP: 4

South HCP: 14

Contract: 2♥ E

North:

♠ 9852
♥ 6
♦ A65
♣ 109432

South:

♠ K4
♥ K732
♦ Q84
♣ AQ75

West	North	East	South
			1NT
X ¹	Pass	2♥	AP
1. Cappelletti, strong			

Board: 138

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 4♥ X N

North:

♠ AJ42
♥ 105
♦ KQ8
♣ A1062

South:

♠ 9
♥ QJ8764
♦ 7
♣ K8754

West	North	East	South
	1NT	Pass	4♦ ¹
Pass	4♥	X	AP
1. Texas			

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 134	♠ 984	The opponents are silent.
Dealer: N	♥ A96	
Vul: Both	♦ AQ102	Partner bids first.
HCP: 14	♣ A53	
Board: 135	♠ AJ3	The opponents are silent.
Dealer: S	♥ K74	
Vul: NS	♦ Q52	You bid first.
HCP: 13	♣ K953	
Board: 136	♠ 7	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: Both	♦ Q653	Partner bids first.
HCP: 11	♣ A1085	
Board: 137	♠ K4	West Doubles 1NT if possible.
Dealer: S	♥ K732	East Bids 2♥ if possible.
Vul: None	♦ Q84	
HCP: 14	♣ AQ75	You bid first.
Board: 138	♠ 9	East Doubles 4♥ if possible.
Dealer: N	♥ QJ8764	
Vul: None	♦ 7	Partner bids first.
HCP: 6	♣ K8754	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 134

Dealer: N

Vul: Both

North HCP: 14

South HCP: 14

Contract: 3N N

North:

♠ J7
♥ KQ54
♦ KJ7
♣ KJ72

South:

♠ 984
♥ A96
♦ AQ102
♣ A53

West	North	East	South
	1NT	Pass	3NT
AP			

Board: 135

Dealer: S

Vul: NS

North HCP: 9

South HCP: 13

Contract: 2N S

North:

♠ KQ105
♥ 963
♦ A1093
♣ 74

South:

♠ AJ3
♥ K74
♦ Q52
♣ K953

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♦
Pass	2NT	AP	
1. Stayman			

Board: 136

Dealer: N

Vul: Both

North HCP: 15

South HCP: 11

Contract: 2N N

North:

♠ A9
♥ A76
♦ K984
♣ KJ32

South:

♠ 7
♥ KQ54
♦ Q653
♣ A1085

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♦	Pass	2NT
AP			
1. Stayman			

Board: 137

Dealer: S

Vul: None

North HCP: 4

South HCP: 14

Contract: 2♥ E

North:

♠ 9852
♥ 6
♦ A65
♣ 109432

South:

♠ K4
♥ K732
♦ Q84
♣ AQ75

West	North	East	South
			1NT
X ¹	Pass	2♥	AP
1. Cappelletti, strong			

Board: 138

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 4♥ X N

North:

♠ AJ42
♥ 105
♦ KQ8
♣ A1062

South:

♠ 9
♥ QJ8764
♦ 7
♣ K8754

West	North	East	South
	1NT	Pass	4♦ ¹
Pass	4♥	X	AP
1. Texas			

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 139	♠ K42	West Doubles 1NT if possible.
Dealer: S	♥ 874	
Vul: NS	♦ 1084	Partner bids first.
HCP: 3	♣ 10842	

Board: 140	♠ A1063	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ QJ7	You bid first.
HCP: 15	♣ Q53	

Board: 141	♠ KQ2	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: EW	♦ A43	Partner bids first.
HCP: 18	♣ 862	

Board: 142	♠ K862	West Bids 2♥ if possible.
Dealer: N	♥ AQJ6	East Bids 3♠ if possible.
Vul: Both	♦ A2	East Bids 4♠ if possible.
HCP: 14	♣ 1032	East Doubles Pass if possible.
		You bid first.

Board: 143	♠ QJ9	West Doubles 1NT if possible.
Dealer: S	♥ 108	East Bids 2♥ if possible.
Vul: None	♦ J8752	
HCP: 6	♣ Q83	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ J73				1NT
Vul: NS	♥ 874	♥ Q102	X ¹	Pass	Pass	2♦
North HCP: 3	♦ 1084	♦ AK973	AP			
South HCP: 14	♣ 10842	♣ KJ				
Contract: 2♦ S						1. Cappelletti, strong

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ A1063	♠ 74				
Vul: Both	♥ KQJ	♥ 762		1NT	AP	
North HCP: 15	♦ QJ7	♦ 10862				
South HCP: 1	♣ Q53	♣ J1087				
Contract: 1N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ AJ104				1NT
Vul: EW	♥ AKQ7	♥ J102	Pass	2♣ ¹	Pass	2♠
North HCP: 18	♦ A43	♦ 1062	Pass	6NT	AP	
South HCP: 15	♣ 862	♣ AKQ				
Contract: 6N S						1. Stayman

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ —		1NT	Pass	2♦
Vul: Both	♥ AQJ6	♥ 987542	2♥ ¹	X	3♠	4♥
North HCP: 14	♦ A2	♦ K103	Pass	Pass	4♠	5♥
South HCP: 6	♣ 1032	♣ QJ65	Pass	Pass	X	AP
Contract: 5♥ X S						1. Michaels Cuebid

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ 872				1NT
Vul: None	♥ 108	♥ AQ	X ¹	Pass	2♥	AP
North HCP: 6	♦ J8752	♦ Q63				
South HCP: 15	♣ Q83	♣ AK1054				
Contract: 2♥ E						1. Cappelletti, strong

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 139	♠ J73	West Doubles 1NT if possible.
Dealer: S	♥ Q102	
Vul: NS	♦ AK973	You bid first.
HCP: 14	♣ KJ	
Board: 140	♠ 74	The opponents are silent.
Dealer: N	♥ 762	
Vul: Both	♦ 10862	Partner bids first.
HCP: 1	♣ J1087	
Board: 141	♠ AJ104	The opponents are silent.
Dealer: S	♥ J102	
Vul: EW	♦ 1062	You bid first.
HCP: 15	♣ AKQ	
Board: 142	♠ —	West Bids 2♥ if possible.
Dealer: N	♥ 987542	East Bids 3♠ if possible.
Vul: Both	♦ K103	East Bids 4♠ if possible.
HCP: 6	♣ QJ65	East Doubles Pass if possible.
		Partner bids first.
Board: 143	♠ 872	West Doubles 1NT if possible.
Dealer: S	♥ AQ	East Bids 2♥ if possible.
Vul: None	♦ Q63	
HCP: 15	♣ AK1054	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ J73				1NT
Vul: NS	♥ 874	♥ Q102	X ¹	Pass	Pass	2♦
North HCP: 3	♦ 1084	♦ AK973	AP			
South HCP: 14	♣ 10842	♣ KJ				
Contract: 2♦ S						1. Cappelletti, strong

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ A1063	♠ 74				
Vul: Both	♥ KQJ	♥ 762		1NT	AP	
North HCP: 15	♦ QJ7	♦ 10862				
South HCP: 1	♣ Q53	♣ J1087				
Contract: 1N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ AJ104				1NT
Vul: EW	♥ AKQ7	♥ J102	Pass	2♣ ¹	Pass	2♠
North HCP: 18	♦ A43	♦ 1062	Pass	6NT	AP	
South HCP: 15	♣ 862	♣ AKQ				
Contract: 6N S						1. Stayman

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ —		1NT	Pass	2♦
Vul: Both	♥ AQJ6	♥ 987542	2♥ ¹	X	3♠	4♥
North HCP: 14	♦ A2	♦ K103	Pass	Pass	4♠	5♥
South HCP: 6	♣ 1032	♣ QJ65	Pass	Pass	X	AP
Contract: 5♥ X S						1. Michaels Cuebid

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ 872				1NT
Vul: None	♥ 108	♥ AQ	X ¹	Pass	2♥	AP
North HCP: 6	♦ J8752	♦ Q63				
South HCP: 15	♣ Q83	♣ AK1054				
Contract: 2♥ E						1. Cappelletti, strong

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 144 ♠ AQ32
Dealer: N ♥ K5
Vul: Both ♦ 1076
HCP: 13 ♣ A1065

The opponents are silent.

You bid first.

Board: 145 ♠ AK96
Dealer: S ♥ J7
Vul: None ♦ Q4
HCP: 13 ♣ QJ986

The opponents are silent.

Partner bids first.

Board: 146 ♠ AJ73
Dealer: N ♥ A65
Vul: NS ♦ 1085
HCP: 15 ♣ AQ9

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♥ if possible.

You bid first.

Board: 147 ♠ A1092
Dealer: S ♥ QJ954
Vul: Both ♦ 2
HCP: 7 ♣ 983

The opponents are silent.

Partner bids first.

Board: 148 ♠ A75
Dealer: N ♥ QJ8
Vul: EW ♦ KQ1093
HCP: 14 ♣ Q2

West Doubles Pass if possible.

East Doubles 2♦ if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 2NT if possible.

East Bids 3NT if possible.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 144

Dealer: N

Vul: Both

North HCP: 13

South HCP: 8

Contract: 4♥ N

North:

♠ AQ32

♥ K5

♦ 1076

♣ A1065

South:

♠ K85

♥ Q109642

♦ K982

♣ —

West North East South

1NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 145

Dealer: S

Vul: None

North HCP: 13

South HCP: 14

Contract: 3N S

North:

♠ AK96

♥ J7

♦ Q4

♣ QJ986

South:

♠ QJ

♥ 654

♦ AKJ96

♣ K72

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 3♣ Pass 3NT

AP

1. Stayman

Board: 146

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 2♥ W

North:

♠ AJ73

♥ A65

♦ 1085

♣ AQ9

South:

♠ Q652

♥ 973

♦ 72

♣ K543

West North East South

1NT Pass Pass

2♣¹ Pass 2♦² Pass

2♥ AP

1. Cappelletti, any 6+suit

2. automat

Board: 147

Dealer: S

Vul: Both

North HCP: 7

South HCP: 15

Contract: 3♥ S

North:

♠ A1092

♥ QJ954

♦ 2

♣ 983

South:

♠ K8

♥ 8762

♦ KQ94

♣ AK7

West North East South

1NT

Pass 2♦ Pass 3♥¹

AP

1. Super acceptance after NT

Board: 148

Dealer: N

Vul: EW

North HCP: 14

South HCP: 1

Contract: 3N W

North:

♠ A75

♥ QJ8

♦ KQ1093

♣ Q2

South:

♠ 984

♥ 62

♦ 862

♣ J10643

West North East South

1NT Pass Pass

X¹ 2♦ X Pass

2♥ Pass 2♠ Pass

2NT Pass 3NT AP

1. Cappelletti, strong

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 144	♠ K85	The opponents are silent.
Dealer: N	♥ Q109642	
Vul: Both	♦ K982	Partner bids first.
HCP: 8	♣ —	

Board: 145	♠ QJ	The opponents are silent.
Dealer: S	♥ 654	
Vul: None	♦ AKJ96	You bid first.
HCP: 14	♣ K72	

Board: 146	♠ Q652	West Bids 2♣ if possible.
Dealer: N	♥ 973	East Bids 2♦ if possible.
Vul: NS	♦ 72	West Bids 2♥ if possible.
HCP: 5	♣ K543	Partner bids first.

Board: 147	♠ K8	The opponents are silent.
Dealer: S	♥ 8762	
Vul: Both	♦ KQ94	You bid first.
HCP: 15	♣ AK7	

Board: 148	♠ 984	West Doubles Pass if possible.
Dealer: N	♥ 62	East Doubles 2♦ if possible.
Vul: EW	♦ 862	West Bids 2♥ if possible.
HCP: 1	♣ J10643	East Bids 2♠ if possible.
		West Bids 2NT if possible.
		East Bids 3NT if possible.
		Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 144

Dealer: N

Vul: Both

North HCP: 13

South HCP: 8

Contract: 4♥ N

North:

♠ AQ32

♥ K5

♦ 1076

♣ A1065

South:

♠ K85

♥ Q109642

♦ K982

♣ —

West North East South

1NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 145

Dealer: S

Vul: None

North HCP: 13

South HCP: 14

Contract: 3N S

North:

♠ AK96

♥ J7

♦ Q4

♣ QJ986

South:

♠ QJ

♥ 654

♦ AKJ96

♣ K72

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 3♣ Pass 3NT

AP

1. Stayman

Board: 146

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 2♥ W

North:

♠ AJ73

♥ A65

♦ 1085

♣ AQ9

South:

♠ Q652

♥ 973

♦ 72

♣ K543

West North East South

1NT Pass Pass

2♣¹ Pass 2♦² Pass

2♥ AP

1. Cappelletti, any 6+suit

2. automat

Board: 147

Dealer: S

Vul: Both

North HCP: 7

South HCP: 15

Contract: 3♥ S

North:

♠ A1092

♥ QJ954

♦ 2

♣ 983

South:

♠ K8

♥ 8762

♦ KQ94

♣ AK7

West North East South

1NT

Pass 2♦ Pass 3♥¹

AP

1. Super acceptance after NT

Board: 148

Dealer: N

Vul: EW

North HCP: 14

South HCP: 1

Contract: 3N W

North:

♠ A75

♥ QJ8

♦ KQ1093

♣ Q2

South:

♠ 984

♥ 62

♦ 862

♣ J10643

West North East South

1NT Pass Pass

X¹ 2♦ X Pass

2♥ Pass 2♠ Pass

2NT Pass 3NT AP

1. Cappelletti, strong

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 149	♠ 10873	The opponents are silent.
Dealer: S	♥ 6432	
Vul: EW	♦ A62	Partner bids first.
HCP: 7	♣ K4	

Board: 150	♠ 532	The opponents are silent.
Dealer: N	♥ AK93	
Vul: Both	♦ Q94	You bid first.
HCP: 13	♣ A65	

Board: 151	♠ 97	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: NS	♦ 10972	Partner bids first.
HCP: 9	♣ 532	

Board: 152	♠ QJ8	West Bids 3♦ if possible.
Dealer: N	♥ AJ64	
Vul: EW	♦ 96	You bid first.
HCP: 13	♣ KQ85	

Board: 153	♠ QJ9863	The opponents are silent.
Dealer: S	♥ J107	
Vul: EW	♦ AJ	Partner bids first.
HCP: 9	♣ 109	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ AJ9				1NT
Vul: EW	♥ 6432	♥ AQ5				
North HCP: 7	♦ A62	♦ K1043	AP			
South HCP: 14	♣ K4	♣ 1032				
Contract: 1N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ 532	♠ KJ1086		1NT	Pass	2♥
Vul: Both	♥ AK93	♥ 2	Pass	2♠	Pass	2NT
North HCP: 13	♦ Q94	♦ 65	Pass	3♠	AP	
South HCP: 9	♣ A65	♣ KQ1093				
Contract: 3♠ N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ K1083				1NT
Vul: NS	♥ AKQ8	♥ J9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 10972	♦ KQ43	Pass	2NT	AP	
South HCP: 15	♣ 532	♣ AQ7	1. Stayman			
Contract: 2N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ 76542		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ64	♥ KQ95	3♦	AP		
North HCP: 13	♦ 96	♦ 3	1. Stayman			
South HCP: 9	♣ KQ85	♣ A73				
Contract: 3♦ W						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ QJ9863	♠ AK				1NT
Vul: EW	♥ J107	♥ 854	Pass	2♥	Pass	2♠
North HCP: 9	♦ AJ	♦ K1093	AP			
South HCP: 14	♣ 109	♣ A543				
Contract: 2♠ S						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 149	♠ AJ9	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: EW	♦ K1043	You bid first.
HCP: 14	♣ 1032	

Board: 150	♠ KJ1086	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ 65	Partner bids first.
HCP: 9	♣ KQ1093	

Board: 151	♠ K1083	The opponents are silent.
Dealer: S	♥ J9	
Vul: NS	♦ KQ43	You bid first.
HCP: 15	♣ AQ7	

Board: 152	♠ 76542	West Bids 3♦ if possible.
Dealer: N	♥ KQ95	
Vul: EW	♦ 3	Partner bids first.
HCP: 9	♣ A73	

Board: 153	♠ AK	The opponents are silent.
Dealer: S	♥ 854	
Vul: EW	♦ K1093	You bid first.
HCP: 14	♣ A543	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ AJ9				1NT
Vul: EW	♥ 6432	♥ AQ5				
North HCP: 7	♦ A62	♦ K1043	AP			
South HCP: 14	♣ K4	♣ 1032				
Contract: 1N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ 532	♠ KJ1086		1NT	Pass	2♥
Vul: Both	♥ AK93	♥ 2	Pass	2♠	Pass	2NT
North HCP: 13	♦ Q94	♦ 65	Pass	3♠	AP	
South HCP: 9	♣ A65	♣ KQ1093				
Contract: 3♠ N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ K1083				1NT
Vul: NS	♥ AKQ8	♥ J9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 10972	♦ KQ43	Pass	2NT	AP	
South HCP: 15	♣ 532	♣ AQ7	1. Stayman			
Contract: 2N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ 76542		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ64	♥ KQ95	3♦	AP		
North HCP: 13	♦ 96	♦ 3	1. Stayman			
South HCP: 9	♣ KQ85	♣ A73				
Contract: 3♦ W						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ QJ9863	♠ AK				1NT
Vul: EW	♥ J107	♥ 854	Pass	2♥	Pass	2♠
North HCP: 9	♦ AJ	♦ K1093	AP			
South HCP: 14	♣ 109	♣ A543				
Contract: 2♠ S						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 154	♠ J72	West Bids 3♠ if possible.
Dealer: N	♥ A107	
Vul: None	♦ K1087	You bid first.
HCP: 14	♣ AQ6	
Board: 155	♠ AQJ1095	The opponents are silent.
Dealer: S	♥ 1074	
Vul: Both	♦ 87	Partner bids first.
HCP: 7	♣ 93	
Board: 156	♠ AQJ	East Bids 2♦ if possible.
Dealer: N	♥ A1065	West Bids 2♠ if possible.
Vul: NS	♦ 543	
HCP: 15	♣ A104	You bid first.
Board: 157	♠ 3	East Doubles 2♠ if possible.
Dealer: S	♥ 653	
Vul: EW	♦ KJ10	Partner bids first.
HCP: 9	♣ KQ9863	
Board: 158	♠ QJ52	West Doubles 2♣ if possible.
Dealer: N	♥ 87	East Bids 3♣ if possible.
Vul: None	♦ AQ5	
HCP: 13	♣ KJ82	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ J72	♠ K10		1NT	Pass	3♣ ¹
Vul: None	♥ A107	♥ Q32				
North HCP: 14	♦ K1087	♦ J96432	3♠	AP		
South HCP: 9	♣ AQ6	♣ K8				
Contract: 3♠ W						1. 1N-3C transfer to diamonds

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ AQJ1095	♠ 42				1NT
Vul: Both	♥ 1074	♥ AK5	Pass	2♥	Pass	2♠
North HCP: 7	♦ 87	♦ AK942	Pass	3♠	AP	
South HCP: 14	♣ 93	♣ 1064				
Contract: 3♠ S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1062		1NT	2♦ ¹	Pass
Vul: NS	♥ A1065	♥ K42				
North HCP: 15	♦ 543	♦ QJ86	2♠	AP		
South HCP: 8	♣ A104	♣ Q97				
Contract: 2♠ W						1. Cappelletti, both majors

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ5				1NT
Vul: EW	♥ 653	♥ J42	Pass	2♠ ¹	X	Pass
North HCP: 9	♦ KJ10	♦ A9864	Pass	3♣	AP	
South HCP: 15	♣ KQ9863	♣ AJ				
Contract: 3♣ N						1. 1N-2S transfer to clubs

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ QJ52	♠ A93		1NT	Pass	2♣ ¹
Vul: None	♥ 87	♥ K932	X	2♠	3♣	4♦
North HCP: 13	♦ AQ5	♦ J109873	AP			
South HCP: 8	♣ KJ82	♣ —				
Contract: 4♦ S						1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 154	♠ K10	West Bids 3♠ if possible.
Dealer: N	♥ Q32	
Vul: None	♦ J96432	Partner bids first.
HCP: 9	♣ K8	
Board: 155	♠ 42	The opponents are silent.
Dealer: S	♥ AK5	
Vul: Both	♦ AK942	You bid first.
HCP: 14	♣ 1064	
Board: 156	♠ 1062	East Bids 2♦ if possible.
Dealer: N	♥ K42	West Bids 2♠ if possible.
Vul: NS	♦ QJ86	
HCP: 8	♣ Q97	Partner bids first.
Board: 157	♠ AJ5	East Doubles 2♠ if possible.
Dealer: S	♥ J42	
Vul: EW	♦ A9864	You bid first.
HCP: 15	♣ AJ	
Board: 158	♠ A93	West Doubles 2♣ if possible.
Dealer: N	♥ K932	East Bids 3♣ if possible.
Vul: None	♦ J109873	
HCP: 8	♣ —	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ J72	♠ K10		1NT	Pass	3♣ ¹
Vul: None	♥ A107	♥ Q32				
North HCP: 14	♦ K1087	♦ J96432	3♠	AP		
South HCP: 9	♣ AQ6	♣ K8				
Contract: 3♠ W						1. 1N-3C transfer to diamonds

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ AQJ1095	♠ 42				1NT
Vul: Both	♥ 1074	♥ AK5	Pass	2♥	Pass	2♠
North HCP: 7	♦ 87	♦ AK942	Pass	3♠	AP	
South HCP: 14	♣ 93	♣ 1064				
Contract: 3♠ S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1062		1NT	2♦ ¹	Pass
Vul: NS	♥ A1065	♥ K42				
North HCP: 15	♦ 543	♦ QJ86	2♠	AP		
South HCP: 8	♣ A104	♣ Q97				
Contract: 2♠ W						1. Cappelletti, both majors

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ5				1NT
Vul: EW	♥ 653	♥ J42	Pass	2♠ ¹	X	Pass
North HCP: 9	♦ KJ10	♦ A9864	Pass	3♣	AP	
South HCP: 15	♣ KQ9863	♣ AJ				
Contract: 3♣ N						1. 1N-2S transfer to clubs

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ QJ52	♠ A93		1NT	Pass	2♣ ¹
Vul: None	♥ 87	♥ K932	X	2♠	3♣	4♦
North HCP: 13	♦ AQ5	♦ J109873	AP			
South HCP: 8	♣ KJ82	♣ —				
Contract: 4♦ S						1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 159 ♠ Q107
Dealer: S ♥ KJ83
Vul: EW ♦ AQ43
HCP: 17 ♣ KQ

The opponents are silent.

Partner bids first.

Board: 160 ♠ QJ2
Dealer: N ♥ K732
Vul: Both ♦ AJ107
HCP: 13 ♣ Q9

East Bids 2♦ if possible.

West Bids 2♥ if possible.

You bid first.

Board: 161 ♠ 6
Dealer: S ♥ Q53
Vul: EW ♦ 1093
HCP: 7 ♣ AJ10876

West Bids 2♦ if possible.

Partner bids first.

Board: 162 ♠ AK3
Dealer: N ♥ K975
Vul: None ♦ 62
HCP: 15 ♣ AJ62

West Bids 2♠ if possible.

East Bids 2NT if possible.

West Bids 3♦ if possible.

You bid first.

Board: 163 ♠ KJ9632
Dealer: S ♥ 764
Vul: Both ♦ AQ109
HCP: 10 ♣ —

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ K3				1NT
Vul: EW	♥ KJ83	♥ Q105	Pass	2♣ ¹	Pass	2♦
North HCP: 17	♦ AQ43	♦ K109	Pass	3NT	AP	
South HCP: 13	♣ KQ	♣ AJ985				
Contract: 3N S						1. Stayman

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ 843		1NT	2♦ ¹	Pass
Vul: Both	♥ K732	♥ J9	2♥	AP		
North HCP: 13	♦ AJ107	♦ K532				
South HCP: 8	♣ Q9	♣ A432				
Contract: 2♥ W						1. Cappelletti, both majors

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ K72				1NT
Vul: EW	♥ Q53	♥ J106	2♦ ¹	4♣	AP	
North HCP: 7	♦ 1093	♦ AQ2				
South HCP: 15	♣ AJ10876	♣ KQ42				
Contract: 4♣ N						1. Cappelletti, both majors

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 9874		1NT	Pass	Pass
Vul: None	♥ K975	♥ Q432	2♠ ¹	Pass	2NT	Pass
North HCP: 15	♦ 62	♦ 84	3♦	AP		
South HCP: 2	♣ AJ62	♣ 873				
Contract: 3♦ W						1. Cappelletti, 5M-4m

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ KJ9632	♠ A5				1NT
Vul: Both	♥ 764	♥ KQ2	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ AQ109	♦ J53	AP			
South HCP: 13	♣ —	♣ QJ1063				
Contract: 4♠ S						1. Texas

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 159	♠ K3	The opponents are silent.
Dealer: S	♥ Q105	
Vul: EW	♦ K109	You bid first.
HCP: 13	♣ AJ985	

Board: 160	♠ 843	East Bids 2♦ if possible.
Dealer: N	♥ J9	West Bids 2♥ if possible.
Vul: Both	♦ K532	
HCP: 8	♣ A432	Partner bids first.

Board: 161	♠ K72	West Bids 2♦ if possible.
Dealer: S	♥ J106	
Vul: EW	♦ AQ2	You bid first.
HCP: 15	♣ KQ42	

Board: 162	♠ 9874	West Bids 2♠ if possible.
Dealer: N	♥ Q432	East Bids 2NT if possible.
Vul: None	♦ 84	West Bids 3♦ if possible.
HCP: 2	♣ 873	Partner bids first.

Board: 163	♠ A5	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: Both	♦ J53	You bid first.
HCP: 13	♣ QJ1063	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ K3				1NT
Vul: EW	♥ KJ83	♥ Q105	Pass	2♣ ¹	Pass	2♦
North HCP: 17	♦ AQ43	♦ K109	Pass	3NT	AP	
South HCP: 13	♣ KQ	♣ AJ985				
Contract: 3N S						1. Stayman

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ 843		1NT	2♦ ¹	Pass
Vul: Both	♥ K732	♥ J9	2♥	AP		
North HCP: 13	♦ AJ107	♦ K532				
South HCP: 8	♣ Q9	♣ A432				
Contract: 2♥ W						1. Cappelletti, both majors

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ K72				1NT
Vul: EW	♥ Q53	♥ J106	2♦ ¹	4♣	AP	
North HCP: 7	♦ 1093	♦ AQ2				
South HCP: 15	♣ AJ10876	♣ KQ42				
Contract: 4♣ N						1. Cappelletti, both majors

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 9874		1NT	Pass	Pass
Vul: None	♥ K975	♥ Q432	2♠ ¹	Pass	2NT	Pass
North HCP: 15	♦ 62	♦ 84	3♦	AP		
South HCP: 2	♣ AJ62	♣ 873				
Contract: 3♦ W						1. Cappelletti, 5M-4m

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ KJ9632	♠ A5				1NT
Vul: Both	♥ 764	♥ KQ2	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ AQ109	♦ J53	AP			
South HCP: 13	♣ —	♣ QJ1063				
Contract: 4♠ S						1. Texas

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 164
Dealer: N
Vul: None
HCP: 13

♠ K84
♥ Q10
♦ J54
♣ AK1086

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

You bid first.

Board: 165
Dealer: S
Vul: NS
HCP: 6

♠ A6
♥ 1098742
♦ 97
♣ Q62

The opponents are silent.

Partner bids first.

Board: 166
Dealer: N
Vul: Both
HCP: 14

♠ J108
♥ A85
♦ A104
♣ KQ43

The opponents are silent.

You bid first.

Board: 167
Dealer: S
Vul: None
HCP: 15

♠ K9
♥ A83
♦ AQJ5
♣ J1064

The opponents are silent.

Partner bids first.

Board: 168
Dealer: N
Vul: NS
HCP: 13

♠ Q763
♥ AQ
♦ K65
♣ Q954

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ 10532		1NT	2♦ ¹	Pass
Vul: None	♥ Q10	♥ J94				
North HCP: 13	♦ J54	♦ 8762	2♥	AP		
South HCP: 1	♣ AK1086	♣ 42	1. Cappelletti, both majors			
Contract: 2♥ W						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ J105				1NT
Vul: NS	♥ 1098742	♥ AJ5	Pass	2♦	Pass	2♥
North HCP: 6	♦ 97	♦ AJ5	AP			
South HCP: 14	♣ Q62	♣ K974				
Contract: 2♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ 7532				
Vul: Both	♥ A85	♥ QJ104		1NT	AP	
North HCP: 14	♦ A104	♦ Q63				
South HCP: 6	♣ KQ43	♣ J10				
Contract: 1N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ64				1NT
Vul: None	♥ A83	♥ 7652				
North HCP: 15	♦ AQJ5	♦ 86	Pass	3NT	AP	
South HCP: 13	♣ J1064	♣ AK8				
Contract: 3N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ Q763	♠ KJ854		1NT	Pass	2♥
Vul: NS	♥ AQ	♥ J7				
North HCP: 13	♦ K65	♦ A1072	Pass	2♠	AP	
South HCP: 9	♣ Q954	♣ 32				
Contract: 2♠ N						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 164	♠ 10532	East Bids 2♦ if possible.
Dealer: N	♥ J94	West Bids 2♥ if possible.
Vul: None	♦ 8762	
HCP: 1	♣ 42	Partner bids first.

Board: 165	♠ J105	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ AJ5	You bid first.
HCP: 14	♣ K974	

Board: 166	♠ 7532	The opponents are silent.
Dealer: N	♥ QJ104	
Vul: Both	♦ Q63	Partner bids first.
HCP: 6	♣ J10	

Board: 167	♠ AQ64	The opponents are silent.
Dealer: S	♥ 7652	
Vul: None	♦ 86	You bid first.
HCP: 13	♣ AK8	

Board: 168	♠ KJ854	The opponents are silent.
Dealer: N	♥ J7	
Vul: NS	♦ A1072	Partner bids first.
HCP: 9	♣ 32	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ 10532		1NT	2♦ ¹	Pass
Vul: None	♥ Q10	♥ J94				
North HCP: 13	♦ J54	♦ 8762	2♥	AP		
South HCP: 1	♣ AK1086	♣ 42	1. Cappelletti, both majors			
Contract: 2♥ W						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ J105				1NT
Vul: NS	♥ 1098742	♥ AJ5	Pass	2♦	Pass	2♥
North HCP: 6	♦ 97	♦ AJ5	AP			
South HCP: 14	♣ Q62	♣ K974				
Contract: 2♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ 7532				
Vul: Both	♥ A85	♥ QJ104		1NT	AP	
North HCP: 14	♦ A104	♦ Q63				
South HCP: 6	♣ KQ43	♣ J10				
Contract: 1N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ64				1NT
Vul: None	♥ A83	♥ 7652				
North HCP: 15	♦ AQJ5	♦ 86	Pass	3NT	AP	
South HCP: 13	♣ J1064	♣ AK8				
Contract: 3N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ Q763	♠ KJ854		1NT	Pass	2♥
Vul: NS	♥ AQ	♥ J7				
North HCP: 13	♦ K65	♦ A1072	Pass	2♠	AP	
South HCP: 9	♣ Q954	♣ 32				
Contract: 2♠ N						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 169	♠ Q	West Bids 3♠ if possible.
Dealer: S	♥ 97	
Vul: NS	♦ KQ108432	Partner bids first.
HCP: 9	♣ Q98	

Board: 170	♠ 863	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ 97	You bid first.
HCP: 14	♣ AQJ96	

Board: 171	♠ K6	The opponents are silent.
Dealer: S	♥ 65	
Vul: EW	♦ AK2	Partner bids first.
HCP: 13	♣ QJ10753	

Board: 172	♠ A2	The opponents are silent.
Dealer: N	♥ Q85	
Vul: Both	♦ QJ875	You bid first.
HCP: 13	♣ A43	

Board: 173	♠ AKJ963	The opponents are silent.
Dealer: S	♥ J42	
Vul: NS	♦ Q10	Partner bids first.
HCP: 14	♣ K10	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK				1NT
Vul: NS	♥ 97	♥ 10842				
North HCP: 9	♦ KQ108432	♦ A95	3♠	4♦	AP	
South HCP: 15	♣ Q98	♣ A653				
Contract: 4♦ N						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ K974				
Vul: EW	♥ AK6	♥ Q1084		1NT	AP	
North HCP: 14	♦ 97	♦ K3				
South HCP: 8	♣ AQJ96	♣ 1032				
Contract: 1N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ Q92				1NT
Vul: EW	♥ 65	♥ AKQ2				
North HCP: 13	♦ AK2	♦ 10743	Pass	3NT	AP	
South HCP: 15	♣ QJ10753	♣ A6				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 10864		1NT	Pass	2♣ ¹
Vul: Both	♥ Q85	♥ AJ	Pass	2♦	Pass	3NT
North HCP: 13	♦ QJ875	♦ AK43	AP			
South HCP: 13	♣ A43	♣ J82				
Contract: 3N N			1. Stayman			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ AKJ963	♠ 752				1NT
Vul: NS	♥ J42	♥ AK98	Pass	4♥ ¹	Pass	4♠
North HCP: 14	♦ Q10	♦ J4	AP			
South HCP: 13	♣ K10	♣ AJ95				
Contract: 4♠ S			1. Texas			

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 169	♠ AK	West Bids 3♠ if possible.
Dealer: S	♥ 10842	
Vul: NS	♦ A95	You bid first.
HCP: 15	♣ A653	

Board: 170	♠ K974	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: EW	♦ K3	Partner bids first.
HCP: 8	♣ 1032	

Board: 171	♠ Q92	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: EW	♦ 10743	You bid first.
HCP: 15	♣ A6	

Board: 172	♠ 10864	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ AK43	Partner bids first.
HCP: 13	♣ J82	

Board: 173	♠ 752	The opponents are silent.
Dealer: S	♥ AK98	
Vul: NS	♦ J4	You bid first.
HCP: 13	♣ AJ95	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK				1NT
Vul: NS	♥ 97	♥ 10842				
North HCP: 9	♦ KQ108432	♦ A95	3♠	4♦	AP	
South HCP: 15	♣ Q98	♣ A653				
Contract: 4♦ N						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ K974				
Vul: EW	♥ AK6	♥ Q1084		1NT	AP	
North HCP: 14	♦ 97	♦ K3				
South HCP: 8	♣ AQJ96	♣ 1032				
Contract: 1N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ Q92				1NT
Vul: EW	♥ 65	♥ AKQ2				
North HCP: 13	♦ AK2	♦ 10743	Pass	3NT	AP	
South HCP: 15	♣ QJ10753	♣ A6				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 10864		1NT	Pass	2♣ ¹
Vul: Both	♥ Q85	♥ AJ	Pass	2♦	Pass	3NT
North HCP: 13	♦ QJ875	♦ AK43	AP			
South HCP: 13	♣ A43	♣ J82				
Contract: 3N N			1. Stayman			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ AKJ963	♠ 752				1NT
Vul: NS	♥ J42	♥ AK98	Pass	4♥ ¹	Pass	4♠
North HCP: 14	♦ Q10	♦ J4	AP			
South HCP: 13	♣ K10	♣ AJ95				
Contract: 4♠ S			1. Texas			

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 174	♠ 1093	The opponents are silent.
Dealer: N	♥ A65	
Vul: None	♦ A96	You bid first.
HCP: 15	♣ AQJ7	

Board: 175	♠ A982	The opponents are silent.
Dealer: S	♥ A74	
Vul: EW	♦ KJ9	Partner bids first.
HCP: 14	♣ Q108	

Board: 176	♠ AK82	The opponents are silent.
Dealer: N	♥ 42	
Vul: NS	♦ AK2	You bid first.
HCP: 14	♣ 8765	

Board: 177	♠ A6	The opponents are silent.
Dealer: S	♥ AJ76	
Vul: EW	♦ 9863	Partner bids first.
HCP: 9	♣ 1094	

Board: 178	♠ 543	The opponents are silent.
Dealer: N	♥ K952	
Vul: Both	♦ KJ	You bid first.
HCP: 14	♣ AK64	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 174	North:	South:	
Dealer: N	♠ 1093	♠ 84	
Vul: None	♥ A65	♥ KQJ2	West North East South
North HCP: 15	♦ A96	♦ Q1052	1NT AP
South HCP: 8	♣ AQJ7	♣ 1092	
Contract: 1N N			

Board: 175	North:	South:	West North East South
Dealer: S	♠ A982	♠ Q4	
Vul: EW	♥ A74	♥ Q852	1NT
North HCP: 14	♦ KJ9	♦ A762	Pass 2♣ ¹ Pass 2♥
South HCP: 13	♣ Q108	♣ AJ9	Pass 3NT AP
Contract: 3N S			1. Stayman

Board: 176	North:	South:	West North East South
Dealer: N	♠ AK82	♠ QJ1065	
Vul: NS	♥ 42	♥ J109765	1NT Pass 2♦
North HCP: 14	♦ AK2	♦ Q8	Pass 2♥ Pass 3♥
South HCP: 6	♣ 8765	♣ —	AP
Contract: 3♥ N			

Board: 177	North:	South:	West North East South
Dealer: S	♠ A6	♠ KQ74	
Vul: EW	♥ AJ76	♥ 10842	1NT
North HCP: 9	♦ 9863	♦ AK4	Pass 2♣ ¹ Pass 2♥
South HCP: 15	♣ 1094	♣ K3	Pass 3♥ AP
Contract: 3♥ S			1. Stayman

Board: 178	North:	South:	West North East South
Dealer: N	♠ 543	♠ KJ87	
Vul: Both	♥ K952	♥ Q7	1NT Pass 2♣ ¹
North HCP: 14	♦ KJ	♦ Q985	Pass 2♥ Pass 2NT
South HCP: 10	♣ AK64	♣ Q73	AP
Contract: 2N N			1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 174	♠ 84	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: None	♦ Q1052	Partner bids first.
HCP: 8	♣ 1092	

Board: 175	♠ Q4	The opponents are silent.
Dealer: S	♥ Q852	
Vul: EW	♦ A762	You bid first.
HCP: 13	♣ AJ9	

Board: 176	♠ QJ1065	The opponents are silent.
Dealer: N	♥ J109765	
Vul: NS	♦ Q8	Partner bids first.
HCP: 6	♣ —	

Board: 177	♠ KQ74	The opponents are silent.
Dealer: S	♥ 10842	
Vul: EW	♦ AK4	You bid first.
HCP: 15	♣ K3	

Board: 178	♠ KJ87	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ Q985	Partner bids first.
HCP: 10	♣ Q73	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ 1093	♠ 84		1NT	AP	
Vul: None	♥ A65	♥ KQJ2				
North HCP: 15	♦ A96	♦ Q1052				
South HCP: 8	♣ AQJ7	♣ 1092				
Contract: 1N N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ A982	♠ Q4				1NT
Vul: EW	♥ A74	♥ Q852	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ KJ9	♦ A762	Pass	3NT	AP	
South HCP: 13	♣ Q108	♣ AJ9	1. Stayman			
Contract: 3N S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ QJ1065		1NT	Pass	2♦
Vul: NS	♥ 42	♥ J109765	Pass	2♥	Pass	3♥
North HCP: 14	♦ AK2	♦ Q8	AP			
South HCP: 6	♣ 8765	♣ —				
Contract: 3♥ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ KQ74				1NT
Vul: EW	♥ AJ76	♥ 10842	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 9863	♦ AK4	Pass	3♥	AP	
South HCP: 15	♣ 1094	♣ K3	1. Stayman			
Contract: 3♥ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ 543	♠ KJ87		1NT	Pass	2♣ ¹
Vul: Both	♥ K952	♥ Q7	Pass	2♥	Pass	2NT
North HCP: 14	♦ KJ	♦ Q985	AP			
South HCP: 10	♣ AK64	♣ Q73	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 179	♠ 4	West Bids 2♣ if possible.
Dealer: S	♥ KQ1093	West Bids 2♠ if possible.
Vul: NS	♦ 43	
HCP: 10	♣ KQ962	Partner bids first.
Board: 180	♠ AKJ10	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: None	♦ 1063	You bid first.
HCP: 15	♣ QJ7	
Board: 181	♠ AQJ6	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ 10973	Partner bids first.
HCP: 14	♣ KQ83	
Board: 182	♠ J4	The opponents are silent.
Dealer: N	♥ K63	
Vul: NS	♦ AK1086	You bid first.
HCP: 15	♣ A75	
Board: 183	♠ J10982	West Doubles 1NT if possible.
Dealer: S	♥ 9865	East Bids 2♠ if possible.
Vul: Both	♦ 10	West Bids 3♣ if possible.
HCP: 1	♣ 743	East Bids 3♠ if possible.
		West Bids 4♣ if possible.
		East Bids 5♣ if possible.
		Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK8				1NT
Vul: NS	♥ KQ1093	♥ A76	2♣ ¹	2♦	Pass	2♥
North HCP: 10	♦ 43	♦ Q865	2♠	3♣	Pass	3♥
South HCP: 14	♣ KQ962	♣ J108	AP			
Contract: 3♥ S			1. Cappelletti, any 6+suit			

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 8763				
Vul: None	♥ KJ2	♥ AQ6		1NT	AP	
North HCP: 15	♦ 1063	♦ Q5				
South HCP: 8	♣ QJ7	♣ 9864				
Contract: 1N N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ AQJ6	♠ K987				1NT
Vul: Both	♥ Q	♥ J854	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ 10973	♦ AQ	Pass	3NT	Pass	4♠
South HCP: 14	♣ KQ83	♣ A96	AP			
Contract: 4♠ S			1. Stayman			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ K1065		1NT	Pass	2♣ ¹
Vul: NS	♥ K63	♥ QJ5	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK1086	♦ 75	AP			
South HCP: 10	♣ A75	♣ KJ42				
Contract: 2N N			1. Stayman			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ J10982	♠ AK54				1NT
Vul: Both	♥ 9865	♥ J102	X ¹	2♥	2♠ ²	Pass
North HCP: 1	♦ 10	♦ KJ52	3♣	Pass	3♠ ³	Pass
South HCP: 14	♣ 743	♣ Q10	4♣	Pass	5♣	AP
Contract: 5♣ W			1. Cappelletti, strong			
			2. strength cue bid			
			3. limit raise or better in ♣			

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 179	♠ AK8	West Bids 2♣ if possible.
Dealer: S	♥ A76	West Bids 2♠ if possible.
Vul: NS	♦ Q865	
HCP: 14	♣ J108	You bid first.

Board: 180	♠ 8763	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: None	♦ Q5	Partner bids first.
HCP: 8	♣ 9864	

Board: 181	♠ K987	The opponents are silent.
Dealer: S	♥ J854	
Vul: Both	♦ AQ	You bid first.
HCP: 14	♣ A96	

Board: 182	♠ K1065	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: NS	♦ 75	Partner bids first.
HCP: 10	♣ KJ42	

Board: 183	♠ AK54	West Doubles 1NT if possible.
Dealer: S	♥ J102	East Bids 2♠ if possible.
Vul: Both	♦ KJ52	West Bids 3♣ if possible.
HCP: 14	♣ Q10	East Bids 3♠ if possible.
		West Bids 4♣ if possible.
		East Bids 5♣ if possible.
		You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK8				1NT
Vul: NS	♥ KQ1093	♥ A76	2♣ ¹	2♦	Pass	2♥
North HCP: 10	♦ 43	♦ Q865	2♠	3♣	Pass	3♥
South HCP: 14	♣ KQ962	♣ J108	AP			
Contract: 3♥ S			1. Cappelletti, any 6+ suit			

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 8763				
Vul: None	♥ KJ2	♥ AQ6		1NT	AP	
North HCP: 15	♦ 1063	♦ Q5				
South HCP: 8	♣ QJ7	♣ 9864				
Contract: 1N N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ AQJ6	♠ K987				1NT
Vul: Both	♥ Q	♥ J854	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ 10973	♦ AQ	Pass	3NT	Pass	4♠
South HCP: 14	♣ KQ83	♣ A96	AP			
Contract: 4♠ S			1. Stayman			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ K1065		1NT	Pass	2♣ ¹
Vul: NS	♥ K63	♥ QJ5	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK1086	♦ 75	AP			
South HCP: 10	♣ A75	♣ KJ42				
Contract: 2N N			1. Stayman			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ J10982	♠ AK54				1NT
Vul: Both	♥ 9865	♥ J102	X ¹	2♥	2♠ ²	Pass
North HCP: 1	♦ 10	♦ KJ52	3♣	Pass	3♠ ³	Pass
South HCP: 14	♣ 743	♣ Q10	4♣	Pass	5♣	AP
Contract: 5♣ W			1. Cappelletti, strong			
			2. strength cue bid			
			3. limit raise or better in ♣			

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 184 ♠ 732
Dealer: N ♥ KJ42
Vul: None ♦ A8
HCP: 13 ♣ AJ43

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

You bid first.

Board: 185 ♠ J109
Dealer: S ♥ 9
Vul: NS ♦ J9753
HCP: 6 ♣ A876

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

Partner bids first.

Board: 186 ♠ 73
Dealer: N ♥ A64
Vul: EW ♦ AKJ82
HCP: 14 ♣ Q95

East Doubles 1NT if possible.

You bid first.

Board: 187 ♠ A10743
Dealer: S ♥ J63
Vul: NS ♦ 932
HCP: 8 ♣ QJ

West Bids 2♣ if possible.
West Bids 3♥ if possible.

Partner bids first.

Board: 188 ♠ KQ52
Dealer: N ♥ K106
Vul: Both ♦ J9
HCP: 13 ♣ A754

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 184

Dealer: N

Vul: None

North HCP: 13

South HCP: 8

Contract: 2♠ W

North:

♠ 732

♥ KJ42

♦ A8

♣ AJ43

South:

♠ AQ

♥ 85

♦ Q1093

♣ 98652

West North East South

1NT 2♦¹ Pass

2♠ AP

1. Cappelletti, both majors

Board: 185

Dealer: S

Vul: NS

North HCP: 6

South HCP: 13

Contract: 3♥ E

North:

♠ J109

♥ 9

♦ J9753

♣ A876

South:

♠ K43

♥ AJ106

♦ A62

♣ J42

West North East South

1NT

Pass Pass 2♣¹ Pass

2♦² Pass 2♥ Pass

3♥ AP

1. Cappelletti, any 6+suit

2. automat

Board: 186

Dealer: N

Vul: EW

North HCP: 14

South HCP: 8

Contract: 2♠ N

North:

♠ 73

♥ A64

♦ AKJ82

♣ Q95

South:

♠ J10652

♥ KQJ5

♦ 93

♣ J4

West North East South

1NT X¹ 2♥

Pass 2♠ AP

1. Cappelletti, strong

Board: 187

Dealer: S

Vul: NS

North HCP: 8

South HCP: 13

Contract: 3♥ W

North:

♠ A10743

♥ J63

♦ 932

♣ QJ

South:

♠ K86

♥ Q10

♦ KJ864

♣ A54

West North East South

1NT

2♣¹ 2♥ Pass 2♠

3♥ AP

1. Cappelletti, any 6+suit

Board: 188

Dealer: N

Vul: Both

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ KQ52

♥ K106

♦ J9

♣ A754

South:

♠ AJ8

♥ AJ2

♦ 1052

♣ KQ62

West North East South

1NT Pass 3NT

AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 184
Dealer: N
Vul: None
HCP: 8

♠ AQ
♥ 85
♦ Q1093
♣ 98652

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

Partner bids first.

Board: 185
Dealer: S
Vul: NS
HCP: 13

♠ K43
♥ AJ106
♦ A62
♣ J42

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

You bid first.

Board: 186
Dealer: N
Vul: EW
HCP: 8

♠ J10652
♥ KQJ5
♦ 93
♣ J4

East Doubles 1NT if possible.

Partner bids first.

Board: 187
Dealer: S
Vul: NS
HCP: 13

♠ K86
♥ Q10
♦ KJ864
♣ A54

West Bids 2♣ if possible.
West Bids 3♥ if possible.

You bid first.

Board: 188
Dealer: N
Vul: Both
HCP: 15

♠ AJ8
♥ AJ2
♦ 1052
♣ KQ62

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 184

Dealer: N

Vul: None

North HCP: 13

South HCP: 8

Contract: 2♠ W

North:

♠ 732

♥ KJ42

♦ A8

♣ AJ43

South:

♠ AQ

♥ 85

♦ Q1093

♣ 98652

West North East South

1NT 2♦¹ Pass

2♠ AP

1. Cappelletti, both majors

Board: 185

Dealer: S

Vul: NS

North HCP: 6

South HCP: 13

Contract: 3♥ E

North:

♠ J109

♥ 9

♦ J9753

♣ A876

South:

♠ K43

♥ AJ106

♦ A62

♣ J42

West North East South

1NT

Pass Pass 2♣¹ Pass

2♦² Pass 2♥ Pass

3♥ AP

1. Cappelletti, any 6+suit

2. automat

Board: 186

Dealer: N

Vul: EW

North HCP: 14

South HCP: 8

Contract: 2♠ N

North:

♠ 73

♥ A64

♦ AKJ82

♣ Q95

South:

♠ J10652

♥ KQJ5

♦ 93

♣ J4

West North East South

1NT X¹ 2♥

Pass 2♠ AP

1. Cappelletti, strong

Board: 187

Dealer: S

Vul: NS

North HCP: 8

South HCP: 13

Contract: 3♥ W

North:

♠ A10743

♥ J63

♦ 932

♣ QJ

South:

♠ K86

♥ Q10

♦ KJ864

♣ A54

West North East South

1NT

2♣¹ 2♥ Pass 2♠

3♥ AP

1. Cappelletti, any 6+suit

Board: 188

Dealer: N

Vul: Both

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ KQ52

♥ K106

♦ J9

♣ A754

South:

♠ AJ8

♥ AJ2

♦ 1052

♣ KQ62

West North East South

1NT Pass 3NT

AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 189	♠ J7652	West Doubles 1NT if possible.
Dealer: S	♥ 10876	East Bids 4♦ if possible.
Vul: NS	♦ K2	
HCP: 4	♣ 43	Partner bids first.

Board: 190	♠ A107	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ QJ86	You bid first.
HCP: 14	♣ 862	

Board: 191	♠ J1093	The opponents are silent.
Dealer: S	♥ Q5	
Vul: Both	♦ Q75	Partner bids first.
HCP: 9	♣ A876	

Board: 192	♠ A1062	The opponents are silent.
Dealer: N	♥ A76	
Vul: None	♦ AQ7	You bid first.
HCP: 15	♣ J62	

Board: 193	♠ QJ94	West Doubles 1NT if possible.
Dealer: S	♥ K987	East Bids 2♣ if possible.
Vul: EW	♦ 4	
HCP: 7	♣ J1053	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 189			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ J7652	♠ AK83	X ¹	2♥	Pass	3♠ ²
North HCP: 4	♥ 10876	♥ AJ53	Pass	Pass	4♦	AP
South HCP: 15	♦ K2	♦ Q3	1. Cappelletti, strong			
Contract: 4♦ E	♣ 43	♣ J52	2. Super acceptance after NT			

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 63		1NT	Pass	2♦
Vul: EW	♥ AK10	♥ Q8542	Pass	2♥	Pass	3♣
North HCP: 14	♦ QJ86	♦ —	Pass	4♥	AP	
South HCP: 12	♣ 862	♣ AKQJ95				
Contract: 4♥ N						

Board: 191			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ J1093	♠ Q4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♥ Q5	♥ KJ6	Pass	2NT	Pass	3♦
South HCP: 15	♦ Q75	♦ AKJ102	Pass	4♦	AP	
Contract: 4♦ S	♣ A876	♣ J92	1. Stayman			

Board: 192	North:	South:				
Dealer: N	♠ A1062	♠ K983				
Vul: None	♥ A76	♥ J842	West	North	East	South
North HCP: 15	♦ AQ7	♦ J3		1NT	AP	
South HCP: 8	♣ J62	♣ K73				
Contract: 1N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ QJ94	♠ 865				1NT
Vul: EW	♥ K987	♥ AQJ6				
North HCP: 7	♦ 4	♦ KJ97	X ¹	Pass	2♣	AP
South HCP: 13	♣ J1053	♣ Q8	1. Cappelletti, strong			
Contract: 2♣ E						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 189	♠ AK83	West Doubles 1NT if possible.
Dealer: S	♥ AJ53	East Bids 4♦ if possible.
Vul: NS	♦ Q3	
HCP: 15	♣ J52	You bid first.

Board: 190	♠ 63	The opponents are silent.
Dealer: N	♥ Q8542	
Vul: EW	♦ —	Partner bids first.
HCP: 12	♣ AKQJ95	

Board: 191	♠ Q4	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: Both	♦ AKJ102	You bid first.
HCP: 15	♣ J92	

Board: 192	♠ K983	The opponents are silent.
Dealer: N	♥ J842	
Vul: None	♦ J3	Partner bids first.
HCP: 8	♣ K73	

Board: 193	♠ 865	West Doubles 1NT if possible.
Dealer: S	♥ AQJ6	East Bids 2♣ if possible.
Vul: EW	♦ KJ97	
HCP: 13	♣ Q8	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 189			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ J7652	♠ AK83	X ¹	2♥	Pass	3♠ ²
North HCP: 4	♥ 10876	♥ AJ53	Pass	Pass	4♦	AP
South HCP: 15	♦ K2	♦ Q3	1. Cappelletti, strong			
Contract: 4♦ E	♣ 43	♣ J52	2. Super acceptance after NT			

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 63		1NT	Pass	2♦
Vul: EW	♥ AK10	♥ Q8542	Pass	2♥	Pass	3♣
North HCP: 14	♦ QJ86	♦ —	Pass	4♥	AP	
South HCP: 12	♣ 862	♣ AKQJ95				
Contract: 4♥ N						

Board: 191			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ J1093	♠ Q4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♥ Q5	♥ KJ6	Pass	2NT	Pass	3♦
South HCP: 15	♦ Q75	♦ AKJ102	Pass	4♦	AP	
Contract: 4♦ S	♣ A876	♣ J92	1. Stayman			

Board: 192	North:	South:				
Dealer: N	♠ A1062	♠ K983				
Vul: None	♥ A76	♥ J842	West	North	East	South
North HCP: 15	♦ AQ7	♦ J3		1NT	AP	
South HCP: 8	♣ J62	♣ K73				
Contract: 1N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ QJ94	♠ 865				1NT
Vul: EW	♥ K987	♥ AQJ6				
North HCP: 7	♦ 4	♦ KJ97	X ¹	Pass	2♣	AP
South HCP: 13	♣ J1053	♣ Q8	1. Cappelletti, strong			
Contract: 2♣ E						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 194	♠ AK	The opponents are silent.
Dealer: N	♥ A752	
Vul: Both	♦ Q84	You bid first.
HCP: 14	♣ J1052	
Board: 195	♠ K92	West Bids 2♣ if possible.
Dealer: S	♥ 7	
Vul: None	♦ K10876	Partner bids first.
HCP: 10	♣ KJ107	
Board: 196	♠ Q54	The opponents are silent.
Dealer: N	♥ K86	
Vul: NS	♦ AKQ53	You bid first.
HCP: 14	♣ 74	
Board: 197	♠ 7	The opponents are silent.
Dealer: S	♥ AQ10743	
Vul: Both	♦ 1083	Partner bids first.
HCP: 6	♣ 1063	
Board: 198	♠ K876	The opponents are silent.
Dealer: N	♥ Q85	
Vul: None	♦ AK2	You bid first.
HCP: 14	♣ Q103	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 194
 Dealer: N
 Vul: Both
 North HCP: 14
 South HCP: 8
 Contract: 1N N

North:
 ♠ AK
 ♥ A752
 ♦ Q84
 ♣ J1052

South:
 ♠ 62
 ♥ Q984
 ♦ A973
 ♣ Q63

West	North	East	South
	1NT	AP	

Board: 195
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 15
 Contract: 3N S

North:
 ♠ K92
 ♥ 7
 ♦ K10876
 ♣ KJ107

South:
 ♠ A54
 ♥ QJ92
 ♦ Q53
 ♣ AQ6

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

1. Cappelletti, any 6+ suit

Board: 196
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 7
 Contract: 2♠ N

North:
 ♠ Q54
 ♥ K86
 ♦ AKQ53
 ♣ 74

South:
 ♠ A9872
 ♥ Q93
 ♦ J42
 ♣ 109

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

Board: 197
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 14
 Contract: 3♥ S

North:
 ♠ 7
 ♥ AQ10743
 ♦ 1083
 ♣ 1063

South:
 ♠ AK109
 ♥ K95
 ♦ J975
 ♣ K9

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

Board: 198
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ K876
 ♥ Q85
 ♦ AK2
 ♣ Q103

South:
 ♠ QJ1043
 ♥ A
 ♦ QJ
 ♣ J8762

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 13-15 HCP and not 5/4 in the majors

Board: 194	♠ 62	The opponents are silent.
Dealer: N	♥ Q984	
Vul: Both	♦ A973	Partner bids first.
HCP: 8	♣ Q63	

Board: 195	♠ A54	West Bids 2♣ if possible.
Dealer: S	♥ QJ92	
Vul: None	♦ Q53	You bid first.
HCP: 15	♣ AQ6	

Board: 196	♠ A9872	The opponents are silent.
Dealer: N	♥ Q93	
Vul: NS	♦ J42	Partner bids first.
HCP: 7	♣ 109	

Board: 197	♠ AK109	The opponents are silent.
Dealer: S	♥ K95	
Vul: Both	♦ J975	You bid first.
HCP: 14	♣ K9	

Board: 198	♠ QJ1043	The opponents are silent.
Dealer: N	♥ A	
Vul: None	♦ QJ	Partner bids first.
HCP: 11	♣ J8762	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 194
 Dealer: N
 Vul: Both
 North HCP: 14
 South HCP: 8
 Contract: 1N N

North:
 ♠ AK
 ♥ A752
 ♦ Q84
 ♣ J1052

South:
 ♠ 62
 ♥ Q984
 ♦ A973
 ♣ Q63

West	North	East	South
	1NT	AP	

Board: 195
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 15
 Contract: 3N S

North:
 ♠ K92
 ♥ 7
 ♦ K10876
 ♣ KJ107

South:
 ♠ A54
 ♥ QJ92
 ♦ Q53
 ♣ AQ6

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

1. Cappelletti, any 6+ suit

Board: 196
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 7
 Contract: 2♠ N

North:
 ♠ Q54
 ♥ K86
 ♦ AKQ53
 ♣ 74

South:
 ♠ A9872
 ♥ Q93
 ♦ J42
 ♣ 109

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

Board: 197
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 14
 Contract: 3♥ S

North:
 ♠ 7
 ♥ AQ10743
 ♦ 1083
 ♣ 1063

South:
 ♠ AK109
 ♥ K95
 ♦ J975
 ♣ K9

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

Board: 198
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ K876
 ♥ Q85
 ♦ AK2
 ♣ Q103

South:
 ♠ QJ1043
 ♥ A
 ♦ QJ
 ♣ J8762

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 13-15 HCP and not 5/4 in the majors

Board: 199 ♠ 6532
Dealer: S ♥ 5
Vul: EW ♦ 952
HCP: 2 ♣ Q6532

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 200 ♠ K86
Dealer: N ♥ KJ
Vul: None ♦ AKJ53
HCP: 15 ♣ 732

The opponents are silent.

You bid first.

Board: 201 ♠ 965
Dealer: S ♥ 1083
Vul: NS ♦ 983
HCP: 9 ♣ AKQ5

The opponents are silent.

Partner bids first.

Board: 202 ♠ A64
Dealer: N ♥ AJ3
Vul: EW ♦ J32
HCP: 13 ♣ QJ53

The opponents are silent.

You bid first.

Board: 203 ♠ A1052
Dealer: S ♥ 5
Vul: NS ♦ Q1075
HCP: 11 ♣ AJ63

West Doubles 1NT if possible.

East Bids 2♣ if possible.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 199
 Dealer: S
 Vul: EW
 North HCP: 2
 South HCP: 13
 Contract: 4♥ W

North:
 ♠ 6532
 ♥ 5
 ♦ 952
 ♣ Q6532

South:
 ♠ K1074
 ♥ 764
 ♦ AJ4
 ♣ AJ7

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

1. Cappelletti, any 6+ suit
 2. automat

Board: 200
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 4♥ N

North:
 ♠ K86
 ♥ KJ
 ♦ AKJ53
 ♣ 732

South:
 ♠ 102
 ♥ Q97532
 ♦ 82
 ♣ AK4

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

1. Texas

Board: 201
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 14
 Contract: 1N S

North:
 ♠ 965
 ♥ 1083
 ♦ 983
 ♣ AKQ5

South:
 ♠ AKQ4
 ♥ 9642
 ♦ KJ5
 ♣ J8

West	North	East	South
			1NT
AP			

Board: 202
 Dealer: N
 Vul: EW
 North HCP: 13
 South HCP: 7
 Contract: 3♦ N

North:
 ♠ A64
 ♥ AJ3
 ♦ J32
 ♣ QJ53

South:
 ♠ 109
 ♥ 2
 ♦ AK109876
 ♣ 982

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

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

Board: 203
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 13
 Contract: 3♠ N

North:
 ♠ A1052
 ♥ 5
 ♦ Q1075
 ♣ AJ63

South:
 ♠ K874
 ♥ AQJ7
 ♦ 42
 ♣ K102

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

1. Cappelletti, strong

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 199 ♠ K1074
Dealer: S ♥ 764
Vul: EW ♦ AJ4
HCP: 13 ♣ AJ7

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

You bid first.

Board: 200 ♠ 102
Dealer: N ♥ Q97532
Vul: None ♦ 82
HCP: 9 ♣ AK4

The opponents are silent.

Partner bids first.

Board: 201 ♠ AKQ4
Dealer: S ♥ 9642
Vul: NS ♦ KJ5
HCP: 14 ♣ J8

The opponents are silent.

You bid first.

Board: 202 ♠ 109
Dealer: N ♥ 2
Vul: EW ♦ AK109876
HCP: 7 ♣ 982

The opponents are silent.

Partner bids first.

Board: 203 ♠ K874
Dealer: S ♥ AQJ7
Vul: NS ♦ 42
HCP: 13 ♣ K102

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

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 199
Dealer: S
Vul: EW
North HCP: 2
South HCP: 13
Contract: 4♥ W

North:
♠ 6532
♥ 5
♦ 952
♣ Q6532

South:
♠ K1074
♥ 764
♦ AJ4
♣ AJ7

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

1. Cappelletti, any 6+ suit
2. automat

Board: 200
Dealer: N
Vul: None
North HCP: 15
South HCP: 9
Contract: 4♥ N

North:
♠ K86
♥ KJ
♦ AKJ53
♣ 732

South:
♠ 102
♥ Q97532
♦ 82
♣ AK4

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

1. Texas

Board: 201
Dealer: S
Vul: NS
North HCP: 9
South HCP: 14
Contract: 1N S

North:
♠ 965
♥ 1083
♦ 983
♣ AKQ5

South:
♠ AKQ4
♥ 9642
♦ KJ5
♣ J8

West	North	East	South
			1NT
AP			

Board: 202
Dealer: N
Vul: EW
North HCP: 13
South HCP: 7
Contract: 3♦ N

North:
♠ A64
♥ AJ3
♦ J32
♣ QJ53

South:
♠ 109
♥ 2
♦ AK109876
♣ 982

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

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

Board: 203
Dealer: S
Vul: NS
North HCP: 11
South HCP: 13
Contract: 3♠ N

North:
♠ A1052
♥ 5
♦ Q1075
♣ AJ63

South:
♠ K874
♥ AQJ7
♦ 42
♣ K102

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

1. Cappelletti, strong

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 204	♠ AJ5	West Doubles 4♦ if possible.
Dealer: N	♥ 1094	
Vul: EW	♦ A4	You bid first.
HCP: 14	♣ KQ954	

Board: 205	♠ 843	The opponents are silent.
Dealer: S	♥ J854	
Vul: EW	♦ 7654	Partner bids first.
HCP: 8	♣ AK	

Board: 206	♠ AJ6	The opponents are silent.
Dealer: N	♥ 108	
Vul: Both	♦ Q43	You bid first.
HCP: 14	♣ AK986	

Board: 207	♠ KJ107	The opponents are silent.
Dealer: S	♥ 85	
Vul: None	♦ A42	Partner bids first.
HCP: 12	♣ KJ97	

Board: 208	♠ Q6	West Bids 3♦ if possible.
Dealer: N	♥ Q943	
Vul: None	♦ AQ3	You bid first.
HCP: 15	♣ AJ82	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 204

Dealer: N

Vul: EW

North HCP: 14

South HCP: 8

Contract: 4♥ N

North:

♠ AJ5

♥ 1094

♦ A4

♣ KQ954

South:

♠ 10932

♥ AQJ832

♦ 32

♣ J

West North East South

1NT Pass 4♦¹

X 4♥ AP

1. Texas

Board: 205

Dealer: S

Vul: EW

North HCP: 8

South HCP: 14

Contract: 1N S

North:

♠ 843

♥ J854

♦ 7654

♣ AK

South:

♠ K9

♥ AK97

♦ K83

♣ J765

West North East South

1NT

AP

Board: 206

Dealer: N

Vul: Both

North HCP: 14

South HCP: 19

Contract: 4N N

North:

♠ AJ6

♥ 108

♦ Q43

♣ AK986

South:

♠ KQ9

♥ AQ95

♦ AJ9

♣ QJ5

West North East South

1NT Pass 2♣¹

Pass 2♦ Pass 4NT²

AP

1. Stayman

2. Quantitative 4NT

Board: 207

Dealer: S

Vul: None

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ KJ107

♥ 85

♦ A42

♣ KJ97

South:

♠ A43

♥ KJ9

♦ KQ1083

♣ Q6

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 3NT AP

1. Stayman

Board: 208

Dealer: N

Vul: None

North HCP: 15

South HCP: 7

Contract: 3♦ W

North:

♠ Q6

♥ Q943

♦ AQ3

♣ AJ82

South:

♠ KJ1095

♥ J72

♦ 97

♣ Q107

West North East South

1NT Pass 2♥

Pass 2♠ Pass Pass

3♦ AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 204	♠ 10932	West Doubles 4♦ if possible. Partner bids first.
Dealer: N	♥ AQJ832	
Vul: EW	♦ 32	
HCP: 8	♣ J	

Board: 205	♠ K9	The opponents are silent. You bid first.
Dealer: S	♥ AK97	
Vul: EW	♦ K83	
HCP: 14	♣ J765	

Board: 206	♠ KQ9	The opponents are silent. Partner bids first.
Dealer: N	♥ AQ95	
Vul: Both	♦ AJ9	
HCP: 19	♣ QJ5	

Board: 207	♠ A43	The opponents are silent. You bid first.
Dealer: S	♥ KJ9	
Vul: None	♦ KQ1083	
HCP: 15	♣ Q6	

Board: 208	♠ KJ1095	West Bids 3♦ if possible. Partner bids first.
Dealer: N	♥ J72	
Vul: None	♦ 97	
HCP: 7	♣ Q107	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 204

Dealer: N

Vul: EW

North HCP: 14

South HCP: 8

Contract: 4♥ N

North:

♠ AJ5

♥ 1094

♦ A4

♣ KQ954

South:

♠ 10932

♥ AQJ832

♦ 32

♣ J

West North East South

1NT Pass 4♦¹

X 4♥ AP

1. Texas

Board: 205

Dealer: S

Vul: EW

North HCP: 8

South HCP: 14

Contract: 1N S

North:

♠ 843

♥ J854

♦ 7654

♣ AK

South:

♠ K9

♥ AK97

♦ K83

♣ J765

West North East South

1NT

AP

Board: 206

Dealer: N

Vul: Both

North HCP: 14

South HCP: 19

Contract: 4N N

North:

♠ AJ6

♥ 108

♦ Q43

♣ AK986

South:

♠ KQ9

♥ AQ95

♦ AJ9

♣ QJ5

West North East South

1NT Pass 2♣¹

Pass 2♦ Pass 4NT²

AP

1. Stayman

2. Quantitative 4NT

Board: 207

Dealer: S

Vul: None

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ KJ107

♥ 85

♦ A42

♣ KJ97

South:

♠ A43

♥ KJ9

♦ KQ1083

♣ Q6

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 3NT AP

1. Stayman

Board: 208

Dealer: N

Vul: None

North HCP: 15

South HCP: 7

Contract: 3♦ W

North:

♠ Q6

♥ Q943

♦ AQ3

♣ AJ82

South:

♠ KJ1095

♥ J72

♦ 97

♣ Q107

West North East South

1NT Pass 2♥

Pass 2♠ Pass Pass

3♦ AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 209	♠ K10	West Bids 4♠ if possible.
Dealer: S	♥ KJ10753	
Vul: NS	♦ KQ2	Partner bids first.
HCP: 14	♣ Q9	
Board: 210	♠ J654	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ KJ	You bid first.
HCP: 13	♣ K875	
Board: 211	♠ 107653	West Bids 2♥ if possible.
Dealer: S	♥ K105	West Doubles Pass if possible.
Vul: EW	♦ K8	
HCP: 6	♣ 864	Partner bids first.
Board: 212	♠ AQ4	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ QJ642	You bid first.
HCP: 14	♣ K102	
Board: 213	♠ 10983	East Doubles Pass if possible.
Dealer: S	♥ 853	West Bids 2♥ if possible.
Vul: NS	♦ 854	
HCP: 3	♣ K105	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 209

Dealer: S

Vul: NS

North HCP: 14

South HCP: 13

Contract: 5♥ N

North:

♠ K10

♥ KJ10753

♦ KQ2

♣ Q9

South:

♠ J98

♥ AQ8

♦ J108

♣ AJ63

West North East South

1NT

4♠

5♥

AP

Board: 210

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N N

North:

♠ J654

♥ KQ7

♦ KJ

♣ K875

South:

♠ K102

♥ J3

♦ A10642

♣ 1096

West North East South

1NT

AP

Board: 211

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 2♠X N

North:

♠ 107653

♥ K105

♦ K8

♣ 864

South:

♠ Q8

♥ J76

♦ AQJ9

♣ QJ105

West North East South

1NT

2♥¹

2♠

Pass

Pass

X

AP

1. Cappelletti, 5M-4m

Board: 212

Dealer: N

Vul: Both

North HCP: 14

South HCP: 10

Contract: 2N N

North:

♠ AQ4

♥ Q4

♦ QJ642

♣ K102

South:

♠ J6

♥ AJ72

♦ A7

♣ 97643

West North East South

1NT

Pass

2♣¹

Pass

2♦

Pass

2NT

AP

1. Stayman

Board: 213

Dealer: S

Vul: NS

North HCP: 3

South HCP: 15

Contract: 2♥ W

North:

♠ 10983

♥ 853

♦ 854

♣ K105

South:

♠ K75

♥ AK42

♦ K1097

♣ Q9

West North East South

1NT

Pass

Pass

X¹

Pass

2♥

AP

1. Cappelletti, strong

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 209	♠ J98	West Bids 4♠ if possible.
Dealer: S	♥ AQ8	
Vul: NS	♦ J108	You bid first.
HCP: 13	♣ AJ63	
Board: 210	♠ K102	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ A10642	Partner bids first.
HCP: 8	♣ 1096	
Board: 211	♠ Q8	West Bids 2♥ if possible.
Dealer: S	♥ J76	West Doubles Pass if possible.
Vul: EW	♦ AQJ9	
HCP: 13	♣ QJ105	You bid first.
Board: 212	♠ J6	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: Both	♦ A7	Partner bids first.
HCP: 10	♣ 97643	
Board: 213	♠ K75	East Doubles Pass if possible.
Dealer: S	♥ AK42	West Bids 2♥ if possible.
Vul: NS	♦ K1097	
HCP: 15	♣ Q9	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 209

Dealer: S

Vul: NS

North HCP: 14

South HCP: 13

Contract: 5♥ N

North:

♠ K10

♥ KJ10753

♦ KQ2

♣ Q9

South:

♠ J98

♥ AQ8

♦ J108

♣ AJ63

West North East South

1NT

4♠

5♥

AP

Board: 210

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N N

North:

♠ J654

♥ KQ7

♦ KJ

♣ K875

South:

♠ K102

♥ J3

♦ A10642

♣ 1096

West North East South

1NT

AP

Board: 211

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 2♠X N

North:

♠ 107653

♥ K105

♦ K8

♣ 864

South:

♠ Q8

♥ J76

♦ AQJ9

♣ QJ105

West North East South

1NT

2♥¹

2♠

Pass

Pass

X

AP

1. Cappelletti, 5M-4m

Board: 212

Dealer: N

Vul: Both

North HCP: 14

South HCP: 10

Contract: 2N N

North:

♠ AQ4

♥ Q4

♦ QJ642

♣ K102

South:

♠ J6

♥ AJ72

♦ A7

♣ 97643

West North East South

1NT

Pass

2♣¹

Pass

2♦

Pass

2NT

AP

1. Stayman

Board: 213

Dealer: S

Vul: NS

North HCP: 3

South HCP: 15

Contract: 2♥ W

North:

♠ 10983

♥ 853

♦ 854

♣ K105

South:

♠ K75

♥ AK42

♦ K1097

♣ Q9

West North East South

1NT

Pass

Pass

X¹

Pass

2♥

AP

1. Cappelletti, strong

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 214 ♠ 1032
Dealer: N ♥ AJ8
Vul: EW ♦ KJ9
HCP: 14 ♣ KQ73

East Doubles 1NT if possible.

You bid first.

Board: 215 ♠ 65
Dealer: S ♥ 652
Vul: Both ♦ QJ7
HCP: 5 ♣ Q7532

East Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 216 ♠ AQ96
Dealer: N ♥ AJ5
Vul: None ♦ Q1087
HCP: 13 ♣ 42

The opponents are silent.

You bid first.

Board: 217 ♠ 986
Dealer: S ♥ 1096
Vul: EW ♦ Q102
HCP: 5 ♣ K985

West Doubles 1NT if possible.

East Bids 2♥ if possible.

Partner bids first.

Board: 218 ♠ AJ8
Dealer: N ♥ 954
Vul: Both ♦ 104
HCP: 14 ♣ AKQ62

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 214

Dealer: N

Vul: EW

North HCP: 14

South HCP: 6

Contract: 2♠ N

North:

♠ 1032

♥ AJ8

♦ KJ9

♣ KQ73

South:

♠ Q9654

♥ 1064

♦ A54

♣ 54

West North East South

1NT X¹ 2♥

Pass 2♠ AP

1. Cappelletti, strong

Board: 215

Dealer: S

Vul: Both

North HCP: 5

South HCP: 14

Contract: 3♦ E

North:

♠ 65

♥ 652

♦ QJ7

♣ Q7532

South:

♠ K93

♥ K109

♦ 96

♣ AKJ98

West North East South

1NT

Pass Pass 2♣¹ X

Pass Pass 2♦ Pass

3♦ AP

1. Cappelletti, any 6+ suit

Board: 216

Dealer: N

Vul: None

North HCP: 13

South HCP: 4

Contract: 3♣ N

North:

♠ AQ96

♥ AJ5

♦ Q1087

♣ 42

South:

♠ 7

♥ 10964

♦ 65

♣ A107653

West North East South

1NT Pass 2♠¹

Pass 3♣² AP

1. 1N-2S transfer to clubs

2. automat

Board: 217

Dealer: S

Vul: EW

North HCP: 5

South HCP: 13

Contract: 2♥ E

North:

♠ 986

♥ 1096

♦ Q102

♣ K985

South:

♠ KQ7

♥ A43

♦ J73

♣ QJ73

West North East South

1NT

X¹ Pass 2♥ AP

1. Cappelletti, strong

Board: 218

Dealer: N

Vul: Both

North HCP: 14

South HCP: 14

Contract: 4♠ N

North:

♠ AJ8

♥ 954

♦ 104

♣ AKQ62

South:

♠ KQ1076

♥ K1076

♦ AQ

♣ 95

West North East South

1NT Pass 2♣¹

Pass 2♦ Pass 3♥²

Pass 4♠ AP

1. Stayman

2. SMOLEN

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 214	♠ Q9654	East Doubles 1NT if possible.
Dealer: N	♥ 1064	
Vul: EW	♦ A54	Partner bids first.
HCP: 6	♣ 54	

Board: 215	♠ K93	East Bids 2♣ if possible.
Dealer: S	♥ K109	East Bids 2♦ if possible.
Vul: Both	♦ 96	West Bids 3♦ if possible.
HCP: 14	♣ AKJ98	You bid first.

Board: 216	♠ 7	The opponents are silent.
Dealer: N	♥ 10964	
Vul: None	♦ 65	Partner bids first.
HCP: 4	♣ A107653	

Board: 217	♠ KQ7	West Doubles 1NT if possible.
Dealer: S	♥ A43	East Bids 2♥ if possible.
Vul: EW	♦ J73	
HCP: 13	♣ QJ73	You bid first.

Board: 218	♠ KQ1076	The opponents are silent.
Dealer: N	♥ K1076	
Vul: Both	♦ AQ	Partner bids first.
HCP: 14	♣ 95	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 214

Dealer: N

Vul: EW

North HCP: 14

South HCP: 6

Contract: 2♠ N

North:

♠ 1032

♥ AJ8

♦ KJ9

♣ KQ73

South:

♠ Q9654

♥ 1064

♦ A54

♣ 54

West North East South

1NT X¹ 2♥

Pass 2♠ AP

1. Cappelletti, strong

Board: 215

Dealer: S

Vul: Both

North HCP: 5

South HCP: 14

Contract: 3♦ E

North:

♠ 65

♥ 652

♦ QJ7

♣ Q7532

South:

♠ K93

♥ K109

♦ 96

♣ AKJ98

West North East South

1NT

Pass Pass 2♣¹ X

Pass Pass 2♦ Pass

3♦ AP

1. Cappelletti, any 6+ suit

Board: 216

Dealer: N

Vul: None

North HCP: 13

South HCP: 4

Contract: 3♣ N

North:

♠ AQ96

♥ AJ5

♦ Q1087

♣ 42

South:

♠ 7

♥ 10964

♦ 65

♣ A107653

West North East South

1NT Pass 2♠¹

Pass 3♣² AP

1. 1N-2S transfer to clubs

2. automat

Board: 217

Dealer: S

Vul: EW

North HCP: 5

South HCP: 13

Contract: 2♥ E

North:

♠ 986

♥ 1096

♦ Q102

♣ K985

South:

♠ KQ7

♥ A43

♦ J73

♣ QJ73

West North East South

1NT

X¹ Pass 2♥ AP

1. Cappelletti, strong

Board: 218

Dealer: N

Vul: Both

North HCP: 14

South HCP: 14

Contract: 4♠ N

North:

♠ AJ8

♥ 954

♦ 104

♣ AKQ62

South:

♠ KQ1076

♥ K1076

♦ AQ

♣ 95

West North East South

1NT Pass 2♣¹

Pass 2♦ Pass 3♥²

Pass 4♠ AP

1. Stayman

2. SMOLEN

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 219	♠ 1042	West Bids 2♦ if possible.
Dealer: S	♥ K8	East Bids 2♥ if possible.
Vul: None	♦ Q9876	
HCP: 8	♣ K72	Partner bids first.
Board: 220	♠ 1054	The opponents are silent.
Dealer: N	♥ Q95	
Vul: NS	♦ A65	You bid first.
HCP: 13	♣ AK104	
Board: 221	♠ 109862	East Bids 3♣ if possible.
Dealer: S	♥ J872	
Vul: Both	♦ A43	Partner bids first.
HCP: 5	♣ 9	
Board: 222	♠ A632	The opponents are silent.
Dealer: N	♥ A65	
Vul: None	♦ A83	You bid first.
HCP: 14	♣ Q76	
Board: 223	♠ KJ943	East Doubles 2♦ if possible.
Dealer: S	♥ J98432	
Vul: NS	♦ J	Partner bids first.
HCP: 9	♣ K	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ K7				1NT
Vul: None	♥ K8	♥ AQ3	2♦ ¹	Pass	2♥	Pass
North HCP: 8	♦ Q9876	♦ 543	Pass	3♦	AP	
South HCP: 14	♣ K72	♣ AJ984				
Contract: 3♦ N						1. Cappelletti, both majors

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ 1054	♠ J862		1NT	Pass	2♣ ¹
Vul: NS	♥ Q95	♥ KJ83	Pass	2♦	Pass	2NT
North HCP: 13	♦ A65	♦ KQJ9	AP			
South HCP: 11	♣ AK104	♣ 6				
Contract: 2N N						1. Stayman

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 109862	♠ K753				1NT
Vul: Both	♥ J872	♥ KQ43	Pass	2♥	3♣	AP
North HCP: 5	♦ A43	♦ 762				
South HCP: 13	♣ 9	♣ AJ				
Contract: 3♣ E						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ KJ		1NT	Pass	4♣ ¹
Vul: None	♥ A65	♥ K83	Pass	4NT ²	Pass	6NT
North HCP: 14	♦ A83	♦ KQ10	AP			
South HCP: 19	♣ Q76	♣ AK982				
Contract: 6N N						1. Gerber
						2. A=3 out of 4

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ KJ943	♠ AQ10				1NT
Vul: NS	♥ J98432	♥ A107	Pass	2♦	X	2♥
North HCP: 9	♦ J	♦ A42	Pass	4♥	AP	
South HCP: 15	♣ K	♣ J965				
Contract: 4♥ S						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 219	♠ K7	West Bids 2♦ if possible.
Dealer: S	♥ AQ3	East Bids 2♥ if possible.
Vul: None	♦ 543	
HCP: 14	♣ AJ984	You bid first.
Board: 220	♠ J862	The opponents are silent.
Dealer: N	♥ KJ83	
Vul: NS	♦ KQJ9	Partner bids first.
HCP: 11	♣ 6	
Board: 221	♠ K753	East Bids 3♣ if possible.
Dealer: S	♥ KQ43	
Vul: Both	♦ 762	You bid first.
HCP: 13	♣ AJ	
Board: 222	♠ KJ	The opponents are silent.
Dealer: N	♥ K83	
Vul: None	♦ KQ10	Partner bids first.
HCP: 19	♣ AK982	
Board: 223	♠ AQ10	East Doubles 2♦ if possible.
Dealer: S	♥ A107	
Vul: NS	♦ A42	You bid first.
HCP: 15	♣ J965	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ K7				1NT
Vul: None	♥ K8	♥ AQ3	2♦ ¹	Pass	2♥	Pass
North HCP: 8	♦ Q9876	♦ 543	Pass	3♦	AP	
South HCP: 14	♣ K72	♣ AJ984				
Contract: 3♦ N						1. Cappelletti, both majors

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ 1054	♠ J862		1NT	Pass	2♣ ¹
Vul: NS	♥ Q95	♥ KJ83	Pass	2♦	Pass	2NT
North HCP: 13	♦ A65	♦ KQJ9	AP			
South HCP: 11	♣ AK104	♣ 6				
Contract: 2N N						1. Stayman

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 109862	♠ K753				1NT
Vul: Both	♥ J872	♥ KQ43	Pass	2♥	3♣	AP
North HCP: 5	♦ A43	♦ 762				
South HCP: 13	♣ 9	♣ AJ				
Contract: 3♣ E						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ KJ		1NT	Pass	4♣ ¹
Vul: None	♥ A65	♥ K83	Pass	4NT ²	Pass	6NT
North HCP: 14	♦ A83	♦ KQ10	AP			
South HCP: 19	♣ Q76	♣ AK982				
Contract: 6N N						1. Gerber
						2. A=3 out of 4

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ KJ943	♠ AQ10				1NT
Vul: NS	♥ J98432	♥ A107	Pass	2♦	X	2♥
North HCP: 9	♦ J	♦ A42	Pass	4♥	AP	
South HCP: 15	♣ K	♣ J965				
Contract: 4♥ S						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 224
Dealer: N
Vul: EW
HCP: 14

♠ K85
♥ J43
♦ A83
♣ AQ85

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

You bid first.

Board: 225
Dealer: S
Vul: None
HCP: 1

♠ J10753
♥ 842
♦ 105
♣ 1086

West Doubles 1NT if possible.
East Bids 3♣ if possible.
West Doubles 3♠ if possible.
East Bids 3NT if possible.

Partner bids first.

Board: 226
Dealer: N
Vul: EW
HCP: 14

♠ K1096
♥ A97
♦ A75
♣ K54

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

You bid first.

Board: 227
Dealer: S
Vul: Both
HCP: 15

♠ Q7
♥ KQJ2
♦ K96
♣ A852

The opponents are silent.

Partner bids first.

Board: 228
Dealer: N
Vul: NS
HCP: 15

♠ Q94
♥ AJ4
♦ A32
♣ A1063

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 224			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	Pass
Vul: EW	♠ K85	♠ QJ10	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 14	♥ J43	♥ 76	2♥	Pass	Pass	X
South HCP: 9	♦ A83	♦ Q1097	Pass	3♣	AP	
Contract: 3♣ N	♣ AQ85	♣ KJ97	1. Cappelletti, any 6+suit			
			2. automat			

Board: 225			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ J10753	♠ AKQ9	X ¹	2♥	3♣	3♠
North HCP: 1	♥ 842	♥ 105	X	Pass	3NT	AP
South HCP: 13	♦ 105	♦ 8432	1. Cappelletti, strong			
Contract: 3N E	♣ 1086	♣ A54				

Board: 226			West	North	East	South
Dealer: N	North:	South:		1NT	2♠ ¹	Pass
Vul: EW	♠ K1096	♠ 32	2NT	Pass	3♦	AP
North HCP: 14	♥ A97	♥ J654	1. Cappelletti, 5M-4m			
South HCP: 4	♦ A75	♦ Q93				
Contract: 3♦ E	♣ K54	♣ J1072				

Board: 227			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ Q7	♠ A54	Pass	2♣ ¹	Pass	2♦
North HCP: 15	♥ KQJ2	♥ 109	Pass	3NT	AP	
South HCP: 14	♦ K96	♦ AQ10	1. Stayman			
Contract: 3N S	♣ A852	♣ KJ973				

Board: 228			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♦
Vul: NS	♠ Q94	♠ A53	Pass	2♥	Pass	2NT
North HCP: 15	♥ AJ4	♥ K9652	Pass	4♥	AP	
South HCP: 10	♦ A32	♦ QJ6				
Contract: 4♥ N	♣ A1063	♣ 54				

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 224 ♠ QJ10
Dealer: N ♥ 76
Vul: EW ♦ Q1097
HCP: 9 ♣ KJ97

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

Partner bids first.

Board: 225 ♠ AKQ9
Dealer: S ♥ 105
Vul: None ♦ 8432
HCP: 13 ♣ A54

West Doubles 1NT if possible.
East Bids 3♣ if possible.
West Doubles 3♠ if possible.
East Bids 3NT if possible.

You bid first.

Board: 226 ♠ 32
Dealer: N ♥ J654
Vul: EW ♦ Q93
HCP: 4 ♣ J1072

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

Partner bids first.

Board: 227 ♠ A54
Dealer: S ♥ 109
Vul: Both ♦ AQ10
HCP: 14 ♣ KJ973

The opponents are silent.

You bid first.

Board: 228 ♠ A53
Dealer: N ♥ K9652
Vul: NS ♦ QJ6
HCP: 10 ♣ 54

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 224			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	Pass
Vul: EW	♠ K85	♠ QJ10	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 14	♥ J43	♥ 76	2♥	Pass	Pass	X
South HCP: 9	♦ A83	♦ Q1097	Pass	3♣	AP	
Contract: 3♣ N	♣ AQ85	♣ KJ97	1. Cappelletti, any 6+suit			
			2. automat			

Board: 225			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ J10753	♠ AKQ9	X ¹	2♥	3♣	3♠
North HCP: 1	♥ 842	♥ 105	X	Pass	3NT	AP
South HCP: 13	♦ 105	♦ 8432	1. Cappelletti, strong			
Contract: 3N E	♣ 1086	♣ A54				

Board: 226			West	North	East	South
Dealer: N	North:	South:		1NT	2♠ ¹	Pass
Vul: EW	♠ K1096	♠ 32	2NT	Pass	3♦	AP
North HCP: 14	♥ A97	♥ J654	1. Cappelletti, 5M-4m			
South HCP: 4	♦ A75	♦ Q93				
Contract: 3♦ E	♣ K54	♣ J1072				

Board: 227			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ Q7	♠ A54	Pass	2♣ ¹	Pass	2♦
North HCP: 15	♥ KQJ2	♥ 109	Pass	3NT	AP	
South HCP: 14	♦ K96	♦ AQ10	1. Stayman			
Contract: 3N S	♣ A852	♣ KJ973				

Board: 228			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♦
Vul: NS	♠ Q94	♠ A53	Pass	2♥	Pass	2NT
North HCP: 15	♥ AJ4	♥ K9652	Pass	4♥	AP	
South HCP: 10	♦ A32	♦ QJ6				
Contract: 4♥ N	♣ A1063	♣ 54				

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 229	♠ 642	The opponents are silent.
Dealer: S	♥ J632	
Vul: None	♦ AJ107	Partner bids first.
HCP: 10	♣ A9	

Board: 230	♠ KQJ2	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ J96	You bid first.
HCP: 15	♣ KQ53	

Board: 231	♠ A2	The opponents are silent.
Dealer: S	♥ A1076	
Vul: Both	♦ 97	Partner bids first.
HCP: 9	♣ J10973	

Board: 232	♠ K8	The opponents are silent.
Dealer: N	♥ 9732	
Vul: NS	♦ AK105	You bid first.
HCP: 15	♣ AJ9	

Board: 233	♠ 10964	The opponents are silent.
Dealer: S	♥ 1032	
Vul: Both	♦ AK84	Partner bids first.
HCP: 8	♣ J2	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AK97				1NT
Vul: None	♥ J632	♥ AQ98	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AJ107	♦ 964	Pass	3♥	AP	
South HCP: 13	♣ A9	♣ 102				
Contract: 3♥ S			1. Stayman			

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ 976				
Vul: EW	♥ K7	♥ QJ2		1NT	AP	
North HCP: 15	♦ J96	♦ A8742				
South HCP: 8	♣ KQ53	♣ J10				
Contract: 1N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KQJ10				1NT
Vul: Both	♥ A1076	♥ J93	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 97	♦ AK102	Pass	2NT	AP	
South HCP: 14	♣ J10973	♣ 82				
Contract: 2N S			1. Stayman			

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ A96		1NT	Pass	2♣ ¹
Vul: NS	♥ 9732	♥ KQ105	Pass	2♥	Pass	4♥
North HCP: 15	♦ AK105	♦ Q843	AP			
South HCP: 11	♣ AJ9	♣ 87				
Contract: 4♥ N			1. Stayman			

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 10964	♠ K32				
Vul: Both	♥ 1032	♥ K87				1NT
North HCP: 8	♦ AK84	♦ QJ106	AP			
South HCP: 13	♣ J2	♣ A73				
Contract: 1N S						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 229	♠ AK97	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: None	♦ 964	You bid first.
HCP: 13	♣ 102	

Board: 230	♠ 976	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: EW	♦ A8742	Partner bids first.
HCP: 8	♣ J10	

Board: 231	♠ KQJ10	The opponents are silent.
Dealer: S	♥ J93	
Vul: Both	♦ AK102	You bid first.
HCP: 14	♣ 82	

Board: 232	♠ A96	The opponents are silent.
Dealer: N	♥ KQ105	
Vul: NS	♦ Q843	Partner bids first.
HCP: 11	♣ 87	

Board: 233	♠ K32	The opponents are silent.
Dealer: S	♥ K87	
Vul: Both	♦ QJ106	You bid first.
HCP: 13	♣ A73	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AK97				1NT
Vul: None	♥ J632	♥ AQ98	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AJ107	♦ 964	Pass	3♥	AP	
South HCP: 13	♣ A9	♣ 102				
Contract: 3♥ S			1. Stayman			

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ 976				
Vul: EW	♥ K7	♥ QJ2		1NT	AP	
North HCP: 15	♦ J96	♦ A8742				
South HCP: 8	♣ KQ53	♣ J10				
Contract: 1N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KQJ10				1NT
Vul: Both	♥ A1076	♥ J93	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 97	♦ AK102	Pass	2NT	AP	
South HCP: 14	♣ J10973	♣ 82				
Contract: 2N S			1. Stayman			

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ A96		1NT	Pass	2♣ ¹
Vul: NS	♥ 9732	♥ KQ105	Pass	2♥	Pass	4♥
North HCP: 15	♦ AK105	♦ Q843	AP			
South HCP: 11	♣ AJ9	♣ 87				
Contract: 4♥ N			1. Stayman			

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 10964	♠ K32				1NT
Vul: Both	♥ 1032	♥ K87				
North HCP: 8	♦ AK84	♦ QJ106	AP			
South HCP: 13	♣ J2	♣ A73				
Contract: 1N S						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 234	♠ J62	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: None	♦ KJ10	You bid first.
HCP: 13	♣ 1073	

Board: 235	♠ 7	West Bids 2♠ if possible.
Dealer: S	♥ Q10532	
Vul: NS	♦ Q3	Partner bids first.
HCP: 6	♣ Q10543	

Board: 236	♠ Q6	The opponents are silent.
Dealer: N	♥ A94	
Vul: EW	♦ Q982	You bid first.
HCP: 15	♣ AK62	

Board: 237	♠ KQ965	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ A1082	Partner bids first.
HCP: 9	♣ 1087	

Board: 238	♠ 643	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ AK53	You bid first.
HCP: 13	♣ KJ73	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 234

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 1N N

North:

♠ J62

♥ AKJ3

♦ KJ10

♣ 1073

South:

♠ 7

♥ 986

♦ A9754

♣ Q865

West	North	East	South
	1NT	AP	

Board: 235

Dealer: S

Vul: NS

North HCP: 6

South HCP: 13

Contract: 2♠ W

North:

♠ 7

♥ Q10532

♦ Q3

♣ Q10543

South:

♠ J863

♥ AK8

♦ A75

♣ J82

West	North	East	South
			1NT

2♠¹ AP

1. Cappelletti, 5M-4m

Board: 236

Dealer: N

Vul: EW

North HCP: 15

South HCP: 18

Contract: 6N N

North:

♠ Q6

♥ A94

♦ Q982

♣ AK62

South:

♠ AKJ2

♥ KQ83

♦ AJ

♣ 984

West	North	East	South
	1NT	Pass	2♣ ¹

Pass 2♦ Pass 4NT²

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 237

Dealer: S

Vul: NS

North HCP: 9

South HCP: 13

Contract: 4♠ S

North:

♠ KQ965

♥ 3

♦ A1082

♣ 1087

South:

♠ 7432

♥ AJ4

♦ KQ95

♣ K2

West	North	East	South
			1NT

Pass 2♥ Pass 2♠

Pass 2NT Pass 4♠

AP

Board: 238

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ 643

♥ Q6

♦ AK53

♣ KJ73

South:

♠ AQ8

♥ K542

♦ QJ1062

♣ 2

West	North	East	South
	1NT	Pass	2♣ ¹

Pass 2♦ Pass 3NT

AP

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 234	♠ 7	The opponents are silent.
Dealer: N	♥ 986	
Vul: None	♦ A9754	Partner bids first.
HCP: 6	♣ Q865	

Board: 235	♠ J863	West Bids 2♠ if possible.
Dealer: S	♥ AK8	
Vul: NS	♦ A75	You bid first.
HCP: 13	♣ J82	

Board: 236	♠ AKJ2	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: EW	♦ AJ	Partner bids first.
HCP: 18	♣ 984	

Board: 237	♠ 7432	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ KQ95	You bid first.
HCP: 13	♣ K2	

Board: 238	♠ AQ8	The opponents are silent.
Dealer: N	♥ K542	
Vul: NS	♦ QJ1062	Partner bids first.
HCP: 12	♣ 2	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 234

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 1N N

North:

♠ J62

♥ AKJ3

♦ KJ10

♣ 1073

South:

♠ 7

♥ 986

♦ A9754

♣ Q865

West	North	East	South
	1NT	AP	

Board: 235

Dealer: S

Vul: NS

North HCP: 6

South HCP: 13

Contract: 2♠ W

North:

♠ 7

♥ Q10532

♦ Q3

♣ Q10543

South:

♠ J863

♥ AK8

♦ A75

♣ J82

West	North	East	South
			1NT
	2♠ ¹	AP	
1. Cappelletti, 5M-4m			

Board: 236

Dealer: N

Vul: EW

North HCP: 15

South HCP: 18

Contract: 6N N

North:

♠ Q6

♥ A94

♦ Q982

♣ AK62

South:

♠ AKJ2

♥ KQ83

♦ AJ

♣ 984

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♦	Pass	4NT ²
Pass	6NT	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 237

Dealer: S

Vul: NS

North HCP: 9

South HCP: 13

Contract: 4♠ S

North:

♠ KQ965

♥ 3

♦ A1082

♣ 1087

South:

♠ 7432

♥ AJ4

♦ KQ95

♣ K2

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

Board: 238

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ 643

♥ Q6

♦ AK53

♣ KJ73

South:

♠ AQ8

♥ K542

♦ QJ1062

♣ 2

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

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 239 ♠ A1054
Dealer: S ♥ Q92
Vul: EW ♦ KQJ54
HCP: 13 ♣ J

The opponents are silent.

Partner bids first.

Board: 240 ♠ AJ64
Dealer: N ♥ Q54
Vul: Both ♦ K1095
HCP: 13 ♣ K10

West Doubles Pass if possible.

East Bids 2♣ if possible.

You bid first.

Board: 241 ♠ K73
Dealer: S ♥ A10
Vul: None ♦ 1087
HCP: 7 ♣ 98753

East Bids 2♥ if possible.

Partner bids first.

Board: 242 ♠ AK106
Dealer: N ♥ Q54
Vul: EW ♦ 53
HCP: 13 ♣ A764

East Doubles 1NT if possible.

West Bids 2♠ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 243 ♠ J7
Dealer: S ♥ A10
Vul: Both ♦ J643
HCP: 6 ♣ 108763

West Bids 2♠ if possible.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ A1054	♠ J32				1NT
Vul: EW	♥ Q92	♥ J6	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ KQJ54	♦ A972	Pass	3NT	AP	
South HCP: 15	♣ J	♣ AKQ9				
Contract: 3N S			1. Stayman			

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ 10982		1NT	Pass	Pass
Vul: Both	♥ Q54	♥ K876	X ¹	Pass	2♣	AP
North HCP: 13	♦ K1095	♦ A83				
South HCP: 7	♣ K10	♣ 62	1. Cappelletti, strong			
Contract: 2♣ E						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ 9864				1NT
Vul: None	♥ A10	♥ KJ75	Pass	Pass	2♥ ¹	Pass
North HCP: 7	♦ 1087	♦ KJ6	Pass	3♣	AP	
South HCP: 13	♣ 98753	♣ AJ	1. Cappelletti, 5M-4m			
Contract: 3♣ N						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AK106	♠ Q987		1NT	X ¹	XX
Vul: EW	♥ Q54	♥ 8	2♠	X	3♥	Pass
North HCP: 13	♦ 53	♦ KQJ	Pass	X	AP	
South HCP: 8	♣ A764	♣ 108532	1. Cappelletti, strong			
Contract: 3♥ X E						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ 86				1NT
Vul: Both	♥ A10	♥ Q74	2♠ ¹	AP		
North HCP: 6	♦ J643	♦ K92	1. Cappelletti, 5M-4m			
South HCP: 14	♣ 108763	♣ AKQ92				
Contract: 2♠ W						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 239	♠ J32	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ A972	You bid first.
HCP: 15	♣ AKQ9	
Board: 240	♠ 10982	West Doubles Pass if possible.
Dealer: N	♥ K876	East Bids 2♣ if possible.
Vul: Both	♦ A83	
HCP: 7	♣ 62	Partner bids first.
Board: 241	♠ 9864	East Bids 2♥ if possible.
Dealer: S	♥ KJ75	
Vul: None	♦ KJ6	You bid first.
HCP: 13	♣ AJ	
Board: 242	♠ Q987	East Doubles 1NT if possible.
Dealer: N	♥ 8	West Bids 2♠ if possible.
Vul: EW	♦ KQJ	East Bids 3♥ if possible.
HCP: 8	♣ 108532	Partner bids first.
Board: 243	♠ 86	West Bids 2♠ if possible.
Dealer: S	♥ Q74	
Vul: Both	♦ K92	You bid first.
HCP: 14	♣ AKQ92	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ A1054	♠ J32				1NT
Vul: EW	♥ Q92	♥ J6	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ KQJ54	♦ A972	Pass	3NT	AP	
South HCP: 15	♣ J	♣ AKQ9				
Contract: 3N S			1. Stayman			

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ 10982		1NT	Pass	Pass
Vul: Both	♥ Q54	♥ K876	X ¹	Pass	2♣	AP
North HCP: 13	♦ K1095	♦ A83				
South HCP: 7	♣ K10	♣ 62	1. Cappelletti, strong			
Contract: 2♣ E						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ 9864				1NT
Vul: None	♥ A10	♥ KJ75	Pass	Pass	2♥ ¹	Pass
North HCP: 7	♦ 1087	♦ KJ6	Pass	3♣	AP	
South HCP: 13	♣ 98753	♣ AJ	1. Cappelletti, 5M-4m			
Contract: 3♣ N						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AK106	♠ Q987		1NT	X ¹	XX
Vul: EW	♥ Q54	♥ 8	2♠	X	3♥	Pass
North HCP: 13	♦ 53	♦ KQJ	Pass	X	AP	
South HCP: 8	♣ A764	♣ 108532	1. Cappelletti, strong			
Contract: 3♥ X E						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ 86				1NT
Vul: Both	♥ A10	♥ Q74	2♠ ¹	AP		
North HCP: 6	♦ J643	♦ K92	1. Cappelletti, 5M-4m			
South HCP: 14	♣ 108763	♣ AKQ92				
Contract: 2♠ W						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 244 ♠ 1063
Dealer: N ♥ AQ86
Vul: None ♦ K93
HCP: 13 ♣ KJ10

West Bids 2♠ if possible.

You bid first.

Board: 245 ♠ A94
Dealer: S ♥ J64
Vul: NS ♦ 7643
HCP: 10 ♣ AJ10

The opponents are silent.

Partner bids first.

Board: 246 ♠ 1074
Dealer: N ♥ AJ10
Vul: EW ♦ KQ4
HCP: 13 ♣ K874

East Doubles 1NT if possible.

You bid first.

Board: 247 ♠ AKJ86
Dealer: S ♥ A94
Vul: NS ♦ 96
HCP: 19 ♣ AK8

The opponents are silent.

Partner bids first.

Board: 248 ♠ K96
Dealer: N ♥ A74
Vul: Both ♦ Q52
HCP: 13 ♣ KJ104

West Doubles Pass if possible.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 244

Dealer: N

Vul: None

North HCP: 13

South HCP: 5

Contract: 2♠ W

North:

♠ 1063

♥ AQ86

♦ K93

♣ KJ10

South:

♠ K82

♥ J975

♦ J4

♣ 9752

West North East South

1NT Pass Pass

2♠¹ AP

1. Cappelletti, 5M-4m

Board: 245

Dealer: S

Vul: NS

North HCP: 10

South HCP: 13

Contract: 2N S

North:

♠ A94

♥ J64

♦ 7643

♣ AJ10

South:

♠ 876

♥ A753

♦ KJ10

♣ KQ9

West North East South

1NT

Pass 2NT AP

Board: 246

Dealer: N

Vul: EW

North HCP: 13

South HCP: 7

Contract: 1NX N

North:

♠ 1074

♥ AJ10

♦ KQ4

♣ K874

South:

♠ K52

♥ Q87

♦ 987

♣ Q1093

West North East South

1NT X¹ AP

1. Cappelletti, strong

Board: 247

Dealer: S

Vul: NS

North HCP: 19

South HCP: 14

Contract: 6N S

North:

♠ AKJ86

♥ A94

♦ 96

♣ AK8

South:

♠ 105

♥ K103

♦ AKQ

♣ Q10943

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 6NT AP

Board: 248

Dealer: N

Vul: Both

North HCP: 13

South HCP: 4

Contract: 1NX N

North:

♠ K96

♥ A74

♦ Q52

♣ KJ104

South:

♠ J72

♥ QJ109

♦ 863

♣ 763

West North East South

1NT Pass Pass

X¹ AP

1. Cappelletti, strong

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 244 ♠ K82
Dealer: N ♥ J975
Vul: None ♦ J4
HCP: 5 ♣ 9752

West Bids 2♠ if possible.

Partner bids first.

Board: 245 ♠ 876
Dealer: S ♥ A753
Vul: NS ♦ KJ10
HCP: 13 ♣ KQ9

The opponents are silent.

You bid first.

Board: 246 ♠ K52
Dealer: N ♥ Q87
Vul: EW ♦ 987
HCP: 7 ♣ Q1093

East Doubles 1NT if possible.

Partner bids first.

Board: 247 ♠ 105
Dealer: S ♥ K103
Vul: NS ♦ AKQ
HCP: 14 ♣ Q10943

The opponents are silent.

You bid first.

Board: 248 ♠ J72
Dealer: N ♥ QJ109
Vul: Both ♦ 863
HCP: 4 ♣ 763

West Doubles Pass if possible.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 244

Dealer: N

Vul: None

North HCP: 13

South HCP: 5

Contract: 2♠ W

North:

♠ 1063

♥ AQ86

♦ K93

♣ KJ10

South:

♠ K82

♥ J975

♦ J4

♣ 9752

West North East South

1NT Pass Pass

2♠¹ AP

1. Cappelletti, 5M-4m

Board: 245

Dealer: S

Vul: NS

North HCP: 10

South HCP: 13

Contract: 2N S

North:

♠ A94

♥ J64

♦ 7643

♣ AJ10

South:

♠ 876

♥ A753

♦ KJ10

♣ KQ9

West North East South

1NT

Pass 2NT AP

Board: 246

Dealer: N

Vul: EW

North HCP: 13

South HCP: 7

Contract: 1NX N

North:

♠ 1074

♥ AJ10

♦ KQ4

♣ K874

South:

♠ K52

♥ Q87

♦ 987

♣ Q1093

West North East South

1NT X¹ AP

1. Cappelletti, strong

Board: 247

Dealer: S

Vul: NS

North HCP: 19

South HCP: 14

Contract: 6N S

North:

♠ AKJ86

♥ A94

♦ 96

♣ AK8

South:

♠ 105

♥ K103

♦ AKQ

♣ Q10943

West North East South

1NT

Pass 2♥ Pass 2♠

Pass 6NT AP

Board: 248

Dealer: N

Vul: Both

North HCP: 13

South HCP: 4

Contract: 1NX N

North:

♠ K96

♥ A74

♦ Q52

♣ KJ104

South:

♠ J72

♥ QJ109

♦ 863

♣ 763

West North East South

1NT Pass Pass

X¹ AP

1. Cappelletti, strong

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 249	♠ K854	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ QJ9	Partner bids first.
HCP: 10	♣ A653	

Board: 250	♠ J74	The opponents are silent.
Dealer: N	♥ AQ94	
Vul: Both	♦ A62	You bid first.
HCP: 14	♣ K106	

Board: 251	♠ 75	West Bids 4♠ if possible.
Dealer: S	♥ 73	
Vul: None	♦ A10874	Partner bids first.
HCP: 7	♣ K952	

Board: 252	♠ KQ72	The opponents are silent.
Dealer: N	♥ AQ63	
Vul: Both	♦ Q5	You bid first.
HCP: 13	♣ 875	

Board: 253	♠ K732	The opponents are silent.
Dealer: S	♥ A108	
Vul: None	♦ AQ4	Partner bids first.
HCP: 13	♣ 752	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ 76				1NT
Vul: None	♥ 82	♥ AQ74	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ QJ9	♦ A84	Pass	2NT	AP	
South HCP: 13	♣ A653	♣ K1082				
Contract: 2N S			1. Stayman			

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ 65				
Vul: Both	♥ AQ94	♥ KJ3		1NT	Pass	3NT
North HCP: 14	♦ A62	♦ K104	AP			
South HCP: 14	♣ K106	♣ AQJ92				
Contract: 3N N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AQ4				
Vul: None	♥ 73	♥ K104				1NT
North HCP: 7	♦ A10874	♦ KQ5	4♠	AP		
South HCP: 15	♣ K952	♣ J843				
Contract: 4♠ W						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ 843				
Vul: Both	♥ AQ63	♥ K954				
North HCP: 13	♦ Q5	♦ 1087		1NT	AP	
South HCP: 3	♣ 875	♣ 643				
Contract: 1N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ K732	♠ AJ9				1NT
Vul: None	♥ A108	♥ Q7	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ AQ4	♦ 752	Pass	3NT	AP	
South HCP: 14	♣ 752	♣ AQJ103				
Contract: 3N S			1. Stayman			

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 249	♠ 76	The opponents are silent.
Dealer: S	♥ AQ74	
Vul: None	♦ A84	You bid first.
HCP: 13	♣ K1082	

Board: 250	♠ 65	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: Both	♦ K104	Partner bids first.
HCP: 14	♣ AQJ92	

Board: 251	♠ AQ4	West Bids 4♠ if possible.
Dealer: S	♥ K104	
Vul: None	♦ KQ5	You bid first.
HCP: 15	♣ J843	

Board: 252	♠ 843	The opponents are silent.
Dealer: N	♥ K954	
Vul: Both	♦ 1087	Partner bids first.
HCP: 3	♣ 643	

Board: 253	♠ AJ9	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ 752	You bid first.
HCP: 14	♣ AQJ103	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ 76				1NT
Vul: None	♥ 82	♥ AQ74	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ QJ9	♦ A84	Pass	2NT	AP	
South HCP: 13	♣ A653	♣ K1082				
Contract: 2N S			1. Stayman			

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ 65				
Vul: Both	♥ AQ94	♥ KJ3		1NT	Pass	3NT
North HCP: 14	♦ A62	♦ K104	AP			
South HCP: 14	♣ K106	♣ AQJ92				
Contract: 3N N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AQ4				
Vul: None	♥ 73	♥ K104				1NT
North HCP: 7	♦ A10874	♦ KQ5	4♠	AP		
South HCP: 15	♣ K952	♣ J843				
Contract: 4♠ W						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ 843				
Vul: Both	♥ AQ63	♥ K954				
North HCP: 13	♦ Q5	♦ 1087		1NT	AP	
South HCP: 3	♣ 875	♣ 643				
Contract: 1N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ K732	♠ AJ9				1NT
Vul: None	♥ A108	♥ Q7	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ AQ4	♦ 752	Pass	3NT	AP	
South HCP: 14	♣ 752	♣ AQJ103				
Contract: 3N S			1. Stayman			

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 254	♠ K10	West Bids 3♠ if possible.
Dealer: N	♥ J1052	
Vul: NS	♦ KQ82	You bid first.
HCP: 14	♣ KQ8	

Board: 255	♠ K954	East Bids 2♥ if possible.
Dealer: S	♥ QJ8	
Vul: EW	♦ Q1063	Partner bids first.
HCP: 8	♣ 85	

Board: 256	♠ J9	The opponents are silent.
Dealer: N	♥ J1075	
Vul: None	♦ KJ92	You bid first.
HCP: 13	♣ AK10	

Board: 257	♠ J4	The opponents are silent.
Dealer: S	♥ Q97	
Vul: EW	♦ 9862	Partner bids first.
HCP: 13	♣ AKQJ	

Board: 258	♠ K107	East Bids 2♦ if possible.
Dealer: N	♥ A96	West Bids 4♠ if possible.
Vul: Both	♦ A2	
HCP: 13	♣ Q10643	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ QJ6		1NT	Pass	2♠ ¹
Vul: NS	♥ J1052	♥ 96				
North HCP: 14	♦ KQ82	♦ 74	3♠	AP		
South HCP: 4	♣ KQ8	♣ J97532				
Contract: 3♠ W						1. 1N-2S transfer to clubs

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ K954	♠ QJ10				1NT
Vul: EW	♥ QJ8	♥ 43				
North HCP: 8	♦ Q1063	♦ A52	Pass	Pass	2♥ ¹	AP
South HCP: 13	♣ 85	♣ AQ1092				
Contract: 2♥ E						1. Cappelletti, 5M-4m

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ A7432		1NT	Pass	2♥
Vul: None	♥ J1075	♥ A98				
North HCP: 13	♦ KJ92	♦ Q4	Pass	2♠	Pass	2NT
South HCP: 10	♣ AK10	♣ 985	AP			
Contract: 2N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ KQ75				1NT
Vul: EW	♥ Q97	♥ A52				
North HCP: 13	♦ 9862	♦ KQ3				
South HCP: 14	♣ AKQJ	♣ 1063	Pass	3NT	AP	
Contract: 3N S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ 4		1NT	2♦ ¹	Pass
Vul: Both	♥ A96	♥ J87				
North HCP: 13	♦ A2	♦ 8753	4♠	AP		
South HCP: 4	♣ Q10643	♣ K8752				
Contract: 4♠ W						1. Cappelletti, both majors

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 254	♠ QJ6	West Bids 3♠ if possible.
Dealer: N	♥ 96	
Vul: NS	♦ 74	Partner bids first.
HCP: 4	♣ J97532	

Board: 255	♠ QJ10	East Bids 2♥ if possible.
Dealer: S	♥ 43	
Vul: EW	♦ A52	You bid first.
HCP: 13	♣ AQ1092	

Board: 256	♠ A7432	The opponents are silent.
Dealer: N	♥ A98	
Vul: None	♦ Q4	Partner bids first.
HCP: 10	♣ 985	

Board: 257	♠ KQ75	The opponents are silent.
Dealer: S	♥ A52	
Vul: EW	♦ KQ3	You bid first.
HCP: 14	♣ 1063	

Board: 258	♠ 4	East Bids 2♦ if possible.
Dealer: N	♥ J87	West Bids 4♠ if possible.
Vul: Both	♦ 8753	
HCP: 4	♣ K8752	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ QJ6		1NT	Pass	2♠ ¹
Vul: NS	♥ J1052	♥ 96				
North HCP: 14	♦ KQ82	♦ 74	3♠	AP		
South HCP: 4	♣ KQ8	♣ J97532				
Contract: 3♠ W						1. 1N-2S transfer to clubs

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ K954	♠ QJ10				1NT
Vul: EW	♥ QJ8	♥ 43				
North HCP: 8	♦ Q1063	♦ A52	Pass	Pass	2♥ ¹	AP
South HCP: 13	♣ 85	♣ AQ1092				
Contract: 2♥ E						1. Cappelletti, 5M-4m

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ A7432		1NT	Pass	2♥
Vul: None	♥ J1075	♥ A98				
North HCP: 13	♦ KJ92	♦ Q4	Pass	2♠	Pass	2NT
South HCP: 10	♣ AK10	♣ 985	AP			
Contract: 2N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ KQ75				1NT
Vul: EW	♥ Q97	♥ A52				
North HCP: 13	♦ 9862	♦ KQ3				
South HCP: 14	♣ AKQJ	♣ 1063	Pass	3NT	AP	
Contract: 3N S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ 4		1NT	2♦ ¹	Pass
Vul: Both	♥ A96	♥ J87				
North HCP: 13	♦ A2	♦ 8753	4♠	AP		
South HCP: 4	♣ Q10643	♣ K8752				
Contract: 4♠ W						1. Cappelletti, both majors

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 259	♠ J62	The opponents are silent.
Dealer: S	♥ A964	
Vul: None	♦ 63	Partner bids first.
HCP: 5	♣ 7543	

Board: 260	♠ J984	The opponents are silent.
Dealer: N	♥ K104	
Vul: Both	♦ A65	You bid first.
HCP: 15	♣ AK3	

Board: 261	♠ 3	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ AK973	Partner bids first.
HCP: 14	♣ KQ1096	

Board: 262	♠ A103	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: NS	♦ A1093	You bid first.
HCP: 13	♣ J102	

Board: 263	♠ J43	The opponents are silent.
Dealer: S	♥ AQ854	
Vul: None	♦ K93	Partner bids first.
HCP: 13	♣ K4	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ 85				1NT
Vul: None	♥ A964	♥ J85				
North HCP: 5	♦ 63	♦ AQ42	AP			
South HCP: 14	♣ 7543	♣ AQJ9				
Contract: 1N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ J984	♠ A53		1NT	Pass	2♣ ¹
Vul: Both	♥ K104	♥ A962	Pass	2♠	Pass	2NT
North HCP: 15	♦ A65	♦ QJ109	AP			
South HCP: 11	♣ AK3	♣ 76	1. Stayman			
Contract: 2N N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ QJ86				1NT
Vul: None	♥ Q6	♥ AK107	Pass	4♠ ¹	Pass	5♣
North HCP: 14	♦ AK973	♦ 84	AP			
South HCP: 14	♣ KQ1096	♣ A73	1. Minors			
Contract: 5♣ S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KQ85		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ6	♥ 7	Pass	2♦	Pass	3NT
North HCP: 13	♦ A1093	♦ QJ75	AP			
South HCP: 13	♣ J102	♣ KQ75	1. Stayman			
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ AK96				1NT
Vul: None	♥ AQ854	♥ 62	Pass	2♦	Pass	2♥
North HCP: 13	♦ K93	♦ A42	Pass	3NT	AP	
South HCP: 14	♣ K4	♣ QJ106				
Contract: 3N S						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 259	♠ 85	The opponents are silent.
Dealer: S	♥ J85	
Vul: None	♦ AQ42	You bid first.
HCP: 14	♣ AQJ9	

Board: 260	♠ A53	The opponents are silent.
Dealer: N	♥ A962	
Vul: Both	♦ QJ109	Partner bids first.
HCP: 11	♣ 76	

Board: 261	♠ QJ86	The opponents are silent.
Dealer: S	♥ AK107	
Vul: None	♦ 84	You bid first.
HCP: 14	♣ A73	

Board: 262	♠ KQ85	The opponents are silent.
Dealer: N	♥ 7	
Vul: NS	♦ QJ75	Partner bids first.
HCP: 13	♣ KQ75	

Board: 263	♠ AK96	The opponents are silent.
Dealer: S	♥ 62	
Vul: None	♦ A42	You bid first.
HCP: 14	♣ QJ106	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ 85				1NT
Vul: None	♥ A964	♥ J85				
North HCP: 5	♦ 63	♦ AQ42	AP			
South HCP: 14	♣ 7543	♣ AQJ9				
Contract: 1N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ J984	♠ A53		1NT	Pass	2♣ ¹
Vul: Both	♥ K104	♥ A962	Pass	2♠	Pass	2NT
North HCP: 15	♦ A65	♦ QJ109	AP			
South HCP: 11	♣ AK3	♣ 76	1. Stayman			
Contract: 2N N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ QJ86				1NT
Vul: None	♥ Q6	♥ AK107	Pass	4♠ ¹	Pass	5♣
North HCP: 14	♦ AK973	♦ 84	AP			
South HCP: 14	♣ KQ1096	♣ A73	1. Minors			
Contract: 5♣ S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KQ85		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ6	♥ 7	Pass	2♦	Pass	3NT
North HCP: 13	♦ A1093	♦ QJ75	AP			
South HCP: 13	♣ J102	♣ KQ75	1. Stayman			
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ AK96				1NT
Vul: None	♥ AQ854	♥ 62	Pass	2♦	Pass	2♥
North HCP: 13	♦ K93	♦ A42	Pass	3NT	AP	
South HCP: 14	♣ K4	♣ QJ106				
Contract: 3N S						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 264 ♠ 1082
Dealer: N ♥ A104
Vul: NS ♦ K96
HCP: 13 ♣ KQJ5

The opponents are silent.

You bid first.

Board: 265 ♠ Q92
Dealer: S ♥ 7
Vul: EW ♦ J10764
HCP: 4 ♣ J975

The opponents are silent.

Partner bids first.

Board: 266 ♠ A4
Dealer: N ♥ K43
Vul: EW ♦ 8753
HCP: 14 ♣ AK102

The opponents are silent.

You bid first.

Board: 267 ♠ Q109873
Dealer: S ♥ A5
Vul: EW ♦ 7
HCP: 7 ♣ J932

The opponents are silent.

Partner bids first.

Board: 268 ♠ KQ73
Dealer: N ♥ J7
Vul: None ♦ Q1093
HCP: 13 ♣ KQ5

The opponents are silent.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ 1082	♠ KJ9		1NT	AP	
Vul: NS	♥ A104	♥ QJ72				
North HCP: 13	♦ K96	♦ 82				
South HCP: 7	♣ KQJ5	♣ 7432				
Contract: 1N N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ AK7				1NT
Vul: EW	♥ 7	♥ K1084				
North HCP: 4	♦ J10764	♦ 92	AP			
South HCP: 13	♣ J975	♣ K1086				
Contract: 1N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 73		1NT	AP	
Vul: EW	♥ K43	♥ AJ106				
North HCP: 14	♦ 8753	♦ 1092				
South HCP: 5	♣ AK102	♣ 6543				
Contract: 1N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ Q109873	♠ AK6				1NT
Vul: EW	♥ A5	♥ KQ43	Pass	2♥	Pass	2♠
North HCP: 7	♦ 7	♦ K982	Pass	3♠	AP	
South HCP: 15	♣ J932	♣ 76				
Contract: 3♠ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ KQ73	♠ 642		1NT	Pass	2♣ ¹
Vul: None	♥ J7	♥ KQ82	Pass	2♠	Pass	3NT
North HCP: 13	♦ Q1093	♦ KJ84	AP			
South HCP: 13	♣ KQ5	♣ A10	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 264	♠ KJ9	The opponents are silent.
Dealer: N	♥ QJ72	
Vul: NS	♦ 82	Partner bids first.
HCP: 7	♣ 7432	

Board: 265	♠ AK7	The opponents are silent.
Dealer: S	♥ K1084	
Vul: EW	♦ 92	You bid first.
HCP: 13	♣ K1086	

Board: 266	♠ 73	The opponents are silent.
Dealer: N	♥ AJ106	
Vul: EW	♦ 1092	Partner bids first.
HCP: 5	♣ 6543	

Board: 267	♠ AK6	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: EW	♦ K982	You bid first.
HCP: 15	♣ 76	

Board: 268	♠ 642	The opponents are silent.
Dealer: N	♥ KQ82	
Vul: None	♦ KJ84	Partner bids first.
HCP: 13	♣ A10	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ 1082	♠ KJ9		1NT	AP	
Vul: NS	♥ A104	♥ QJ72				
North HCP: 13	♦ K96	♦ 82				
South HCP: 7	♣ KQJ5	♣ 7432				
Contract: 1N N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ AK7				1NT
Vul: EW	♥ 7	♥ K1084				
North HCP: 4	♦ J10764	♦ 92	AP			
South HCP: 13	♣ J975	♣ K1086				
Contract: 1N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 73		1NT	AP	
Vul: EW	♥ K43	♥ AJ106				
North HCP: 14	♦ 8753	♦ 1092				
South HCP: 5	♣ AK102	♣ 6543				
Contract: 1N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ Q109873	♠ AK6				1NT
Vul: EW	♥ A5	♥ KQ43	Pass	2♥	Pass	2♠
North HCP: 7	♦ 7	♦ K982	Pass	3♠	AP	
South HCP: 15	♣ J932	♣ 76				
Contract: 3♠ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ KQ73	♠ 642		1NT	Pass	2♣ ¹
Vul: None	♥ J7	♥ KQ82	Pass	2♠	Pass	3NT
North HCP: 13	♦ Q1093	♦ KJ84	AP			
South HCP: 13	♣ KQ5	♣ A10	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 269	♠ A107	The opponents are silent.
Dealer: S	♥ 72	
Vul: EW	♦ 109852	Partner bids first.
HCP: 4	♣ 652	

Board: 270	♠ KQ104	The opponents are silent.
Dealer: N	♥ 9843	
Vul: Both	♦ A96	You bid first.
HCP: 13	♣ A6	

Board: 271	♠ J5	The opponents are silent.
Dealer: S	♥ J986	
Vul: None	♦ Q2	Partner bids first.
HCP: 10	♣ KQJ97	

Board: 272	♠ J4	East Bids 2♠ if possible.
Dealer: N	♥ AK4	
Vul: NS	♦ 9843	You bid first.
HCP: 13	♣ AJ94	

Board: 273	♠ J109	The opponents are silent.
Dealer: S	♥ A103	
Vul: Both	♦ K3	Partner bids first.
HCP: 12	♣ A10743	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 269

Dealer: S

Vul: EW

North HCP: 4

South HCP: 15

Contract: 1N S

North:

♠ A107

♥ 72

♦ 109852

♣ 652

South:

♠ Q963

♥ AQ6

♦ 73

♣ AK83

West North East South

1NT

AP

Board: 270

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 1N N

North:

♠ KQ104

♥ 9843

♦ A96

♣ A6

South:

♠ 83

♥ A76

♦ J532

♣ J1087

West North East South

1NT AP

Board: 271

Dealer: S

Vul: None

North HCP: 10

South HCP: 15

Contract: 4♥ S

North:

♠ J5

♥ J986

♦ Q2

♣ KQJ97

South:

♠ AQ4

♥ KQ104

♦ 87

♣ A654

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 272

Dealer: N

Vul: NS

North HCP: 13

South HCP: 2

Contract: 2♠ E

North:

♠ J4

♥ AK4

♦ 9843

♣ AJ94

South:

♠ 32

♥ 98653

♦ 6

♣ Q7532

West North East South

1NT 2♠¹ AP

1. Cappelletti, 5M-4m

Board: 273

Dealer: S

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ J109

♥ A103

♦ K3

♣ A10743

South:

♠ KQ4

♥ J94

♦ AJ76

♣ QJ6

West North East South

1NT

Pass 3NT AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 269	♠ Q963	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ 73	You bid first.
HCP: 15	♣ AK83	

Board: 270	♠ 83	The opponents are silent.
Dealer: N	♥ A76	
Vul: Both	♦ J532	Partner bids first.
HCP: 6	♣ J1087	

Board: 271	♠ AQ4	The opponents are silent.
Dealer: S	♥ KQ104	
Vul: None	♦ 87	You bid first.
HCP: 15	♣ A654	

Board: 272	♠ 32	East Bids 2♠ if possible.
Dealer: N	♥ 98653	
Vul: NS	♦ 6	Partner bids first.
HCP: 2	♣ Q7532	

Board: 273	♠ KQ4	The opponents are silent.
Dealer: S	♥ J94	
Vul: Both	♦ AJ76	You bid first.
HCP: 14	♣ QJ6	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ Q963				1NT
Vul: EW	♥ 72	♥ AQ6				
North HCP: 4	♦ 109852	♦ 73	AP			
South HCP: 15	♣ 652	♣ AK83				
Contract: 1N S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ KQ104	♠ 83				
Vul: Both	♥ 9843	♥ A76		1NT	AP	
North HCP: 13	♦ A96	♦ J532				
South HCP: 6	♣ A6	♣ J1087				
Contract: 1N N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AQ4				1NT
Vul: None	♥ J986	♥ KQ104	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ Q2	♦ 87	Pass	3♥	Pass	4♥
South HCP: 15	♣ KQJ97	♣ A654	AP			
Contract: 4♥ S			1. Stayman			

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ 32				
Vul: NS	♥ AK4	♥ 98653		1NT	2♠ ¹	AP
North HCP: 13	♦ 9843	♦ 6	1. Cappelletti, 5M-4m			
South HCP: 2	♣ AJ94	♣ Q7532				
Contract: 2♠ E						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ KQ4				1NT
Vul: Both	♥ A103	♥ J94				
North HCP: 12	♦ K3	♦ AJ76	Pass	3NT	AP	
South HCP: 14	♣ A10743	♣ QJ6				
Contract: 3N S						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 274	♠ AJ6	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: EW	♦ Q73	You bid first.
HCP: 15	♣ AJ82	

Board: 275	♠ 65	West Bids 2♦ if possible.
Dealer: S	♥ J2	East Bids 2♥ if possible.
Vul: None	♦ A10765	
HCP: 8	♣ K832	Partner bids first.

Board: 276	♠ 105	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ K1043	You bid first.
HCP: 13	♣ K1075	

Board: 277	♠ J8742	West Bids 4♥ if possible.
Dealer: S	♥ 5	
Vul: EW	♦ 1084	Partner bids first.
HCP: 3	♣ Q982	

Board: 278	♠ AJ	The opponents are silent.
Dealer: N	♥ AJ85	
Vul: NS	♦ AJ8	You bid first.
HCP: 15	♣ 6542	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 274

Dealer: N

Vul: EW

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ AJ6

♥ QJ6

♦ Q73

♣ AJ82

South:

♠ KQ3

♥ A9

♦ J9862

♣ Q95

West North East South

1NT Pass 3NT

AP

Board: 275

Dealer: S

Vul: None

North HCP: 8

South HCP: 13

Contract: 3♣ S

North:

♠ 65

♥ J2

♦ A10765

♣ K832

South:

♠ J97

♥ A84

♦ J2

♣ AQJ104

West North East South

1NT

2♦¹ X 2♥ Pass

Pass X Pass 3♣

AP

1. Cappelletti, both majors

Board: 276

Dealer: N

Vul: NS

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ 105

♥ AK6

♦ K1043

♣ K1075

South:

♠ A84

♥ 732

♦ AJ95

♣ AQ2

West North East South

1NT Pass 3NT

AP

Board: 277

Dealer: S

Vul: EW

North HCP: 3

South HCP: 15

Contract: 4♠ S

North:

♠ J8742

♥ 5

♦ 1084

♣ Q982

South:

♠ K1095

♥ J4

♦ KJ96

♣ AK10

West North East South

1NT

Pass 2♥ Pass 3♠¹

4♥ 4♠ AP

1. Super acceptance after NT

Board: 278

Dealer: N

Vul: NS

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ AJ

♥ AJ85

♦ AJ8

♣ 6542

South:

♠ KQ965

♥ 102

♦ K1095

♣ Q7

West North East South

1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 3NT AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 274	♠ KQ3	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ J9862	Partner bids first.
HCP: 12	♣ Q95	

Board: 275	♠ J97	West Bids 2♦ if possible.
Dealer: S	♥ A84	East Bids 2♥ if possible.
Vul: None	♦ J2	
HCP: 13	♣ AQJ104	You bid first.

Board: 276	♠ A84	The opponents are silent.
Dealer: N	♥ 732	
Vul: NS	♦ AJ95	Partner bids first.
HCP: 15	♣ AQ2	

Board: 277	♠ K1095	West Bids 4♥ if possible.
Dealer: S	♥ J4	
Vul: EW	♦ KJ96	You bid first.
HCP: 15	♣ AK10	

Board: 278	♠ KQ965	The opponents are silent.
Dealer: N	♥ 102	
Vul: NS	♦ K1095	Partner bids first.
HCP: 10	♣ Q7	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 274

Dealer: N

Vul: EW

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ AJ6

♥ QJ6

♦ Q73

♣ AJ82

South:

♠ KQ3

♥ A9

♦ J9862

♣ Q95

West North East South

1NT Pass 3NT

AP

Board: 275

Dealer: S

Vul: None

North HCP: 8

South HCP: 13

Contract: 3♣ S

North:

♠ 65

♥ J2

♦ A10765

♣ K832

South:

♠ J97

♥ A84

♦ J2

♣ AQJ104

West North East South

1NT

2♦¹ X 2♥ Pass

Pass X Pass 3♣

AP

1. Cappelletti, both majors

Board: 276

Dealer: N

Vul: NS

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ 105

♥ AK6

♦ K1043

♣ K1075

South:

♠ A84

♥ 732

♦ AJ95

♣ AQ2

West North East South

1NT Pass 3NT

AP

Board: 277

Dealer: S

Vul: EW

North HCP: 3

South HCP: 15

Contract: 4♠ S

North:

♠ J8742

♥ 5

♦ 1084

♣ Q982

South:

♠ K1095

♥ J4

♦ KJ96

♣ AK10

West North East South

1NT

Pass 2♥ Pass 3♠¹

4♥ 4♠ AP

1. Super acceptance after NT

Board: 278

Dealer: N

Vul: NS

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ AJ

♥ AJ85

♦ AJ8

♣ 6542

South:

♠ KQ965

♥ 102

♦ K1095

♣ Q7

West North East South

1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 3NT AP

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 279	♠ A103	The opponents are silent.
Dealer: S	♥ Q32	
Vul: Both	♦ J863	Partner bids first.
HCP: 13	♣ AQ5	

Board: 280	♠ 107	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: EW	♦ A93	You bid first.
HCP: 14	♣ KQ962	

Board: 281	♠ Q52	The opponents are silent.
Dealer: S	♥ QJ943	
Vul: Both	♦ Q5	Partner bids first.
HCP: 10	♣ QJ7	

Board: 282	♠ Q103	West Doubles Pass if possible.
Dealer: N	♥ 983	East Bids 2NT if possible.
Vul: NS	♦ AK74	
HCP: 13	♣ A108	You bid first.

Board: 283	♠ Q973	West Doubles 1NT if possible.
Dealer: S	♥ 942	East Bids 2♣ if possible.
Vul: Both	♦ KJ92	
HCP: 6	♣ 76	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 279

Dealer: S

Vul: Both

North HCP: 13

South HCP: 14

Contract: 3N S

North:

♠ A103

♥ Q32

♦ J863

♣ AQ5

South:

♠ Q764

♥ AK64

♦ KQ

♣ 984

West North East South

1NT

Pass 3NT AP

Board: 280

Dealer: N

Vul: EW

North HCP: 14

South HCP: 8

Contract: 5♦ N

North:

♠ 107

♥ KQ4

♦ A93

♣ KQ962

South:

♠ 5

♥ 9875

♦ KJ108542

♣ A

West North East South

1NT Pass 3♣¹

Pass 3♦² Pass 5♦

AP

1. 1N-3C transfer to diamonds

2. automat

Board: 281

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 4♥ S

North:

♠ Q52

♥ QJ943

♦ Q5

♣ QJ7

South:

♠ A976

♥ K75

♦ K96

♣ A108

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 2NT Pass 4♥

AP

Board: 282

Dealer: N

Vul: NS

North HCP: 13

South HCP: 5

Contract: 2N E

North:

♠ Q103

♥ 983

♦ AK74

♣ A108

South:

♠ 65

♥ J652

♦ J62

♣ K976

West North East South

1NT Pass Pass

X¹ Pass Pass XX²

Pass 2♣³ 2NT AP

1. Cappelletti, strong

2. 4432 or 4441

3. artificial

Board: 283

Dealer: S

Vul: Both

North HCP: 6

South HCP: 14

Contract: 2♣ E

North:

♠ Q973

♥ 942

♦ KJ92

♣ 76

South:

♠ 854

♥ AK

♦ 8543

♣ AQJ3

West North East South

1NT

X¹ Pass 2♣ AP

1. Cappelletti, strong

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 279	♠ Q764	The opponents are silent.
Dealer: S	♥ AK64	
Vul: Both	♦ KQ	You bid first.
HCP: 14	♣ 984	

Board: 280	♠ 5	The opponents are silent.
Dealer: N	♥ 9875	
Vul: EW	♦ KJ108542	Partner bids first.
HCP: 8	♣ A	

Board: 281	♠ A976	The opponents are silent.
Dealer: S	♥ K75	
Vul: Both	♦ K96	You bid first.
HCP: 14	♣ A108	

Board: 282	♠ 65	West Doubles Pass if possible.
Dealer: N	♥ J652	East Bids 2NT if possible.
Vul: NS	♦ J62	
HCP: 5	♣ K976	Partner bids first.

Board: 283	♠ 854	West Doubles 1NT if possible.
Dealer: S	♥ AK	East Bids 2♣ if possible.
Vul: Both	♦ 8543	
HCP: 14	♣ AQJ3	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 279

Dealer: S

Vul: Both

North HCP: 13

South HCP: 14

Contract: 3N S

North:

♠ A103

♥ Q32

♦ J863

♣ AQ5

South:

♠ Q764

♥ AK64

♦ KQ

♣ 984

West North East South

1NT

Pass 3NT AP

Board: 280

Dealer: N

Vul: EW

North HCP: 14

South HCP: 8

Contract: 5♦ N

North:

♠ 107

♥ KQ4

♦ A93

♣ KQ962

South:

♠ 5

♥ 9875

♦ KJ108542

♣ A

West North East South

1NT Pass 3♣¹

Pass 3♦² Pass 5♦

AP

1. 1N-3C transfer to diamonds

2. automat

Board: 281

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 4♥ S

North:

♠ Q52

♥ QJ943

♦ Q5

♣ QJ7

South:

♠ A976

♥ K75

♦ K96

♣ A108

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 2NT Pass 4♥

AP

Board: 282

Dealer: N

Vul: NS

North HCP: 13

South HCP: 5

Contract: 2N E

North:

♠ Q103

♥ 983

♦ AK74

♣ A108

South:

♠ 65

♥ J652

♦ J62

♣ K976

West North East South

1NT Pass Pass

X¹ Pass Pass XX²

Pass 2♣³ 2NT AP

1. Cappelletti, strong

2. 4432 or 4441

3. artificial

Board: 283

Dealer: S

Vul: Both

North HCP: 6

South HCP: 14

Contract: 2♣ E

North:

♠ Q973

♥ 942

♦ KJ92

♣ 76

South:

♠ 854

♥ AK

♦ 8543

♣ AQJ3

West North East South

1NT

X¹ Pass 2♣ AP

1. Cappelletti, strong

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 284
Dealer: N
Vul: NS
HCP: 14

♠ K95
♥ KJ6
♦ KJ1062
♣ K5

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

You bid first.

Board: 285
Dealer: S
Vul: EW
HCP: 9

♠ A875
♥ 7
♦ 1094
♣ AJ832

East Bids 4♥ if possible.

Partner bids first.

Board: 286
Dealer: N
Vul: None
HCP: 13

♠ AQ7
♥ 9853
♦ A5
♣ QJ94

The opponents are silent.

You bid first.

Board: 287
Dealer: S
Vul: EW
HCP: 11

♠ J2
♥ AQ75
♦ KJ106
♣ 653

The opponents are silent.

Partner bids first.

Board: 288
Dealer: N
Vul: Both
HCP: 15

♠ 875
♥ A104
♦ A72
♣ AK84

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

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ A72		1NT	Pass	Pass
Vul: NS	♥ KJ6	♥ 98	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 14	♦ KJ1062	♦ Q94	2♠	AP		
South HCP: 8	♣ K5	♣ Q10984				
Contract: 2♠ W						
			1. Cappelletti, any 6+suit			
			2. automat			

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ A875	♠ K64				1NT
Vul: EW	♥ 7	♥ 109	Pass	2♣ ¹	4♥	Pass
North HCP: 9	♦ 1094	♦ AKQJ5	Pass	X	AP	
South HCP: 13	♣ AJ832	♣ 975				
Contract: 4♥ X E			1. Stayman			

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ J10				
Vul: None	♥ 9853	♥ K764		1NT	AP	
North HCP: 13	♦ A5	♦ 964				
South HCP: 7	♣ QJ94	♣ K762				
Contract: 1N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A654				1NT
Vul: EW	♥ AQ75	♥ 862	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ KJ106	♦ A83	Pass	2NT	AP	
South HCP: 14	♣ 653	♣ AQ8				
Contract: 2N S			1. Stayman			

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ 42		1NT	2♦ ¹	Pass
Vul: Both	♥ A104	♥ J9				
North HCP: 15	♦ A72	♦ 10643	2♠	AP		
South HCP: 3	♣ AK84	♣ Q9752				
Contract: 2♠ W			1. Cappelletti, both majors			

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 284
Dealer: N
Vul: NS
HCP: 8

♠ A72
♥ 98
♦ Q94
♣ Q10984

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

Partner bids first.

Board: 285
Dealer: S
Vul: EW
HCP: 13

♠ K64
♥ 109
♦ AKQJ5
♣ 975

East Bids 4♥ if possible.

You bid first.

Board: 286
Dealer: N
Vul: None
HCP: 7

♠ J10
♥ K764
♦ 964
♣ K762

The opponents are silent.

Partner bids first.

Board: 287
Dealer: S
Vul: EW
HCP: 14

♠ A654
♥ 862
♦ A83
♣ AQ8

The opponents are silent.

You bid first.

Board: 288
Dealer: N
Vul: Both
HCP: 3

♠ 42
♥ J9
♦ 10643
♣ Q9752

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

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ A72		1NT	Pass	Pass
Vul: NS	♥ KJ6	♥ 98	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 14	♦ KJ1062	♦ Q94	2♠	AP		
South HCP: 8	♣ K5	♣ Q10984				
Contract: 2♠ W						
			1. Cappelletti, any 6+suit			
			2. automat			

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ A875	♠ K64				1NT
Vul: EW	♥ 7	♥ 109	Pass	2♣ ¹	4♥	Pass
North HCP: 9	♦ 1094	♦ AKQJ5	Pass	X	AP	
South HCP: 13	♣ AJ832	♣ 975				
Contract: 4♥ X E			1. Stayman			

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ J10				
Vul: None	♥ 9853	♥ K764		1NT	AP	
North HCP: 13	♦ A5	♦ 964				
South HCP: 7	♣ QJ94	♣ K762				
Contract: 1N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A654				1NT
Vul: EW	♥ AQ75	♥ 862	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ KJ106	♦ A83	Pass	2NT	AP	
South HCP: 14	♣ 653	♣ AQ8				
Contract: 2N S			1. Stayman			

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ 42		1NT	2♦ ¹	Pass
Vul: Both	♥ A104	♥ J9				
North HCP: 15	♦ A72	♦ 10643	2♠	AP		
South HCP: 3	♣ AK84	♣ Q9752				
Contract: 2♠ W			1. Cappelletti, both majors			

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 289	♠ J10743	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: EW	♦ AKQ	Partner bids first.
HCP: 16	♣ K8	

Board: 290	♠ KQ87	The opponents are silent.
Dealer: N	♥ A1073	
Vul: Both	♦ 74	You bid first.
HCP: 13	♣ A98	

Board: 291	♠ 87	The opponents are silent.
Dealer: S	♥ Q843	
Vul: None	♦ QJ5	Partner bids first.
HCP: 8	♣ QJ83	

Board: 292	♠ 1052	West Bids 2♦ if possible.
Dealer: N	♥ KJ9	East Bids 2♥ if possible.
Vul: EW	♦ K9	
HCP: 15	♣ AKJ83	You bid first.

Board: 293	♠ 93	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ KQ8754	Partner bids first.
HCP: 17	♣ AQ7	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ J10743	♠ A82				1NT
Vul: EW	♥ QJ9	♥ A1065	Pass	2♥	Pass	2♠
North HCP: 16	♦ AKQ	♦ 952	Pass	3NT	Pass	4♠
South HCP: 14	♣ K8	♣ AQ4	AP			
Contract: 4♠ S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ KQ87	♠ 96		1NT	Pass	2♠ ¹
Vul: Both	♥ A1073	♥ 4	Pass	3♣ ²	AP	
North HCP: 13	♦ 74	♦ J852	1. 1N-2S transfer to clubs			
South HCP: 5	♣ A98	♣ KJ10762	2. automat			
Contract: 3♣ N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ A963				1NT
Vul: None	♥ Q843	♥ A105				
North HCP: 8	♦ QJ5	♦ K102	AP			
South HCP: 14	♣ QJ83	♣ K95				
Contract: 1N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ 1052	♠ AQ		1NT	Pass	Pass
Vul: EW	♥ KJ9	♥ 76	2♦ ¹	Pass	2♥	AP
North HCP: 15	♦ K9	♦ 10874	1. Cappelletti, both majors			
South HCP: 8	♣ AKJ83	♣ Q10765				
Contract: 2♥ E						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK8				1NT
Vul: Both	♥ AQ	♥ J1064				
North HCP: 17	♦ KQ8754	♦ AJ2	Pass	3NT	AP	
South HCP: 14	♣ AQ7	♣ J106				
Contract: 3N S						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 289	♠ A82	The opponents are silent.
Dealer: S	♥ A1065	
Vul: EW	♦ 952	You bid first.
HCP: 14	♣ AQ4	

Board: 290	♠ 96	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ J852	Partner bids first.
HCP: 5	♣ KJ10762	

Board: 291	♠ A963	The opponents are silent.
Dealer: S	♥ A105	
Vul: None	♦ K102	You bid first.
HCP: 14	♣ K95	

Board: 292	♠ AQ	West Bids 2♦ if possible.
Dealer: N	♥ 76	East Bids 2♥ if possible.
Vul: EW	♦ 10874	
HCP: 8	♣ Q10765	Partner bids first.

Board: 293	♠ AK8	The opponents are silent.
Dealer: S	♥ J1064	
Vul: Both	♦ AJ2	You bid first.
HCP: 14	♣ J106	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ J10743	♠ A82				1NT
Vul: EW	♥ QJ9	♥ A1065	Pass	2♥	Pass	2♠
North HCP: 16	♦ AKQ	♦ 952	Pass	3NT	Pass	4♠
South HCP: 14	♣ K8	♣ AQ4	AP			
Contract: 4♠ S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ KQ87	♠ 96		1NT	Pass	2♠ ¹
Vul: Both	♥ A1073	♥ 4	Pass	3♣ ²	AP	
North HCP: 13	♦ 74	♦ J852	1. 1N-2S transfer to clubs			
South HCP: 5	♣ A98	♣ KJ10762	2. automat			
Contract: 3♣ N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ A963				1NT
Vul: None	♥ Q843	♥ A105				
North HCP: 8	♦ QJ5	♦ K102	AP			
South HCP: 14	♣ QJ83	♣ K95				
Contract: 1N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ 1052	♠ AQ		1NT	Pass	Pass
Vul: EW	♥ KJ9	♥ 76	2♦ ¹	Pass	2♥	AP
North HCP: 15	♦ K9	♦ 10874	1. Cappelletti, both majors			
South HCP: 8	♣ AKJ83	♣ Q10765				
Contract: 2♥ E						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK8				1NT
Vul: Both	♥ AQ	♥ J1064				
North HCP: 17	♦ KQ8754	♦ AJ2	Pass	3NT	AP	
South HCP: 14	♣ AQ7	♣ J106				
Contract: 3N S						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 294	♠ J74	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: None	♦ A6	You bid first.
HCP: 15	♣ AQ83	

Board: 295	♠ J108	The opponents are silent.
Dealer: S	♥ A83	
Vul: Both	♦ AJ953	Partner bids first.
HCP: 11	♣ J6	

Board: 296	♠ KQJ8	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ Q9	You bid first.
HCP: 14	♣ J643	

Board: 297	♠ Q97	West Doubles 1NT if possible.
Dealer: S	♥ J1083	East Bids 2♥ if possible.
Vul: NS	♦ 10852	
HCP: 3	♣ 73	Partner bids first.

Board: 298	♠ A1074	The opponents are silent.
Dealer: N	♥ AQ53	
Vul: EW	♦ K95	You bid first.
HCP: 15	♣ Q9	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 294

Dealer: N

Vul: None

North HCP: 15

South HCP: 7

Contract: 2♠ N

North:

♠ J74

♥ KJ62

♦ A6

♣ AQ83

South:

♠ A10852

♥ 93

♦ QJ109

♣ 65

West North East South

1NT Pass 2♥

Pass 2♠ AP

Board: 295

Dealer: S

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3N S

North:

♠ J108

♥ A83

♦ AJ953

♣ J6

South:

♠ K54

♥ Q6

♦ KQ1042

♣ K103

West North East South

1NT

Pass 3NT AP

Board: 296

Dealer: N

Vul: None

North HCP: 14

South HCP: 18

Contract: 6N N

North:

♠ KQJ8

♥ AJ7

♦ Q9

♣ J643

South:

♠ A107

♥ K62

♦ AJ532

♣ AQ

West North East South

1NT Pass 3♦

Pass 3NT Pass 6NT

AP

Board: 297

Dealer: S

Vul: NS

North HCP: 3

South HCP: 13

Contract: 2♥ E

North:

♠ Q97

♥ J1083

♦ 10852

♣ 73

South:

♠ 32

♥ KQ4

♦ J764

♣ AQJ2

West North East South

1NT

X¹ Pass 2♥ AP

1. Cappelletti, strong

Board: 298

Dealer: N

Vul: EW

North HCP: 15

South HCP: 6

Contract: 1N N

North:

♠ A1074

♥ AQ53

♦ K95

♣ Q9

South:

♠ KQ8

♥ 84

♦ J32

♣ 87532

West North East South

1NT AP

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 294	♠ A10852	The opponents are silent.
Dealer: N	♥ 93	
Vul: None	♦ QJ109	Partner bids first.
HCP: 7	♣ 65	

Board: 295	♠ K54	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ KQ1042	You bid first.
HCP: 13	♣ K103	

Board: 296	♠ A107	The opponents are silent.
Dealer: N	♥ K62	
Vul: None	♦ AJ532	Partner bids first.
HCP: 18	♣ AQ	

Board: 297	♠ 32	West Doubles 1NT if possible.
Dealer: S	♥ KQ4	East Bids 2♥ if possible.
Vul: NS	♦ J764	
HCP: 13	♣ AQJ2	You bid first.

Board: 298	♠ KQ8	The opponents are silent.
Dealer: N	♥ 84	
Vul: EW	♦ J32	Partner bids first.
HCP: 6	♣ 87532	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ A10852		1NT	Pass	2♥
Vul: None	♥ KJ62	♥ 93				
North HCP: 15	♦ A6	♦ QJ109	Pass	2♠	AP	
South HCP: 7	♣ AQ83	♣ 65				
Contract: 2♠ N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ K54				1NT
Vul: Both	♥ A83	♥ Q6				
North HCP: 11	♦ AJ953	♦ KQ1042	Pass	3NT	AP	
South HCP: 13	♣ J6	♣ K103				
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ KQJ8	♠ A107		1NT	Pass	3♦
Vul: None	♥ AJ7	♥ K62				
North HCP: 14	♦ Q9	♦ AJ532	Pass	3NT	Pass	6NT
South HCP: 18	♣ J643	♣ AQ	AP			
Contract: 6N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ 32				1NT
Vul: NS	♥ J1083	♥ KQ4				
North HCP: 3	♦ 10852	♦ J764	X ¹	Pass	2♥	AP
South HCP: 13	♣ 73	♣ AQJ2	1. Cappelletti, strong			
Contract: 2♥ E						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ A1074	♠ KQ8				
Vul: EW	♥ AQ53	♥ 84		1NT	AP	
North HCP: 15	♦ K95	♦ J32				
South HCP: 6	♣ Q9	♣ 87532				
Contract: 1N N						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 299	♠ QJ	The opponents are silent.
Dealer: S	♥ 643	
Vul: NS	♦ 8652	Partner bids first.
HCP: 6	♣ QJ64	

Board: 300	♠ QJ106	East Doubles 3♣ if possible.
Dealer: N	♥ KQ	West Bids 3♥ if possible.
Vul: Both	♦ A1064	
HCP: 14	♣ Q98	You bid first.

Board: 301	♠ 1062	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ 986	Partner bids first.
HCP: 12	♣ AQ83	

Board: 302	♠ A98	East Doubles 1NT if possible.
Dealer: N	♥ AJ108	West Bids 3NT if possible.
Vul: EW	♦ 1075	
HCP: 14	♣ KQ7	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 299

Dealer: S

Vul: NS

North HCP: 6

South HCP: 15

Contract: 1N S

North:

♠ QJ

♥ 643

♦ 8652

♣ QJ64

South:

♠ K64

♥ KQ10

♦ QJ4

♣ A1093

West North East South

1NT

AP

Board: 300

Dealer: N

Vul: Both

North HCP: 14

South HCP: 3

Contract: 3♥ W

North:

♠ QJ106

♥ KQ

♦ A1064

♣ Q98

South:

♠ 54

♥ 6432

♦ 9

♣ K106532

West North East South

1NT Pass 2♠¹

Pass 3♣² X Pass

3♥ AP

1. 1N-2S transfer to clubs

2. automat

Board: 301

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ 1062

♥ AQ5

♦ 986

♣ AQ83

South:

♠ AQ5

♥ J742

♦ AJ73

♣ J7

West North East South

1NT

Pass 3NT AP

Board: 302

Dealer: N

Vul: EW

North HCP: 14

South HCP: 0

Contract: 3N W

North:

♠ A98

♥ AJ108

♦ 1075

♣ KQ7

South:

♠ 62

♥ 952

♦ 986432

♣ 65

West North East South

1NT X¹ 3♣²

3NT AP

1. Cappelletti, strong

2. 1N-3C transfer to diamonds

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 299	♠ K64	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ QJ4	You bid first.
HCP: 15	♣ A1093	

Board: 300	♠ 54	East Doubles 3♣ if possible.
Dealer: N	♥ 6432	West Bids 3♥ if possible.
Vul: Both	♦ 9	
HCP: 3	♣ K106532	Partner bids first.

Board: 301	♠ AQ5	The opponents are silent.
Dealer: S	♥ J742	
Vul: NS	♦ AJ73	You bid first.
HCP: 13	♣ J7	

Board: 302	♠ 62	East Doubles 1NT if possible.
Dealer: N	♥ 952	West Bids 3NT if possible.
Vul: EW	♦ 986432	
HCP: 0	♣ 65	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 299

Dealer: S

Vul: NS

North HCP: 6

South HCP: 15

Contract: 1N S

North:

♠ QJ

♥ 643

♦ 8652

♣ QJ64

South:

♠ K64

♥ KQ10

♦ QJ4

♣ A1093

West North East South

1NT

AP

Board: 300

Dealer: N

Vul: Both

North HCP: 14

South HCP: 3

Contract: 3♥ W

North:

♠ QJ106

♥ KQ

♦ A1064

♣ Q98

South:

♠ 54

♥ 6432

♦ 9

♣ K106532

West North East South

1NT Pass 2♠¹

Pass 3♣² X Pass

3♥ AP

1. 1N-2S transfer to clubs

2. automat

Board: 301

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ 1062

♥ AQ5

♦ 986

♣ AQ83

South:

♠ AQ5

♥ J742

♦ AJ73

♣ J7

West North East South

1NT

Pass 3NT AP

Board: 302

Dealer: N

Vul: EW

North HCP: 14

South HCP: 0

Contract: 3N W

North:

♠ A98

♥ AJ108

♦ 1075

♣ KQ7

South:

♠ 62

♥ 952

♦ 986432

♣ 65

West North East South

1NT X¹ 3♣²

3NT AP

1. Cappelletti, strong

2. 1N-3C transfer to diamonds

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 303
Dealer: S
Vul: Both
HCP: 17

♠ A9
♥ KQ103
♦ J10
♣ AK652

The opponents are silent.

Partner bids first.

Board: 304
Dealer: N
Vul: EW
HCP: 14

♠ QJ106
♥ A843
♦ Q104
♣ KQ

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

You bid first.

Board: 305
Dealer: S
Vul: Both
HCP: 3

♠ 95432
♥ Q6
♦ J542
♣ 42

West Doubles 1NT if possible.

Partner bids first.

Board: 306
Dealer: N
Vul: None
HCP: 15

♠ A742
♥ A862
♦ K4
♣ A63

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

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 303
Dealer: S
Vul: Both
North HCP: 17
South HCP: 14
Contract: 6♥ S

North:
♠ A9
♥ KQ103
♦ J10
♣ AK652

South:
♠ 74
♥ AJ75
♦ AKQ2
♣ 873

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	3♠ ²	Pass	4♦ ³
Pass	4♠ ⁴	Pass	4NT ⁵
Pass	5♣ ⁶	Pass	5♦
Pass	6♣ ⁷	Pass	6♥

AP

- Stayman
- artificial
- Cue bid, a ♦ stopper
- Cue bid, a ♣ stopper
- Blackwood 0314, for ♥
- A=0/5 or 3/5
- ♥ queen and ♣ king

Board: 304
Dealer: N
Vul: EW
North HCP: 14
South HCP: 2
Contract: 3♦ W

North:
♠ QJ106
♥ A843
♦ Q104
♣ KQ

South:
♠ 973
♥ 109
♦ J92
♣ J8743

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

- Cappelletti, 5M-4m

Board: 305
Dealer: S
Vul: Both
North HCP: 3
South HCP: 13
Contract: 3♠ S

North:
♠ 95432
♥ Q6
♦ J542
♣ 42

South:
♠ KQJ10
♥ AJ73
♦ Q76
♣ 108

West	North	East	South
			1NT
X ¹	2♥	Pass	3♠ ²

AP

- Cappelletti, strong
- Super acceptance after NT

Board: 306
Dealer: N
Vul: None
North HCP: 15
South HCP: 5
Contract: 3♦ W

North:
♠ A742
♥ A862
♦ K4
♣ A63

South:
♠ K85
♥ Q94
♦ 532
♣ 10854

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

- Cappelletti, 5M-4m

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 303	♠ 74	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: Both	♦ AKQ2	
HCP: 14	♣ 873	You bid first.

Board: 304	♠ 973	West Bids 2♠ if possible.
Dealer: N	♥ 109	East Bids 2NT if possible.
Vul: EW	♦ J92	West Bids 3♦ if possible.
HCP: 2	♣ J8743	Partner bids first.

Board: 305	♠ KQJ10	West Doubles 1NT if possible.
Dealer: S	♥ AJ73	
Vul: Both	♦ Q76	
HCP: 13	♣ 108	You bid first.

Board: 306	♠ K85	West Bids 2♥ if possible.
Dealer: N	♥ Q94	East Bids 2NT if possible.
Vul: None	♦ 532	West Bids 3♦ if possible.
HCP: 5	♣ 10854	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 303
Dealer: S
Vul: Both
North HCP: 17
South HCP: 14
Contract: 6♥ S

North:
♠ A9
♥ KQ103
♦ J10
♣ AK652

South:
♠ 74
♥ AJ75
♦ AKQ2
♣ 873

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	3♠ ²	Pass	4♦ ³
Pass	4♠ ⁴	Pass	4NT ⁵
Pass	5♣ ⁶	Pass	5♦
Pass	6♣ ⁷	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Cue bid, a ♦ stopper			
4. Cue bid, a ♣ stopper			
5. Blackwood 0314, for ♥			
6. A=0/5 or 3/5			
7. ♥ queen and ♣ king			

Board: 304
Dealer: N
Vul: EW
North HCP: 14
South HCP: 2
Contract: 3♦ W

North:
♠ QJ106
♥ A843
♦ Q104
♣ KQ

South:
♠ 973
♥ 109
♦ J92
♣ J8743

West	North	East	South
	1NT	Pass	Pass
2♠ ¹	Pass	2NT	Pass
3♦	AP		
1. Cappelletti, 5M-4m			

Board: 305
Dealer: S
Vul: Both
North HCP: 3
South HCP: 13
Contract: 3♠ S

North:
♠ 95432
♥ Q6
♦ J542
♣ 42

South:
♠ KQJ10
♥ AJ73
♦ Q76
♣ 108

West	North	East	South
			1NT
X ¹	2♥	Pass	3♠ ²
AP			
1. Cappelletti, strong			
2. Super acceptance after NT			

Board: 306
Dealer: N
Vul: None
North HCP: 15
South HCP: 5
Contract: 3♦ W

North:
♠ A742
♥ A862
♦ K4
♣ A63

South:
♠ K85
♥ Q94
♦ 532
♣ 10854

West	North	East	South
	1NT	Pass	Pass
2♥ ¹	Pass	2NT	Pass
3♦	AP		
1. Cappelletti, 5M-4m			

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 307	♠ 10543	East Doubles Pass if possible.
Dealer: S	♥ Q108	West Bids 2♥ if possible.
Vul: NS	♦ 82	
HCP: 2	♣ 9753	Partner bids first.

Board: 308	♠ AJ42	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ J1043	You bid first.
HCP: 15	♣ AJ2	

Board: 309	♠ 852	East Bids 2♦ if possible.
Dealer: S	♥ A98	West Bids 2♥ if possible.
Vul: None	♦ J9732	
HCP: 5	♣ 53	Partner bids first.

Board: 310	♠ 942	The opponents are silent.
Dealer: N	♥ A104	
Vul: NS	♦ AJ1063	You bid first.
HCP: 15	♣ AQ	

Board: 311	♠ 1097	East Bids 2♠ if possible.
Dealer: S	♥ J9762	East Bids 3♠ if possible.
Vul: EW	♦ AQ43	
HCP: 7	♣ 4	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 10543	♠ QJ7				1NT
Vul: NS	♥ Q108	♥ 975	Pass	Pass	X ¹	Pass
North HCP: 2	♦ 82	♦ A1054	2♥	AP		
South HCP: 13	♣ 9753	♣ AQ2				
Contract: 2♥ W			1. Cappelletti, strong			

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ K8765		1NT	Pass	2♥
Vul: Both	♥ A6	♥ Q54	Pass	3♠ ¹	Pass	4♠
North HCP: 15	♦ J1043	♦ K9	AP			
South HCP: 11	♣ AJ2	♣ K109				
Contract: 4♠ N			1. Super acceptance after NT			

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ Q7				1NT
Vul: None	♥ A98	♥ J76	Pass	Pass	2♦ ¹	Pass
North HCP: 5	♦ J9732	♦ A65	2♥	AP		
South HCP: 14	♣ 53	♣ AK874				
Contract: 2♥ W			1. Cappelletti, both majors			

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ KQ83		1NT	Pass	2♣ ¹
Vul: NS	♥ A104	♥ KQ5	Pass	2♦	Pass	3NT
North HCP: 15	♦ AJ1063	♦ 72	AP			
South HCP: 13	♣ AQ	♣ K1062				
Contract: 3N N			1. Stayman			

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ Q83				1NT
Vul: EW	♥ J9762	♥ A85	Pass	2♦	2♠	Pass
North HCP: 7	♦ AQ43	♦ K8	Pass	3♦	3♠	X
South HCP: 13	♣ 4	♣ A10962	AP			
Contract: 3♠ X E						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 307	♠ QJ7	East Doubles Pass if possible.
Dealer: S	♥ 975	West Bids 2♥ if possible.
Vul: NS	♦ A1054	
HCP: 13	♣ AQ2	You bid first.

Board: 308	♠ K8765	The opponents are silent.
Dealer: N	♥ Q54	
Vul: Both	♦ K9	Partner bids first.
HCP: 11	♣ K109	

Board: 309	♠ Q7	East Bids 2♦ if possible.
Dealer: S	♥ J76	West Bids 2♥ if possible.
Vul: None	♦ A65	
HCP: 14	♣ AK874	You bid first.

Board: 310	♠ KQ83	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: NS	♦ 72	Partner bids first.
HCP: 13	♣ K1062	

Board: 311	♠ Q83	East Bids 2♠ if possible.
Dealer: S	♥ A85	East Bids 3♠ if possible.
Vul: EW	♦ K8	
HCP: 13	♣ A10962	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 10543	♠ QJ7				1NT
Vul: NS	♥ Q108	♥ 975	Pass	Pass	X ¹	Pass
North HCP: 2	♦ 82	♦ A1054	2♥	AP		
South HCP: 13	♣ 9753	♣ AQ2				
Contract: 2♥ W			1. Cappelletti, strong			

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ K8765		1NT	Pass	2♥
Vul: Both	♥ A6	♥ Q54	Pass	3♠ ¹	Pass	4♠
North HCP: 15	♦ J1043	♦ K9	AP			
South HCP: 11	♣ AJ2	♣ K109				
Contract: 4♠ N			1. Super acceptance after NT			

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ Q7				1NT
Vul: None	♥ A98	♥ J76	Pass	Pass	2♦ ¹	Pass
North HCP: 5	♦ J9732	♦ A65	2♥	AP		
South HCP: 14	♣ 53	♣ AK874				
Contract: 2♥ W			1. Cappelletti, both majors			

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ KQ83		1NT	Pass	2♣ ¹
Vul: NS	♥ A104	♥ KQ5	Pass	2♦	Pass	3NT
North HCP: 15	♦ AJ1063	♦ 72	AP			
South HCP: 13	♣ AQ	♣ K1062				
Contract: 3N N			1. Stayman			

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ Q83				1NT
Vul: EW	♥ J9762	♥ A85	Pass	2♦	2♠	Pass
North HCP: 7	♦ AQ43	♦ K8	Pass	3♦	3♠	X
South HCP: 13	♣ 4	♣ A10962	AP			
Contract: 3♠ X E						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 312	♠ 1096	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ KQJ10	You bid first.
HCP: 13	♣ Q94	

Board: 313	♠ Q954	East Bids 2♠ if possible.
Dealer: S	♥ 10542	West Bids 2NT if possible.
Vul: EW	♦ 543	East Bids 3♦ if possible.
HCP: 2	♣ 62	Partner bids first.

Board: 314	♠ K1096	The opponents are silent.
Dealer: N	♥ K93	
Vul: NS	♦ J10	You bid first.
HCP: 14	♣ AK82	

Board: 315	♠ J64	The opponents are silent.
Dealer: S	♥ J72	
Vul: None	♦ QJ72	Partner bids first.
HCP: 8	♣ K43	

Board: 316	♠ 86	The opponents are silent.
Dealer: N	♥ A964	
Vul: Both	♦ KQ2	You bid first.
HCP: 13	♣ A954	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ 1096	♠ AQ3		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ6	♥ 8542	Pass	2♦	Pass	3NT
North HCP: 13	♦ KQJ10	♦ A2	AP			
South HCP: 13	♣ Q94	♣ K873	1. Stayman			
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ Q954	♠ J3				1NT
Vul: EW	♥ 10542	♥ KQ96	Pass	Pass	2♠ ¹	Pass
North HCP: 2	♦ 543	♦ Q108	2NT	Pass	3♦	AP
South HCP: 14	♣ 62	♣ AQ103	1. Cappelletti, 5M-4m			
Contract: 3♦ E						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ K1096	♠ J4		1NT	Pass	2♦
Vul: NS	♥ K93	♥ QJ742	Pass	2♥	AP	
North HCP: 14	♦ J10	♦ Q32				
South HCP: 8	♣ AK82	♣ Q65				
Contract: 2♥ N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ 832				1NT
Vul: None	♥ J72	♥ A963				
North HCP: 8	♦ QJ72	♦ AK4	AP			
South HCP: 14	♣ K43	♣ QJ8				
Contract: 1N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ K3		1NT	Pass	3NT
Vul: Both	♥ A964	♥ Q87				
North HCP: 13	♦ KQ2	♦ AJ1096	AP			
South HCP: 13	♣ A954	♣ K82				
Contract: 3N N						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 312
Dealer: N
Vul: NS
HCP: 13

♠ AQ3
♥ 8542
♦ A2
♣ K873

The opponents are silent.

Partner bids first.

Board: 313
Dealer: S
Vul: EW
HCP: 14

♠ J3
♥ KQ96
♦ Q108
♣ AQ103

East Bids 2♠ if possible.

West Bids 2NT if possible.

East Bids 3♦ if possible.

You bid first.

Board: 314
Dealer: N
Vul: NS
HCP: 8

♠ J4
♥ QJ742
♦ Q32
♣ Q65

The opponents are silent.

Partner bids first.

Board: 315
Dealer: S
Vul: None
HCP: 14

♠ 832
♥ A963
♦ AK4
♣ QJ8

The opponents are silent.

You bid first.

Board: 316
Dealer: N
Vul: Both
HCP: 13

♠ K3
♥ Q87
♦ AJ1096
♣ K82

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ 1096	♠ AQ3		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ6	♥ 8542	Pass	2♦	Pass	3NT
North HCP: 13	♦ KQJ10	♦ A2	AP			
South HCP: 13	♣ Q94	♣ K873	1. Stayman			
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ Q954	♠ J3				1NT
Vul: EW	♥ 10542	♥ KQ96	Pass	Pass	2♠ ¹	Pass
North HCP: 2	♦ 543	♦ Q108	2NT	Pass	3♦	AP
South HCP: 14	♣ 62	♣ AQ103	1. Cappelletti, 5M-4m			
Contract: 3♦ E						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ K1096	♠ J4		1NT	Pass	2♦
Vul: NS	♥ K93	♥ QJ742	Pass	2♥	AP	
North HCP: 14	♦ J10	♦ Q32				
South HCP: 8	♣ AK82	♣ Q65				
Contract: 2♥ N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ 832				1NT
Vul: None	♥ J72	♥ A963				
North HCP: 8	♦ QJ72	♦ AK4	AP			
South HCP: 14	♣ K43	♣ QJ8				
Contract: 1N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ K3		1NT	Pass	3NT
Vul: Both	♥ A964	♥ Q87				
North HCP: 13	♦ KQ2	♦ AJ1096	AP			
South HCP: 13	♣ A954	♣ K82				
Contract: 3N N						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 317 ♠ 87
Dealer: S ♥ K103
Vul: None ♦ K1032
HCP: 13 ♣ AK106

The opponents are silent.

Partner bids first.

Board: 318 ♠ J1053
Dealer: N ♥ AK72
Vul: NS ♦ K4
HCP: 15 ♣ A73

The opponents are silent.

You bid first.

Board: 319 ♠ 965
Dealer: S ♥ A1098
Vul: Both ♦ A42
HCP: 10 ♣ Q107

The opponents are silent.

Partner bids first.

Board: 320 ♠ KJ4
Dealer: N ♥ KQ7
Vul: NS ♦ K10982
HCP: 13 ♣ J3

West Doubles 4♦ if possible.

You bid first.

Board: 321 ♠ J86
Dealer: S ♥ Q4
Vul: EW ♦ K94
HCP: 6 ♣ 98742

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♥ if possible.

East Bids 3♦ if possible.

West Bids 4♥ if possible.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ3				1NT
Vul: None	♥ K103	♥ A5				
North HCP: 13	♦ K1032	♦ Q865	Pass	3NT	AP	
South HCP: 13	♣ AK106	♣ Q942				
Contract: 3N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ J1053	♠ A9		1NT	Pass	2♣ ¹
Vul: NS	♥ AK72	♥ J1094	Pass	2♥	Pass	3♥
North HCP: 15	♦ K4	♦ Q632	Pass	4♥	AP	
South HCP: 10	♣ A73	♣ K52				
Contract: 4♥ N			1. Stayman			

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ AJ82				1NT
Vul: Both	♥ A1098	♥ KQ7	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ A42	♦ 1076	Pass	2NT	AP	
South HCP: 13	♣ Q107	♣ K85				
Contract: 2N S			1. Stayman			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ AQ9		1NT	Pass	4♦ ¹
Vul: NS	♥ KQ7	♥ AJ6532	X	4♥	Pass	4NT ²
North HCP: 13	♦ K10982	♦ 4	Pass	5♦ ³	Pass	5♥
South HCP: 16	♣ J3	♣ KQ7	AP			
Contract: 5♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=1/5 or 4/5			

Board: 321

Dealer: S

Vul: EW

North HCP: 6

South HCP: 14

Contract: 4♥ W

North:

♠ J86

♥ Q4

♦ K94

♣ 98742

South:

♠ KQ10

♥ 92

♦ AQ875

♣ K106

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

2. automat

3. limit raise or better in ♥

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 317	♠ KQ3	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ Q865	You bid first.
HCP: 13	♣ Q942	
Board: 318	♠ A9	The opponents are silent.
Dealer: N	♥ J1094	
Vul: NS	♦ Q632	Partner bids first.
HCP: 10	♣ K52	
Board: 319	♠ AJ82	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: Both	♦ 1076	You bid first.
HCP: 13	♣ K85	
Board: 320	♠ AQ9	West Doubles 4♦ if possible.
Dealer: N	♥ AJ6532	
Vul: NS	♦ 4	Partner bids first.
HCP: 16	♣ KQ7	
Board: 321	♠ KQ10	West Bids 2♣ if possible.
Dealer: S	♥ 92	East Bids 2♦ if possible.
Vul: EW	♦ AQ875	West Bids 2♥ if possible.
HCP: 14	♣ K106	East Bids 3♦ if possible.
		West Bids 4♥ if possible.
		You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ3				1NT
Vul: None	♥ K103	♥ A5				
North HCP: 13	♦ K1032	♦ Q865	Pass	3NT	AP	
South HCP: 13	♣ AK106	♣ Q942				
Contract: 3N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ J1053	♠ A9		1NT	Pass	2♣ ¹
Vul: NS	♥ AK72	♥ J1094	Pass	2♥	Pass	3♥
North HCP: 15	♦ K4	♦ Q632	Pass	4♥	AP	
South HCP: 10	♣ A73	♣ K52				
Contract: 4♥ N			1. Stayman			

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ AJ82				1NT
Vul: Both	♥ A1098	♥ KQ7	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ A42	♦ 1076	Pass	2NT	AP	
South HCP: 13	♣ Q107	♣ K85				
Contract: 2N S			1. Stayman			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ AQ9		1NT	Pass	4♦ ¹
Vul: NS	♥ KQ7	♥ AJ6532	X	4♥	Pass	4NT ²
North HCP: 13	♦ K10982	♦ 4	Pass	5♦ ³	Pass	5♥
South HCP: 16	♣ J3	♣ KQ7	AP			
Contract: 5♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=1/5 or 4/5			

Board: 321

Dealer: S

Vul: EW

North HCP: 6

South HCP: 14

Contract: 4♥ W

North:

♠ J86

♥ Q4

♦ K94

♣ 98742

South:

♠ KQ10

♥ 92

♦ AQ875

♣ K106

West North East South

1NT

2♣¹ Pass 2♦² X

2♥ Pass 3♦³ Pass

4♥ AP

1. Cappelletti, any 6+ suit

2. automat

3. limit raise or better in ♥

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 322 ♠ AK95
Dealer: N ♥ 9854
Vul: None ♦ AQ2
HCP: 13 ♣ 74

West Bids 3♥ if possible.

You bid first.

Board: 323 ♠ —
Dealer: S ♥ 98653
Vul: NS ♦ J1062
HCP: 2 ♣ J1043

West Doubles 1NT if possible.

West Bids 2♠ if possible.

East Bids 3♥ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 324 ♠ AQ10
Dealer: N ♥ K7
Vul: EW ♦ QJ93
HCP: 15 ♣ QJ104

East Bids 2♠ if possible.

You bid first.

Board: 325 ♠ 98542
Dealer: S ♥ A
Vul: None ♦ J9732
HCP: 5 ♣ 97

West Bids 4♥ if possible.

Partner bids first.

Board: 326 ♠ J10
Dealer: N ♥ KJ2
Vul: EW ♦ A64
HCP: 15 ♣ AQ852

East Bids 2♣ if possible.

You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 322

Dealer: N

Vul: None

North HCP: 13

South HCP: 3

Contract: 3♥ W

North:

♠ AK95

♥ 9854

♦ AQ2

♣ 74

South:

♠ 62

♥ 2

♦ J108764

♣ Q962

West North East South

1NT Pass 3♣¹

3♥ AP

1. 1N-3C transfer to diamonds

Board: 323

Dealer: S

Vul: NS

North HCP: 2

South HCP: 13

Contract: 4♠ W

North:

♠ —

♥ 98653

♦ J1062

♣ J1043

South:

♠ J1098

♥ KQ10

♦ 85

♣ AK96

West North East South

X¹ 2♦ Pass 2♥

2♠ Pass 3♥² Pass

4♠ AP

1. Cappelletti, strong

2. limit raise or better in ♠

Board: 324

Dealer: N

Vul: EW

North HCP: 15

South HCP: 5

Contract: 2♠ E

North:

♠ AQ10

♥ K7

♦ QJ93

♣ QJ104

South:

♠ 85

♥ AJ108543

♦ 865

♣ 9

West North East South

1NT 2♠¹ AP

1. Cappelletti, 5M-4m

Board: 325

Dealer: S

Vul: None

North HCP: 5

South HCP: 15

Contract: 4♥ W

North:

♠ 98542

♥ A

♦ J9732

♣ 97

South:

♠ KQ73

♥ K4

♦ AK65

♣ 643

West North East South

4♥ AP 1NT

Board: 326

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ J10

♥ KJ2

♦ A64

♣ AQ852

South:

♠ Q8

♥ A10654

♦ Q10

♣ J964

West North East South

1NT 2♣¹ 2♦

Pass 2♥ Pass 2NT

Pass 4♥ AP

1. Cappelletti, any 6+ suit

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 322 ♠ 62
Dealer: N ♥ 2
Vul: None ♦ J108764
HCP: 3 ♣ Q962

West Bids 3♥ if possible.

Partner bids first.

Board: 323 ♠ J1098
Dealer: S ♥ KQ10
Vul: NS ♦ 85
HCP: 13 ♣ AK96

West Doubles 1NT if possible.

West Bids 2♠ if possible.

East Bids 3♥ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 324 ♠ 85
Dealer: N ♥ AJ108543
Vul: EW ♦ 865
HCP: 5 ♣ 9

East Bids 2♠ if possible.

Partner bids first.

Board: 325 ♠ KQ73
Dealer: S ♥ K4
Vul: None ♦ AK65
HCP: 15 ♣ 643

West Bids 4♥ if possible.

You bid first.

Board: 326 ♠ Q8
Dealer: N ♥ A10654
Vul: EW ♦ Q10
HCP: 9 ♣ J964

East Bids 2♣ if possible.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 322

Dealer: N

Vul: None

North HCP: 13

South HCP: 3

Contract: 3♥ W

North:

♠ AK95

♥ 9854

♦ AQ2

♣ 74

South:

♠ 62

♥ 2

♦ J108764

♣ Q962

West North East South

1NT Pass 3♣¹

3♥ AP

1. 1N-3C transfer to diamonds

Board: 323

Dealer: S

Vul: NS

North HCP: 2

South HCP: 13

Contract: 4♠ W

North:

♠ —

♥ 98653

♦ J1062

♣ J1043

South:

♠ J1098

♥ KQ10

♦ 85

♣ AK96

West North East South

X¹ 2♦ Pass 2♥

2♠ Pass 3♥² Pass

4♠ AP

1. Cappelletti, strong

2. limit raise or better in ♠

Board: 324

Dealer: N

Vul: EW

North HCP: 15

South HCP: 5

Contract: 2♠ E

North:

♠ AQ10

♥ K7

♦ QJ93

♣ QJ104

South:

♠ 85

♥ AJ108543

♦ 865

♣ 9

West North East South

1NT 2♠¹ AP

1. Cappelletti, 5M-4m

Board: 325

Dealer: S

Vul: None

North HCP: 5

South HCP: 15

Contract: 4♥ W

North:

♠ 98542

♥ A

♦ J9732

♣ 97

South:

♠ KQ73

♥ K4

♦ AK65

♣ 643

West North East South

4♥ AP 1NT

Board: 326

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ J10

♥ KJ2

♦ A64

♣ AQ852

South:

♠ Q8

♥ A10654

♦ Q10

♣ J964

West North East South

1NT 2♣¹ 2♦

Pass 2♥ Pass 2NT

Pass 4♥ AP

1. Cappelletti, any 6+ suit

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 327	♠ Q72	The opponents are silent.
Dealer: S	♥ K95	
Vul: None	♦ Q1076	Partner bids first.
HCP: 7	♣ 1084	

Board: 328	♠ J102	East Bids 2♥ if possible.
Dealer: N	♥ J2	
Vul: Both	♦ AK65	You bid first.
HCP: 14	♣ KQ62	

Board: 329	♠ A5	The opponents are silent.
Dealer: S	♥ 743	
Vul: NS	♦ K83	Partner bids first.
HCP: 9	♣ Q10982	

Board: 330	♠ 872	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: EW	♦ KQ	You bid first.
HCP: 13	♣ QJ982	

Board: 331	♠ 65	West Bids 2♣ if possible.
Dealer: S	♥ Q9632	East Bids 2♦ if possible.
Vul: EW	♦ 753	West Bids 2♠ if possible.
HCP: 6	♣ A72	Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ 83				1NT
Vul: None	♥ K95	♥ AQJ8				
North HCP: 7	♦ Q1076	♦ AJ43	AP			
South HCP: 15	♣ 1084	♣ QJ3				
Contract: 1N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK754				
Vul: Both	♥ J2	♥ 763		1NT	2♥ ¹	2♠
North HCP: 14	♦ AK65	♦ 43	AP			
South HCP: 7	♣ KQ62	♣ 943	1. Cappelletti, 5M-4m			
Contract: 2♠ S						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ 874				
Vul: NS	♥ 743	♥ KQJ6				1NT
North HCP: 9	♦ K83	♦ 764	AP			
South HCP: 14	♣ Q10982	♣ AKJ				
Contract: 1N S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ 872	♠ A105				
Vul: EW	♥ AJ8	♥ K92		1NT	Pass	3NT
North HCP: 13	♦ KQ	♦ J9	AP			
South HCP: 11	♣ QJ982	♣ K10654				
Contract: 3N N						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ 1074				1NT
Vul: EW	♥ Q9632	♥ A8	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 6	♦ 753	♦ AQJ2	2♠	AP		
South HCP: 14	♣ A72	♣ QJ84	1. Cappelletti, any 6+suit			
Contract: 2♠ W			2. automat			

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 327	♠ 83	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: None	♦ AJ43	You bid first.
HCP: 15	♣ QJ3	

Board: 328	♠ AK754	East Bids 2♥ if possible.
Dealer: N	♥ 763	
Vul: Both	♦ 43	Partner bids first.
HCP: 7	♣ 943	

Board: 329	♠ 874	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: NS	♦ 764	You bid first.
HCP: 14	♣ AKJ	

Board: 330	♠ A105	The opponents are silent.
Dealer: N	♥ K92	
Vul: EW	♦ J9	Partner bids first.
HCP: 11	♣ K10654	

Board: 331	♠ 1074	West Bids 2♣ if possible.
Dealer: S	♥ A8	East Bids 2♦ if possible.
Vul: EW	♦ AQJ2	West Bids 2♠ if possible.
HCP: 14	♣ QJ84	You bid first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ 83				1NT
Vul: None	♥ K95	♥ AQJ8				
North HCP: 7	♦ Q1076	♦ AJ43	AP			
South HCP: 15	♣ 1084	♣ QJ3				
Contract: 1N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK754				
Vul: Both	♥ J2	♥ 763		1NT	2♥ ¹	2♠
North HCP: 14	♦ AK65	♦ 43	AP			
South HCP: 7	♣ KQ62	♣ 943	1. Cappelletti, 5M-4m			
Contract: 2♠ S						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ 874				
Vul: NS	♥ 743	♥ KQJ6				1NT
North HCP: 9	♦ K83	♦ 764	AP			
South HCP: 14	♣ Q10982	♣ AKJ				
Contract: 1N S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ 872	♠ A105				
Vul: EW	♥ AJ8	♥ K92		1NT	Pass	3NT
North HCP: 13	♦ KQ	♦ J9	AP			
South HCP: 11	♣ QJ982	♣ K10654				
Contract: 3N N						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ 1074				1NT
Vul: EW	♥ Q9632	♥ A8	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 6	♦ 753	♦ AQJ2	2♠	AP		
South HCP: 14	♣ A72	♣ QJ84	1. Cappelletti, any 6+suit			
Contract: 2♠ W			2. automat			

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 332	♠ J52	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ AK942	You bid first.
HCP: 13	♣ 84	

Board: 333	♠ AK10	The opponents are silent.
Dealer: S	♥ 863	
Vul: NS	♦ AJ62	Partner bids first.
HCP: 12	♣ 1063	

Board: 334	♠ KQ105	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: EW	♦ Q98	You bid first.
HCP: 14	♣ K72	

Board: 335	♠ Q543	West Doubles 1NT if possible.
Dealer: S	♥ J10642	East Bids 3♦ if possible.
Vul: Both	♦ 109	
HCP: 5	♣ Q8	Partner bids first.

Board: 336	♠ Q643	The opponents are silent.
Dealer: N	♥ 63	
Vul: None	♦ A32	You bid first.
HCP: 13	♣ AK102	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ A9		1NT	Pass	3NT
Vul: Both	♥ KQ3	♥ 8				
North HCP: 13	♦ AK942	♦ Q10763	AP			
South HCP: 11	♣ 84	♣ KQ762				
Contract: 3N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ Q5				1NT
Vul: NS	♥ 863	♥ AQJ9				
North HCP: 12	♦ AJ62	♦ Q93	Pass	3NT	AP	
South HCP: 15	♣ 1063	♣ A987				
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ 9763		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ6	♥ AQ4	Pass	2♠	Pass	4♠
North HCP: 14	♦ Q98	♦ A105	AP			
South HCP: 12	♣ K72	♣ Q104	1. Stayman			
Contract: 4♠ N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ Q543	♠ A972				1NT
Vul: Both	♥ J10642	♥ AK3	X ¹	2♦	Pass	2♥
North HCP: 5	♦ 109	♦ J76	Pass	Pass	3♦	AP
South HCP: 15	♣ Q8	♣ K42				
Contract: 3♦ E			1. Cappelletti, strong			

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ Q643	♠ 1098				
Vul: None	♥ 63	♥ K87		1NT	AP	
North HCP: 13	♦ A32	♦ KJ976				
South HCP: 7	♣ AK102	♣ 87				
Contract: 1N N						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 332	♠ A9	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ Q10763	Partner bids first.
HCP: 11	♣ KQ762	
Board: 333	♠ Q5	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: NS	♦ Q93	You bid first.
HCP: 15	♣ A987	
Board: 334	♠ 9763	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ A105	Partner bids first.
HCP: 12	♣ Q104	
Board: 335	♠ A972	West Doubles 1NT if possible.
Dealer: S	♥ AK3	East Bids 3♦ if possible.
Vul: Both	♦ J76	
HCP: 15	♣ K42	You bid first.
Board: 336	♠ 1098	The opponents are silent.
Dealer: N	♥ K87	
Vul: None	♦ KJ976	Partner bids first.
HCP: 7	♣ 87	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ A9		1NT	Pass	3NT
Vul: Both	♥ KQ3	♥ 8				
North HCP: 13	♦ AK942	♦ Q10763	AP			
South HCP: 11	♣ 84	♣ KQ762				
Contract: 3N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ Q5				1NT
Vul: NS	♥ 863	♥ AQJ9				
North HCP: 12	♦ AJ62	♦ Q93	Pass	3NT	AP	
South HCP: 15	♣ 1063	♣ A987				
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ 9763		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ6	♥ AQ4	Pass	2♠	Pass	4♠
North HCP: 14	♦ Q98	♦ A105	AP			
South HCP: 12	♣ K72	♣ Q104	1. Stayman			
Contract: 4♠ N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ Q543	♠ A972				1NT
Vul: Both	♥ J10642	♥ AK3	X ¹	2♦	Pass	2♥
North HCP: 5	♦ 109	♦ J76	Pass	Pass	3♦	AP
South HCP: 15	♣ Q8	♣ K42				
Contract: 3♦ E			1. Cappelletti, strong			

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ Q643	♠ 1098				
Vul: None	♥ 63	♥ K87		1NT	AP	
North HCP: 13	♦ A32	♦ KJ976				
South HCP: 7	♣ AK102	♣ 87				
Contract: 1N N						

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 337	♠ Q1085	The opponents are silent.
Dealer: S	♥ KJ93	
Vul: Both	♦ Q6	Partner bids first.
HCP: 12	♣ A95	

Board: 338	♠ A8	The opponents are silent.
Dealer: N	♥ A984	
Vul: None	♦ A643	You bid first.
HCP: 13	♣ J106	

Board: 339	♠ Q1083	East Doubles 2♦ if possible.
Dealer: S	♥ 109875	
Vul: NS	♦ K	Partner bids first.
HCP: 8	♣ QJ9	

Board: 340	♠ AQJ5	The opponents are silent.
Dealer: N	♥ Q74	
Vul: Both	♦ J95	You bid first.
HCP: 15	♣ KQ5	

Board: 341	♠ KQJ7	The opponents are silent.
Dealer: S	♥ KQ65	
Vul: None	♦ QJ42	Partner bids first.
HCP: 14	♣ 2	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ Q1085	♠ AK42				1NT
Vul: Both	♥ KJ93	♥ Q4	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ Q6	♦ J1075	Pass	4♠	AP	
South HCP: 13	♣ A95	♣ QJ8				
Contract: 4♠ S			1. Stayman			

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q96		1NT	Pass	2♣ ¹
Vul: None	♥ A984	♥ QJ102	Pass	2♥	Pass	4♥
North HCP: 13	♦ A643	♦ —	AP			
South HCP: 12	♣ J106	♣ AK8532	1. Stayman			
Contract: 4♥ N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ Q1083	♠ K94				1NT
Vul: NS	♥ 109875	♥ K3	Pass	2♦	X	XX ¹
North HCP: 8	♦ K	♦ J9873	Pass	2♠	AP	
South HCP: 14	♣ QJ9	♣ AK10	1. artificial			
Contract: 2♠ N						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ 10976432		1NT	Pass	4♥ ¹
Vul: Both	♥ Q74	♥ 52	Pass	4♠	AP	
North HCP: 15	♦ J95	♦ 6				
South HCP: 4	♣ KQ5	♣ A87	1. Texas			
Contract: 4♠ N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ KQJ7	♠ 98				1NT
Vul: None	♥ KQ65	♥ AJ83	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ QJ42	♦ K83	Pass	4♥	AP	
South HCP: 13	♣ 2	♣ KQ94	1. Stayman			
Contract: 4♥ S						

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 337	♠ AK42	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ J1075	You bid first.
HCP: 13	♣ QJ8	
Board: 338	♠ Q96	The opponents are silent.
Dealer: N	♥ QJ102	
Vul: None	♦ —	Partner bids first.
HCP: 12	♣ AK8532	
Board: 339	♠ K94	East Doubles 2♦ if possible.
Dealer: S	♥ K3	
Vul: NS	♦ J9873	You bid first.
HCP: 14	♣ AK10	
Board: 340	♠ 10976432	The opponents are silent.
Dealer: N	♥ 52	
Vul: Both	♦ 6	Partner bids first.
HCP: 4	♣ A87	
Board: 341	♠ 98	The opponents are silent.
Dealer: S	♥ AJ83	
Vul: None	♦ K83	You bid first.
HCP: 13	♣ KQ94	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ Q1085	♠ AK42				1NT
Vul: Both	♥ KJ93	♥ Q4	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ Q6	♦ J1075	Pass	4♠	AP	
South HCP: 13	♣ A95	♣ QJ8				
Contract: 4♠ S						1. Stayman

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q96		1NT	Pass	2♣ ¹
Vul: None	♥ A984	♥ QJ102	Pass	2♥	Pass	4♥
North HCP: 13	♦ A643	♦ —	AP			
South HCP: 12	♣ J106	♣ AK8532				
Contract: 4♥ N						1. Stayman

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ Q1083	♠ K94				1NT
Vul: NS	♥ 109875	♥ K3	Pass	2♦	X	XX ¹
North HCP: 8	♦ K	♦ J9873	Pass	2♠	AP	
South HCP: 14	♣ QJ9	♣ AK10				
Contract: 2♠ N						1. artificial

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ 10976432		1NT	Pass	4♥ ¹
Vul: Both	♥ Q74	♥ 52	Pass	4♠	AP	
North HCP: 15	♦ J95	♦ 6				
South HCP: 4	♣ KQ5	♣ A87				
Contract: 4♠ N						1. Texas

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ KQJ7	♠ 98				1NT
Vul: None	♥ KQ65	♥ AJ83	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ QJ42	♦ K83	Pass	4♥	AP	
South HCP: 13	♣ 2	♣ KQ94				
Contract: 4♥ S						1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 342	♠ K532	The opponents are silent.
Dealer: N	♥ Q753	
Vul: None	♦ A9	You bid first.
HCP: 13	♣ A74	

Board: 343	♠ 743	East Doubles Pass if possible.
Dealer: S	♥ Q654	West Bids 2♦ if possible.
Vul: NS	♦ 102	
HCP: 2	♣ 8743	Partner bids first.

Board: 344	♠ K754	The opponents are silent.
Dealer: N	♥ J7	
Vul: Both	♦ AKQ8	You bid first.
HCP: 13	♣ 1097	

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ K532	♠ A974		1NT	Pass	2♣ ¹
Vul: None	♥ Q753	♥ 9	Pass	2♥	Pass	2NT
North HCP: 13	♦ A9	♦ Q1032	Pass	3♠	AP	
South HCP: 9	♣ A74	♣ QJ65				
Contract: 3♠ N						1. Stayman

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ AJ5				1NT
Vul: NS	♥ Q654	♥ J97	Pass	Pass	X ¹	Pass
North HCP: 2	♦ 102	♦ KJ85	Pass	XX ²	Pass	2♣ ³
South HCP: 13	♣ 8743	♣ K109	2♦	AP		
Contract: 2♦ W						1. Cappelletti, strong
						2. 4432 or 4441
						3. artificial

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ K754	♠ AQ96		1NT	Pass	4♦ ¹
Vul: Both	♥ J7	♥ KQ6532				
North HCP: 13	♦ AKQ8	♦ 105	Pass	4♥	AP	
South HCP: 13	♣ 1097	♣ Q				
Contract: 4♥ N						1. Texas

South hands (Practice Page)

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors

Board: 342 ♠ A974

Dealer: N ♥ 9

Vul: None ♦ Q1032

HCP: 9 ♣ QJ65

The opponents are silent.

Partner bids first.

Board: 343 ♠ AJ5

Dealer: S ♥ J97

Vul: NS ♦ KJ85

HCP: 13 ♣ K109

East Doubles Pass if possible.

West Bids 2♦ if possible.

You bid first.

Board: 344 ♠ AQ96

Dealer: N ♥ KQ6532

Vul: Both ♦ 105

HCP: 13 ♣ Q

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 13-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ K532	♠ A974		1NT	Pass	2♣ ¹
Vul: None	♥ Q753	♥ 9	Pass	2♥	Pass	2NT
North HCP: 13	♦ A9	♦ Q1032	Pass	3♠	AP	
South HCP: 9	♣ A74	♣ QJ65				
Contract: 3♠ N						1. Stayman

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ AJ5				1NT
Vul: NS	♥ Q654	♥ J97	Pass	Pass	X ¹	Pass
North HCP: 2	♦ 102	♦ KJ85	Pass	XX ²	Pass	2♣ ³
South HCP: 13	♣ 8743	♣ K109	2♦	AP		
Contract: 2♦ W						1. Cappelletti, strong
						2. 4432 or 4441
						3. artificial

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ K754	♠ AQ96		1NT	Pass	4♦ ¹
Vul: Both	♥ J7	♥ KQ6532				
North HCP: 13	♦ AKQ8	♦ 105	Pass	4♥	AP	
South HCP: 13	♣ 1097	♣ Q				
Contract: 4♥ N						1. Texas