

**North hands****Any\_5422\_with\_15-16**

<b>Board: 1</b>	♠ A6	You bid first.
Dealer: North	♥ 95	The opponents are silent.
Vul: E-W	♦ AQ76	
HCP: 15+1	♣ AJT52	
<hr/>		
<b>Board: 2</b>	♠ A94	LHO opens the bidding 1NT.
Dealer: East	♥ 43	Partner bids next.
Vul: N-S	♦ AJT952	
HCP: 12+2	♣ KT	
<hr/>		
<b>Board: 3</b>	♠ 84	You bid first.
Dealer: North	♥ AK53	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 16+1	♣ AQ962	
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<b>Board: 4</b>	♠ AQ	Partner bids first.
Dealer: South	♥ J73	The opponents are silent.
Vul: Both	♦ AJT75	
HCP: 12+1	♣ 875	
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<b>Board: 5</b>	♠ KJ	You bid first.
Dealer: North	♥ T983	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 15+1	♣ AKT76	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ A6

♥ 95

♦ AQ76

♣ AJT52

South:

♠ JT9

♥ AK843

♦ 53

♣ K74

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 2

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 6+1

Contract: 2♦ South

North:

♠ A94

♥ 43

♦ AJT952

♣ KT

South:

♠ KJ632

♥ QT2

♦ 8

♣ 9762

W N E S

1NT Pass

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

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 3

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 11

Contract: 4♥ South

North:

♠ 84

♥ AK53

♦ QJ

♣ AQ962

South:

♠ Q72

♥ Q942

♦ A95

♣ K87

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 4

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 16+1

Contract: 3NT North

North:

♠ AQ

♥ J73

♦ AJT75

♣ 875

South:

♠ J4

♥ AK42

♦ K2

♣ AJT63

W N E S

1NT

Pass 3NT All Pass

### Board: 5

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+2

Contract: 4♠ North

North:

♠ KJ

♥ T983

♦ AT

♣ AKT76

South:

♠ AQ9742

♥ K5

♦ Q76

♣ 94

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

**South hands****Any\_5422\_with\_15-16**

<b>Board: 1</b>	♠ JT9	Partner bids first.
Dealer: North	♥ AK843	The opponents are silent.
Vul: E-W	♦ 53	
HCP: 11+1	♣ K74	
<hr/>		
<b>Board: 2</b>	♠ KJ632	RHO opens the bidding 1NT.
Dealer: East	♥ QT2	You bid next.
Vul: N-S	♦ 8	
HCP: 6+1	♣ 9762	
<hr/>		
<b>Board: 3</b>	♠ Q72	Partner bids first.
Dealer: North	♥ Q942	The opponents are silent.
Vul: Both	♦ A95	
HCP: 11	♣ K87	
<hr/>		
<b>Board: 4</b>	♠ J4	You bid first.
Dealer: South	♥ AK42	The opponents are silent.
Vul: Both	♦ K2	
HCP: 16+1	♣ AJT63	
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<b>Board: 5</b>	♠ AQ9742	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ Q76	
HCP: 11+2	♣ 94	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ A6

♥ 95

♦ AQ76

♣ AJT52

South:

♠ JT9

♥ AK843

♦ 53

♣ K74

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 2

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 6+1

Contract: 2♦ South

North:

♠ A94

♥ 43

♦ AJT952

♣ KT

South:

♠ KJ632

♥ QT2

♦ 8

♣ 9762

W N E S

1NT Pass

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

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 3

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 11

Contract: 4♥ South

North:

♠ 84

♥ AK53

♦ QJ

♣ AQ962

South:

♠ Q72

♥ Q942

♦ A95

♣ K87

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 4

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 16+1

Contract: 3NT North

North:

♠ AQ

♥ J73

♦ AJT75

♣ 875

South:

♠ J4

♥ AK42

♦ K2

♣ AJT63

W N E S

1NT

Pass 3NT All Pass

### Board: 5

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+2

Contract: 4♠ North

North:

♠ KJ

♥ T983

♦ AT

♣ AKT76

South:

♠ AQ9742

♥ K5

♦ Q76

♣ 94

W N E S

1NT Pass 4♥<sup>1</sup>

Pass 4♠ All Pass

1. Texas

## North hands

Any\_5422\_with\_15-16

<b>Board: 6</b>	♠ AJ8	Partner bids first.
Dealer: South	♥ J874	The opponents are silent.
Vul: Both	♦ K82	
HCP: 12	♣ K84	
<b>Board: 7</b>	♠ K6	You bid first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: N-S	♦ KQJ32	
HCP: 15+1	♣ KJ83	
<b>Board: 8</b>	♠ QT2	Partner bids first.
Dealer: South	♥ K753	West (RHO) bids 2♣ if possible.
Vul: E-W	♦ Q94	West (RHO) bids 2♥ if possible.
HCP: 8	♣ JT3	
<b>Board: 9</b>	♠ T3	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: N-S	♦ AKT75	
HCP: 15+1	♣ QT93	
<b>Board: 10</b>	♠ T8643	RHO opens the bidding 1NT.
Dealer: West	♥ T75	You bid next.
Vul: None	♦ T	East (LHO) bids 2♦ if possible.
HCP: 4+1	♣ A985	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ8

♥ J874

♦ K82

♣ K84

South:

♠ QT

♥ A3

♦ AQT95

♣ QJ97

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
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Pass	3NT	All Pass	
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1. Stayman

### Board: 7

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 3♠ South

North:

♠ K6

♥ Q5

♦ KQJ32

♣ KJ83

South:

♠ AJT754

♥ 642

♦ 96

♣ Q7

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3♠
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All Pass

### Board: 8

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ QT2

♥ K753

♦ Q94

♣ JT3

South:

♠ K4

♥ A2

♦ KT32

♣ KQ984

W	N	E	S
			1NT

2♣ <sup>1</sup>	X	Pass	2♦
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2♥	2NT	All Pass	
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1. Cappelletti, any 6+suit

### Board: 9

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 3+2

Contract: 2♥ North

North:

♠ T3

♥ AQ

♦ AKT75

♣ QT93

South:

♠ J9

♥ T8652

♦ Q

♣ 87652

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	All Pass	
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### Board: 10

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 15+1

Contract: 3♦ South

North:

♠ T8643

♥ T75

♦ T

♣ A985

South:

♠ AJ75

♥ 2

♦ AQJ87

♣ KT4

W	N	E	S
1NT	Pass	2♦	3♦

All Pass

## South hands

Any\_5422\_with\_15-16

<b>Board: 6</b>	♠ QT	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: Both	♦ AQT95	
HCP: 15+1	♣ QJ97	
<b>Board: 7</b>	♠ AJT754	Partner bids first.
Dealer: North	♥ 642	The opponents are silent.
Vul: N-S	♦ 96	
HCP: 7+2	♣ Q7	
<b>Board: 8</b>	♠ K4	You bid first.
Dealer: South	♥ A2	West (LHO) bids 2♣ if possible.
Vul: E-W	♦ KT32	West (LHO) bids 2♥ if possible.
HCP: 15+1	♣ KQ984	
<b>Board: 9</b>	♠ J9	Partner bids first.
Dealer: North	♥ T8652	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 3+2	♣ 87652	
<b>Board: 10</b>	♠ AJ75	LHO opens the bidding 1NT.
Dealer: West	♥ 2	Partner bids next.
Vul: None	♦ AQJ87	East (RHO) bids 2♦ if possible.
HCP: 15+1	♣ KT4	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ8

♥ J874

♦ K82

♣ K84

South:

♠ QT

♥ A3

♦ AQT95

♣ QJ97

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
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Pass	3NT	All Pass	
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1. Stayman

### Board: 7

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 3♠ South

North:

♠ K6

♥ Q5

♦ KQJ32

♣ KJ83

South:

♠ AJT754

♥ 642

♦ 96

♣ Q7

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3♠
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All Pass

### Board: 8

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ QT2

♥ K753

♦ Q94

♣ JT3

South:

♠ K4

♥ A2

♦ KT32

♣ KQ984

W	N	E	S
			1NT

2♣ <sup>1</sup>	X	Pass	2♦
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2♥	2NT	All Pass	
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1. Cappelletti, any 6+suit

### Board: 9

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 3+2

Contract: 2♥ North

North:

♠ T3

♥ AQ

♦ AKT75

♣ QT93

South:

♠ J9

♥ T8652

♦ Q

♣ 87652

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	All Pass	
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### Board: 10

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 15+1

Contract: 3♦ South

North:

♠ T8643

♥ T75

♦ T

♣ A985

South:

♠ AJ75

♥ 2

♦ AQJ87

♣ KT4

W	N	E	S
1NT	Pass	2♦	3♦

All Pass



# North hands

Any\_5422\_with\_15-16

**Board: 11**      ♠ AK      You bid first.  
 Dealer: North      ♥ KT95      The opponents are silent.  
 Vul: E-W      ♦ KJT83  
 HCP: 15+1      ♣ J6

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**Board: 12**      ♠ QT      Partner bids first.  
 Dealer: South      ♥ K62      The opponents are silent.  
 Vul: Both      ♦ AKQ9  
 HCP: 14      ♣ 8642

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**Board: 13**      ♠ K3      RHO opens the bidding 1NT.  
 Dealer: West      ♥ KQ2      You bid next.  
 Vul: E-W      ♦ KQ3      East (LHO) bids 2♥ if possible.  
 HCP: 19+1      ♣ AQT42      West (RHO) bids 2♠ if possible.

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**Board: 14**      ♠ AKQ32      Partner bids first.  
 Dealer: South      ♥ KQ43      West (RHO) Doubles 4♣ if possible.  
 Vul: E-W      ♦ 73  
 HCP: 14+1      ♣ 43

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**Board: 15**      ♠ AJ      You bid first.  
 Dealer: North      ♥ AT52      West (RHO) bids 2♥ if possible.  
 Vul: E-W      ♦ 97      East (LHO) bids 2♠ if possible.  
 HCP: 15+1      ♣ AQ742

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ AK

♥ KT95

♦ KJT83

♣ J6

South:

♠ T32

♥ Q86

♦ Q42

♣ KQ94

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 12

Dealer: South

Vul: Both

North HCP: 14

South HCP: 15+1

Contract: 3NT North

North:

♠ QT

♥ K62

♦ AKQ9

♣ 8642

South:

♠ K6

♥ AJ95

♦ 62

♣ AQJT9

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 13

Dealer: West

Vul: E-W

North HCP: 19+1

South HCP: 1

Contract: 4♣ North

North:

♠ K3

♥ KQ2

♦ KQ3

♣ AQT42

South:

♠ T952

♥ J96

♦ 8642

♣ 96

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

### Board: 14

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ AKQ32

♥ KQ43

♦ 73

♣ 43

South:

♠ 94

♥ AJT6

♦ AQJT4

♣ KJ

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

1. Stayman

### Board: 15

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13+1

Contract: 4♥ North

North:

♠ AJ

♥ AT52

♦ 97

♣ AQ742

South:

♠ QT

♥ KQJ63

♦ A65

♣ J96

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

1. Michaels Cuebid

## South hands

Any\_5422\_with\_15-16

<b>Board: 11</b>	♠ T32	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: E-W	♦ Q42	
HCP: 9	♣ KQ94	

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<b>Board: 12</b>	♠ K6	You bid first.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: Both	♦ 62	
HCP: 15+1	♣ AQJT9	

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<b>Board: 13</b>	♠ T952	LHO opens the bidding 1NT.
Dealer: West	♥ J96	Partner bids next.
Vul: E-W	♦ 8642	East (RHO) bids 2♥ if possible.
HCP: 1	♣ 96	West (LHO) bids 2♠ if possible.

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<b>Board: 14</b>	♠ 94	You bid first.
Dealer: South	♥ AJT6	West (LHO) Doubles 4♣ if possible.
Vul: E-W	♦ AQJT4	
HCP: 16+1	♣ KJ	

---

<b>Board: 15</b>	♠ QT	Partner bids first.
Dealer: North	♥ KQJ63	West (LHO) bids 2♥ if possible.
Vul: E-W	♦ A65	East (RHO) bids 2♠ if possible.
HCP: 13+1	♣ J96	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ AK

♥ KT95

♦ KJT83

♣ J6

South:

♠ T32

♥ Q86

♦ Q42

♣ KQ94

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 12

Dealer: South

Vul: Both

North HCP: 14

South HCP: 15+1

Contract: 3NT North

North:

♠ QT

♥ K62

♦ AKQ9

♣ 8642

South:

♠ K6

♥ AJ95

♦ 62

♣ AQJT9

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 13

Dealer: West

Vul: E-W

North HCP: 19+1

South HCP: 1

Contract: 4♣ North

North:

♠ K3

♥ KQ2

♦ KQ3

♣ AQT42

South:

♠ T952

♥ J96

♦ 8642

♣ 96

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

### Board: 14

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ AKQ32

♥ KQ43

♦ 73

♣ 43

South:

♠ 94

♥ AJT6

♦ AQJT4

♣ KJ

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

1. Stayman

### Board: 15

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13+1

Contract: 4♥ North

North:

♠ AJ

♥ AT52

♦ 97

♣ AQ742

South:

♠ QT

♥ KQJ63

♦ A65

♣ J96

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

1. Michaels Cuebid

## North hands

Any\_5422\_with\_15-16

**Board: 16**      ♠ 976542      Partner bids first.  
 Dealer: South      ♥ QJ      West (RHO) Doubles 1NT if possible.  
 Vul: N-S      ♦ JT54  
 HCP: 4+2      ♣ 6

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**Board: 17**      ♠ A9      You bid first.  
 Dealer: North      ♥ AT83      The opponents are silent.  
 Vul: Both      ♦ AJT98  
 HCP: 16+1      ♣ K7

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**Board: 18**      ♠ AT94      Partner bids first.  
 Dealer: South      ♥ QJ84      The opponents are silent.  
 Vul: E-W      ♦ T97  
 HCP: 7      ♣ 98

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**Board: 19**      ♠ 83      You bid first.  
 Dealer: North      ♥ A965      East (LHO) bids 2 ♦ if possible.  
 Vul: None      ♦ AK632  
 HCP: 15+1      ♣ KJ

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**Board: 20**      ♠ K4      You bid first.  
 Dealer: North      ♥ KT86      West (RHO) Doubles 2 ♦ if possible.  
 Vul: N-S      ♦ KJ  
 HCP: 16+1      ♣ AQ985

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ 976542	♠ QJ				1NT
Vul: N-S	♥ QJ	♥ AK96	X	2♥	Pass	2♠
North HCP: 4+2	♦ JT54	♦ Q7	Pass	3♠	All Pass	
South HCP: 15+1	♣ 6	♣ K8543				
Contract: 3♠ North						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ 83		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AT83	♥ KJ97	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ AJT98	♦ K763	All Pass			
South HCP: 9	♣ K7	♣ QT4				
Contract: 4♥ South						

1. Stayman

### Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ AT94	♠ 52				1NT
Vul: E-W	♥ QJ84	♥ AT96	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 7	♦ T97	♦ AQJ85	All Pass			
South HCP: 16+1	♣ 98	♣ AJ				
Contract: 2♥ South						

1. Stayman

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ 96		1NT	2♦ <sup>1</sup>	3♣
Vul: None	♥ A965	♥ KT7	Pass	3NT	All Pass	
North HCP: 15+1	♦ AK632	♦ QJ5				
South HCP: 10+1	♣ KJ	♣ A9732				
Contract: 3NT North						

1. Cappelletti, both majors

### Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ A8		1NT	Pass	2♦
Vul: N-S	♥ KT86	♥ A9753	X	2♠ <sup>1</sup>	Pass	4♥
North HCP: 16+1	♦ KJ	♦ 832	All Pass			
South HCP: 8+1	♣ AQ985	♣ 642				
Contract: 4♥ South						

1. Extended acceptance after NT

## South hands

Any\_5422\_with\_15-16

<b>Board: 16</b>	♠ QJ	You bid first.
Dealer: South	♥ AK96	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ Q7	
HCP: 15+1	♣ K8543	

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<b>Board: 17</b>	♠ 83	Partner bids first.
Dealer: North	♥ KJ97	The opponents are silent.
Vul: Both	♦ K763	
HCP: 9	♣ QT4	

---

<b>Board: 18</b>	♠ 52	You bid first.
Dealer: South	♥ AT96	The opponents are silent.
Vul: E-W	♦ AQJ85	
HCP: 16+1	♣ AJ	

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<b>Board: 19</b>	♠ 96	Partner bids first.
Dealer: North	♥ KT7	East (RHO) bids 2♦ if possible.
Vul: None	♦ QJ5	
HCP: 10+1	♣ A9732	

---

<b>Board: 20</b>	♠ A8	Partner bids first.
Dealer: North	♥ A9753	West (LHO) Doubles 2♦ if possible.
Vul: N-S	♦ 832	
HCP: 8+1	♣ 642	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ 976542	♠ QJ				1NT
Vul: N-S	♥ QJ	♥ AK96	X	2♥	Pass	2♠
North HCP: 4+2	♦ JT54	♦ Q7	Pass	3♠	All Pass	
South HCP: 15+1	♣ 6	♣ K8543				
Contract: 3♠ North						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ 83		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AT83	♥ KJ97	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ AJT98	♦ K763	All Pass			
South HCP: 9	♣ K7	♣ QT4				
Contract: 4♥ South						

1. Stayman

### Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ AT94	♠ 52				1NT
Vul: E-W	♥ QJ84	♥ AT96	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 7	♦ T97	♦ AQJ85	All Pass			
South HCP: 16+1	♣ 98	♣ AJ				
Contract: 2♥ South						

1. Stayman

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ 96		1NT	2♦ <sup>1</sup>	3♣
Vul: None	♥ A965	♥ KT7	Pass	3NT	All Pass	
North HCP: 15+1	♦ AK632	♦ QJ5				
South HCP: 10+1	♣ KJ	♣ A9732				
Contract: 3NT North						

1. Cappelletti, both majors

### Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ A8		1NT	Pass	2♦
Vul: N-S	♥ KT86	♥ A9753	X	2♠ <sup>1</sup>	Pass	4♥
North HCP: 16+1	♦ KJ	♦ 832	All Pass			
South HCP: 8+1	♣ AQ985	♣ 642				
Contract: 4♥ South						

1. Extended acceptance after NT



# North hands

Any\_5422\_with\_15-16

<b>Board: 21</b>	♠ AK	You bid first.
Dealer: North	♥ Q643	The opponents are silent.
Vul: None	♦ KT	
HCP: 16+1	♣ KJT54	
<b>Board: 22</b>	♠ QJT8642	Partner bids first.
Dealer: South	♥ T	East (LHO) Doubles 4♥ if possible.
Vul: Both	♦ AT9	
HCP: 7+3	♣ T7	
<b>Board: 23</b>	♠ A4	You bid first.
Dealer: North	♥ AK86	The opponents are silent.
Vul: None	♦ A6	
HCP: 16+1	♣ J9532	
<b>Board: 24</b>	♠ Q743	Partner bids first.
Dealer: South	♥ AT8764	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 6+2	♣ 92	
<b>Board: 25</b>	♠ A2	You bid first.
Dealer: North	♥ KJT2	The opponents are silent.
Vul: None	♦ A8642	
HCP: 16+1	♣ A8	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12+1

Contract: 3NT North

North:

♠ AK

♥ Q643

♦ KT

♣ KJT54

South:

♠ Q987

♥ 2

♦ AQ3

♣ A7632

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

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

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

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

1. Stayman

### Board: 22

Dealer: South

Vul: Both

North HCP: 7+3

South HCP: 15+1

Contract: 4♠ South

North:

♠ QJT8642

♥ T

♦ AT9

♣ T7

South:

♠ A3

♥ QJ64

♦ KQ532

♣ QJ

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

1NT

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

All Pass

1. Texas

### Board: 23

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11

Contract: 4♥ South

North:

♠ A4

♥ AK86

♦ A6

♣ J9532

South:

♠ Q83

♥ T932

♦ QJ3

♣ AQ4

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

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

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

### Board: 24

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ Q743

♥ AT8764

♦ 9

♣ 92

South:

♠ AT

♥ J5

♦ KQ754

♣ AJ75

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

1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. Texas

### Board: 25

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 7

Contract: 1NT North

North:

♠ A2

♥ KJT2

♦ A8642

♣ A8

South:

♠ J76

♥ Q95

♦ QJ3

♣ JT94

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

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

**South hands****Any\_5422\_with\_15-16**

**Board: 21**      ♠ Q987      Partner bids first.  
Dealer: North      ♥ 2      The opponents are silent.  
Vul: None      ♦ AQ3  
HCP: 12+1      ♣ A7632

---

**Board: 22**      ♠ A3      You bid first.  
Dealer: South      ♥ QJ64      East (RHO) Doubles 4♥ if possible.  
Vul: Both      ♦ KQ532  
HCP: 15+1      ♣ QJ

---

**Board: 23**      ♠ Q83      Partner bids first.  
Dealer: North      ♥ T932      The opponents are silent.  
Vul: None      ♦ QJ3  
HCP: 11      ♣ AQ4

---

**Board: 24**      ♠ AT      You bid first.  
Dealer: South      ♥ J5      The opponents are silent.  
Vul: E-W      ♦ KQ754  
HCP: 15+1      ♣ AJ75

---

**Board: 25**      ♠ J76      Partner bids first.  
Dealer: North      ♥ Q95      The opponents are silent.  
Vul: None      ♦ QJ3  
HCP: 7      ♣ JT94

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12+1

Contract: 3NT North

North:

♠ AK

♥ Q643

♦ KT

♣ KJT54

South:

♠ Q987

♥ 2

♦ AQ3

♣ A7632

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

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

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

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

1. Stayman

### Board: 22

Dealer: South

Vul: Both

North HCP: 7+3

South HCP: 15+1

Contract: 4♠ South

North:

♠ QJT8642

♥ T

♦ AT9

♣ T7

South:

♠ A3

♥ QJ64

♦ KQ532

♣ QJ

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

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

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

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

1. Texas

### Board: 23

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11

Contract: 4♥ South

North:

♠ A4

♥ AK86

♦ A6

♣ J9532

South:

♠ Q83

♥ T932

♦ QJ3

♣ AQ4

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

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

Pass	2♥	Pass	4♥
------	----	------	----

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

1. Stayman

### Board: 24

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ Q743

♥ AT8764

♦ 9

♣ 92

South:

♠ AT

♥ J5

♦ KQ754

♣ AJ75

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

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

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

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

1. Texas

### Board: 25

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 7

Contract: 1NT North

North:

♠ A2

♥ KJT2

♦ A8642

♣ A8

South:

♠ J76

♥ Q95

♦ QJ3

♣ JT94

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

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

## North hands

Any\_5422\_with\_15-16

<b>Board: 26</b>	♠ AJT	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: Both	♦ KQJ5	
HCP: 11	♣ T975	

---

<b>Board: 27</b>	♠ AT	You bid first.
Dealer: North	♥ 9654	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 15+1	♣ AKT65	

---

<b>Board: 28</b>	♠ KJ63	Partner bids first.
Dealer: South	♥ AT974	The opponents are silent.
Vul: E-W	♦ AT6	
HCP: 12+1	♣ 6	

---

<b>Board: 29</b>	♠ J3	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ AJ876	
HCP: 15+1	♣ K875	

---

<b>Board: 30</b>	♠ 2	LHO opens the bidding 1NT.
Dealer: East	♥ T5	Partner bids next.
Vul: N-S	♦ KJT	
HCP: 10+3	♣ KQJ7532	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 11

South HCP: 15+1

Contract: 3NT North

North:

♠ AJT

♥ 72

♦ KQJ5

♣ T975

South:

♠ Q3

♥ AQ93

♦ 82

♣ AK643

W	N	E	S
			1NT

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

### Board: 27

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 3

Contract: 1NT North

North:

♠ AT

♥ 9654

♦ KJ

♣ AKT65

South:

♠ 9765

♥ QJ7

♦ 974

♣ 872

W	N	E	S
	1NT	All Pass	

### Board: 28

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15+1

Contract: 6♥ North

North:

♠ KJ63

♥ AT974

♦ AT6

♣ 6

South:

♠ A8

♥ QJ65

♦ K4

♣ AJ975

W	N	E	S
			1NT

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

Pass	6♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 29

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13

Contract: 3NT South

North:

♠ J3

♥ AQ

♦ AJ876

♣ K875

South:

♠ AK85

♥ KJ75

♦ 2

♣ Q962

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 30

Dealer: East

Vul: N-S

North HCP: 10+3

South HCP: 12+2

Contract: 2♣ South

North:

♠ 2

♥ T5

♦ KJT

♣ KQJ7532

South:

♠ KQT865

♥ K94

♦ A95

♣ 9

W	N	E	S
		1NT	2♣ <sup>1</sup>

All Pass

1. Cappelletti, any 6+suit

**South hands****Any\_5422\_with\_15-16**

<b>Board: 26</b>	♠ Q3	You bid first.
Dealer: South	♥ AQ93	The opponents are silent.
Vul: Both	♦ 82	
HCP: 15+1	♣ AK643	

---

<b>Board: 27</b>	♠ 9765	Partner bids first.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: N-S	♦ 974	
HCP: 3	♣ 872	

---

<b>Board: 28</b>	♠ A8	You bid first.
Dealer: South	♥ QJ65	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 15+1	♣ AJ975	

---

<b>Board: 29</b>	♠ AK85	Partner bids first.
Dealer: North	♥ KJ75	The opponents are silent.
Vul: None	♦ 2	
HCP: 13	♣ Q962	

---

<b>Board: 30</b>	♠ KQT865	RHO opens the bidding 1NT.
Dealer: East	♥ K94	You bid next.
Vul: N-S	♦ A95	
HCP: 12+2	♣ 9	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 11

South HCP: 15+1

Contract: 3NT North

North:

♠ AJT

♥ 72

♦ KQJ5

♣ T975

South:

♠ Q3

♥ AQ93

♦ 82

♣ AK643

W	N	E	S
			1NT

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

### Board: 27

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 3

Contract: 1NT North

North:

♠ AT

♥ 9654

♦ KJ

♣ AKT65

South:

♠ 9765

♥ QJ7

♦ 974

♣ 872

W	N	E	S
	1NT	All Pass	

### Board: 28

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15+1

Contract: 6♥ North

North:

♠ KJ63

♥ AT974

♦ AT6

♣ 6

South:

♠ A8

♥ QJ65

♦ K4

♣ AJ975

W	N	E	S
			1NT

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

Pass	6♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 29

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13

Contract: 3NT South

North:

♠ J3

♥ AQ

♦ AJ876

♣ K875

South:

♠ AK85

♥ KJ75

♦ 2

♣ Q962

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 30

Dealer: East

Vul: N-S

North HCP: 10+3

South HCP: 12+2

Contract: 2♣ South

North:

♠ 2

♥ T5

♦ KJT

♣ KQJ7532

South:

♠ KQT865

♥ K94

♦ A95

♣ 9

W	N	E	S
		1NT	2♣ <sup>1</sup>

All Pass

1. Cappelletti, any 6+suit



## North hands

Any\_5422\_with\_15-16

<b>Board: 31</b>	♠ A4	You bid first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: N-S	♦ AQT4	
HCP: 15+1	♣ QJ965	

---

<b>Board: 32</b>	♠ QT	Partner bids first.
Dealer: South	♥ AK87	The opponents are silent.
Vul: Both	♦ 96432	
HCP: 12+1	♣ K9	

---

<b>Board: 33</b>	♠ Q753	Partner bids first.
Dealer: South	♥ KJ762	The opponents are silent.
Vul: None	♦ K2	
HCP: 9+1	♣ T3	

---

<b>Board: 34</b>	♠ KT83	Partner bids first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: None	♦ J82	
HCP: 6	♣ T85	

---

<b>Board: 35</b>	♠ KQ	You bid first.
Dealer: North	♥ QJT4	The opponents are silent.
Vul: None	♦ AT853	
HCP: 15+1	♣ QJ	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 12+1

Contract: 3NT North

North:

♠ A4

♥ Q4

♦ AQT4

♣ QJ965

South:

♠ KJ873

♥ KJ52

♦ 75

♣ A4

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♥<sup>2</sup>

Pass 3NT All Pass

1. Stayman

2. SMOLEN

### Board: 32

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15+1

Contract: 4♦ South

North:

♠ QT

♥ AK87

♦ 96432

♣ K9

South:

♠ A4

♥ T5

♦ AQJT8

♣ A742

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♦ Pass 4♦

All Pass

1. Stayman

### Board: 33

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ Q753

♥ KJ762

♦ K2

♣ T3

South:

♠ A8

♥ AT84

♦ AQ653

♣ J7

W N E S

1NT

Pass 2♦ Pass 2♠<sup>1</sup>

Pass 4♥ All Pass

1. Extended acceptance after NT

### Board: 34

Dealer: South

Vul: None

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ KT83

♥ Q93

♦ J82

♣ T85

South:

♠ J2

♥ KJ

♦ AQ743

♣ A962

W N E S

1NT

All Pass

### Board: 35

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7+1

Contract: 2NT South

North:

♠ KQ

♥ QJT4

♦ AT853

♣ QJ

South:

♠ JT63

♥ K

♦ QJ964

♣ 853

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Stayman

**South hands****Any\_5422\_with\_15-16**

<b>Board: 31</b>	♠ KJ873	Partner bids first.
Dealer: North	♥ KJ52	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 12+1	♣ A4	

---

<b>Board: 32</b>	♠ A4	You bid first.
Dealer: South	♥ T5	The opponents are silent.
Vul: Both	♦ AQJT8	
HCP: 15+1	♣ A742	

---

<b>Board: 33</b>	♠ A8	You bid first.
Dealer: South	♥ AT84	The opponents are silent.
Vul: None	♦ AQ653	
HCP: 15+1	♣ J7	

---

<b>Board: 34</b>	♠ J2	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ AQ743	
HCP: 15+1	♣ A962	

---

<b>Board: 35</b>	♠ JT63	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ QJ964	
HCP: 7+1	♣ 853	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 12+1

Contract: 3NT North

North:

♠ A4

♥ Q4

♦ AQT4

♣ QJ965

South:

♠ KJ873

♥ KJ52

♦ 75

♣ A4

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

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

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

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

1. Stayman

2. SMOLEN

### Board: 32

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15+1

Contract: 4♦ South

North:

♠ QT

♥ AK87

♦ 96432

♣ K9

South:

♠ A4

♥ T5

♦ AQJT8

♣ A742

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

1NT

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

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

All Pass

1. Stayman

### Board: 33

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ Q753

♥ KJ762

♦ K2

♣ T3

South:

♠ A8

♥ AT84

♦ AQ653

♣ J7

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

1NT

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

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

1. Extended acceptance after NT

### Board: 34

Dealer: South

Vul: None

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ KT83

♥ Q93

♦ J82

♣ T85

South:

♠ J2

♥ KJ

♦ AQ743

♣ A962

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

1NT

All Pass

### Board: 35

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7+1

Contract: 2NT South

North:

♠ KQ

♥ QJT4

♦ AT853

♣ QJ

South:

♠ JT63

♥ K

♦ QJ964

♣ 853

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

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

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

All Pass

1. Stayman

# North hands

Any\_5422\_with\_15-16

**Board: 36**      ♠ JT743      Partner bids first.  
 Dealer: South      ♥ Q62      The opponents are silent.  
 Vul: N-S      ♦ A5  
 HCP: 8+1      ♣ J86

---

**Board: 37**      ♠ KJ      You bid first.  
 Dealer: North      ♥ T3      The opponents are silent.  
 Vul: Both      ♦ AQT5  
 HCP: 15+1      ♣ KQ984

---

**Board: 38**      ♠ J7632      Partner bids first.  
 Dealer: South      ♥ QJ8      The opponents are silent.  
 Vul: Both      ♦ 94  
 HCP: 5+1      ♣ J93

---

**Board: 39**      ♠ K86432      Partner bids first.  
 Dealer: South      ♥ K87      West (RHO) bids 2♥ if possible.  
 Vul: E-W      ♦ Q53  
 HCP: 10+2      ♣ Q

---

**Board: 40**      ♠ -      Partner bids first.  
 Dealer: South      ♥ Q9643      East (LHO) bids 2♠ if possible.  
 Vul: Both      ♦ QJ862  
 HCP: 9+2      ♣ A63

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ JT743	♠ K2				1NT
Vul: N-S	♥ Q62	♥ KJT4	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ A5	♦ KJ976	Pass	2NT	All Pass	
South HCP: 15+1	♣ J86	♣ A2				
Contract: 2NT North						

### Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ T95		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ T3	♥ AQJ7654	Pass	4♥	All Pass	
North HCP: 15+1	♦ AQT5	♦ -				
South HCP: 7+3	♣ KQ984	♣ T63				
Contract: 4♥ North						

1. Texas

### Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ J7632	♠ KQ				1NT
Vul: Both	♥ QJ8	♥ T732	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ 94	♦ KQJ72	All Pass			
South HCP: 15+1	♣ J93	♣ AT				
Contract: 2♠ South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ K86432	♠ A5				1NT
Vul: E-W	♥ K87	♥ J3	2♥ <sup>1</sup>	4♠	All Pass	
North HCP: 10+2	♦ Q53	♦ KT92				
South HCP: 15+1	♣ Q	♣ AK942				
Contract: 4♠ North						

1. Cappelletti, 5M-4m

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K5				1NT
Vul: Both	♥ Q9643	♥ AK	Pass	2♦	2♠	Pass
North HCP: 9+2	♦ QJ862	♦ K754	Pass	X	Pass	3♣
South HCP: 15+1	♣ A63	♣ Q8742	Pass	3NT	All Pass	
Contract: 3NT North						

## South hands

Any\_5422\_with\_15-16

**Board: 36**      ♠ K2      You bid first.  
 Dealer: South      ♥ KJT4      The opponents are silent.  
 Vul: N-S      ♦ KJ976  
 HCP: 15+1      ♣ A2

---

**Board: 37**      ♠ T95      Partner bids first.  
 Dealer: North      ♥ AQJ7654      The opponents are silent.  
 Vul: Both      ♦ -  
 HCP: 7+3      ♣ T63

---

**Board: 38**      ♠ KQ      You bid first.  
 Dealer: South      ♥ T732      The opponents are silent.  
 Vul: Both      ♦ KQJ72  
 HCP: 15+1      ♣ AT

---

**Board: 39**      ♠ A5      You bid first.  
 Dealer: South      ♥ J3      West (LHO) bids 2♥ if possible.  
 Vul: E-W      ♦ KT92  
 HCP: 15+1      ♣ AK942

---

**Board: 40**      ♠ K5      You bid first.  
 Dealer: South      ♥ AK      East (RHO) bids 2♠ if possible.  
 Vul: Both      ♦ K754  
 HCP: 15+1      ♣ Q8742

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ JT743	♠ K2				1NT
Vul: N-S	♥ Q62	♥ KJT4	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ A5	♦ KJ976	Pass	2NT	All Pass	
South HCP: 15+1	♣ J86	♣ A2				
Contract: 2NT North						

### Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ T95		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ T3	♥ AQJ7654	Pass	4♥	All Pass	
North HCP: 15+1	♦ AQT5	♦ -				
South HCP: 7+3	♣ KQ984	♣ T63				
Contract: 4♥ North						

1. Texas

### Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ J7632	♠ KQ				1NT
Vul: Both	♥ QJ8	♥ T732	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ 94	♦ KQJ72	All Pass			
South HCP: 15+1	♣ J93	♣ AT				
Contract: 2♠ South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ K86432	♠ A5				1NT
Vul: E-W	♥ K87	♥ J3	2♥ <sup>1</sup>	4♠	All Pass	
North HCP: 10+2	♦ Q53	♦ KT92				
South HCP: 15+1	♣ Q	♣ AK942				
Contract: 4♠ North						

1. Cappelletti, 5M-4m

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K5				1NT
Vul: Both	♥ Q9643	♥ AK	Pass	2♦	2♠	Pass
North HCP: 9+2	♦ QJ862	♦ K754	Pass	X	Pass	3♣
South HCP: 15+1	♣ A63	♣ Q8742	Pass	3NT	All Pass	
Contract: 3NT North						



## North hands

Any\_5422\_with\_15-16

<b>Board: 41</b>	♠ AK	You bid first.
Dealer: North	♥ J9	The opponents are silent.
Vul: N-S	♦ A9654	
HCP: 15+1	♣ KT94	
<b>Board: 42</b>	♠ KJ742	Partner bids first.
Dealer: South	♥ 93	West (RHO) bids 2♣ if possible.
Vul: N-S	♦ T982	
HCP: 5+1	♣ J7	
<b>Board: 43</b>	♠ T8	Partner bids first.
Dealer: South	♥ QT853	East (LHO) Doubles 2♦ if possible.
Vul: E-W	♦ JT2	
HCP: 3+1	♣ 743	
<b>Board: 44</b>	♠ JT854	LHO opens the bidding 1NT.
Dealer: East	♥ KQJ872	Partner bids next.
Vul: E-W	♦ A9	
HCP: 11+3	♣ -	
<b>Board: 45</b>	♠ Q5	You bid first.
Dealer: North	♥ QJT9	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 15+1	♣ KQJ62	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 3♥ South

North:

♠ AK

♥ J9

♦ A9654

♣ KT94

South:

♠ 854

♥ AQ8652

♦ J8

♣ 63

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♥

All Pass

### Board: 42

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 16+1

Contract: 2♠ South

North:

♠ KJ742

♥ 93

♦ T982

♣ J7

South:

♠ A6

♥ Q854

♦ A3

♣ AQ983

W N E S

1NT

2♣<sup>1</sup> 2♥ Pass 2♠

All Pass

1. Cappelletti, any 6+suit

### Board: 43

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 16+1

Contract: 3♥ North

North:

♠ T8

♥ QT853

♦ JT2

♣ 743

South:

♠ KJ

♥ AK62

♦ 74

♣ KQT98

W N E S

1NT

Pass 2♦ X 2♠<sup>1</sup>

Pass 3♥ All Pass

1. Extended acceptance after NT

### Board: 44

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 9

Contract: 2♥ South

North:

♠ JT854

♥ KQJ872

♦ A9

♣ -

South:

♠ K72

♥ A94

♦ T642

♣ QT4

W N E S

1NT Pass

Pass 2♦<sup>1</sup> Pass 2♥

All Pass

1. Cappelletti, both majors

### Board: 45

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 4+2

Contract: 3♠ South

North:

♠ Q5

♥ QJT9

♦ KJ

♣ KQJ62

South:

♠ KJT962

♥ 2

♦ T542

♣ T9

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♠

All Pass

## South hands

Any\_5422\_with\_15-16

<b>Board: 41</b>	♠ 854	Partner bids first.
Dealer: North	♥ AQ8652	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 7+2	♣ 63	
<b>Board: 42</b>	♠ A6	You bid first.
Dealer: South	♥ Q854	West (LHO) bids 2♣ if possible.
Vul: N-S	♦ A3	
HCP: 16+1	♣ AQ983	
<b>Board: 43</b>	♠ KJ	You bid first.
Dealer: South	♥ AK62	East (RHO) Doubles 2♦ if possible.
Vul: E-W	♦ 74	
HCP: 16+1	♣ KQT98	
<b>Board: 44</b>	♠ K72	RHO opens the bidding 1NT.
Dealer: East	♥ A94	You bid next.
Vul: E-W	♦ T642	
HCP: 9	♣ QT4	
<b>Board: 45</b>	♠ KJT962	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ T542	
HCP: 4+2	♣ T9	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 7+2

Contract: 3♥ South

North:

♠ AK

♥ J9

♦ A9654

♣ KT94

South:

♠ 854

♥ AQ8652

♦ J8

♣ 63

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♥

All Pass

### Board: 42

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 16+1

Contract: 2♠ South

North:

♠ KJ742

♥ 93

♦ T982

♣ J7

South:

♠ A6

♥ Q854

♦ A3

♣ AQ983

W N E S

1NT

2♣<sup>1</sup> 2♥ Pass 2♠

All Pass

1. Cappelletti, any 6+suit

### Board: 43

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 16+1

Contract: 3♥ North

North:

♠ T8

♥ QT853

♦ JT2

♣ 743

South:

♠ KJ

♥ AK62

♦ 74

♣ KQT98

W N E S

1NT

Pass 2♦ X 2♠<sup>1</sup>

Pass 3♥ All Pass

1. Extended acceptance after NT

### Board: 44

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 9

Contract: 2♥ South

North:

♠ JT854

♥ KQJ872

♦ A9

♣ -

South:

♠ K72

♥ A94

♦ T642

♣ QT4

W N E S

1NT Pass

Pass 2♦<sup>1</sup> Pass 2♥

All Pass

1. Cappelletti, both majors

### Board: 45

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 4+2

Contract: 3♠ South

North:

♠ Q5

♥ QJT9

♦ KJ

♣ KQJ62

South:

♠ KJT962

♥ 2

♦ T542

♣ T9

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♠

All Pass

## North hands

Any\_5422\_with\_15-16

<b>Board: 46</b>	♠ J6	LHO opens the bidding 1NT.
Dealer: East	♥ Q874	Partner bids next.
Vul: N-S	♦ AK2	West (RHO) bids 2♥ if possible.
HCP: 15	♣ KQ83	East (LHO) bids 2♠ if possible.

---

<b>Board: 47</b>	♠ 853	Partner bids first.
Dealer: South	♥ J3	West (RHO) bids 2♦ if possible.
Vul: N-S	♦ AT3	East (LHO) bids 2♥ if possible.
HCP: 7+1	♣ QT543	East (LHO) bids 3♥ if possible.

---

<b>Board: 48</b>	♠ KJT743	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 10+2	♣ AQT3	

---

<b>Board: 49</b>	♠ 74	You bid first.
Dealer: North	♥ AJ74	The opponents are silent.
Vul: E-W	♦ AK875	
HCP: 15+1	♣ K9	

---

<b>Board: 50</b>	♠ Q7	You bid first.
Dealer: North	♥ AQT7	The opponents are silent.
Vul: Both	♦ A2	
HCP: 16+1	♣ AT982	

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 3♥ South

North:

♠ J6

♥ Q874

♦ AK2

♣ KQ83

South:

♠ Q982

♥ K953

♦ 86

♣ J74

W N E S

1NT Pass

2♥ Pass 2♠ Pass

Pass X Pass 3♥

All Pass

### Board: 47

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15+1

Contract: 4♣ South

North:

♠ 853

♥ J3

♦ AT3

♣ QT543

South:

♠ 94

♥ QT

♦ KQJ52

♣ AK97

W N E S

1NT

2♦<sup>1</sup> Pass 2♥ Pass

Pass 3♣ 3♥ 4♣

All Pass

1. Cappelletti, both majors

### Board: 48

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 16+1

Contract: 4♠ South

North:

♠ KJT743

♥ T

♦ 96

♣ AQT3

South:

♠ A2

♥ A752

♦ KQ542

♣ K9

W N E S

1NT

Pass 4♥<sup>1</sup> Pass 4♠

All Pass

1. Texas

### Board: 49

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+3

Contract: 3NT South

North:

♠ 74

♥ AJ74

♦ AK875

♣ K9

South:

♠ KT2

♥ 86

♦ Q

♣ AQ87654

W N E S

1NT Pass 3NT

All Pass

### Board: 50

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+2

Contract: 4♥ South

North:

♠ Q7

♥ AQT7

♦ A2

♣ AT982

South:

♠ KJ543

♥ J9532

♦ JT

♣ Q

W N E S

1NT Pass 2♥

Pass 2♠ Pass 4♥

All Pass

## South hands

Any\_5422\_with\_15-16

<b>Board: 46</b>	♠ Q982	RHO opens the bidding 1NT.
Dealer: East	♥ K953	You bid next.
Vul: N-S	♦ 86	West (LHO) bids 2♥ if possible.
HCP: 6	♣ J74	East (RHO) bids 2♠ if possible.

---

<b>Board: 47</b>	♠ 94	You bid first.
Dealer: South	♥ QT	West (LHO) bids 2♦ if possible.
Vul: N-S	♦ KQJ52	East (RHO) bids 2♥ if possible.
HCP: 15+1	♣ AK97	East (RHO) bids 3♥ if possible.

---

<b>Board: 48</b>	♠ A2	You bid first.
Dealer: South	♥ A752	The opponents are silent.
Vul: E-W	♦ KQ542	
HCP: 16+1	♣ K9	

---

<b>Board: 49</b>	♠ KT2	Partner bids first.
Dealer: North	♥ 86	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 11+3	♣ AQ87654	

---

<b>Board: 50</b>	♠ KJ543	Partner bids first.
Dealer: North	♥ J9532	The opponents are silent.
Vul: Both	♦ JT	
HCP: 8+2	♣ Q	

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 3♥ South

North:

♠ J6

♥ Q874

♦ AK2

♣ KQ83

South:

♠ Q982

♥ K953

♦ 86

♣ J74

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

### Board: 47

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15+1

Contract: 4♣ South

North:

♠ 853

♥ J3

♦ AT3

♣ QT543

South:

♠ 94

♥ QT

♦ KQJ52

♣ AK97

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

1. Cappelletti, both majors

### Board: 48

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 16+1

Contract: 4♠ South

North:

♠ KJT743

♥ T

♦ 96

♣ AQT3

South:

♠ A2

♥ A752

♦ KQ542

♣ K9

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

1. Texas

### Board: 49

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+3

Contract: 3NT South

North:

♠ 74

♥ AJ74

♦ AK875

♣ K9

South:

♠ KT2

♥ 86

♦ Q

♣ AQ87654

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 50

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+2

Contract: 4♥ South

North:

♠ Q7

♥ AQT7

♦ A2

♣ AT982

South:

♠ KJ543

♥ J9532

♦ JT

♣ Q

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



## North hands

Any\_5422\_with\_15-16

<b>Board: 51</b>	♠ AQ	You bid first.
Dealer: North	♥ 96	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ QT85	West (RHO) Doubles 2♣ if possible.
HCP: 15+1	♣ AQJ54	East (LHO) bids 2♠ if possible.

---

<b>Board: 52</b>	♠ J832	Partner bids first.
Dealer: South	♥ JT5	The opponents are silent.
Vul: None	♦ A72	
HCP: 9	♣ K94	

---

<b>Board: 53</b>	♠ 62	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ A942	
HCP: 15+1	♣ A7543	

---

<b>Board: 54</b>	♠ 32	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: None	♦ AQ963	
HCP: 15+1	♣ KQT2	

---

<b>Board: 55</b>	♠ Q6	You bid first.
Dealer: North	♥ AQ97	The opponents are silent.
Vul: N-S	♦ AKT63	
HCP: 15+1	♣ 93	

## Both hands (Answers Page)

### Board: 51

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 6

Contract: 3♣ South

North:

♠ AQ

♥ 96

♦ QT85

♣ AQJ54

South:

♠ K953

♥ KT74

♦ 6

♣ T973

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

### Board: 52

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ J832

♥ JT5

♦ A72

♣ K94

South:

♠ A9

♥ KQ64

♦ 96

♣ AQT65

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

### Board: 53

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 11

Contract: 3NT South

North:

♠ 62

♥ AK

♦ A942

♣ A7543

South:

♠ KJT8

♥ 87

♦ K63

♣ KJ86

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

### Board: 54

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13+1

Contract: 6♦ South

North:

♠ 32

♥ A5

♦ AQ963

♣ KQT2

South:

♠ AK654

♥ K74

♦ KT54

♣ 6

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	5♦	Pass	6♦
All Pass			

### Board: 55

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 4

Contract: 1NT North

North:

♠ Q6

♥ AQ97

♦ AKT63

♣ 93

South:

♠ K743

♥ 63

♦ J94

♣ T842

W	N	E	S
	1NT	All Pass	

## South hands

Any\_5422\_with\_15-16

<b>Board: 51</b>	♠ K953	Partner bids first.
Dealer: North	♥ KT74	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ 6	West (LHO) Doubles 2♣ if possible.
HCP: 6	♣ T973	East (RHO) bids 2♠ if possible.

---

<b>Board: 52</b>	♠ A9	You bid first.
Dealer: South	♥ KQ64	The opponents are silent.
Vul: None	♦ 96	
HCP: 15+1	♣ AQT65	

---

<b>Board: 53</b>	♠ KJT8	Partner bids first.
Dealer: North	♥ 87	The opponents are silent.
Vul: Both	♦ K63	
HCP: 11	♣ KJ86	

---

<b>Board: 54</b>	♠ AK654	Partner bids first.
Dealer: North	♥ K74	The opponents are silent.
Vul: None	♦ KT54	
HCP: 13+1	♣ 6	

---

<b>Board: 55</b>	♠ K743	Partner bids first.
Dealer: North	♥ 63	The opponents are silent.
Vul: N-S	♦ J94	
HCP: 4	♣ T842	

## Both hands (Answers Page)

### Board: 51

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 6

Contract: 3♣ South

North:

♠ AQ

♥ 96

♦ QT85

♣ AQJ54

South:

♠ K953

♥ KT74

♦ 6

♣ T973

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

### Board: 52

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ J832

♥ JT5

♦ A72

♣ K94

South:

♠ A9

♥ KQ64

♦ 96

♣ AQT65

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

### Board: 53

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 11

Contract: 3NT South

North:

♠ 62

♥ AK

♦ A942

♣ A7543

South:

♠ KJT8

♥ 87

♦ K63

♣ KJ86

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

### Board: 54

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13+1

Contract: 6♦ South

North:

♠ 32

♥ A5

♦ AQ963

♣ KQT2

South:

♠ AK654

♥ K74

♦ KT54

♣ 6

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	5♦	Pass	6♦
All Pass			

### Board: 55

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 4

Contract: 1NT North

North:

♠ Q6

♥ AQ97

♦ AKT63

♣ 93

South:

♠ K743

♥ 63

♦ J94

♣ T842

W	N	E	S
	1NT	All Pass	

## North hands

Any\_5422\_with\_15-16

<b>Board: 56</b>	♠ J982	Partner bids first.
Dealer: South	♥ J876	The opponents are silent.
Vul: None	♦ JT52	
HCP: 5	♣ Q	

---

<b>Board: 57</b>	♠ 86	You bid first.
Dealer: North	♥ AQ84	The opponents are silent.
Vul: None	♦ AQJ62	
HCP: 16+1	♣ KT	

---

<b>Board: 58</b>	♠ KQ5	Partner bids first.
Dealer: South	♥ J754	The opponents are silent.
Vul: None	♦ T8763	
HCP: 7+1	♣ J	

---

<b>Board: 59</b>	♠ JT	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ KJ54	
HCP: 15+1	♣ AQJT3	

---

<b>Board: 60</b>	♠ KT74	LHO opens the bidding 1NT.
Dealer: East	♥ A32	Partner bids next.
Vul: E-W	♦ 9643	
HCP: 10	♣ K5	

## Both hands (Answers Page)

### Board: 56

Dealer: South

Vul: None

North HCP: 5

South HCP: 15+1

Contract: 1NT South

North:

♠ J982

♥ J876

♦ JT52

♣ Q

South:

♠ 76

♥ KQ94

♦ KQ

♣ AJ973

W	N	E	S
			1NT

All Pass

### Board: 57

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 9

Contract: 3NT South

North:

♠ 86

♥ AQ84

♦ AQJ62

♣ KT

South:

♠ K7

♥ K32

♦ 9874

♣ QJ94

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 58

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15+1

Contract: 3♥ North

North:

♠ KQ5

♥ J754

♦ T8763

♣ J

South:

♠ 98

♥ AK63

♦ K2

♣ KQT96

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 59

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 7+1

Contract: 1NT North

North:

♠ JT

♥ K4

♦ KJ54

♣ AQJT3

South:

♠ 987

♥ AJ7

♦ Q9872

♣ 64

W	N	E	S
	1NT	All Pass	

### Board: 60

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 3♠ North

North:

♠ KT74

♥ A32

♦ 9643

♣ K5

South:

♠ AJ953

♥ K4

♦ 85

♣ A432

W	N	E	S
		1NT	2♠ <sup>1</sup>

Pass 3♠ All Pass

1. Cappelletti, 5M-4m

**South hands****Any\_5422\_with\_15-16**

<b>Board: 56</b>	♠ 76	You bid first.
Dealer: South	♥ KQ94	The opponents are silent.
Vul: None	♦ KQ	
HCP: 15+1	♣ AJ973	

---

<b>Board: 57</b>	♠ K7	Partner bids first.
Dealer: North	♥ K32	The opponents are silent.
Vul: None	♦ 9874	
HCP: 9	♣ QJ94	

---

<b>Board: 58</b>	♠ 98	You bid first.
Dealer: South	♥ AK63	The opponents are silent.
Vul: None	♦ K2	
HCP: 15+1	♣ KQT96	

---

<b>Board: 59</b>	♠ 987	Partner bids first.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: Both	♦ Q9872	
HCP: 7+1	♣ 64	

---

<b>Board: 60</b>	♠ AJ953	RHO opens the bidding 1NT.
Dealer: East	♥ K4	You bid next.
Vul: E-W	♦ 85	
HCP: 12+1	♣ A432	

## Both hands (Answers Page)

### Board: 56

Dealer: South

Vul: None

North HCP: 5

South HCP: 15+1

Contract: 1NT South

North:

♠ J982

♥ J876

♦ JT52

♣ Q

South:

♠ 76

♥ KQ94

♦ KQ

♣ AJ973

W	N	E	S
			1NT

All Pass

### Board: 57

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 9

Contract: 3NT South

North:

♠ 86

♥ AQ84

♦ AQJ62

♣ KT

South:

♠ K7

♥ K32

♦ 9874

♣ QJ94

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 58

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15+1

Contract: 3♥ North

North:

♠ KQ5

♥ J754

♦ T8763

♣ J

South:

♠ 98

♥ AK63

♦ K2

♣ KQT96

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 59

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 7+1

Contract: 1NT North

North:

♠ JT

♥ K4

♦ KJ54

♣ AQJT3

South:

♠ 987

♥ AJ7

♦ Q9872

♣ 64

W	N	E	S
	1NT	All Pass	

### Board: 60

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 3♠ North

North:

♠ KT74

♥ A32

♦ 9643

♣ K5

South:

♠ AJ953

♥ K4

♦ 85

♣ A432

W	N	E	S
		1NT	2♠ <sup>1</sup>

Pass 3♠ All Pass

1. Cappelletti, 5M-4m



# North hands

Any\_5422\_with\_15-16

## Board: 61

♠ A5

You bid first.

Dealer: North

♥ J865

The opponents are silent.

Vul: E-W

♦ K9

HCP: 15+1

♣ AK975

## Board: 62

♠ Q92

Partner bids first.

Dealer: South

♥ AT83

The opponents are silent.

Vul: None

♦ 9876

HCP: 6

♣ 97

## Board: 63

♠ KJ

You bid first.

Dealer: North

♥ K953

The opponents are silent.

Vul: Both

♦ AQJ72

HCP: 16+1

♣ Q2

## Board: 64

♠ A9542

Partner bids first.

Dealer: South

♥ K962

West (RHO) bids 2♣ if possible.

Vul: None

♦ J7

HCP: 10+1

♣ Q6

## Board: 65

♠ K4

You bid first.

Dealer: North

♥ AJ95

West (RHO) Doubles 3♠ if possible.

Vul: E-W

♦ A7

HCP: 16+1

♣ KJ975

## Both hands (Answers Page)

### Board: 61

Dealer: North  
Vul: E-W  
North HCP: 15+1  
South HCP: 10  
Contract: 4♥ South

#### North:

♠ A5  
♥ J865  
♦ K9  
♣ AK975

#### South:

♠ KQ7  
♥ A942  
♦ JT6  
♣ T84

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

### Board: 62

Dealer: South  
Vul: None  
North HCP: 6  
South HCP: 15+1  
Contract: 1NT South

#### North:

♠ Q92  
♥ AT83  
♦ 9876  
♣ 97

#### South:

♠ KJ  
♥ 97  
♦ KJT43  
♣ AQJ3

W	N	E	S
			1NT
All Pass			

### Board: 63

Dealer: North  
Vul: Both  
North HCP: 16+1  
South HCP: 8+1  
Contract: 4♥ North

#### North:

♠ KJ  
♥ K953  
♦ AQJ72  
♣ Q2

#### South:

♠ T65  
♥ AT864  
♦ 3  
♣ A763

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

### Board: 64

Dealer: South  
Vul: None  
North HCP: 10+1  
South HCP: 15+1  
Contract: 4♥ North

#### North:

♠ A9542  
♥ K962  
♦ J7  
♣ Q6

#### South:

♠ KJ  
♥ AQ75  
♦ A8  
♣ J8432

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

### Board: 65

Dealer: North  
Vul: E-W  
North HCP: 16+1  
South HCP: 14  
Contract: 6♥ North

#### North:

♠ K4  
♥ AJ95  
♦ A7  
♣ KJ975

#### South:

♠ Q7  
♥ KQT2  
♦ QJ63  
♣ A84

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3♠
X	4NT	Pass	5♠ <sup>2</sup>
Pass	6♥	All Pass	
1. Stayman			
2. A=2/5 or 5/5, Q(H)=1			

## South hands

Any\_5422\_with\_15-16

**Board: 61**      ♠ KQ7      Partner bids first.  
 Dealer: North      ♥ A942      The opponents are silent.  
 Vul: E-W      ♦ JT6  
 HCP: 10      ♣ T84

---

**Board: 62**      ♠ KJ      You bid first.  
 Dealer: South      ♥ 97      The opponents are silent.  
 Vul: None      ♦ KJT43  
 HCP: 15+1      ♣ AQJ3

---

**Board: 63**      ♠ T65      Partner bids first.  
 Dealer: North      ♥ AT864      The opponents are silent.  
 Vul: Both      ♦ 3  
 HCP: 8+1      ♣ A763

---

**Board: 64**      ♠ KJ      You bid first.  
 Dealer: South      ♥ AQ75      West (LHO) bids 2♣ if possible.  
 Vul: None      ♦ A8  
 HCP: 15+1      ♣ J8432

---

**Board: 65**      ♠ Q7      Partner bids first.  
 Dealer: North      ♥ KQT2      West (LHO) Doubles 3♠ if possible.  
 Vul: E-W      ♦ QJ63  
 HCP: 14      ♣ A84

## Both hands (Answers Page)

### Board: 61

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10

Contract: 4♥ South

North:

♠ A5

♥ J865

♦ K9

♣ AK975

South:

♠ KQ7

♥ A942

♦ JT6

♣ T84

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

### Board: 62

Dealer: South

Vul: None

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ Q92

♥ AT83

♦ 9876

♣ 97

South:

♠ KJ

♥ 97

♦ KJT43

♣ AQJ3

W	N	E	S
			1NT
All Pass			

### Board: 63

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+1

Contract: 4♥ North

North:

♠ KJ

♥ K953

♦ AQJ72

♣ Q2

South:

♠ T65

♥ AT864

♦ 3

♣ A763

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

### Board: 64

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ A9542

♥ K962

♦ J7

♣ Q6

South:

♠ KJ

♥ AQ75

♦ A8

♣ J8432

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

### Board: 65

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 14

Contract: 6♥ North

North:

♠ K4

♥ AJ95

♦ A7

♣ KJ975

South:

♠ Q7

♥ KQT2

♦ QJ63

♣ A84

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3♠
X	4NT	Pass	5♠ <sup>2</sup>
Pass	6♥	All Pass	
1. Stayman			
2. A=2/5 or 5/5, Q(H)=1			

# North hands

Any\_5422\_with\_15-16

**Board: 66**      ♠ 7653      Partner bids first.  
 Dealer: South      ♥ JT9632      The opponents are silent.  
 Vul: Both      ♦ Q  
 HCP: 3+2      ♣ 97

---

**Board: 67**      ♠ 54      You bid first.  
 Dealer: North      ♥ AK53      The opponents are silent.  
 Vul: E-W      ♦ J5  
 HCP: 15+1      ♣ AKT54

---

**Board: 68**      ♠ 64      Partner bids first.  
 Dealer: South      ♥ AKT873      The opponents are silent.  
 Vul: None      ♦ T84  
 HCP: 7+2      ♣ T4

---

**Board: 69**      ♠ T6      LHO opens the bidding 1NT.  
 Dealer: East      ♥ AK      Partner bids next.  
 Vul: N-S      ♦ Q42      West (RHO) bids 2♥ if possible.  
 HCP: 12+2      ♣ QJ9652      East (LHO) bids 2♠ if possible.

---

**Board: 70**      ♠ A8632      Partner bids first.  
 Dealer: South      ♥ Q      The opponents are silent.  
 Vul: Both      ♦ Q94  
 HCP: 8+1      ♣ 9632

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: Both

North HCP: 3+2

South HCP: 15+1

Contract: 2♥ South

North:

♠ 7653

♥ JT9632

♦ Q

♣ 97

South:

♠ J4

♥ K4

♦ AKT75

♣ AT63

W

N

E

S

1NT

Pass 2♦ Pass 2♥

All Pass

### Board: 67

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 6

Contract: 1NT North

North:

♠ 54

♥ AK53

♦ J5

♣ AKT54

South:

♠ T732

♥ QJ92

♦ 842

♣ QJ

W

N

E

S

1NT All Pass

### Board: 68

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 16+1

Contract: 4♥ South

North:

♠ 64

♥ AKT873

♦ T84

♣ T4

South:

♠ J2

♥ Q2

♦ AQJ7

♣ KQJ95

W

N

E

S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 69

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 11

Contract: 3♣ North

North:

♠ T6

♥ AK

♦ Q42

♣ QJ9652

South:

♠ KJ72

♥ QJ72

♦ J985

♣ K

W

N

E

S

1NT Pass

2♥ Pass 2♠ Pass

Pass 3♣ All Pass

### Board: 70

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ A8632

♥ Q

♦ Q94

♣ 9632

South:

♠ Q4

♥ KT85

♦ AT

♣ AQT85

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 2NT All Pass

<b>Board: 66</b>	♠ J4	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ AKT75	
HCP: 15+1	♣ AT63	

---

<b>Board: 67</b>	♠ T732	Partner bids first.
Dealer: North	♥ QJ92	The opponents are silent.
Vul: E-W	♦ 842	
HCP: 6	♣ QJ	

---

<b>Board: 68</b>	♠ J2	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: None	♦ AQJ7	
HCP: 16+1	♣ KQJ95	

---

<b>Board: 69</b>	♠ KJ72	RHO opens the bidding 1NT.
Dealer: East	♥ QJ72	You bid next.
Vul: N-S	♦ J985	West (LHO) bids 2♥ if possible.
HCP: 11	♣ K	East (RHO) bids 2♠ if possible.

---

<b>Board: 70</b>	♠ Q4	You bid first.
Dealer: South	♥ KT85	The opponents are silent.
Vul: Both	♦ AT	
HCP: 15+1	♣ AQT85	

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: Both

North HCP: 3+2

South HCP: 15+1

Contract: 2♥ South

North:

♠ 7653

♥ JT9632

♦ Q

♣ 97

South:

♠ J4

♥ K4

♦ AKT75

♣ AT63

W

N

E

S

1NT

Pass 2♦ Pass 2♥

All Pass

### Board: 67

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 6

Contract: 1NT North

North:

♠ 54

♥ AK53

♦ J5

♣ AKT54

South:

♠ T732

♥ QJ92

♦ 842

♣ QJ

W

N

E

S

1NT All Pass

### Board: 68

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 16+1

Contract: 4♥ South

North:

♠ 64

♥ AKT873

♦ T84

♣ T4

South:

♠ J2

♥ Q2

♦ AQJ7

♣ KQJ95

W

N

E

S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

All Pass

1. Texas

### Board: 69

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 11

Contract: 3♣ North

North:

♠ T6

♥ AK

♦ Q42

♣ QJ9652

South:

♠ KJ72

♥ QJ72

♦ J985

♣ K

W

N

E

S

1NT Pass

2♥ Pass 2♠ Pass

Pass 3♣ All Pass

### Board: 70

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ A8632

♥ Q

♦ Q94

♣ 9632

South:

♠ Q4

♥ KT85

♦ AT

♣ AQT85

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 2NT All Pass



# North hands

Any\_5422\_with\_15-16

<b>Board: 71</b>	♠ A7	You bid first.
Dealer: North	♥ AQT9	The opponents are silent.
Vul: N-S	♦ Q9765	
HCP: 15+1	♣ K8	
<b>Board: 72</b>	♠ A763	LHO opens the bidding 1NT.
Dealer: East	♥ KQ72	Partner bids next.
Vul: Both	♦ AQJ6	
HCP: 16	♣ 6	
<b>Board: 73</b>	♠ J4	You bid first.
Dealer: North	♥ K6	The opponents are silent.
Vul: None	♦ AKT5	
HCP: 15+1	♣ A9853	
<b>Board: 74</b>	♠ Q7	Partner bids first.
Dealer: South	♥ QJT874	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ KT4	East (LHO) bids 3♠ if possible.
HCP: 8+2	♣ 84	
<b>Board: 75</b>	♠ 92	You bid first.
Dealer: North	♥ AK92	The opponents are silent.
Vul: E-W	♦ KQJ63	
HCP: 15+1	♣ Q8	

## Both hands (Answers Page)

### Board: 71

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 4♥ South

North:

♠ A7

♥ AQT9

♦ Q9765

♣ K8

South:

♠ QT96

♥ K864

♦ -

♣ AQ653

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

### Board: 72

Dealer: East

Vul: Both

North HCP: 16

South HCP: 7+3

Contract: 4♠ North

North:

♠ A763

♥ KQ72

♦ AQJ6

♣ 6

South:

♠ KJT8542

♥ 65

♦ 32

♣ K9

W	N	E	S
		1NT	3♠

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

### Board: 73

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 6

Contract: 1NT North

North:

♠ J4

♥ K6

♦ AKT5

♣ A9853

South:

♠ K632

♥ J4

♦ 974

♣ Q642

W	N	E	S
	1NT	All Pass	

### Board: 74

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15+1

Contract: 4♥ North

North:

♠ Q7

♥ QJT874

♦ KT4

♣ 84

South:

♠ T9

♥ K2

♦ AQ92

♣ KQJT5

W	N	E	S
			1NT

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

2♠	3♥	3♠	Pass
----	----	----	------

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

### Board: 75

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 4

Contract: 1NT North

North:

♠ 92

♥ AK92

♦ KQJ63

♣ Q8

South:

♠ KJ75

♥ 73

♦ 874

♣ T942

W	N	E	S
	1NT	All Pass	

## South hands

Any\_5422\_with\_15-16

<b>Board: 71</b>	♠ QT96	Partner bids first.
Dealer: North	♥ K864	The opponents are silent.
Vul: N-S	♦ -	
HCP: 11+1	♣ AQ653	
<b>Board: 72</b>	♠ KJT8542	RHO opens the bidding 1NT.
Dealer: East	♥ 65	You bid next.
Vul: Both	♦ 32	
HCP: 7+3	♣ K9	
<b>Board: 73</b>	♠ K632	Partner bids first.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ 974	
HCP: 6	♣ Q642	
<b>Board: 74</b>	♠ T9	You bid first.
Dealer: South	♥ K2	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ AQ92	East (RHO) bids 3♠ if possible.
HCP: 15+1	♣ KQJT5	
<b>Board: 75</b>	♠ KJ75	Partner bids first.
Dealer: North	♥ 73	The opponents are silent.
Vul: E-W	♦ 874	
HCP: 4	♣ T942	

## Both hands (Answers Page)

### Board: 71

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 4♥ South

North:

♠ A7

♥ AQT9

♦ Q9765

♣ K8

South:

♠ QT96

♥ K864

♦ -

♣ AQ653

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

### Board: 72

Dealer: East

Vul: Both

North HCP: 16

South HCP: 7+3

Contract: 4♠ North

North:

♠ A763

♥ KQ72

♦ AQJ6

♣ 6

South:

♠ KJT8542

♥ 65

♦ 32

♣ K9

W	N	E	S
		1NT	3♠

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

### Board: 73

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 6

Contract: 1NT North

North:

♠ J4

♥ K6

♦ AKT5

♣ A9853

South:

♠ K632

♥ J4

♦ 974

♣ Q642

W	N	E	S
	1NT	All Pass	

### Board: 74

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15+1

Contract: 4♥ North

North:

♠ Q7

♥ QJT874

♦ KT4

♣ 84

South:

♠ T9

♥ K2

♦ AQ92

♣ KQJT5

W	N	E	S
			1NT

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

2♠	3♥	3♠	Pass
----	----	----	------

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

### Board: 75

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 4

Contract: 1NT North

North:

♠ 92

♥ AK92

♦ KQJ63

♣ Q8

South:

♠ KJ75

♥ 73

♦ 874

♣ T942

W	N	E	S
	1NT	All Pass	

# North hands

Any\_5422\_with\_15-16

<b>Board: 76</b>	♠ QJT9	RHO opens the bidding 1NT.
Dealer: West	♥ AKT73	You bid next.
Vul: N-S	♦ 7	
HCP: 10+1	♣ 974	
<b>Board: 77</b>	♠ Q5	You bid first.
Dealer: North	♥ K862	East (LHO) bids 2♣ if possible.
Vul: None	♦ AT	West (RHO) Doubles 4♠ if possible.
HCP: 15+1	♣ KQJ64	
<b>Board: 78</b>	♠ AT72	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: N-S	♦ K52	
HCP: 13	♣ KQT6	
<b>Board: 79</b>	♠ 97	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: E-W	♦ AQJ5	
HCP: 15+1	♣ AJ865	
<b>Board: 80</b>	♠ J9653	Partner bids first.
Dealer: South	♥ J6	East (LHO) Doubles 2♥ if possible.
Vul: None	♦ KJ5	
HCP: 8+1	♣ Q87	

## Both hands (Answers Page)

### Board: 76

Dealer: West

Vul: N-S

North HCP: 10+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ QJT9

♥ AKT73

♦ 7

♣ 974

South:

♠ K53

♥ 82

♦ Q963

♣ KT82

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

1. Cappelletti, both majors

### Board: 77

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 4+3

Contract: 4 ♠ X North

North:

♠ Q5

♥ K862

♦ AT

♣ KQJ64

South:

♠ K987642

♥ J7

♦ 98

♣ T3

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

1. Cappelletti, any 6+suit

2. Texas

### Board: 78

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 15+1

Contract: 3NT North

North:

♠ AT72

♥ J7

♦ K52

♣ KQT6

South:

♠ KJ

♥ AQ86

♦ A8

♣ J5432

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

1. Stayman

### Board: 79

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7+1

Contract: 2NT South

North:

♠ 97

♥ K4

♦ AQJ5

♣ AJ865

South:

♠ JT832

♥ AT5

♦ 43

♣ Q97

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

### Board: 80

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15+1

Contract: 3 ♠ South

North:

♠ J9653

♥ J6

♦ KJ5

♣ Q87

South:

♠ AK

♥ AT94

♦ A9832

♣ 64

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

## South hands

Any\_5422\_with\_15-16

<b>Board: 76</b>	♠ K53	LHO opens the bidding 1NT.
Dealer: West	♥ 82	Partner bids next.
Vul: N-S	♦ Q963	
HCP: 8	♣ KT82	
<b>Board: 77</b>	♠ K987642	Partner bids first.
Dealer: North	♥ J7	East (RHO) bids 2♣ if possible.
Vul: None	♦ 98	West (LHO) Doubles 4♠ if possible.
HCP: 4+3	♣ T3	
<b>Board: 78</b>	♠ KJ	You bid first.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 15+1	♣ J5432	
<b>Board: 79</b>	♠ JT832	Partner bids first.
Dealer: North	♥ AT5	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 7+1	♣ Q97	
<b>Board: 80</b>	♠ AK	You bid first.
Dealer: South	♥ AT94	East (RHO) Doubles 2♥ if possible.
Vul: None	♦ A9832	
HCP: 15+1	♣ 64	

## Both hands (Answers Page)

### Board: 76

Dealer: West

Vul: N-S

North HCP: 10+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ QJT9

♥ AKT73

♦ 7

♣ 974

South:

♠ K53

♥ 82

♦ Q963

♣ KT82

W N E S

1NT 2♦<sup>1</sup> Pass 2♠

All Pass

1. Cappelletti, both majors

### Board: 77

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 4+3

Contract: 4 ♠ X North

North:

♠ Q5

♥ K862

♦ AT

♣ KQJ64

South:

♠ K987642

♥ J7

♦ 98

♣ T3

W N E S

1NT 2♣<sup>1</sup> 4♥<sup>2</sup>

Pass 4♠ Pass Pass

X All Pass

1. Cappelletti, any 6+suit

2. Texas

### Board: 78

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 15+1

Contract: 3NT North

North:

♠ AT72

♥ J7

♦ K52

♣ KQT6

South:

♠ KJ

♥ AQ86

♦ A8

♣ J5432

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 79

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7+1

Contract: 2NT South

North:

♠ 97

♥ K4

♦ AQJ5

♣ AJ865

South:

♠ JT832

♥ AT5

♦ 43

♣ Q97

W N E S

1NT Pass 2♥

Pass 2♠ Pass 2NT

All Pass

### Board: 80

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15+1

Contract: 3 ♠ South

North:

♠ J9653

♥ J6

♦ KJ5

♣ Q87

South:

♠ AK

♥ AT94

♦ A9832

♣ 64

W N E S

1NT

Pass 2♥ X XX

Pass 2NT Pass 3♠

All Pass



# North hands

Any\_5422\_with\_15-16

**Board: 81**      ♠ A3      You bid first.  
 Dealer: North      ♥ A764      The opponents are silent.  
 Vul: N-S      ♦ Q8  
 HCP: 15+1      ♣ AJ764

---

**Board: 82**      ♠ T5      You bid first.  
 Dealer: North      ♥ A4      East (LHO) bids 2♣ if possible.  
 Vul: E-W      ♦ AQJT7      West (RHO) bids 2♦ if possible.  
 HCP: 15+1      ♣ KJ87      East (LHO) bids 2♥ if possible.  
    East (LHO) bids 3♥ if possible.

---

**Board: 83**      ♠ 74      You bid first.  
 Dealer: North      ♥ KQT4      The opponents are silent.  
 Vul: E-W      ♦ KJT76  
 HCP: 15+1      ♣ AQ

---

**Board: 84**      ♠ KQT63      Partner bids first.  
 Dealer: South      ♥ QT      West (RHO) bids 2♥ if possible.  
 Vul: None      ♦ K832  
 HCP: 10+1      ♣ 97

---

**Board: 85**      ♠ AK      You bid first.  
 Dealer: North      ♥ KQ84      The opponents are silent.  
 Vul: None      ♦ T8742  
 HCP: 15+1      ♣ K8

## Both hands (Answers Page)

### Board: 81

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 3+1

Contract: 1NT North

North:

♠ A3

♥ A764

♦ Q8

♣ AJ764

South:

♠ T75

♥ 832

♦ 76542

♣ K8

W N E S

1NT All Pass

### Board: 82

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7

Contract: 4♦ South

North:

♠ T5

♥ A4

♦ AQJT7

♣ KJ87

South:

♠ 943

♥ K5

♦ 9863

♣ A932

W N E S

1NT 2♣<sup>1</sup> Pass

2♦<sup>2</sup> X 2♥ 3♦

Pass Pass 3♥ 4♦

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 83

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 4♥ South

North:

♠ 74

♥ KQT4

♦ KJT76

♣ AQ

South:

♠ KQT85

♥ J652

♦ A3

♣ 93

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 84

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 3NT North

North:

♠ KQT63

♥ QT

♦ K832

♣ 97

South:

♠ A8

♥ 96

♦ AJ97

♣ AQ832

W N E S

1NT

2♥<sup>1</sup> 3NT All Pass

1. Cappelletti, 5M-4m

### Board: 85

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+2

Contract: 3NT South

North:

♠ AK

♥ KQ84

♦ T8742

♣ K8

South:

♠ 76

♥ 6

♦ QJ95

♣ AQT943

W N E S

1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S transfer to clubs

2. automat

## South hands

Any\_5422\_with\_15-16

<b>Board: 81</b>	♠ T75	Partner bids first.
Dealer: North	♥ 832	The opponents are silent.
Vul: N-S	♦ 76542	
HCP: 3+1	♣ K8	
<b>Board: 82</b>	♠ 943	Partner bids first.
Dealer: North	♥ K5	East (RHO) bids 2♣ if possible.
Vul: E-W	♦ 9863	West (LHO) bids 2♦ if possible.
HCP: 7	♣ A932	East (RHO) bids 2♥ if possible.
		East (RHO) bids 3♥ if possible.
<b>Board: 83</b>	♠ KQT85	Partner bids first.
Dealer: North	♥ J652	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 10+1	♣ 93	
<b>Board: 84</b>	♠ A8	You bid first.
Dealer: South	♥ 96	West (LHO) bids 2♥ if possible.
Vul: None	♦ AJ97	
HCP: 15+1	♣ AQ832	
<b>Board: 85</b>	♠ 76	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: None	♦ QJ95	
HCP: 9+2	♣ AQT943	

## Both hands (Answers Page)

### Board: 81

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 3+1

Contract: 1NT North

North:

♠ A3

♥ A764

♦ Q8

♣ AJ764

South:

♠ T75

♥ 832

♦ 76542

♣ K8

W N E S

1NT All Pass

### Board: 82

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7

Contract: 4♦ South

North:

♠ T5

♥ A4

♦ AQJT7

♣ KJ87

South:

♠ 943

♥ K5

♦ 9863

♣ A932

W N E S

1NT 2♣<sup>1</sup> Pass

2♦<sup>2</sup> X 2♥ 3♦

Pass Pass 3♥ 4♦

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 83

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 4♥ South

North:

♠ 74

♥ KQT4

♦ KJT76

♣ AQ

South:

♠ KQT85

♥ J652

♦ A3

♣ 93

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 84

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 3NT North

North:

♠ KQT63

♥ QT

♦ K832

♣ 97

South:

♠ A8

♥ 96

♦ AJ97

♣ AQ832

W N E S

1NT

2♥<sup>1</sup> 3NT All Pass

1. Cappelletti, 5M-4m

### Board: 85

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+2

Contract: 3NT South

North:

♠ AK

♥ KQ84

♦ T8742

♣ K8

South:

♠ 76

♥ 6

♦ QJ95

♣ AQT943

W N E S

1NT Pass 2♠<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2S transfer to clubs

2. automat

## North hands

Any\_5422\_with\_15-16

**Board: 86**      ♠ A862      Partner bids first.  
 Dealer: South      ♥ Q9      The opponents are silent.  
 Vul: N-S      ♦ K62  
 HCP: 12      ♣ K432

---

**Board: 87**      ♠ Q7      You bid first.  
 Dealer: North      ♥ AQ      The opponents are silent.  
 Vul: N-S      ♦ A6543  
 HCP: 15+1      ♣ KT72

---

**Board: 88**      ♠ KJ85      Partner bids first.  
 Dealer: South      ♥ J8      The opponents are silent.  
 Vul: None      ♦ Q9843  
 HCP: 7+1      ♣ T7

---

**Board: 89**      ♠ AJ8      LHO opens the bidding 1NT.  
 Dealer: East      ♥ 62      Partner bids next.  
 Vul: Both      ♦ AT87542      West (RHO) bids 2♣ if possible.  
 HCP: 9+3      ♣ 9      West (RHO) Doubles 3♦ if possible.

---

**Board: 90**      ♠ Q2      Partner bids first.  
 Dealer: South      ♥ AK82      The opponents are silent.  
 Vul: None      ♦ T76  
 HCP: 11      ♣ QT73

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ A862

♥ Q9

♦ K62

♣ K432

South:

♠ J3

♥ K5

♦ AQ987

♣ AJT9

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 87

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 5+1

Contract: 1NT North

North:

♠ Q7

♥ AQ

♦ A6543

♣ KT72

South:

♠ 92

♥ J854

♦ Q8

♣ Q9864

W	N	E	S
	1NT	All Pass	

### Board: 88

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15+1

Contract: 2NT North

North:

♠ KJ85

♥ J8

♦ Q9843

♣ T7

South:

♠ A9

♥ K9

♦ AT76

♣ A8652

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 89

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 9+1

Contract: 3♦ X North

North:

♠ AJ8

♥ 62

♦ AT87542

♣ 9

South:

♠ K964

♥ QT3

♦ Q

♣ Q8632

W	N	E	S
		1NT	Pass

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

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

1. Stayman

### Board: 90

Dealer: South

Vul: None

North HCP: 11

South HCP: 16+1

Contract: 4♥ North

North:

♠ Q2

♥ AK82

♦ T76

♣ QT73

South:

♠ J8

♥ QJ97

♦ KQ

♣ AK542

W	N	E	S
			1NT

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

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

1. Stayman

## South hands

Any\_5422\_with\_15-16

**Board: 86**      ♠ J3      You bid first.  
 Dealer: South      ♥ K5      The opponents are silent.  
 Vul: N-S      ♦ AQ987  
 HCP: 15+1      ♣ AJT9

---

**Board: 87**      ♠ 92      Partner bids first.  
 Dealer: North      ♥ J854      The opponents are silent.  
 Vul: N-S      ♦ Q8  
 HCP: 5+1      ♣ Q9864

---

**Board: 88**      ♠ A9      You bid first.  
 Dealer: South      ♥ K9      The opponents are silent.  
 Vul: None      ♦ AT76  
 HCP: 15+1      ♣ A8652

---

**Board: 89**      ♠ K964      RHO opens the bidding 1NT.  
 Dealer: East      ♥ QT3      You bid next.  
 Vul: Both      ♦ Q      West (LHO) bids 2♣ if possible.  
 HCP: 9+1      ♣ Q8632      West (LHO) Doubles 3♦ if possible.

---

**Board: 90**      ♠ J8      You bid first.  
 Dealer: South      ♥ QJ97      The opponents are silent.  
 Vul: None      ♦ KQ  
 HCP: 16+1      ♣ AK542

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ A862

♥ Q9

♦ K62

♣ K432

South:

♠ J3

♥ K5

♦ AQ987

♣ AJT9

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 87

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 5+1

Contract: 1NT North

North:

♠ Q7

♥ AQ

♦ A6543

♣ KT72

South:

♠ 92

♥ J854

♦ Q8

♣ Q9864

W	N	E	S
	1NT	All Pass	

### Board: 88

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15+1

Contract: 2NT North

North:

♠ KJ85

♥ J8

♦ Q9843

♣ T7

South:

♠ A9

♥ K9

♦ AT76

♣ A8652

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 89

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 9+1

Contract: 3♦ X North

North:

♠ AJ8

♥ 62

♦ AT87542

♣ 9

South:

♠ K964

♥ QT3

♦ Q

♣ Q8632

W	N	E	S
		1NT	Pass

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

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

1. Stayman

### Board: 90

Dealer: South

Vul: None

North HCP: 11

South HCP: 16+1

Contract: 4♥ North

North:

♠ Q2

♥ AK82

♦ T76

♣ QT73

South:

♠ J8

♥ QJ97

♦ KQ

♣ AK542

W	N	E	S
			1NT

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

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

1. Stayman



# North hands

Any\_5422\_with\_15-16

<b>Board: 91</b>	♠ T87	Partner bids first.
Dealer: South	♥ KJ762	The opponents are silent.
Vul: Both	♦ JT8	
HCP: 5+1	♣ T4	
<b>Board: 92</b>	♠ 9872	Partner bids first.
Dealer: South	♥ KJT7	The opponents are silent.
Vul: E-W	♦ 8754	
HCP: 4	♣ 3	
<b>Board: 93</b>	♠ A2	You bid first.
Dealer: North	♥ KQT3	The opponents are silent.
Vul: N-S	♦ AK873	
HCP: 16+1	♣ 43	
<b>Board: 94</b>	♠ K98	Partner bids first.
Dealer: South	♥ AK632	The opponents are silent.
Vul: N-S	♦ K964	
HCP: 13+1	♣ 3	
<b>Board: 95</b>	♠ Q	LHO opens the bidding 1NT.
Dealer: East	♥ 54	Partner bids next.
Vul: N-S	♦ KQT6432	West (RHO) bids 2♥ if possible.
HCP: 7+3	♣ T87	

## Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ T87	♠ Q4				1NT
Vul: Both	♥ KJ762	♥ A853	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 5+1	♦ JT8	♦ A9753	Pass	3♥	All Pass	
South HCP: 16+1	♣ T4	♣ AQ				
Contract: 3♥ North						1. Extended acceptance after NT

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ 9872	♠ KJ				1NT
Vul: E-W	♥ KJT7	♥ Q832	All Pass			
North HCP: 4	♦ 8754	♦ AJ				
South HCP: 16+1	♣ 3	♣ AJ864				
Contract: 1NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ Q		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQT3	♥ 9752	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ AK873	♦ J542	All Pass			
South HCP: 10	♣ 43	♣ AK87				
Contract: 4♥ South						1. Stayman

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ QT				1NT
Vul: N-S	♥ AK632	♥ JT	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ K964	♦ AQT2	Pass	3♦	Pass	3♥
South HCP: 16+1	♣ 3	♣ AQJ86	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 95	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ 7653			1NT	X
Vul: N-S	♥ 54	♥ A98	2♥	5♦	All Pass	
North HCP: 7+3	♦ KQT6432	♦ AJ7				
South HCP: 16	♣ T87	♣ AK2				
Contract: 5♦ North						

## South hands

Any\_5422\_with\_15-16

**Board: 91**      ♠ Q4      You bid first.  
 Dealer: South      ♥ A853      The opponents are silent.  
 Vul: Both      ♦ A9753  
 HCP: 16+1      ♣ AQ

---

**Board: 92**      ♠ KJ      You bid first.  
 Dealer: South      ♥ Q832      The opponents are silent.  
 Vul: E-W      ♦ AJ  
 HCP: 16+1      ♣ AJ864

---

**Board: 93**      ♠ Q      Partner bids first.  
 Dealer: North      ♥ 9752      The opponents are silent.  
 Vul: N-S      ♦ J542  
 HCP: 10      ♣ AK87

---

**Board: 94**      ♠ QT      You bid first.  
 Dealer: South      ♥ JT      The opponents are silent.  
 Vul: N-S      ♦ AQT2  
 HCP: 16+1      ♣ AQJ86

---

**Board: 95**      ♠ 7653      RHO opens the bidding 1NT.  
 Dealer: East      ♥ A98      You bid next.  
 Vul: N-S      ♦ AJ7      West (LHO) bids 2♥ if possible.  
 HCP: 16      ♣ AK2

## Both hands (Answers Page)

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T87	♠ Q4				1NT
Vul: Both	♥ KJ762	♥ A853	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 5+1	♦ JT8	♦ A9753	Pass	3♥	All Pass	
South HCP: 16+1	♣ T4	♣ AQ				
Contract: 3♥ North						1. Extended acceptance after NT

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9872	♠ KJ				1NT
Vul: E-W	♥ KJT7	♥ Q832	All Pass			
North HCP: 4	♦ 8754	♦ AJ				
South HCP: 16+1	♣ 3	♣ AJ864				
Contract: 1NT South						

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A2	♠ Q		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQT3	♥ 9752	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ AK873	♦ J542	All Pass			
South HCP: 10	♣ 43	♣ AK87				
Contract: 4♥ South						1. Stayman

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K98	♠ QT				1NT
Vul: N-S	♥ AK632	♥ JT	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ K964	♦ AQT2	Pass	3♦	Pass	3♥
South HCP: 16+1	♣ 3	♣ AQJ86	Pass	3NT	All Pass	
Contract: 3NT North						

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q	♠ 7653			1NT	X
Vul: N-S	♥ 54	♥ A98	2♥	5♦	All Pass	
North HCP: 7+3	♦ KQT6432	♦ AJ7				
South HCP: 16	♣ T87	♣ AK2				
Contract: 5♦ North						

# North hands

Any\_5422\_with\_15-16

## Board: 96

♠ Q5

You bid first.

Dealer: North

♥ 74

East (LHO) bids 2♣ if possible.

Vul: N-S

♦ AQT73

West (RHO) bids 2♦ if possible.

HCP: 15+1

♣ AK97

East (LHO) bids 2♠ if possible.

West (RHO) bids 3♠ if possible.

## Board: 97

♠ KQ

You bid first.

Dealer: North

♥ J3

East (LHO) Doubles 2♦ if possible.

Vul: N-S

♦ AQ865

HCP: 15+1

♣ K643

## Board: 98

♠ 9

Partner bids first.

Dealer: South

♥ A

The opponents are silent.

Vul: E-W

♦ JT97652

HCP: 7+3

♣ Q432

## Board: 99

♠ AQ

You bid first.

Dealer: North

♥ Q3

The opponents are silent.

Vul: Both

♦ KQJ7

HCP: 15+1

♣ JT762

## Board: 100

♠ AQ32

Partner bids first.

Dealer: South

♥ Q62

The opponents are silent.

Vul: E-W

♦ 973

HCP: 10

♣ Q98

## Both hands (Answers Page)

### Board: 96

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 5

Contract: 4 ♦ South

North:

♠ Q5

♥ 74

♦ AQT73

♣ AK97

South:

♠ JT

♥ 832

♦ J964

♣ QJT8

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

1. Cappelletti, any 6+suit

2. automat

### Board: 97

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10

Contract: 3NT North

North:

♠ KQ

♥ J3

♦ AQ865

♣ K643

South:

♠ JT9

♥ AT96

♦ 43

♣ AJT2

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

1. Stayman

### Board: 98

Dealer: South

Vul: E-W

North HCP: 7+3

South HCP: 16+1

Contract: 5 ♦ North

North:

♠ 9

♥ A

♦ JT97652

♣ Q432

South:

♠ A7

♥ QJT8

♦ KQ

♣ KJT96

W	N	E	S
			1NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♦ <sup>2</sup>
Pass	5 ♦	All Pass	

1. 1N-3C transfer to diamonds

2. automat

### Board: 99

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ AQ

♥ Q3

♦ KQJ7

♣ JT762

South:

♠ K875

♥ 642

♦ A9

♣ KQ83

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

1. Stayman

### Board: 100

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ AQ32

♥ Q62

♦ 973

♣ Q98

South:

♠ K5

♥ KJT4

♦ AK652

♣ J4

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

1. Stayman

## South hands

Any\_5422\_with\_15-16

<b>Board: 96</b>	♠ JT	Partner bids first.
Dealer: North	♥ 832	East (RHO) bids 2♣ if possible.
Vul: N-S	♦ J964	West (LHO) bids 2♦ if possible.
HCP: 5	♣ QJT8	East (RHO) bids 2♠ if possible.
		West (LHO) bids 3♠ if possible.

---

<b>Board: 97</b>	♠ JT9	Partner bids first.
Dealer: North	♥ AT96	East (RHO) Doubles 2♦ if possible.
Vul: N-S	♦ 43	
HCP: 10	♣ AJT2	

---

<b>Board: 98</b>	♠ A7	You bid first.
Dealer: South	♥ QJT8	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 16+1	♣ KJT96	

---

<b>Board: 99</b>	♠ K875	Partner bids first.
Dealer: North	♥ 642	The opponents are silent.
Vul: Both	♦ A9	
HCP: 12	♣ KQ83	

---

<b>Board: 100</b>	♠ K5	You bid first.
Dealer: South	♥ KJT4	The opponents are silent.
Vul: E-W	♦ AK652	
HCP: 15+1	♣ J4	

## Both hands (Answers Page)

### Board: 96

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 5

Contract: 4 ♦ South

North:

♠ Q5

♥ 74

♦ AQT73

♣ AK97

South:

♠ JT

♥ 832

♦ J964

♣ QJT8

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

1. Cappelletti, any 6+suit

2. automat

### Board: 97

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10

Contract: 3NT North

North:

♠ KQ

♥ J3

♦ AQ865

♣ K643

South:

♠ JT9

♥ AT96

♦ 43

♣ AJT2

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

1. Stayman

### Board: 98

Dealer: South

Vul: E-W

North HCP: 7+3

South HCP: 16+1

Contract: 5 ♦ North

North:

♠ 9

♥ A

♦ JT97652

♣ Q432

South:

♠ A7

♥ QJT8

♦ KQ

♣ KJT96

W	N	E	S
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	5♦	All Pass	

1. 1N-3C transfer to diamonds

2. automat

### Board: 99

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ AQ

♥ Q3

♦ KQJ7

♣ JT762

South:

♠ K875

♥ 642

♦ A9

♣ KQ83

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

1. Stayman

### Board: 100

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ AQ32

♥ Q62

♦ 973

♣ Q98

South:

♠ K5

♥ KJT4

♦ AK652

♣ J4

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

1. Stayman