

North hands

1N_with_Singleton

Board: 1 ♠ K652 You are dealer.

Dealer: North ♥ A954 East (LHO) bids 2♥ if possible.

Vul: N-S ♦ A

HCP: 16 ♣ AJ95

Board: 2 ♠ A5 Partner is dealer.

Dealer: South ♥ 9863 The opponents are silent.

Vul: None ♦ J76

HCP: 8 ♣ KT62

Board: 3 ♠ KQT2 You are dealer.

Dealer: North ♥ A The opponents are silent.

Vul: N-S ♦ JT76

HCP: 17 ♣ AQJ6

Board: 4 ♠ 98732 Partner is dealer.

Dealer: South ♥ K43 The opponents are silent.

Vul: E-W ♦ K6

HCP: 12+1 ♣ AQ4

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ K652	♠ AJ983		1NT	2♥ ¹	X
Vul: N-S	♥ A954	♥ J2	Pass	3♠	Pass	4♠
North HCP: 16	♦ A	♦ J742	All Pass			
South HCP: 7+1	♣ AJ95	♣ T7				1. Cappelletti, 5M-4m
Contract: 4♠ South						

Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ K932				1NT
Vul: None	♥ 9863	♥ AKJ7	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J76	♦ Q832	Pass	3♥	Pass	4♥
South HCP: 17	♣ KT62	♣ A	All Pass			
Contract: 4♥ South						1. Stayman

Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ KQT2	♠ A853		1NT	Pass	2♣ ¹
Vul: N-S	♥ A	♥ KJ9	Pass	2♠	Pass	3♥
North HCP: 17	♦ JT76	♦ K54	Pass	3♠	Pass	4NT
South HCP: 14	♣ AQJ6	♣ K53	Pass	5♣ ²	Pass	6♠
Contract: 6♠ South			All Pass			
						1. Stayman
						2. A=0/5 or 3/5

Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ 98732	♠ A				1NT
Vul: E-W	♥ K43	♥ AQ87	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ K6	♦ AQJ5	Pass	3NT	All Pass	
South HCP: 17	♣ AQ4	♣ 8763				
Contract: 3NT North						

South hands

1N_with_Singleton

Board: 1 ♠ AJ983 Partner is dealer.

Dealer: North ♥ J2 East (RHO) bids 2♥ if possible.

Vul: N-S ♦ J742

HCP: 7+1 ♣ T7

Board: 2 ♠ K932 You are dealer.

Dealer: South ♥ AKJ7 The opponents are silent.

Vul: None ♦ Q832

HCP: 17 ♣ A

Board: 3 ♠ A853 Partner is dealer.

Dealer: North ♥ KJ9 The opponents are silent.

Vul: N-S ♦ K54

HCP: 14 ♣ K53

Board: 4 ♠ A You are dealer.

Dealer: South ♥ AQ87 The opponents are silent.

Vul: E-W ♦ AQJ5

HCP: 17 ♣ 8763

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ K652	♠ AJ983		1NT	2♥ ¹	X
Vul: N-S	♥ A954	♥ J2	Pass	3♠	Pass	4♠
North HCP: 16	♦ A	♦ J742	All Pass			
South HCP: 7+1	♣ AJ95	♣ T7				1. Cappelletti, 5M-4m
Contract: 4♠ South						

Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ K932				1NT
Vul: None	♥ 9863	♥ AKJ7	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J76	♦ Q832	Pass	3♥	Pass	4♥
South HCP: 17	♣ KT62	♣ A	All Pass			
Contract: 4♥ South						1. Stayman

Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ KQT2	♠ A853		1NT	Pass	2♣ ¹
Vul: N-S	♥ A	♥ KJ9	Pass	2♠	Pass	3♥
North HCP: 17	♦ JT76	♦ K54	Pass	3♠	Pass	4NT
South HCP: 14	♣ AQJ6	♣ K53	Pass	5♣ ²	Pass	6♠
Contract: 6♠ South			All Pass			
						1. Stayman
						2. A=0/5 or 3/5

Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ 98732	♠ A				1NT
Vul: E-W	♥ K43	♥ AQ87	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ K6	♦ AQJ5	Pass	3NT	All Pass	
South HCP: 17	♣ AQ4	♣ 8763				
Contract: 3NT North						

North hands

1N_with_Singleton

Board: 5 ♠ AJ43 You are dealer.

Dealer: North ♥ Q752 The opponents are silent.

Vul: None ♦ A

HCP: 17 ♣ AQT5

Board: 6 ♠ AJT7 You are dealer.

Dealer: North ♥ KQT9 The opponents are silent.

Vul: N-S ♦ A

HCP: 17 ♣ KT98

Board: 7 ♠ A You are dealer.

Dealer: North ♥ KQJ2 The opponents are silent.

Vul: Both ♦ Q974

HCP: 16 ♣ AT64

Board: 8 ♠ Q65 Partner is dealer.

Dealer: South ♥ 82 East (LHO) Doubles 1NT if possible.

Vul: E-W ♦ QT642

HCP: 4+1 ♣ T54

Board: 9 ♠ J Partner is dealer.

Dealer: South ♥ T973 West (RHO) bids 4♠ if possible.

Vul: Both ♦ AKQT63

HCP: 10+2 ♣ 82

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AJ43	♠ K982		1NT	Pass	2♣ ¹
Vul: None	♥ Q752	♥ AT83	Pass	2♥	Pass	4♥
North HCP: 17	♦ A	♦ K2	All Pass			
South HCP: 11	♣ AQT5	♣ J64				
Contract: 4♥ South			1. Stayman			

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ AJT7	♠ Q6		1NT	Pass	2♦
Vul: N-S	♥ KQT9	♥ A8765	Pass	2NT ¹	Pass	3♥
North HCP: 17	♦ A	♦ JT54	All Pass			
South HCP: 7+1	♣ KT98	♣ 42				
Contract: 3♥ South			1. Extended acceptance after NT			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQ974		1NT	Pass	2♥
Vul: Both	♥ KQJ2	♥ 87	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q974	♦ KT8	All Pass			
South HCP: 10+1	♣ AT64	♣ Q53				
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ AT94				1NT
Vul: E-W	♥ 82	♥ QT94	Pass	Pass	X	All Pass
North HCP: 4+1	♦ QT642	♦ A				
South HCP: 16	♣ T54	♣ AQ92				
Contract: 1NTX South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A				1NT
Vul: Both	♥ T973	♥ AKJ5	4♠	5♦	All Pass	
North HCP: 10+2	♦ AKQT63	♦ 9852				
South HCP: 15	♣ 82	♣ QJT7				
Contract: 5♦ North						

South hands

1N_with_Singleton

Board: 5	♠ K982	Partner is dealer.
Dealer: North	♥ AT83	The opponents are silent.
Vul: None	♦ K2	
HCP: 11	♣ J64	
Board: 6	♠ Q6	Partner is dealer.
Dealer: North	♥ A8765	The opponents are silent.
Vul: N-S	♦ JT54	
HCP: 7+1	♣ 42	
Board: 7	♠ KQ974	Partner is dealer.
Dealer: North	♥ 87	The opponents are silent.
Vul: Both	♦ KT8	
HCP: 10+1	♣ Q53	
Board: 8	♠ AT94	You are dealer.
Dealer: South	♥ QT94	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ A	
HCP: 16	♣ AQ92	
Board: 9	♠ A	You are dealer.
Dealer: South	♥ AKJ5	West (LHO) bids 4♠ if possible.
Vul: Both	♦ 9852	
HCP: 15	♣ QJT7	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AJ43	♠ K982		1NT	Pass	2♣ ¹
Vul: None	♥ Q752	♥ AT83	Pass	2♥	Pass	4♥
North HCP: 17	♦ A	♦ K2	All Pass			
South HCP: 11	♣ AQT5	♣ J64				
Contract: 4♥ South			1. Stayman			

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ AJT7	♠ Q6		1NT	Pass	2♦
Vul: N-S	♥ KQT9	♥ A8765	Pass	2NT ¹	Pass	3♥
North HCP: 17	♦ A	♦ JT54	All Pass			
South HCP: 7+1	♣ KT98	♣ 42				
Contract: 3♥ South			1. Extended acceptance after NT			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQ974		1NT	Pass	2♥
Vul: Both	♥ KQJ2	♥ 87	Pass	2♠	Pass	3NT
North HCP: 16	♦ Q974	♦ KT8	All Pass			
South HCP: 10+1	♣ AT64	♣ Q53				
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ AT94				1NT
Vul: E-W	♥ 82	♥ QT94	Pass	Pass	X	All Pass
North HCP: 4+1	♦ QT642	♦ A				
South HCP: 16	♣ T54	♣ AQ92				
Contract: 1NTX South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A				1NT
Vul: Both	♥ T973	♥ AKJ5	4♠	5♦	All Pass	
North HCP: 10+2	♦ AKQT63	♦ 9852				
South HCP: 15	♣ 82	♣ QJT7				
Contract: 5♦ North						

North hands

1N_with_Singleton

Board: 10	♠ AK2	Partner is dealer.
Dealer: South	♥ J9642	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 10+1	♣ Q52	

Board: 11	♠ A	You are dealer.
Dealer: North	♥ AK62	The opponents are silent.
Vul: None	♦ KJ72	
HCP: 16	♣ J973	

Board: 12	♠ JT8642	LHO is dealer.
Dealer: East	♥ K86	East (LHO) opens 1NT if possible.
Vul: E-W	♦ KT	
HCP: 9+2	♣ Q2	

Board: 13	♠ A	You are dealer.
Dealer: North	♥ QJ98	The opponents are silent.
Vul: E-W	♦ AQ63	
HCP: 16	♣ K853	

Board: 14	♠ T532	Partner is dealer.
Dealer: South	♥ QJ82	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 9	♣ A32	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AK2	♠ QT75				1NT
Vul: N-S	♥ J9642	♥ A	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ 32	♦ AKT9	Pass	3NT	All Pass	
South HCP: 16	♣ Q52	♣ K983				
Contract: 3NT North						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ 85432		1NT	Pass	2♣ ¹
Vul: None	♥ AK62	♥ QJT4	Pass	2♥	Pass	3♥
North HCP: 16	♦ KJ72	♦ 9	All Pass			
South HCP: 8+1	♣ J973	♣ KQ6				
Contract: 3♥ South			1. Stayman			

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ JT8642	♠ Q7		1NT	2♣ ¹	
Vul: E-W	♥ K86	♥ Q	Pass	2♦ ²	Pass	3♣
North HCP: 9+2	♦ KT	♦ A85	All Pass			
South HCP: 12+3	♣ Q2	♣ KJT9543				
Contract: 3♣ South			1. Cappelletti, any 6+suit 2. automat			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ K9		1NT	Pass	2♣ ¹
Vul: E-W	♥ QJ98	♥ T732	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQ63	♦ KJT5	All Pass			
South HCP: 9	♣ K853	♣ Q74				
Contract: 4♥ South			1. Stayman			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ T532	♠ KQ74				1NT
Vul: Both	♥ QJ82	♥ A743	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q8	♦ A	Pass	4♥	All Pass	
South HCP: 16	♣ A32	♣ KT98				
Contract: 4♥ North			1. Stayman			

South hands

1N_with_Singleton

Board: 10	♠ QT75	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ AKT9	
HCP: 16	♣ K983	
Board: 11	♠ 85432	Partner is dealer.
Dealer: North	♥ QJT4	The opponents are silent.
Vul: None	♦ 9	
HCP: 8+1	♣ KQ6	
Board: 12	♠ Q7	RHO is dealer. You bid second.
Dealer: East	♥ Q	East (RHO) opens 1NT if possible.
Vul: E-W	♦ A85	
HCP: 12+3	♣ KJT9543	
Board: 13	♠ K9	Partner is dealer.
Dealer: North	♥ T732	The opponents are silent.
Vul: E-W	♦ KJT5	
HCP: 9	♣ Q74	
Board: 14	♠ KQ74	You are dealer.
Dealer: South	♥ A743	The opponents are silent.
Vul: Both	♦ A	
HCP: 16	♣ KT98	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AK2	♠ QT75				1NT
Vul: N-S	♥ J9642	♥ A	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ 32	♦ AKT9	Pass	3NT	All Pass	
South HCP: 16	♣ Q52	♣ K983				
Contract: 3NT North						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ 85432		1NT	Pass	2♣ ¹
Vul: None	♥ AK62	♥ QJT4	Pass	2♥	Pass	3♥
North HCP: 16	♦ KJ72	♦ 9	All Pass			
South HCP: 8+1	♣ J973	♣ KQ6				
Contract: 3♥ South			1. Stayman			

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ JT8642	♠ Q7		1NT	2♣ ¹	
Vul: E-W	♥ K86	♥ Q	Pass	2♦ ²	Pass	3♣
North HCP: 9+2	♦ KT	♦ A85	All Pass			
South HCP: 12+3	♣ Q2	♣ KJT9543				
Contract: 3♣ South			1. Cappelletti, any 6+suit 2. automat			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ K9		1NT	Pass	2♣ ¹
Vul: E-W	♥ QJ98	♥ T732	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQ63	♦ KJT5	All Pass			
South HCP: 9	♣ K853	♣ Q74				
Contract: 4♥ South			1. Stayman			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ T532	♠ KQ74				1NT
Vul: Both	♥ QJ82	♥ A743	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q8	♦ A	Pass	4♥	All Pass	
South HCP: 16	♣ A32	♣ KT98				
Contract: 4♥ North			1. Stayman			

North hands

1N_with_Singleton

Board: 15 ♠ A865 You are dealer.

Dealer: North ♥ A The opponents are silent.

Vul: None ♦ AQ32

HCP: 17 ♣ QJ98

Board: 16 ♠ 94 Partner is dealer.

Dealer: South ♥ T754 The opponents are silent.

Vul: Both ♦ AQ8

HCP: 6 ♣ 7643

Board: 17 ♠ Q6 Partner is dealer.

Dealer: South ♥ T9643 The opponents are silent.

Vul: None ♦ K32

HCP: 5+1 ♣ 872

Board: 18 ♠ KQ96 RHO is dealer. You bid second.

Dealer: West ♥ JT963 West (RHO) opens 1NT if possible.

Vul: E-W ♦ 8

HCP: 11+1 ♣ KQ9

Board: 19 ♠ J85 Partner is dealer.

Dealer: South ♥ T7654 The opponents are silent.

Vul: None ♦ KT54

HCP: 4+1 ♣ 6

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ A865	♠ J2		1NT	Pass	4♦ ¹
Vul: None	♥ A	♥ KJT96542	Pass	4♥	All Pass	
North HCP: 17	♦ AQ32	♦ J6				
South HCP: 6+4	♣ QJ98	♣ 2				1. Texas
Contract: 4♥ North						

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ AK76				1NT
Vul: Both	♥ T754	♥ A982		All Pass		
North HCP: 6	♦ AQ8	♦ J742				
South HCP: 16	♣ 7643	♣ A				
Contract: 1NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ KJ82				1NT
Vul: None	♥ T9643	♥ AK52	Pass	2♦	Pass	2NT ¹
North HCP: 5+1	♦ K32	♦ JT96	Pass	3♥	All Pass	
South HCP: 16	♣ 872	♣ A				1. Extended acceptance after NT
Contract: 3♥ North						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ KQ96	♠ J5	1NT	2♦ ¹	Pass	2♥
Vul: E-W	♥ JT963	♥ 84		All Pass		
North HCP: 11+1	♦ 8	♦ AKJ3				
South HCP: 9+1	♣ KQ9	♣ T7632				1. Cappelletti, both majors
Contract: 2♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ T974				1NT
Vul: None	♥ T7654	♥ AQ92	Pass	2♦	Pass	2NT ¹
North HCP: 4+1	♦ KT54	♦ A	Pass	3♥	All Pass	
South HCP: 16	♣ 6	♣ AQT7				1. Extended acceptance after NT
Contract: 3♥ North						

South hands

1N_with_Singleton

Board: 15	♠ J2	Partner is dealer.
Dealer: North	♥ KJT96542	The opponents are silent.
Vul: None	♦ J6	
HCP: 6+4	♣ 2	

Board: 16	♠ AK76	You are dealer.
Dealer: South	♥ A982	The opponents are silent.
Vul: Both	♦ J742	
HCP: 16	♣ A	

Board: 17	♠ KJ82	You are dealer.
Dealer: South	♥ AK52	The opponents are silent.
Vul: None	♦ JT96	
HCP: 16	♣ A	

Board: 18	♠ J5	LHO is dealer.
Dealer: West	♥ 84	West (LHO) opens 1NT if possible.
Vul: E-W	♦ AKJ3	
HCP: 9+1	♣ T7632	

Board: 19	♠ T974	You are dealer.
Dealer: South	♥ AQ92	The opponents are silent.
Vul: None	♦ A	
HCP: 16	♣ AQT7	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ A865	♠ J2		1NT	Pass	4♦ ¹
Vul: None	♥ A	♥ KJT96542	Pass	4♥	All Pass	
North HCP: 17	♦ AQ32	♦ J6				
South HCP: 6+4	♣ QJ98	♣ 2				1. Texas
Contract: 4♥ North						

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ AK76				1NT
Vul: Both	♥ T754	♥ A982		All Pass		
North HCP: 6	♦ AQ8	♦ J742				
South HCP: 16	♣ 7643	♣ A				
Contract: 1NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ KJ82				1NT
Vul: None	♥ T9643	♥ AK52	Pass	2♦	Pass	2NT ¹
North HCP: 5+1	♦ K32	♦ JT96	Pass	3♥	All Pass	
South HCP: 16	♣ 872	♣ A				1. Extended acceptance after NT
Contract: 3♥ North						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ KQ96	♠ J5	1NT	2♦ ¹	Pass	2♥
Vul: E-W	♥ JT963	♥ 84		All Pass		
North HCP: 11+1	♦ 8	♦ AKJ3				
South HCP: 9+1	♣ KQ9	♣ T7632				1. Cappelletti, both majors
Contract: 2♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ T974				1NT
Vul: None	♥ T7654	♥ AQ92	Pass	2♦	Pass	2NT ¹
North HCP: 4+1	♦ KT54	♦ A	Pass	3♥	All Pass	
South HCP: 16	♣ 6	♣ AQT7				1. Extended acceptance after NT
Contract: 3♥ North						

North hands

1N_with_Singleton

Board: 20 ♠ Q92 Partner is dealer.

Dealer: South ♥ K3 The opponents are silent.

Vul: N-S ♦ A765

HCP: 9 ♣ T853

Board: 21 ♠ A You are dealer.

Dealer: North ♥ K753 The opponents are silent.

Vul: N-S ♦ J643

HCP: 15 ♣ AKT7

Board: 22 ♠ 543 Partner is dealer.

Dealer: South ♥ 64 East (LHO) bids 3♦ if possible.

Vul: E-W ♦ 82

HCP: 3+2 ♣ KT7432

Board: 23 ♠ A You are dealer.

Dealer: North ♥ AJ62 The opponents are silent.

Vul: None ♦ KJ32

HCP: 16 ♣ K763

Board: 24 ♠ 92 Partner is dealer.

Dealer: South ♥ AK8 The opponents are silent.

Vul: None ♦ JT4

HCP: 9+1 ♣ JT764

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ KJ65				1NT
Vul: N-S	♥ K3	♥ A	Pass	3NT	All Pass	
North HCP: 9	♦ A765	♦ QJ83				
South HCP: 17	♣ T853	♣ AQ72				
Contract: 3NT North						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ T876		1NT	Pass	2♣ ¹
Vul: N-S	♥ K753	♥ A9	Pass	2♥	Pass	3NT
North HCP: 15	♦ J643	♦ K92	All Pass			
South HCP: 10	♣ AKT7	♣ QJ53				
Contract: 3NT South			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ K982				1NT
Vul: E-W	♥ 64	♥ AQ93	Pass	2♠ ¹	3♦	4♣
North HCP: 3+2	♦ 82	♦ A	All Pass			
South HCP: 16	♣ KT7432	♣ QJ85				1. 1N-2S transfer to clubs
Contract: 4♣ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQT943		1NT	Pass	4♥ ¹
Vul: None	♥ AJ62	♥ KT74	Pass	4♠	All Pass	
North HCP: 16	♦ KJ32	♦ 8				
South HCP: 9+2	♣ K763	♣ J2	1. Texas			
Contract: 4♠ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ AJ75				1NT
Vul: None	♥ AK8	♥ J653	Pass	3NT	All Pass	
North HCP: 9+1	♦ JT4	♦ AK93				
South HCP: 17	♣ JT764	♣ A				
Contract: 3NT North						

South hands

1N_with_Singleton

Board: 20 ♠ KJ65 You are dealer.

Dealer: South ♥ A The opponents are silent.

Vul: N-S ♦ QJ83

HCP: 17 ♣ AQ72

Board: 21 ♠ T876 Partner is dealer.

Dealer: North ♥ A9 The opponents are silent.

Vul: N-S ♦ K92

HCP: 10 ♣ QJ53

Board: 22 ♠ K982 You are dealer.

Dealer: South ♥ AQ93 East (RHO) bids 3♦ if possible.

Vul: E-W ♦ A

HCP: 16 ♣ QJ85

Board: 23 ♠ KQT943 Partner is dealer.

Dealer: North ♥ KT74 The opponents are silent.

Vul: None ♦ 8

HCP: 9+2 ♣ J2

Board: 24 ♠ AJ75 You are dealer.

Dealer: South ♥ J653 The opponents are silent.

Vul: None ♦ AK93

HCP: 17 ♣ A

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ KJ65				1NT
Vul: N-S	♥ K3	♥ A	Pass	3NT	All Pass	
North HCP: 9	♦ A765	♦ QJ83				
South HCP: 17	♣ T853	♣ AQ72				
Contract: 3NT North						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ T876		1NT	Pass	2♣ ¹
Vul: N-S	♥ K753	♥ A9	Pass	2♥	Pass	3NT
North HCP: 15	♦ J643	♦ K92	All Pass			
South HCP: 10	♣ AKT7	♣ QJ53				
Contract: 3NT South			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ K982				1NT
Vul: E-W	♥ 64	♥ AQ93	Pass	2♠ ¹	3♦	4♣
North HCP: 3+2	♦ 82	♦ A	All Pass			
South HCP: 16	♣ KT7432	♣ QJ85				1. 1N-2S transfer to clubs
Contract: 4♣ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQT943		1NT	Pass	4♥ ¹
Vul: None	♥ AJ62	♥ KT74	Pass	4♠	All Pass	
North HCP: 16	♦ KJ32	♦ 8				
South HCP: 9+2	♣ K763	♣ J2	1. Texas			
Contract: 4♠ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ AJ75				1NT
Vul: None	♥ AK8	♥ J653	Pass	3NT	All Pass	
North HCP: 9+1	♦ JT4	♦ AK93				
South HCP: 17	♣ JT764	♣ A				
Contract: 3NT North						

North hands

1N_with_Singleton

Board: 25 ♠ A You are dealer.

Dealer: North ♥ AK82 The opponents are silent.

Vul: N-S ♦ QT75

HCP: 15 ♣ Q874

Board: 26 ♠ QT Partner is dealer.

Dealer: South ♥ KQ42 The opponents are silent.

Vul: N-S ♦ Q9

HCP: 10+1 ♣ JT762

Board: 27 ♠ AK2 RHO is dealer. You bid second.

Dealer: West ♥ JT98543 West (RHO) opens 1NT if possible.

Vul: E-W ♦ 7

HCP: 10+3 ♣ Q8

Board: 28 ♠ A Partner is dealer.

Dealer: South ♥ KT94 The opponents are silent.

Vul: E-W ♦ T32

HCP: 8+1 ♣ JT874

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ K2		1NT	Pass	4♣
Vul: N-S	♥ AK82	♥ QT6	Pass	4♦ ¹	Pass	5♣ ²
North HCP: 15	♦ QT75	♦ AK63	Pass	5♥ ³	Pass	6NT
South HCP: 17	♣ Q874	♣ AJ62	All Pass			
Contract: 6NT South						
			1. A=2 out of 4			
			2. King ask			
			3. K=1			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ 9862				1NT
Vul: N-S	♥ KQ42	♥ AJ53	Pass	2♣ ¹	Pass	2♥
North HCP: 10+1	♦ Q9	♦ A	Pass	4♥	All Pass	
South HCP: 16	♣ JT762	♣ AK98				
Contract: 4♥ North			1. Stayman			

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ J	1NT	2♣ ¹	Pass	2♦ ²
Vul: E-W	♥ JT98543	♥ KQ62	Pass	2♥	Pass	4♥
North HCP: 10+3	♦ 7	♦ J532	All Pass			
South HCP: 10	♣ Q8	♣ K752				
Contract: 4♥ South			1. Cappelletti, any 6+suit			
			2. automat			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KJ76				1NT
Vul: E-W	♥ KT94	♥ A	Pass	2♣ ¹	Pass	2♠
North HCP: 8+1	♦ T32	♦ K987	Pass	3NT	All Pass	
South HCP: 16	♣ JT874	♣ KQ65				
Contract: 3NT North			1. Stayman			

South hands

1N_with_Singleton

Board: 25	♠ K2	Partner is dealer.
Dealer: North	♥ QT6	The opponents are silent.
Vul: N-S	♦ AK63	
HCP: 17	♣ AJ62	

Board: 26	♠ 9862	You are dealer.
Dealer: South	♥ AJ53	The opponents are silent.
Vul: N-S	♦ A	
HCP: 16	♣ AK98	

Board: 27	♠ J	LHO is dealer.
Dealer: West	♥ KQ62	West (LHO) opens 1NT if possible.
Vul: E-W	♦ J532	
HCP: 10	♣ K752	

Board: 28	♠ KJ76	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ K987	
HCP: 16	♣ KQ65	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ K2		1NT	Pass	4♣
Vul: N-S	♥ AK82	♥ QT6	Pass	4♦ ¹	Pass	5♣ ²
North HCP: 15	♦ QT75	♦ AK63	Pass	5♥ ³	Pass	6NT
South HCP: 17	♣ Q874	♣ AJ62	All Pass			
Contract: 6NT South						
			1. A=2 out of 4			
			2. King ask			
			3. K=1			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ 9862				1NT
Vul: N-S	♥ KQ42	♥ AJ53	Pass	2♣ ¹	Pass	2♥
North HCP: 10+1	♦ Q9	♦ A	Pass	4♥	All Pass	
South HCP: 16	♣ JT762	♣ AK98				
Contract: 4♥ North			1. Stayman			

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ J	1NT	2♣ ¹	Pass	2♦ ²
Vul: E-W	♥ JT98543	♥ KQ62	Pass	2♥	Pass	4♥
North HCP: 10+3	♦ 7	♦ J532	All Pass			
South HCP: 10	♣ Q8	♣ K752				
Contract: 4♥ South			1. Cappelletti, any 6+suit			
			2. automat			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KJ76				1NT
Vul: E-W	♥ KT94	♥ A	Pass	2♣ ¹	Pass	2♠
North HCP: 8+1	♦ T32	♦ K987	Pass	3NT	All Pass	
South HCP: 16	♣ JT874	♣ KQ65				
Contract: 3NT North			1. Stayman			

North hands

1N_with_Singleton

Board: 29	♠ AK76	You are dealer.
Dealer: North	♥ AJ63	The opponents are silent.
Vul: E-W	♦ J982	
HCP: 17	♣ A	

Board: 30	♠ QJ9	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: Both	♦ JT954	
HCP: 11+1	♣ AK93	

Board: 31	♠ A	You are dealer.
Dealer: North	♥ AK32	The opponents are silent.
Vul: None	♦ T642	
HCP: 15	♣ A872	

Board: 32	♠ J975	Partner is dealer.
Dealer: South	♥ A64	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 10	♣ Q64	

Board: 33	♠ KQ98	You are dealer.
Dealer: North	♥ KJ74	The opponents are silent.
Vul: N-S	♦ A	
HCP: 16	♣ K985	

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ Q54		1NT	All Pass	
Vul: E-W	♥ AJ63	♥ T97				
North HCP: 17	♦ J982	♦ K753				
South HCP: 7	♣ A	♣ Q87				
Contract: 1NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ A				1NT
Vul: Both	♥ 9	♥ AT62	Pass	3NT	All Pass	
North HCP: 11+1	♦ JT954	♦ AK63				
South HCP: 17	♣ AK93	♣ Q852				
Contract: 3NT North						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ 9432		1NT	Pass	2♣ ¹
Vul: None	♥ AK32	♥ T654	Pass	2♥	Pass	3♥
North HCP: 15	♦ T642	♦ A		All Pass		
South HCP: 7	♣ A872	♣ QJ63				
Contract: 3♥ South			1. Stayman			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ J975	♠ KT86				1NT
Vul: N-S	♥ A64	♥ KQ52	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ KT9	♦ A762	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q64	♣ A		All Pass		
Contract: 4♠ South			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KQ98	♠ J643		1NT	Pass	2♣ ¹
Vul: N-S	♥ KJ74	♥ A852	Pass	2♥	Pass	3♥
North HCP: 16	♦ A	♦ KT	Pass	4♥	All Pass	
South HCP: 9	♣ K985	♣ J74				
Contract: 4♥ North			1. Stayman			

South hands

1N_with_Singleton

Board: 29	♠ Q54	Partner is dealer.
Dealer: North	♥ T97	The opponents are silent.
Vul: E-W	♦ K753	
HCP: 7	♣ Q87	

Board: 30	♠ A	You are dealer.
Dealer: South	♥ AT62	The opponents are silent.
Vul: Both	♦ AK63	
HCP: 17	♣ Q852	

Board: 31	♠ 9432	Partner is dealer.
Dealer: North	♥ T654	The opponents are silent.
Vul: None	♦ A	
HCP: 7	♣ QJ63	

Board: 32	♠ KT86	You are dealer.
Dealer: South	♥ KQ52	The opponents are silent.
Vul: N-S	♦ A762	
HCP: 16	♣ A	

Board: 33	♠ J643	Partner is dealer.
Dealer: North	♥ A852	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 9	♣ J74	

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ Q54		1NT	All Pass	
Vul: E-W	♥ AJ63	♥ T97				
North HCP: 17	♦ J982	♦ K753				
South HCP: 7	♣ A	♣ Q87				
Contract: 1NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ A				1NT
Vul: Both	♥ 9	♥ AT62	Pass	3NT	All Pass	
North HCP: 11+1	♦ JT954	♦ AK63				
South HCP: 17	♣ AK93	♣ Q852				
Contract: 3NT North						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ 9432		1NT	Pass	2♣ ¹
Vul: None	♥ AK32	♥ T654	Pass	2♥	Pass	3♥
North HCP: 15	♦ T642	♦ A		All Pass		
South HCP: 7	♣ A872	♣ QJ63				
Contract: 3♥ South			1. Stayman			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ J975	♠ KT86				1NT
Vul: N-S	♥ A64	♥ KQ52	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ KT9	♦ A762	Pass	3NT	Pass	4♠
South HCP: 16	♣ Q64	♣ A		All Pass		
Contract: 4♠ South			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KQ98	♠ J643		1NT	Pass	2♣ ¹
Vul: N-S	♥ KJ74	♥ A852	Pass	2♥	Pass	3♥
North HCP: 16	♦ A	♦ KT	Pass	4♥	All Pass	
South HCP: 9	♣ K985	♣ J74				
Contract: 4♥ North			1. Stayman			

North hands

1N_with_Singleton

Board: 34	♠ KJ	Partner is dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: N-S	♦ QT843	
HCP: 6+1	♣ 9765	

Board: 35	♠ T932	Partner is dealer.
Dealer: South	♥ Q8654	The opponents are silent.
Vul: E-W	♦ 876	
HCP: 3+1	♣ J	

Board: 36	♠ 93	Partner is dealer.
Dealer: South	♥ A86432	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 12+2	♣ Q96	

Board: 37	♠ KJ97	You are dealer.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: None	♦ A	
HCP: 17	♣ K743	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ A963				1NT
Vul: N-S	♥ 83	♥ KQ42	All Pass			
North HCP: 6+1	♦ QT843	♦ A962				
South HCP: 17	♣ 9765	♣ A				
Contract: 1NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ T932	♠ A854				1NT
Vul: E-W	♥ Q8654	♥ KT72	Pass	2♦	Pass	2NT ¹
North HCP: 3+1	♦ 876	♦ A	Pass	3♥	All Pass	
South HCP: 17	♣ J	♣ AQ85				1. Extended acceptance after NT
Contract: 3♥ North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ A				1NT
Vul: Both	♥ A86432	♥ KQ75	Pass	2♦	Pass	2♠ ¹
North HCP: 12+2	♦ AQ	♦ 9872	Pass	2NT	Pass	3♥
South HCP: 17	♣ Q96	♣ AKJ4	Pass	4♦	Pass	4♠
Contract: 6♥ South			Pass	5♥	Pass	6♥
			All Pass			
						1. Extended acceptance after NT

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KJ97	♠ QT		1NT	Pass	2♣ ¹
Vul: None	♥ AQ86	♥ J953	Pass	2♥	Pass	3♥
North HCP: 17	♦ A	♦ Q876	Pass	4♥	All Pass	
South HCP: 9	♣ K743	♣ A52				1. Stayman
Contract: 4♥ North						

South hands

1N_with_Singleton

Board: 34 ♠ A963 You are dealer.

Dealer: South ♥ KQ42 The opponents are silent.

Vul: N-S ♦ A962

HCP: 17 ♣ A

Board: 35 ♠ A854 You are dealer.

Dealer: South ♥ KT72 The opponents are silent.

Vul: E-W ♦ A

HCP: 17 ♣ AQ85

Board: 36 ♠ A You are dealer.

Dealer: South ♥ KQ75 The opponents are silent.

Vul: Both ♦ 9872

HCP: 17 ♣ AKJ4

Board: 37 ♠ QT Partner is dealer.

Dealer: North ♥ J953 The opponents are silent.

Vul: None ♦ Q876

HCP: 9 ♣ A52

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ A963				1NT
Vul: N-S	♥ 83	♥ KQ42	All Pass			
North HCP: 6+1	♦ QT843	♦ A962				
South HCP: 17	♣ 9765	♣ A				
Contract: 1NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ T932	♠ A854				1NT
Vul: E-W	♥ Q8654	♥ KT72	Pass	2♦	Pass	2NT ¹
North HCP: 3+1	♦ 876	♦ A	Pass	3♥	All Pass	
South HCP: 17	♣ J	♣ AQ85				1. Extended acceptance after NT
Contract: 3♥ North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ A				1NT
Vul: Both	♥ A86432	♥ KQ75	Pass	2♦	Pass	2♠ ¹
North HCP: 12+2	♦ AQ	♦ 9872	Pass	2NT	Pass	3♥
South HCP: 17	♣ Q96	♣ AKJ4	Pass	4♦	Pass	4♠
Contract: 6♥ South			Pass	5♥	Pass	6♥
			All Pass			
						1. Extended acceptance after NT

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KJ97	♠ QT		1NT	Pass	2♣ ¹
Vul: None	♥ AQ86	♥ J953	Pass	2♥	Pass	3♥
North HCP: 17	♦ A	♦ Q876	Pass	4♥	All Pass	
South HCP: 9	♣ K743	♣ A52				1. Stayman
Contract: 4♥ North						

North hands

1N_with_Singleton

Board: 38	♠ KJ9654	Partner is dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: N-S	♦ KQ9	
HCP: 12+2	♣ K2	
Board: 39	♠ T8	Partner is dealer.
Dealer: South	♥ AQ964	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 9+1	♣ K632	
Board: 40	♠ T873	LHO is dealer.
Dealer: East	♥ 84	East (LHO) opens 1NT if possible.
Vul: Both	♦ JT865	
HCP: 1+1	♣ T5	
Board: 41	♠ AJ64	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ AJ76	
HCP: 17	♣ K765	
Board: 42	♠ K95	RHO is dealer. You bid second.
Dealer: West	♥ JT5	West (RHO) opens 1NT if possible.
Vul: Both	♦ AJ97	East (LHO) bids 2♣ if possible.
HCP: 9	♣ T84	East (LHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ KJ9654	♠ AQT2				1NT
Vul: N-S	♥ 86	♥ AT97	Pass	2♥	Pass	2NT ¹
North HCP: 12+2	♦ KQ9	♦ A	Pass	3NT	Pass	4♦
South HCP: 16	♣ K2	♣ Q943	Pass	4♥	Pass	4♠
Contract: 4♠ South			All Pass			

1. Extended acceptance after NT

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ Q972				1NT
Vul: E-W	♥ AQ964	♥ KJT7	Pass	2♦	Pass	2NT ¹
North HCP: 9+1	♦ 65	♦ AK98	Pass	4♥	All Pass	
South HCP: 17	♣ K632	♣ A				1. Extended acceptance after NT
Contract: 4♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ T873	♠ 9			1NT	X
Vul: Both	♥ 84	♥ KQJT32	Pass	2♦	Pass	3♥
North HCP: 1+1	♦ JT865	♦ A43	All Pass			
South HCP: 19+2	♣ T5	♣ AKQ				
Contract: 3♥ South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AJ64	♠ KQ87		1NT	Pass	2♣ ¹
Vul: E-W	♥ A	♥ 75	Pass	2♠	Pass	3♠
North HCP: 17	♦ AJ76	♦ QT94	Pass	4♠	All Pass	
South HCP: 8	♣ K765	♣ J83				1. Stayman
Contract: 4♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ K95	♠ QJT7432	1NT	Pass	2♣ ¹	3♠
Vul: Both	♥ JT5	♥ 94	Pass	Pass	X	All Pass
North HCP: 9	♦ AJ97	♦ T82				
South HCP: 3+3	♣ T84	♣ 9				1. Stayman
Contract: 3♠X South						

South hands

1N_with_Singleton

Board: 38	♠ AQT2	You are dealer.
Dealer: South	♥ AT97	The opponents are silent.
Vul: N-S	♦ A	
HCP: 16	♣ Q943	
Board: 39	♠ Q972	You are dealer.
Dealer: South	♥ KJT7	The opponents are silent.
Vul: E-W	♦ AK98	
HCP: 17	♣ A	
Board: 40	♠ 9	RHO is dealer. You bid second.
Dealer: East	♥ KQJT32	East (RHO) opens 1NT if possible.
Vul: Both	♦ A43	
HCP: 19+2	♣ AKQ	
Board: 41	♠ KQ87	Partner is dealer.
Dealer: North	♥ 75	The opponents are silent.
Vul: E-W	♦ QT94	
HCP: 8	♣ J83	
Board: 42	♠ QJT7432	LHO is dealer.
Dealer: West	♥ 94	West (LHO) opens 1NT if possible.
Vul: Both	♦ T82	East (RHO) bids 2♣ if possible.
HCP: 3+3	♣ 9	East (RHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ KJ9654	♠ AQT2				1NT
Vul: N-S	♥ 86	♥ AT97	Pass	2♥	Pass	2NT ¹
North HCP: 12+2	♦ KQ9	♦ A	Pass	3NT	Pass	4♦
South HCP: 16	♣ K2	♣ Q943	Pass	4♥	Pass	4♠
Contract: 4♠ South			All Pass			

1. Extended acceptance after NT

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ Q972				1NT
Vul: E-W	♥ AQ964	♥ KJT7	Pass	2♦	Pass	2NT ¹
North HCP: 9+1	♦ 65	♦ AK98	Pass	4♥	All Pass	
South HCP: 17	♣ K632	♣ A				1. Extended acceptance after NT
Contract: 4♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ T873	♠ 9			1NT	X
Vul: Both	♥ 84	♥ KQJT32	Pass	2♦	Pass	3♥
North HCP: 1+1	♦ JT865	♦ A43	All Pass			
South HCP: 19+2	♣ T5	♣ AKQ				
Contract: 3♥ South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AJ64	♠ KQ87		1NT	Pass	2♣ ¹
Vul: E-W	♥ A	♥ 75	Pass	2♠	Pass	3♠
North HCP: 17	♦ AJ76	♦ QT94	Pass	4♠	All Pass	
South HCP: 8	♣ K765	♣ J83				1. Stayman
Contract: 4♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ K95	♠ QJT7432	1NT	Pass	2♣ ¹	3♠
Vul: Both	♥ JT5	♥ 94	Pass	Pass	X	All Pass
North HCP: 9	♦ AJ97	♦ T82				
South HCP: 3+3	♣ T84	♣ 9				1. Stayman
Contract: 3♠X South						

North hands

1N_with_Singleton

Board: 43 ♠ A You are dealer.

Dealer: North ♥ KT83 The opponents are silent.

Vul: None ♦ AJ53

HCP: 16 ♣ A973

Board: 44 ♠ KJ32 Partner is dealer.

Dealer: South ♥ T2 The opponents are silent.

Vul: E-W ♦ QJT8

HCP: 7 ♣ T94

Board: 45 ♠ A You are dealer.

Dealer: North ♥ A932 The opponents are silent.

Vul: None ♦ T875

HCP: 16 ♣ AKJ9

Board: 46 ♠ K543 Partner is dealer.

Dealer: South ♥ AT West (RHO) bids 2♣ if possible.

Vul: None ♦ J7

HCP: 9+1 ♣ J7642

Board: 47 ♠ AQ87 You are dealer.

Dealer: North ♥ QJ82 The opponents are silent.

Vul: E-W ♦ A

HCP: 17 ♣ KJ32

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QJ965		1NT	Pass	2♥
Vul: None	♥ KT83	♥ J65	Pass	2♦	Pass	3NT
North HCP: 16	♦ AJ53	♦ KQ4		All Pass		
South HCP: 10+1	♣ A973	♣ J6				
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ KJ32	♠ Q654				1NT
Vul: E-W	♥ T2	♥ KJ75	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ QJT8	♦ AK65	Pass	2NT	Pass	4♠
South HCP: 17	♣ T94	♣ A		All Pass		
Contract: 4♠ South						1. Stayman

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQJ63		1NT	Pass	2♥
Vul: None	♥ A932	♥ KT5	Pass	2♦	Pass	3NT
North HCP: 16	♦ T875	♦ A2		All Pass		
South HCP: 13+1	♣ AKJ9	♣ 762				
Contract: 3NT South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ K543	♠ A862				1NT
Vul: None	♥ AT	♥ Q953	2♣ ¹	X	Pass	2♥
North HCP: 9+1	♦ J7	♦ A	Pass	3♣	Pass	4♠
South HCP: 16	♣ J7642	♣ AQ83		All Pass		
Contract: 4♠ South						1. Cappelletti, any 6+suit

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ K94		1NT	Pass	3NT
Vul: E-W	♥ QJ82	♥ A53		All Pass		
North HCP: 17	♦ A	♦ KT8				
South HCP: 10	♣ KJ32	♣ T974				
Contract: 3NT South						

South hands

1N_with_Singleton

Board: 43	♠ QJ965	Partner is dealer.
Dealer: North	♥ J65	The opponents are silent.
Vul: None	♦ KQ4	
HCP: 10+1	♣ J6	

Board: 44	♠ Q654	You are dealer.
Dealer: South	♥ KJ75	The opponents are silent.
Vul: E-W	♦ AK65	
HCP: 17	♣ A	

Board: 45	♠ KQJ63	Partner is dealer.
Dealer: North	♥ KT5	The opponents are silent.
Vul: None	♦ A2	
HCP: 13+1	♣ 762	

Board: 46	♠ A862	You are dealer.
Dealer: South	♥ Q953	West (LHO) bids 2♣ if possible.
Vul: None	♦ A	
HCP: 16	♣ AQ83	

Board: 47	♠ K94	Partner is dealer.
Dealer: North	♥ A53	The opponents are silent.
Vul: E-W	♦ KT8	
HCP: 10	♣ T974	

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QJ965		1NT	Pass	2♥
Vul: None	♥ KT83	♥ J65	Pass	2♦	Pass	3NT
North HCP: 16	♦ AJ53	♦ KQ4		All Pass		
South HCP: 10+1	♣ A973	♣ J6				
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ KJ32	♠ Q654				1NT
Vul: E-W	♥ T2	♥ KJ75	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ QJT8	♦ AK65	Pass	2NT	Pass	4♠
South HCP: 17	♣ T94	♣ A		All Pass		
Contract: 4♠ South						1. Stayman

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQJ63		1NT	Pass	2♥
Vul: None	♥ A932	♥ KT5	Pass	2♦	Pass	3NT
North HCP: 16	♦ T875	♦ A2		All Pass		
South HCP: 13+1	♣ AKJ9	♣ 762				
Contract: 3NT South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ K543	♠ A862				1NT
Vul: None	♥ AT	♥ Q953	2♣ ¹	X	Pass	2♥
North HCP: 9+1	♦ J7	♦ A	Pass	3♣	Pass	4♠
South HCP: 16	♣ J7642	♣ AQ83		All Pass		
Contract: 4♠ South						1. Cappelletti, any 6+suit

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ K94		1NT	Pass	3NT
Vul: E-W	♥ QJ82	♥ A53		All Pass		
North HCP: 17	♦ A	♦ KT8				
South HCP: 10	♣ KJ32	♣ T974				
Contract: 3NT South						

North hands

1N_with_Singleton

Board: 48 ♠ 98 Partner is dealer.

Dealer: South ♥ 532 West (RHO) Doubles 3♦ if possible.

Vul: None ♦ KQ96432

HCP: 5+3 ♣ 6

Board: 49 ♠ A You are dealer.

Dealer: North ♥ 9432 The opponents are silent.

Vul: N-S ♦ AJT4

HCP: 15 ♣ AQ75

Board: 50 ♠ KJ62 Partner is dealer.

Dealer: South ♥ 875 The opponents are silent.

Vul: N-S ♦ Q3

HCP: 6 ♣ 9873

Board: 51 ♠ AJ85 You are dealer.

Dealer: North ♥ AJT7 The opponents are silent.

Vul: E-W ♦ KT94

HCP: 17 ♣ A

Both hands (Answers Page)

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ T653				1NT
Vul: None	♥ 532	♥ AJ94	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 5+3	♦ KQ96432	♦ A	X	All Pass		
South HCP: 16	♣ 6	♣ AKT8				1. 1N-3C transfer to diamonds 2. automat
Contract: 3♦ X South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ K52		1NT	Pass	2♣ ¹
Vul: N-S	♥ 9432	♥ AK85	Pass	2♥	Pass	3♠
North HCP: 15	♦ AJT4	♦ 62	Pass	4NT	Pass	5♥ ²
South HCP: 14	♣ AQ75	♣ KJ83	Pass	6♥	All Pass	
Contract: 6♥ North						1. Stayman 2. A=2/5 or 5/5, Q(H)=0

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ KJ62	♠ A				1NT
Vul: N-S	♥ 875	♥ AKT2		All Pass		
North HCP: 6	♦ Q3	♦ K865				
South HCP: 17	♣ 9873	♣ KT42				
Contract: 1NT South						

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ AJ85	♠ KQ932		1NT	Pass	2♥
Vul: E-W	♥ AJT7	♥ Q93	Pass	2NT ¹	Pass	3NT
North HCP: 17	♦ KT94	♦ 3	Pass	4♣	Pass	4♦
South HCP: 11+1	♣ A	♣ KJ86	Pass	4♠	All Pass	
Contract: 4♠ North						1. Extended acceptance after NT

South hands

1N_with_Singleton

Board: 48 ♠ T653 You are dealer.

Dealer: South ♥ AJ94 West (LHO) Doubles 3♦ if possible.

Vul: None ♦ A

HCP: 16 ♣ AKT8

Board: 49 ♠ K52 Partner is dealer.

Dealer: North ♥ AK85 The opponents are silent.

Vul: N-S ♦ 62

HCP: 14 ♣ KJ83

Board: 50 ♠ A You are dealer.

Dealer: South ♥ AKT2 The opponents are silent.

Vul: N-S ♦ K865

HCP: 17 ♣ KT42

Board: 51 ♠ KQ932 Partner is dealer.

Dealer: North ♥ Q93 The opponents are silent.

Vul: E-W ♦ 3

HCP: 11+1 ♣ KJ86

Both hands (Answers Page)

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ T653				1NT
Vul: None	♥ 532	♥ AJ94	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 5+3	♦ KQ96432	♦ A	X	All Pass		
South HCP: 16	♣ 6	♣ AKT8				1. 1N-3C transfer to diamonds 2. automat
Contract: 3♦ X South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ K52		1NT	Pass	2♣ ¹
Vul: N-S	♥ 9432	♥ AK85	Pass	2♥	Pass	3♠
North HCP: 15	♦ AJT4	♦ 62	Pass	4NT	Pass	5♥ ²
South HCP: 14	♣ AQ75	♣ KJ83	Pass	6♥	All Pass	
Contract: 6♥ North						1. Stayman 2. A=2/5 or 5/5, Q(H)=0

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ KJ62	♠ A				1NT
Vul: N-S	♥ 875	♥ AKT2		All Pass		
North HCP: 6	♦ Q3	♦ K865				
South HCP: 17	♣ 9873	♣ KT42				
Contract: 1NT South						

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ AJ85	♠ KQ932		1NT	Pass	2♥
Vul: E-W	♥ AJT7	♥ Q93	Pass	2NT ¹	Pass	3NT
North HCP: 17	♦ KT94	♦ 3	Pass	4♣	Pass	4♦
South HCP: 11+1	♣ A	♣ KJ86	Pass	4♠	All Pass	
Contract: 4♠ North						1. Extended acceptance after NT

North hands

1N_with_Singleton

Board: 52 ♠ K8 Partner is dealer.

Dealer: South ♥ J8 The opponents are silent.

Vul: Both ♦ AKJ7

HCP: 12+1 ♣ 87643

Board: 53 ♠ QT854 Partner is dealer.

Dealer: South ♥ K6 The opponents are silent.

Vul: N-S ♦ 764

HCP: 8+1 ♣ K42

Board: 54 ♠ 3 Partner is dealer.

Dealer: South ♥ QT6 The opponents are silent.

Vul: E-W ♦ AQJ3

HCP: 14+1 ♣ AJ874

Board: 55 ♠ 9 Partner is dealer.

Dealer: South ♥ Q97542 East (LHO) bids 3♣ if possible.

Vul: Both ♦ T932 East (LHO) bids 3♠ if possible.

HCP: 2+2 ♣ 82

Board: 56 ♠ KT7 Partner is dealer.

Dealer: South ♥ JT The opponents are silent.

Vul: N-S ♦ T9862

HCP: 4+1 ♣ T54

Both hands (Answers Page)

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ AJ92				1NT
Vul: Both	♥ J8	♥ AK97	Pass	3NT	All Pass	
North HCP: 12+1	♦ AKJ7	♦ 6543				
South HCP: 16	♣ 87643	♣ A				
Contract: 3NT North						

Board: 53	North:	South:	W	N	E	S
Dealer: South	♠ QT854	♠ J932				1NT
Vul: N-S	♥ K6	♥ A	Pass	2♥	Pass	2NT ¹
North HCP: 8+1	♦ 764	♦ AQ82	Pass	3♠	All Pass	
South HCP: 17	♣ K42	♣ AQ86				1. Extended acceptance after NT
Contract: 3♠ North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ A				1NT
Vul: E-W	♥ QT6	♥ AJ32	Pass	3NT	All Pass	
North HCP: 14+1	♦ AQJ3	♦ K964				
South HCP: 17	♣ AJ874	♣ KQ95				
Contract: 3NT North						

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQJ8				1NT
Vul: Both	♥ Q97542	♥ AJ63	Pass	2♦	3♣ X	
North HCP: 2+2	♦ T932	♦ J654	Pass	3♥	3♠ X	
South HCP: 17	♣ 82	♣ A	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ A				1NT
Vul: N-S	♥ JT	♥ 9742	All Pass			
North HCP: 4+1	♦ T9862	♦ AJ75				
South HCP: 15	♣ T54	♣ KQJ3				
Contract: 1NT South						

South hands

1N_with_Singleton

Board: 52 ♠ AJ92 You are dealer.

Dealer: South ♥ AK97 The opponents are silent.

Vul: Both ♦ 6543

HCP: 16 ♣ A

Board: 53 ♠ J932 You are dealer.

Dealer: South ♥ A The opponents are silent.

Vul: N-S ♦ AQ82

HCP: 17 ♣ AQ86

Board: 54 ♠ A You are dealer.

Dealer: South ♥ AJ32 The opponents are silent.

Vul: E-W ♦ K964

HCP: 17 ♣ KQ95

Board: 55 ♠ AQJ8 You are dealer.

Dealer: South ♥ AJ63 East (RHO) bids 3♣ if possible.

Vul: Both ♦ J654 East (RHO) bids 3♠ if possible.

HCP: 17 ♣ A

Board: 56 ♠ A You are dealer.

Dealer: South ♥ 9742 The opponents are silent.

Vul: N-S ♦ AJ75

HCP: 15 ♣ KQJ3

Both hands (Answers Page)

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ AJ92				1NT
Vul: Both	♥ J8	♥ AK97	Pass	3NT	All Pass	
North HCP: 12+1	♦ AKJ7	♦ 6543				
South HCP: 16	♣ 87643	♣ A				
Contract: 3NT North						

Board: 53	North:	South:	W	N	E	S
Dealer: South	♠ QT854	♠ J932				1NT
Vul: N-S	♥ K6	♥ A	Pass	2♥	Pass	2NT ¹
North HCP: 8+1	♦ 764	♦ AQ82	Pass	3♠	All Pass	
South HCP: 17	♣ K42	♣ AQ86				1. Extended acceptance after NT
Contract: 3♠ North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ A				1NT
Vul: E-W	♥ QT6	♥ AJ32	Pass	3NT	All Pass	
North HCP: 14+1	♦ AQJ3	♦ K964				
South HCP: 17	♣ AJ874	♣ KQ95				
Contract: 3NT North						

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQJ8				1NT
Vul: Both	♥ Q97542	♥ AJ63	Pass	2♦	3♣ X	
North HCP: 2+2	♦ T932	♦ J654	Pass	3♥	3♠ X	
South HCP: 17	♣ 82	♣ A	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ A				1NT
Vul: N-S	♥ JT	♥ 9742	All Pass			
North HCP: 4+1	♦ T9862	♦ AJ75				
South HCP: 15	♣ T54	♣ KQJ3				
Contract: 1NT South						

North hands

1N_with_Singleton

Board: 57	♠ KQ652	Partner is dealer.
Dealer: South	♥ JT8	The opponents are silent.
Vul: None	♦ Q65	
HCP: 8+1	♣ 76	
Board: 58	♠ KQT986	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ KJ642	
HCP: 13+3	♣ 2	
Board: 59	♠ K754	You are dealer.
Dealer: North	♥ A653	East (LHO) bids 3♥ if possible.
Vul: Both	♦ KQ82	
HCP: 16	♣ A	
Board: 60	♠ JT6	Partner is dealer.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ T93	
HCP: 7	♣ K974	
Board: 61	♠ QJ87654	RHO is dealer. You bid second.
Dealer: West	♥ 74	West (RHO) opens 1NT if possible.
Vul: E-W	♦ AQ9	
HCP: 11+3	♣ Q	

Both hands (Answers Page)

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ KQ652	♠ AJT4				1NT
Vul: None	♥ JT8	♥ KQ64	Pass	2♥ ¹	Pass	2NT ¹
North HCP: 8+1	♦ Q65	♦ A	Pass	3♠	All Pass	
South HCP: 17	♣ 76	♣ K432				1. Extended acceptance after NT
Contract: 3♠ North						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ KQT986	♠ A				1NT
Vul: E-W	♥ A	♥ 9876	Pass	4♥ ¹	Pass	4♠
North HCP: 13+3	♦ KJ642	♦ AT97	Pass	4NT	Pass	5♣ ²
South HCP: 17	♣ 2	♣ AKQ5	Pass	6♠	All Pass	
Contract: 6♠ North						1. Texas
						2. A=0/5 or 3/5

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ K754	♠ AQT2		1NT	3♥	X
Vul: Both	♥ A653	♥ J	Pass	3♠	Pass	4NT
North HCP: 16	♦ KQ82	♦ AJ43	Pass	6♠	All Pass	
South HCP: 15	♣ A	♣ KT95				
Contract: 6♠ North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ JT6	♠ AK73				1NT
Vul: None	♥ KT2	♥ A987	Pass	2NT	Pass	3NT
North HCP: 7	♦ T93	♦ A	All Pass			
South HCP: 17	♣ K974	♣ Q862				
Contract: 3NT South						

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ QJ87654	♠ T93	1NT	2♣ ¹	Pass	2♦ ²
Vul: E-W	♥ 74	♥ A532	Pass	2♠	Pass	3♠
North HCP: 11+3	♦ AQ9	♦ 63	Pass	4♠	All Pass	
South HCP: 8	♣ Q	♣ A932				1. Cappelletti, any 6+suit
Contract: 4♠ North						2. automat

South hands

1N_with_Singleton

Board:

♠ AJT4

You are dealer.

Dealer: South

♥ KQ64

The opponents are silent.

Vul: None

♦ A

HCP: 17

♣ K432

Board: 58

♠ A

You are dealer.

Dealer: South

♥ 9876

The opponents are silent.

Vul: E-W

♦ AT97

HCP: 17

♣ AKQ5

Board: 59

♠ AQT2

Partner is dealer.

Dealer: North

♥ J

East (RHO) bids 3♥ if possible.

Vul: Both

♦ AJ43

HCP: 15

♣ KT95

Board: 60

♠ AK73

You are dealer.

Dealer: South

♥ A987

The opponents are silent.

Vul: None

♦ A

HCP: 17

♣ Q862

Board: 61

♠ T93

LHO is dealer.

Dealer: West

♥ A532

West (LHO) opens 1NT if possible.

Vul: E-W

♦ 63

HCP: 8

♣ A932

Both hands (Answers Page)

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ KQ652	♠ AJT4				1NT
Vul: None	♥ JT8	♥ KQ64	Pass	2♥ ¹	Pass	2NT ¹
North HCP: 8+1	♦ Q65	♦ A	Pass	3♠	All Pass	
South HCP: 17	♣ 76	♣ K432				1. Extended acceptance after NT
Contract: 3♠ North						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ KQT986	♠ A				1NT
Vul: E-W	♥ A	♥ 9876	Pass	4♥ ¹	Pass	4♠
North HCP: 13+3	♦ KJ642	♦ AT97	Pass	4NT	Pass	5♣ ²
South HCP: 17	♣ 2	♣ AKQ5	Pass	6♠	All Pass	
Contract: 6♠ North						1. Texas
						2. A=0/5 or 3/5

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ K754	♠ AQT2		1NT	3♥	X
Vul: Both	♥ A653	♥ J	Pass	3♠	Pass	4NT
North HCP: 16	♦ KQ82	♦ AJ43	Pass	6♠	All Pass	
South HCP: 15	♣ A	♣ KT95				
Contract: 6♠ North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ JT6	♠ AK73				1NT
Vul: None	♥ KT2	♥ A987	Pass	2NT	Pass	3NT
North HCP: 7	♦ T93	♦ A	All Pass			
South HCP: 17	♣ K974	♣ Q862				
Contract: 3NT South						

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ QJ87654	♠ T93	1NT	2♣ ¹	Pass	2♦ ²
Vul: E-W	♥ 74	♥ A532	Pass	2♠	Pass	3♠
North HCP: 11+3	♦ AQ9	♦ 63	Pass	4♠	All Pass	
South HCP: 8	♣ Q	♣ A932				1. Cappelletti, any 6+suit
Contract: 4♠ North						2. automat

North hands

1N_with_Singleton

Board: 62	♠ 632	Partner is dealer.
Dealer: South	♥ KT52	The opponents are silent.
Vul: E-W	♦ K984	
HCP: 8	♣ Q3	

Board: 63	♠ A	You are dealer.
Dealer: North	♥ K765	The opponents are silent.
Vul: E-W	♦ Q653	
HCP: 15	♣ AQT3	

Board: 64	♠ T5	Partner is dealer.
Dealer: South	♥ 952	The opponents are silent.
Vul: None	♦ J5	
HCP: 7+2	♣ KQJT83	

Board: 65	♠ A	You are dealer.
Dealer: North	♥ KQ63	The opponents are silent.
Vul: Both	♦ AQ93	
HCP: 15	♣ 9862	

Board: 66	♠ AQ95	You are dealer.
Dealer: North	♥ A982	The opponents are silent.
Vul: Both	♦ K742	
HCP: 17	♣ A	

Both hands (Answers Page)

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ 632	♠ Q984				1NT
Vul: E-W	♥ KT52	♥ AQ87	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K984	♦ A	Pass	4♥	All Pass	
South HCP: 16	♣ Q3	♣ A752				1. Stayman
Contract: 4♥ North						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ Q853		1NT	Pass	2♣ ¹
Vul: E-W	♥ K765	♥ AJ3	Pass	2♥	Pass	3NT
North HCP: 15	♦ Q653	♦ AT74	All Pass			
South HCP: 11	♣ AQT3	♣ 95				1. Stayman
Contract: 3NT South						

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AQ63				1NT
Vul: None	♥ 952	♥ QJ86	Pass	2♣ ¹	Pass	3♣ ²
North HCP: 7+2	♦ J5	♦ AT87	All Pass			
South HCP: 17	♣ KQJT83	♣ A				1. 1N-2S transfer to clubs
Contract: 3♣ South						2. automat

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ Q98753		1NT	Pass	2♥
Vul: Both	♥ KQ63	♥ A95	Pass	2♣	Pass	3♠
North HCP: 15	♦ AQ93	♦ T7	All Pass			
South HCP: 6+2	♣ 9862	♣ 53				
Contract: 3♠ South						

Board: 66	North:	South:	W	N	E	S
Dealer: North	♠ AQ95	♠ KT		1NT	Pass	2♦
Vul: Both	♥ A982	♥ KQ653	Pass	2NT ¹	Pass	3NT
North HCP: 17	♦ K742	♦ J8	Pass	4♣	Pass	4♥
South HCP: 11+1	♣ A	♣ Q753	All Pass			
Contract: 4♥ South						1. Extended acceptance after NT

South hands

1N_with_Singleton

Board: 62 ♠ Q984 You are dealer.

Dealer: South ♥ AQ87 The opponents are silent.

Vul: E-W ♦ A

HCP: 16 ♣ A752

Board: 63 ♠ Q853 Partner is dealer.

Dealer: North ♥ AJ3 The opponents are silent.

Vul: E-W ♦ AT74

HCP: 11 ♣ 95

Board: 64 ♠ AQ63 You are dealer.

Dealer: South ♥ QJ86 The opponents are silent.

Vul: None ♦ AT87

HCP: 17 ♣ A

Board: 65 ♠ Q98753 Partner is dealer.

Dealer: North ♥ A95 The opponents are silent.

Vul: Both ♦ T7

HCP: 6+2 ♣ 53

Board: 66 ♠ KT Partner is dealer.

Dealer: North ♥ KQ653 The opponents are silent.

Vul: Both ♦ J8

HCP: 11+1 ♣ Q753

Both hands (Answers Page)

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ 632	♠ Q984				1NT
Vul: E-W	♥ KT52	♥ AQ87	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K984	♦ A	Pass	4♥	All Pass	
South HCP: 16	♣ Q3	♣ A752				1. Stayman
Contract: 4♥ North						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ Q853		1NT	Pass	2♣ ¹
Vul: E-W	♥ K765	♥ AJ3	Pass	2♥	Pass	3NT
North HCP: 15	♦ Q653	♦ AT74	All Pass			
South HCP: 11	♣ AQT3	♣ 95				1. Stayman
Contract: 3NT South						

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AQ63				1NT
Vul: None	♥ 952	♥ QJ86	Pass	2♣ ¹	Pass	3♣ ²
North HCP: 7+2	♦ J5	♦ AT87	All Pass			
South HCP: 17	♣ KQJT83	♣ A				1. 1N-2S transfer to clubs
Contract: 3♣ South						2. automat

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ Q98753		1NT	Pass	2♥
Vul: Both	♥ KQ63	♥ A95	Pass	2♣	Pass	3♠
North HCP: 15	♦ AQ93	♦ T7	All Pass			
South HCP: 6+2	♣ 9862	♣ 53				
Contract: 3♠ South						

Board: 66	North:	South:	W	N	E	S
Dealer: North	♠ AQ95	♠ KT		1NT	Pass	2♦
Vul: Both	♥ A982	♥ KQ653	Pass	2NT ¹	Pass	3NT
North HCP: 17	♦ K742	♦ J8	Pass	4♣	Pass	4♥
South HCP: 11+1	♣ A	♣ Q753	All Pass			
Contract: 4♥ South						1. Extended acceptance after NT

North hands

1N_with_Singleton

Board: 67 ♠ QJT7 You are dealer.

Dealer: North ♥ A The opponents are silent.

Vul: None ♦ KT97

HCP: 17 ♣ AQJ6

Board: 68 ♠ A8 Partner is dealer.

Dealer: South ♥ Q64 The opponents are silent.

Vul: N-S ♦ J732

HCP: 9 ♣ Q842

Board: 69 ♠ T53 LHO is dealer.

Dealer: East ♥ J963 East (LHO) opens 1NT if possible.

Vul: None ♦ A984 West (RHO) Doubles 2♥ if possible.

HCP: 8 ♣ K8

Board: 70 ♠ K LHO is dealer.

Dealer: East ♥ K85 East (LHO) opens 1NT if possible.

Vul: E-W ♦ T75432

HCP: 11+2 ♣ KQ3

Board: 71 ♠ A You are dealer.

Dealer: North ♥ AQ85 East (LHO) bids 2♣ if possible.

Vul: E-W ♦ 8742 East (LHO) bids 2♠ if possible.

HCP: 15 ♣ KQ32

Both hands (Answers Page)

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ QJT7	♠ A965		1NT	Pass	2♣ ¹
Vul: None	♥ A	♥ J974	Pass	2♠	Pass	3♠
North HCP: 17	♦ KT97	♦ J4	Pass	4♠	All Pass	
South HCP: 9	♣ AQJ6	♣ K84				
Contract: 4♠ North			1. Stayman			

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ QT63				1NT
Vul: N-S	♥ Q64	♥ A832	Pass	3NT	All Pass	
North HCP: 9	♦ J732	♦ AK85				
South HCP: 17	♣ Q842	♣ A				
Contract: 3NT North						

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ T53	♠ QJ762			1NT	2♦ ¹
Vul: None	♥ J963	♥ A754	Pass	2♥	Pass	Pass
North HCP: 8	♦ A984	♦ 3	X	All Pass		
South HCP: 9+1	♣ K8	♣ Q72				1. Cappelletti, both majors
Contract: 2♥X North						

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ QT97543			1NT	3♠
Vul: E-W	♥ K85	♥ J	All Pass			
North HCP: 11+2	♦ T75432	♦ KQJ				
South HCP: 9+3	♣ KQ3	♣ 52				
Contract: 3♠ South						

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QJ98		1NT	2♣ ¹	X
Vul: E-W	♥ AQ85	♥ J932	Pass	2♥	2♠	3♥
North HCP: 15	♦ 8742	♦ 63	Pass	4♥	All Pass	
South HCP: 8	♣ KQ32	♣ AT6				1. Cappelletti, any 6+suit
Contract: 4♥ North						

South hands

1N_with_Singleton

Board: 67	♠ A965	Partner is dealer.
Dealer: North	♥ J974	The opponents are silent.
Vul: None	♦ J4	
HCP: 9	♣ K84	
Board: 68	♠ QT63	You are dealer.
Dealer: South	♥ A832	The opponents are silent.
Vul: N-S	♦ AK85	
HCP: 17	♣ A	
Board: 69	♠ QJ762	RHO is dealer. You bid second.
Dealer: East	♥ A754	East (RHO) opens 1NT if possible.
Vul: None	♦ 3	West (LHO) Doubles 2♥ if possible.
HCP: 9+1	♣ Q72	
Board: 70	♠ QT97543	RHO is dealer. You bid second.
Dealer: East	♥ J	East (RHO) opens 1NT if possible.
Vul: E-W	♦ KQJ	
HCP: 9+3	♣ 52	
Board: 71	♠ QJ98	Partner is dealer.
Dealer: North	♥ J932	East (RHO) bids 2♣ if possible.
Vul: E-W	♦ 63	East (RHO) bids 2♠ if possible.
HCP: 8	♣ AT6	

Both hands (Answers Page)

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ QJT7	♠ A965		1NT	Pass	2♣ ¹
Vul: None	♥ A	♥ J974	Pass	2♠	Pass	3♠
North HCP: 17	♦ KT97	♦ J4	Pass	4♠	All Pass	
South HCP: 9	♣ AQJ6	♣ K84				
Contract: 4♠ North			1. Stayman			

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ QT63				1NT
Vul: N-S	♥ Q64	♥ A832	Pass	3NT	All Pass	
North HCP: 9	♦ J732	♦ AK85				
South HCP: 17	♣ Q842	♣ A				
Contract: 3NT North						

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ T53	♠ QJ762			1NT	2♦ ¹
Vul: None	♥ J963	♥ A754	Pass	2♥	Pass	Pass
North HCP: 8	♦ A984	♦ 3	X	All Pass		
South HCP: 9+1	♣ K8	♣ Q72				1. Cappelletti, both majors
Contract: 2♥X North						

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ QT97543			1NT	3♠
Vul: E-W	♥ K85	♥ J	All Pass			
North HCP: 11+2	♦ T75432	♦ KQJ				
South HCP: 9+3	♣ KQ3	♣ 52				
Contract: 3♠ South						

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QJ98		1NT	2♣ ¹	X
Vul: E-W	♥ AQ85	♥ J932	Pass	2♥	2♠	3♥
North HCP: 15	♦ 8742	♦ 63	Pass	4♥	All Pass	
South HCP: 8	♣ KQ32	♣ AT6				1. Cappelletti, any 6+suit
Contract: 4♥ North						

North hands

1N_with_Singleton

Board: 72 ♠ A You are dealer.

Dealer: North ♥ KQJ2 The opponents are silent.

Vul: None ♦ KJ83

HCP: 17 ♣ QJ97

Board: 73 ♠ AQT7 You are dealer.

Dealer: North ♥ QJ87 The opponents are silent.

Vul: N-S ♦ K972

HCP: 16 ♣ A

Board: 74 ♠ K9762 Partner is dealer.

Dealer: South ♥ KJ3 The opponents are silent.

Vul: Both ♦ AQ642

HCP: 13+2 ♣ -

Board: 75 ♠ A632 You are dealer.

Dealer: North ♥ AJT5 The opponents are silent.

Vul: E-W ♦ QJ84

HCP: 16 ♣ A

Board: 76 ♠ 7 Partner is dealer.

Dealer: South ♥ T652 The opponents are silent.

Vul: N-S ♦ QT532

HCP: 7+1 ♣ KQ2

Both hands (Answers Page)

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QT73		1NT	Pass	2♦
Vul: None	♥ KQJ2	♥ A8643	Pass	2♠ ¹	Pass	4♥
North HCP: 17	♦ KJ83	♦ QT2		All Pass		
South HCP: 8+1	♣ QJ97	♣ 2				1. Extended acceptance after NT
Contract: 4♥ South						

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ AQT7	♠ 95		1NT	Pass	3NT
Vul: N-S	♥ QJ87	♥ K6		All Pass		
North HCP: 16	♦ K972	♦ AJ865				
South HCP: 11+1	♣ A	♣ QJ72				
Contract: 3NT South						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ K9762	♠ A				1NT
Vul: Both	♥ KJ3	♥ AQ92	Pass	2♥	Pass	2♠
North HCP: 13+2	♦ AQ642	♦ J753	Pass	3♦	Pass	3NT
South HCP: 16	♣ -	♣ AJ97		All Pass		
Contract: 3NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ A632	♠ 4		1NT	Pass	2♠ ¹
Vul: E-W	♥ AJT5	♥ 8732	Pass	3♣ ²	Pass	5♣
North HCP: 16	♦ QJ84	♦ T		All Pass		
South HCP: 4+3	♣ A	♣ KJ98764				1. 1N-2S transfer to clubs
Contract: 5♣ South						2. automat

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AK96				1NT
Vul: N-S	♥ T652	♥ A987	Pass	2♣ ¹	Pass	2♥
North HCP: 7+1	♦ QT532	♦ A		All Pass		
South HCP: 16	♣ KQ2	♣ JT84				1. Stayman
Contract: 2♥ South						

South hands

1N_with_Singleton

Board: 72	♠ QT73	Partner is dealer.
Dealer: North	♥ A8643	The opponents are silent.
Vul: None	♦ QT2	
HCP: 8+1	♣ 2	

Board: 73	♠ 95	Partner is dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: N-S	♦ AJ865	
HCP: 11+1	♣ QJ72	

Board: 74	♠ A	You are dealer.
Dealer: South	♥ AQ92	The opponents are silent.
Vul: Both	♦ J753	
HCP: 16	♣ AJ97	

Board: 75	♠ 4	Partner is dealer.
Dealer: North	♥ 8732	The opponents are silent.
Vul: E-W	♦ T	
HCP: 4+3	♣ KJ98764	

Board: 76	♠ AK96	You are dealer.
Dealer: South	♥ A987	The opponents are silent.
Vul: N-S	♦ A	
HCP: 16	♣ JT84	

Both hands (Answers Page)

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QT73		1NT	Pass	2♦
Vul: None	♥ KQJ2	♥ A8643	Pass	2♠ ¹	Pass	4♥
North HCP: 17	♦ KJ83	♦ QT2		All Pass		
South HCP: 8+1	♣ QJ97	♣ 2				1. Extended acceptance after NT
Contract: 4♥ South						

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ AQT7	♠ 95		1NT	Pass	3NT
Vul: N-S	♥ QJ87	♥ K6		All Pass		
North HCP: 16	♦ K972	♦ AJ865				
South HCP: 11+1	♣ A	♣ QJ72				
Contract: 3NT South						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ K9762	♠ A				1NT
Vul: Both	♥ KJ3	♥ AQ92	Pass	2♥	Pass	2♠
North HCP: 13+2	♦ AQ642	♦ J753	Pass	3♦	Pass	3NT
South HCP: 16	♣ -	♣ AJ97		All Pass		
Contract: 3NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ A632	♠ 4		1NT	Pass	2♠ ¹
Vul: E-W	♥ AJT5	♥ 8732	Pass	3♣ ²	Pass	5♣
North HCP: 16	♦ QJ84	♦ T		All Pass		
South HCP: 4+3	♣ A	♣ KJ98764				1. 1N-2S transfer to clubs
Contract: 5♣ South						2. automat

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AK96				1NT
Vul: N-S	♥ T652	♥ A987	Pass	2♣ ¹	Pass	2♥
North HCP: 7+1	♦ QT532	♦ A		All Pass		
South HCP: 16	♣ KQ2	♣ JT84				1. Stayman
Contract: 2♥ South						

North hands

1N_with_Singleton

Board: 77 ♠ KQT8 You are dealer.

Dealer: North ♥ AKT2 The opponents are silent.

Vul: N-S ♦ J765

HCP: 17 ♣ A

Board: 78 ♠ 872 Partner is dealer.

Dealer: South ♥ QT63 The opponents are silent.

Vul: E-W ♦ 9

HCP: 5+1 ♣ QJ753

Board: 79 ♠ J985 You are dealer.

Dealer: North ♥ A The opponents are silent.

Vul: E-W ♦ AJ85

HCP: 16 ♣ KQJ8

Board: 80 ♠ KT2 Partner is dealer.

Dealer: South ♥ J743 The opponents are silent.

Vul: Both ♦ 97

HCP: 5 ♣ JT63

Board: 81 ♠ AKT5 You are dealer.

Dealer: North ♥ QT93 The opponents are silent.

Vul: N-S ♦ A

HCP: 17 ♣ AT82

Both hands (Answers Page)

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ KQT8	♠ A52		1NT	All Pass	
Vul: N-S	♥ AKT2	♥ 9653				
North HCP: 17	♦ J765	♦ T2				
South HCP: 5	♣ A	♣ J872				
Contract: 1NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ A			1NT	
Vul: E-W	♥ QT63	♥ A854		All Pass		
North HCP: 5+1	♦ 9	♦ JT87				
South HCP: 16	♣ QJ753	♣ AK98				
Contract: 1NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ J985	♠ AK		1NT	Pass	3NT
Vul: E-W	♥ A	♥ 865		All Pass		
North HCP: 16	♦ AJ85	♦ QT6				
South HCP: 9+1	♣ KQJ8	♣ 76432				
Contract: 3NT South						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ KT2	♠ A983			1NT	
Vul: Both	♥ J743	♥ A		All Pass		
North HCP: 5	♦ 97	♦ J532				
South HCP: 16	♣ JT63	♣ AK75				
Contract: 1NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AKT5	♠ 9632		1NT	All Pass	
Vul: N-S	♥ QT93	♥ 852				
North HCP: 17	♦ A	♦ Q763				
South HCP: 3	♣ AT82	♣ J6				
Contract: 1NT North						

South hands

1N_with_Singleton

Board: 77	♠ A52	Partner is dealer.
Dealer: North	♥ 9653	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 5	♣ J872	

Board: 78	♠ A	You are dealer.
Dealer: South	♥ A854	The opponents are silent.
Vul: E-W	♦ JT87	
HCP: 16	♣ AK98	

Board: 79	♠ AK	Partner is dealer.
Dealer: North	♥ 865	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 9+1	♣ 76432	

Board: 80	♠ A983	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ J532	
HCP: 16	♣ AK75	

Board: 81	♠ 9632	Partner is dealer.
Dealer: North	♥ 852	The opponents are silent.
Vul: N-S	♦ Q763	
HCP: 3	♣ J6	

Both hands (Answers Page)

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ KQT8	♠ A52		1NT	All Pass	
Vul: N-S	♥ AKT2	♥ 9653				
North HCP: 17	♦ J765	♦ T2				
South HCP: 5	♣ A	♣ J872				
Contract: 1NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ A			1NT	
Vul: E-W	♥ QT63	♥ A854		All Pass		
North HCP: 5+1	♦ 9	♦ JT87				
South HCP: 16	♣ QJ753	♣ AK98				
Contract: 1NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ J985	♠ AK		1NT	Pass	3NT
Vul: E-W	♥ A	♥ 865		All Pass		
North HCP: 16	♦ AJ85	♦ QT6				
South HCP: 9+1	♣ KQJ8	♣ 76432				
Contract: 3NT South						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ KT2	♠ A983			1NT	
Vul: Both	♥ J743	♥ A		All Pass		
North HCP: 5	♦ 97	♦ J532				
South HCP: 16	♣ JT63	♣ AK75				
Contract: 1NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AKT5	♠ 9632		1NT	All Pass	
Vul: N-S	♥ QT93	♥ 852				
North HCP: 17	♦ A	♦ Q763				
South HCP: 3	♣ AT82	♣ J6				
Contract: 1NT North						

North hands

1N_with_Singleton

Board: 82	♠ Q75	LHO is dealer.
Dealer: East	♥ J652	East (LHO) opens 1NT if possible.
Vul: None	♦ K9632	West (RHO) Doubles 3♣ if possible.
HCP: 10+1	♣ A	
Board: 83	♠ A	You are dealer.
Dealer: North	♥ KT64	The opponents are silent.
Vul: E-W	♦ KQ87	
HCP: 17	♣ AJ76	
Board: 84	♠ QJT8	Partner is dealer.
Dealer: South	♥ 873	The opponents are silent.
Vul: None	♦ A94	
HCP: 7	♣ T96	
Board: 85	♠ A854	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ A764	
HCP: 16	♣ KJ82	
Board: 86	♠ 832	Partner is dealer.
Dealer: South	♥ Q93	The opponents are silent.
Vul: Both	♦ AKT82	
HCP: 9+1	♣ T4	

Both hands (Answers Page)

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ Q75	♠ T43			1NT	3♣
Vul: None	♥ J652	♥ A	X	All Pass		
North HCP: 10+1	♦ K9632	♦ 84				
South HCP: 6+3	♣ A	♣ QT97653				
Contract: 3♣X South						

Contract: 3 ♣ X South

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ JT82		1NT	Pass	2♣ ¹
Vul: E-W	♥ KT64	♥ A95	Pass	2♥	Pass	2NT
North HCP: 17	♦ KQ87	♦ 93	Pass	3NT	All Pass	
South HCP: 8	♣ AJ76	♣ KT83				1. Stayman
Contract: 2NT North						

Contract: 3NT North

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ QJT8	♠ K432				1NT
Vul: None	♥ 873	♥ AKT5	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ A94	♦ K853	Pass	2NT	Pass	4♠
South HCP: 17	♣ T96	♣ A	All Pass			
Contract: 4♠ South			1. Stayman			

Contract: 4 ♠ South

1. Stayman

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ A854	♠ QJ9		1NT	Pass	2♦
Vul: E-W	♥ A	♥ QT943	Pass	2♥	Pass	3NT
North HCP: 16	♦ A764	♦ Q32	All Pass			
South HCP: 9+1	♣ KJ82	♣ Q9				
Contract: 3NT South						

Contract: 3NT South

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ 832	♠ KQT9				1NT
Vul: Both	♥ Q93	♥ A654	Pass	3NT	All Pass	
North HCP: 9+1	♦ AKT82	♦ QJ64				
South HCP: 16	♣ T4	♣ A				
Contract: 3NT North						

South hands

1N_with_Singleton

Board: 82	♠ T43	RHO is dealer. You bid second.
Dealer: East	♥ A	East (RHO) opens 1NT if possible.
Vul: None	♦ 84	West (LHO) Doubles 3♣ if possible.
HCP: 6+3	♣ QT97653	

Board: 83	♠ JT82	Partner is dealer.
Dealer: North	♥ A95	The opponents are silent.
Vul: E-W	♦ 93	
HCP: 8	♣ KT83	

Board: 84	♠ K432	You are dealer.
Dealer: South	♥ AKT5	The opponents are silent.
Vul: None	♦ K853	
HCP: 17	♣ A	

Board: 85	♠ QJ9	Partner is dealer.
Dealer: North	♥ QT943	The opponents are silent.
Vul: E-W	♦ Q32	
HCP: 9+1	♣ Q9	

Board: 86	♠ KQT9	You are dealer.
Dealer: South	♥ A654	The opponents are silent.
Vul: Both	♦ QJ64	
HCP: 16	♣ A	

Both hands (Answers Page)

Board: 82

Dealer: East

Vul: None

North HCP: 10+1

South HCP: 6+3

Contract: 3♣X South

North:

♠ Q75

♥ J652

♦ K9632

♣ A

South:

♠ T43

♥ A

♦ 84

♣ QT97653

W

N

E

S

1NT 3♣

X All Pass

Board: 83

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ A

♥ KT64

♦ KQ87

♣ AJ76

South:

♠ JT82

♥ A95

♦ 93

♣ KT83

W

N

E

S

1NT Pass 2♣¹

Pass 2♥ Pass 2NT

Pass 3NT All Pass

1. Stayman

Board: 84

Dealer: South

Vul: None

North HCP: 7

South HCP: 17

Contract: 4♠ South

North:

♠ QJT8

♥ 873

♦ A94

♣ T96

South:

♠ K432

♥ AKT5

♦ K853

♣ A

W

N

E

S

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT Pass 4♠

All Pass

1. Stayman

Board: 85

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+1

Contract: 3NT South

North:

♠ A854

♥ A

♦ A764

♣ KJ82

South:

♠ QJ9

♥ QT943

♦ Q32

♣ Q9

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

Board: 86

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 3NT North

North:

♠ 832

♥ Q93

♦ AKT82

♣ T4

South:

♠ KQT9

♥ A654

♦ QJ64

♣ A

W

N

E

S

1NT

Pass 3NT All Pass

North hands

1N_with_Singleton

Board: 87 ♠ A You are dealer.

Dealer: North ♥ KQ86 West (RHO) bids 3♠ if possible.

Vul: E-W ♦ AT92 East (LHO) bids 4♠ if possible.

HCP: 16 ♣ K875

Board: 88 ♠ 975 Partner is dealer.

Dealer: South ♥ Q7 The opponents are silent.

Vul: Both ♦ 942

HCP: 3+1 ♣ J8432

Board: 89 ♠ KT84 You are dealer.

Dealer: North ♥ KQ65 The opponents are silent.

Vul: N-S ♦ A

HCP: 16 ♣ KJ97

Board: 90 ♠ J87543 Partner is dealer.

Dealer: South ♥ QJ5 The opponents are silent.

Vul: E-W ♦ -

HCP: 7+2 ♣ KT74

Both hands (Answers Page)

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ -		1NT	Pass	2♦
Vul: E-W	♥ KQ86	♥ AJT52	3♠	Pass	4♠	Pass
North HCP: 16	♦ AT92	♦ J8765	Pass	5♥	All Pass	
South HCP: 10+2	♣ K875	♣ AT6				
Contract: 5♥ North						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ AKT4				1NT
Vul: Both	♥ Q7	♥ KJ53		All Pass		
North HCP: 3+1	♦ 942	♦ QT76				
South HCP: 17	♣ J8432	♣ A				
Contract: 1NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ KT84	♠ AQJ72		1NT	Pass	2♥
Vul: N-S	♥ KQ65	♥ 4	Pass	2NT ¹	Pass	3NT
North HCP: 16	♦ A	♦ KQ654	Pass	4♣	Pass	4♦
South HCP: 12+2	♣ KJ97	♣ 54	Pass	4♠	Pass	4NT
Contract: 5♠ South			Pass	5♥ ²	Pass	5♠
			All Pass			

1. Extended acceptance after NT

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

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ J87543	♠ A				1NT
Vul: E-W	♥ QJ5	♥ AK32	Pass	4♥ ¹	Pass	4♠
North HCP: 7+2	♦ -	♦ Q865	All Pass			
South HCP: 17	♣ KT74	♣ A853				
Contract: 4♠ South			1. Texas			

South hands

1N_with_Singleton

Board: 87 ♠ - Partner is dealer.

Dealer: North ♥ AJT52 West (LHO) bids 3♠ if possible.

Vul: E-W ♦ J8765 East (RHO) bids 4♠ if possible.

HCP: 10+2 ♣ AT6

Board: 88 ♠ AKT4 You are dealer.

Dealer: South ♥ KJ53 The opponents are silent.

Vul: Both ♦ QT76

HCP: 17 ♣ A

Board: 89 ♠ AQJ72 Partner is dealer.

Dealer: North ♥ 4 The opponents are silent.

Vul: N-S ♦ KQ654

HCP: 12+2 ♣ 54

Board: 90 ♠ A You are dealer.

Dealer: South ♥ AK32 The opponents are silent.

Vul: E-W ♦ Q865

HCP: 17 ♣ A853

Both hands (Answers Page)

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ -		1NT	Pass	2♦
Vul: E-W	♥ KQ86	♥ AJT52	3♠	Pass	4♠	Pass
North HCP: 16	♦ AT92	♦ J8765	Pass	5♥	All Pass	
South HCP: 10+2	♣ K875	♣ AT6				
Contract: 5♥ North						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ AKT4				1NT
Vul: Both	♥ Q7	♥ KJ53		All Pass		
North HCP: 3+1	♦ 942	♦ QT76				
South HCP: 17	♣ J8432	♣ A				
Contract: 1NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ KT84	♠ AQJ72		1NT	Pass	2♥
Vul: N-S	♥ KQ65	♥ 4	Pass	2NT ¹	Pass	3NT
North HCP: 16	♦ A	♦ KQ654	Pass	4♣	Pass	4♦
South HCP: 12+2	♣ KJ97	♣ 54	Pass	4♠	Pass	4NT
Contract: 5♠ South			Pass	5♥ ²	Pass	5♠
			All Pass			

1. Extended acceptance after NT

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

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ J87543	♠ A				1NT
Vul: E-W	♥ QJ5	♥ AK32	Pass	4♥ ¹	Pass	4♠
North HCP: 7+2	♦ -	♦ Q865	All Pass			
South HCP: 17	♣ KT74	♣ A853				
Contract: 4♠ South			1. Texas			

North hands

1N_with_Singleton

Board: 91	♠ KT75	You are dealer.
Dealer: North	♥ KJ84	East (LHO) Doubles 4♣ if possible.
Vul: N-S	♦ AJT6	
HCP: 16	♣ A	
Board: 92	♠ QJ953	RHO is dealer. You bid second.
Dealer: West	♥ QJ543	West (RHO) opens 1NT if possible.
Vul: None	♦ A	
HCP: 13+2	♣ K7	
Board: 93	♠ J643	You are dealer.
Dealer: North	♥ AT94	The opponents are silent.
Vul: None	♦ AK93	
HCP: 16	♣ A	
Board: 94	♠ 9654	Partner is dealer.
Dealer: South	♥ AT8	The opponents are silent.
Vul: None	♦ T2	
HCP: 6	♣ Q854	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ KT75	♠ 843		1NT	Pass	2♦
Vul: N-S	♥ KJ84	♥ AQT965	Pass	2NT ¹	Pass	3NT
North HCP: 16	♦ AJT6	♦ KQ8	Pass	4♣	X	4♦
South HCP: 11+2	♣ A	♣ 7	Pass	4♥	All Pass	
Contract: 4♥ North			1. Extended acceptance after NT			

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ QJ953	♠ T762	1NT	2♦ ¹	Pass	2♠
Vul: None	♥ QJ543	♥ 6		All Pass		
North HCP: 13+2	♦ A	♦ K8532				
South HCP: 4+1	♣ K7	♣ J92	1. Cappelletti, both majors			
Contract: 2♠ South						

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ J643	♠ QT8		1NT	All Pass	
Vul: None	♥ AT94	♥ K753				
North HCP: 16	♦ AK93	♦ 64				
South HCP: 6	♣ A	♣ J942				
Contract: 1NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ 9654	♠ A				1NT
Vul: None	♥ AT8	♥ K942		All Pass		
North HCP: 6	♦ T2	♦ Q743				
South HCP: 17	♣ Q854	♣ AKJT				
Contract: 1NT South						

South hands

1N_with_Singleton

Board: 91 ♠ 843 Partner is dealer.

Dealer: North ♥ AQT965 East (RHO) Doubles 4♣ if possible.

Vul: N-S ♦ KQ8

HCP: 11+2 ♣ 7

Board: 92 ♠ T762 LHO is dealer.

Dealer: West ♥ 6 West (LHO) opens 1NT if possible.

Vul: None ♦ K8532

HCP: 4+1 ♣ J92

Board: 93 ♠ QT8 Partner is dealer.

Dealer: North ♥ K753 The opponents are silent.

Vul: None ♦ 64

HCP: 6 ♣ J942

Board: 94 ♠ A You are dealer.

Dealer: South ♥ K942 The opponents are silent.

Vul: None ♦ Q743

HCP: 17 ♣ AKJT

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ KT75	♠ 843		1NT	Pass	2♦
Vul: N-S	♥ KJ84	♥ AQT965	Pass	2NT ¹	Pass	3NT
North HCP: 16	♦ AJT6	♦ KQ8	Pass	4♣	X	4♦
South HCP: 11+2	♣ A	♣ 7	Pass	4♥	All Pass	
Contract: 4♥ North			1. Extended acceptance after NT			

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ QJ953	♠ T762	1NT	2♦ ¹	Pass	2♠
Vul: None	♥ QJ543	♥ 6		All Pass		
North HCP: 13+2	♦ A	♦ K8532				
South HCP: 4+1	♣ K7	♣ J92	1. Cappelletti, both majors			
Contract: 2♠ South						

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ J643	♠ QT8		1NT	All Pass	
Vul: None	♥ AT94	♥ K753				
North HCP: 16	♦ AK93	♦ 64				
South HCP: 6	♣ A	♣ J942				
Contract: 1NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ 9654	♠ A				1NT
Vul: None	♥ AT8	♥ K942		All Pass		
North HCP: 6	♦ T2	♦ Q743				
South HCP: 17	♣ Q854	♣ AKJT				
Contract: 1NT South						

North hands

1N_with_Singleton

Board: 95 ♠ Q Partner is dealer.

Dealer: South ♥ T8432 East (LHO) Doubles 2♦ if possible.

Vul: E-W ♦ 942

HCP: 6+1 ♣ AT54

Board: 96 ♠ 9762 Partner is dealer.

Dealer: South ♥ QJ6 The opponents are silent.

Vul: None ♦ A42

HCP: 8 ♣ J96

Board: 97 ♠ J965 You are dealer.

Dealer: North ♥ A987 The opponents are silent.

Vul: N-S ♦ A

HCP: 16 ♣ AKT8

Board: 98 ♠ T62 Partner is dealer.

Dealer: South ♥ 984 The opponents are silent.

Vul: Both ♦ A863

HCP: 8 ♣ AT4

Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AJ85				1NT
Vul: E-W	♥ T8432	♥ AJ75	Pass	2♦	X	2NT ¹
North HCP: 6+1	♦ 942	♦ A	Pass	4♥	Pass	4NT
South HCP: 17	♣ AT54	♣ K832	Pass	5♦ ²	Pass	5♥
Contract: 5♥ South			All Pass			
				1. Extended acceptance after NT		
				2. A=1/5 or 4/5		

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ 9762	♠ A				1NT
Vul: None	♥ QJ6	♥ AKT4	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A42	♦ KJ96	Pass	2NT	Pass	3NT
South HCP: 17	♣ J96	♣ QT53	All Pass			
Contract: 3NT South			1. Stayman			

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ J965	♠ T843		1NT	All Pass	
Vul: N-S	♥ A987	♥ 54				
North HCP: 16	♦ A	♦ JT642				
South HCP: 4+1	♣ AKT8	♣ QJ				
Contract: 1NT North						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ KQ95				1NT
Vul: Both	♥ 984	♥ A	Pass	2NT	Pass	3NT
North HCP: 8	♦ A863	♦ KQ97	All Pass			
South HCP: 17	♣ AT4	♣ K963				
Contract: 3NT South						

South hands

1N_with_Singleton

Board: 95	♠ AJ85	You are dealer.
Dealer: South	♥ AJ75	East (RHO) Doubles 2♦ if possible.
Vul: E-W	♦ A	
HCP: 17	♣ K832	
Board: 96	♠ A	You are dealer.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: None	♦ KJ96	
HCP: 17	♣ QT53	
Board: 97	♠ T843	Partner is dealer.
Dealer: North	♥ 54	The opponents are silent.
Vul: N-S	♦ JT642	
HCP: 4+1	♣ QJ	
Board: 98	♠ KQ95	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ KQ97	
HCP: 17	♣ K963	

Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AJ85				1NT
Vul: E-W	♥ T8432	♥ AJ75	Pass	2♦	X	2NT ¹
North HCP: 6+1	♦ 942	♦ A	Pass	4♥	Pass	4NT
South HCP: 17	♣ AT54	♣ K832	Pass	5♦ ²	Pass	5♥
Contract: 5♥ South			All Pass			
				1. Extended acceptance after NT		
				2. A=1/5 or 4/5		

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ 9762	♠ A				1NT
Vul: None	♥ QJ6	♥ AKT4	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A42	♦ KJ96	Pass	2NT	Pass	3NT
South HCP: 17	♣ J96	♣ QT53	All Pass			
Contract: 3NT South			1. Stayman			

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ J965	♠ T843		1NT	All Pass	
Vul: N-S	♥ A987	♥ 54				
North HCP: 16	♦ A	♦ JT642				
South HCP: 4+1	♣ AKT8	♣ QJ				
Contract: 1NT North						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ KQ95				1NT
Vul: Both	♥ 984	♥ A	Pass	2NT	Pass	3NT
North HCP: 8	♦ A863	♦ KQ97	All Pass			
South HCP: 17	♣ AT4	♣ K963				
Contract: 3NT South						

North hands

1N_with_Singleton

Board: 99	♠ A	You are dealer.
Dealer: North	♥ KQT5	The opponents are silent.
Vul: N-S	♦ K972	
HCP: 15	♣ K876	

Board: 100	♠ T732	Partner is dealer.
Dealer: South	♥ K976	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 10	♣ AQJ	

Board: 101	♠ A876	You are dealer.
Dealer: North	♥ KQ95	The opponents are silent.
Vul: Both	♦ KJ92	
HCP: 17	♣ A	

Board: 102	♠ 932	Partner is dealer.
Dealer: South	♥ 9743	The opponents are silent.
Vul: None	♦ T87	
HCP: 1	♣ JT8	

Board: 103	♠ 7432	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: E-W	♦ KQ65	
HCP: 17	♣ A	

Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJ964		1NT	Pass	2♥
Vul: N-S	♥ KQT5	♥ 64	Pass	2♦	Pass	3♦
North HCP: 15	♦ K972	♦ AJ83	Pass	3NT	All Pass	
South HCP: 9+1	♣ K876	♣ T2				
Contract: 3NT North						

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ T732	♠ KQ84				1NT
Vul: E-W	♥ K976	♥ A	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ 84	♦ AJ63	Pass	4♠	All Pass	
South HCP: 17	♣ AQJ	♣ K842				
Contract: 4♠ North			1. Stayman			

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ A876	♠ T92		1NT	All Pass	
Vul: Both	♥ KQ95	♥ A62				
North HCP: 17	♦ KJ92	♦ QT86				
South HCP: 6	♣ A	♣ 854				
Contract: 1NT North						

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ 932	♠ A				1NT
Vul: None	♥ 9743	♥ AQ86		All Pass		
North HCP: 1	♦ T87	♦ 5432				
South HCP: 16	♣ JT8	♣ AQ72				
Contract: 1NT South						

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ 7432	♠ 9865		1NT	All Pass	
Vul: E-W	♥ AKJ6	♥ Q4				
North HCP: 17	♦ KQ65	♦ J72				
South HCP: 6	♣ A	♣ QJ43				
Contract: 1NT North						

South hands

1N_with_Singleton

Board: 99	♠ KJ964	Partner is dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: N-S	♦ AJ83	
HCP: 9+1	♣ T2	

Board: 100	♠ KQ84	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ AJ63	
HCP: 17	♣ K842	

Board: 101	♠ T92	Partner is dealer.
Dealer: North	♥ A62	The opponents are silent.
Vul: Both	♦ QT86	
HCP: 6	♣ 854	

Board: 102	♠ A	You are dealer.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: None	♦ 5432	
HCP: 16	♣ AQ72	

Board: 103	♠ 9865	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: E-W	♦ J72	
HCP: 6	♣ QJ43	

Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJ964		1NT	Pass	2♥
Vul: N-S	♥ KQT5	♥ 64	Pass	2♦	Pass	3♦
North HCP: 15	♦ K972	♦ AJ83	Pass	3NT	All Pass	
South HCP: 9+1	♣ K876	♣ T2				
Contract: 3NT North						

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ T732	♠ KQ84				1NT
Vul: E-W	♥ K976	♥ A	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ 84	♦ AJ63	Pass	4♠	All Pass	
South HCP: 17	♣ AQJ	♣ K842				
Contract: 4♠ North			1. Stayman			

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ A876	♠ T92		1NT	All Pass	
Vul: Both	♥ KQ95	♥ A62				
North HCP: 17	♦ KJ92	♦ QT86				
South HCP: 6	♣ A	♣ 854				
Contract: 1NT North						

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ 932	♠ A				1NT
Vul: None	♥ 9743	♥ AQ86		All Pass		
North HCP: 1	♦ T87	♦ 5432				
South HCP: 16	♣ JT8	♣ AQ72				
Contract: 1NT South						

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ 7432	♠ 9865		1NT	All Pass	
Vul: E-W	♥ AKJ6	♥ Q4				
North HCP: 17	♦ KQ65	♦ J72				
South HCP: 6	♣ A	♣ QJ43				
Contract: 1NT North						

North hands

1N_with_Singleton

Board: 104 ♠ Q9762 Partner is dealer.

Dealer: South ♥ A873 West (RHO) bids 3♣ if possible.

Vul: Both ♦ QT6

HCP: 11+1 ♣ K

Board: 105 ♠ KJ63 You are dealer.

Dealer: North ♥ A The opponents are silent.

Vul: Both ♦ A654

HCP: 16 ♣ A874

Board: 106 ♠ KJ9 Partner is dealer.

Dealer: South ♥ AQT The opponents are silent.

Vul: E-W ♦ Q

HCP: 19+2 ♣ AK8632

Board: 107 ♠ 9853 You are dealer.

Dealer: North ♥ AQJ6 The opponents are silent.

Vul: None ♦ A

HCP: 17 ♣ AQ97

Both hands (Answers Page)

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ Q9762	♠ A				1NT
Vul: Both	♥ A873	♥ KQJ2	3♣	3♠	Pass	3NT
North HCP: 11+1	♦ QT6	♦ K752		All Pass		
South HCP: 15	♣ K	♣ Q932				
Contract: 3NT South						

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ KJ63	♠ QT42		1NT	Pass	4♦ ¹
Vul: Both	♥ A	♥ KJ9864	Pass	4♥	All Pass	
North HCP: 16	♦ A654	♦ Q98				
South HCP: 8+2	♣ A874	♣ -		1. Texas		
Contract: 4♥ North						

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ A				1NT
Vul: E-W	♥ AQT	♥ K874	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 19+2	♦ Q	♦ AK98	Pass	4NT	Pass	5♠ ³
South HCP: 17	♣ AK8632	♣ QJ75	Pass	7NT	All Pass	
Contract: 7NT North			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=1			

Board: 107	North:	South:	W	N	E	S
Dealer: North	♠ 9853	♠ AT2		1NT	All Pass	
Vul: None	♥ AQJ6	♥ T984				
North HCP: 17	♦ A	♦ 9653				
South HCP: 4	♣ AQ97	♣ T4				
Contract: 1NT North						

South hands

1N_with_Singleton

Board: 104 ♠ A You are dealer.

Dealer: South ♥ KQJ2 West (LHO) bids 3♣ if possible.

Vul: Both ♦ K752

HCP: 15 ♣ Q932

Board: 105 ♠ QT42 Partner is dealer.

Dealer: North ♥ KJ9864 The opponents are silent.

Vul: Both ♦ Q98

HCP: 8+2 ♣ -

Board: 106 ♠ A You are dealer.

Dealer: South ♥ K874 The opponents are silent.

Vul: E-W ♦ AK98

HCP: 17 ♣ QJ75

Board: 107 ♠ AT2 Partner is dealer.

Dealer: North ♥ T984 The opponents are silent.

Vul: None ♦ 9653

HCP: 4 ♣ T4

Both hands (Answers Page)

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ Q9762	♠ A				1NT
Vul: Both	♥ A873	♥ KQJ2	3♣	3♠	Pass	3NT
North HCP: 11+1	♦ QT6	♦ K752		All Pass		
South HCP: 15	♣ K	♣ Q932				
Contract: 3NT South						

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ KJ63	♠ QT42		1NT	Pass	4♦ ¹
Vul: Both	♥ A	♥ KJ9864	Pass	4♥	All Pass	
North HCP: 16	♦ A654	♦ Q98				
South HCP: 8+2	♣ A874	♣ -		1. Texas		
Contract: 4♥ North						

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ A				1NT
Vul: E-W	♥ AQT	♥ K874	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 19+2	♦ Q	♦ AK98	Pass	4NT	Pass	5♠ ³
South HCP: 17	♣ AK8632	♣ QJ75	Pass	7NT	All Pass	
Contract: 7NT North			1. 1N-2S transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=1			

Board: 107	North:	South:	W	N	E	S
Dealer: North	♠ 9853	♠ AT2		1NT	All Pass	
Vul: None	♥ AQJ6	♥ T984				
North HCP: 17	♦ A	♦ 9653				
South HCP: 4	♣ AQ97	♣ T4				
Contract: 1NT North						

North hands

1N_with_Singleton

Board: 108 ♠ KQJ72

Partner is dealer.

Dealer: South ♥ 32

The opponents are silent.

Vul: N-S ♦ K973

HCP: 12+1 ♣ K5

Board: 109 ♠ A

You are dealer.

Dealer: North ♥ A872

The opponents are silent.

Vul: E-W ♦ KQ94

HCP: 15 ♣ Q964

Board: 110 ♠ K873

Partner is dealer.

Dealer: South ♥ A5

East (LHO) Doubles 2♣ if possible.

Vul: Both ♦ Q5

HCP: 11+1 ♣ QT842

Board: 111 ♠ J9732

Partner is dealer.

Dealer: South ♥ 52

The opponents are silent.

Vul: None ♦ T5

HCP: 3+1 ♣ QT94

Board: 112 ♠ K953

Partner is dealer.

Dealer: South ♥ A95

The opponents are silent.

Vul: None ♦ Q53

HCP: 9 ♣ 973

Both hands (Answers Page)

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ KQJ72	♠ A				1NT
Vul: N-S	♥ 32	♥ AQ87	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ K973	♦ AQT6	Pass	3♦	Pass	3NT
South HCP: 17	♣ K5	♣ J873	All Pass			
Contract: 3NT South						

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJ9854		1NT	Pass	2♥
Vul: E-W	♥ A872	♥ KQJ6	Pass	2♠	Pass	4♠
North HCP: 15	♦ KQ94	♦ 3	All Pass			
South HCP: 10+2	♣ Q964	♣ 52				
Contract: 4♠ South						

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ K873	♠ AQT2				1NT
Vul: Both	♥ A5	♥ Q864	Pass	2♣ ¹	X	2♥
North HCP: 11+1	♦ Q5	♦ AT74	Pass	3NT	Pass	4♠
South HCP: 16	♣ QT842	♣ A	All Pass			
Contract: 4♠ South						
			1. Stayman			

Board: 111	North:	South:	W	N	E	S
Dealer: South	♠ J9732	♠ QT84				1NT
Vul: None	♥ 52	♥ AQ94	Pass	2♥	Pass	2NT ¹
North HCP: 3+1	♦ T5	♦ A	Pass	3♠	All Pass	
South HCP: 16	♣ QT94	♣ A872				
Contract: 3♠ North						
			1. Extended acceptance after NT			

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ K953	♠ A842				1NT
Vul: None	♥ A95	♥ KJ43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q53	♦ A762	Pass	3NT	Pass	4♠
South HCP: 16	♣ 973	♣ A	All Pass			
Contract: 4♠ South						
			1. Stayman			

South hands**1N_with_Singleton****Board: 108** ♠ A You are dealer.

Dealer: South ♥ AQ87 The opponents are silent.

Vul: N-S ♦ AQT6

HCP: 17 ♣ J873

Board: 109 ♠ KJ9854 Partner is dealer.

Dealer: North ♥ KQJ6 The opponents are silent.

Vul: E-W ♦ 3

HCP: 10+2 ♣ 52

Board: 110 ♠ AQT2 You are dealer.

Dealer: South ♥ Q864 East (RHO) Doubles 2♣ if possible.

Vul: Both ♦ AT74

HCP: 16 ♣ A

Board: 111 ♠ QT84 You are dealer.

Dealer: South ♥ AQ94 The opponents are silent.

Vul: None ♦ A

HCP: 16 ♣ A872

Board: 112 ♠ A842 You are dealer.

Dealer: South ♥ KJ43 The opponents are silent.

Vul: None ♦ A762

HCP: 16 ♣ A

Both hands (Answers Page)

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ KQJ72	♠ A				1NT
Vul: N-S	♥ 32	♥ AQ87	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ K973	♦ AQT6	Pass	3♦	Pass	3NT
South HCP: 17	♣ K5	♣ J873	All Pass			
Contract: 3NT South						

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJ9854		1NT	Pass	2♥
Vul: E-W	♥ A872	♥ KQJ6	Pass	2♠	Pass	4♠
North HCP: 15	♦ KQ94	♦ 3	All Pass			
South HCP: 10+2	♣ Q964	♣ 52				
Contract: 4♠ South						

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ K873	♠ AQT2				1NT
Vul: Both	♥ A5	♥ Q864	Pass	2♣ ¹	X	2♥
North HCP: 11+1	♦ Q5	♦ AT74	Pass	3NT	Pass	4♠
South HCP: 16	♣ QT842	♣ A	All Pass			
Contract: 4♠ South						
			1. Stayman			

Board: 111	North:	South:	W	N	E	S
Dealer: South	♠ J9732	♠ QT84				1NT
Vul: None	♥ 52	♥ AQ94	Pass	2♥	Pass	2NT ¹
North HCP: 3+1	♦ T5	♦ A	Pass	3♠	All Pass	
South HCP: 16	♣ QT94	♣ A872				
Contract: 3♠ North						
			1. Extended acceptance after NT			

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ K953	♠ A842				1NT
Vul: None	♥ A95	♥ KJ43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q53	♦ A762	Pass	3NT	Pass	4♠
South HCP: 16	♣ 973	♣ A	All Pass			
Contract: 4♠ South						
			1. Stayman			

North hands

1N_with_Singleton

Board: 113	♠ AQ94	You are dealer.
Dealer: North	♥ QJ86	The opponents are silent.
Vul: E-W	♦ A863	
HCP: 17	♣ A	

Board: 114	♠ KQJ972	Partner is dealer.
Dealer: South	♥ 764	The opponents are silent.
Vul: Both	♦ 642	
HCP: 6+2	♣ 9	

Board: 115	♠ KQ32	You are dealer.
Dealer: North	♥ AT94	The opponents are silent.
Vul: N-S	♦ KT54	
HCP: 16	♣ A	

Board: 116	♠ K97	Partner is dealer.
Dealer: South	♥ KQ32	The opponents are silent.
Vul: Both	♦ AJ9	
HCP: 14	♣ J62	

Both hands (Answers Page)

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ AQ94	♠ T5		1NT	Pass	3NT
Vul: E-W	♥ QJ86	♥ K53		All Pass		
North HCP: 17	♦ A863	♦ KJT7				
South HCP: 10	♣ A	♣ QJ83				
Contract: 3NT South						

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ KQJ972	♠ A			1NT	
Vul: Both	♥ 764	♥ J932	Pass	2♥	Pass	2♠
North HCP: 6+2	♦ 642	♦ AT83	Pass	3♠	All Pass	
South HCP: 16	♣ 9	♣ AK53				
Contract: 3♠ North						

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ KQ32	♠ J9		1NT	Pass	3NT
Vul: N-S	♥ AT94	♥ J52		All Pass		
North HCP: 16	♦ KT54	♦ A976				
South HCP: 11	♣ A	♣ KQ94				
Contract: 3NT South						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ A			1NT	
Vul: Both	♥ KQ32	♥ A765	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ AJ9	♦ KQ76	Pass	3♠	Pass	4NT
South HCP: 17	♣ J62	♣ AT75	Pass	5♠ ²	Pass	5NT ³
Contract: 6♥ South			Pass	6♦ ⁴	Pass	6♥
			All Pass			

1. Stayman
2. A=2/5 or 5/5, Q(H)=1
3. King ask by 5NT
4. K=1

South hands

1N_with_Singleton

Board: 113	♠ T5	Partner is dealer.
Dealer: North	♥ K53	The opponents are silent.
Vul: E-W	♦ KJT7	
HCP: 10	♣ QJ83	

Board: 114	♠ A	You are dealer.
Dealer: South	♥ J932	The opponents are silent.
Vul: Both	♦ AT83	
HCP: 16	♣ AK53	

Board: 115	♠ J9	Partner is dealer.
Dealer: North	♥ J52	The opponents are silent.
Vul: N-S	♦ A976	
HCP: 11	♣ KQ94	

Board: 116	♠ A	You are dealer.
Dealer: South	♥ A765	The opponents are silent.
Vul: Both	♦ KQ76	
HCP: 17	♣ AT75	

Both hands (Answers Page)

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ AQ94	♠ T5		1NT	Pass	3NT
Vul: E-W	♥ QJ86	♥ K53		All Pass		
North HCP: 17	♦ A863	♦ KJT7				
South HCP: 10	♣ A	♣ QJ83				
Contract: 3NT South						

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ KQJ972	♠ A			1NT	
Vul: Both	♥ 764	♥ J932	Pass	2♥	Pass	2♠
North HCP: 6+2	♦ 642	♦ AT83	Pass	3♠	All Pass	
South HCP: 16	♣ 9	♣ AK53				
Contract: 3♠ North						

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ KQ32	♠ J9		1NT	Pass	3NT
Vul: N-S	♥ AT94	♥ J52		All Pass		
North HCP: 16	♦ KT54	♦ A976				
South HCP: 11	♣ A	♣ KQ94				
Contract: 3NT South						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ A			1NT	
Vul: Both	♥ KQ32	♥ A765	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ AJ9	♦ KQ76	Pass	3♠	Pass	4NT
South HCP: 17	♣ J62	♣ AT75	Pass	5♠ ²	Pass	5NT ³
Contract: 6♥ South			Pass	6♦ ⁴	Pass	6♥
			All Pass			

1. Stayman
2. A=2/5 or 5/5, Q(H)=1
3. King ask by 5NT
4. K=1

North hands

1N_with_Singleton

Board: 117	♠ 98	Partner is dealer.
Dealer: South	♥ KJT62	The opponents are silent.
Vul: None	♦ K82	
HCP: 7+1	♣ 976	

Board: 118	♠ KT976	Partner is dealer.
Dealer: South	♥ AJ85	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 12+1	♣ A4	

Board: 119	♠ AT87	You are dealer.
Dealer: North	♥ AJ84	The opponents are silent.
Vul: Both	♦ A642	
HCP: 17	♣ A	

Board: 120	♠ KQ83	You are dealer.
Dealer: North	♥ KQ87	East (LHO) Doubles 3♥ if possible.
Vul: None	♦ Q542	
HCP: 16	♣ A	

Board: 121	♠ KQ73	You are dealer.
Dealer: North	♥ KT86	The opponents are silent.
Vul: N-S	♦ AT65	
HCP: 16	♣ A	

Both hands (Answers Page)

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AK63				1NT
Vul: None	♥ KJT62	♥ A983	Pass	2♦	Pass	2NT ¹
North HCP: 7+1	♦ K82	♦ A	Pass	3♥	All Pass	
South HCP: 16	♣ 976	♣ J432				1. Extended acceptance after NT
Contract: 3♥ North						

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ KT976	♠ QJ82				1NT
Vul: E-W	♥ AJ85	♥ KT72	Pass	2♣ ¹	Pass	2♥
North HCP: 12+1	♦ T2	♦ A	Pass	4♥	All Pass	
South HCP: 16	♣ A4	♣ KQJ3				1. Stayman
Contract: 4♥ North						

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ AT87	♠ Q953		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ84	♥ QT	Pass	2♥	Pass	2NT
North HCP: 17	♦ A642	♦ 875	Pass	4♠	All Pass	
South HCP: 7	♣ A	♣ K832				1. Stayman
Contract: 4♠ North						

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ KQ83	♠ 742		1NT	Pass	2♦
Vul: None	♥ KQ87	♥ JT532	Pass	2NT ¹	Pass	3♥
North HCP: 16	♦ Q542	♦ T9	Pass	Pass	X	All Pass
South HCP: 2+1	♣ A	♣ J65				1. Extended acceptance after NT
Contract: 3♥X South						

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ KQ73	♠ JT4		1NT	All Pass	
Vul: N-S	♥ KT86	♥ Q75				
North HCP: 16	♦ AT65	♦ J9843				
South HCP: 7+1	♣ A	♣ K6				
Contract: 1NT North						

South hands

1N_with_Singleton

Board: 117	♠ AK63	You are dealer.
Dealer: South	♥ A983	The opponents are silent.
Vul: None	♦ A	
HCP: 16	♣ J432	
Board: 118	♠ QJ82	You are dealer.
Dealer: South	♥ KT72	The opponents are silent.
Vul: E-W	♦ A	
HCP: 16	♣ KQJ3	
Board: 119	♠ Q953	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ 875	
HCP: 7	♣ K832	
Board: 120	♠ 742	Partner is dealer.
Dealer: North	♥ JT532	East (RHO) Doubles 3♥ if possible.
Vul: None	♦ T9	
HCP: 2+1	♣ J65	
Board: 121	♠ JT4	Partner is dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: N-S	♦ J9843	
HCP: 7+1	♣ K6	

Both hands (Answers Page)

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AK63				1NT
Vul: None	♥ KJT62	♥ A983	Pass	2♦	Pass	2NT ¹
North HCP: 7+1	♦ K82	♦ A	Pass	3♥	All Pass	
South HCP: 16	♣ 976	♣ J432				1. Extended acceptance after NT
Contract: 3♥ North						

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ KT976	♠ QJ82				1NT
Vul: E-W	♥ AJ85	♥ KT72	Pass	2♣ ¹	Pass	2♥
North HCP: 12+1	♦ T2	♦ A	Pass	4♥	All Pass	
South HCP: 16	♣ A4	♣ KQJ3				1. Stayman
Contract: 4♥ North						

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ AT87	♠ Q953		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ84	♥ QT	Pass	2♥	Pass	2NT
North HCP: 17	♦ A642	♦ 875	Pass	4♠	All Pass	
South HCP: 7	♣ A	♣ K832				1. Stayman
Contract: 4♠ North						

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ KQ83	♠ 742		1NT	Pass	2♦
Vul: None	♥ KQ87	♥ JT532	Pass	2NT ¹	Pass	3♥
North HCP: 16	♦ Q542	♦ T9	Pass	Pass	X	All Pass
South HCP: 2+1	♣ A	♣ J65				1. Extended acceptance after NT
Contract: 3♥X South						

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ KQ73	♠ JT4		1NT	All Pass	
Vul: N-S	♥ KT86	♥ Q75				
North HCP: 16	♦ AT65	♦ J9843				
South HCP: 7+1	♣ A	♣ K6				
Contract: 1NT North						

North hands

1N_with_Singleton

Board: 122	♠ T7	Partner is dealer.
Dealer: South	♥ JT32	The opponents are silent.
Vul: Both	♦ KT52	
HCP: 11	♣ AK8	

Board: 123	♠ A	You are dealer.
Dealer: North	♥ A852	The opponents are silent.
Vul: N-S	♦ KJT2	
HCP: 16	♣ A762	

Board: 124	♠ A9	Partner is dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ JT864	
HCP: 13+1	♣ J863	

Board: 125	♠ QJT2	You are dealer.
Dealer: North	♥ AKQ8	The opponents are silent.
Vul: Both	♦ A	
HCP: 16	♣ T964	

Board: 126	♠ KQJ4	You are dealer.
Dealer: North	♥ A	West (RHO) Doubles 2♦ if possible.
Vul: None	♦ 7542	
HCP: 17	♣ AK94	

Both hands (Answers Page)

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ KQ96				1NT
Vul: Both	♥ JT32	♥ KQ86	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ KT52	♦ A	Pass	4♥	All Pass	
South HCP: 16	♣ AK8	♣ Q974				
Contract: 4♥ North			1. Stayman			

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ Q82		1NT	Pass	3NT
Vul: N-S	♥ A852	♥ K		All Pass		
North HCP: 16	♦ KJT2	♦ A9843				
South HCP: 11+1	♣ A762	♣ QT98				
Contract: 3NT South						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ KT72				1NT
Vul: E-W	♥ AK	♥ J732	Pass	3NT	All Pass	
North HCP: 13+1	♦ JT864	♦ A				
South HCP: 17	♣ J863	♣ AKQ7				
Contract: 3NT North						

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ QJT2	♠ 94		1NT	Pass	2♣ ¹
Vul: Both	♥ AKQ8	♥ JT43	Pass	2♥	Pass	4♥
North HCP: 16	♦ A	♦ KT86		All Pass		
South HCP: 11	♣ T964	♣ AK5				
Contract: 4♥ South			1. Stayman			

Board: 126	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ 73		1NT	Pass	2♦
Vul: None	♥ A	♥ KJ743	X	Pass	Pass	2♥
North HCP: 17	♦ 7542	♦ J8		All Pass		
South HCP: 5+1	♣ AK94	♣ 8653				
Contract: 2♥ South						

South hands

1N_with_Singleton

Board: 122	♠ KQ96	You are dealer.
Dealer: South	♥ KQ86	The opponents are silent.
Vul: Both	♦ A	
HCP: 16	♣ Q974	
Board: 123	♠ Q82	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ A9843	
HCP: 11+1	♣ QT98	
Board: 124	♠ KT72	You are dealer.
Dealer: South	♥ J732	The opponents are silent.
Vul: E-W	♦ A	
HCP: 17	♣ AKQ7	
Board: 125	♠ 94	Partner is dealer.
Dealer: North	♥ JT43	The opponents are silent.
Vul: Both	♦ KT86	
HCP: 11	♣ AK5	
Board: 126	♠ 73	Partner is dealer.
Dealer: North	♥ KJ743	West (LHO) Doubles 2♦ if possible.
Vul: None	♦ J8	
HCP: 5+1	♣ 8653	

Both hands (Answers Page)

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ KQ96				1NT
Vul: Both	♥ JT32	♥ KQ86	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ KT52	♦ A	Pass	4♥	All Pass	
South HCP: 16	♣ AK8	♣ Q974				
Contract: 4♥ North			1. Stayman			

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ Q82		1NT	Pass	3NT
Vul: N-S	♥ A852	♥ K		All Pass		
North HCP: 16	♦ KJT2	♦ A9843				
South HCP: 11+1	♣ A762	♣ QT98				
Contract: 3NT South						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ KT72				1NT
Vul: E-W	♥ AK	♥ J732	Pass	3NT	All Pass	
North HCP: 13+1	♦ JT864	♦ A				
South HCP: 17	♣ J863	♣ AKQ7				
Contract: 3NT North						

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ QJT2	♠ 94		1NT	Pass	2♣ ¹
Vul: Both	♥ AKQ8	♥ JT43	Pass	2♥	Pass	4♥
North HCP: 16	♦ A	♦ KT86		All Pass		
South HCP: 11	♣ T964	♣ AK5				
Contract: 4♥ South			1. Stayman			

Board: 126	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ 73		1NT	Pass	2♦
Vul: None	♥ A	♥ KJ743	X	Pass	Pass	2♥
North HCP: 17	♦ 7542	♦ J8		All Pass		
South HCP: 5+1	♣ AK94	♣ 8653				
Contract: 2♥ South						

North hands

1N_with_Singleton

Board: 127 ♠ A You are dealer.

Dealer: North ♥ AJ87 The opponents are silent.

Vul: N-S ♦ KQJ8

HCP: 15 ♣ 7652

Board: 128 ♠ AT76 Partner is dealer.

Dealer: South ♥ 54 The opponents are silent.

Vul: None ♦ KQ3

HCP: 12 ♣ QJ63

Board: 129 ♠ J9653 Partner is dealer.

Dealer: South ♥ K5 The opponents are silent.

Vul: Both ♦ KQT96

HCP: 11+2 ♣ Q

Board: 130 ♠ KQ53 LHO is dealer.

Dealer: East ♥ 874 East (LHO) opens 1NT if possible.

Vul: E-W ♦ AQ

HCP: 16 ♣ AJT2

Both hands (Answers Page)

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQ43		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ87	♥ 2	Pass	2♥	Pass	3♣
North HCP: 15	♦ KQJ8	♦ A64	Pass	3NT	Pass	6NT
South HCP: 16+1	♣ 7652	♣ AK843	All Pass			
Contract: 6NT South			1. Stayman			

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ AT76	♠ QJ32				1NT
Vul: None	♥ 54	♥ KT86	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ KQ3	♦ A	Pass	3NT	Pass	4♠
South HCP: 17	♣ QJ63	♣ AK97	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 129	North:	South:	W	N	E	S
Dealer: South	♠ J9653	♠ KQT8				1NT
Vul: Both	♥ K5	♥ A	Pass	2♥	Pass	2NT ¹
North HCP: 11+2	♦ KQT96	♦ A742	Pass	4♠	Pass	4NT
South HCP: 17	♣ Q	♣ A973	Pass	5♣ ²	Pass	6♠
Contract: 6♠ South			All Pass			

1. Extended acceptance after NT
2. A=0/5 or 3/5

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ KQ53	♠ T8762			1NT	Pass
Vul: E-W	♥ 874	♥ 653	Pass	X	Pass	2♠
North HCP: 16	♦ AQ	♦ KT53	All Pass			
South HCP: 3+1	♣ AJT2	♣ 6				
Contract: 2♠ South						

South hands

1N_with_Singleton

Board: 127	♠ KQ43	Partner is dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ A64	
HCP: 16+1	♣ AK843	

Board: 128	♠ QJ32	You are dealer.
Dealer: South	♥ KT86	The opponents are silent.
Vul: None	♦ A	
HCP: 17	♣ AK97	

Board: 129	♠ KQT8	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ A742	
HCP: 17	♣ A973	

Board: 130	♠ T8762	RHO is dealer. You bid second.
Dealer: East	♥ 653	East (RHO) opens 1NT if possible.
Vul: E-W	♦ KT53	
HCP: 3+1	♣ 6	

Both hands (Answers Page)

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQ43		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ87	♥ 2	Pass	2♥	Pass	3♣
North HCP: 15	♦ KQJ8	♦ A64	Pass	3NT	Pass	6NT
South HCP: 16+1	♣ 7652	♣ AK843	All Pass			
Contract: 6NT South			1. Stayman			

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ AT76	♠ QJ32				1NT
Vul: None	♥ 54	♥ KT86	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ KQ3	♦ A	Pass	3NT	Pass	4♠
South HCP: 17	♣ QJ63	♣ AK97	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 129	North:	South:	W	N	E	S
Dealer: South	♠ J9653	♠ KQT8				1NT
Vul: Both	♥ K5	♥ A	Pass	2♥	Pass	2NT ¹
North HCP: 11+2	♦ KQT96	♦ A742	Pass	4♠	Pass	4NT
South HCP: 17	♣ Q	♣ A973	Pass	5♣ ²	Pass	6♠
Contract: 6♠ South			All Pass			

1. Extended acceptance after NT
2. A=0/5 or 3/5

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ KQ53	♠ T8762			1NT	Pass
Vul: E-W	♥ 874	♥ 653	Pass	X	Pass	2♠
North HCP: 16	♦ AQ	♦ KT53	All Pass			
South HCP: 3+1	♣ AJT2	♣ 6				
Contract: 2♠ South						

North hands

1N_with_Singleton

Board: 131 ♠ QJ542 Partner is dealer.

Dealer: South ♥ T92 The opponents are silent.

Vul: E-W ♦ K53

HCP: 6+1 ♣ T8

Board: 132 ♠ A64 Partner is dealer.

Dealer: South ♥ K952 The opponents are silent.

Vul: E-W ♦ 94

HCP: 14 ♣ AKT9

Board: 133 ♠ KQ84 Partner is dealer.

Dealer: South ♥ K3 The opponents are silent.

Vul: Both ♦ A9743

HCP: 13+1 ♣ J5

Board: 134 ♠ 6432 Partner is dealer.

Dealer: South ♥ 8 The opponents are silent.

Vul: None ♦ K32

HCP: 5+1 ♣ QT873

Board: 135 ♠ J653 You are dealer.

Dealer: North ♥ A653 The opponents are silent.

Vul: N-S ♦ AQJ5

HCP: 16 ♣ A

Both hands (Answers Page)

Board: 131	North:	South:	W	N	E	S
Dealer: South	♠ QJ542	♠ AK63				1NT
Vul: E-W	♥ T92	♥ A	Pass	2♥	Pass	2NT ¹
North HCP: 6+1	♦ K53	♦ J874	Pass	3♠	All Pass	
South HCP: 16	♣ T8	♣ KJ64				
Contract: 3♠ North						1. Extended acceptance after NT

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ A64	♠ 9853				1NT
Vul: E-W	♥ K952	♥ A	Pass	2♣ ¹	Pass	2♠
North HCP: 14	♦ 94	♦ AKQ7	Pass	3NT	All Pass	
South HCP: 16	♣ AKT9	♣ QJ85				
Contract: 3NT North						1. Stayman

Board: 133	North:	South:	W	N	E	S
Dealer: South	♠ KQ84	♠ A				1NT
Vul: Both	♥ K3	♥ AJ52	Pass	2♣ ¹	Pass	2♥
North HCP: 13+1	♦ A9743	♦ K862	Pass	3♦	Pass	5♦
South HCP: 15	♣ J5	♣ KT62	All Pass			
Contract: 5♦ South						1. Stayman

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ 6432	♠ KQ98				1NT
Vul: None	♥ 8	♥ T763	All Pass			
North HCP: 5+1	♦ K32	♦ AQJ9				
South HCP: 16	♣ QT873	♣ A				
Contract: 1NT South						

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ J653	♠ KT4		1NT	Pass	2♣ ¹
Vul: N-S	♥ A653	♥ QT98	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQJ5	♦ K	All Pass			
South HCP: 12+1	♣ A	♣ KJT87				
Contract: 4♥ South						1. Stayman

South hands

1N_with_Singleton

Board: 131	♠ AK63	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ J874	
HCP: 16	♣ KJ64	

Board: 132	♠ 9853	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ AKQ7	
HCP: 16	♣ QJ85	

Board: 133	♠ A	You are dealer.
Dealer: South	♥ AJ52	The opponents are silent.
Vul: Both	♦ K862	
HCP: 15	♣ KT62	

Board: 134	♠ KQ98	You are dealer.
Dealer: South	♥ T763	The opponents are silent.
Vul: None	♦ AQJ9	
HCP: 16	♣ A	

Board: 135	♠ KT4	Partner is dealer.
Dealer: North	♥ QT98	The opponents are silent.
Vul: N-S	♦ K	
HCP: 12+1	♣ KJT87	

Both hands (Answers Page)

Board: 131	North:	South:	W	N	E	S
Dealer: South	♠ QJ542	♠ AK63				1NT
Vul: E-W	♥ T92	♥ A	Pass	2♥	Pass	2NT ¹
North HCP: 6+1	♦ K53	♦ J874	Pass	3♠	All Pass	
South HCP: 16	♣ T8	♣ KJ64				
Contract: 3♠ North						1. Extended acceptance after NT

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ A64	♠ 9853				1NT
Vul: E-W	♥ K952	♥ A	Pass	2♣ ¹	Pass	2♠
North HCP: 14	♦ 94	♦ AKQ7	Pass	3NT	All Pass	
South HCP: 16	♣ AKT9	♣ QJ85				
Contract: 3NT North						1. Stayman

Board: 133	North:	South:	W	N	E	S
Dealer: South	♠ KQ84	♠ A				1NT
Vul: Both	♥ K3	♥ AJ52	Pass	2♣ ¹	Pass	2♥
North HCP: 13+1	♦ A9743	♦ K862	Pass	3♦	Pass	5♦
South HCP: 15	♣ J5	♣ KT62	All Pass			
Contract: 5♦ South						1. Stayman

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ 6432	♠ KQ98				1NT
Vul: None	♥ 8	♥ T763	All Pass			
North HCP: 5+1	♦ K32	♦ AQJ9				
South HCP: 16	♣ QT873	♣ A				
Contract: 1NT South						

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ J653	♠ KT4		1NT	Pass	2♣ ¹
Vul: N-S	♥ A653	♥ QT98	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQJ5	♦ K	All Pass			
South HCP: 12+1	♣ A	♣ KJT87				
Contract: 4♥ South						1. Stayman

North hands

1N_with_Singleton

Board: 136	♠ A2	Partner is dealer.
Dealer: South	♥ AJ85	The opponents are silent.
Vul: E-W	♦ J7	
HCP: 11+1	♣ J8752	

Board: 137	♠ KQ4	Partner is dealer.
Dealer: South	♥ KQ974	The opponents are silent.
Vul: Both	♦ 96	
HCP: 10+1	♣ T95	

Board: 138	♠ KT82	You are dealer.
Dealer: North	♥ A	West (RHO) Doubles 2♥ if possible.
Vul: E-W	♦ KJ74	
HCP: 16	♣ KQ98	

Board: 139	♠ AKT4	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ J963	
HCP: 16	♣ A876	

Board: 140	♠ Q9	Partner is dealer.
Dealer: South	♥ 5	West (RHO) bids 2♦ if possible.
Vul: None	♦ K97432	
HCP: 6+2	♣ J943	

Both hands (Answers Page)

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ QJ73				1NT
Vul: E-W	♥ AJ85	♥ KQ64	Pass	2♦ ¹	Pass	2♥
North HCP: 11+1	♦ J7	♦ A962	Pass	4♥	All Pass	
South HCP: 16	♣ J8752	♣ A				1. Stayman
Contract: 4♥ North						

Board: 137	North:	South:	W	N	E	S
Dealer: South	♠ KQ4	♠ AT86				1NT
Vul: Both	♥ KQ974	♥ AT32	Pass	2♦	Pass	2NT ¹
North HCP: 10+1	♦ 96	♦ A	Pass	3NT	Pass	4♣
South HCP: 16	♣ T95	♣ KJ43	Pass	4♥	All Pass	
Contract: 4♥ North						1. Extended acceptance after NT

Board: 138	North:	South:	W	N	E	S
Dealer: North	♠ KT82	♠ A9643		1NT	Pass	2♥
Vul: E-W	♥ A	♥ 86	X	2NT ¹	Pass	4♠
North HCP: 16	♦ KJ74	♦ 62	All Pass			
South HCP: 8+1	♣ KQ98	♣ A743				1. Extended acceptance after NT
Contract: 4♠ South						

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ AKT4	♠ -		1NT	Pass	2♦
Vul: Both	♥ A	♥ T9864	Pass	2♥	Pass	3♣
North HCP: 16	♦ J963	♦ AKQ	Pass	3NT	All Pass	
South HCP: 10+2	♣ A876	♣ J9432				
Contract: 3NT North						

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ J863				1NT
Vul: None	♥ 5	♥ A973	2♦ ¹	3♦	Pass	3NT
North HCP: 6+2	♦ K97432	♦ AQJ8	All Pass			
South HCP: 16	♣ J943	♣ A				1. Cappelletti, both majors
Contract: 3NT South						

South hands

1N_with_Singleton

Board: 136 ♠ QJ73 You are dealer.

Dealer: South ♥ KQ64 The opponents are silent.

Vul: E-W ♦ A962

HCP: 16 ♣ A

Board: 137 ♠ AT86 You are dealer.

Dealer: South ♥ AT32 The opponents are silent.

Vul: Both ♦ A

HCP: 16 ♣ KJ43

Board: 138 ♠ A9643 Partner is dealer.

Dealer: North ♥ 86 West (LHO) Doubles 2♥ if possible.

Vul: E-W ♦ 62

HCP: 8+1 ♣ A743

Board: 139 ♠ - Partner is dealer.

Dealer: North ♥ T9864 The opponents are silent.

Vul: Both ♦ AKQ

HCP: 10+2 ♣ J9432

Board: 140 ♠ J863 You are dealer.

Dealer: South ♥ A973 West (LHO) bids 2♦ if possible.

Vul: None ♦ AQJ8

HCP: 16 ♣ A

Both hands (Answers Page)

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ QJ73				1NT
Vul: E-W	♥ AJ85	♥ KQ64	Pass	2♦ ¹	Pass	2♥
North HCP: 11+1	♦ J7	♦ A962	Pass	4♥	All Pass	
South HCP: 16	♣ J8752	♣ A				1. Stayman
Contract: 4♥ North						

Board: 137	North:	South:	W	N	E	S
Dealer: South	♠ KQ4	♠ AT86				1NT
Vul: Both	♥ KQ974	♥ AT32	Pass	2♦	Pass	2NT ¹
North HCP: 10+1	♦ 96	♦ A	Pass	3NT	Pass	4♣
South HCP: 16	♣ T95	♣ KJ43	Pass	4♥	All Pass	
Contract: 4♥ North						1. Extended acceptance after NT

Board: 138	North:	South:	W	N	E	S
Dealer: North	♠ KT82	♠ A9643		1NT	Pass	2♥
Vul: E-W	♥ A	♥ 86	X	2NT ¹	Pass	4♠
North HCP: 16	♦ KJ74	♦ 62		All Pass		
South HCP: 8+1	♣ KQ98	♣ A743				1. Extended acceptance after NT
Contract: 4♠ South						

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ AKT4	♠ -		1NT	Pass	2♦
Vul: Both	♥ A	♥ T9864	Pass	2♥	Pass	3♣
North HCP: 16	♦ J963	♦ AKQ	Pass	3NT	All Pass	
South HCP: 10+2	♣ A876	♣ J9432				
Contract: 3NT North						

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ J863				1NT
Vul: None	♥ 5	♥ A973	2♦ ¹	3♦	Pass	3NT
North HCP: 6+2	♦ K97432	♦ AQJ8		All Pass		
South HCP: 16	♣ J943	♣ A				1. Cappelletti, both majors
Contract: 3NT South						

North hands

1N_with_Singleton

Board: 141 ♠ A You are dealer.

Dealer: North ♥ QJ95 The opponents are silent.

Vul: None ♦ QJ97

HCP: 16 ♣ KQJ2

Board: 142 ♠ T983 Partner is dealer.

Dealer: South ♥ A2 The opponents are silent.

Vul: N-S ♦ 8432

HCP: 9 ♣ AJ6

Board: 143 ♠ AK53 You are dealer.

Dealer: North ♥ A The opponents are silent.

Vul: E-W ♦ AJ32

HCP: 16 ♣ 9854

Board: 144 ♠ A974 You are dealer.

Dealer: North ♥ J854 The opponents are silent.

Vul: None ♦ AQJT

HCP: 16 ♣ A

Board: 145 ♠ A You are dealer.

Dealer: North ♥ T752 The opponents are silent.

Vul: E-W ♦ AQ32

HCP: 16 ♣ AQ64

Both hands (Answers Page)

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QT2		1NT	Pass	3NT
Vul: None	♥ QJ95	♥ K32		All Pass		
North HCP: 16	♦ QJ97	♦ A6				
South HCP: 9+1	♣ KQJ2	♣ 98754				
Contract: 3NT South						

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ T983	♠ A				1NT
Vul: N-S	♥ A2	♥ K875	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 8432	♦ AJ97	Pass	2NT	All Pass	
South HCP: 15	♣ AJ6	♣ KT75				
Contract: 2NT North			1. Stayman			

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ AK53	♠ QJT42		1NT	Pass	2♣ ¹
Vul: E-W	♥ A	♥ 9872	Pass	2♠	Pass	4♠
North HCP: 16	♦ AJ32	♦ T		All Pass		
South HCP: 9+1	♣ 9854	♣ KQJ				
Contract: 4♠ South			1. Stayman			

Board: 144	North:	South:	W	N	E	S
Dealer: North	♠ A974	♠ JT8653		1NT	Pass	2♥
Vul: None	♥ J854	♥ AT62	Pass	2NT ¹	Pass	4♠
North HCP: 16	♦ AQJT	♦ 83		All Pass		
South HCP: 5+2	♣ A	♣ 8				
Contract: 4♠ South			1. Extended acceptance after NT			

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ Q7632		1NT	Pass	2♥
Vul: E-W	♥ T752	♥ AJ	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQ32	♦ K85		All Pass		
South HCP: 10+1	♣ AQ64	♣ 852				
Contract: 3NT South						

South hands

1N_with_Singleton

Board: 141	♠ QT2	Partner is dealer.
Dealer: North	♥ K32	The opponents are silent.
Vul: None	♦ A6	
HCP: 9+1	♣ 98754	

Board: 142	♠ A	You are dealer.
Dealer: South	♥ K875	The opponents are silent.
Vul: N-S	♦ AJ97	
HCP: 15	♣ KT75	

Board: 143	♠ QJT42	Partner is dealer.
Dealer: North	♥ 9872	The opponents are silent.
Vul: E-W	♦ T	
HCP: 9+1	♣ KQJ	

Board: 144	♠ JT8653	Partner is dealer.
Dealer: North	♥ AT62	The opponents are silent.
Vul: None	♦ 83	
HCP: 5+2	♣ 8	

Board: 145	♠ Q7632	Partner is dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: E-W	♦ K85	
HCP: 10+1	♣ 852	

Both hands (Answers Page)

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QT2		1NT	Pass	3NT
Vul: None	♥ QJ95	♥ K32		All Pass		
North HCP: 16	♦ QJ97	♦ A6				
South HCP: 9+1	♣ KQJ2	♣ 98754				
Contract: 3NT South						

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ T983	♠ A				1NT
Vul: N-S	♥ A2	♥ K875	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 8432	♦ AJ97	Pass	2NT	All Pass	
South HCP: 15	♣ AJ6	♣ KT75				
Contract: 2NT North			1. Stayman			

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ AK53	♠ QJT42		1NT	Pass	2♣ ¹
Vul: E-W	♥ A	♥ 9872	Pass	2♠	Pass	4♠
North HCP: 16	♦ AJ32	♦ T		All Pass		
South HCP: 9+1	♣ 9854	♣ KQJ				
Contract: 4♠ South			1. Stayman			

Board: 144	North:	South:	W	N	E	S
Dealer: North	♠ A974	♠ JT8653		1NT	Pass	2♥
Vul: None	♥ J854	♥ AT62	Pass	2NT ¹	Pass	4♠
North HCP: 16	♦ AQJT	♦ 83		All Pass		
South HCP: 5+2	♣ A	♣ 8				
Contract: 4♠ South			1. Extended acceptance after NT			

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ Q7632		1NT	Pass	2♥
Vul: E-W	♥ T752	♥ AJ	Pass	2♠	Pass	3NT
North HCP: 16	♦ AQ32	♦ K85		All Pass		
South HCP: 10+1	♣ AQ64	♣ 852				
Contract: 3NT South						

North hands

1N_with_Singleton

Board: 146	♠ JT2
Dealer: South	♥ Q96
Vul: N-S	♦ KT987
HCP: 6+1	♣ 85

Partner is dealer.
The opponents are silent.

Board: 147	♠ A
Dealer: North	♥ T543
Vul: E-W	♦ KT84
HCP: 15	♣ AKJ9

You are dealer.
East (LHO) bids 2♣ if possible.

Board: 148	♠ Q3
Dealer: South	♥ KT32
Vul: E-W	♦ QJ52
HCP: 8	♣ 952

Partner is dealer.
East (LHO) Doubles 2♣ if possible.

Board: 149	♠ 63
Dealer: West	♥ KQT98
Vul: Both	♦ AJ72
HCP: 13+1	♣ K3

RHO is dealer. You bid second.
West (RHO) opens 1NT if possible.

Board: 150	♠ K874
Dealer: South	♥ KQJ3
Vul: Both	♦ KJ5
HCP: 13	♣ 62

Partner is dealer.
The opponents are silent.

Both hands (Answers Page)

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ JT2	♠ KQ74				1NT
Vul: N-S	♥ Q96	♥ AJ87		All Pass		
North HCP: 6+1	♦ KT987	♦ A				
South HCP: 16	♣ 85	♣ QT43				
Contract: 1NT South						

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ J9762		1NT	2♣ ¹	X
Vul: E-W	♥ T543	♥ KJ96	Pass	2♥	Pass	3♥
North HCP: 15	♦ KT84	♦ J2	Pass	4♥	All Pass	
South HCP: 8+1	♣ AKJ9	♣ Q8				
Contract: 4♥ North			1. Cappelletti, any 6+suit			

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ KJ75				1NT
Vul: E-W	♥ KT32	♥ A974	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ QJ52	♦ A	Pass	3♥	Pass	4♥
South HCP: 16	♣ 952	♣ KJT8	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 149	North:	South:	W	N	E	S
Dealer: West	♠ 63	♠ Q9852	1NT	2♥ ¹	Pass	3♥
Vul: Both	♥ KQT98	♥ J42		All Pass		
North HCP: 13+1	♦ AJ72	♦ QT3				
South HCP: 9+1	♣ K3	♣ A6	1. Cappelletti, 5M-4m			
Contract: 3♥ South						

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ K874	♠ AT96				1NT
Vul: Both	♥ KQJ3	♥ A	Pass	2♣ ¹	Pass	2♠
North HCP: 13	♦ KJ5	♦ A972	Pass	4♠	All Pass	
South HCP: 17	♣ 62	♣ KQT3				
Contract: 4♠ North			1. Stayman			

South hands

1N_with_Singleton

Board: 146 ♠ KQ74 You are dealer.

Dealer: South ♥ AJ87 The opponents are silent.

Vul: N-S ♦ A

HCP: 16 ♣ QT43

Board: 147 ♠ J9762 Partner is dealer.

Dealer: North ♥ KJ96 East (RHO) bids 2♣ if possible.

Vul: E-W ♦ J2

HCP: 8+1 ♣ Q8

Board: 148 ♠ KJ75 You are dealer.

Dealer: South ♥ A974 East (RHO) Doubles 2♣ if possible.

Vul: E-W ♦ A

HCP: 16 ♣ KJT8

Board: 149 ♠ Q9852 LHO is dealer.

Dealer: West ♥ J42 West (LHO) opens 1NT if possible.

Vul: Both ♦ QT3

HCP: 9+1 ♣ A6

Board: 150 ♠ AT96 You are dealer.

Dealer: South ♥ A The opponents are silent.

Vul: Both ♦ A972

HCP: 17 ♣ KQT3

Both hands (Answers Page)

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ JT2	♠ KQ74				1NT
Vul: N-S	♥ Q96	♥ AJ87		All Pass		
North HCP: 6+1	♦ KT987	♦ A				
South HCP: 16	♣ 85	♣ QT43				
Contract: 1NT South						

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ J9762		1NT	2♣ ¹	X
Vul: E-W	♥ T543	♥ KJ96	Pass	2♥	Pass	3♥
North HCP: 15	♦ KT84	♦ J2	Pass	4♥	All Pass	
South HCP: 8+1	♣ AKJ9	♣ Q8				
Contract: 4♥ North			1. Cappelletti, any 6+suit			

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ KJ75				1NT
Vul: E-W	♥ KT32	♥ A974	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ QJ52	♦ A	Pass	3♥	Pass	4♥
South HCP: 16	♣ 952	♣ KJT8	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 149	North:	South:	W	N	E	S
Dealer: West	♠ 63	♠ Q9852	1NT	2♥ ¹	Pass	3♥
Vul: Both	♥ KQT98	♥ J42		All Pass		
North HCP: 13+1	♦ AJ72	♦ QT3				
South HCP: 9+1	♣ K3	♣ A6	1. Cappelletti, 5M-4m			
Contract: 3♥ South						

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ K874	♠ AT96				1NT
Vul: Both	♥ KQJ3	♥ A	Pass	2♣ ¹	Pass	2♠
North HCP: 13	♦ KJ5	♦ A972	Pass	4♠	All Pass	
South HCP: 17	♣ 62	♣ KQT3				
Contract: 4♠ North			1. Stayman			

North hands

1N_with_Singleton

Board: 151	♠ A982	You are dealer.
Dealer: North	♥ K643	The opponents are silent.
Vul: None	♦ AQ95	
HCP: 17	♣ A	

Board: 152	♠ KJ4	Partner is dealer.
Dealer: South	♥ 64	The opponents are silent.
Vul: E-W	♦ K542	
HCP: 10	♣ K973	

Board: 153	♠ KQJT	You are dealer.
Dealer: North	♥ JT64	The opponents are silent.
Vul: None	♦ A	
HCP: 16	♣ KQ95	

Board: 154	♠ KQT	Partner is dealer.
Dealer: South	♥ 52	The opponents are silent.
Vul: Both	♦ AKT743	
HCP: 15+2	♣ QJ	

Board: 155	♠ A	You are dealer.
Dealer: North	♥ AKJ5	The opponents are silent.
Vul: None	♦ J742	
HCP: 16	♣ K642	

Both hands (Answers Page)

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ A982	♠ QJT		1NT	Pass	2♣ ¹
Vul: None	♥ K643	♥ AQ98	Pass	2♥	Pass	4♥
North HCP: 17	♦ AQ95	♦ K	All Pass			
South HCP: 13+1	♣ A	♣ JT987				
Contract: 4♥ South			1. Stayman			

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ KJ4	♠ A				1NT
Vul: E-W	♥ 64	♥ KT83	Pass	3NT	All Pass	
North HCP: 10	♦ K542	♦ AT83				
South HCP: 17	♣ K973	♣ AQT6				
Contract: 3NT North						

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ KQJT	♠ 542		1NT	Pass	3NT
Vul: None	♥ JT64	♥ K83	All Pass			
North HCP: 16	♦ A	♦ QJ76				
South HCP: 11	♣ KQ95	♣ AJ2				
Contract: 3NT South						

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A				1NT
Vul: Both	♥ 52	♥ AT94	Pass	3NT	All Pass	
North HCP: 15+2	♦ AKT743	♦ Q965				
South HCP: 17	♣ QJ	♣ AKT2				
Contract: 3NT North						

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KT72		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ5	♥ QT963	Pass	2♥	Pass	4♥
North HCP: 16	♦ J742	♦ A	All Pass			
South HCP: 11+1	♣ K642	♣ Q87				
Contract: 4♥ South			1. Stayman			

South hands**1N_with_Singleton**

Board: 151	♠ QJT	Partner is dealer.
Dealer: North	♥ AQ98	The opponents are silent.
Vul: None	♦ K	
HCP: 13+1	♣ JT987	

Board: 152	♠ A	You are dealer.
Dealer: South	♥ KT83	The opponents are silent.
Vul: E-W	♦ AT83	
HCP: 17	♣ AQT6	

Board: 153	♠ 542	Partner is dealer.
Dealer: North	♥ K83	The opponents are silent.
Vul: None	♦ QJ76	
HCP: 11	♣ AJ2	

Board: 154	♠ A	You are dealer.
Dealer: South	♥ AT94	The opponents are silent.
Vul: Both	♦ Q965	
HCP: 17	♣ AKT2	

Board: 155	♠ KT72	Partner is dealer.
Dealer: North	♥ QT963	The opponents are silent.
Vul: None	♦ A	
HCP: 11+1	♣ Q87	

Both hands (Answers Page)

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ A982	♠ QJT		1NT	Pass	2♣ ¹
Vul: None	♥ K643	♥ AQ98	Pass	2♥	Pass	4♥
North HCP: 17	♦ AQ95	♦ K	All Pass			
South HCP: 13+1	♣ A	♣ JT987				
Contract: 4♥ South			1. Stayman			

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ KJ4	♠ A				1NT
Vul: E-W	♥ 64	♥ KT83	Pass	3NT	All Pass	
North HCP: 10	♦ K542	♦ AT83				
South HCP: 17	♣ K973	♣ AQT6				
Contract: 3NT North						

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ KQJT	♠ 542		1NT	Pass	3NT
Vul: None	♥ JT64	♥ K83	All Pass			
North HCP: 16	♦ A	♦ QJ76				
South HCP: 11	♣ KQ95	♣ AJ2				
Contract: 3NT South						

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A				1NT
Vul: Both	♥ 52	♥ AT94	Pass	3NT	All Pass	
North HCP: 15+2	♦ AKT743	♦ Q965				
South HCP: 17	♣ QJ	♣ AKT2				
Contract: 3NT North						

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KT72		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ5	♥ QT963	Pass	2♥	Pass	4♥
North HCP: 16	♦ J742	♦ A	All Pass			
South HCP: 11+1	♣ K642	♣ Q87				
Contract: 4♥ South			1. Stayman			

North hands

1N_with_Singleton

Board: 156	♠ T7642	LHO is dealer.
Dealer: East	♥ K	East (LHO) opens 1NT if possible.
Vul: E-W	♦ T863	
HCP: 6+1	♣ KT8	
Board: 157	♠ Q	LHO is dealer.
Dealer: East	♥ T972	East (LHO) opens 1NT if possible.
Vul: N-S	♦ T543	
HCP: 4	♣ Q654	
Board: 158	♠ QJ953	Partner is dealer.
Dealer: South	♥ K	West (RHO) bids 2♣ if possible.
Vul: Both	♦ KJ6	
HCP: 11+1	♣ J872	
Board: 159	♠ A	You are dealer.
Dealer: North	♥ Q965	The opponents are silent.
Vul: None	♦ AT83	
HCP: 17	♣ AK64	
Board: 160	♠ Q743	Partner is dealer.
Dealer: South	♥ J74	The opponents are silent.
Vul: N-S	♦ K96	
HCP: 10	♣ KJ4	

Both hands (Answers Page)

Board: 156	North:	South:	W	N	E	S
Dealer: East	♠ T7642	♠ Q			1NT	3♥
Vul: E-W	♥ K	♥ QJT8742	All Pass			
North HCP: 6+1	♦ T863	♦ A94				
South HCP: 10+3	♣ KT8	♣ J2				
Contract: 3♥ South						

Board: 157	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ KJT54			1NT	2♦ ¹
Vul: N-S	♥ T972	♥ QJ85	Pass	2♥	All Pass	
North HCP: 4	♦ T543	♦ Q8				
South HCP: 13+1	♣ Q654	♣ AT	1. Cappelletti, both majors			
Contract: 2♥ North						

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ QJ953	♠ A			1NT	
Vul: Both	♥ K	♥ A942	2♣ ¹	2♥	Pass	2♠
North HCP: 11+1	♦ KJ6	♦ T543	Pass	3NT	All Pass	
South HCP: 17	♣ J872	♣ AKQ4	1. Cappelletti, any 6+suit			
Contract: 3NT North						

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ T976		1NT	Pass	2♣ ¹
Vul: None	♥ Q965	♥ AT3	Pass	2♥	Pass	2NT
North HCP: 17	♦ AT83	♦ K952	Pass	3NT	All Pass	
South HCP: 7	♣ AK64	♣ 73	1. Stayman			
Contract: 3NT North						

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ Q743	♠ AKJ9			1NT	
Vul: N-S	♥ J74	♥ Q652	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ K96	♦ QT73	Pass	3NT	Pass	4♠
South HCP: 16	♣ KJ4	♣ A	All Pass			
Contract: 4♠ South			1. Stayman			

South hands

1N_with_Singleton

Board: 156 ♠ Q RHO is dealer. You bid second.

Dealer: East ♥ QJT8742 East (RHO) opens 1NT if possible.

Vul: E-W ♦ A94

HCP: 10+3 ♣ J2

Board: 157 ♠ KJT54 RHO is dealer. You bid second.

Dealer: East ♥ QJ85 East (RHO) opens 1NT if possible.

Vul: N-S ♦ Q8

HCP: 13+1 ♣ AT

Board: 158 ♠ A You are dealer.

Dealer: South ♥ A942 West (LHO) bids 2♣ if possible.

Vul: Both ♦ T543

HCP: 17 ♣ AKQ4

Board: 159 ♠ T976 Partner is dealer.

Dealer: North ♥ AT3 The opponents are silent.

Vul: None ♦ K952

HCP: 7 ♣ 73

Board: 160 ♠ AKJ9 You are dealer.

Dealer: South ♥ Q652 The opponents are silent.

Vul: N-S ♦ QT73

HCP: 16 ♣ A

Both hands (Answers Page)

Board: 156	North:	South:	W	N	E	S
Dealer: East	♠ T7642	♠ Q			1NT	3♥
Vul: E-W	♥ K	♥ QJT8742	All Pass			
North HCP: 6+1	♦ T863	♦ A94				
South HCP: 10+3	♣ KT8	♣ J2				
Contract: 3♥ South						

Board: 157	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ KJT54			1NT	2♦ ¹
Vul: N-S	♥ T972	♥ QJ85	Pass	2♥	All Pass	
North HCP: 4	♦ T543	♦ Q8				
South HCP: 13+1	♣ Q654	♣ AT	1. Cappelletti, both majors			
Contract: 2♥ North						

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ QJ953	♠ A			1NT	
Vul: Both	♥ K	♥ A942	2♣ ¹	2♥	Pass	2♠
North HCP: 11+1	♦ KJ6	♦ T543	Pass	3NT	All Pass	
South HCP: 17	♣ J872	♣ AKQ4	1. Cappelletti, any 6+suit			
Contract: 3NT North						

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ T976		1NT	Pass	2♣ ¹
Vul: None	♥ Q965	♥ AT3	Pass	2♥	Pass	2NT
North HCP: 17	♦ AT83	♦ K952	Pass	3NT	All Pass	
South HCP: 7	♣ AK64	♣ 73	1. Stayman			
Contract: 3NT North						

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ Q743	♠ AKJ9			1NT	
Vul: N-S	♥ J74	♥ Q652	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ K96	♦ QT73	Pass	3NT	Pass	4♠
South HCP: 16	♣ KJ4	♣ A	All Pass			
Contract: 4♠ South			1. Stayman			

North hands

1N_with_Singleton

Board: 161 ♠ KT82 Partner is dealer.

Dealer: South ♥ QJ954 East (LHO) bids 3♦ if possible.

Vul: None ♦ -

HCP: 11+1 ♣ AJ83

Board: 162 ♠ JT42 Partner is dealer.

Dealer: South ♥ Q843 The opponents are silent.

Vul: N-S ♦ QJ9

HCP: 10 ♣ A2

Board: 163 ♠ A You are dealer.

Dealer: North ♥ Q842 The opponents are silent.

Vul: N-S ♦ AJT6

HCP: 17 ♣ AQ65

Board: 164 ♠ K94 Partner is dealer.

Dealer: South ♥ Q6 The opponents are silent.

Vul: None ♦ Q76

HCP: 9+1 ♣ QT765

Both hands (Answers Page)

Board: 161	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ AQ54				1NT
Vul: None	♥ QJ954	♥ A832	Pass	2♣ ¹	3♦	Pass
North HCP: 11+1	♦ -	♦ A	Pass	3♥	Pass	4♦ ²
South HCP: 17	♣ AJ83	♣ K642	Pass	4NT	Pass	5♣ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. Stayman
2. limit raise or better in !H
3. A=0/5 or 3/5

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ JT42	♠ KQ93				1NT
Vul: N-S	♥ Q843	♥ AT52	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ QJ9	♦ A	Pass	4♥	All Pass	
South HCP: 16	♣ A2	♣ K954				
Contract: 4♥ North			1. Stayman			

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJT4		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q842	♥ AJT5	Pass	2♥	Pass	4♥
North HCP: 17	♦ AJT6	♦ K82	All Pass			
South HCP: 13	♣ AQ65	♣ J8				
Contract: 4♥ South			1. Stayman			

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ AJ53				1NT
Vul: None	♥ Q6	♥ JT87	Pass	2NT	Pass	3NT
North HCP: 9+1	♦ Q76	♦ A	All Pass			
South HCP: 17	♣ QT765	♣ AK94				
Contract: 3NT South						

South hands

1N_with_Singleton

Board: 161 ♠ AQ54 You are dealer.

Dealer: South ♥ A832 East (RHO) bids 3♦ if possible.

Vul: None ♦ A

HCP: 17 ♣ K642

Board: 162 ♠ KQ93 You are dealer.

Dealer: South ♥ AT52 The opponents are silent.

Vul: N-S ♦ A

HCP: 16 ♣ K954

Board: 163 ♠ KJT4 Partner is dealer.

Dealer: North ♥ AJT5 The opponents are silent.

Vul: N-S ♦ K82

HCP: 13 ♣ J8

Board: 164 ♠ AJ53 You are dealer.

Dealer: South ♥ JT87 The opponents are silent.

Vul: None ♦ A

HCP: 17 ♣ AK94

Both hands (Answers Page)

Board: 161	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ AQ54				1NT
Vul: None	♥ QJ954	♥ A832	Pass	2♣ ¹	3♦	Pass
North HCP: 11+1	♦ -	♦ A	Pass	3♥	Pass	4♦ ²
South HCP: 17	♣ AJ83	♣ K642	Pass	4NT	Pass	5♣ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. Stayman
2. limit raise or better in !H
3. A=0/5 or 3/5

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ JT42	♠ KQ93				1NT
Vul: N-S	♥ Q843	♥ AT52	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ QJ9	♦ A	Pass	4♥	All Pass	
South HCP: 16	♣ A2	♣ K954				
Contract: 4♥ North			1. Stayman			

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJT4		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q842	♥ AJT5	Pass	2♥	Pass	4♥
North HCP: 17	♦ AJT6	♦ K82	All Pass			
South HCP: 13	♣ AQ65	♣ J8				
Contract: 4♥ South			1. Stayman			

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ AJ53				1NT
Vul: None	♥ Q6	♥ JT87	Pass	2NT	Pass	3NT
North HCP: 9+1	♦ Q76	♦ A	All Pass			
South HCP: 17	♣ QT765	♣ AK94				
Contract: 3NT South						

North hands

1N_with_Singleton

Board: 165 ♠ A432 You are dealer.

Dealer: North ♥ KQJ6 The opponents are silent.

Vul: N-S ♦ QJT6

HCP: 17 ♣ A

Board: 166 ♠ 987 Partner is dealer.

Dealer: South ♥ T985 The opponents are silent.

Vul: N-S ♦ AQ4

HCP: 6 ♣ 743

Board: 167 ♠ A You are dealer.

Dealer: North ♥ QJT7 The opponents are silent.

Vul: E-W ♦ J532

HCP: 15 ♣ AK83

Board: 168 ♠ 3 Partner is dealer.

Dealer: South ♥ K876 The opponents are silent.

Vul: None ♦ T98543

HCP: 7+2 ♣ A9

Both hands (Answers Page)

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ A432	♠ K95		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQJ6	♥ A543	Pass	2♥	Pass	3♠
North HCP: 17	♦ QJT6	♦ A74	Pass	4♣	Pass	4♥
South HCP: 14	♣ A	♣ K86	Pass	4NT	Pass	5♥ ²
Contract: 6♥ South			Pass	5NT ³	Pass	6♥ ⁴
			All Pass			

1. Stayman
2. A=2/5 or 5/5, Q(H)=0
3. King ask by 5NT
4. K=2

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ 987	♠ AJ63				1NT
Vul: N-S	♥ T985	♥ KQJ2	All Pass			
North HCP: 6	♦ AQ4	♦ J732				
South HCP: 16	♣ 743	♣ A				
Contract: 1NT South						

Board: 167	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ 97653		1NT	Pass	2♥
Vul: E-W	♥ QJT7	♥ 52	Pass	2♠	Pass	2NT
North HCP: 15	♦ J532	♦ AK87	All Pass			
South HCP: 8+1	♣ AK83	♣ JT				
Contract: 2NT South						

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AQ94				1NT
Vul: None	♥ K876	♥ AT94	Pass	2♣ ¹	Pass	2♥
North HCP: 7+2	♦ T98543	♦ A	Pass	3♥	Pass	4♥
South HCP: 16	♣ A9	♣ Q753	All Pass			
Contract: 4♥ South			1. Stayman			

South hands

1N_with_Singleton

Board: 165	♠ K95	Partner is dealer.
Dealer: North	♥ A543	The opponents are silent.
Vul: N-S	♦ A74	
HCP: 14	♣ K86	

Board: 166	♠ AJ63	You are dealer.
Dealer: South	♥ KQJ2	The opponents are silent.
Vul: N-S	♦ J732	
HCP: 16	♣ A	

Board: 167	♠ 97653	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: E-W	♦ AK87	
HCP: 8+1	♣ JT	

Board: 168	♠ AQ94	You are dealer.
Dealer: South	♥ AT94	The opponents are silent.
Vul: None	♦ A	
HCP: 16	♣ Q753	

Both hands (Answers Page)

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ A432	♠ K95		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQJ6	♥ A543	Pass	2♥	Pass	3♠
North HCP: 17	♦ QJT6	♦ A74	Pass	4♣	Pass	4♥
South HCP: 14	♣ A	♣ K86	Pass	4NT	Pass	5♥ ²
Contract: 6♥ South			Pass	5NT ³	Pass	6♥ ⁴
			All Pass			

1. Stayman
2. A=2/5 or 5/5, Q(H)=0
3. King ask by 5NT
4. K=2

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ 987	♠ AJ63				1NT
Vul: N-S	♥ T985	♥ KQJ2	All Pass			
North HCP: 6	♦ AQ4	♦ J732				
South HCP: 16	♣ 743	♣ A				
Contract: 1NT South						

Board: 167	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ 97653		1NT	Pass	2♥
Vul: E-W	♥ QJT7	♥ 52	Pass	2♠	Pass	2NT
North HCP: 15	♦ J532	♦ AK87	All Pass			
South HCP: 8+1	♣ AK83	♣ JT				
Contract: 2NT South						

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AQ94				1NT
Vul: None	♥ K876	♥ AT94	Pass	2♣ ¹	Pass	2♥
North HCP: 7+2	♦ T98543	♦ A	Pass	3♥	Pass	4♥
South HCP: 16	♣ A9	♣ Q753	All Pass			
Contract: 4♥ South			1. Stayman			

North hands

1N_with_Singleton

Board: 169	♠ AJ54	You are dealer.
Dealer: North	♥ A	West (RHO) bids 3♣ if possible.
Vul: Both	♦ AJT6	
HCP: 17	♣ K952	
Board: 170	♠ QJ98742	Partner is dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: Both	♦ T	
HCP: 9+3	♣ A2	
Board: 171	♠ QT9532	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ 762	
HCP: 5+2	♣ 942	
Board: 172	♠ QT8643	LHO is dealer.
Dealer: East	♥ AQJ62	East (LHO) opens 1NT if possible.
Vul: E-W	♦ J4	
HCP: 10+3	♣ -	
Board: 173	♠ AK52	You are dealer.
Dealer: North	♥ JT73	The opponents are silent.
Vul: None	♦ KQ73	
HCP: 17	♣ A	

Both hands (Answers Page)

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ AJ54	♠ T932		1NT	Pass	2♦
Vul: Both	♥ A	♥ QT8652	Pass	2♥	Pass	Pass
North HCP: 17	♦ AJT6	♦ 875	3♣	Pass	Pass	3♥
South HCP: 2+2	♣ K952	♣ -	All Pass			
Contract: 3♥ South						

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ QJ98742	♠ A				1NT
Vul: Both	♥ Q65	♥ AKT8	Pass	4♥ ¹	Pass	4♠
North HCP: 9+3	♦ T	♦ A874	All Pass			
South HCP: 16	♣ A2	♣ J765	1. Texas			
Contract: 4♠ South						

Board: 171	North:	South:	W	N	E	S
Dealer: South	♠ QT9532	♠ KJ87				1NT
Vul: None	♥ K	♥ AQ65	Pass	2♥	Pass	2NT ¹
North HCP: 5+2	♦ 762	♦ QT98	Pass	3♠	All Pass	
South HCP: 16	♣ 942	♣ A	1. Extended acceptance after NT			
Contract: 3♠ North						

Board: 172	North:	South:	W	N	E	S
Dealer: East	♠ QT8643	♠ KJ52			1NT	Pass
Vul: E-W	♥ AQJ62	♥ -	Pass	2♦ ¹	Pass	4♠
North HCP: 10+3	♦ J4	♦ KQ732	All Pass			
South HCP: 15+1	♣ -	♣ AQ95	1. Cappelletti, both majors			
Contract: 4♠ South						

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ JT98		1NT	All Pass	
Vul: None	♥ JT73	♥ 9854				
North HCP: 17	♦ KQ73	♦ 9				
South HCP: 4	♣ A	♣ K853				
Contract: 1NT North						

South hands

1N_with_Singleton

Board: 169	♠ T932	Partner is dealer.
Dealer: North	♥ QT8652	West (LHO) bids 3♣ if possible.
Vul: Both	♦ 875	
HCP: 2+2	♣ -	
 Board: 170	 ♠ A	 You are dealer.
Dealer: South	♥ AKT8	The opponents are silent.
Vul: Both	♦ A874	
HCP: 16	♣ J765	
 Board: 171	 ♠ KJ87	 You are dealer.
Dealer: South	♥ AQ65	The opponents are silent.
Vul: None	♦ QT98	
HCP: 16	♣ A	
 Board: 172	 ♠ KJ52	 RHO is dealer. You bid second.
Dealer: East	♥ -	East (RHO) opens 1NT if possible.
Vul: E-W	♦ KQ732	
HCP: 15+1	♣ AQ95	
 Board: 173	 ♠ JT98	 Partner is dealer.
Dealer: North	♥ 9854	The opponents are silent.
Vul: None	♦ 9	
HCP: 4	♣ K853	

Both hands (Answers Page)

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ AJ54	♠ T932		1NT	Pass	2♦
Vul: Both	♥ A	♥ QT8652	Pass	2♥	Pass	Pass
North HCP: 17	♦ AJT6	♦ 875	3♣	Pass	Pass	3♥
South HCP: 2+2	♣ K952	♣ -	All Pass			
Contract: 3♥ South						

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ QJ98742	♠ A				1NT
Vul: Both	♥ Q65	♥ AKT8	Pass	4♥ ¹	Pass	4♠
North HCP: 9+3	♦ T	♦ A874	All Pass			
South HCP: 16	♣ A2	♣ J765	1. Texas			
Contract: 4♠ South						

Board: 171	North:	South:	W	N	E	S
Dealer: South	♠ QT9532	♠ KJ87				1NT
Vul: None	♥ K	♥ AQ65	Pass	2♥	Pass	2NT ¹
North HCP: 5+2	♦ 762	♦ QT98	Pass	3♠	All Pass	
South HCP: 16	♣ 942	♣ A	1. Extended acceptance after NT			
Contract: 3♠ North						

Board: 172	North:	South:	W	N	E	S
Dealer: East	♠ QT8643	♠ KJ52			1NT	Pass
Vul: E-W	♥ AQJ62	♥ -	Pass	2♦ ¹	Pass	4♠
North HCP: 10+3	♦ J4	♦ KQ732	All Pass			
South HCP: 15+1	♣ -	♣ AQ95	1. Cappelletti, both majors			
Contract: 4♠ South						

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ JT98		1NT	All Pass	
Vul: None	♥ JT73	♥ 9854				
North HCP: 17	♦ KQ73	♦ 9				
South HCP: 4	♣ A	♣ K853				
Contract: 1NT North						

North hands

1N_with_Singleton

Board: 174 ♠ Q982 RHO is dealer. You bid second.

Dealer: West ♥ 3 West (RHO) opens 1NT if possible.

Vul: N-S ♦ QT76432

HCP: 4+3 ♣ 3

Board: 175 ♠ J873 You are dealer.

Dealer: North ♥ A The opponents are silent.

Vul: E-W ♦ AKJ9

HCP: 16 ♣ K876

Board: 176 ♠ KT82 You are dealer.

Dealer: North ♥ AQJ8 West (RHO) bids 2♠ if possible.

Vul: Both ♦ A East (LHO) bids 3♥ if possible.

HCP: 17 ♣ K532 West (RHO) bids 4♦ if possible.

Board: 177 ♠ 86543 Partner is dealer.

Dealer: South ♥ J The opponents are silent.

Vul: None ♦ KQ7

HCP: 9+1 ♣ K642

Board: 178 ♠ 9875 You are dealer.

Dealer: North ♥ KQJ6 The opponents are silent.

Vul: E-W ♦ AK87

HCP: 17 ♣ A

Both hands (Answers Page)

Board: 174	North:	South:	W	N	E	S
Dealer: West	♠ Q982	♠ 6	1NT	Pass	Pass	2♥ ¹
Vul: N-S	♥ 3	♥ AKQ65	All Pass			
North HCP: 4+3	♦ QT76432	♦ K8				
South HCP: 13+2	♣ 3	♣ J7542	1. Cappelletti, 5M-4m			
Contract: 2♥ South						

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ J873	♠ AT5	1NT	Pass	2♦	
Vul: E-W	♥ A	♥ KJT95	Pass	2♥	Pass	3NT
North HCP: 16	♦ AKJ9	♦ QT	All Pass			
South HCP: 12+1	♣ K876	♣ Q95				
Contract: 3NT South						

Board: 176	North:	South:	W	N	E	S
Dealer: North	♠ KT82	♠ Q7543	1NT	Pass	2♥	
Vul: Both	♥ AQJ8	♥ -	2♠ ¹	X	3♥	3♠
North HCP: 17	♦ A	♦ J532	4♦	4♠	All Pass	
South HCP: 6+1	♣ K532	♣ QJT6				
Contract: 4♠ North			1. Michaels Cuebid			

Board: 177	North:	South:	W	N	E	S
Dealer: South	♠ 86543	♠ AKJT				1NT
Vul: None	♥ J	♥ AT76	Pass	2♥	Pass	2NT ¹
North HCP: 9+1	♦ KQ7	♦ A	Pass	4♠	All Pass	
South HCP: 17	♣ K642	♣ J853				
Contract: 4♠ North			1. Extended acceptance after NT			

Board: 178	North:	South:	W	N	E	S
Dealer: North	♠ 9875	♠ AT432	1NT	Pass	2♥	
Vul: E-W	♥ KQJ6	♥ T873	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ AK87	♦ -	Pass	4NT	Pass	5♦ ²
South HCP: 6+1	♣ A	♣ Q753	Pass	5♠	All Pass	
Contract: 5♠ North			1. Extended acceptance after NT			
			2. A=1/5 or 4/5			

South hands**1N_with_Singleton**

Board: 174 ♠ 6 LHO is dealer.

Dealer: West ♥ AKQ65 West (LHO) opens 1NT if possible.

Vul: N-S ♦ K8

HCP: 13+2 ♣ J7542

Board: 175 ♠ AT5 Partner is dealer.

Dealer: North ♥ KJT95 The opponents are silent.

Vul: E-W ♦ QT

HCP: 12+1 ♣ Q95

Board: 176 ♠ Q7543 Partner is dealer.

Dealer: North ♥ - West (LHO) bids 2♠ if possible.

Vul: Both ♦ J532 East (RHO) bids 3♥ if possible.

HCP: 6+1 ♣ QJT6 West (LHO) bids 4♦ if possible.

Board: 177 ♠ AKJT You are dealer.

Dealer: South ♥ AT76 The opponents are silent.

Vul: None ♦ A

HCP: 17 ♣ J853

Board: 178 ♠ AT432 Partner is dealer.

Dealer: North ♥ T873 The opponents are silent.

Vul: E-W ♦ -

HCP: 6+1 ♣ Q753

Both hands (Answers Page)

Board: 174	North:	South:	W	N	E	S
Dealer: West	♠ Q982	♠ 6	1NT	Pass	Pass	2♥ ¹
Vul: N-S	♥ 3	♥ AKQ65	All Pass			
North HCP: 4+3	♦ QT76432	♦ K8				
South HCP: 13+2	♣ 3	♣ J7542	1. Cappelletti, 5M-4m			
Contract: 2♥ South						

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ J873	♠ AT5	1NT	Pass	2♦	
Vul: E-W	♥ A	♥ KJT95	Pass	2♥	Pass	3NT
North HCP: 16	♦ AKJ9	♦ QT	All Pass			
South HCP: 12+1	♣ K876	♣ Q95				
Contract: 3NT South						

Board: 176	North:	South:	W	N	E	S
Dealer: North	♠ KT82	♠ Q7543	1NT	Pass	2♥	
Vul: Both	♥ AQJ8	♥ -	2♠ ¹	X	3♥	3♠
North HCP: 17	♦ A	♦ J532	4♦	4♠	All Pass	
South HCP: 6+1	♣ K532	♣ QJT6				
Contract: 4♠ North			1. Michaels Cuebid			

Board: 177	North:	South:	W	N	E	S
Dealer: South	♠ 86543	♠ AKJT				1NT
Vul: None	♥ J	♥ AT76	Pass	2♥	Pass	2NT ¹
North HCP: 9+1	♦ KQ7	♦ A	Pass	4♠	All Pass	
South HCP: 17	♣ K642	♣ J853				
Contract: 4♠ North			1. Extended acceptance after NT			

Board: 178	North:	South:	W	N	E	S
Dealer: North	♠ 9875	♠ AT432	1NT	Pass	2♥	
Vul: E-W	♥ KQJ6	♥ T873	Pass	2NT ¹	Pass	4♠
North HCP: 17	♦ AK87	♦ -	Pass	4NT	Pass	5♦ ²
South HCP: 6+1	♣ A	♣ Q753	Pass	5♠	All Pass	
Contract: 5♠ North			1. Extended acceptance after NT			
			2. A=1/5 or 4/5			

North hands

1N_with_Singleton

Board: 179 ♠ AQJ7 You are dealer.

Dealer: North ♥ QT63 The opponents are silent.

Vul: E-W ♦ QJT9

HCP: 16 ♣ A

Board: 180 ♠ T6532 Partner is dealer.

Dealer: South ♥ A96 The opponents are silent.

Vul: N-S ♦ Q83

HCP: 10+1 ♣ A4

Board: 181 ♠ AT43 You are dealer.

Dealer: North ♥ Q982 The opponents are silent.

Vul: None ♦ A

HCP: 17 ♣ AK98

Board: 182 ♠ AJT9 RHO is dealer. You bid second.

Dealer: West ♥ KT2 West (RHO) opens 1NT if possible.

Vul: N-S ♦ 942 East (LHO) bids 2♦ if possible.

HCP: 8 ♣ 982

Board: 183 ♠ KQ43 You are dealer.

Dealer: North ♥ A The opponents are silent.

Vul: None ♦ AT86

HCP: 16 ♣ K976

Both hands (Answers Page)

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ AQJ7	♠ 83		1NT	All Pass	
Vul: E-W	♥ QT63	♥ 82				
North HCP: 16	♦ QJT9	♦ A8753				
South HCP: 8+1	♣ A	♣ KJT2				
Contract: 1NT North						

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ T6532	♠ A			1NT	
Vul: N-S	♥ A96	♥ KJ53	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ Q83	♦ A764	Pass	3NT	All Pass	
South HCP: 15	♣ A4	♣ KT72				
Contract: 3NT North						

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ AT43	♠ 75		1NT	All Pass	
Vul: None	♥ Q982	♥ T74				
North HCP: 17	♦ A	♦ Q32				
South HCP: 5+1	♣ AK98	♣ QJ763				
Contract: 1NT North						

Board: 182	North:	South:	W	N	E	S
Dealer: West	♠ AJT9	♠ 64	1NT	Pass	2♦	3♦
Vul: N-S	♥ KT2	♥ Q98		All Pass		
North HCP: 8	♦ 942	♦ AK875				
South HCP: 15+1	♣ 982	♣ AQ6				
Contract: 3♦ South						

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ KQ43	♠ T72		1NT	Pass	2♣ ¹
Vul: None	♥ A	♥ K743	Pass	2♠	All Pass	
North HCP: 16	♦ AT86	♦ KJ532				
South HCP: 7+1	♣ K976	♣ T	1. Stayman			
Contract: 2♠ North						

South hands**1N_with_Singleton**

Board: 179	♠ 83
Dealer: North	♥ 82
Vul: E-W	♦ A8753
HCP: 8+1	♣ KJT2

Partner is dealer.
The opponents are silent.

Board: 180	♠ A
Dealer: South	♥ KJ53
Vul: N-S	♦ A764
HCP: 15	♣ KT72

You are dealer.
The opponents are silent.

Board: 181	♠ 75
Dealer: North	♥ T74
Vul: None	♦ Q32
HCP: 5+1	♣ QJ763

Partner is dealer.
The opponents are silent.

Board: 182	♠ 64
Dealer: West	♥ Q98
Vul: N-S	♦ AK875
HCP: 15+1	♣ AQ6

LHO is dealer.
West (LHO) opens 1NT if possible.
East (RHO) bids 2♦ if possible.

Board: 183	♠ T72
Dealer: North	♥ K743
Vul: None	♦ KJ532
HCP: 7+1	♣ T

Partner is dealer.
The opponents are silent.

Both hands (Answers Page)

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ AQJ7	♠ 83		1NT	All Pass	
Vul: E-W	♥ QT63	♥ 82				
North HCP: 16	♦ QJT9	♦ A8753				
South HCP: 8+1	♣ A	♣ KJT2				
Contract: 1NT North						

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ T6532	♠ A			1NT	
Vul: N-S	♥ A96	♥ KJ53	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ Q83	♦ A764	Pass	3NT	All Pass	
South HCP: 15	♣ A4	♣ KT72				
Contract: 3NT North						

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ AT43	♠ 75		1NT	All Pass	
Vul: None	♥ Q982	♥ T74				
North HCP: 17	♦ A	♦ Q32				
South HCP: 5+1	♣ AK98	♣ QJ763				
Contract: 1NT North						

Board: 182	North:	South:	W	N	E	S
Dealer: West	♠ AJT9	♠ 64	1NT	Pass	2♦	3♦
Vul: N-S	♥ KT2	♥ Q98		All Pass		
North HCP: 8	♦ 942	♦ AK875				
South HCP: 15+1	♣ 982	♣ AQ6				
Contract: 3♦ South						

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ KQ43	♠ T72		1NT	Pass	2♣ ¹
Vul: None	♥ A	♥ K743	Pass	2♠	All Pass	
North HCP: 16	♦ AT86	♦ KJ532				
South HCP: 7+1	♣ K976	♣ T	1. Stayman			
Contract: 2♠ North						

North hands

1N_with_Singleton

Board: 184	♠ A	Partner is dealer.
Dealer: South	♥ J832	The opponents are silent.
Vul: Both	♦ KJT965	
HCP: 9+2	♣ 64	

Board: 185	♠ A	You are dealer.
Dealer: North	♥ J874	The opponents are silent.
Vul: None	♦ AKT3	
HCP: 15	♣ QJT4	

Board: 186	♠ AK8	Partner is dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ T63	
HCP: 14+1	♣ K9832	

Board: 187	♠ J987	You are dealer.
Dealer: North	♥ AKJ5	The opponents are silent.
Vul: E-W	♦ A865	
HCP: 17	♣ A	

Board: 188	♠ QJ43	You are dealer.
Dealer: North	♥ AJ43	The opponents are silent.
Vul: E-W	♦ KQ42	
HCP: 17	♣ A	

Both hands (Answers Page)

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ 9652				1NT
Vul: Both	♥ J832	♥ AQ95	Pass	2♣ ¹	Pass	2♥
North HCP: 9+2	♦ KJT965	♦ A	Pass	4♥	All Pass	
South HCP: 16	♣ 64	♣ AQ93				
Contract: 4♥ North			1. Stayman			

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ T985		1NT	Pass	2♣ ¹
Vul: None	♥ J874	♥ QT5	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKT3	♦ 42	All Pass			
South HCP: 9	♣ QJT4	♣ AK87		1. Stayman		
Contract: 2NT South						

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ AK8	♠ 7532				1NT
Vul: N-S	♥ A4	♥ KQT2	Pass	3NT	All Pass	
North HCP: 14+1	♦ T63	♦ AK87				
South HCP: 16	♣ K9832	♣ A				
Contract: 3NT North						

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ J987	♠ 5		1NT	Pass	3NT
Vul: E-W	♥ AKJ5	♥ 874	All Pass			
North HCP: 17	♦ A865	♦ QJ				
South HCP: 8+3	♣ A	♣ KQ97432				
Contract: 3NT South						

Board: 188	North:	South:	W	N	E	S
Dealer: North	♠ QJ43	♠ AK982		1NT	Pass	2♥
Vul: E-W	♥ AJ43	♥ Q5	Pass	2NT ¹	Pass	3NT
North HCP: 17	♦ KQ42	♦ 86	Pass	4♣	Pass	4♠
South HCP: 13+1	♣ A	♣ KJ76	All Pass			
Contract: 4♠ South			1. Extended acceptance after NT			

South hands**1N_with_Singleton****Board: 184** ♠ 9652 You are dealer.

Dealer: South ♥ AQ95 The opponents are silent.

Vul: Both ♦ A

HCP: 16 ♣ AQ93

Board: 185 ♠ T985 Partner is dealer.

Dealer: North ♥ QT5 The opponents are silent.

Vul: None ♦ 42

HCP: 9 ♣ AK87

Board: 186 ♠ 7532 You are dealer.

Dealer: South ♥ KQT2 The opponents are silent.

Vul: N-S ♦ AK87

HCP: 16 ♣ A

Board: 187 ♠ 5 Partner is dealer.

Dealer: North ♥ 874 The opponents are silent.

Vul: E-W ♦ QJ

HCP: 8+3 ♣ KQ97432

Board: 188 ♠ AK982 Partner is dealer.

Dealer: North ♥ Q5 The opponents are silent.

Vul: E-W ♦ 86

HCP: 13+1 ♣ KJ76

Both hands (Answers Page)

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ 9652				1NT
Vul: Both	♥ J832	♥ AQ95	Pass	2♣ ¹	Pass	2♥
North HCP: 9+2	♦ KJT965	♦ A	Pass	4♥	All Pass	
South HCP: 16	♣ 64	♣ AQ93				
Contract: 4♥ North			1. Stayman			

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ T985		1NT	Pass	2♣ ¹
Vul: None	♥ J874	♥ QT5	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKT3	♦ 42	All Pass			
South HCP: 9	♣ QJT4	♣ AK87		1. Stayman		
Contract: 2NT South						

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ AK8	♠ 7532				1NT
Vul: N-S	♥ A4	♥ KQT2	Pass	3NT	All Pass	
North HCP: 14+1	♦ T63	♦ AK87				
South HCP: 16	♣ K9832	♣ A				
Contract: 3NT North						

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ J987	♠ 5		1NT	Pass	3NT
Vul: E-W	♥ AKJ5	♥ 874	All Pass			
North HCP: 17	♦ A865	♦ QJ				
South HCP: 8+3	♣ A	♣ KQ97432				
Contract: 3NT South						

Board: 188	North:	South:	W	N	E	S
Dealer: North	♠ QJ43	♠ AK982		1NT	Pass	2♥
Vul: E-W	♥ AJ43	♥ Q5	Pass	2NT ¹	Pass	3NT
North HCP: 17	♦ KQ42	♦ 86	Pass	4♣	Pass	4♠
South HCP: 13+1	♣ A	♣ KJ76	All Pass			
Contract: 4♠ South			1. Extended acceptance after NT			

North hands

1N_with_Singleton

Board: 189 ♠ AQ63 You are dealer.

Dealer: North ♥ J873 The opponents are silent.

Vul: Both ♦ KQJ5

HCP: 17 ♣ A

Board: 190 ♠ KJT9 Partner is dealer.

Dealer: South ♥ AT7 The opponents are silent.

Vul: N-S ♦ 97

HCP: 9 ♣ JT52

Board: 191 ♠ K963 You are dealer.

Dealer: North ♥ A The opponents are silent.

Vul: Both ♦ KJ83

HCP: 16 ♣ AJ93

Board: 192 ♠ QT854 Partner is dealer.

Dealer: South ♥ KT94 The opponents are silent.

Vul: None ♦ A9

HCP: 9+1 ♣ 97

Board: 193 ♠ 72 LHO is dealer.

Dealer: East ♥ KQ853 East (LHO) opens 1NT if possible.

Vul: None ♦ QT5 West (RHO) bids 2♥ if possible.

HCP: 13+1 ♣ AQ6

Both hands (Answers Page)

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ 954		1NT	Pass	3NT
Vul: Both	♥ J873	♥ AK		All Pass		
North HCP: 17	♦ KQJ5	♦ A74				
South HCP: 11+1	♣ A	♣ 96543				
Contract: 3NT South						

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ KJT9	♠ A				1NT
Vul: N-S	♥ AT7	♥ K532	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 97	♦ AJ64	Pass	2NT	All Pass	
South HCP: 15	♣ JT52	♣ K743				
Contract: 2NT North			1. Stayman			

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ K963	♠ AQ		1NT	Pass	2♦
Vul: Both	♥ A	♥ JT862	Pass	2♥	Pass	3♣
North HCP: 16	♦ KJ83	♦ Q	Pass	3NT	All Pass	
South HCP: 12+2	♣ AJ93	♣ KT765				
Contract: 3NT North						

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ QT854	♠ A				1NT
Vul: None	♥ KT94	♥ AQ86	Pass	2♣ ¹	Pass	2♥
North HCP: 9+1	♦ A9	♦ K652	Pass	4♥	All Pass	
South HCP: 16	♣ 97	♣ KT82				
Contract: 4♥ North			1. Stayman			

Board: 193	North:	South:	W	N	E	S
Dealer: East	♠ 72	♠ QJT96			1NT	Pass
Vul: None	♥ KQ853	♥ JT2	2♥	3♥	All Pass	
North HCP: 13+1	♦ QT5	♦ K3				
South HCP: 8+1	♣ AQ6	♣ J85				
Contract: 3♥ North						

South hands

1N_with_Singleton

Board: 189	♠ 954	Partner is dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ A74	
HCP: 11+1	♣ 96543	
Board: 190	♠ A	You are dealer.
Dealer: South	♥ K532	The opponents are silent.
Vul: N-S	♦ AJ64	
HCP: 15	♣ K743	
Board: 191	♠ AQ	Partner is dealer.
Dealer: North	♥ JT862	The opponents are silent.
Vul: Both	♦ Q	
HCP: 12+2	♣ KT765	
Board: 192	♠ A	You are dealer.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: None	♦ K652	
HCP: 16	♣ KT82	
Board: 193	♠ QJT96	RHO is dealer. You bid second.
Dealer: East	♥ JT2	East (RHO) opens 1NT if possible.
Vul: None	♦ K3	West (LHO) bids 2♥ if possible.
HCP: 8+1	♣ J85	

Both hands (Answers Page)

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ 954		1NT	Pass	3NT
Vul: Both	♥ J873	♥ AK		All Pass		
North HCP: 17	♦ KQJ5	♦ A74				
South HCP: 11+1	♣ A	♣ 96543				
Contract: 3NT South						

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ KJT9	♠ A				1NT
Vul: N-S	♥ AT7	♥ K532	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 97	♦ AJ64	Pass	2NT	All Pass	
South HCP: 15	♣ JT52	♣ K743				
Contract: 2NT North			1. Stayman			

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ K963	♠ AQ		1NT	Pass	2♦
Vul: Both	♥ A	♥ JT862	Pass	2♥	Pass	3♣
North HCP: 16	♦ KJ83	♦ Q	Pass	3NT	All Pass	
South HCP: 12+2	♣ AJ93	♣ KT765				
Contract: 3NT North						

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ QT854	♠ A				1NT
Vul: None	♥ KT94	♥ AQ86	Pass	2♣ ¹	Pass	2♥
North HCP: 9+1	♦ A9	♦ K652	Pass	4♥	All Pass	
South HCP: 16	♣ 97	♣ KT82				
Contract: 4♥ North			1. Stayman			

Board: 193	North:	South:	W	N	E	S
Dealer: East	♠ 72	♠ QJT96			1NT	Pass
Vul: None	♥ KQ853	♥ JT2	2♥	3♥	All Pass	
North HCP: 13+1	♦ QT5	♦ K3				
South HCP: 8+1	♣ AQ6	♣ J85				
Contract: 3♥ North						

North hands

1N_with_Singleton

Board: 194	♠ 982	LHO is dealer.
Dealer: East	♥ 7432	East (LHO) opens 1NT if possible.
Vul: N-S	♦ 94	
HCP: 3	♣ KT74	
Board: 195	♠ KJ98643	LHO is dealer.
Dealer: East	♥ A6	East (LHO) opens 1NT if possible.
Vul: E-W	♦ Q97	West (RHO) bids 2♣ if possible.
HCP: 14+3	♣ A	West (RHO) Doubles 2♠ if possible.
Board: 196	♠ KT9	Partner is dealer.
Dealer: South	♥ A94	West (RHO) bids 3♣ if possible.
Vul: E-W	♦ QT9	
HCP: 13	♣ KJ76	
Board: 197	♠ A	You are dealer.
Dealer: North	♥ KJ54	The opponents are silent.
Vul: None	♦ KJT2	
HCP: 17	♣ KQ94	

Both hands (Answers Page)

Board: 194

Dealer: East

North:

♠ 982

South:

♠ KQJ43

W N E S

 1NT 2♠¹

Vul: N-S

♥ 7432

♥ 96

All Pass

North HCP: 3

♦ 94

♦ AQJ72

1. Cappelletti, 5M-4m

South HCP: 13+2

♣ KT74

♣ 9

Contract: 2♠ South

Board: 195

Dealer: East

North:

♠ KJ98643

South:

♠ 752

W N E S

1NT Pass

Vul: E-W

♥ A6

♥ T52

 2♣¹ 2♠ Pass Pass

North HCP: 14+3

♦ Q97

♦ K62

X 3♠ All Pass

South HCP: 3

♣ A

♣ T432

1. Stayman

Contract: 3♠ North

Board: 196

Dealer: South

North:

♠ KT9

South:

♠ AJ83

W N E S

1NT

Vul: E-W

♥ A94

♥ Q872

3♣ 3NT All Pass

North HCP: 13

♦ QT9

♦ AJ72

South HCP: 16

♣ KJ76

♣ A

Contract: 3NT North

Board: 197

Dealer: North

North:

♠ A

South:

♠ KJ863

W N E S

1NT Pass 2♥

Vul: None

♥ KJ54

♥ 9

Pass 2♠ Pass 3♦

North HCP: 17

♦ KJT2

♦ A965

Pass 3NT All Pass

South HCP: 12+1

♣ KQ94

♣ AT3

Contract: 3NT North

South hands

1N_with_Singleton

Board: 194	♠ KQJ43	RHO is dealer. You bid second.
Dealer: East	♥ 96	East (RHO) opens 1NT if possible.
Vul: N-S	♦ AQJ72	
HCP: 13+2	♣ 9	
Board: 195	♠ 752	RHO is dealer. You bid second.
Dealer: East	♥ T52	East (RHO) opens 1NT if possible.
Vul: E-W	♦ K62	West (LHO) bids 2♣ if possible.
HCP: 3	♣ T432	West (LHO) Doubles 2♠ if possible.
Board: 196	♠ AJ83	You are dealer.
Dealer: South	♥ Q872	West (LHO) bids 3♣ if possible.
Vul: E-W	♦ AJ72	
HCP: 16	♣ A	
Board: 197	♠ KJ863	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ A965	
HCP: 12+1	♣ AT3	

Both hands (Answers Page)

Board: 194	North:	South:	W	N	E	S
Dealer: East	♠ 982	♠ KQJ43			1NT	2♠ ¹
Vul: N-S	♥ 7432	♥ 96		All Pass		
North HCP: 3	♦ 94	♦ AQJ72				
South HCP: 13+2	♣ KT74	♣ 9				1. Cappelletti, 5M-4m
Contract: 2♠ South						

Board: 195	North:	South:	W	N	E	S
Dealer: East	♠ KJ98643	♠ 752			1NT	Pass
Vul: E-W	♥ A6	♥ T52	2♣ ¹	2♠	Pass	Pass
North HCP: 14+3	♦ Q97	♦ K62	X	3♠	All Pass	
South HCP: 3	♣ A	♣ T432				1. Stayman
Contract: 3♠ North						

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ AJ83				1NT
Vul: E-W	♥ A94	♥ Q872	3♣	3NT	All Pass	
North HCP: 13	♦ QT9	♦ AJ72				
South HCP: 16	♣ KJ76	♣ A				
Contract: 3NT North						

Board: 197	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJ863		1NT	Pass	2♥
Vul: None	♥ KJ54	♥ 9	Pass	2♠	Pass	3♦
North HCP: 17	♦ KJT2	♦ A965	Pass	3NT	All Pass	
South HCP: 12+1	♣ KQ94	♣ AT3				
Contract: 3NT North						

North hands

1N_with_Singleton

Board: 198 ♠ KQ543

Partner is dealer.

Dealer: South ♥ 6

The opponents are silent.

Vul: E-W ♦ QT97

HCP: 10+1 ♣ KT8

Board: 199 ♠ KJ97654

RHO is dealer. You bid second.

Dealer: West ♥ 5

West (RHO) opens 1NT if possible.

Vul: None ♦ K73

HCP: 7+3 ♣ 43

Board: 200 ♠ KQ864

Partner is dealer.

Dealer: South ♥ KQJ

The opponents are silent.

Vul: N-S ♦ AT7

HCP: 17+1 ♣ QT

Board: 201 ♠ KQ653

RHO is dealer. You bid second.

Dealer: West ♥ A96

West (RHO) opens 1NT if possible.

Vul: Both ♦ 2

HCP: 12+1 ♣ QJ76

Both hands (Answers Page)

Board: 198	North:	South:	W	N	E	S
Dealer: South	♠ KQ543	♠ AT72				1NT
Vul: E-W	♥ 6	♥ KJ98	Pass	2♥	Pass	2NT ¹
North HCP: 10+1	♦ QT97	♦ A	Pass	3NT	Pass	4NT
South HCP: 17	♣ KT8	♣ AJ72	Pass	5♦ ²	Pass	6♠
Contract: 6♠ South			All Pass			
			1. Extended acceptance after NT			
			2. A=1/5 or 4/5			

Board: 199	North:	South:	W	N	E	S
Dealer: West	♠ KJ97654	♠ Q32	1NT	3♠	All Pass	
Vul: None	♥ 5	♥ 87				
North HCP: 7+3	♦ K73	♦ J982				
South HCP: 12	♣ 43	♣ AKQ9				
Contract: 3♠ North						

Board: 200	North:	South:	W	N	E	S
Dealer: South	♠ KQ864	♠ A				1NT
Vul: N-S	♥ KQJ	♥ AT82	Pass	2♥	Pass	2♠
North HCP: 17+1	♦ AT7	♦ K853	Pass	6NT	All Pass	
South HCP: 15	♣ QT	♣ A765				
Contract: 6NT North						

Board: 201	North:	South:	W	N	E	S
Dealer: West	♠ KQ653	♠ J9	1NT	2♠ ¹	All Pass	
Vul: Both	♥ A96	♥ JT542				
North HCP: 12+1	♦ 2	♦ Q74				1. Cappelletti, 5M-4m
South HCP: 4+1	♣ QJ76	♣ 983				
Contract: 2♠ North						

South hands

1N_with_Singleton

Board: 198 ♠ AT72 You are dealer.

Dealer: South ♥ KJ98 The opponents are silent.

Vul: E-W ♦ A

HCP: 17 ♣ AJ72

Board: 199 ♠ Q32 LHO is dealer.

Dealer: West ♥ 87 West (LHO) opens 1NT if possible.

Vul: None ♦ J982

HCP: 12 ♣ AKQ9

Board: 200 ♠ A You are dealer.

Dealer: South ♥ AT82 The opponents are silent.

Vul: N-S ♦ K853

HCP: 15 ♣ A765

Board: 201 ♠ J9 LHO is dealer.

Dealer: West ♥ JT542 West (LHO) opens 1NT if possible.

Vul: Both ♦ Q74

HCP: 4+1 ♣ 983

Both hands (Answers Page)

Board: 198	North:	South:	W	N	E	S
Dealer: South	♠ KQ543	♠ AT72				1NT
Vul: E-W	♥ 6	♥ KJ98	Pass	2♥	Pass	2NT ¹
North HCP: 10+1	♦ QT97	♦ A	Pass	3NT	Pass	4NT
South HCP: 17	♣ KT8	♣ AJ72	Pass	5♦ ²	Pass	6♠
Contract: 6♠ South			All Pass			
			1. Extended acceptance after NT			
			2. A=1/5 or 4/5			

Board: 199	North:	South:	W	N	E	S
Dealer: West	♠ KJ97654	♠ Q32	1NT	3♠	All Pass	
Vul: None	♥ 5	♥ 87				
North HCP: 7+3	♦ K73	♦ J982				
South HCP: 12	♣ 43	♣ AKQ9				
Contract: 3♠ North						

Board: 200	North:	South:	W	N	E	S
Dealer: South	♠ KQ864	♠ A				1NT
Vul: N-S	♥ KQJ	♥ AT82	Pass	2♥	Pass	2♠
North HCP: 17+1	♦ AT7	♦ K853	Pass	6NT	All Pass	
South HCP: 15	♣ QT	♣ A765				
Contract: 6NT North						

Board: 201	North:	South:	W	N	E	S
Dealer: West	♠ KQ653	♠ J9	1NT	2♠ ¹	All Pass	
Vul: Both	♥ A96	♥ JT542				
North HCP: 12+1	♦ 2	♦ Q74				1. Cappelletti, 5M-4m
South HCP: 4+1	♣ QJ76	♣ 983				
Contract: 2♠ North						

North hands

1N_with_Singleton

Board: 202	♠ K32	Partner is dealer.
Dealer: South	♥ 7653	The opponents are silent.
Vul: None	♦ Q7	
HCP: 9	♣ KJ87	

Board: 203	♠ KJT9	You are dealer.
Dealer: North	♥ AT95	The opponents are silent.
Vul: E-W	♦ A	
HCP: 16	♣ A972	

Board: 204	♠ Q43	Partner is dealer.
Dealer: South	♥ A95	The opponents are silent.
Vul: None	♦ KQJ983	
HCP: 13+2	♣ J	

Board: 205	♠ A	You are dealer.
Dealer: North	♥ KT92	The opponents are silent.
Vul: E-W	♦ A753	
HCP: 15	♣ A862	

Board: 206	♠ A84	Partner is dealer.
Dealer: South	♥ J7642	The opponents are silent.
Vul: Both	♦ K4	
HCP: 9+1	♣ JT9	

Both hands (Answers Page)

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ AQT6				1NT
Vul: None	♥ 7653	♥ A	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q7	♦ K962	Pass	2NT	Pass	3NT
South HCP: 17	♣ KJ87	♣ AT96	All Pass			
Contract: 3NT South			1. Stayman			

Board: 203	North:	South:	W	N	E	S
Dealer: North	♠ KJT9	♠ 8543		1NT	All Pass	
Vul: E-W	♥ AT95	♥ Q862				
North HCP: 16	♦ A	♦ Q84				
South HCP: 4	♣ A972	♣ 83				
Contract: 1NT North						

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ A				1NT
Vul: None	♥ A95	♥ KQT8	Pass	3NT	All Pass	
North HCP: 13+2	♦ KQJ983	♦ AT62				
South HCP: 17	♣ J	♣ A764				
Contract: 3NT North						

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ K854		1NT	Pass	2♣ ¹
Vul: E-W	♥ KT92	♥ 83	Pass	2♥	Pass	3NT
North HCP: 15	♦ A753	♦ KQT4	All Pass			
South HCP: 9	♣ A862	♣ J97				
Contract: 3NT South			1. Stayman			

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ K962				1NT
Vul: Both	♥ J7642	♥ A	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ K4	♦ AQ97	Pass	3NT	All Pass	
South HCP: 17	♣ JT9	♣ A853				
Contract: 3NT North						

South hands

1N_with_Singleton

Board: 202	♠ AQT6	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ K962	
HCP: 17	♣ AT96	

Board: 203	♠ 8543	Partner is dealer.
Dealer: North	♥ Q862	The opponents are silent.
Vul: E-W	♦ Q84	
HCP: 4	♣ 83	

Board: 204	♠ A	You are dealer.
Dealer: South	♥ KQT8	The opponents are silent.
Vul: None	♦ AT62	
HCP: 17	♣ A764	

Board: 205	♠ K854	Partner is dealer.
Dealer: North	♥ 83	The opponents are silent.
Vul: E-W	♦ KQT4	
HCP: 9	♣ J97	

Board: 206	♠ K962	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ AQ97	
HCP: 17	♣ A853	

Both hands (Answers Page)

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ AQT6				1NT
Vul: None	♥ 7653	♥ A	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q7	♦ K962	Pass	2NT	Pass	3NT
South HCP: 17	♣ KJ87	♣ AT96	All Pass			
Contract: 3NT South			1. Stayman			

Board: 203	North:	South:	W	N	E	S
Dealer: North	♠ KJT9	♠ 8543		1NT	All Pass	
Vul: E-W	♥ AT95	♥ Q862				
North HCP: 16	♦ A	♦ Q84				
South HCP: 4	♣ A972	♣ 83				
Contract: 1NT North						

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ A				1NT
Vul: None	♥ A95	♥ KQT8	Pass	3NT	All Pass	
North HCP: 13+2	♦ KQJ983	♦ AT62				
South HCP: 17	♣ J	♣ A764				
Contract: 3NT North						

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ K854		1NT	Pass	2♣ ¹
Vul: E-W	♥ KT92	♥ 83	Pass	2♥	Pass	3NT
North HCP: 15	♦ A753	♦ KQT4	All Pass			
South HCP: 9	♣ A862	♣ J97				
Contract: 3NT South			1. Stayman			

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ K962				1NT
Vul: Both	♥ J7642	♥ A	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ K4	♦ AQ97	Pass	3NT	All Pass	
South HCP: 17	♣ JT9	♣ A853				
Contract: 3NT North						

North hands

1N_with_Singleton

Board: 207 ♠ 5 RHO is dealer. You bid second.

Dealer: West ♥ QT765 West (RHO) opens 1NT if possible.

Vul: None ♦ QT6

HCP: 7+1 ♣ K987

Board: 208 ♠ KT95 Partner is dealer.

Dealer: South ♥ KJT7 The opponents are silent.

Vul: N-S ♦ 83

HCP: 7 ♣ 943

Board: 209 ♠ AQ83 You are dealer.

Dealer: North ♥ J876 The opponents are silent.

Vul: Both ♦ AJT2

HCP: 16 ♣ A

Board: 210 ♠ A5 Partner is dealer.

Dealer: South ♥ 8 The opponents are silent.

Vul: None ♦ KQJ852

HCP: 14+2 ♣ A652

Board: 211 ♠ A974 You are dealer.

Dealer: North ♥ A543 The opponents are silent.

Vul: Both ♦ AJ83

HCP: 17 ♣ A

Both hands (Answers Page)

Board: 207	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ KQ972	1NT	Pass	Pass	2♦ ¹
Vul: None	♥ QT765	♥ K832	Pass	3♥	All Pass	
North HCP: 7+1	♦ QT6	♦ 5				
South HCP: 13+1	♣ K987	♣ AJ2				1. Cappelletti, both majors
Contract: 3♥ North						

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ KT95	♠ A				1NT
Vul: N-S	♥ KJT7	♥ A952	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ 83	♦ A954				All Pass
South HCP: 16	♣ 943	♣ AT87				1. Stayman
Contract: 2♥ South						

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ AQ83	♠ T6		1NT	All Pass	
Vul: Both	♥ J876	♥ KT52				
North HCP: 16	♦ AJT2	♦ Q754				
South HCP: 5	♣ A	♣ 975				
Contract: 1NT North						

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ JT82				1NT
Vul: None	♥ 8	♥ AQT9	Pass	3NT	All Pass	
North HCP: 14+2	♦ KQJ852	♦ A				
South HCP: 16	♣ A652	♣ KQT3				
Contract: 3NT North						

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ A974	♠ QT5		1NT	All Pass	
Vul: Both	♥ A543	♥ KJT2				
North HCP: 17	♦ AJ83	♦ 76				
South HCP: 6	♣ A	♣ T642				
Contract: 1NT North						

South hands

1N_with_Singleton

Board: 207 ♠ KQ972 LHO is dealer.

Dealer: West ♥ K832 West (LHO) opens 1NT if possible.

Vul: None ♦ 5

HCP: 13+1 ♣ AJ2

Board: 208 ♠ A You are dealer.

Dealer: South ♥ A952 The opponents are silent.

Vul: N-S ♦ A954

HCP: 16 ♣ AT87

Board: 209 ♠ T6 Partner is dealer.

Dealer: North ♥ KT52 The opponents are silent.

Vul: Both ♦ Q754

HCP: 5 ♣ 975

Board: 210 ♠ JT82 You are dealer.

Dealer: South ♥ AQT9 The opponents are silent.

Vul: None ♦ A

HCP: 16 ♣ KQT3

Board: 211 ♠ QT5 Partner is dealer.

Dealer: North ♥ KJT2 The opponents are silent.

Vul: Both ♦ 76

HCP: 6 ♣ T642

Both hands (Answers Page)

Board: 207	North:	South:	W	N	E	S
Dealer: West	♠ 5	♠ KQ972	1NT	Pass	Pass	2♦ ¹
Vul: None	♥ QT765	♥ K832	Pass	3♥	All Pass	
North HCP: 7+1	♦ QT6	♦ 5				
South HCP: 13+1	♣ K987	♣ AJ2				1. Cappelletti, both majors
Contract: 3♥ North						

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ KT95	♠ A				1NT
Vul: N-S	♥ KJT7	♥ A952	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ 83	♦ A954				All Pass
South HCP: 16	♣ 943	♣ AT87				1. Stayman
Contract: 2♥ South						

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ AQ83	♠ T6		1NT	All Pass	
Vul: Both	♥ J876	♥ KT52				
North HCP: 16	♦ AJT2	♦ Q754				
South HCP: 5	♣ A	♣ 975				
Contract: 1NT North						

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ JT82				1NT
Vul: None	♥ 8	♥ AQT9	Pass	3NT	All Pass	
North HCP: 14+2	♦ KQJ852	♦ A				
South HCP: 16	♣ A652	♣ KQT3				
Contract: 3NT North						

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ A974	♠ QT5		1NT	All Pass	
Vul: Both	♥ A543	♥ KJT2				
North HCP: 17	♦ AJ83	♦ 76				
South HCP: 6	♣ A	♣ T642				
Contract: 1NT North						