

North hands (Practice Page)

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

Board: 1	♠ J64	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ Q982	Partner bids first.
HCP: 11	♣ J107	
Board: 2	♠ Q32	East Doubles 2♠ if possible.
Dealer: N	♥ AK8	
Vul: EW	♦ 54	You bid first.
HCP: 14	♣ KQ973	
Board: 3	♠ AQ9	The opponents are silent.
Dealer: S	♥ Q108764	
Vul: Both	♦ K2	Partner bids first.
HCP: 14	♣ K9	
Board: 4	♠ K862	East Bids 2♦ if possible.
Dealer: N	♥ AK73	West Bids 3♣ if possible.
Vul: NS	♦ QJ3	
HCP: 13	♣ 92	You bid first.
Board: 5	♠ 98	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 17	♣ AK76	
Board: 6	♠ AJ94	East Bids 2♣ if possible.
Dealer: N	♥ QJ	West Bids 2♦ if possible.
Vul: Both	♦ KQ94	East Bids 2♥ if possible.
HCP: 13	♣ 982	You bid first.

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A953				1NT
Vul: None	♥ AQJ	♥ K1092				
North HCP: 11	♦ Q982	♦ K3	Pass	3NT	AP	
South HCP: 14	♣ J107	♣ A42				
Contract: 3N S						

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

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

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

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A102				1NT
Vul: EW	♥ KJ106	♥ A984	Pass	2♣ ¹	Pass	2♥
North HCP: 17	♦ KQJ	♦ A97	Pass	4♥	AP	
South HCP: 15	♣ AK76	♣ QJ10	1. Stayman			
Contract: 4♥ S						

Board: 6

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 2♥ E

North:

♠ AJ94

♥ QJ

♦ KQ94

♣ 982

South:

♠ 10763

♥ 108

♦ A32

♣ K765

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

2. automat

South hands (Practice Page)

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

Board: 1	♠ A953	The opponents are silent.
Dealer: S	♥ K1092	
Vul: None	♦ K3	You bid first.
HCP: 14	♣ A42	
Board: 2	♠ KJ1086	East Doubles 2♠ if possible.
Dealer: N	♥ 964	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 10	♣ 82	
Board: 3	♠ KJ52	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ AQJ	You bid first.
HCP: 15	♣ A1063	
Board: 4	♠ 107	East Bids 2♦ if possible.
Dealer: N	♥ QJ62	West Bids 3♣ if possible.
Vul: NS	♦ 942	
HCP: 7	♣ A1087	Partner bids first.
Board: 5	♠ A102	The opponents are silent.
Dealer: S	♥ A984	
Vul: EW	♦ A97	You bid first.
HCP: 15	♣ QJ10	
Board: 6	♠ 10763	East Bids 2♣ if possible.
Dealer: N	♥ 108	West Bids 2♦ if possible.
Vul: Both	♦ A32	East Bids 2♥ if possible.
HCP: 7	♣ K765	Partner bids first.

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A953				1NT
Vul: None	♥ AQJ	♥ K1092				
North HCP: 11	♦ Q982	♦ K3	Pass	3NT	AP	
South HCP: 14	♣ J107	♣ A42				
Contract: 3N S						

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

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

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

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A102				1NT
Vul: EW	♥ KJ106	♥ A984	Pass	2♣ ¹	Pass	2♥
North HCP: 17	♦ KQJ	♦ A97	Pass	4♥	AP	
South HCP: 15	♣ AK76	♣ QJ10	1. Stayman			
Contract: 4♥ S						

Board: 6

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 2♥ E

North:

♠ AJ94

♥ QJ

♦ KQ94

♣ 982

South:

♠ 10763

♥ 108

♦ A32

♣ K765

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

2. automat

North hands (Practice Page)

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

Board: 7	♠ A1042	The opponents are silent.
Dealer: S	♥ 95	
Vul: None	♦ K1083	Partner bids first.
HCP: 9	♣ Q93	

Board: 8	♠ AKJ6	The opponents are silent.
Dealer: N	♥ K7	
Vul: Both	♦ Q1083	You bid first.
HCP: 13	♣ 1087	

Board: 9	♠ A864	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: None	♦ A95	Partner bids first.
HCP: 13	♣ Q64	

Board: 10	♠ J93	East Bids 3♥ if possible.
Dealer: N	♥ K942	
Vul: NS	♦ AQ4	You bid first.
HCP: 14	♣ KJ7	

Board: 11	♠ KJ1087	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ Q72	Partner bids first.
HCP: 14	♣ A5	

Board: 12	♠ Q3	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: None	♦ 972	You bid first.
HCP: 13	♣ AQ72	

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ K963				1NT
Vul: None	♥ 95	♥ Q43				
North HCP: 9	♦ K1083	♦ 42	AP			
South HCP: 13	♣ Q93	♣ AKJ8				
Contract: 1N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 87		1NT	Pass	2♣ ¹
Vul: Both	♥ K7	♥ 10942	Pass	2♠	Pass	2NT
North HCP: 13	♦ Q1083	♦ 9	AP			
South HCP: 10	♣ 1087	♣ AKQJ52	1. Stayman			
Contract: 2N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ A864	♠ K53				1NT
Vul: None	♥ QJ10	♥ A95	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ A95	♦ 843	Pass	3NT	AP	
South HCP: 14	♣ Q64	♣ AK105	1. Stayman			
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ K72				
Vul: NS	♥ K942	♥ 3		1NT	3♥	3NT
North HCP: 14	♦ AQ4	♦ K7	AP			
South HCP: 10	♣ KJ7	♣ A985432				
Contract: 3N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ KJ1087	♠ A62				1NT
Vul: Both	♥ KJ10	♥ A92	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q72	♦ AK98	Pass	3NT	Pass	4♠
South HCP: 15	♣ A5	♣ 743	AP			
Contract: 4♠ S						

Board: 12

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 2♠ N

North:

♠ Q3

♥ KQ104

♦ 972

♣ AQ72

South:

♠ A109764

♥ 83

♦ Q43

♣ 106

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

South hands (Practice Page)

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

Board: 7	♠ K963	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ 42	You bid first.
HCP: 13	♣ AKJ8	

Board: 8	♠ 87	The opponents are silent.
Dealer: N	♥ 10942	
Vul: Both	♦ 9	Partner bids first.
HCP: 10	♣ AKQJ52	

Board: 9	♠ K53	The opponents are silent.
Dealer: S	♥ A95	
Vul: None	♦ 843	You bid first.
HCP: 14	♣ AK105	

Board: 10	♠ K72	East Bids 3♥ if possible.
Dealer: N	♥ 3	
Vul: NS	♦ K7	Partner bids first.
HCP: 10	♣ A985432	

Board: 11	♠ A62	The opponents are silent.
Dealer: S	♥ A92	
Vul: Both	♦ AK98	You bid first.
HCP: 15	♣ 743	

Board: 12	♠ A109764	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ Q43	Partner bids first.
HCP: 6	♣ 106	

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ K963				1NT
Vul: None	♥ 95	♥ Q43				
North HCP: 9	♦ K1083	♦ 42	AP			
South HCP: 13	♣ Q93	♣ AKJ8				
Contract: 1N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 87		1NT	Pass	2♣ ¹
Vul: Both	♥ K7	♥ 10942	Pass	2♠	Pass	2NT
North HCP: 13	♦ Q1083	♦ 9	AP			
South HCP: 10	♣ 1087	♣ AKQJ52	1. Stayman			
Contract: 2N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ A864	♠ K53				1NT
Vul: None	♥ QJ10	♥ A95	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ A95	♦ 843	Pass	3NT	AP	
South HCP: 14	♣ Q64	♣ AK105	1. Stayman			
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ K72				
Vul: NS	♥ K942	♥ 3		1NT	3♥	3NT
North HCP: 14	♦ AQ4	♦ K7	AP			
South HCP: 10	♣ KJ7	♣ A985432				
Contract: 3N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ KJ1087	♠ A62				1NT
Vul: Both	♥ KJ10	♥ A92	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q72	♦ AK98	Pass	3NT	Pass	4♠
South HCP: 15	♣ A5	♣ 743	AP			
Contract: 4♠ S						

Board: 12

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 2♠ N

North:

♠ Q3

♥ KQ104

♦ 972

♣ AQ72

South:

♠ A109764

♥ 83

♦ Q43

♣ 106

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

North hands (Practice Page)

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

Board: 13	♠ KJ32	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ AK632	Partner bids first.
HCP: 16	♣ KQ10	

Board: 14	♠ AQ64	The opponents are silent.
Dealer: N	♥ 862	
Vul: None	♦ AJ4	You bid first.
HCP: 13	♣ Q105	

Board: 15	♠ J109	The opponents are silent.
Dealer: S	♥ 7542	
Vul: NS	♦ A109	Partner bids first.
HCP: 8	♣ QJ10	

Board: 16	♠ AQ5	The opponents are silent.
Dealer: N	♥ 62	
Vul: EW	♦ J10962	You bid first.
HCP: 14	♣ AK2	

Board: 17	♠ 1062	The opponents are silent.
Dealer: S	♥ KQJ76	
Vul: NS	♦ AK87	Partner bids first.
HCP: 13	♣ 6	

Board: 18	♠ K4	West Bids 2♥ if possible.
Dealer: N	♥ J95	East Bids 2♠ if possible.
Vul: Both	♦ KQ9	
HCP: 15	♣ KQJ54	You bid first.

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

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

Board: 14			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AQ64	♠ K105		1NT	Pass	2♦
North HCP: 13	♥ 862	♥ KQJ104	Pass	2♥	Pass	3NT
South HCP: 12	♦ AJ4	♦ 1097	Pass	4♥	AP	
Contract: 4♥ N	♣ Q105	♣ K6				

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

Board: 16			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AQ5	♠ K9842		1NT	Pass	2♥
North HCP: 14	♥ 62	♥ AJ9	Pass	2♠	Pass	3NT
South HCP: 14	♦ J10962	♦ AQ8	Pass	4♠	AP	
Contract: 4♠ N	♣ AK2	♣ 85				

Board: 17			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 1062	♠ AQJ				
North HCP: 13	♥ KQJ76	♥ 1093	Pass	2♦	Pass	2♥
South HCP: 15	♦ AK87	♦ J42	Pass	3♦	Pass	4♥
Contract: 4♥ S	♣ 6	♣ AK108	AP			

Board: 18

Dealer: N

Vul: Both

North HCP: 15

South HCP: 6

Contract: 2♠ E

North:

♠ K4

♥ J95

♦ KQ9

♣ KQJ54

South:

♠ Q86

♥ 108764

♦ A10873

♣ —

West	North	East	South
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	1NT	Pass	2♦
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2♥ ¹	X	2♠	AP
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1. Michaels Cuebid

South hands (Practice Page)

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

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

Board: 14	♠ K105	The opponents are silent.
Dealer: N	♥ KQJ104	
Vul: None	♦ 1097	Partner bids first.
HCP: 12	♣ K6	

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

Board: 16	♠ K9842	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ AQ8	Partner bids first.
HCP: 14	♣ 85	

Board: 17	♠ AQJ	The opponents are silent.
Dealer: S	♥ 1093	
Vul: NS	♦ J42	You bid first.
HCP: 15	♣ AK108	

Board: 18	♠ Q86	West Bids 2♥ if possible.
Dealer: N	♥ 108764	East Bids 2♠ if possible.
Vul: Both	♦ A10873	
HCP: 6	♣ —	Partner bids first.

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

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

Board: 14			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AQ64	♠ K105		1NT	Pass	2♦
North HCP: 13	♥ 862	♥ KQJ104	Pass	2♥	Pass	3NT
South HCP: 12	♦ AJ4	♦ 1097	Pass	4♥	AP	
Contract: 4♥ N	♣ Q105	♣ K6				

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

Board: 16			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AQ5	♠ K9842		1NT	Pass	2♥
North HCP: 14	♥ 62	♥ AJ9	Pass	2♠	Pass	3NT
South HCP: 14	♦ J10962	♦ AQ8	Pass	4♠	AP	
Contract: 4♠ N	♣ AK2	♣ 85				

Board: 17			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 1062	♠ AQJ	Pass	2♦	Pass	2♥
North HCP: 13	♥ KQJ76	♥ 1093	Pass	3♦	Pass	4♥
South HCP: 15	♦ AK87	♦ J42	AP			
Contract: 4♥ S	♣ 6	♣ AK108				

Board: 18

Dealer: N

Vul: Both

North HCP: 15

South HCP: 6

Contract: 2♠ E

North:

♠ K4

♥ J95

♦ KQ9

♣ KQJ54

South:

♠ Q86

♥ 108764

♦ A10873

♣ —

West	North	East	South
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1NT	Pass	2♦
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2♥ ¹	X	2♠	AP
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1. Michaels Cuebid

North hands (Practice Page)

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

Board: 19	♠ 9	East Doubles 3♠ if possible.
Dealer: S	♥ A982	
Vul: None	♦ AJ432	Partner bids first.
HCP: 11	♣ Q63	

Board: 20	♠ A852	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: EW	♦ QJ86	You bid first.
HCP: 13	♣ 85	

Board: 21	♠ AJ76	The opponents are silent.
Dealer: S	♥ 952	
Vul: Both	♦ A1062	Partner bids first.
HCP: 11	♣ Q10	

Board: 22	♠ AJ6	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ K10632	You bid first.
HCP: 14	♣ A63	

Board: 23	♠ QJ5	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ KQ74	Partner bids first.
HCP: 10	♣ Q942	

Board: 24	♠ Q98	The opponents are silent.
Dealer: N	♥ KQ862	
Vul: NS	♦ KQ7	You bid first.
HCP: 15	♣ K2	

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

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQ				1NT
Vul: None	♥ A982	♥ KQ43	Pass	3♠ ¹	X	4♥
North HCP: 11	♦ AJ432	♦ 10986	AP			
South HCP: 14	♣ Q63	♣ A87	1. Splinter			
Contract: 4♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ 4		1NT	Pass	2♦
Vul: EW	♥ AQ5	♥ 97642	Pass	2♥	AP	
North HCP: 13	♦ QJ86	♦ 10975				
South HCP: 3	♣ 85	♣ K103				
Contract: 2♥ N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AJ76	♠ Q1054				1NT
Vul: Both	♥ 952	♥ KQ4	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ A1062	♦ Q875	Pass	4♠	AP	
South HCP: 14	♣ Q10	♣ AJ	1. Stayman			
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K972		1NT	Pass	2♣ ¹
Vul: None	♥ Q9	♥ KJ852	Pass	2♦	Pass	3♠ ²
North HCP: 14	♦ K10632	♦ A8	Pass	3NT	AP	
South HCP: 14	♣ A63	♣ K8	1. Stayman			
Contract: 3N N			2. SMOLEN			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A742				1NT
Vul: Both	♥ 104	♥ KJ65	Pass	2NT	AP	
North HCP: 10	♦ KQ74	♦ 93				
South HCP: 13	♣ Q942	♣ AJ7				
Contract: 2N S						

Board: 24

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 1N N

North:

♠ Q98

♥ KQ862

♦ KQ7

♣ K2

South:

♠ 63

♥ J743

♦ A64

♣ A853

West	North	East	South
	1NT	AP	

South hands (Practice Page)

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

Board: 19	♠ KQ	East Doubles 3♠ if possible. You bid first.
Dealer: S	♥ KQ43	
Vul: None	♦ 10986	
HCP: 14	♣ A87	

Board: 20	♠ 4	The opponents are silent. Partner bids first.
Dealer: N	♥ 97642	
Vul: EW	♦ 10975	
HCP: 3	♣ K103	

Board: 21	♠ Q1054	The opponents are silent. You bid first.
Dealer: S	♥ KQ4	
Vul: Both	♦ Q875	
HCP: 14	♣ AJ	

Board: 22	♠ K972	The opponents are silent. Partner bids first.
Dealer: N	♥ KJ852	
Vul: None	♦ A8	
HCP: 14	♣ K8	

Board: 23	♠ A742	The opponents are silent. You bid first.
Dealer: S	♥ KJ65	
Vul: Both	♦ 93	
HCP: 13	♣ AJ7	

Board: 24	♠ 63	The opponents are silent. Partner bids first.
Dealer: N	♥ J743	
Vul: NS	♦ A64	
HCP: 9	♣ A853	

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

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQ				1NT
Vul: None	♥ A982	♥ KQ43	Pass	3♠ ¹	X	4♥
North HCP: 11	♦ AJ432	♦ 10986	AP			
South HCP: 14	♣ Q63	♣ A87	1. Splinter			
Contract: 4♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ 4		1NT	Pass	2♦
Vul: EW	♥ AQ5	♥ 97642	Pass	2♥	AP	
North HCP: 13	♦ QJ86	♦ 10975				
South HCP: 3	♣ 85	♣ K103				
Contract: 2♥ N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AJ76	♠ Q1054				1NT
Vul: Both	♥ 952	♥ KQ4	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ A1062	♦ Q875	Pass	4♠	AP	
South HCP: 14	♣ Q10	♣ AJ	1. Stayman			
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K972		1NT	Pass	2♣ ¹
Vul: None	♥ Q9	♥ KJ852	Pass	2♦	Pass	3♠ ²
North HCP: 14	♦ K10632	♦ A8	Pass	3NT	AP	
South HCP: 14	♣ A63	♣ K8	1. Stayman			
Contract: 3N N			2. SMOLEN			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A742				1NT
Vul: Both	♥ 104	♥ KJ65	Pass	2NT	AP	
North HCP: 10	♦ KQ74	♦ 93				
South HCP: 13	♣ Q942	♣ AJ7				
Contract: 2N S						

Board: 24

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 1N N

North:

♠ Q98

♥ KQ862

♦ KQ7

♣ K2

South:

♠ 63

♥ J743

♦ A64

♣ A853

West	North	East	South
	1NT	AP	

North hands (Practice Page)

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

Board: 25	♠ 1032	East Bids 3♣ if possible.
Dealer: S	♥ QJ10643	
Vul: EW	♦ 103	Partner bids first.
HCP: 3	♣ 53	

Board: 26	♠ AJ8	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ AQJ97	You bid first.
HCP: 14	♣ J82	

Board: 27	♠ 53	The opponents are silent.
Dealer: S	♥ KJ54	
Vul: EW	♦ 874	Partner bids first.
HCP: 10	♣ KQJ3	

Board: 28	♠ A95	East Doubles 1NT if possible.
Dealer: N	♥ K105	West Bids 2♠ if possible.
Vul: Both	♦ K42	
HCP: 14	♣ KJ108	You bid first.

Board: 29	♠ J543	The opponents are silent.
Dealer: S	♥ J65	
Vul: NS	♦ Q842	Partner bids first.
HCP: 5	♣ J2	

Board: 30	♠ AJ3	The opponents are silent.
Dealer: N	♥ Q875	
Vul: EW	♦ Q5	You bid first.
HCP: 14	♣ KQ65	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ KQ9				1NT
Vul: EW	♥ QJ10643	♥ A82	Pass	2♦	3♣	Pass
North HCP: 3	♦ 103	♦ Q65	Pass	3♥	AP	
South HCP: 15	♣ 53	♣ KJ62				
Contract: 3♥ N						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q7		1NT	Pass	2♦
Vul: NS	♥ J3	♥ K10762	Pass	2♥	Pass	3♣
North HCP: 14	♦ AQJ97	♦ 10	Pass	3NT	AP	
South HCP: 11	♣ J82	♣ AQ653				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQ72				1NT
Vul: EW	♥ KJ54	♥ 632	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ 874	♦ A1032	Pass	2NT	AP	
South HCP: 13	♣ KQJ3	♣ A8				
Contract: 2N S			1. Stayman			

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ J1083		1NT	X ¹	Pass
Vul: Both	♥ K105	♥ AJ4	2♠	AP		
North HCP: 14	♦ K42	♦ 1085	1. Cappelletti, strong			
South HCP: 8	♣ KJ108	♣ Q42				
Contract: 2♠ W						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ J543	♠ Q7				1NT
Vul: NS	♥ J65	♥ K83	AP			
North HCP: 5	♦ Q842	♦ AJ96				
South HCP: 13	♣ J2	♣ K854				
Contract: 1N S						

Board: 30

Dealer: N

Vul: EW

North HCP: 14

South HCP: 14

Contract: 4♥ N

North:

♠ AJ3

♥ Q875

♦ Q5

♣ KQ65

South:

♠ 62

♥ KJ62

♦ AJ

♣ AJ872

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

AP

1. Stayman

South hands (Practice Page)

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

Board: 25	♠ KQ9	East Bids 3♣ if possible.
Dealer: S	♥ A82	
Vul: EW	♦ Q65	
HCP: 15	♣ KJ62	You bid first.

Board: 26	♠ Q7	The opponents are silent.
Dealer: N	♥ K10762	
Vul: NS	♦ 10	
HCP: 11	♣ AQ653	Partner bids first.

Board: 27	♠ KQ72	The opponents are silent.
Dealer: S	♥ 632	
Vul: EW	♦ A1032	
HCP: 13	♣ A8	You bid first.

Board: 28	♠ J1083	East Doubles 1NT if possible.
Dealer: N	♥ AJ4	West Bids 2♠ if possible.
Vul: Both	♦ 1085	
HCP: 8	♣ Q42	Partner bids first.

Board: 29	♠ Q7	The opponents are silent.
Dealer: S	♥ K83	
Vul: NS	♦ AJ96	
HCP: 13	♣ K854	You bid first.

Board: 30	♠ 62	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: EW	♦ AJ	
HCP: 14	♣ AJ872	Partner bids first.

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ KQ9				1NT
Vul: EW	♥ QJ10643	♥ A82	Pass	2♦	3♣	Pass
North HCP: 3	♦ 103	♦ Q65	Pass	3♥	AP	
South HCP: 15	♣ 53	♣ KJ62				
Contract: 3♥ N						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q7		1NT	Pass	2♦
Vul: NS	♥ J3	♥ K10762	Pass	2♥	Pass	3♣
North HCP: 14	♦ AQJ97	♦ 10	Pass	3NT	AP	
South HCP: 11	♣ J82	♣ AQ653				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQ72				1NT
Vul: EW	♥ KJ54	♥ 632	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ 874	♦ A1032	Pass	2NT	AP	
South HCP: 13	♣ KQJ3	♣ A8				
Contract: 2N S			1. Stayman			

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ J1083		1NT	X ¹	Pass
Vul: Both	♥ K105	♥ AJ4	2♠	AP		
North HCP: 14	♦ K42	♦ 1085	1. Cappelletti, strong			
South HCP: 8	♣ KJ108	♣ Q42				
Contract: 2♠ W						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ J543	♠ Q7				1NT
Vul: NS	♥ J65	♥ K83				
North HCP: 5	♦ Q842	♦ AJ96	AP			
South HCP: 13	♣ J2	♣ K854				
Contract: 1N S						

Board: 30

Dealer: N

Vul: EW

North HCP: 14

South HCP: 14

Contract: 4♥ N

North:

♠ AJ3

♥ Q875

♦ Q5

♣ KQ65

South:

♠ 62

♥ KJ62

♦ AJ

♣ AJ872

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

1. Stayman

North hands (Practice Page)

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

Board: 31	♠ J62	East Doubles Pass if possible.
Dealer: S	♥ A7532	
Vul: Both	♦ 64	Partner bids first.
HCP: 5	♣ 752	

Board: 32	♠ K53	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ AJ104	You bid first.
HCP: 15	♣ Q108	

Board: 33	♠ 6532	East Doubles Pass if possible.
Dealer: S	♥ K9	West Doubles 2♦ if possible.
Vul: Both	♦ 986	East Bids 2♥ if possible.
HCP: 5	♣ Q986	Partner bids first.

Board: 34	♠ A83	The opponents are silent.
Dealer: N	♥ K109	
Vul: None	♦ Q3	You bid first.
HCP: 14	♣ AJ1092	

Board: 35	♠ Q10	The opponents are silent.
Dealer: S	♥ K32	
Vul: Both	♦ A765	Partner bids first.
HCP: 12	♣ K653	

Board: 36	♠ K1095	The opponents are silent.
Dealer: N	♥ A97	
Vul: EW	♦ Q73	You bid first.
HCP: 13	♣ A108	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ Q105				1NT
Vul: Both	♥ A7532	♥ QJ4	Pass	2♦	Pass	2♥
North HCP: 5	♦ 64	♦ K1097	Pass	Pass	X	AP
South HCP: 13	♣ 752	♣ AJ3				
Contract: 2♥X S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ J982				
Vul: EW	♥ AJ9	♥ K65		1NT	AP	
North HCP: 15	♦ AJ104	♦ 865				
South HCP: 4	♣ Q108	♣ 652				
Contract: 1N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 6532	♠ J84				1NT
Vul: Both	♥ K9	♥ Q75	Pass	Pass	X ¹	2♦
North HCP: 5	♦ 986	♦ KQJ52	X	Pass	2♥	AP
South HCP: 13	♣ Q986	♣ A4				
Contract: 2♥ E						

1. Cappelletti, strong

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ J7542				
Vul: None	♥ K109	♥ Q82		1NT	Pass	2♥
North HCP: 14	♦ Q3	♦ 1042	Pass	2♠	AP	
South HCP: 3	♣ AJ1092	♣ 65				
Contract: 2♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ K764				1NT
Vul: Both	♥ K32	♥ A6				
North HCP: 12	♦ A765	♦ KJ42	Pass	3NT	AP	
South HCP: 13	♣ K653	♣ Q87				
Contract: 3N S						

Board: 36

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 3♦ N

North:

♠ K1095

♥ A97

♦ Q73

♣ A108

South:

♠ 3

♥ J4

♦ AKJ854

♣ 7643

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

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

Board: 31	♠ Q105	East Doubles Pass if possible.
Dealer: S	♥ QJ4	
Vul: Both	♦ K1097	You bid first.
HCP: 13	♣ AJ3	

Board: 32	♠ J982	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ 865	Partner bids first.
HCP: 4	♣ 652	

Board: 33	♠ J84	East Doubles Pass if possible.
Dealer: S	♥ Q75	West Doubles 2♦ if possible.
Vul: Both	♦ KQJ52	East Bids 2♥ if possible.
HCP: 13	♣ A4	You bid first.

Board: 34	♠ J7542	The opponents are silent.
Dealer: N	♥ Q82	
Vul: None	♦ 1042	Partner bids first.
HCP: 3	♣ 65	

Board: 35	♠ K764	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ KJ42	You bid first.
HCP: 13	♣ Q87	

Board: 36	♠ 3	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ AKJ854	Partner bids first.
HCP: 9	♣ 7643	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ Q105				1NT
Vul: Both	♥ A7532	♥ QJ4	Pass	2♦	Pass	2♥
North HCP: 5	♦ 64	♦ K1097	Pass	Pass	X	AP
South HCP: 13	♣ 752	♣ AJ3				
Contract: 2♥X S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ J982				
Vul: EW	♥ AJ9	♥ K65		1NT	AP	
North HCP: 15	♦ AJ104	♦ 865				
South HCP: 4	♣ Q108	♣ 652				
Contract: 1N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 6532	♠ J84				1NT
Vul: Both	♥ K9	♥ Q75	Pass	Pass	X ¹	2♦
North HCP: 5	♦ 986	♦ KQJ52	X	Pass	2♥	AP
South HCP: 13	♣ Q986	♣ A4				
Contract: 2♥ E						

1. Cappelletti, strong

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ J7542				
Vul: None	♥ K109	♥ Q82		1NT	Pass	2♥
North HCP: 14	♦ Q3	♦ 1042	Pass	2♠	AP	
South HCP: 3	♣ AJ1092	♣ 65				
Contract: 2♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ K764				1NT
Vul: Both	♥ K32	♥ A6				
North HCP: 12	♦ A765	♦ KJ42	Pass	3NT	AP	
South HCP: 13	♣ K653	♣ Q87				
Contract: 3N S						

Board: 36

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 3♦ N

North:

♠ K1095

♥ A97

♦ Q73

♣ A108

South:

♠ 3

♥ J4

♦ AKJ854

♣ 7643

West	North	East	South
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1NT	Pass	3♣ ¹
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Pass	3♦ ²	AP
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1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

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

Board: 37	♠ 9	The opponents are silent.
Dealer: S	♥ AKQJ9654	
Vul: None	♦ KJ10	Partner bids first.
HCP: 14	♣ 5	

Board: 38	♠ 103	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ KQ42	You bid first.
HCP: 13	♣ K1076	

Board: 39	♠ 74	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ A10752	Partner bids first.
HCP: 10	♣ AQ74	

Board: 40	♠ 86	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ K1086	You bid first.
HCP: 13	♣ A642	

Board: 41	♠ J1094	The opponents are silent.
Dealer: S	♥ K65	
Vul: EW	♦ 9765	Partner bids first.
HCP: 4	♣ 94	

Board: 42	♠ KQ6	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ J1086	You bid first.
HCP: 14	♣ AJ7	

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

Board: 37
Dealer: S
Vul: None
North HCP: 14
South HCP: 14
Contract: 5♥ S

North:
♠ 9
♥ AKQJ9654
♦ KJ10
♣ 5

South:
♠ AKJ5
♥ 108
♦ 983
♣ KQJ3

West	North	East	South
			1NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♦
Pass	5♥	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 38
Dealer: N
Vul: NS
North HCP: 13
South HCP: 12
Contract: 3N N

North:
♠ 103
♥ KQ8
♦ KQ42
♣ K1076

South:
♠ AQ986
♥ 10962
♦ AJ8
♣ J

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

1. Stayman
2. SMOLEN

Board: 39
Dealer: S
Vul: Both
North HCP: 10
South HCP: 14
Contract: 2N S

North:
♠ 74
♥ 43
♦ A10752
♣ AQ74

South:
♠ J83
♥ AQ10
♦ K984
♣ KJ2

West	North	East	South
			1NT
Pass	2NT	AP	

Board: 40
Dealer: N
Vul: NS
North HCP: 13
South HCP: 10
Contract: 2N N

North:
♠ 86
♥ AQ7
♦ K1086
♣ A642

South:
♠ AK2
♥ 10942
♦ 92
♣ K753

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

1. Stayman

Board: 41
Dealer: S
Vul: EW
North HCP: 4
South HCP: 13
Contract: 1N S

North:
♠ J1094
♥ K65
♦ 9765
♣ 94

South:
♠ K73
♥ Q2
♦ Q83
♣ AQ653

West	North	East	South
			1NT
AP			

Board: 42

Dealer: N

Vul: Both

North HCP: 14

South HCP: 4

Contract: 1N N

North:

♠ KQ6

♥ K72

♦ J1086

♣ AJ7

South:

♠ J82

♥ 984

♦ 943

♣ K832

West	North	East	South
	1NT	AP	

South hands (Practice Page)

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

Board: 37	♠ AKJ5	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ 983	You bid first.
HCP: 14	♣ KQJ3	

Board: 38	♠ AQ986	The opponents are silent.
Dealer: N	♥ 10962	
Vul: NS	♦ AJ8	Partner bids first.
HCP: 12	♣ J	

Board: 39	♠ J83	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ K984	You bid first.
HCP: 14	♣ KJ2	

Board: 40	♠ AK2	The opponents are silent.
Dealer: N	♥ 10942	
Vul: NS	♦ 92	Partner bids first.
HCP: 10	♣ K753	

Board: 41	♠ K73	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ Q83	You bid first.
HCP: 13	♣ AQ653	

Board: 42	♠ J82	The opponents are silent.
Dealer: N	♥ 984	
Vul: Both	♦ 943	Partner bids first.
HCP: 4	♣ K832	

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

Board: 37
Dealer: S
Vul: None
North HCP: 14
South HCP: 14
Contract: 5♥ S

North:
♠ 9
♥ AKQJ9654
♦ KJ10
♣ 5

South:
♠ AKJ5
♥ 108
♦ 983
♣ KQJ3

West	North	East	South
			1NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♦
Pass	5♥	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 38
Dealer: N
Vul: NS
North HCP: 13
South HCP: 12
Contract: 3N N

North:
♠ 103
♥ KQ8
♦ KQ42
♣ K1076

South:
♠ AQ986
♥ 10962
♦ AJ8
♣ J

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

1. Stayman
2. SMOLEN

Board: 39
Dealer: S
Vul: Both
North HCP: 10
South HCP: 14
Contract: 2N S

North:
♠ 74
♥ 43
♦ A10752
♣ AQ74

South:
♠ J83
♥ AQ10
♦ K984
♣ KJ2

West	North	East	South
			1NT
Pass	2NT	AP	

Board: 40
Dealer: N
Vul: NS
North HCP: 13
South HCP: 10
Contract: 2N N

North:
♠ 86
♥ AQ7
♦ K1086
♣ A642

South:
♠ AK2
♥ 10942
♦ 92
♣ K753

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

1. Stayman

Board: 41
Dealer: S
Vul: EW
North HCP: 4
South HCP: 13
Contract: 1N S

North:
♠ J1094
♥ K65
♦ 9765
♣ 94

South:
♠ K73
♥ Q2
♦ Q83
♣ AQ653

West	North	East	South
			1NT
AP			

Board: 42

Dealer: N

Vul: Both

North HCP: 14

South HCP: 4

Contract: 1N N

North:

♠ KQ6

♥ K72

♦ J1086

♣ AJ7

South:

♠ J82

♥ 984

♦ 943

♣ K832

West	North	East	South
	1NT	AP	

North hands (Practice Page)

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

Board: 43	♠ 107654	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ K76	Partner bids first.
HCP: 8	♣ J97	

Board: 44	♠ KQJ	The opponents are silent.
Dealer: N	♥ Q832	
Vul: EW	♦ QJ	You bid first.
HCP: 15	♣ A872	

Board: 45	♠ A93	The opponents are silent.
Dealer: S	♥ K98	
Vul: Both	♦ 964	Partner bids first.
HCP: 10	♣ K832	

Board: 46	♠ KQ54	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ A983	You bid first.
HCP: 15	♣ K98	

Board: 47	♠ Q6	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ Q64	Partner bids first.
HCP: 7	♣ K87643	

Board: 48	♠ AQJ3	The opponents are silent.
Dealer: N	♥ KQ105	
Vul: Both	♦ Q92	You bid first.
HCP: 15	♣ J8	

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

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 107654	♠ KJ8				1NT
Vul: None	♥ A5	♥ K873	Pass	2♥	Pass	2♠
North HCP: 8	♦ K76	♦ A542	AP			
South HCP: 14	♣ J97	♣ K2				
Contract: 2♠ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A64		1NT	Pass	2♠ ¹
Vul: EW	♥ Q832	♥ AK76	Pass	2♥	Pass	4♥
North HCP: 15	♦ QJ	♦ 72	AP			
South HCP: 14	♣ A872	♣ QJ106	1. Stayman			
Contract: 4♥ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J52				1NT
Vul: Both	♥ K98	♥ A72	Pass	2NT	Pass	3NT
North HCP: 10	♦ 964	♦ AJ532	AP			
South HCP: 14	♣ K832	♣ A9				
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 972		1NT	Pass	3NT
Vul: None	♥ K8	♥ Q74	AP			
North HCP: 15	♦ A983	♦ KJ76				
South HCP: 12	♣ K98	♣ AQ5				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ KJ43				1NT
Vul: NS	♥ 76	♥ A985	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 7	♦ Q64	♦ K109	AP			
South HCP: 13	♣ K87643	♣ Q2	1. Minor Suit Transfers after 1NT			
Contract: 3♣ S			2. automat			

Board: 48

Dealer: N

Vul: Both

North HCP: 15

South HCP: 16

Contract: 3N N

North:

♠ AQJ3

♥ KQ105

♦ Q92

♣ J8

South:

♠ K7

♥ A92

♦ K10854

♣ AQ2

West	North	East	South
------	-------	------	-------

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

AP

South hands (Practice Page)

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

Board: 43	♠ KJ8	The opponents are silent.
Dealer: S	♥ K873	
Vul: None	♦ A542	You bid first.
HCP: 14	♣ K2	

Board: 44	♠ A64	The opponents are silent.
Dealer: N	♥ AK76	
Vul: EW	♦ 72	Partner bids first.
HCP: 14	♣ QJ106	

Board: 45	♠ J52	The opponents are silent.
Dealer: S	♥ A72	
Vul: Both	♦ AJ532	You bid first.
HCP: 14	♣ A9	

Board: 46	♠ 972	The opponents are silent.
Dealer: N	♥ Q74	
Vul: None	♦ KJ76	Partner bids first.
HCP: 12	♣ AQ5	

Board: 47	♠ KJ43	The opponents are silent.
Dealer: S	♥ A985	
Vul: NS	♦ K109	You bid first.
HCP: 13	♣ Q2	

Board: 48	♠ K7	The opponents are silent.
Dealer: N	♥ A92	
Vul: Both	♦ K10854	Partner bids first.
HCP: 16	♣ AQ2	

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

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 107654	♠ KJ8				1NT
Vul: None	♥ A5	♥ K873	Pass	2♥	Pass	2♠
North HCP: 8	♦ K76	♦ A542	AP			
South HCP: 14	♣ J97	♣ K2				
Contract: 2♠ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A64		1NT	Pass	2♣ ¹
Vul: EW	♥ Q832	♥ AK76	Pass	2♥	Pass	4♥
North HCP: 15	♦ QJ	♦ 72	AP			
South HCP: 14	♣ A872	♣ QJ106	1. Stayman			
Contract: 4♥ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J52				1NT
Vul: Both	♥ K98	♥ A72	Pass	2NT	Pass	3NT
North HCP: 10	♦ 964	♦ AJ532	AP			
South HCP: 14	♣ K832	♣ A9				
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 972		1NT	Pass	3NT
Vul: None	♥ K8	♥ Q74	AP			
North HCP: 15	♦ A983	♦ KJ76				
South HCP: 12	♣ K98	♣ AQ5				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ KJ43				1NT
Vul: NS	♥ 76	♥ A985	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 7	♦ Q64	♦ K109	AP			
South HCP: 13	♣ K87643	♣ Q2	1. Minor Suit Transfers after 1NT			
Contract: 3♣ S			2. automat			

Board: 48

Dealer: N

Vul: Both

North HCP: 15

South HCP: 16

Contract: 3N N

North:

♠ AQJ3

♥ KQ105

♦ Q92

♣ J8

South:

♠ K7

♥ A92

♦ K10854

♣ AQ2

West	North	East	South
------	-------	------	-------

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

AP

North hands (Practice Page)

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

Board: 49	♠ 6	East Bids 3♠ if possible.
Dealer: S	♥ A9765	
Vul: None	♦ 10952	Partner bids first.
HCP: 7	♣ QJ3	

Board: 50	♠ A9	East Bids 2♣ if possible.
Dealer: N	♥ A1083	West Bids 2♦ if possible.
Vul: NS	♦ Q103	East Bids 3♠ if possible.
HCP: 14	♣ KJ75	You bid first.

Board: 51	♠ Q764	The opponents are silent.
Dealer: S	♥ Q1054	
Vul: EW	♦ 104	Partner bids first.
HCP: 6	♣ Q92	

Board: 52	♠ 10986	The opponents are silent.
Dealer: N	♥ K108	
Vul: None	♦ AKQ10	You bid first.
HCP: 13	♣ J7	

Board: 53	♠ AQ4	The opponents are silent.
Dealer: S	♥ K63	
Vul: NS	♦ K1064	Partner bids first.
HCP: 15	♣ K94	

Board: 54	♠ J32	The opponents are silent.
Dealer: N	♥ A843	
Vul: EW	♦ A963	You bid first.
HCP: 13	♣ A4	

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

Board: 49

Dealer: S

Vul: None

North HCP: 7

South HCP: 13

Contract: 3♠ E

North:

♠ 6

♥ A9765

♦ 10952

♣ QJ3

South:

♠ Q98

♥ QJ102

♦ A8

♣ A854

West North East South

Pass 2♦ 3♣ 1NT

Pass 2♦ 3♣ AP

Board: 50

Dealer: N

Vul: NS

North HCP: 14

South HCP: 3

Contract: 3♠ E

North:

♠ A9

♥ A1083

♦ Q103

♣ KJ75

South:

♠ 106

♥ K96542

♦ 85

♣ 1083

West North East South

Pass 1NT 2♣¹ Pass

2♦² Pass Pass 2♥

Pass 3♦³ 3♣ AP

1. Cappelletti, any 6+ suit

2. automat

3. limit raise or better in ♥

Board: 51

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 1N S

North:

♠ Q764

♥ Q1054

♦ 104

♣ Q92

South:

♠ K952

♥ A63

♦ K98

♣ K103

West North East South

Pass 1NT

AP

Board: 52

Dealer: N

Vul: None

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ 10986

♥ K108

♦ AKQ10

♣ J7

South:

♠ KJ5

♥ 54

♦ J7

♣ AK10852

West North East South

Pass 1NT Pass 3NT

AP

Board: 53

Dealer: S

Vul: NS

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ AQ4

♥ K63

♦ K1064

♣ K94

South:

♠ K65

♥ Q84

♦ AJ83

♣ A85

West North East South

Pass 3NT AP 1NT

Board: 54

Dealer: N

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♥ N

North:

♠ J32

♥ A843

♦ A963

♣ A4

South:

♠ KQ5

♥ Q965

♦ K842

♣ 85

West	North	East	South
------	-------	------	-------

	1NT	Pass	2♣ ¹
--	-----	------	-----------------

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

AP

1. Stayman

South hands (Practice Page)

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

Board: 49	♠ Q98	East Bids 3♠ if possible.
Dealer: S	♥ QJ102	
Vul: None	♦ A8	You bid first.
HCP: 13	♣ A854	

Board: 50	♠ 106	East Bids 2♣ if possible.
Dealer: N	♥ K96542	West Bids 2♦ if possible.
Vul: NS	♦ 85	East Bids 3♠ if possible.
HCP: 3	♣ 1083	Partner bids first.

Board: 51	♠ K952	The opponents are silent.
Dealer: S	♥ A63	
Vul: EW	♦ K98	You bid first.
HCP: 13	♣ K103	

Board: 52	♠ KJ5	The opponents are silent.
Dealer: N	♥ 54	
Vul: None	♦ J7	Partner bids first.
HCP: 12	♣ AK10852	

Board: 53	♠ K65	The opponents are silent.
Dealer: S	♥ Q84	
Vul: NS	♦ AJ83	You bid first.
HCP: 14	♣ A85	

Board: 54	♠ KQ5	The opponents are silent.
Dealer: N	♥ Q965	
Vul: EW	♦ K842	Partner bids first.
HCP: 10	♣ 85	

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

Board: 49

Dealer: S

Vul: None

North HCP: 7

South HCP: 13

Contract: 3♠ E

North:

♠ 6

♥ A9765

♦ 10952

♣ QJ3

South:

♠ Q98

♥ QJ102

♦ A8

♣ A854

West North East South

Pass 2♦ 3♣ 1NT

Pass 2♦ 3♣ AP

Board: 50

Dealer: N

Vul: NS

North HCP: 14

South HCP: 3

Contract: 3♠ E

North:

♠ A9

♥ A1083

♦ Q103

♣ KJ75

South:

♠ 106

♥ K96542

♦ 85

♣ 1083

West North East South

Pass 1NT 2♣¹ Pass

2♦² Pass Pass 2♥

Pass 3♦³ 3♣ AP

1. Cappelletti, any 6+ suit

2. automat

3. limit raise or better in ♥

Board: 51

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 1N S

North:

♠ Q764

♥ Q1054

♦ 104

♣ Q92

South:

♠ K952

♥ A63

♦ K98

♣ K103

West North East South

Pass 1NT

AP

Board: 52

Dealer: N

Vul: None

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ 10986

♥ K108

♦ AKQ10

♣ J7

South:

♠ KJ5

♥ 54

♦ J7

♣ AK10852

West North East South

Pass 1NT Pass 3NT

AP

Board: 53

Dealer: S

Vul: NS

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ AQ4

♥ K63

♦ K1064

♣ K94

South:

♠ K65

♥ Q84

♦ AJ83

♣ A85

West North East South

Pass 3NT AP 1NT

Board: 54

Dealer: N

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♥ N

North:

♠ J32

♥ A843

♦ A963

♣ A4

South:

♠ KQ5

♥ Q965

♦ K842

♣ 85

West	North	East	South
------	-------	------	-------

	1NT	Pass	2♣ ¹
--	-----	------	-----------------

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

AP

1. Stayman

North hands (Practice Page)

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

Board: 55
Dealer: S
Vul: Both
HCP: 0

♠ 4
♥ 8763
♦ 107532
♣ 1065

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

Partner bids first.

Board: 56
Dealer: N
Vul: NS
HCP: 13

♠ J982
♥ AK42
♦ A2
♣ J102

The opponents are silent.
You bid first.

Board: 57
Dealer: S
Vul: EW
HCP: 11

♠ A852
♥ AQ1032
♦ J532
♣ —

The opponents are silent.
Partner bids first.

Board: 58
Dealer: N
Vul: EW
HCP: 14

♠ A105
♥ 103
♦ A97
♣ KQJ97

East Bids 2♠ if possible.
You bid first.

Board: 59
Dealer: S
Vul: Both
HCP: 8

♠ 654
♥ QJ32
♦ A10862
♣ J

The opponents are silent.
Partner bids first.

Board: 60
Dealer: N
Vul: None
HCP: 13

♠ A2
♥ QJ972
♦ Q102
♣ A102

The opponents are silent.
You bid first.

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

Board: 55
Dealer: S
Vul: Both
North HCP: 0
South HCP: 15
Contract: 4♠ E

North:
♠ 4
♥ 8763
♦ 107532
♣ 1065

South:
♠ AJ86
♥ J10
♦ KQ94
♣ A93

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

1. Cappelletti, any 6+ suit
2. automat

Board: 56
Dealer: N
Vul: NS
North HCP: 13
South HCP: 7
Contract: 2♥ N

North:
♠ J982
♥ AK42
♦ A2
♣ J102

South:
♠ Q4
♥ Q10876
♦ 10863
♣ K9

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

Board: 57
Dealer: S
Vul: EW
North HCP: 11
South HCP: 15
Contract: 4♥ S

North:
♠ A852
♥ AQ1032
♦ J532
♣ —

South:
♠ KQ6
♥ K98
♦ A108
♣ K863

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

Board: 58
Dealer: N
Vul: EW
North HCP: 14
South HCP: 9
Contract: 2♠ E

North:
♠ A105
♥ 103
♦ A97
♣ KQJ97

South:
♠ Q62
♥ AK962
♦ 542
♣ 42

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

Board: 59
Dealer: S
Vul: Both
North HCP: 8
South HCP: 15
Contract: 1N S

North:
♠ 654
♥ QJ32
♦ A10862
♣ J

South:
♠ A108
♥ K10
♦ J43
♣ AK865

West	North	East	South
			1NT
AP			

Board: 60

Dealer: N

Vul: None

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ A2

♥ QJ972

♦ Q102

♣ A102

South:

♠ Q975

♥ 65

♦ A43

♣ J873

West	North	East	South
	1NT	AP	

South hands (Practice Page)

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

Board: 55
Dealer: S
Vul: Both
HCP: 15

♠ AJ86
♥ J10
♦ KQ94
♣ A93

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

You bid first.

Board: 56
Dealer: N
Vul: NS
HCP: 7

♠ Q4
♥ Q10876
♦ 10863
♣ K9

The opponents are silent.

Partner bids first.

Board: 57
Dealer: S
Vul: EW
HCP: 15

♠ KQ6
♥ K98
♦ A108
♣ K863

The opponents are silent.

You bid first.

Board: 58
Dealer: N
Vul: EW
HCP: 9

♠ Q62
♥ AK962
♦ 542
♣ 42

East Bids 2♠ if possible.

Partner bids first.

Board: 59
Dealer: S
Vul: Both
HCP: 15

♠ A108
♥ K10
♦ J43
♣ AK865

The opponents are silent.

You bid first.

Board: 60
Dealer: N
Vul: None
HCP: 7

♠ Q975
♥ 65
♦ A43
♣ J873

The opponents are silent.

Partner bids first.

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

Board: 55
Dealer: S
Vul: Both
North HCP: 0
South HCP: 15
Contract: 4♠ E

North:
♠ 4
♥ 8763
♦ 107532
♣ 1065

South:
♠ AJ86
♥ J10
♦ KQ94
♣ A93

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

1. Cappelletti, any 6+suit
2. automat

Board: 56
Dealer: N
Vul: NS
North HCP: 13
South HCP: 7
Contract: 2♥ N

North:
♠ J982
♥ AK42
♦ A2
♣ J102

South:
♠ Q4
♥ Q10876
♦ 10863
♣ K9

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

Board: 57
Dealer: S
Vul: EW
North HCP: 11
South HCP: 15
Contract: 4♥ S

North:
♠ A852
♥ AQ1032
♦ J532
♣ —

South:
♠ KQ6
♥ K98
♦ A108
♣ K863

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

Board: 58
Dealer: N
Vul: EW
North HCP: 14
South HCP: 9
Contract: 2♠ E

North:
♠ A105
♥ 103
♦ A97
♣ KQJ97

South:
♠ Q62
♥ AK962
♦ 542
♣ 42

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

Board: 59
Dealer: S
Vul: Both
North HCP: 8
South HCP: 15
Contract: 1N S

North:
♠ 654
♥ QJ32
♦ A10862
♣ J

South:
♠ A108
♥ K10
♦ J43
♣ AK865

West	North	East	South
			1NT
AP			

Board: 60

Dealer: N

Vul: None

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ A2

♥ QJ972

♦ Q102

♣ A102

South:

♠ Q975

♥ 65

♦ A43

♣ J873

West	North	East	South
	1NT	AP	

North hands (Practice Page)

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

Board: 61	♠ 962	The opponents are silent.
Dealer: S	♥ A943	
Vul: NS	♦ KQ	Partner bids first.
HCP: 14	♣ AJ76	

Board: 62	♠ KQ43	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ J1042	You bid first.
HCP: 15	♣ KQJ	

Board: 63	♠ 108643	East Bids 2♠ if possible.
Dealer: S	♥ K10	West Bids 2NT if possible.
Vul: NS	♦ 1072	East Bids 3♦ if possible.
HCP: 4	♣ J75	Partner bids first.

Board: 64	♠ K1086	West Doubles 2♣ if possible.
Dealer: N	♥ AJ62	
Vul: EW	♦ K62	You bid first.
HCP: 13	♣ Q9	

Board: 65	♠ J1097	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ 8	Partner bids first.
HCP: 8	♣ QJ632	

Board: 66	♠ AKQ3	East Bids 2♥ if possible.
Dealer: N	♥ K3	West Bids 3♥ if possible.
Vul: EW	♦ 543	
HCP: 14	♣ Q985	You bid first.

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

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ KJ84				1NT
Vul: NS	♥ A943	♥ KQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ KQ	♦ A62	Pass	4♥	AP	
South HCP: 15	♣ AJ76	♣ Q2				
Contract: 4♥ S						1. Stayman

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ J97				
Vul: None	♥ K9	♥ 1054		1NT	AP	
North HCP: 15	♦ J1042	♦ A953				
South HCP: 5	♣ KQJ	♣ 654				
Contract: 1N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 108643	♠ QJ5				1NT
Vul: NS	♥ K10	♥ AQJ8	Pass	2♥	2♠ ¹	Pass
North HCP: 4	♦ 1072	♦ 85	2NT ²	Pass	3♦	AP
South HCP: 14	♣ J75	♣ A984				
Contract: 3♦ E						1. Michaels Cuebid
						2. to the partner's longer

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ K1086	♠ A743				
Vul: EW	♥ AJ62	♥ Q97		1NT	Pass	2♣ ¹
North HCP: 13	♦ K62	♦ AJ753	X	2♥	Pass	3NT
South HCP: 11	♣ Q9	♣ 7	Pass	4♠	AP	
Contract: 4♠ N						1. Stayman

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ J1097	♠ AQ				
Vul: NS	♥ A95	♥ J84				1NT
North HCP: 8	♦ 8	♦ AQ943				
South HCP: 13	♣ QJ632	♣ 754				
Contract: 1N S						AP

Board: 66

Dealer: N

Vul: EW

North HCP: 14

South HCP: 10

Contract: 4♣ N

North:

♠ AKQ3

♥ K3

♦ 543

♣ Q985

South:

♠ J74

♥ 85

♦ Q7

♣ AK10763

West North East South

1NT 2♥¹ 2NT²

3♥ 4♣ AP

1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

South hands (Practice Page)

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

Board: 61	♠ KJ84	The opponents are silent.
Dealer: S	♥ KQ65	
Vul: NS	♦ A62	You bid first.
HCP: 15	♣ Q2	
Board: 62	♠ J97	The opponents are silent.
Dealer: N	♥ 1054	
Vul: None	♦ A953	Partner bids first.
HCP: 5	♣ 654	
Board: 63	♠ QJ5	East Bids 2♠ if possible.
Dealer: S	♥ AQJ8	West Bids 2NT if possible.
Vul: NS	♦ 85	East Bids 3♦ if possible.
HCP: 14	♣ A984	You bid first.
Board: 64	♠ A743	West Doubles 2♣ if possible.
Dealer: N	♥ Q97	
Vul: EW	♦ AJ753	Partner bids first.
HCP: 11	♣ 7	
Board: 65	♠ AQ	The opponents are silent.
Dealer: S	♥ J84	
Vul: NS	♦ AQ943	You bid first.
HCP: 13	♣ 754	
Board: 66	♠ J74	East Bids 2♥ if possible.
Dealer: N	♥ 85	West Bids 3♥ if possible.
Vul: EW	♦ Q7	
HCP: 10	♣ AK10763	Partner bids first.

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

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ KJ84				1NT
Vul: NS	♥ A943	♥ KQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ KQ	♦ A62	Pass	4♥	AP	
South HCP: 15	♣ AJ76	♣ Q2				
Contract: 4♥ S			1. Stayman			

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ J97				
Vul: None	♥ K9	♥ 1054		1NT	AP	
North HCP: 15	♦ J1042	♦ A953				
South HCP: 5	♣ KQJ	♣ 654				
Contract: 1N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 108643	♠ QJ5				1NT
Vul: NS	♥ K10	♥ AQJ8	Pass	2♥	2♠ ¹	Pass
North HCP: 4	♦ 1072	♦ 85	2NT ²	Pass	3♦	AP
South HCP: 14	♣ J75	♣ A984				
Contract: 3♦ E			1. Michaels Cuebid 2. to the partner's longer			

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ K1086	♠ A743		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ62	♥ Q97	X	2♥	Pass	3NT
North HCP: 13	♦ K62	♦ AJ753	Pass	4♠	AP	
South HCP: 11	♣ Q9	♣ 7				
Contract: 4♠ N			1. Stayman			

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ J1097	♠ AQ				1NT
Vul: NS	♥ A95	♥ J84				
North HCP: 8	♦ 8	♦ AQ943	AP			
South HCP: 13	♣ QJ632	♣ 754				
Contract: 1N S						

Board: 66

Dealer: N

Vul: EW

North HCP: 14

South HCP: 10

Contract: 4♣ N

North:

♠ AKQ3

♥ K3

♦ 543

♣ Q985

South:

♠ J74

♥ 85

♦ Q7

♣ AK10763

West	North	East	South
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	1NT	2♥ ¹	2NT ²
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3♥	4♣	AP	
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1. Cappelletti, 5M-4m

2. Rubensohl after 1NT

North hands (Practice Page)

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

Board: 67	♠ K10652	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ AQJ63	Partner bids first.
HCP: 13	♣ K8	

Board: 68	♠ A86	The opponents are silent.
Dealer: N	♥ 642	
Vul: EW	♦ AJ1086	You bid first.
HCP: 13	♣ A7	

Board: 69	♠ A8754	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: None	♦ 952	Partner bids first.
HCP: 10	♣ 8	

Board: 70	♠ 1092	The opponents are silent.
Dealer: N	♥ AK108	
Vul: Both	♦ A92	You bid first.
HCP: 14	♣ K92	

Board: 71	♠ 106	East Doubles 2♦ if possible.
Dealer: S	♥ J107643	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 6	♣ Q6	

Board: 72	♠ Q2	West Bids 2♠ if possible.
Dealer: N	♥ AK72	
Vul: None	♦ AJ5	You bid first.
HCP: 14	♣ 9843	

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

Board: 67			West	North	East	South
Dealer: S						1NT
Vul: None			Pass	2♥	Pass	3♠ ¹
North HCP: 13	North:	South:	Pass	3NT ²	Pass	4♣ ³
South HCP: 13	♠ K10652	♠ A843	Pass	4♦ ⁴	Pass	4♠
Contract: 4♠ S	♥ 6	♥ 105	AP			
	♦ AQJ63	♦ K87	1. Super acceptance after NT			
	♣ K8	♣ AQ54	2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♦ stopper			
Board: 68			West	North	East	South
Dealer: N				1NT	Pass	2♣ ¹
Vul: EW			Pass	2♦	Pass	3NT
North HCP: 13	North:	South:	AP			
South HCP: 11	♠ A86	♠ Q1073	1. Stayman			
Contract: 3N N	♥ 642	♥ J93				
	♦ AJ1086	♦ K4				
	♣ A7	♣ KQ104				
Board: 69			West	North	East	South
Dealer: S						1NT
Vul: None			Pass	2♣ ¹	Pass	2♦
North HCP: 10	North:	South:	Pass	2♠	Pass	4♠
South HCP: 13	♠ A8754	♠ KJ6	AP			
Contract: 4♠ N	♥ KQJ9	♥ 82	1. Stayman			
	♦ 952	♦ AJ87				
	♣ 8	♣ A974				
Board: 70			West	North	East	South
Dealer: N				1NT	Pass	3NT
Vul: Both			AP			
North HCP: 14	North:	South:				
South HCP: 12	♠ 1092	♠ A64				
Contract: 3N N	♥ AK108	♥ 963				
	♦ A92	♦ J65				
	♣ K92	♣ AQJ6				
Board: 71			West	North	East	South
Dealer: S						1NT
Vul: EW			Pass	2♦	X	3♥ ¹
North HCP: 6	North:	South:	AP			
South HCP: 13	♠ 106	♠ AKQ5	1. Super acceptance after NT			
Contract: 3♥ S	♥ J107643	♥ A952				
	♦ QJ8	♦ 74				
	♣ Q6	♣ 954				

Board: 72

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 2♠ W

North:

♠ Q2

♥ AK72

♦ AJ5

♣ 9843

South:

♠ 654

♥ 98

♦ Q9874

♣ KJ2

West	North	East	South
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	1NT	Pass	Pass
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2♠ ¹	AP		
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1. Cappelletti, 5M-4m

South hands (Practice Page)

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

Board: 67 ♠ A843
Dealer: S ♥ 105
Vul: None ♦ K87
HCP: 13 ♣ AQ54

The opponents are silent.

You bid first.

Board: 68 ♠ Q1073
Dealer: N ♥ J93
Vul: EW ♦ K4
HCP: 11 ♣ KQ104

The opponents are silent.

Partner bids first.

Board: 69 ♠ KJ6
Dealer: S ♥ 82
Vul: None ♦ AJ87
HCP: 13 ♣ A974

The opponents are silent.

You bid first.

Board: 70 ♠ A64
Dealer: N ♥ 963
Vul: Both ♦ J65
HCP: 12 ♣ AQJ6

The opponents are silent.

Partner bids first.

Board: 71 ♠ AKQ5
Dealer: S ♥ A952
Vul: EW ♦ 74
HCP: 13 ♣ 954

East Doubles 2♦ if possible.

You bid first.

Board: 72 ♠ 654
Dealer: N ♥ 98
Vul: None ♦ Q9874
HCP: 6 ♣ KJ2

West Bids 2♠ if possible.

Partner bids first.

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

Board: 67			West	North	East	South
Dealer: S						1NT
Vul: None			Pass	2♥	Pass	3♠ ¹
North HCP: 13	North:	South:	Pass	3NT ²	Pass	4♣ ³
South HCP: 13	♠ K10652	♠ A843	Pass	4♦ ⁴	Pass	4♠
Contract: 4♠ S	♥ 6	♥ 105	AP			
	♦ AQJ63	♦ K87	1. Super acceptance after NT			
	♣ K8	♣ AQ54	2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♦ stopper			
Board: 68			West	North	East	South
Dealer: N				1NT	Pass	2♣ ¹
Vul: EW			Pass	2♦	Pass	3NT
North HCP: 13	North:	South:	AP			
South HCP: 11	♠ A86	♠ Q1073	1. Stayman			
Contract: 3N N	♥ 642	♥ J93				
	♦ AJ1086	♦ K4				
	♣ A7	♣ KQ104				
Board: 69			West	North	East	South
Dealer: S						1NT
Vul: None			Pass	2♣ ¹	Pass	2♦
North HCP: 10	North:	South:	Pass	2♠	Pass	4♠
South HCP: 13	♠ A8754	♠ KJ6	AP			
Contract: 4♠ N	♥ KQJ9	♥ 82	1. Stayman			
	♦ 952	♦ AJ87				
	♣ 8	♣ A974				
Board: 70			West	North	East	South
Dealer: N				1NT	Pass	3NT
Vul: Both			AP			
North HCP: 14	North:	South:				
South HCP: 12	♠ 1092	♠ A64				
Contract: 3N N	♥ AK108	♥ 963				
	♦ A92	♦ J65				
	♣ K92	♣ AQJ6				
Board: 71			West	North	East	South
Dealer: S						1NT
Vul: EW			Pass	2♦	X	3♥ ¹
North HCP: 6	North:	South:	AP			
South HCP: 13	♠ 106	♠ AKQ5	1. Super acceptance after NT			
Contract: 3♥ S	♥ J107643	♥ A952				
	♦ QJ8	♦ 74				
	♣ Q6	♣ 954				

Board: 72

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 2♠ W

North:

♠ Q2

♥ AK72

♦ AJ5

♣ 9843

South:

♠ 654

♥ 98

♦ Q9874

♣ KJ2

West	North	East	South
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	1NT	Pass	Pass
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2♠ ¹	AP		
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1. Cappelletti, 5M-4m

North hands (Practice Page)

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

Board: 73	♠ 832	The opponents are silent.
Dealer: S	♥ A1062	
Vul: NS	♦ A8	Partner bids first.
HCP: 14	♣ KQJ6	
Board: 74	♠ AJ	The opponents are silent.
Dealer: N	♥ Q97	
Vul: EW	♦ AJ1086	You bid first.
HCP: 15	♣ K87	
Board: 75	♠ Q1093	The opponents are silent.
Dealer: S	♥ 10932	
Vul: Both	♦ A2	Partner bids first.
HCP: 6	♣ 1082	
Board: 76	♠ K7	West Doubles Pass if possible.
Dealer: N	♥ KQ94	East Bids 2♠ if possible.
Vul: NS	♦ J1042	
HCP: 13	♣ A53	You bid first.
Board: 77	♠ AKQ10976	The opponents are silent.
Dealer: S	♥ 75	
Vul: EW	♦ A	Partner bids first.
HCP: 15	♣ Q63	
Board: 78	♠ KQ4	West Bids 3♣ if possible.
Dealer: N	♥ AJ96	
Vul: Both	♦ 1074	You bid first.
HCP: 13	♣ K84	

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

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AQJ10				1NT
Vul: NS	♥ A1062	♥ KQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ A8	♦ 43	Pass	4♥	AP	
South HCP: 13	♣ KQJ6	♣ 972				
Contract: 4♥ S						1. Stayman

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 8				
Vul: EW	♥ Q97	♥ 108632		1NT	Pass	2♦
North HCP: 15	♦ AJ1086	♦ Q7	Pass	2♥	AP	
South HCP: 7	♣ K87	♣ AJ1096				
Contract: 2♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ Q1093	♠ 87				
Vul: Both	♥ 10932	♥ KQ87				1NT
North HCP: 6	♦ A2	♦ KQ95	AP			
South HCP: 13	♣ 1082	♣ QJ3				
Contract: 1N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q1052		1NT	Pass	Pass
Vul: NS	♥ KQ94	♥ 75	X ¹	Pass	Pass	XX ²
North HCP: 13	♦ J1042	♦ Q986	Pass	2♦	2♠	AP
South HCP: 4	♣ A53	♣ 1097				
Contract: 2♠ E						1. Cappelletti, strong
						2. 4432 or 4441

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ AKQ10976	♠ 542				1NT
Vul: EW	♥ 75	♥ AJ106	Pass	4♥ ¹	Pass	4♠
North HCP: 15	♦ A	♦ KQ8	Pass	4NT ²	Pass	5♥
South HCP: 14	♣ Q63	♣ A82	Pass	6♠	AP	
Contract: 6♠ S						1. Texas
						2. Blackwood 0314, for ♠

Board: 78

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 3♣ W

North:

♠ KQ4

♥ AJ96

♦ 1074

♣ K84

South:

♠ J9762

♥ 32

♦ AJ2

♣ 932

West	North	East	South
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	1NT	Pass	2♥
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3♣	AP		
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South hands (Practice Page)

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

Board: 73	♠ AQJ10	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: NS	♦ 43	You bid first.
HCP: 13	♣ 972	

Board: 74	♠ 8	The opponents are silent.
Dealer: N	♥ 108632	
Vul: EW	♦ Q7	Partner bids first.
HCP: 7	♣ AJ1096	

Board: 75	♠ 87	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: Both	♦ KQ95	You bid first.
HCP: 13	♣ QJ3	

Board: 76	♠ Q1052	West Doubles Pass if possible.
Dealer: N	♥ 75	East Bids 2♠ if possible.
Vul: NS	♦ Q986	
HCP: 4	♣ 1097	Partner bids first.

Board: 77	♠ 542	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: EW	♦ KQ8	You bid first.
HCP: 14	♣ A82	

Board: 78	♠ J9762	West Bids 3♣ if possible.
Dealer: N	♥ 32	
Vul: Both	♦ AJ2	Partner bids first.
HCP: 6	♣ 932	

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

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AQJ10				1NT
Vul: NS	♥ A1062	♥ KQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 14	♦ A8	♦ 43	Pass	4♥	AP	
South HCP: 13	♣ KQJ6	♣ 972				
Contract: 4♥ S						1. Stayman

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 8				
Vul: EW	♥ Q97	♥ 108632		1NT	Pass	2♦
North HCP: 15	♦ AJ1086	♦ Q7	Pass	2♥	AP	
South HCP: 7	♣ K87	♣ AJ1096				
Contract: 2♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ Q1093	♠ 87				
Vul: Both	♥ 10932	♥ KQ87				1NT
North HCP: 6	♦ A2	♦ KQ95	AP			
South HCP: 13	♣ 1082	♣ QJ3				
Contract: 1N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q1052		1NT	Pass	Pass
Vul: NS	♥ KQ94	♥ 75	X ¹	Pass	Pass	XX ²
North HCP: 13	♦ J1042	♦ Q986	Pass	2♦	2♠	AP
South HCP: 4	♣ A53	♣ 1097				
Contract: 2♠ E						1. Cappelletti, strong
						2. 4432 or 4441

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ AKQ10976	♠ 542				1NT
Vul: EW	♥ 75	♥ AJ106	Pass	4♥ ¹	Pass	4♠
North HCP: 15	♦ A	♦ KQ8	Pass	4NT ²	Pass	5♥
South HCP: 14	♣ Q63	♣ A82	Pass	6♠	AP	
Contract: 6♠ S						1. Texas
						2. Blackwood 0314, for ♠

Board: 78

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 3♣ W

North:

♠ KQ4

♥ AJ96

♦ 1074

♣ K84

South:

♠ J9762

♥ 32

♦ AJ2

♣ 932

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

North hands (Practice Page)

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

Board: 79	♠ Q53	The opponents are silent.
Dealer: S	♥ KQ72	
Vul: None	♦ 54	Partner bids first.
HCP: 7	♣ 9642	
Board: 80	♠ A952	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: EW	♦ 986	You bid first.
HCP: 13	♣ A107	
Board: 81	♠ Q108	East Doubles 2♠ if possible.
Dealer: S	♥ 10	
Vul: Both	♦ 63	Partner bids first.
HCP: 7	♣ KQ85432	
Board: 82	♠ A82	The opponents are silent.
Dealer: N	♥ 10964	
Vul: None	♦ A76	You bid first.
HCP: 15	♣ AK10	
Board: 83	♠ Q852	The opponents are silent.
Dealer: S	♥ J862	
Vul: NS	♦ 842	Partner bids first.
HCP: 7	♣ A7	
Board: 84	♠ KJ963	East Doubles 3♦ if possible.
Dealer: N	♥ KJ3	
Vul: None	♦ Q83	You bid first.
HCP: 13	♣ K3	

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

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ K6				1NT
Vul: None	♥ KQ72	♥ 843				
North HCP: 7	♦ 54	♦ AK1096	AP			
South HCP: 15	♣ 9642	♣ KQ5				
Contract: 1N S						
Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A952	♠ 1076				
Vul: EW	♥ KQ4	♥ 9876		1NT	AP	
North HCP: 13	♦ 986	♦ 32				
South HCP: 0	♣ A107	♣ 9532				
Contract: 1N N						
Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 43				1NT
Vul: Both	♥ 10	♥ K852	Pass	2♠ ¹	X	XX
North HCP: 7	♦ 63	♦ AKJ5	Pass	3NT	AP	
South HCP: 15	♣ KQ85432	♣ A96	1. Minor Suit Transfers after 1NT			
Contract: 3N S						
Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ 97654				
Vul: None	♥ 10964	♥ K7		1NT	Pass	2♥
North HCP: 15	♦ A76	♦ K953	Pass	2♠	AP	
South HCP: 8	♣ AK10	♣ Q5				
Contract: 2♠ N						
Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K73				1NT
Vul: NS	♥ J862	♥ AK93				
North HCP: 7	♦ 842	♦ AJ9	AP			
South HCP: 15	♣ A7	♣ 965				
Contract: 1N S						

Board: 84
 Dealer: N
 Vul: None
 North HCP: 13
 South HCP: 17
 Contract: 6♠ N

North:
 ♠ KJ963
 ♥ KJ3
 ♦ Q83
 ♣ K3

South:
 ♠ A854
 ♥ AQ109
 ♦ A
 ♣ QJ76

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	3♦ ²	X	4♦ ³
Pass	4♠	Pass	4NT ⁴
Pass	5♦	Pass	6♠
AP			
1. Stayman			
2. artificial			
3. limit raise or better in ♠			
4. Blackwood 0314, for ♠			

South hands (Practice Page)

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

Board: 79	♠ K6	The opponents are silent.
Dealer: S	♥ 843	
Vul: None	♦ AK1096	You bid first.
HCP: 15	♣ KQ5	
Board: 80	♠ 1076	The opponents are silent.
Dealer: N	♥ 9876	
Vul: EW	♦ 32	Partner bids first.
HCP: 0	♣ 9532	
Board: 81	♠ 43	East Doubles 2♠ if possible.
Dealer: S	♥ K852	
Vul: Both	♦ AKJ5	You bid first.
HCP: 15	♣ A96	
Board: 82	♠ 97654	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ K953	Partner bids first.
HCP: 8	♣ Q5	
Board: 83	♠ K73	The opponents are silent.
Dealer: S	♥ AK93	
Vul: NS	♦ AJ9	You bid first.
HCP: 15	♣ 965	
Board: 84	♠ A854	East Doubles 3♦ if possible.
Dealer: N	♥ AQ109	
Vul: None	♦ A	Partner bids first.
HCP: 17	♣ QJ76	

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

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ K6				1NT
Vul: None	♥ KQ72	♥ 843				
North HCP: 7	♦ 54	♦ AK1096	AP			
South HCP: 15	♣ 9642	♣ KQ5				
Contract: 1N S						
Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A952	♠ 1076				
Vul: EW	♥ KQ4	♥ 9876		1NT	AP	
North HCP: 13	♦ 986	♦ 32				
South HCP: 0	♣ A107	♣ 9532				
Contract: 1N N						
Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 43				1NT
Vul: Both	♥ 10	♥ K852	Pass	2♠ ¹	X	XX
North HCP: 7	♦ 63	♦ AKJ5	Pass	3NT	AP	
South HCP: 15	♣ KQ85432	♣ A96	1. Minor Suit Transfers after 1NT			
Contract: 3N S						
Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ 97654				
Vul: None	♥ 10964	♥ K7		1NT	Pass	2♥
North HCP: 15	♦ A76	♦ K953	Pass	2♠	AP	
South HCP: 8	♣ AK10	♣ Q5				
Contract: 2♠ N						
Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K73				1NT
Vul: NS	♥ J862	♥ AK93				
North HCP: 7	♦ 842	♦ AJ9	AP			
South HCP: 15	♣ A7	♣ 965				
Contract: 1N S						

Board: 84
 Dealer: N
 Vul: None
 North HCP: 13
 South HCP: 17
 Contract: 6♠ N

North:
 ♠ KJ963
 ♥ KJ3
 ♦ Q83
 ♣ K3

South:
 ♠ A854
 ♥ AQ109
 ♦ A
 ♣ QJ76

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	3♦ ²	X	4♦ ³
Pass	4♠	Pass	4NT ⁴
Pass	5♦	Pass	6♠
AP			
1. Stayman			
2. artificial			
3. limit raise or better in ♠			
4. Blackwood 0314, for ♠			

North hands (Practice Page)

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

Board: 85	♠ QJ102	East Bids 2♦ if possible.
Dealer: S	♥ 10752	West Bids 2♥ if possible.
Vul: NS	♦ AJ53	
HCP: 8	♣ 5	Partner bids first.

Board: 86	♠ AQ6	The opponents are silent.
Dealer: N	♥ QJ107	
Vul: None	♦ 92	You bid first.
HCP: 13	♣ KJ64	

Board: 87	♠ AKJ6	The opponents are silent.
Dealer: S	♥ 54	
Vul: NS	♦ KJ964	Partner bids first.
HCP: 12	♣ 54	

Board: 88	♠ A84	West Bids 2♠ if possible.
Dealer: N	♥ A10	East Bids 3NT if possible.
Vul: EW	♦ K753	West Bids 4♠ if possible.
HCP: 15	♣ A1076	You bid first.

Board: 89	♠ 76	The opponents are silent.
Dealer: S	♥ AJ7543	
Vul: Both	♦ J	Partner bids first.
HCP: 10	♣ KJ107	

Board: 90	♠ A1072	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ 876	You bid first.
HCP: 13	♣ AJ86	

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

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	Pass	2♦ ¹	Pass
North HCP: 8	♦ AJ53	♦ KQ98	2♥	AP		
South HCP: 15	♣ 5	♣ AKQ10				
Contract: 2♥ W			1. Cappelletti, both majors			

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K10842				
Vul: None	♥ QJ107	♥ 52		1NT	Pass	2♥
North HCP: 13	♦ 92	♦ KJ65	Pass	2♠	AP	
South HCP: 7	♣ KJ64	♣ 98				
Contract: 2♠ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 97				1NT
Vul: NS	♥ 54	♥ 987	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ KJ964	♦ AQ1087	Pass	3NT	AP	
South HCP: 13	♣ 54	♣ AK8				
Contract: 3N S			1. Stayman			

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 73		1NT	Pass	2♦
Vul: EW	♥ A10	♥ 987643	Pass	2♥	Pass	Pass
North HCP: 15	♦ K753	♦ 10642	2♠	Pass	3NT	4♥
South HCP: 0	♣ A1076	♣ 9	4♠	AP		
Contract: 4♠ W						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AJ108				1NT
Vul: Both	♥ AJ7543	♥ K106	Pass	2♦	Pass	2♥
North HCP: 10	♦ J	♦ AQ86	Pass	3♥	AP	
South HCP: 14	♣ KJ107	♣ 83				
Contract: 3♥ S						

Board: 90

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 4♠ N

North:

♠ A1072

♥ A10

♦ 876

♣ AJ86

South:

♠ KJ986

♥ 74

♦ KQ942

♣ 10

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

1. Super acceptance after NT

South hands (Practice Page)

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

Board: 85	♠ 954	East Bids 2♦ if possible.
Dealer: S	♥ J8	West Bids 2♥ if possible.
Vul: NS	♦ KQ98	
HCP: 15	♣ AKQ10	You bid first.

Board: 86	♠ K10842	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ KJ65	Partner bids first.
HCP: 7	♣ 98	

Board: 87	♠ 97	The opponents are silent.
Dealer: S	♥ 987	
Vul: NS	♦ AQ1087	You bid first.
HCP: 13	♣ AK8	

Board: 88	♠ 73	West Bids 2♠ if possible.
Dealer: N	♥ 987643	East Bids 3NT if possible.
Vul: EW	♦ 10642	West Bids 4♠ if possible.
HCP: 0	♣ 9	Partner bids first.

Board: 89	♠ AJ108	The opponents are silent.
Dealer: S	♥ K106	
Vul: Both	♦ AQ86	You bid first.
HCP: 14	♣ 83	

Board: 90	♠ KJ986	The opponents are silent.
Dealer: N	♥ 74	
Vul: EW	♦ KQ942	Partner bids first.
HCP: 9	♣ 10	

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

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	Pass	2♦ ¹	Pass
North HCP: 8	♦ AJ53	♦ KQ98	2♥	AP		
South HCP: 15	♣ 5	♣ AKQ10				
Contract: 2♥ W			1. Cappelletti, both majors			

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K10842				
Vul: None	♥ QJ107	♥ 52		1NT	Pass	2♥
North HCP: 13	♦ 92	♦ KJ65	Pass	2♠	AP	
South HCP: 7	♣ KJ64	♣ 98				
Contract: 2♠ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 97				1NT
Vul: NS	♥ 54	♥ 987	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ KJ964	♦ AQ1087	Pass	3NT	AP	
South HCP: 13	♣ 54	♣ AK8				
Contract: 3N S			1. Stayman			

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 73		1NT	Pass	2♦
Vul: EW	♥ A10	♥ 987643	Pass	2♥	Pass	Pass
North HCP: 15	♦ K753	♦ 10642	2♠	Pass	3NT	4♥
South HCP: 0	♣ A1076	♣ 9	4♠	AP		
Contract: 4♠ W						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AJ108				1NT
Vul: Both	♥ AJ7543	♥ K106	Pass	2♦	Pass	2♥
North HCP: 10	♦ J	♦ AQ86	Pass	3♥	AP	
South HCP: 14	♣ KJ107	♣ 83				
Contract: 3♥ S						

Board: 90

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 4♠ N

North:

♠ A1072

♥ A10

♦ 876

♣ AJ86

South:

♠ KJ986

♥ 74

♦ KQ942

♣ 10

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

AP

1. Super acceptance after NT

North hands (Practice Page)

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

Board: 91	♠ J1093	East Bids 2♥ if possible.
Dealer: S	♥ 86	
Vul: Both	♦ Q2	Partner bids first.
HCP: 3	♣ 109853	

Board: 92	♠ AQ97	The opponents are silent.
Dealer: N	♥ 853	
Vul: None	♦ 64	You bid first.
HCP: 13	♣ AK97	

Board: 93	♠ AKQ	West Bids 2♥ if possible.
Dealer: S	♥ 9762	
Vul: EW	♦ KJ432	Partner bids first.
HCP: 13	♣ 2	

Board: 94	♠ K854	The opponents are silent.
Dealer: N	♥ Q95	
Vul: Both	♦ AQ9	You bid first.
HCP: 15	♣ A43	

Board: 95	♠ 52	The opponents are silent.
Dealer: S	♥ 652	
Vul: None	♦ J108	Partner bids first.
HCP: 5	♣ A10652	

Board: 96	♠ KJ32	The opponents are silent.
Dealer: N	♥ J109	
Vul: NS	♦ A985	You bid first.
HCP: 14	♣ KQ	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ K762				1NT
Vul: Both	♥ 86	♥ Q102	Pass	Pass	2♥ ¹	AP
North HCP: 3	♦ Q2	♦ AJ86				
South HCP: 13	♣ 109853	♣ K2				
Contract: 2♥ E						1. Cappelletti, 5M-4m

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 84				
Vul: None	♥ 853	♥ AK		1NT	AP	
North HCP: 13	♦ 64	♦ J8753				
South HCP: 8	♣ AK97	♣ 8652				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 843				1NT
Vul: EW	♥ 9762	♥ QJ3	2♥ ¹	3♠ ²	Pass	3NT
North HCP: 13	♦ KJ432	♦ A8	AP			
South HCP: 13	♣ 2	♣ AQ983				
Contract: 3N S						1. Cappelletti, 5M-4m 2. Rubensohl after 1NT

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K854	♠ A		1NT	Pass	2♣ ¹
Vul: Both	♥ Q95	♥ A842	Pass	2♠	Pass	3♣
North HCP: 15	♦ AQ9	♦ J52	Pass	3NT	AP	
South HCP: 15	♣ A43	♣ KQJ102				
Contract: 3N N						1. Stayman

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A9				1NT
Vul: None	♥ 652	♥ K973				
North HCP: 5	♦ J108	♦ A64	AP			
South HCP: 14	♣ A10652	♣ QJ97				
Contract: 1N S						

Board: 96

Dealer: N

Vul: NS

North HCP: 14

South HCP: 15

Contract: 3N N

North:

♠ KJ32

♥ J109

♦ A985

♣ KQ

South:

♠ A104

♥ AK4

♦ K1062

♣ J72

West	North	East	South
	1NT	Pass	3NT
AP			

South hands (Practice Page)

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

Board: 91	♠ K762	East Bids 2♥ if possible.
Dealer: S	♥ Q102	
Vul: Both	♦ AJ86	
HCP: 13	♣ K2	You bid first.

Board: 92	♠ 84	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ J8753	
HCP: 8	♣ 8652	Partner bids first.

Board: 93	♠ 843	West Bids 2♥ if possible.
Dealer: S	♥ QJ3	
Vul: EW	♦ A8	
HCP: 13	♣ AQ983	You bid first.

Board: 94	♠ A	The opponents are silent.
Dealer: N	♥ A842	
Vul: Both	♦ J52	
HCP: 15	♣ KQJ102	Partner bids first.

Board: 95	♠ A9	The opponents are silent.
Dealer: S	♥ K973	
Vul: None	♦ A64	
HCP: 14	♣ QJ97	You bid first.

Board: 96	♠ A104	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ K1062	
HCP: 15	♣ J72	Partner bids first.

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ K762				1NT
Vul: Both	♥ 86	♥ Q102	Pass	Pass	2♥ ¹	AP
North HCP: 3	♦ Q2	♦ AJ86				
South HCP: 13	♣ 109853	♣ K2				
Contract: 2♥ E						1. Cappelletti, 5M-4m

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 84				
Vul: None	♥ 853	♥ AK		1NT	AP	
North HCP: 13	♦ 64	♦ J8753				
South HCP: 8	♣ AK97	♣ 8652				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 843				1NT
Vul: EW	♥ 9762	♥ QJ3	2♥ ¹	3♠ ²	Pass	3NT
North HCP: 13	♦ KJ432	♦ A8	AP			
South HCP: 13	♣ 2	♣ AQ983				
Contract: 3N S						1. Cappelletti, 5M-4m 2. Rubensohl after 1NT

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K854	♠ A		1NT	Pass	2♣ ¹
Vul: Both	♥ Q95	♥ A842	Pass	2♠	Pass	3♣
North HCP: 15	♦ AQ9	♦ J52	Pass	3NT	AP	
South HCP: 15	♣ A43	♣ KQJ102				
Contract: 3N N						1. Stayman

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A9				1NT
Vul: None	♥ 652	♥ K973				
North HCP: 5	♦ J108	♦ A64	AP			
South HCP: 14	♣ A10652	♣ QJ97				
Contract: 1N S						

Board: 96

Dealer: N

Vul: NS

North HCP: 14

South HCP: 15

Contract: 3N N

North:

♠ KJ32

♥ J109

♦ A985

♣ KQ

South:

♠ A104

♥ AK4

♦ K1062

♣ J72

West	North	East	South
	1NT	Pass	3NT
AP			

North hands (Practice Page)

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

Board: 97	♠ 10853	The opponents are silent.
Dealer: S	♥ Q102	
Vul: Both	♦ AKJ82	Partner bids first.
HCP: 10	♣ 5	

Board: 98	♠ A43	East Bids 2♠ if possible.
Dealer: N	♥ K874	West Bids 2NT if possible.
Vul: None	♦ J63	East Bids 3♣ if possible.
HCP: 13	♣ AJ4	You bid first.

Board: 99	♠ KQ8	West Bids 2♣ if possible.
Dealer: S	♥ Q10874	
Vul: NS	♦ A1094	Partner bids first.
HCP: 11	♣ 9	

Board: 100	♠ QJ876	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ A63	You bid first.
HCP: 15	♣ A54	

Board: 101	♠ J5	East Bids 2♠ if possible.
Dealer: S	♥ KQ1076	
Vul: None	♦ 32	Partner bids first.
HCP: 9	♣ K1092	

Board: 102	♠ KJ5	The opponents are silent.
Dealer: N	♥ Q96	
Vul: NS	♦ 76	You bid first.
HCP: 15	♣ AKQ92	

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

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 10853	♠ A4				1NT
Vul: Both	♥ Q102	♥ KJ93	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AKJ82	♦ Q1096	Pass	2NT	Pass	3NT
South HCP: 14	♣ 5	♣ A94	AP			
Contract: 3N S			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ K1098		1NT	2♠ ¹	Pass
Vul: None	♥ K874	♥ A96				
North HCP: 13	♦ J63	♦ 874	2NT	Pass	3♣	AP
South HCP: 7	♣ AJ4	♣ 1052	1. Cappelletti, 5M-4m			
Contract: 3♣ E						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A1042				1NT
Vul: NS	♥ Q10874	♥ J96	2♣ ¹	2♦	Pass	2♥
North HCP: 11	♦ A1094	♦ KQ8	Pass	3♦	Pass	4♥
South HCP: 13	♣ 9	♣ K84	AP			
Contract: 4♥ S			1. Cappelletti, any 6+suit			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ QJ876	♠ AK5		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ	♥ 10962	Pass	3♠	Pass	4♠
North HCP: 15	♦ A63	♦ Q8752	AP			
South HCP: 9	♣ A54	♣ 6	1. Stayman			
Contract: 4♠ N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ Q942				1NT
Vul: None	♥ KQ1076	♥ 942	Pass	2♦	2♠	Pass
North HCP: 9	♦ 32	♦ AQJ7	Pass	3♣	Pass	3♥
South HCP: 13	♣ K1092	♣ A6	AP			
Contract: 3♥ S						

Board: 102

Dealer: N

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♠ S

North:

♠ KJ5

♥ Q96

♦ 76

♣ AKQ92

South:

♠ AQ963

♥ K854

♦ J53

♣ 5

West

North

East

South

1NT

Pass

2♣¹

Pass

2♦

Pass

2♠

Pass

4♠

AP

1. Stayman

South hands (Practice Page)

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

Board: 97	♠ A4	The opponents are silent.
Dealer: S	♥ KJ93	
Vul: Both	♦ Q1096	You bid first.
HCP: 14	♣ A94	

Board: 98	♠ K1098	East Bids 2♠ if possible.
Dealer: N	♥ A96	West Bids 2NT if possible.
Vul: None	♦ 874	East Bids 3♣ if possible.
HCP: 7	♣ 1052	Partner bids first.

Board: 99	♠ A1042	West Bids 2♣ if possible.
Dealer: S	♥ J96	
Vul: NS	♦ KQ8	You bid first.
HCP: 13	♣ K84	

Board: 100	♠ AK5	The opponents are silent.
Dealer: N	♥ 10962	
Vul: EW	♦ Q8752	Partner bids first.
HCP: 9	♣ 6	

Board: 101	♠ Q942	East Bids 2♠ if possible.
Dealer: S	♥ 942	
Vul: None	♦ AQJ7	You bid first.
HCP: 13	♣ A6	

Board: 102	♠ AQ963	The opponents are silent.
Dealer: N	♥ K854	
Vul: NS	♦ J53	Partner bids first.
HCP: 10	♣ 5	

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

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 10853	♠ A4				1NT
Vul: Both	♥ Q102	♥ KJ93	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AKJ82	♦ Q1096	Pass	2NT	Pass	3NT
South HCP: 14	♣ 5	♣ A94	AP			
Contract: 3N S			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ K1098		1NT	2♠ ¹	Pass
Vul: None	♥ K874	♥ A96				
North HCP: 13	♦ J63	♦ 874	2NT	Pass	3♣	AP
South HCP: 7	♣ AJ4	♣ 1052	1. Cappelletti, 5M-4m			
Contract: 3♣ E						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A1042				1NT
Vul: NS	♥ Q10874	♥ J96	2♣ ¹	2♦	Pass	2♥
North HCP: 11	♦ A1094	♦ KQ8	Pass	3♦	Pass	4♥
South HCP: 13	♣ 9	♣ K84	AP			
Contract: 4♥ S			1. Cappelletti, any 6+suit			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ QJ876	♠ AK5		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ	♥ 10962	Pass	3♠	Pass	4♠
North HCP: 15	♦ A63	♦ Q8752	AP			
South HCP: 9	♣ A54	♣ 6	1. Stayman			
Contract: 4♠ N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ Q942				1NT
Vul: None	♥ KQ1076	♥ 942	Pass	2♦	2♠	Pass
North HCP: 9	♦ 32	♦ AQJ7	Pass	3♣	Pass	3♥
South HCP: 13	♣ K1092	♣ A6	AP			
Contract: 3♥ S						

Board: 102

Dealer: N

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♠ S

North:

♠ KJ5

♥ Q96

♦ 76

♣ AKQ92

South:

♠ AQ963

♥ K854

♦ J53

♣ 5

West	North	East	South
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	1NT	Pass	2♣ ¹
--	-----	------	-----------------

Pass	2♦	Pass	2♠
------	----	------	----

Pass	4♠	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

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

Board: 103	♠ 9843	The opponents are silent.
Dealer: S	♥ 8732	
Vul: EW	♦ AK754	Partner bids first.
HCP: 7	♣ —	

Board: 104	♠ A65	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ J63	You bid first.
HCP: 14	♣ AQJ75	

Board: 105	♠ QJ82	The opponents are silent.
Dealer: S	♥ 962	
Vul: EW	♦ K93	Partner bids first.
HCP: 6	♣ 1083	

Board: 106	♠ AQ7	The opponents are silent.
Dealer: N	♥ K85	
Vul: None	♦ QJ987	You bid first.
HCP: 14	♣ Q5	

Board: 107	♠ 952	The opponents are silent.
Dealer: S	♥ 8753	
Vul: Both	♦ 1064	Partner bids first.
HCP: 9	♣ AKQ	

Board: 108	♠ A9	East Bids 2♣ if possible.
Dealer: N	♥ AK97	West Bids 2♦ if possible.
Vul: None	♦ 10965	East Bids 2♠ if possible.
HCP: 15	♣ A52	You bid first.

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

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ AK6				1NT
Vul: EW	♥ 8732	♥ K94				
North HCP: 7	♦ AK754	♦ Q109	AP			
South HCP: 13	♣ —	♣ J974				
Contract: 1N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ K10943		1NT	Pass	2♥
Vul: Both	♥ Q10	♥ K654				
North HCP: 14	♦ J63	♦ K85	Pass	2♠	AP	
South HCP: 9	♣ AQJ75	♣ 8				
Contract: 2♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ QJ82	♠ A5				1NT
Vul: EW	♥ 962	♥ A10743				
North HCP: 6	♦ K93	♦ Q104	AP			
South HCP: 14	♣ 1083	♣ KJ2				
Contract: 1N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 1052		1NT	Pass	2♣ ¹
Vul: None	♥ K85	♥ AQ74	Pass	2♦	Pass	2NT
North HCP: 14	♦ QJ987	♦ A54	Pass	3NT	AP	
South HCP: 10	♣ Q5	♣ 1096	1. Stayman			
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AKJ8				1NT
Vul: Both	♥ 8753	♥ KJ10				
North HCP: 9	♦ 1064	♦ Q5	AP			
South HCP: 15	♣ AKQ	♣ J1094				
Contract: 1N S						

Board: 108

Dealer: N

Vul: None

North HCP: 15

South HCP: 8

Contract: 3N N

North:

♠ A9

♥ AK97

♦ 10965

♣ A52

South:

♠ 10762

♥ Q2

♦ 72

♣ KQJ109

West North East South

1NT 2♣¹ Pass

2♦² Pass 2♠ 3♣

Pass 3NT AP

1. Cappelletti, any 6+suit

2. automat

South hands (Practice Page)

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

Board: 103	♠ AK6	The opponents are silent.
Dealer: S	♥ K94	
Vul: EW	♦ Q109	You bid first.
HCP: 13	♣ J974	

Board: 104	♠ K10943	The opponents are silent.
Dealer: N	♥ K654	
Vul: Both	♦ K85	Partner bids first.
HCP: 9	♣ 8	

Board: 105	♠ A5	The opponents are silent.
Dealer: S	♥ A10743	
Vul: EW	♦ Q104	You bid first.
HCP: 14	♣ KJ2	

Board: 106	♠ 1052	The opponents are silent.
Dealer: N	♥ AQ74	
Vul: None	♦ A54	Partner bids first.
HCP: 10	♣ 1096	

Board: 107	♠ AKJ8	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ Q5	You bid first.
HCP: 15	♣ J1094	

Board: 108	♠ 10762	East Bids 2♣ if possible.
Dealer: N	♥ Q2	West Bids 2♦ if possible.
Vul: None	♦ 72	East Bids 2♠ if possible.
HCP: 8	♣ KQJ109	Partner bids first.

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

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ AK6				1NT
Vul: EW	♥ 8732	♥ K94				
North HCP: 7	♦ AK754	♦ Q109	AP			
South HCP: 13	♣ —	♣ J974				
Contract: 1N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ K10943		1NT	Pass	2♥
Vul: Both	♥ Q10	♥ K654				
North HCP: 14	♦ J63	♦ K85	Pass	2♠	AP	
South HCP: 9	♣ AQJ75	♣ 8				
Contract: 2♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ QJ82	♠ A5				1NT
Vul: EW	♥ 962	♥ A10743				
North HCP: 6	♦ K93	♦ Q104	AP			
South HCP: 14	♣ 1083	♣ KJ2				
Contract: 1N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 1052		1NT	Pass	2♣ ¹
Vul: None	♥ K85	♥ AQ74	Pass	2♦	Pass	2NT
North HCP: 14	♦ QJ987	♦ A54	Pass	3NT	AP	
South HCP: 10	♣ Q5	♣ 1096	1. Stayman			
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AKJ8				1NT
Vul: Both	♥ 8753	♥ KJ10				
North HCP: 9	♦ 1064	♦ Q5	AP			
South HCP: 15	♣ AKQ	♣ J1094				
Contract: 1N S						

Board: 108

Dealer: N

Vul: None

North HCP: 15

South HCP: 8

Contract: 3N N

North:

♠ A9

♥ AK97

♦ 10965

♣ A52

South:

♠ 10762

♥ Q2

♦ 72

♣ KQJ109

West North East South

1NT 2♣¹ Pass

2♦² Pass 2♠ 3♣

Pass 3NT AP

1. Cappelletti, any 6+suit

2. automat

North hands (Practice Page)

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

Board: 109
Dealer: S
Vul: NS
HCP: 6

♠ J1086
♥ 92
♦ AJ7632
♣ 7

West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.
East Bids 3♥ if possible.
East Doubles Pass if possible.

Partner bids first.

Board: 110
Dealer: N
Vul: Both
HCP: 14

♠ Q4
♥ J76
♦ AKJ73
♣ K62

The opponents are silent.

You bid first.

Board: 111
Dealer: S
Vul: EW
HCP: 5

♠ 9763
♥ Q843
♦ K5
♣ 1092

East Doubles Pass if possible.

Partner bids first.

Board: 112
Dealer: N
Vul: NS
HCP: 15

♠ AKQ6
♥ AQ6
♦ 107
♣ 9764

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

You bid first.

Board: 113
Dealer: S
Vul: Both
HCP: 10

♠ 1097
♥ A85
♦ A76
♣ Q985

The opponents are silent.

Partner bids first.

Board: 114
Dealer: N
Vul: EW
HCP: 14

♠ Q7
♥ KJ64
♦ A1076
♣ A105

The opponents are silent.

You bid first.



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

Board: 109
 Dealer: S
 Vul: NS
 North HCP: 6
 South HCP: 13
 Contract: 4♦X N

North:
 ♠ J1086
 ♥ 92
 ♦ AJ7632
 ♣ 7

South:
 ♠ A75
 ♥ J7
 ♦ Q98
 ♣ AQ986

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

1. Cappelletti, any 6+ suit
 2. automat

Board: 110
 Dealer: N
 Vul: Both
 North HCP: 14
 South HCP: 2
 Contract: 1N N

North:
 ♠ Q4
 ♥ J76
 ♦ AKJ73
 ♣ K62

South:
 ♠ 10873
 ♥ Q93
 ♦ 985
 ♣ 1075

West	North	East	South
	1NT	AP	

Board: 111
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 13
 Contract: 2♠ S

North:
 ♠ 9763
 ♥ Q843
 ♦ K5
 ♣ 1092

South:
 ♠ AQ104
 ♥ 106
 ♦ AQJ2
 ♣ 763

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

1. Cappelletti, strong
 2. 4432 or 4441
 3. artificial

Board: 112
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 6
 Contract: 3♠ E

North:
 ♠ AKQ6
 ♥ AQ6
 ♦ 107
 ♣ 9764

South:
 ♠ 72
 ♥ 953
 ♦ AQ9853
 ♣ 32

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 113

Dealer: S

Vul: Both

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 1097

♥ A85

♦ A76

♣ Q985

South:

♠ K3

♥ Q763

♦ KQ98

♣ AJ3

West	North	East	South
------	-------	------	-------

1NT

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

AP

Board: 114

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 1N N

North:

♠ Q7

♥ KJ64

♦ A1076

♣ A105

South:

♠ 10962

♥ 53

♦ K4

♣ KJ832

West	North	East	South
------	-------	------	-------

1NT AP

South hands (Practice Page)

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

Board: 109 ♠ A75
Dealer: S ♥ J7
Vul: NS ♦ Q98
HCP: 13 ♣ AQ986

West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 2♥ if possible.
East Bids 3♥ if possible.
East Doubles Pass if possible.

You bid first.

Board: 110 ♠ 10873
Dealer: N ♥ Q93
Vul: Both ♦ 985
HCP: 2 ♣ 1075

The opponents are silent.

Partner bids first.

Board: 111 ♠ AQ104
Dealer: S ♥ 106
Vul: EW ♦ AQJ2
HCP: 13 ♣ 763

East Doubles Pass if possible.

You bid first.

Board: 112 ♠ 72
Dealer: N ♥ 953
Vul: NS ♦ AQ9853
HCP: 6 ♣ 32

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

Partner bids first.

Board: 113 ♠ K3
Dealer: S ♥ Q763
Vul: Both ♦ KQ98
HCP: 15 ♣ AJ3

The opponents are silent.

You bid first.

Board: 114 ♠ 10962
Dealer: N ♥ 53
Vul: EW ♦ K4
HCP: 7 ♣ KJ832

The opponents are silent.

Partner bids first.

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

Board: 109
 Dealer: S
 Vul: NS
 North HCP: 6
 South HCP: 13
 Contract: 4♦X N

North:
 ♠ J1086
 ♥ 92
 ♦ AJ7632
 ♣ 7

South:
 ♠ A75
 ♥ J7
 ♦ Q98
 ♣ AQ986

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

1. Cappelletti, any 6+suit
 2. automat

Board: 110
 Dealer: N
 Vul: Both
 North HCP: 14
 South HCP: 2
 Contract: 1N N

North:
 ♠ Q4
 ♥ J76
 ♦ AKJ73
 ♣ K62

South:
 ♠ 10873
 ♥ Q93
 ♦ 985
 ♣ 1075

West	North	East	South
	1NT	AP	

Board: 111
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 13
 Contract: 2♠ S

North:
 ♠ 9763
 ♥ Q843
 ♦ K5
 ♣ 1092

South:
 ♠ AQ104
 ♥ 106
 ♦ AQJ2
 ♣ 763

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

1. Cappelletti, strong
 2. 4432 or 4441
 3. artificial

Board: 112
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 6
 Contract: 3♠ E

North:
 ♠ AKQ6
 ♥ AQ6
 ♦ 107
 ♣ 9764

South:
 ♠ 72
 ♥ 953
 ♦ AQ9853
 ♣ 32

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 113

Dealer: S

Vul: Both

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 1097

♥ A85

♦ A76

♣ Q985

South:

♠ K3

♥ Q763

♦ KQ98

♣ AJ3

West	North	East	South
------	-------	------	-------

1NT

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

AP

Board: 114

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 1N N

North:

♠ Q7

♥ KJ64

♦ A1076

♣ A105

South:

♠ 10962

♥ 53

♦ K4

♣ KJ832

West	North	East	South
------	-------	------	-------

1NT AP

North hands (Practice Page)

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

Board: 115	♠ K1052	The opponents are silent.
Dealer: S	♥ 52	
Vul: Both	♦ KJ74	Partner bids first.
HCP: 7	♣ 862	
Board: 116	♠ J106	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ 1085	You bid first.
HCP: 13	♣ AJ742	
Board: 117	♠ Q106542	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ QJ	Partner bids first.
HCP: 9	♣ A82	
Board: 118	♠ AJ43	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ AK109	You bid first.
HCP: 15	♣ K109	
Board: 119	♠ A6542	East Doubles 5♥ if possible.
Dealer: S	♥ A	
Vul: None	♦ A	Partner bids first.
HCP: 20	♣ AKJ964	
Board: 120	♠ J8	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: NS	♦ AKJ	You bid first.
HCP: 15	♣ 10985	

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ Q9				1NT
Vul: Both	♥ 52	♥ AJ76				
North HCP: 7	♦ KJ74	♦ AQ63	AP			
South HCP: 13	♣ 862	♣ 1054				
Contract: 1N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J106	♠ AKQ7		1NT	Pass	2♣ ¹
Vul: None	♥ AK	♥ Q93	Pass	2♦	Pass	3NT
North HCP: 13	♦ 1085	♦ 763	AP			
South HCP: 13	♣ AJ742	♣ Q85	1. Stayman			
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q106542	♠ A8				1NT
Vul: EW	♥ 82	♥ K106	Pass	2♥	Pass	2♠
North HCP: 9	♦ QJ	♦ A1076	Pass	3♠	Pass	4♠
South HCP: 15	♣ A82	♣ KJ93	AP			
Contract: 4♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ K10962		1NT	Pass	2♥
Vul: Both	♥ 73	♥ 109	Pass	3♠ ¹	AP	
North HCP: 15	♦ AK109	♦ J876	1. Super acceptance after NT			
South HCP: 7	♣ K109	♣ QJ				
Contract: 3♠ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ A6542	♠ KQ108				1NT
Vul: None	♥ A	♥ Q8	Pass	2♥	Pass	2♠
North HCP: 20	♦ A	♦ KJ52	Pass	3♣	Pass	4♠
South HCP: 13	♣ AKJ964	♣ Q75	Pass	4NT ¹	Pass	5♦
Contract: 7N S			Pass	5♥	X	6♦
			Pass	7NT	AP	
			1. Blackwood 0314, for ♠			

Board: 120

Dealer: N

Vul: NS

North HCP: 15

South HCP: 13

Contract: 4♠ N

North:

♠ J8

♥ AQ73

♦ AKJ

♣ 10985

South:

♠ AQ10642

♥ J9

♦ Q102

♣ A3

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

South hands (Practice Page)

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

Board: 115	♠ Q9	The opponents are silent.
Dealer: S	♥ AJ76	
Vul: Both	♦ AQ63	You bid first.
HCP: 13	♣ 1054	
Board: 116	♠ AKQ7	The opponents are silent.
Dealer: N	♥ Q93	
Vul: None	♦ 763	Partner bids first.
HCP: 13	♣ Q85	
Board: 117	♠ A8	The opponents are silent.
Dealer: S	♥ K106	
Vul: EW	♦ A1076	You bid first.
HCP: 15	♣ KJ93	
Board: 118	♠ K10962	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ J876	Partner bids first.
HCP: 7	♣ QJ	
Board: 119	♠ KQ108	East Doubles 5♥ if possible.
Dealer: S	♥ Q8	
Vul: None	♦ KJ52	You bid first.
HCP: 13	♣ Q75	
Board: 120	♠ AQ10642	The opponents are silent.
Dealer: N	♥ J9	
Vul: NS	♦ Q102	Partner bids first.
HCP: 13	♣ A3	

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ Q9				1NT
Vul: Both	♥ 52	♥ AJ76				
North HCP: 7	♦ KJ74	♦ AQ63	AP			
South HCP: 13	♣ 862	♣ 1054				
Contract: 1N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J106	♠ AKQ7		1NT	Pass	2♣ ¹
Vul: None	♥ AK	♥ Q93	Pass	2♦	Pass	3NT
North HCP: 13	♦ 1085	♦ 763	AP			
South HCP: 13	♣ AJ742	♣ Q85	1. Stayman			
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q106542	♠ A8				1NT
Vul: EW	♥ 82	♥ K106	Pass	2♥	Pass	2♠
North HCP: 9	♦ QJ	♦ A1076	Pass	3♠	Pass	4♠
South HCP: 15	♣ A82	♣ KJ93	AP			
Contract: 4♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ K10962		1NT	Pass	2♥
Vul: Both	♥ 73	♥ 109	Pass	3♠ ¹	AP	
North HCP: 15	♦ AK109	♦ J876	1. Super acceptance after NT			
South HCP: 7	♣ K109	♣ QJ				
Contract: 3♠ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ A6542	♠ KQ108				1NT
Vul: None	♥ A	♥ Q8	Pass	2♥	Pass	2♠
North HCP: 20	♦ A	♦ KJ52	Pass	3♣	Pass	4♠
South HCP: 13	♣ AKJ964	♣ Q75	Pass	4NT ¹	Pass	5♦
Contract: 7N S			Pass	5♥	X	6♦
			Pass	7NT	AP	
			1. Blackwood 0314, for ♠			

Board: 120

Dealer: N

Vul: NS

North HCP: 15

South HCP: 13

Contract: 4♠ N

North:

♠ J8

♥ AQ73

♦ AKJ

♣ 10985

South:

♠ AQ10642

♥ J9

♦ Q102

♣ A3

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

North hands (Practice Page)

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

Board: 121	♠ AKQ8	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ KJ104	Partner bids first.
HCP: 14	♣ J842	
Board: 122	♠ AK109	West Doubles Pass if possible.
Dealer: N	♥ J1063	
Vul: None	♦ AJ8	You bid first.
HCP: 13	♣ 98	
Board: 123	♠ 102	West Bids 2♠ if possible.
Dealer: S	♥ KJ972	
Vul: EW	♦ 965	Partner bids first.
HCP: 4	♣ 1043	
Board: 124	♠ 107	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ K763	You bid first.
HCP: 13	♣ KQ64	
Board: 125	♠ A105	The opponents are silent.
Dealer: S	♥ J109	
Vul: None	♦ 54	Partner bids first.
HCP: 10	♣ AJ432	
Board: 126	♠ Q543	The opponents are silent.
Dealer: N	♥ J1042	
Vul: Both	♦ AQ	You bid first.
HCP: 14	♣ AJ2	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ AKQ8	♠ J974				1NT
Vul: EW	♥ 10	♥ 953	Pass	3♥ ¹	Pass	4♠
North HCP: 14	♦ KJ104	♦ AQ83	AP			
South HCP: 14	♣ J842	♣ AK				
Contract: 4♠ S						1. Splinter

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ J3		1NT	Pass	Pass
Vul: None	♥ J1063	♥ KQ87	X ¹	AP		
North HCP: 13	♦ AJ8	♦ 1095				
South HCP: 9	♣ 98	♣ QJ32				
Contract: 1NX N						1. Cappelletti, strong

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK3				1NT
Vul: EW	♥ KJ972	♥ 43	2♠ ¹	AP		
North HCP: 4	♦ 965	♦ J8743				
South HCP: 13	♣ 1043	♣ KQ8				
Contract: 2♠ W						1. Cappelletti, 5M-4m

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ KQ94		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ7	♥ 6	Pass	2♦	Pass	2NT
North HCP: 13	♦ K763	♦ A1085	AP			
South HCP: 10	♣ KQ64	♣ J972				
Contract: 2N N						1. Stayman

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ K83				1NT
Vul: None	♥ J109	♥ K74	Pass	2NT	Pass	3NT
North HCP: 10	♦ 54	♦ QJ98	AP			
South HCP: 14	♣ AJ432	♣ KQ9				
Contract: 3N S						

Board: 126

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 4♥ N

North:

♠ Q543

♥ J1042

♦ AQ

♣ AJ2

South:

♠ 1086

♥ AQ86

♦ K652

♣ K3

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

AP

1. Stayman

South hands (Practice Page)

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

Board: 121	♠ J974	The opponents are silent.
Dealer: S	♥ 953	
Vul: EW	♦ AQ83	You bid first.
HCP: 14	♣ AK	

Board: 122	♠ J3	West Doubles Pass if possible.
Dealer: N	♥ KQ87	
Vul: None	♦ 1095	Partner bids first.
HCP: 9	♣ QJ32	

Board: 123	♠ AK3	West Bids 2♠ if possible.
Dealer: S	♥ 43	
Vul: EW	♦ J8743	You bid first.
HCP: 13	♣ KQ8	

Board: 124	♠ KQ94	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ A1085	Partner bids first.
HCP: 10	♣ J972	

Board: 125	♠ K83	The opponents are silent.
Dealer: S	♥ K74	
Vul: None	♦ QJ98	You bid first.
HCP: 14	♣ KQ9	

Board: 126	♠ 1086	The opponents are silent.
Dealer: N	♥ AQ86	
Vul: Both	♦ K652	Partner bids first.
HCP: 12	♣ K3	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ AKQ8	♠ J974				1NT
Vul: EW	♥ 10	♥ 953	Pass	3♥ ¹	Pass	4♠
North HCP: 14	♦ KJ104	♦ AQ83	AP			
South HCP: 14	♣ J842	♣ AK				
Contract: 4♠ S			1. Splinter			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ J3		1NT	Pass	Pass
Vul: None	♥ J1063	♥ KQ87	X ¹	AP		
North HCP: 13	♦ AJ8	♦ 1095	1. Cappelletti, strong			
South HCP: 9	♣ 98	♣ QJ32				
Contract: 1NX N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK3				1NT
Vul: EW	♥ KJ972	♥ 43	2♠ ¹	AP		
North HCP: 4	♦ 965	♦ J8743	1. Cappelletti, 5M-4m			
South HCP: 13	♣ 1043	♣ KQ8				
Contract: 2♠ W						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ KQ94		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ7	♥ 6	Pass	2♦	Pass	2NT
North HCP: 13	♦ K763	♦ A1085	AP			
South HCP: 10	♣ KQ64	♣ J972	1. Stayman			
Contract: 2N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ K83				1NT
Vul: None	♥ J109	♥ K74	Pass	2NT	Pass	3NT
North HCP: 10	♦ 54	♦ QJ98	AP			
South HCP: 14	♣ AJ432	♣ KQ9				
Contract: 3N S						

Board: 126

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 4♥ N

North:

♠ Q543

♥ J1042

♦ AQ

♣ AJ2

South:

♠ 1086

♥ AQ86

♦ K652

♣ K3

West North East South

1NT Pass 2♣¹

Pass 2♥ Pass 4♥

AP

1. Stayman

North hands (Practice Page)

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

Board: 127	♠ 93	The opponents are silent.
Dealer: S	♥ J873	
Vul: None	♦ AQ1075	Partner bids first.
HCP: 7	♣ 65	

Board: 128	♠ 86	West Bids 2♠ if possible.
Dealer: N	♥ AK5	
Vul: NS	♦ J9875	You bid first.
HCP: 13	♣ KQ9	

Board: 129	♠ QJ1087	West Bids 2♥ if possible.
Dealer: S	♥ A108	
Vul: NS	♦ A85	Partner bids first.
HCP: 13	♣ Q6	

Board: 130	♠ A103	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: None	♦ 72	You bid first.
HCP: 14	♣ A973	

Board: 131	♠ A53	East Doubles 2♣ if possible.
Dealer: S	♥ KQJ8	
Vul: NS	♦ Q	Partner bids first.
HCP: 14	♣ Q7532	

Board: 132	♠ K2	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: EW	♦ J1083	You bid first.
HCP: 14	♣ AK43	

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

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ KQ6				1NT
Vul: None	♥ J873	♥ 1095				
North HCP: 7	♦ AQ1075	♦ K8	AP			
South HCP: 13	♣ 65	♣ KQ942				
Contract: 1N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ 94		1NT	Pass	2♦
Vul: NS	♥ AK5	♥ J9872				
North HCP: 13	♦ J9875	♦ K43	2♠	AP		
South HCP: 8	♣ KQ9	♣ A62				
Contract: 2♠ W						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ QJ1087	♠ K54	2♥ ¹	3♥ ²	Pass	4♣ ³
Vul: NS	♥ A108	♥ Q64	Pass	4♦ ⁴	Pass	4♠
North HCP: 13	♦ A85	♦ Q32	AP			
South HCP: 14	♣ Q6	♣ AK93				
Contract: 4♠ S						

1. Cappelletti, 5M-4m
2. Rubensohl after 1NT
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ Q42		1NT	Pass	4NT ¹
Vul: None	♥ AQ83	♥ K6				
North HCP: 14	♦ 72	♦ AK10	Pass	6NT	AP	
South HCP: 18	♣ A973	♣ KQJ65	1. Quantitative 4NT			
Contract: 6N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ Q98				1NT
Vul: NS	♥ KQJ8	♥ A1062	Pass	2♣ ¹	X	2♥
North HCP: 14	♦ Q	♦ A1092	Pass	4♥	AP	
South HCP: 14	♣ Q7532	♣ A4	1. Stayman			
Contract: 4♥ S						

Board: 132

Dealer: N

Vul: EW

North HCP: 14

South HCP: 13

Contract: 3N N

North:

♠ K2

♥ QJ10

♦ J1083

♣ AK43

South:

♠ 9865

♥ A94

♦ AKQ6

♣ 109

West	North	East	South
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	1NT	Pass	2♣ ¹
--	-----	------	-----------------

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

AP

1. Stayman

South hands (Practice Page)

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

Board: 127	♠ KQ6	The opponents are silent.
Dealer: S	♥ 1095	
Vul: None	♦ K8	You bid first.
HCP: 13	♣ KQ942	
Board: 128	♠ 94	West Bids 2♠ if possible.
Dealer: N	♥ J9872	
Vul: NS	♦ K43	Partner bids first.
HCP: 8	♣ A62	
Board: 129	♠ K54	West Bids 2♥ if possible.
Dealer: S	♥ Q64	
Vul: NS	♦ Q32	You bid first.
HCP: 14	♣ AK93	
Board: 130	♠ Q42	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ AK10	Partner bids first.
HCP: 18	♣ KQJ65	
Board: 131	♠ Q98	East Doubles 2♣ if possible.
Dealer: S	♥ A1062	
Vul: NS	♦ A1092	You bid first.
HCP: 14	♣ A4	
Board: 132	♠ 9865	The opponents are silent.
Dealer: N	♥ A94	
Vul: EW	♦ AKQ6	Partner bids first.
HCP: 13	♣ 109	

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

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ KQ6				1NT
Vul: None	♥ J873	♥ 1095				
North HCP: 7	♦ AQ1075	♦ K8	AP			
South HCP: 13	♣ 65	♣ KQ942				
Contract: 1N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ 94		1NT	Pass	2♦
Vul: NS	♥ AK5	♥ J9872				
North HCP: 13	♦ J9875	♦ K43	2♠	AP		
South HCP: 8	♣ KQ9	♣ A62				
Contract: 2♠ W						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ QJ1087	♠ K54	2♥ ¹	3♥ ²	Pass	4♣ ³
Vul: NS	♥ A108	♥ Q64	Pass	4♦ ⁴	Pass	4♠
North HCP: 13	♦ A85	♦ Q32	AP			
South HCP: 14	♣ Q6	♣ AK93				
Contract: 4♠ S						

1. Cappelletti, 5M-4m
2. Rubensohl after 1NT
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ Q42		1NT	Pass	4NT ¹
Vul: None	♥ AQ83	♥ K6				
North HCP: 14	♦ 72	♦ AK10	Pass	6NT	AP	
South HCP: 18	♣ A973	♣ KQJ65	1. Quantitative 4NT			
Contract: 6N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ Q98				1NT
Vul: NS	♥ KQJ8	♥ A1062	Pass	2♣ ¹	X	2♥
North HCP: 14	♦ Q	♦ A1092	Pass	4♥	AP	
South HCP: 14	♣ Q7532	♣ A4	1. Stayman			
Contract: 4♥ S						

Board: 132

Dealer: N

Vul: EW

North HCP: 14

South HCP: 13

Contract: 3N N

North:

♠ K2

♥ QJ10

♦ J1083

♣ AK43

South:

♠ 9865

♥ A94

♦ AKQ6

♣ 109

West	North	East	South
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	1NT	Pass	2♣ ¹
--	-----	------	-----------------

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

AP

1. Stayman

North hands (Practice Page)

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

Board: 133 ♠ 10532
Dealer: S ♥ AQ7
Vul: Both ♦ K105
HCP: 16 ♣ AK9

The opponents are silent.

Partner bids first.

Board: 134 ♠ J84
Dealer: N ♥ KJ2
Vul: NS ♦ AQ93
HCP: 15 ♣ A73

East Doubles 1NT if possible.

West Doubles Pass if possible.

You bid first.

Board: 135 ♠ 862
Dealer: S ♥ 98543
Vul: EW ♦ 53
HCP: 3 ♣ K97

East Doubles Pass if possible.

Partner bids first.

Board: 136 ♠ KQ10
Dealer: N ♥ 107
Vul: None ♦ AJ83
HCP: 14 ♣ A853

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♥ if possible.

You bid first.

Board: 137 ♠ K62
Dealer: S ♥ KJ103
Vul: Both ♦ Q108
HCP: 9 ♣ 1064

The opponents are silent.

Partner bids first.

Board: 138 ♠ Q96
Dealer: N ♥ Q43
Vul: None ♦ AK10
HCP: 14 ♣ K865

The opponents are silent.

You bid first.

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

Board: 133
Dealer: S
Vul: Both
North HCP: 16
South HCP: 13
Contract: 4♥ N

North:
♠ 10532
♥ AQ7
♦ K105
♣ AK9

South:
♠ KQ
♥ K10854
♦ Q32
♣ QJ6

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	3♣ ²
Pass	4♥	AP	
1. Stayman			
2. artificial			

Board: 134
Dealer: N
Vul: NS
North HCP: 15
South HCP: 2
Contract: 4♥ X N

North:
♠ J84
♥ KJ2
♦ AQ93
♣ A73

South:
♠ Q952
♥ 10987643
♦ 8
♣ 8

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

Board: 135
Dealer: S
Vul: EW
North HCP: 3
South HCP: 14
Contract: 2♥ X S

North:
♠ 862
♥ 98543
♦ 53
♣ K97

South:
♠ KJ4
♥ 107
♦ AK942
♣ QJ8

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

Board: 136
Dealer: N
Vul: None
North HCP: 14
South HCP: 6
Contract: 2♥ W

North:
♠ KQ10
♥ 107
♦ AJ83
♣ A853

South:
♠ A643
♥ 82
♦ Q72
♣ 10976

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

Board: 137
Dealer: S
Vul: Both
North HCP: 9
South HCP: 13
Contract: 1N S

North:
♠ K62
♥ KJ103
♦ Q108
♣ 1064

South:
♠ QJ103
♥ A75
♦ 92
♣ AQ73

West	North	East	South
			1NT
AP			

Board: 138

Dealer: N

Vul: None

North HCP: 14

South HCP: 16

Contract: 3N N

North:

♠ Q96

♥ Q43

♦ AK10

♣ K865

South:

♠ AK5

♥ KJ5

♦ 63

♣ AJ942

West	North	East	South
	1NT	Pass	3NT
AP			

South hands (Practice Page)

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

Board: 133	♠ KQ	The opponents are silent.
Dealer: S	♥ K10854	
Vul: Both	♦ Q32	You bid first.
HCP: 13	♣ QJ6	
Board: 134	♠ Q952	East Doubles 1NT if possible.
Dealer: N	♥ 10987643	West Doubles Pass if possible.
Vul: NS	♦ 8	
HCP: 2	♣ 8	Partner bids first.
Board: 135	♠ KJ4	East Doubles Pass if possible.
Dealer: S	♥ 107	
Vul: EW	♦ AK942	You bid first.
HCP: 14	♣ QJ8	
Board: 136	♠ A643	West Bids 2♣ if possible.
Dealer: N	♥ 82	East Bids 2♦ if possible.
Vul: None	♦ Q72	West Bids 2♥ if possible.
HCP: 6	♣ 10976	Partner bids first.
Board: 137	♠ QJ103	The opponents are silent.
Dealer: S	♥ A75	
Vul: Both	♦ 92	You bid first.
HCP: 13	♣ AQ73	
Board: 138	♠ AK5	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: None	♦ 63	Partner bids first.
HCP: 16	♣ AJ942	

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

Board: 133
 Dealer: S
 Vul: Both
 North HCP: 16
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ 10532
 ♥ AQ7
 ♦ K105
 ♣ AK9

South:
 ♠ KQ
 ♥ K10854
 ♦ Q32
 ♣ QJ6

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	3♣ ²
Pass	4♥	AP	
1. Stayman			
2. artificial			

Board: 134
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 2
 Contract: 4♥ X N

North:
 ♠ J84
 ♥ KJ2
 ♦ AQ93
 ♣ A73

South:
 ♠ Q952
 ♥ 10987643
 ♦ 8
 ♣ 8

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

Board: 135
 Dealer: S
 Vul: EW
 North HCP: 3
 South HCP: 14
 Contract: 2♥ X S

North:
 ♠ 862
 ♥ 98543
 ♦ 53
 ♣ K97

South:
 ♠ KJ4
 ♥ 107
 ♦ AK942
 ♣ QJ8

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

Board: 136
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 6
 Contract: 2♥ W

North:
 ♠ KQ10
 ♥ 107
 ♦ AJ83
 ♣ A853

South:
 ♠ A643
 ♥ 82
 ♦ Q72
 ♣ 10976

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

Board: 137
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 13
 Contract: 1N S

North:
 ♠ K62
 ♥ KJ103
 ♦ Q108
 ♣ 1064

South:
 ♠ QJ103
 ♥ A75
 ♦ 92
 ♣ AQ73

West	North	East	South
			1NT
AP			

Board: 138

Dealer: N

Vul: None

North HCP: 14

South HCP: 16

Contract: 3N N

North:

♠ Q96

♥ Q43

♦ AK10

♣ K865

South:

♠ AK5

♥ KJ5

♦ 63

♣ AJ942

West	North	East	South
	1NT	Pass	3NT
AP			

North hands (Practice Page)

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

Board: 139 ♠ J64
Dealer: S ♥ A96
Vul: NS ♦ 10872
HCP: 8 ♣ K62

West Doubles 1NT if possible.
East Bids 2♥ if possible.

Partner bids first.

Board: 140 ♠ K102
Dealer: N ♥ A62
Vul: Both ♦ QJ5
HCP: 14 ♣ A965

The opponents are silent.

You bid first.

Board: 141 ♠ 4
Dealer: S ♥ K653
Vul: None ♦ K752
HCP: 6 ♣ 7542

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

Partner bids first.

Board: 142 ♠ J102
Dealer: N ♥ A4
Vul: EW ♦ KQ32
HCP: 13 ♣ QJ73

East Bids 2♣ if possible.

You bid first.

Board: 143 ♠ KJ
Dealer: S ♥ 9654
Vul: Both ♦ 106
HCP: 6 ♣ Q8763

The opponents are silent.

Partner bids first.

Board: 144 ♠ AJ93
Dealer: N ♥ K6
Vul: NS ♦ AQ8
HCP: 15 ♣ J653

The opponents are silent.

You bid first.

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

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ 1085				1NT
Vul: NS	♥ A96	♥ Q5	X ¹	Pass	2♥	AP
North HCP: 8	♦ 10872	♦ AKQ63	1. Cappelletti, strong			
South HCP: 13	♣ K62	♣ Q108				
Contract: 2♥ E						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ 985				
Vul: Both	♥ A62	♥ 74		1NT	Pass	3NT
North HCP: 14	♦ QJ5	♦ AK98732	AP			
South HCP: 8	♣ A965	♣ J				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A953				1NT
Vul: None	♥ K653	♥ 10974	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 6	♦ K752	♦ AJ4	2♠	Pass	3♠	AP
South HCP: 14	♣ 7542	♣ KQ	1. Cappelletti, any 6+suit			
Contract: 3♠ W			2. automat			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ Q985				
Vul: EW	♥ A4	♥ QJ9732		1NT	2♣ ¹	AP
North HCP: 13	♦ KQ32	♦ 6	1. Cappelletti, any 6+suit			
South HCP: 5	♣ QJ73	♣ 98				
Contract: 2♣ E						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q109				1NT
Vul: Both	♥ 9654	♥ AKJ				
North HCP: 6	♦ 106	♦ KQ92	AP			
South HCP: 15	♣ Q8763	♣ 1052				
Contract: 1N S						

Board: 144

Dealer: N

Vul: NS

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ AJ93

♥ K6

♦ AQ8

♣ J653

South:

♠ —

♥ AJ10942

♦ KJ652

♣ Q7

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

South hands (Practice Page)

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

Board: 139 ♠ 1085
Dealer: S ♥ Q5
Vul: NS ♦ AKQ63
HCP: 13 ♣ Q108

West Doubles 1NT if possible.
East Bids 2♥ if possible.

You bid first.

Board: 140 ♠ 985
Dealer: N ♥ 74
Vul: Both ♦ AK98732
HCP: 8 ♣ J

The opponents are silent.

Partner bids first.

Board: 141 ♠ A953
Dealer: S ♥ 10974
Vul: None ♦ AJ4
HCP: 14 ♣ KQ

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

You bid first.

Board: 142 ♠ Q985
Dealer: N ♥ QJ9732
Vul: EW ♦ 6
HCP: 5 ♣ 98

East Bids 2♣ if possible.

Partner bids first.

Board: 143 ♠ Q109
Dealer: S ♥ AKJ
Vul: Both ♦ KQ92
HCP: 15 ♣ 1052

The opponents are silent.

You bid first.

Board: 144 ♠ —
Dealer: N ♥ AJ10942
Vul: NS ♦ KJ652
HCP: 11 ♣ Q7

The opponents are silent.

Partner bids first.

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

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ 1085				1NT
Vul: NS	♥ A96	♥ Q5	X ¹	Pass	2♥	AP
North HCP: 8	♦ 10872	♦ AKQ63	1. Cappelletti, strong			
South HCP: 13	♣ K62	♣ Q108				
Contract: 2♥ E						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ 985				
Vul: Both	♥ A62	♥ 74		1NT	Pass	3NT
North HCP: 14	♦ QJ5	♦ AK98732	AP			
South HCP: 8	♣ A965	♣ J				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A953				1NT
Vul: None	♥ K653	♥ 10974	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 6	♦ K752	♦ AJ4	2♠	Pass	3♠	AP
South HCP: 14	♣ 7542	♣ KQ	1. Cappelletti, any 6+suit			
Contract: 3♠ W			2. automat			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ Q985				
Vul: EW	♥ A4	♥ QJ9732		1NT	2♣ ¹	AP
North HCP: 13	♦ KQ32	♦ 6	1. Cappelletti, any 6+suit			
South HCP: 5	♣ QJ73	♣ 98				
Contract: 2♣ E						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q109				1NT
Vul: Both	♥ 9654	♥ AKJ				
North HCP: 6	♦ 106	♦ KQ92	AP			
South HCP: 15	♣ Q8763	♣ 1052				
Contract: 1N S						

Board: 144

Dealer: N

Vul: NS

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ AJ93

♥ K6

♦ AQ8

♣ J653

South:

♠ —

♥ AJ10942

♦ KJ652

♣ Q7

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

North hands (Practice Page)

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

Board: 145	♠ 765	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ J8	Partner bids first.
HCP: 12	♣ KJ1062	

Board: 146	♠ A103	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: Both	♦ J2	You bid first.
HCP: 13	♣ K10873	

Board: 147	♠ 6	East Bids 3♦ if possible.
Dealer: S	♥ AQ1082	
Vul: None	♦ 752	Partner bids first.
HCP: 10	♣ KJ76	

Board: 148	♠ AK107	The opponents are silent.
Dealer: N	♥ 873	
Vul: EW	♦ A8	You bid first.
HCP: 15	♣ KJ82	

Board: 149	♠ Q87532	East Bids 2♠ if possible.
Dealer: S	♥ 103	West Bids 2NT if possible.
Vul: Both	♦ J3	
HCP: 8	♣ KQ10	Partner bids first.

Board: 150	♠ J64	The opponents are silent.
Dealer: N	♥ AK94	
Vul: NS	♦ 32	You bid first.
HCP: 13	♣ KQ75	

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

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ AKJ				1NT
Vul: EW	♥ AK2	♥ Q6				
North HCP: 12	♦ J8	♦ K10764	Pass	3NT	AP	
South HCP: 13	♣ KJ1062	♣ 943				
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KJ962				
Vul: Both	♥ KQ2	♥ 7653		1NT	Pass	2♥
North HCP: 13	♦ J2	♦ Q875	Pass	2♠	AP	
South HCP: 6	♣ K10873	♣ —				
Contract: 2♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ J987				
Vul: None	♥ AQ1082	♥ K96				1NT
North HCP: 10	♦ 752	♦ KJ	Pass	2♦	3♦	AP
South HCP: 14	♣ KJ76	♣ AQ95				
Contract: 3♦ E						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ Q84				
Vul: EW	♥ 873	♥ AQ9		1NT	Pass	3NT
North HCP: 15	♦ A8	♦ KJ65	AP			
South HCP: 14	♣ KJ82	♣ Q106				
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ Q87532	♠ 104				1NT
Vul: Both	♥ 103	♥ AJ72	Pass	2♥	2♠ ¹	Pass
North HCP: 8	♦ J3	♦ AK102	2NT ²	3♠	AP	
South HCP: 13	♣ KQ10	♣ J54				
Contract: 3♠ N						

1. Michaels Cuebid
2. to the partner's longer

Board: 150

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N N

North:

♠ J64

♥ AK94

♦ 32

♣ KQ75

South:

♠ AQ3

♥ 653

♦ Q1098

♣ 843

West	North	East	South
	1NT	AP	

South hands (Practice Page)

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

Board: 145	♠ AKJ	The opponents are silent.
Dealer: S	♥ Q6	
Vul: EW	♦ K10764	You bid first.
HCP: 13	♣ 943	
Board: 146	♠ KJ962	The opponents are silent.
Dealer: N	♥ 7653	
Vul: Both	♦ Q875	Partner bids first.
HCP: 6	♣ —	
Board: 147	♠ J987	East Bids 3♦ if possible.
Dealer: S	♥ K96	
Vul: None	♦ KJ	You bid first.
HCP: 14	♣ AQ95	
Board: 148	♠ Q84	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ KJ65	Partner bids first.
HCP: 14	♣ Q106	
Board: 149	♠ 104	East Bids 2♠ if possible.
Dealer: S	♥ AJ72	West Bids 2NT if possible.
Vul: Both	♦ AK102	
HCP: 13	♣ J54	You bid first.
Board: 150	♠ AQ3	The opponents are silent.
Dealer: N	♥ 653	
Vul: NS	♦ Q1098	Partner bids first.
HCP: 8	♣ 843	

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

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ AKJ				1NT
Vul: EW	♥ AK2	♥ Q6				
North HCP: 12	♦ J8	♦ K10764	Pass	3NT	AP	
South HCP: 13	♣ KJ1062	♣ 943				
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KJ962				
Vul: Both	♥ KQ2	♥ 7653		1NT	Pass	2♥
North HCP: 13	♦ J2	♦ Q875	Pass	2♠	AP	
South HCP: 6	♣ K10873	♣ —				
Contract: 2♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ J987				
Vul: None	♥ AQ1082	♥ K96				1NT
North HCP: 10	♦ 752	♦ KJ	Pass	2♦	3♦	AP
South HCP: 14	♣ KJ76	♣ AQ95				
Contract: 3♦ E						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ Q84				
Vul: EW	♥ 873	♥ AQ9		1NT	Pass	3NT
North HCP: 15	♦ A8	♦ KJ65	AP			
South HCP: 14	♣ KJ82	♣ Q106				
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ Q87532	♠ 104				1NT
Vul: Both	♥ 103	♥ AJ72	Pass	2♥	2♠ ¹	Pass
North HCP: 8	♦ J3	♦ AK102	2NT ²	3♠	AP	
South HCP: 13	♣ KQ10	♣ J54				
Contract: 3♠ N						

1. Michaels Cuebid
2. to the partner's longer

Board: 150

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N N

North:

♠ J64

♥ AK94

♦ 32

♣ KQ75

South:

♠ AQ3

♥ 653

♦ Q1098

♣ 843

West	North	East	South
	1NT	AP	

North hands (Practice Page)

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

Board: 151	♠ KQ985	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ A985	Partner bids first.
HCP: 14	♣ 5	

Board: 152	♠ J94	The opponents are silent.
Dealer: N	♥ J963	
Vul: None	♦ AQ4	You bid first.
HCP: 13	♣ KQ8	

Board: 153	♠ A	West Bids 2♠ if possible.
Dealer: S	♥ Q10976	
Vul: NS	♦ 9863	Partner bids first.
HCP: 6	♣ 764	

Board: 154	♠ KJ7	The opponents are silent.
Dealer: N	♥ 865	
Vul: None	♦ KQJ87	You bid first.
HCP: 14	♣ A10	

Board: 155	♠ K7	The opponents are silent.
Dealer: S	♥ KJ83	
Vul: NS	♦ 10654	Partner bids first.
HCP: 7	♣ 1084	

Board: 156	♠ Q10	The opponents are silent.
Dealer: N	♥ AK2	
Vul: Both	♦ 1065	You bid first.
HCP: 15	♣ AQ986	

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ KQ985	♠ J74				1NT
Vul: Both	♥ AJ6	♥ Q94	Pass	2♥	Pass	2♠
North HCP: 14	♦ A985	♦ KQ62	Pass	3♦	Pass	4♠
South HCP: 15	♣ 5	♣ AK2	AP			
Contract: 4♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ Q52		1NT	Pass	2♦
Vul: None	♥ J963	♥ A8752	Pass	2♥	Pass	2NT
North HCP: 13	♦ AQ4	♦ K	Pass	3♥	AP	
South HCP: 9	♣ KQ8	♣ 10643				
Contract: 3♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q1054				1NT
Vul: NS	♥ Q10976	♥ K83	2♠ ¹	AP		
North HCP: 6	♦ 9863	♦ A2	1. Cappelletti, 5M-4m			
South HCP: 14	♣ 764	♣ AJ85				
Contract: 2♠ W						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 952		1NT	Pass	3NT
Vul: None	♥ 865	♥ AQ2	AP			
North HCP: 14	♦ KQJ87	♦ A10				
South HCP: 15	♣ A10	♣ KQ976				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ 103				1NT
Vul: NS	♥ KJ83	♥ A976	AP			
North HCP: 7	♦ 10654	♦ KJ98				
South HCP: 15	♣ 1084	♣ AK3				
Contract: 1N S						

Board: 156

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ Q10

♥ AK2

♦ 1065

♣ AQ986

South:

♠ 432

♥ Q4

♦ AQ7432

♣ J3

West	North	East	South
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	1NT	Pass	3♣ ¹
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Pass	3♦ ²	AP	
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1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

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

Board: 151	♠ J74	The opponents are silent.
Dealer: S	♥ Q94	
Vul: Both	♦ KQ62	You bid first.
HCP: 15	♣ AK2	

Board: 152	♠ Q52	The opponents are silent.
Dealer: N	♥ A8752	
Vul: None	♦ K	Partner bids first.
HCP: 9	♣ 10643	

Board: 153	♠ Q1054	West Bids 2♠ if possible.
Dealer: S	♥ K83	
Vul: NS	♦ A2	You bid first.
HCP: 14	♣ AJ85	

Board: 154	♠ 952	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ A10	Partner bids first.
HCP: 15	♣ KQ976	

Board: 155	♠ 103	The opponents are silent.
Dealer: S	♥ A976	
Vul: NS	♦ KJ98	You bid first.
HCP: 15	♣ AK3	

Board: 156	♠ 432	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ AQ7432	Partner bids first.
HCP: 9	♣ J3	

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ KQ985	♠ J74				1NT
Vul: Both	♥ AJ6	♥ Q94	Pass	2♥	Pass	2♠
North HCP: 14	♦ A985	♦ KQ62	Pass	3♦	Pass	4♠
South HCP: 15	♣ 5	♣ AK2	AP			
Contract: 4♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ Q52		1NT	Pass	2♦
Vul: None	♥ J963	♥ A8752	Pass	2♥	Pass	2NT
North HCP: 13	♦ AQ4	♦ K	Pass	3♥	AP	
South HCP: 9	♣ KQ8	♣ 10643				
Contract: 3♥ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q1054				1NT
Vul: NS	♥ Q10976	♥ K83	2♠ ¹	AP		
North HCP: 6	♦ 9863	♦ A2	1. Cappelletti, 5M-4m			
South HCP: 14	♣ 764	♣ AJ85				
Contract: 2♠ W						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 952		1NT	Pass	3NT
Vul: None	♥ 865	♥ AQ2	AP			
North HCP: 14	♦ KQJ87	♦ A10				
South HCP: 15	♣ A10	♣ KQ976				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ 103				1NT
Vul: NS	♥ KJ83	♥ A976	AP			
North HCP: 7	♦ 10654	♦ KJ98				
South HCP: 15	♣ 1084	♣ AK3				
Contract: 1N S						

Board: 156

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ Q10

♥ AK2

♦ 1065

♣ AQ986

South:

♠ 432

♥ Q4

♦ AQ7432

♣ J3

West	North	East	South
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	1NT	Pass	3♣ ¹
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Pass	3♦ ²	AP	
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1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

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

Board: 157	♠ 8542	The opponents are silent.
Dealer: S	♥ J632	
Vul: NS	♦ 874	Partner bids first.
HCP: 2	♣ J6	

Board: 158	♠ A3	The opponents are silent.
Dealer: N	♥ 1094	
Vul: EW	♦ AJ103	You bid first.
HCP: 15	♣ AQ83	

Board: 159	♠ QJ8762	West Bids 2♣ if possible.
Dealer: S	♥ 98	East Bids 2♥ if possible.
Vul: None	♦ 96	
HCP: 4	♣ J85	Partner bids first.

Board: 160	♠ K108	East Bids 2♠ if possible.
Dealer: N	♥ K852	
Vul: EW	♦ AQ32	You bid first.
HCP: 14	♣ Q3	

Board: 161	♠ J9	The opponents are silent.
Dealer: S	♥ K102	
Vul: Both	♦ QJ984	Partner bids first.
HCP: 7	♣ 874	

Board: 162	♠ K102	The opponents are silent.
Dealer: N	♥ K1072	
Vul: NS	♦ AKJ2	You bid first.
HCP: 14	♣ 102	

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

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 8542	♠ 10763				1NT
Vul: NS	♥ J632	♥ AK84				
North HCP: 2	♦ 874	♦ A2	AP			
South HCP: 14	♣ J6	♣ K52				
Contract: 1N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 9875				
Vul: EW	♥ 1094	♥ AJ87		1NT	AP	
North HCP: 15	♦ AJ103	♦ 94				
South HCP: 6	♣ AQ83	♣ J97				
Contract: 1N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ QJ8762	♠ 1094				1NT
Vul: None	♥ 98	♥ KQ7	2♣ ¹	Pass	2♥	Pass
North HCP: 4	♦ 96	♦ A108	Pass	2♠	AP	
South HCP: 13	♣ J85	♣ A1043				
Contract: 2♠ N			1. Cappelletti, any 6+suit			

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ 9762				
Vul: EW	♥ K852	♥ 74		1NT	2♠ ¹	AP
North HCP: 14	♦ AQ32	♦ J7654				
South HCP: 4	♣ Q3	♣ K2				
Contract: 2♠ E			1. Cappelletti, 5M-4m			

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ A3				
Vul: Both	♥ K102	♥ A85				1NT
North HCP: 7	♦ QJ984	♦ A765	AP			
South HCP: 14	♣ 874	♣ Q1052				
Contract: 1N S						

Board: 162

Dealer: N

Vul: NS

North HCP: 14

South HCP: 14

Contract: 3N N

North:

♠ K102

♥ K1072

♦ AKJ2

♣ 102

South:

♠ AQ6

♥ Q83

♦ 86

♣ AQ754

West	North	East	South
	1NT	Pass	3NT
AP			

South hands (Practice Page)

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

Board: 157	♠ 10763	The opponents are silent.
Dealer: S	♥ AK84	
Vul: NS	♦ A2	You bid first.
HCP: 14	♣ K52	

Board: 158	♠ 9875	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: EW	♦ 94	Partner bids first.
HCP: 6	♣ J97	

Board: 159	♠ 1094	West Bids 2♣ if possible.
Dealer: S	♥ KQ7	East Bids 2♥ if possible.
Vul: None	♦ A108	
HCP: 13	♣ A1043	You bid first.

Board: 160	♠ 9762	East Bids 2♠ if possible.
Dealer: N	♥ 74	
Vul: EW	♦ J7654	Partner bids first.
HCP: 4	♣ K2	

Board: 161	♠ A3	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ A765	You bid first.
HCP: 14	♣ Q1052	

Board: 162	♠ AQ6	The opponents are silent.
Dealer: N	♥ Q83	
Vul: NS	♦ 86	Partner bids first.
HCP: 14	♣ AQ754	

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

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 8542	♠ 10763				1NT
Vul: NS	♥ J632	♥ AK84				
North HCP: 2	♦ 874	♦ A2	AP			
South HCP: 14	♣ J6	♣ K52				
Contract: 1N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 9875				
Vul: EW	♥ 1094	♥ AJ87		1NT	AP	
North HCP: 15	♦ AJ103	♦ 94				
South HCP: 6	♣ AQ83	♣ J97				
Contract: 1N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ QJ8762	♠ 1094				1NT
Vul: None	♥ 98	♥ KQ7	2♣ ¹	Pass	2♥	Pass
North HCP: 4	♦ 96	♦ A108	Pass	2♠	AP	
South HCP: 13	♣ J85	♣ A1043				
Contract: 2♠ N			1. Cappelletti, any 6+suit			

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ 9762				
Vul: EW	♥ K852	♥ 74		1NT	2♠ ¹	AP
North HCP: 14	♦ AQ32	♦ J7654				
South HCP: 4	♣ Q3	♣ K2				
Contract: 2♠ E			1. Cappelletti, 5M-4m			

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ A3				
Vul: Both	♥ K102	♥ A85				1NT
North HCP: 7	♦ QJ984	♦ A765	AP			
South HCP: 14	♣ 874	♣ Q1052				
Contract: 1N S						

Board: 162

Dealer: N

Vul: NS

North HCP: 14

South HCP: 14

Contract: 3N N

North:

♠ K102

♥ K1072

♦ AKJ2

♣ 102

South:

♠ AQ6

♥ Q83

♦ 86

♣ AQ754

West	North	East	South
	1NT	Pass	3NT
AP			

North hands (Practice Page)

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

Board: 163	♠ K62	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ 108	Partner bids first.
HCP: 14	♣ A10743	

Board: 164	♠ AK63	West Bids 3♥ if possible.
Dealer: N	♥ 86	
Vul: None	♦ KJ76	You bid first.
HCP: 14	♣ K105	

Board: 165	♠ AKQ	The opponents are silent.
Dealer: S	♥ QJ743	
Vul: NS	♦ 943	Partner bids first.
HCP: 12	♣ 72	

Board: 166	♠ 853	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: Both	♦ A104	You bid first.
HCP: 13	♣ A103	

Board: 167	♠ 10	East Doubles 3♣ if possible.
Dealer: S	♥ 85	
Vul: Both	♦ AQ9853	Partner bids first.
HCP: 9	♣ K874	

Board: 168	♠ KQ8	The opponents are silent.
Dealer: N	♥ K32	
Vul: None	♦ K7	You bid first.
HCP: 13	♣ Q9643	

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

Board: 163

Dealer: S

Vul: NS

North HCP: 14

South HCP: 13

Contract: 3N S

North:

♠ K62

♥ AK4

♦ 108

♣ A10743

South:

♠ J54

♥ QJ8

♦ AQ53

♣ K62

West	North	East	South
			1NT

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

Board: 164

Dealer: N

Vul: None

North HCP: 14

South HCP: 4

Contract: 3♥ W

North:

♠ AK63

♥ 86

♦ KJ76

♣ K105

South:

♠ 92

♥ 10

♦ Q982

♣ Q96432

West	North	East	South
	1NT	Pass	2♠ ¹

3♥	AP		
----	----	--	--

1. Minor Suit Transfers after 1NT

Board: 165

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ AKQ

♥ QJ743

♦ 943

♣ 72

South:

♠ 643

♥ 106

♦ AKJ75

♣ AK10

West	North	East	South
			1NT

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

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

Board: 166

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 3♣ N

North:

♠ 853

♥ AJ82

♦ A104

♣ A103

South:

♠ A96

♥ Q9

♦ Q6

♣ Q87542

West	North	East	South
	1NT	Pass	2♠ ¹

Pass	3♣ ²	AP	
------	-----------------	----	--

1. Minor Suit Transfers after 1NT

2. automat

Board: 167

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 5♦ S

North:

♠ 10

♥ 85

♦ AQ9853

♣ K874

South:

♠ AQ2

♥ A1094

♦ K1062

♣ 106

West	North	East	South
			1NT

Pass	3♣ ¹	X	3♦ ²
------	-----------------	---	-----------------

Pass	5♦	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

2. automat

Board: 168

Dealer: N

Vul: None

North HCP: 13

South HCP: 5

Contract: 2♠ N

North:

♠ KQ8

♥ K32

♦ K7

♣ Q9643

South:

♠ 109743

♥ A54

♦ 532

♣ J10

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

South hands (Practice Page)

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

Board: 163	♠ J54	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: NS	♦ AQ53	You bid first.
HCP: 13	♣ K62	

Board: 164	♠ 92	West Bids 3♥ if possible.
Dealer: N	♥ 10	
Vul: None	♦ Q982	Partner bids first.
HCP: 4	♣ Q96432	

Board: 165	♠ 643	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ AKJ75	You bid first.
HCP: 15	♣ AK10	

Board: 166	♠ A96	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ Q6	Partner bids first.
HCP: 10	♣ Q87542	

Board: 167	♠ AQ2	East Doubles 3♣ if possible.
Dealer: S	♥ A1094	
Vul: Both	♦ K1062	You bid first.
HCP: 13	♣ 106	

Board: 168	♠ 109743	The opponents are silent.
Dealer: N	♥ A54	
Vul: None	♦ 532	Partner bids first.
HCP: 5	♣ J10	

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

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ J54				1NT
Vul: NS	♥ AK4	♥ QJ8				
North HCP: 14	♦ 108	♦ AQ53	Pass	3NT	AP	
South HCP: 13	♣ A10743	♣ K62				
Contract: 3N S						
Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ 92		1NT	Pass	2♠ ¹
Vul: None	♥ 86	♥ 10	3♥	AP		
North HCP: 14	♦ KJ76	♦ Q982	1. Minor Suit Transfers after 1NT			
South HCP: 4	♣ K105	♣ Q96432				
Contract: 3♥ W						
Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 643				1NT
Vul: NS	♥ QJ743	♥ 106	Pass	2♦	Pass	2♥
North HCP: 12	♦ 943	♦ AKJ75	Pass	3NT	AP	
South HCP: 15	♣ 72	♣ AK10				
Contract: 3N S						
Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ 853	♠ A96		1NT	Pass	2♠ ¹
Vul: Both	♥ AJ82	♥ Q9	Pass	3♣ ²	AP	
North HCP: 13	♦ A104	♦ Q6	1. Minor Suit Transfers after 1NT			
South HCP: 10	♣ A103	♣ Q87542	2. automat			
Contract: 3♣ N						
Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ2				1NT
Vul: Both	♥ 85	♥ A1094	Pass	3♣ ¹	X	3♦ ²
North HCP: 9	♦ AQ9853	♦ K1062	Pass	5♦	AP	
South HCP: 13	♣ K874	♣ 106	1. Minor Suit Transfers after 1NT			
Contract: 5♦ S			2. automat			

Board: 168

Dealer: N

Vul: None

North HCP: 13

South HCP: 5

Contract: 2♠ N

North:

♠ KQ8

♥ K32

♦ K7

♣ Q9643

South:

♠ 109743

♥ A54

♦ 532

♣ J10

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

North hands (Practice Page)

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

Board: 169	♠ K5	The opponents are silent.
Dealer: S	♥ KJ74	
Vul: EW	♦ Q10	Partner bids first.
HCP: 11	♣ Q9753	
Board: 170	♠ KJ5	West Doubles 2♦ if possible.
Dealer: N	♥ AQJ	
Vul: Both	♦ K854	You bid first.
HCP: 15	♣ J95	
Board: 171	♠ K87	The opponents are silent.
Dealer: S	♥ K10875	
Vul: None	♦ Q3	Partner bids first.
HCP: 12	♣ A84	
Board: 172	♠ K64	East Bids 2♣ if possible.
Dealer: N	♥ AK105	West Bids 2♦ if possible.
Vul: NS	♦ A104	
HCP: 15	♣ J102	You bid first.
Board: 173	♠ Q8	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ AJ1093	Partner bids first.
HCP: 9	♣ Q1083	
Board: 174	♠ A98	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ Q632	You bid first.
HCP: 14	♣ A985	

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

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ QJ				1NT
Vul: EW	♥ KJ74	♥ Q108	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q10	♦ A43	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q9753	♣ AJ862	AP			
Contract: 3N S			1. Stayman			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q8				
Vul: Both	♥ AQJ	♥ 98743		1NT	Pass	2♦
North HCP: 15	♦ K854	♦ J9	X	2♥	AP	
South HCP: 3	♣ J95	♣ 7632				
Contract: 2♥ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ A6				1NT
Vul: None	♥ K10875	♥ 932	Pass	2♦	Pass	2♥
North HCP: 12	♦ Q3	♦ AK7	Pass	3NT	Pass	4♥
South HCP: 14	♣ A84	♣ K9632	AP			
Contract: 4♥ S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ 8		1NT	2♣ ¹	Pass
Vul: NS	♥ AK105	♥ 8642	2♦ ²	AP		
North HCP: 15	♦ A104	♦ 963	1. Cappelletti, any 6+suit			
South HCP: 5	♣ J102	♣ KQ753	2. automat			
Contract: 2♦ W						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AJ9				
Vul: EW	♥ 82	♥ KJ9				1NT
North HCP: 9	♦ AJ1093	♦ K54	AP			
South HCP: 15	♣ Q1083	♣ K964				
Contract: 1N S						

Board: 174

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 2♠ N

North:

♠ A98

♥ A9

♦ Q632

♣ A985

South:

♠ Q10764

♥ 643

♦ A54

♣ 63

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

South hands (Practice Page)

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

Board: 169	♠ QJ	The opponents are silent.
Dealer: S	♥ Q108	
Vul: EW	♦ A43	You bid first.
HCP: 14	♣ AJ862	
Board: 170	♠ Q8	West Doubles 2♦ if possible.
Dealer: N	♥ 98743	
Vul: Both	♦ J9	Partner bids first.
HCP: 3	♣ 7632	
Board: 171	♠ A6	The opponents are silent.
Dealer: S	♥ 932	
Vul: None	♦ AK7	You bid first.
HCP: 14	♣ K9632	
Board: 172	♠ 8	East Bids 2♣ if possible.
Dealer: N	♥ 8642	West Bids 2♦ if possible.
Vul: NS	♦ 963	
HCP: 5	♣ KQ753	Partner bids first.
Board: 173	♠ AJ9	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: EW	♦ K54	You bid first.
HCP: 15	♣ K964	
Board: 174	♠ Q10764	The opponents are silent.
Dealer: N	♥ 643	
Vul: None	♦ A54	Partner bids first.
HCP: 6	♣ 63	

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

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ QJ				1NT
Vul: EW	♥ KJ74	♥ Q108	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q10	♦ A43	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q9753	♣ AJ862	AP			
Contract: 3N S			1. Stayman			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q8				
Vul: Both	♥ AQJ	♥ 98743		1NT	Pass	2♦
North HCP: 15	♦ K854	♦ J9	X	2♥	AP	
South HCP: 3	♣ J95	♣ 7632				
Contract: 2♥ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ A6				1NT
Vul: None	♥ K10875	♥ 932	Pass	2♦	Pass	2♥
North HCP: 12	♦ Q3	♦ AK7	Pass	3NT	Pass	4♥
South HCP: 14	♣ A84	♣ K9632	AP			
Contract: 4♥ S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ 8				
Vul: NS	♥ AK105	♥ 8642		1NT	2♣ ¹	Pass
North HCP: 15	♦ A104	♦ 963	2♦ ²	AP		
South HCP: 5	♣ J102	♣ KQ753	1. Cappelletti, any 6+suit			
Contract: 2♦ W			2. automat			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AJ9				
Vul: EW	♥ 82	♥ KJ9				1NT
North HCP: 9	♦ AJ1093	♦ K54	AP			
South HCP: 15	♣ Q1083	♣ K964				
Contract: 1N S						

Board: 174

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 2♠ N

North:

♠ A98

♥ A9

♦ Q632

♣ A985

South:

♠ Q10764

♥ 643

♦ A54

♣ 63

West	North	East	South
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	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	AP	
------	----	----	--

North hands (Practice Page)

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

Board: 175	♠ K7432	The opponents are silent.
Dealer: S	♥ Q1082	
Vul: NS	♦ 10	Partner bids first.
HCP: 12	♣ AK4	
Board: 176	♠ KQJ	The opponents are silent.
Dealer: N	♥ J3	
Vul: EW	♦ J32	You bid first.
HCP: 13	♣ AJ872	
Board: 177	♠ 8652	East Bids 3♥ if possible.
Dealer: S	♥ 3	West Bids XA♠♠ if possible.
Vul: NS	♦ Q108732	
HCP: 6	♣ A3	Partner bids first.
Board: 178	♠ J9	West Doubles 2♠ if possible.
Dealer: N	♥ AK107	
Vul: EW	♦ AQ32	You bid first.
HCP: 15	♣ J87	
Board: 179	♠ AJ74	The opponents are silent.
Dealer: S	♥ Q109	
Vul: Both	♦ K52	Partner bids first.
HCP: 10	♣ 962	
Board: 180	♠ J1054	West Bids 2♣ if possible.
Dealer: N	♥ AK4	East Bids 2♦ if possible.
Vul: None	♦ 109	West Bids 2♥ if possible.
HCP: 14	♣ KQJ4	East Bids 2NT if possible.
		West Bids 4♥ if possible.
		You bid first.

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

Board: 175

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ S

North:

♠ K7432

♥ Q1082

♦ 10

♣ AK4

South:

♠ Q85

♥ AKJ6

♦ QJ63

♣ 76

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 4♥ AP

1. Stayman

Board: 176

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 4♠ N

North:

♠ KQJ

♥ J3

♦ J32

♣ AJ872

South:

♠ 9876542

♥ A109

♦ —

♣ KQ9

West North East South

1NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 177

Dealer: S

Vul: NS

North HCP: 6

South HCP: 13

Contract: 4♦ X N

North:

♠ 8652

♥ 3

♦ Q108732

♣ A3

South:

♠ J1094

♥ AQ85

♦ J4

♣ KQ8

West North East South

1NT

Pass 3♣¹ 3♥ Pass

Pass 4♦ Pass Pass

XA♣♣ AP

1. Minor Suit Transfers after 1NT

Board: 178

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♣ N

North:

♠ J9

♥ AK107

♦ AQ32

♣ J87

South:

♠ 76

♥ 3

♦ J1074

♣ AK10643

West North East South

1NT Pass 2♠¹

X 3♣² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 179

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 4♠ S

North:

♠ AJ74

♥ Q109

♦ K52

♣ 962

South:

♠ KQ82

♥ AJ75

♦ Q8

♣ J105

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT Pass 4♠

AP

1. Stayman

Board: 180

Dealer: N

Vul: None

North HCP: 14

South HCP: 2

Contract: 4♥ W

North:

♠ J1054

♥ AK4

♦ 109

♣ KQJ4

South:

♠ Q762

♥ 1076

♦ 76

♣ 9852

West	North	East	South
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	1NT	Pass	Pass
--	-----	------	------

2♣ ¹	Pass	2♦ ²	Pass
-----------------	------	-----------------	------

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

4♥	AP		
----	----	--	--

1. Cappelletti, any 6+suit

2. automat

South hands (Practice Page)

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

Board: 175	♠ Q85	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: NS	♦ QJ63	You bid first.
HCP: 13	♣ 76	
Board: 176	♠ 9876542	The opponents are silent.
Dealer: N	♥ A109	
Vul: EW	♦ —	Partner bids first.
HCP: 9	♣ KQ9	
Board: 177	♠ J1094	East Bids 3♥ if possible.
Dealer: S	♥ AQ85	West Bids XA♠♠ if possible.
Vul: NS	♦ J4	
HCP: 13	♣ KQ8	You bid first.
Board: 178	♠ 76	West Doubles 2♠ if possible.
Dealer: N	♥ 3	
Vul: EW	♦ J1074	Partner bids first.
HCP: 8	♣ AK10643	
Board: 179	♠ KQ82	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: Both	♦ Q8	You bid first.
HCP: 13	♣ J105	
Board: 180	♠ Q762	West Bids 2♣ if possible.
Dealer: N	♥ 1076	East Bids 2♦ if possible.
Vul: None	♦ 76	West Bids 2♥ if possible.
HCP: 2	♣ 9852	East Bids 2NT if possible.
		West Bids 4♥ if possible.
		Partner bids first.

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

Board: 175
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 13
 Contract: 4♥ S

North:
 ♠ K7432
 ♥ Q1082
 ♦ 10
 ♣ AK4

South:
 ♠ Q85
 ♥ AKJ6
 ♦ QJ63
 ♣ 76

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

1. Stayman

Board: 176
 Dealer: N
 Vul: EW
 North HCP: 13
 South HCP: 9
 Contract: 4♠ N

North:
 ♠ KQJ
 ♥ J3
 ♦ J32
 ♣ AJ872

South:
 ♠ 9876542
 ♥ A109
 ♦ —
 ♣ KQ9

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

1. Texas

Board: 177
 Dealer: S
 Vul: NS
 North HCP: 6
 South HCP: 13
 Contract: 4♦ X N

North:
 ♠ 8652
 ♥ 3
 ♦ Q108732
 ♣ A3

South:
 ♠ J1094
 ♥ AQ85
 ♦ J4
 ♣ KQ8

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

1. Minor Suit Transfers after 1NT

Board: 178
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 8
 Contract: 3♣ N

North:
 ♠ J9
 ♥ AK107
 ♦ AQ32
 ♣ J87

South:
 ♠ 76
 ♥ 3
 ♦ J1074
 ♣ AK10643

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 179
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 13
 Contract: 4♠ S

North:
 ♠ AJ74
 ♥ Q109
 ♦ K52
 ♣ 962

South:
 ♠ KQ82
 ♥ AJ75
 ♦ Q8
 ♣ J105

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

1. Stayman

Board: 180

Dealer: N

Vul: None

North HCP: 14

South HCP: 2

Contract: 4♥ W

North:

♠ J1054

♥ AK4

♦ 109

♣ KQJ4

South:

♠ Q762

♥ 1076

♦ 76

♣ 9852

West	North	East	South
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	1NT	Pass	Pass
--	-----	------	------

2♣ ¹	Pass	2♦ ²	Pass
-----------------	------	-----------------	------

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

4♥	AP		
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1. Cappelletti, any 6+suit

2. automat

North hands (Practice Page)

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

Board: 181	♠ AQ5	The opponents are silent.
Dealer: S	♥ A102	
Vul: EW	♦ 9865	Partner bids first.
HCP: 13	♣ QJ2	

Board: 182	♠ KQ105	The opponents are silent.
Dealer: N	♥ 98	
Vul: Both	♦ AK73	You bid first.
HCP: 14	♣ Q82	

Board: 183	♠ J752	The opponents are silent.
Dealer: S	♥ A104	
Vul: None	♦ 952	Partner bids first.
HCP: 8	♣ K98	

Board: 184	♠ Q2	The opponents are silent.
Dealer: N	♥ Q105	
Vul: NS	♦ Q10865	You bid first.
HCP: 14	♣ AKJ	

Board: 185	♠ 10764	West Bids 2♥ if possible.
Dealer: S	♥ 63	
Vul: Both	♦ AKJ52	Partner bids first.
HCP: 8	♣ 92	

Board: 186	♠ AK7	The opponents are silent.
Dealer: N	♥ K952	
Vul: None	♦ K92	You bid first.
HCP: 15	♣ Q76	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ AQ5	♠ K8				1NT
Vul: EW	♥ A102	♥ K94				
North HCP: 13	♦ 9865	♦ KJ107	Pass	3NT	AP	
South HCP: 13	♣ QJ2	♣ K753				
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ J8		1NT	Pass	2♦
Vul: Both	♥ 98	♥ AJ6542	Pass	2♥	Pass	4♥
North HCP: 14	♦ AK73	♦ 82	AP			
South HCP: 13	♣ Q82	♣ AK10				
Contract: 4♥ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ J752	♠ 986				1NT
Vul: None	♥ A104	♥ Q8				
North HCP: 8	♦ 952	♦ AK874	AP			
South HCP: 13	♣ K98	♣ A43				
Contract: 1N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ 843				
Vul: NS	♥ Q105	♥ A87		1NT	AP	
North HCP: 14	♦ Q10865	♦ 942				
South HCP: 6	♣ AKJ	♣ Q843				
Contract: 1N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 10764	♠ Q53				1NT
Vul: Both	♥ 63	♥ AKJ9	2♥ ¹	AP		
North HCP: 8	♦ AKJ52	♦ 1096	1. Cappelletti, 5M-4m			
South HCP: 15	♣ 92	♣ AJ5				
Contract: 2♥ W						

Board: 186

Dealer: N

Vul: None

North HCP: 15

South HCP: 8

Contract: 1N N

North:

♠ AK7

♥ K952

♦ K92

♣ Q76

South:

♠ J108

♥ J106

♦ Q743

♣ KJ4

West	North	East	South
	1NT	AP	

South hands (Practice Page)

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

Board: 181	♠ K8	The opponents are silent.
Dealer: S	♥ K94	
Vul: EW	♦ KJ107	You bid first.
HCP: 13	♣ K753	

Board: 182	♠ J8	The opponents are silent.
Dealer: N	♥ AJ6542	
Vul: Both	♦ 82	Partner bids first.
HCP: 13	♣ AK10	

Board: 183	♠ 986	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ AK874	You bid first.
HCP: 13	♣ A43	

Board: 184	♠ 843	The opponents are silent.
Dealer: N	♥ A87	
Vul: NS	♦ 942	Partner bids first.
HCP: 6	♣ Q843	

Board: 185	♠ Q53	West Bids 2♥ if possible.
Dealer: S	♥ AKJ9	
Vul: Both	♦ 1096	You bid first.
HCP: 15	♣ AJ5	

Board: 186	♠ J108	The opponents are silent.
Dealer: N	♥ J106	
Vul: None	♦ Q743	Partner bids first.
HCP: 8	♣ KJ4	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ AQ5	♠ K8				1NT
Vul: EW	♥ A102	♥ K94				
North HCP: 13	♦ 9865	♦ KJ107	Pass	3NT	AP	
South HCP: 13	♣ QJ2	♣ K753				
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ J8		1NT	Pass	2♦
Vul: Both	♥ 98	♥ AJ6542	Pass	2♥	Pass	4♥
North HCP: 14	♦ AK73	♦ 82	AP			
South HCP: 13	♣ Q82	♣ AK10				
Contract: 4♥ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ J752	♠ 986				1NT
Vul: None	♥ A104	♥ Q8				
North HCP: 8	♦ 952	♦ AK874	AP			
South HCP: 13	♣ K98	♣ A43				
Contract: 1N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ 843				
Vul: NS	♥ Q105	♥ A87		1NT	AP	
North HCP: 14	♦ Q10865	♦ 942				
South HCP: 6	♣ AKJ	♣ Q843				
Contract: 1N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 10764	♠ Q53				1NT
Vul: Both	♥ 63	♥ AKJ9	2♥ ¹	AP		
North HCP: 8	♦ AKJ52	♦ 1096	1. Cappelletti, 5M-4m			
South HCP: 15	♣ 92	♣ AJ5				
Contract: 2♥ W						

Board: 186

Dealer: N

Vul: None

North HCP: 15

South HCP: 8

Contract: 1N N

North:

♠ AK7

♥ K952

♦ K92

♣ Q76

South:

♠ J108

♥ J106

♦ Q743

♣ KJ4

West	North	East	South
	1NT	AP	

North hands (Practice Page)

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

Board: 187	♠ KQJ95	The opponents are silent.
Dealer: S	♥ J65	
Vul: NS	♦ K9	Partner bids first.
HCP: 13	♣ K32	

Board: 188	♠ A103	East Bids 2♥ if possible.
Dealer: N	♥ J4	
Vul: None	♦ AQ82	You bid first.
HCP: 14	♣ QJ94	

Board: 189	♠ A	The opponents are silent.
Dealer: S	♥ J873	
Vul: NS	♦ 1095	Partner bids first.
HCP: 9	♣ A6432	

Board: 190	♠ 754	The opponents are silent.
Dealer: N	♥ KQ86	
Vul: EW	♦ A103	You bid first.
HCP: 13	♣ KJ8	

Board: 191	♠ AJ653	The opponents are silent.
Dealer: S	♥ 96532	
Vul: Both	♦ 7	Partner bids first.
HCP: 9	♣ A3	

Board: 192	♠ J765	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ KJ4	You bid first.
HCP: 13	♣ KJ85	

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

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ KQJ95	♠ A82				1NT
Vul: NS	♥ J65	♥ 1073	Pass	2♥	Pass	2♠
North HCP: 13	♦ K9	♦ AQJ64	Pass	3NT	Pass	4♠
South HCP: 15	♣ K32	♣ A7	AP			
Contract: 4♠ S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KJ52				
Vul: None	♥ J4	♥ 85		1NT	2♥ ¹	AP
North HCP: 14	♦ AQ82	♦ K9765	1. Cappelletti, 5M-4m			
South HCP: 7	♣ QJ94	♣ 53				
Contract: 2♥ E						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J10				1NT
Vul: NS	♥ J873	♥ KQ9				
North HCP: 9	♦ 1095	♦ AQJ76	AP			
South HCP: 13	♣ A6432	♣ 1075				
Contract: 1N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ AQ1092		1NT	Pass	2♥
Vul: EW	♥ KQ86	♥ AJ1054	Pass	2♠	Pass	4♥
North HCP: 13	♦ A103	♦ 8	AP			
South HCP: 11	♣ KJ8	♣ 93				
Contract: 4♥ S						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ AJ653	♠ 42				1NT
Vul: Both	♥ 96532	♥ K87	Pass	2♥	Pass	2♠
North HCP: 9	♦ 7	♦ AK42	AP			
South HCP: 14	♣ A3	♣ KJ107				
Contract: 2♠ S						

Board: 192

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ J765

♥ A5

♦ KJ4

♣ KJ85

South:

♠ K98

♥ 107

♦ Q952

♣ Q943

West	North	East	South
	1NT	AP	

South hands (Practice Page)

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

Board: 187	♠ A82	The opponents are silent.
Dealer: S	♥ 1073	
Vul: NS	♦ AQJ64	You bid first.
HCP: 15	♣ A7	

Board: 188	♠ KJ52	East Bids 2♥ if possible.
Dealer: N	♥ 85	
Vul: None	♦ K9765	Partner bids first.
HCP: 7	♣ 53	

Board: 189	♠ J10	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: NS	♦ AQJ76	You bid first.
HCP: 13	♣ 1075	

Board: 190	♠ AQ1092	The opponents are silent.
Dealer: N	♥ AJ1054	
Vul: EW	♦ 8	Partner bids first.
HCP: 11	♣ 93	

Board: 191	♠ 42	The opponents are silent.
Dealer: S	♥ K87	
Vul: Both	♦ AK42	You bid first.
HCP: 14	♣ KJ107	

Board: 192	♠ K98	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ Q952	Partner bids first.
HCP: 7	♣ Q943	

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

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ KQJ95	♠ A82				1NT
Vul: NS	♥ J65	♥ 1073	Pass	2♥	Pass	2♠
North HCP: 13	♦ K9	♦ AQJ64	Pass	3NT	Pass	4♠
South HCP: 15	♣ K32	♣ A7	AP			
Contract: 4♠ S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KJ52				
Vul: None	♥ J4	♥ 85		1NT	2♥ ¹	AP
North HCP: 14	♦ AQ82	♦ K9765	1. Cappelletti, 5M-4m			
South HCP: 7	♣ QJ94	♣ 53				
Contract: 2♥ E						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J10				1NT
Vul: NS	♥ J873	♥ KQ9				
North HCP: 9	♦ 1095	♦ AQJ76	AP			
South HCP: 13	♣ A6432	♣ 1075				
Contract: 1N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ AQ1092		1NT	Pass	2♥
Vul: EW	♥ KQ86	♥ AJ1054	Pass	2♠	Pass	4♥
North HCP: 13	♦ A103	♦ 8	AP			
South HCP: 11	♣ KJ8	♣ 93				
Contract: 4♥ S						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ AJ653	♠ 42				1NT
Vul: Both	♥ 96532	♥ K87	Pass	2♥	Pass	2♠
North HCP: 9	♦ 7	♦ AK42	AP			
South HCP: 14	♣ A3	♣ KJ107				
Contract: 2♠ S						

Board: 192

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ J765

♥ A5

♦ KJ4

♣ KJ85

South:

♠ K98

♥ 107

♦ Q952

♣ Q943

West	North	East	South
	1NT	AP	

North hands (Practice Page)

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

Board: 193	♠ K10	The opponents are silent.
Dealer: S	♥ J43	
Vul: EW	♦ 109842	Partner bids first.
HCP: 7	♣ K65	

Board: 194	♠ AKJ3	The opponents are silent.
Dealer: N	♥ 852	
Vul: Both	♦ AJ98	You bid first.
HCP: 13	♣ 42	

Board: 195	♠ 953	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: EW	♦ AJ1072	Partner bids first.
HCP: 13	♣ A9	

Board: 196	♠ K62	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: Both	♦ J1043	You bid first.
HCP: 15	♣ AJ	

Board: 197	♠ Q6	West Bids 2♣ if possible.
Dealer: S	♥ J98643	East Bids 2♦ if possible.
Vul: None	♦ J4	West Bids 2♠ if possible.
HCP: 4	♣ 432	East Bids 3♠ if possible.
		Partner bids first.

Board: 198	♠ J102	West Bids 2♦ if possible.
Dealer: N	♥ Q9	East Bids 2♠ if possible.
Vul: NS	♦ KJ7	
HCP: 13	♣ AQ963	You bid first.

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

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A982				1NT
Vul: EW	♥ J43	♥ Q109				
North HCP: 7	♦ 109842	♦ AK53	AP			
South HCP: 15	♣ K65	♣ Q3				
Contract: 1N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q86				
Vul: Both	♥ 852	♥ Q1097		1NT	AP	
North HCP: 13	♦ AJ98	♦ 5				
South HCP: 5	♣ 42	♣ J10863				
Contract: 1N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A76				1NT
Vul: EW	♥ KJ3	♥ AQ6				
North HCP: 13	♦ AJ1072	♦ Q964	Pass	3NT	AP	
South HCP: 15	♣ A9	♣ K43				
Contract: 3N S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ 10974				
Vul: Both	♥ AQ43	♥ J2		1NT	AP	
North HCP: 15	♦ J1043	♦ 962				
South HCP: 3	♣ AJ	♣ Q752				
Contract: 1N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ 1084				1NT
Vul: None	♥ J98643	♥ A107	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 4	♦ J4	♦ AQ10	2♠	Pass	3♠	AP
South HCP: 14	♣ 432	♣ A975				
Contract: 3♠ W						

1. Cappelletti, any 6+ suit
2. automat

Board: 198

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 2♠ E

North:

♠ J102

♥ Q9

♦ KJ7

♣ AQ963

South:

♠ Q8

♥ AJ72

♦ 108654

♣ 54

West	North	East	South
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1NT	Pass	Pass
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2♦ ¹	Pass	2♠	AP
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1. Cappelletti, both majors

South hands (Practice Page)

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

Board: 193	♠ A982	The opponents are silent.
Dealer: S	♥ Q109	
Vul: EW	♦ AK53	You bid first.
HCP: 15	♣ Q3	

Board: 194	♠ Q86	The opponents are silent.
Dealer: N	♥ Q1097	
Vul: Both	♦ 5	Partner bids first.
HCP: 5	♣ J10863	

Board: 195	♠ A76	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ Q964	You bid first.
HCP: 15	♣ K43	

Board: 196	♠ 10974	The opponents are silent.
Dealer: N	♥ J2	
Vul: Both	♦ 962	Partner bids first.
HCP: 3	♣ Q752	

Board: 197	♠ 1084	West Bids 2♣ if possible.
Dealer: S	♥ A107	East Bids 2♦ if possible.
Vul: None	♦ AQ10	West Bids 2♠ if possible.
HCP: 14	♣ A975	East Bids 3♠ if possible.
		You bid first.

Board: 198	♠ Q8	West Bids 2♦ if possible.
Dealer: N	♥ AJ72	East Bids 2♠ if possible.
Vul: NS	♦ 108654	
HCP: 7	♣ 54	Partner bids first.

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

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A982				1NT
Vul: EW	♥ J43	♥ Q109				
North HCP: 7	♦ 109842	♦ AK53	AP			
South HCP: 15	♣ K65	♣ Q3				
Contract: 1N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q86				
Vul: Both	♥ 852	♥ Q1097		1NT	AP	
North HCP: 13	♦ AJ98	♦ 5				
South HCP: 5	♣ 42	♣ J10863				
Contract: 1N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A76				1NT
Vul: EW	♥ KJ3	♥ AQ6				
North HCP: 13	♦ AJ1072	♦ Q964	Pass	3NT	AP	
South HCP: 15	♣ A9	♣ K43				
Contract: 3N S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ 10974				
Vul: Both	♥ AQ43	♥ J2		1NT	AP	
North HCP: 15	♦ J1043	♦ 962				
South HCP: 3	♣ AJ	♣ Q752				
Contract: 1N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ 1084				1NT
Vul: None	♥ J98643	♥ A107	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 4	♦ J4	♦ AQ10	2♠	Pass	3♠	AP
South HCP: 14	♣ 432	♣ A975	1. Cappelletti, any 6+suit			
Contract: 3♠ W			2. automat			

Board: 198

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 2♠ E

North:

♠ J102

♥ Q9

♦ KJ7

♣ AQ963

South:

♠ Q8

♥ AJ72

♦ 108654

♣ 54

West	North	East	South
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	1NT	Pass	Pass
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2♦ ¹	Pass	2♠	AP
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1. Cappelletti, both majors

North hands (Practice Page)

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

Board: 199	♠ 10	East Bids 2♦ if possible.
Dealer: S	♥ K963	West Bids 2♠ if possible.
Vul: Both	♦ Q109	
HCP: 5	♣ 98654	Partner bids first.
Board: 200	♠ 765	West Bids 3♣ if possible.
Dealer: N	♥ J98	
Vul: None	♦ AK65	You bid first.
HCP: 13	♣ AJ3	
Board: 201	♠ 10962	The opponents are silent.
Dealer: S	♥ K72	
Vul: NS	♦ AQJ9	Partner bids first.
HCP: 10	♣ 95	
Board: 202	♠ AQ4	East Doubles 1NT if possible.
Dealer: N	♥ A62	
Vul: EW	♦ J652	You bid first.
HCP: 13	♣ Q85	
Board: 203	♠ A7432	The opponents are silent.
Dealer: S	♥ 8542	
Vul: EW	♦ 64	Partner bids first.
HCP: 7	♣ K7	
Board: 204	♠ AQ42	The opponents are silent.
Dealer: N	♥ K965	
Vul: NS	♦ 1074	You bid first.
HCP: 13	♣ A7	

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

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ42				1NT
Vul: Both	♥ K963	♥ 84	Pass	Pass	2♦ ¹	Pass
North HCP: 5	♦ Q109	♦ K76	2♠	AP		
South HCP: 14	♣ 98654	♣ AJ102				
Contract: 2♠ W			1. Cappelletti, both majors			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ 765	♠ K84				
Vul: None	♥ J98	♥ 107632		1NT	Pass	2♦
North HCP: 13	♦ AK65	♦ QJ4	3♣	3♥	AP	
South HCP: 6	♣ AJ3	♣ 74				
Contract: 3♥ N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ KQ5				1NT
Vul: NS	♥ K72	♥ AJ104	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AQJ9	♦ K654	Pass	2NT	Pass	3NT
South HCP: 15	♣ 95	♣ Q3	AP			
Contract: 3N S			1. Stayman			

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J932				
Vul: EW	♥ A62	♥ KJ84		1NT	X ¹	AP
North HCP: 13	♦ J652	♦ 7	1. Cappelletti, strong			
South HCP: 5	♣ Q85	♣ 9743				
Contract: 1NX N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A7432	♠ K106				1NT
Vul: EW	♥ 8542	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 7	♦ 64	♦ 872	AP			
South HCP: 14	♣ K7	♣ A1053				
Contract: 2♠ S						

Board: 204

Dealer: N

Vul: NS

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ AQ42

♥ K965

♦ 1074

♣ A7

South:

♠ 983

♥ J2

♦ AKQJ

♣ KJ105

West	North	East	South
	1NT	Pass	3NT
AP			

South hands (Practice Page)

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

Board: 199	♠ AQ42	East Bids 2♦ if possible.
Dealer: S	♥ 84	West Bids 2♠ if possible.
Vul: Both	♦ K76	
HCP: 14	♣ AJ102	You bid first.

Board: 200	♠ K84	West Bids 3♣ if possible.
Dealer: N	♥ 107632	
Vul: None	♦ QJ4	Partner bids first.
HCP: 6	♣ 74	

Board: 201	♠ KQ5	The opponents are silent.
Dealer: S	♥ AJ104	
Vul: NS	♦ K654	You bid first.
HCP: 15	♣ Q3	

Board: 202	♠ J932	East Doubles 1NT if possible.
Dealer: N	♥ KJ84	
Vul: EW	♦ 7	Partner bids first.
HCP: 5	♣ 9743	

Board: 203	♠ K106	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ 872	You bid first.
HCP: 14	♣ A1053	

Board: 204	♠ 983	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ AKQJ	Partner bids first.
HCP: 15	♣ KJ105	

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

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ42				1NT
Vul: Both	♥ K963	♥ 84	Pass	Pass	2♦ ¹	Pass
North HCP: 5	♦ Q109	♦ K76	2♠	AP		
South HCP: 14	♣ 98654	♣ AJ102				
Contract: 2♠ W			1. Cappelletti, both majors			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ 765	♠ K84				
Vul: None	♥ J98	♥ 107632		1NT	Pass	2♦
North HCP: 13	♦ AK65	♦ QJ4	3♣	3♥	AP	
South HCP: 6	♣ AJ3	♣ 74				
Contract: 3♥ N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ KQ5				1NT
Vul: NS	♥ K72	♥ AJ104	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AQJ9	♦ K654	Pass	2NT	Pass	3NT
South HCP: 15	♣ 95	♣ Q3	AP			
Contract: 3N S			1. Stayman			

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J932				
Vul: EW	♥ A62	♥ KJ84		1NT	X ¹	AP
North HCP: 13	♦ J652	♦ 7	1. Cappelletti, strong			
South HCP: 5	♣ Q85	♣ 9743				
Contract: 1NX N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A7432	♠ K106				1NT
Vul: EW	♥ 8542	♥ AK7	Pass	2♥	Pass	2♠
North HCP: 7	♦ 64	♦ 872	AP			
South HCP: 14	♣ K7	♣ A1053				
Contract: 2♠ S						

Board: 204

Dealer: N

Vul: NS

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ AQ42

♥ K965

♦ 1074

♣ A7

South:

♠ 983

♥ J2

♦ AKQJ

♣ KJ105

West	North	East	South
	1NT	Pass	3NT
AP			

North hands (Practice Page)

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

Board: 205 ♠ KJ82
Dealer: S ♥ 7
Vul: EW ♦ K9875
HCP: 7 ♣ 1095

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

Partner bids first.

Board: 206 ♠ J102
Dealer: N ♥ K32
Vul: Both ♦ J53
HCP: 13 ♣ AKJ9

The opponents are silent.

You bid first.

Board: 207 ♠ 83
Dealer: S ♥ 953
Vul: Both ♦ AJ82
HCP: 9 ♣ A1095

The opponents are silent.

Partner bids first.

Board: 208 ♠ Q84
Dealer: N ♥ K6
Vul: None ♦ Q1084
HCP: 14 ♣ AK105

The opponents are silent.

You bid first.

Board: 209 ♠ Q2
Dealer: S ♥ 4
Vul: NS ♦ AKQ8752
HCP: 11 ♣ 842

The opponents are silent.

Partner bids first.

Board: 210 ♠ K86
Dealer: N ♥ Q7
Vul: Both ♦ 832
HCP: 14 ♣ AKQ96

The opponents are silent.

You bid first.

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

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ KJ82	♠ A953				1NT
Vul: EW	♥ 7	♥ AQ63	2♦ ¹	Pass	2♥	Pass
North HCP: 7	♦ K9875	♦ QJ3	Pass	3♦	X	Pass
South HCP: 13	♣ 1095	♣ 74	3♥	AP		
Contract: 3♥ E			1. Cappelletti, both majors			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK5				
Vul: Both	♥ K32	♥ J108		1NT	Pass	3NT
North HCP: 13	♦ J53	♦ A742	AP			
South HCP: 12	♣ AKJ9	♣ 1052				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ K64				
Vul: Both	♥ 953	♥ A102				1NT
North HCP: 9	♦ AJ82	♦ K104	AP			
South HCP: 14	♣ A1095	♣ KJ32				
Contract: 1N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ AKJ1072		1NT	Pass	2♥
Vul: None	♥ K6	♥ 873	Pass	2♠	Pass	3♠
North HCP: 14	♦ Q1084	♦ 9				
South HCP: 9	♣ AK105	♣ J32	AP			
Contract: 3♠ N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ A97				
Vul: NS	♥ 4	♥ AK85				1NT
North HCP: 11	♦ AKQ8752	♦ 96	Pass	3NT	AP	
South HCP: 13	♣ 842	♣ Q765				
Contract: 3N S						

Board: 210

Dealer: N

Vul: Both

North HCP: 14

South HCP: 13

Contract: 4♠ N

North:

♠ K86

♥ Q7

♦ 832

♣ AKQ96

South:

♠ AJ10543

♥ A1053

♦ KJ

♣ 8

West	North	East	South
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	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	4♠
------	----	------	----

AP

South hands (Practice Page)

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

Board: 205 ♠ A953
Dealer: S ♥ AQ63
Vul: EW ♦ QJ3
HCP: 13 ♣ 74

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

You bid first.

Board: 206 ♠ AK5
Dealer: N ♥ J108
Vul: Both ♦ A742
HCP: 12 ♣ 1052

The opponents are silent.

Partner bids first.

Board: 207 ♠ K64
Dealer: S ♥ A102
Vul: Both ♦ K104
HCP: 14 ♣ KJ32

The opponents are silent.

You bid first.

Board: 208 ♠ AKJ1072
Dealer: N ♥ 873
Vul: None ♦ 9
HCP: 9 ♣ J32

The opponents are silent.

Partner bids first.

Board: 209 ♠ A97
Dealer: S ♥ AK85
Vul: NS ♦ 96
HCP: 13 ♣ Q765

The opponents are silent.

You bid first.

Board: 210 ♠ AJ10543
Dealer: N ♥ A1053
Vul: Both ♦ KJ
HCP: 13 ♣ 8

The opponents are silent.

Partner bids first.

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

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ KJ82	♠ A953				1NT
Vul: EW	♥ 7	♥ AQ63	2♦ ¹	Pass	2♥	Pass
North HCP: 7	♦ K9875	♦ QJ3	Pass	3♦	X	Pass
South HCP: 13	♣ 1095	♣ 74	3♥	AP		
Contract: 3♥ E			1. Cappelletti, both majors			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK5				
Vul: Both	♥ K32	♥ J108		1NT	Pass	3NT
North HCP: 13	♦ J53	♦ A742	AP			
South HCP: 12	♣ AKJ9	♣ 1052				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ K64				
Vul: Both	♥ 953	♥ A102				1NT
North HCP: 9	♦ AJ82	♦ K104	AP			
South HCP: 14	♣ A1095	♣ KJ32				
Contract: 1N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ AKJ1072		1NT	Pass	2♥
Vul: None	♥ K6	♥ 873	Pass	2♠	Pass	3♠
North HCP: 14	♦ Q1084	♦ 9				
South HCP: 9	♣ AK105	♣ J32	AP			
Contract: 3♠ N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ A97				
Vul: NS	♥ 4	♥ AK85				1NT
North HCP: 11	♦ AKQ8752	♦ 96	Pass	3NT	AP	
South HCP: 13	♣ 842	♣ Q765				
Contract: 3N S						

Board: 210

Dealer: N

Vul: Both

North HCP: 14

South HCP: 13

Contract: 4♠ N

North:

♠ K86

♥ Q7

♦ 832

♣ AKQ96

South:

♠ AJ10543

♥ A1053

♦ KJ

♣ 8

West	North	East	South
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	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	4♠
------	----	------	----

AP

North hands (Practice Page)

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

Board: 211	♠ 10	The opponents are silent.
Dealer: S	♥ Q63	
Vul: NS	♦ A109543	Partner bids first.
HCP: 6	♣ 1054	
Board: 212	♠ A102	East Bids 2♥ if possible.
Dealer: N	♥ K2	West Bids 3♥ if possible.
Vul: EW	♦ AQ1098	
HCP: 13	♣ 972	You bid first.
Board: 213	♠ K954	The opponents are silent.
Dealer: S	♥ J3	
Vul: None	♦ K1098	Partner bids first.
HCP: 10	♣ K94	
Board: 214	♠ A106	West Doubles 2♥ if possible.
Dealer: N	♥ 94	
Vul: NS	♦ AQJ4	You bid first.
HCP: 15	♣ A954	
Board: 215	♠ A7	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ 975	Partner bids first.
HCP: 13	♣ A10963	
Board: 216	♠ Q2	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: Both	♦ Q965	You bid first.
HCP: 14	♣ AJ103	

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

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ QJ5				1NT
Vul: NS	♥ Q63	♥ 9875	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 6	♦ A109543	♦ J6		AP		
South HCP: 13	♣ 1054	♣ AKQ6				
Contract: 3♦ S						
						1. Minor Suit Transfers after 1NT
						2. automat

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ86				
Vul: EW	♥ K2	♥ 108		1NT	2♥ ¹	Pass
North HCP: 13	♦ AQ1098	♦ K7642	3♥	AP		
South HCP: 10	♣ 972	♣ Q10				
Contract: 3♥ E						
						1. Cappelletti, 5M-4m

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ K954	♠ AQ107				1NT
Vul: None	♥ J3	♥ 742	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ K1098	♦ Q63	Pass	3♠	AP	
South HCP: 13	♣ K94	♣ AJ6				
Contract: 3♠ S						
						1. Stayman

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ J7542				
Vul: NS	♥ 94	♥ K107		1NT	Pass	2♥
North HCP: 15	♦ AQJ4	♦ 97	X	2♠	AP	
South HCP: 7	♣ A954	♣ K87				
Contract: 2♠ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ KJ6				
Vul: EW	♥ AJ6	♥ 83				1NT
North HCP: 13	♦ 975	♦ AQJ43	Pass	3NT	AP	
South HCP: 13	♣ A10963	♣ Q87				
Contract: 3N S						

Board: 216

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ Q2

♥ AJ3

♦ Q965

♣ AJ103

South:

♠ K8763

♥ Q5

♦ AK32

♣ 98

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

South hands (Practice Page)

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

Board: 211	♠ QJ5	The opponents are silent.
Dealer: S	♥ 9875	
Vul: NS	♦ J6	You bid first.
HCP: 13	♣ AKQ6	

Board: 212	♠ KQ86	East Bids 2♥ if possible.
Dealer: N	♥ 108	West Bids 3♥ if possible.
Vul: EW	♦ K7642	
HCP: 10	♣ Q10	Partner bids first.

Board: 213	♠ AQ107	The opponents are silent.
Dealer: S	♥ 742	
Vul: None	♦ Q63	You bid first.
HCP: 13	♣ AJ6	

Board: 214	♠ J7542	West Doubles 2♥ if possible.
Dealer: N	♥ K107	
Vul: NS	♦ 97	Partner bids first.
HCP: 7	♣ K87	

Board: 215	♠ KJ6	The opponents are silent.
Dealer: S	♥ 83	
Vul: EW	♦ AQJ43	You bid first.
HCP: 13	♣ Q87	

Board: 216	♠ K8763	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ AK32	Partner bids first.
HCP: 12	♣ 98	

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

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ QJ5				1NT
Vul: NS	♥ Q63	♥ 9875	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 6	♦ A109543	♦ J6		AP		
South HCP: 13	♣ 1054	♣ AKQ6				
Contract: 3♦ S						
						1. Minor Suit Transfers after 1NT
						2. automat

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ86				
Vul: EW	♥ K2	♥ 108		1NT	2♥ ¹	Pass
North HCP: 13	♦ AQ1098	♦ K7642	3♥	AP		
South HCP: 10	♣ 972	♣ Q10				
Contract: 3♥ E						
						1. Cappelletti, 5M-4m

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ K954	♠ AQ107				1NT
Vul: None	♥ J3	♥ 742	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ K1098	♦ Q63	Pass	3♠	AP	
South HCP: 13	♣ K94	♣ AJ6				
Contract: 3♠ S						
						1. Stayman

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ J7542				
Vul: NS	♥ 94	♥ K107		1NT	Pass	2♥
North HCP: 15	♦ AQJ4	♦ 97	X	2♠	AP	
South HCP: 7	♣ A954	♣ K87				
Contract: 2♠ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ KJ6				
Vul: EW	♥ AJ6	♥ 83				1NT
North HCP: 13	♦ 975	♦ AQJ43	Pass	3NT	AP	
South HCP: 13	♣ A10963	♣ Q87				
Contract: 3N S						

Board: 216

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ Q2

♥ AJ3

♦ Q965

♣ AJ103

South:

♠ K8763

♥ Q5

♦ AK32

♣ 98

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

North hands (Practice Page)

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

Board: 217	♠ 5432	The opponents are silent.
Dealer: S	♥ 653	
Vul: NS	♦ A763	Partner bids first.
HCP: 5	♣ J3	

Board: 218	♠ 872	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ AK10	You bid first.
HCP: 15	♣ QJ1076	

Board: 219	♠ AQ875	The opponents are silent.
Dealer: S	♥ A93	
Vul: Both	♦ J6	Partner bids first.
HCP: 15	♣ A94	

Board: 220	♠ K102	The opponents are silent.
Dealer: N	♥ Q82	
Vul: None	♦ KQ4	You bid first.
HCP: 13	♣ K1065	

Board: 221	♠ KQ9	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: EW	♦ K763	Partner bids first.
HCP: 16	♣ Q7	

Board: 222	♠ KJ102	The opponents are silent.
Dealer: N	♥ A1065	
Vul: None	♦ Q5	You bid first.
HCP: 14	♣ A43	

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

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 5432	♠ A9				1NT
Vul: NS	♥ 653	♥ K1082				
North HCP: 5	♦ A763	♦ QJ95	AP			
South HCP: 14	♣ J3	♣ A52				
Contract: 1N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ 872	♠ K106		1NT	Pass	2♦
Vul: EW	♥ AJ	♥ Q7643				
North HCP: 15	♦ AK10	♦ 65	Pass	2♥	AP	
South HCP: 5	♣ QJ1076	♣ 943				
Contract: 2♥ N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ AQ875	♠ 63				1NT
Vul: Both	♥ A93	♥ QJ64	Pass	2♥	Pass	2♠
North HCP: 15	♦ J6	♦ AK52	Pass	3NT	AP	
South HCP: 14	♣ A94	♣ KJ6				
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ AQJ97654		1NT	Pass	4♥ ¹
Vul: None	♥ Q82	♥ KJ9	Pass	4♠	Pass	4NT ²
North HCP: 13	♦ KQ4	♦ A	Pass	5♦	Pass	5♠
South HCP: 15	♣ K1065	♣ 8	AP			
Contract: 5♠ N						

1. Texas
2. Blackwood 0314, for ♠

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ A82				1NT
Vul: EW	♥ AQ108	♥ J643	Pass	2♣ ¹	Pass	2♥
North HCP: 16	♦ K763	♦ J104	Pass	4♥	AP	
South HCP: 13	♣ Q7	♣ AK8				
Contract: 4♥ S						

1. Stayman

Board: 222

Dealer: N

Vul: None

North HCP: 14

South HCP: 9

Contract: 3♦ N

North:

♠ KJ102

♥ A1065

♦ Q5

♣ A43

South:

♠ 943

♥ 7

♦ KJ10873

♣ KQ8

West	North	East	South
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	1NT	Pass	3♣ ¹
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Pass	3♦ ²	AP	
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1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

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

Board: 217	♠ A9	The opponents are silent.
Dealer: S	♥ K1082	
Vul: NS	♦ QJ95	You bid first.
HCP: 14	♣ A52	

Board: 218	♠ K106	The opponents are silent.
Dealer: N	♥ Q7643	
Vul: EW	♦ 65	Partner bids first.
HCP: 5	♣ 943	

Board: 219	♠ 63	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: Both	♦ AK52	You bid first.
HCP: 14	♣ KJ6	

Board: 220	♠ AQJ97654	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: None	♦ A	Partner bids first.
HCP: 15	♣ 8	

Board: 221	♠ A82	The opponents are silent.
Dealer: S	♥ J643	
Vul: EW	♦ J104	You bid first.
HCP: 13	♣ AK8	

Board: 222	♠ 943	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ KJ10873	Partner bids first.
HCP: 9	♣ KQ8	

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

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 5432	♠ A9				1NT
Vul: NS	♥ 653	♥ K1082				
North HCP: 5	♦ A763	♦ QJ95	AP			
South HCP: 14	♣ J3	♣ A52				
Contract: 1N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ 872	♠ K106		1NT	Pass	2♦
Vul: EW	♥ AJ	♥ Q7643				
North HCP: 15	♦ AK10	♦ 65	Pass	2♥	AP	
South HCP: 5	♣ QJ1076	♣ 943				
Contract: 2♥ N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ AQ875	♠ 63				1NT
Vul: Both	♥ A93	♥ QJ64	Pass	2♥	Pass	2♠
North HCP: 15	♦ J6	♦ AK52	Pass	3NT	AP	
South HCP: 14	♣ A94	♣ KJ6				
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ AQJ97654		1NT	Pass	4♥ ¹
Vul: None	♥ Q82	♥ KJ9	Pass	4♠	Pass	4NT ²
North HCP: 13	♦ KQ4	♦ A	Pass	5♦	Pass	5♠
South HCP: 15	♣ K1065	♣ 8	AP			
Contract: 5♠ N						

1. Texas
2. Blackwood 0314, for ♠

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ A82				1NT
Vul: EW	♥ AQ108	♥ J643	Pass	2♣ ¹	Pass	2♥
North HCP: 16	♦ K763	♦ J104	Pass	4♥	AP	
South HCP: 13	♣ Q7	♣ AK8				
Contract: 4♥ S						

1. Stayman

Board: 222

Dealer: N

Vul: None

North HCP: 14

South HCP: 9

Contract: 3♦ N

North:

♠ KJ102

♥ A1065

♦ Q5

♣ A43

South:

♠ 943

♥ 7

♦ KJ10873

♣ KQ8

West	North	East	South
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	1NT	Pass	3♣ ¹
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Pass	3♦ ²	AP	
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1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

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

Board: 223	♠ QJ7432	East Doubles 4♥ if possible.
Dealer: S	♥ 53	
Vul: NS	♦ AJ98	Partner bids first.
HCP: 8	♣ 8	

Board: 224	♠ AK98	The opponents are silent.
Dealer: N	♥ K43	
Vul: None	♦ QJ103	You bid first.
HCP: 13	♣ 104	

Board: 225	♠ KJ93	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ Q743	Partner bids first.
HCP: 11	♣ AJ42	

Board: 226	♠ 9875	East Doubles 1NT if possible.
Dealer: N	♥ AKQ9	East Bids 2♣ if possible.
Vul: EW	♦ AJ7	West Bids 3♣ if possible.
HCP: 15	♣ J9	You bid first.

Board: 227	♠ —	West Bids 2♦ if possible.
Dealer: S	♥ J942	East Bids 3♠ if possible.
Vul: None	♦ QJ8642	West Bids 4♠ if possible.
HCP: 7	♣ K106	Partner bids first.

Board: 228	♠ KQ5	The opponents are silent.
Dealer: N	♥ 5432	
Vul: EW	♦ AK6	You bid first.
HCP: 13	♣ J109	

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

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ QJ7432	♠ K6				1NT
Vul: NS	♥ 53	♥ K87	Pass	4♥ ¹	X	Pass ²
North HCP: 8	♦ AJ98	♦ Q1073	Pass	4♠	AP	
South HCP: 15	♣ 8	♣ AK95				
Contract: 4♠ N			1. Texas			
			2. denies a ♥ stopper			

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 53				
Vul: None	♥ K43	♥ QJ98				
North HCP: 13	♦ QJ103	♦ 972		1NT	AP	
South HCP: 7	♣ 104	♣ A853				
Contract: 1N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ A102				1NT
Vul: NS	♥ 4	♥ AJ65	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ Q743	♦ AJ9	AP			
South HCP: 14	♣ AJ42	♣ 985				
Contract: 3N S			1. Splinter			

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ 9875	♠ 6432		1NT	X ¹	Pass
Vul: EW	♥ AKQ9	♥ 764	Pass	XX ²	2♣	Pass
North HCP: 15	♦ AJ7	♦ Q10643	3♣	AP		
South HCP: 2	♣ J9	♣ 3				
Contract: 3♣ E			1. Cappelletti, strong			
			2. SOS			

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ 9543				1NT
Vul: None	♥ J942	♥ KQ7	2♦ ¹	3♦	3♠	4♦
North HCP: 7	♦ QJ8642	♦ A75	4♠	Pass	Pass	X
South HCP: 14	♣ K106	♣ AJ4	AP			
Contract: 4♠ X E			1. Cappelletti, both majors			

Board: 228

Dealer: N

Vul: EW

North HCP: 13

South HCP: 16

Contract: 3N N

North:

♠ KQ5

♥ 5432

♦ AK6

♣ J109

South:

♠ A43

♥ AQJ

♦ J1053

♣ A76

West	North	East	South
	1NT	Pass	3NT
AP			

South hands (Practice Page)

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

Board: 223	♠ K6	East Doubles 4♥ if possible.
Dealer: S	♥ K87	
Vul: NS	♦ Q1073	You bid first.
HCP: 15	♣ AK95	

Board: 224	♠ 53	The opponents are silent.
Dealer: N	♥ QJ98	
Vul: None	♦ 972	Partner bids first.
HCP: 7	♣ A853	

Board: 225	♠ A102	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: NS	♦ AJ9	You bid first.
HCP: 14	♣ 985	

Board: 226	♠ 6432	East Doubles 1NT if possible.
Dealer: N	♥ 764	East Bids 2♣ if possible.
Vul: EW	♦ Q10643	West Bids 3♣ if possible.
HCP: 2	♣ 3	Partner bids first.

Board: 227	♠ 9543	West Bids 2♦ if possible.
Dealer: S	♥ KQ7	East Bids 3♠ if possible.
Vul: None	♦ A75	West Bids 4♠ if possible.
HCP: 14	♣ AJ4	You bid first.

Board: 228	♠ A43	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ J1053	Partner bids first.
HCP: 16	♣ A76	

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

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ QJ7432	♠ K6				1NT
Vul: NS	♥ 53	♥ K87	Pass	4♥ ¹	X	Pass ²
North HCP: 8	♦ AJ98	♦ Q1073	Pass	4♠	AP	
South HCP: 15	♣ 8	♣ AK95	1. Texas			
Contract: 4♠ N			2. denies a ♥ stopper			

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 53				
Vul: None	♥ K43	♥ QJ98		1NT	AP	
North HCP: 13	♦ QJ103	♦ 972				
South HCP: 7	♣ 104	♣ A853				
Contract: 1N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ A102				1NT
Vul: NS	♥ 4	♥ AJ65	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ Q743	♦ AJ9	AP			
South HCP: 14	♣ AJ42	♣ 985	1. Splinter			
Contract: 3N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ 9875	♠ 6432		1NT	X ¹	Pass
Vul: EW	♥ AKQ9	♥ 764	Pass	XX ²	2♣	Pass
North HCP: 15	♦ AJ7	♦ Q10643	3♣	AP		
South HCP: 2	♣ J9	♣ 3	1. Cappelletti, strong			
Contract: 3♣ E			2. SOS			

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ 9543				1NT
Vul: None	♥ J942	♥ KQ7	2♦ ¹	3♦	3♠	4♦
North HCP: 7	♦ QJ8642	♦ A75	4♠	Pass	Pass	X
South HCP: 14	♣ K106	♣ AJ4	AP			
Contract: 4♠ X E			1. Cappelletti, both majors			

Board: 228

Dealer: N

Vul: EW

North HCP: 13

South HCP: 16

Contract: 3N N

North:

♠ KQ5

♥ 5432

♦ AK6

♣ J109

South:

♠ A43

♥ AQJ

♦ J1053

♣ A76

West	North	East	South
	1NT	Pass	3NT
AP			

North hands (Practice Page)

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

Board: 229	♠ 842	East Bids 3♦ if possible.
Dealer: S	♥ J97654	
Vul: Both	♦ 7	Partner bids first.
HCP: 1	♣ 876	

Board: 230	♠ AK3	East Bids 2♣ if possible.
Dealer: N	♥ J109	West Bids 2♦ if possible.
Vul: NS	♦ AQ85	East Bids 2♠ if possible.
HCP: 14	♣ 732	You bid first.

Board: 231	♠ 4	West Bids 2♣ if possible.
Dealer: S	♥ AJ1076	West Bids 3♠ if possible.
Vul: EW	♦ K8754	
HCP: 8	♣ 103	Partner bids first.

Board: 232	♠ A1098	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ AJ104	You bid first.
HCP: 14	♣ KQ7	

Board: 233	♠ Q1074	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ K8642	Partner bids first.
HCP: 6	♣ J92	

Board: 234	♠ AJ93	West Bids 2♣ if possible.
Dealer: N	♥ K105	East Bids 2♦ if possible.
Vul: Both	♦ AK4	West Bids 2♥ if possible.
HCP: 15	♣ 1072	You bid first.

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

Board: 229

Dealer: S

Vul: Both

North HCP: 1

South HCP: 13

Contract: 3♦ E

North:

♠ 842

♥ J97654

♦ 7

♣ 876

South:

♠ K63

♥ Q8

♦ 1032

♣ AKJ92

West North East South

Pass 2♦ 3♦ AP

Board: 230

Dealer: N

Vul: NS

North HCP: 14

South HCP: 3

Contract: 2♠ E

North:

♠ AK3

♥ J109

♦ AQ85

♣ 732

South:

♠ 954

♥ Q75432

♦ J2

♣ 96

West North East South

1NT 2♣¹ Pass

2♦² Pass 2♠ AP

1. Cappelletti, any 6+suit

2. automat

Board: 231

Dealer: S

Vul: EW

North HCP: 8

South HCP: 14

Contract: 4♥ S

North:

♠ 4

♥ AJ1076

♦ K8754

♣ 103

South:

♠ AQ8

♥ Q984

♦ A9

♣ Q762

West North East South

2♣¹ 2♦ Pass 3♥²

3♠ 4♥ AP

1. Cappelletti, any 6+suit

2. Super acceptance after NT

Board: 232

Dealer: N

Vul: None

North HCP: 14

South HCP: 7

Contract: 1N N

North:

♠ A1098

♥ 52

♦ AJ104

♣ KQ7

South:

♠ Q764

♥ Q74

♦ K63

♣ 1093

West North East South

1NT AP

Board: 233

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 1N S

North:

♠ Q1074

♥ 2

♦ K8642

♣ J92

South:

♠ 85

♥ AK43

♦ AQ5

♣ 10754

West North East South

AP 1NT

Board: 234

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♥ W

North:

♠ AJ93

♥ K105

♦ AK4

♣ 1072

South:

♠ K875

♥ 63

♦ Q103

♣ K653

West North East South

1NT Pass Pass

2♣¹ Pass 2♦² Pass

2♥ AP

1. Cappelletti, any 6+ suit

2. automat

South hands (Practice Page)

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

Board: 229 ♠ K63
Dealer: S ♥ Q8
Vul: Both ♦ 1032
HCP: 13 ♣ AKJ92

East Bids 3♦ if possible.

You bid first.

Board: 230 ♠ 954
Dealer: N ♥ Q75432
Vul: NS ♦ J2
HCP: 3 ♣ 96

East Bids 2♣ if possible.

West Bids 2♦ if possible.

East Bids 2♠ if possible.

Partner bids first.

Board: 231 ♠ AQ8
Dealer: S ♥ Q984
Vul: EW ♦ A9
HCP: 14 ♣ Q762

West Bids 2♣ if possible.

West Bids 3♠ if possible.

You bid first.

Board: 232 ♠ Q764
Dealer: N ♥ Q74
Vul: None ♦ K63
HCP: 7 ♣ 1093

The opponents are silent.

Partner bids first.

Board: 233 ♠ 85
Dealer: S ♥ AK43
Vul: EW ♦ AQ5
HCP: 13 ♣ 10754

The opponents are silent.

You bid first.

Board: 234 ♠ K875
Dealer: N ♥ 63
Vul: Both ♦ Q103
HCP: 8 ♣ K653

West Bids 2♣ if possible.

East Bids 2♦ if possible.

West Bids 2♥ if possible.

Partner bids first.

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

Board: 229

Dealer: S

Vul: Both

North HCP: 1

South HCP: 13

Contract: 3♦ E

North:

♠ 842

♥ J97654

♦ 7

♣ 876

South:

♠ K63

♥ Q8

♦ 1032

♣ AKJ92

West North East South

Pass 2♦ 3♦ AP

Board: 230

Dealer: N

Vul: NS

North HCP: 14

South HCP: 3

Contract: 2♠ E

North:

♠ AK3

♥ J109

♦ AQ85

♣ 732

South:

♠ 954

♥ Q75432

♦ J2

♣ 96

West North East South

1NT 2♣¹ Pass

2♦² Pass 2♠ AP

1. Cappelletti, any 6+suit

2. automat

Board: 231

Dealer: S

Vul: EW

North HCP: 8

South HCP: 14

Contract: 4♥ S

North:

♠ 4

♥ AJ1076

♦ K8754

♣ 103

South:

♠ AQ8

♥ Q984

♦ A9

♣ Q762

West North East South

2♣¹ 2♦ Pass 3♥²

3♠ 4♥ AP

1. Cappelletti, any 6+suit

2. Super acceptance after NT

Board: 232

Dealer: N

Vul: None

North HCP: 14

South HCP: 7

Contract: 1N N

North:

♠ A1098

♥ 52

♦ AJ104

♣ KQ7

South:

♠ Q764

♥ Q74

♦ K63

♣ 1093

West North East South

1NT AP

Board: 233

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 1N S

North:

♠ Q1074

♥ 2

♦ K8642

♣ J92

South:

♠ 85

♥ AK43

♦ AQ5

♣ 10754

West North East South

AP 1NT

Board: 234

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♥ W

North:

♠ AJ93

♥ K105

♦ AK4

♣ 1072

South:

♠ K875

♥ 63

♦ Q103

♣ K653

West North East South

1NT Pass Pass

2♣¹ Pass 2♦² Pass

2♥ AP

1. Cappelletti, any 6+ suit

2. automat

North hands (Practice Page)

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

Board: 235	♠ A82	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ KJ43	Partner bids first.
HCP: 10	♣ 10972	

Board: 236	♠ K86	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: Both	♦ J1096	You bid first.
HCP: 13	♣ A76	

Board: 237	♠ K97	West Bids 2♠ if possible.
Dealer: S	♥ 106543	
Vul: None	♦ K107	Partner bids first.
HCP: 7	♣ J2	

Board: 238	♠ AQ3	The opponents are silent.
Dealer: N	♥ Q92	
Vul: NS	♦ AK65	You bid first.
HCP: 15	♣ 1086	

Board: 239	♠ Q1082	The opponents are silent.
Dealer: S	♥ Q86	
Vul: EW	♦ 632	Partner bids first.
HCP: 7	♣ K94	

Board: 240	♠ Q4	West Bids 2♠ if possible.
Dealer: N	♥ AQ75	West Bids 3♠ if possible.
Vul: None	♦ J43	
HCP: 15	♣ AQ85	You bid first.

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

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ K1064				1NT
Vul: None	♥ Q6	♥ 1085				
North HCP: 10	♦ KJ43	♦ Q86	Pass	2NT	AP	
South HCP: 13	♣ 10972	♣ AKJ				
Contract: 2N S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ 54				
Vul: Both	♥ AJ10	♥ 94		1NT	Pass	3NT
North HCP: 13	♦ J1096	♦ AQ742	AP			
South HCP: 11	♣ A76	♣ KQ95				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ 1032				1NT
Vul: None	♥ 106543	♥ AQ2				
North HCP: 7	♦ K107	♦ AQ3	2♠ ¹	AP		
South HCP: 15	♣ J2	♣ K763	1. Cappelletti, 5M-4m			
Contract: 2♠ W						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ 9				
Vul: NS	♥ Q92	♥ AJ107654		1NT	Pass	4♦ ¹
North HCP: 15	♦ AK65	♦ 10987	Pass	4♥	AP	
South HCP: 9	♣ 1086	♣ A	1. Texas			
Contract: 4♥ N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ Q1082	♠ K73				
Vul: EW	♥ Q86	♥ A754				1NT
North HCP: 7	♦ 632	♦ Q10	AP			
South HCP: 15	♣ K94	♣ AQ83				
Contract: 1N S						

Board: 240

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ Q4

♥ AQ75

♦ J43

♣ AQ85

South:

♠ J9

♥ KJ642

♦ A1098

♣ 102

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

South hands (Practice Page)

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

Board: 235	♠ K1064	The opponents are silent.
Dealer: S	♥ 1085	
Vul: None	♦ Q86	You bid first.
HCP: 13	♣ AKJ	

Board: 236	♠ 54	The opponents are silent.
Dealer: N	♥ 94	
Vul: Both	♦ AQ742	Partner bids first.
HCP: 11	♣ KQ95	

Board: 237	♠ 1032	West Bids 2♠ if possible.
Dealer: S	♥ AQ2	
Vul: None	♦ AQ3	You bid first.
HCP: 15	♣ K763	

Board: 238	♠ 9	The opponents are silent.
Dealer: N	♥ AJ107654	
Vul: NS	♦ 10987	Partner bids first.
HCP: 9	♣ A	

Board: 239	♠ K73	The opponents are silent.
Dealer: S	♥ A754	
Vul: EW	♦ Q10	You bid first.
HCP: 15	♣ AQ83	

Board: 240	♠ J9	West Bids 2♠ if possible.
Dealer: N	♥ KJ642	West Bids 3♠ if possible.
Vul: None	♦ A1098	
HCP: 9	♣ 102	Partner bids first.

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

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ K1064				1NT
Vul: None	♥ Q6	♥ 1085				
North HCP: 10	♦ KJ43	♦ Q86	Pass	2NT	AP	
South HCP: 13	♣ 10972	♣ AKJ				
Contract: 2N S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ 54				
Vul: Both	♥ AJ10	♥ 94		1NT	Pass	3NT
North HCP: 13	♦ J1096	♦ AQ742	AP			
South HCP: 11	♣ A76	♣ KQ95				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ 1032				1NT
Vul: None	♥ 106543	♥ AQ2				
North HCP: 7	♦ K107	♦ AQ3	2♠ ¹	AP		
South HCP: 15	♣ J2	♣ K763	1. Cappelletti, 5M-4m			
Contract: 2♠ W						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ 9				
Vul: NS	♥ Q92	♥ AJ107654		1NT	Pass	4♦ ¹
North HCP: 15	♦ AK65	♦ 10987	Pass	4♥	AP	
South HCP: 9	♣ 1086	♣ A	1. Texas			
Contract: 4♥ N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ Q1082	♠ K73				
Vul: EW	♥ Q86	♥ A754				1NT
North HCP: 7	♦ 632	♦ Q10	AP			
South HCP: 15	♣ K94	♣ AQ83				
Contract: 1N S						

Board: 240

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ Q4

♥ AQ75

♦ J43

♣ AQ85

South:

♠ J9

♥ KJ642

♦ A1098

♣ 102

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

North hands (Practice Page)

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

Board: 241
Dealer: S
Vul: NS
HCP: 8

♠ Q10873
♥ Q2
♦ 76542
♣ A

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

Partner bids first.

Board: 242
Dealer: N
Vul: Both
HCP: 13

♠ A87
♥ KQ9
♦ J753
♣ K72

West Bids 3♠ if possible.

You bid first.

Board: 243
Dealer: S
Vul: NS
HCP: 6

♠ K75
♥ 853
♦ K8765
♣ 72

East Bids 2♠ if possible.

Partner bids first.

Board: 244
Dealer: N
Vul: EW
HCP: 13

♠ AK9
♥ J102
♦ Q1094
♣ K62

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

You bid first.

Board: 245
Dealer: S
Vul: Both
HCP: 11

♠ 63
♥ AK53
♦ J10874
♣ K10

West Bids 3♠ if possible.

Partner bids first.

Board: 246
Dealer: N
Vul: EW
HCP: 15

♠ KQJ3
♥ A74
♦ K1042
♣ Q9

East Bids 3♣ if possible.

You bid first.

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ Q10873	♠ AJ2				1NT
Vul: NS	♥ Q2	♥ 94	2♥ ¹	2♠	3♥	3♠
North HCP: 8	♦ 76542	♦ KQJ3	4♥	X♥	AP	
South HCP: 14	♣ A	♣ QJ72				
Contract: 4♥X W			1. Cappelletti, 5M-4m			

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ 10				
Vul: Both	♥ KQ9	♥ 1086		1NT	Pass	3♣ ¹
North HCP: 13	♦ J753	♦ AQ9864	3♠	AP		
South HCP: 6	♣ K72	♣ 985				
Contract: 3♠ W			1. Minor Suit Transfers after 1NT			

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ A106				1NT
Vul: NS	♥ 853	♥ KQ94				
North HCP: 6	♦ K8765	♦ J1093	Pass	Pass	2♠ ¹	AP
South HCP: 13	♣ 72	♣ K8				
Contract: 2♠ E			1. Cappelletti, 5M-4m			

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q10764		1NT	2♣ ¹	2♥
Vul: EW	♥ J102	♥ K	Pass	2♠	3♥	Pass
North HCP: 13	♦ Q1094	♦ K8	Pass	3♠	AP	
South HCP: 8	♣ K62	♣ 97543				
Contract: 3♠ N			1. Cappelletti, any 6+suit			

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ K9				1NT
Vul: Both	♥ AK53	♥ Q87				
North HCP: 11	♦ J10874	♦ A653	3♠	AP		
South HCP: 15	♣ K10	♣ AQ96				
Contract: 3♠ W						

Board: 246

Dealer: N

Vul: EW

North HCP: 15

South HCP: 6

Contract: 3♣ E

North:

♠ KQJ3

♥ A74

♦ K1042

♣ Q9

South:

♠ 10542

♥ QJ632

♦ 8

♣ K65

West	North	East	South
	1NT	3♣	AP

South hands (Practice Page)

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

Board: 241
Dealer: S
Vul: NS
HCP: 14

♠ AJ2
♥ 94
♦ KQJ3
♣ QJ72

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

You bid first.

Board: 242
Dealer: N
Vul: Both
HCP: 6

♠ 10
♥ 1086
♦ AQ9864
♣ 985

West Bids 3♠ if possible.

Partner bids first.

Board: 243
Dealer: S
Vul: NS
HCP: 13

♠ A106
♥ KQ94
♦ J1093
♣ K8

East Bids 2♠ if possible.

You bid first.

Board: 244
Dealer: N
Vul: EW
HCP: 8

♠ Q10764
♥ K
♦ K8
♣ 97543

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

Partner bids first.

Board: 245
Dealer: S
Vul: Both
HCP: 15

♠ K9
♥ Q87
♦ A653
♣ AQ96

West Bids 3♠ if possible.

You bid first.

Board: 246
Dealer: N
Vul: EW
HCP: 6

♠ 10542
♥ QJ632
♦ 8
♣ K65

East Bids 3♣ if possible.

Partner bids first.

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ Q10873	♠ AJ2				1NT
Vul: NS	♥ Q2	♥ 94	2♥ ¹	2♠	3♥	3♠
North HCP: 8	♦ 76542	♦ KQJ3	4♥	X♥	AP	
South HCP: 14	♣ A	♣ QJ72				
Contract: 4♥X W			1. Cappelletti, 5M-4m			

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ 10				
Vul: Both	♥ KQ9	♥ 1086		1NT	Pass	3♣ ¹
North HCP: 13	♦ J753	♦ AQ9864	3♠	AP		
South HCP: 6	♣ K72	♣ 985				
Contract: 3♠ W			1. Minor Suit Transfers after 1NT			

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ A106				1NT
Vul: NS	♥ 853	♥ KQ94				
North HCP: 6	♦ K8765	♦ J1093	Pass	Pass	2♠ ¹	AP
South HCP: 13	♣ 72	♣ K8				
Contract: 2♠ E			1. Cappelletti, 5M-4m			

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q10764		1NT	2♣ ¹	2♥
Vul: EW	♥ J102	♥ K	Pass	2♠	3♥	Pass
North HCP: 13	♦ Q1094	♦ K8	Pass	3♠	AP	
South HCP: 8	♣ K62	♣ 97543				
Contract: 3♠ N			1. Cappelletti, any 6+suit			

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ K9				
Vul: Both	♥ AK53	♥ Q87				1NT
North HCP: 11	♦ J10874	♦ A653	3♠	AP		
South HCP: 15	♣ K10	♣ AQ96				
Contract: 3♠ W						

Board: 246

Dealer: N

Vul: EW

North HCP: 15

South HCP: 6

Contract: 3♣ E

North:

♠ KQJ3

♥ A74

♦ K1042

♣ Q9

South:

♠ 10542

♥ QJ632

♦ 8

♣ K65

West	North	East	South
	1NT	3♣	AP

North hands (Practice Page)

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

Board: 247	♠ Q	West Bids 2♣ if possible.
Dealer: S	♥ J10864	East Bids 2♠ if possible.
Vul: None	♦ K109	
HCP: 6	♣ 9843	Partner bids first.

Board: 248	♠ 72	The opponents are silent.
Dealer: N	♥ A63	
Vul: NS	♦ K863	You bid first.
HCP: 13	♣ AQ54	

Board: 249	♠ K1065	The opponents are silent.
Dealer: S	♥ J96	
Vul: Both	♦ Q1084	Partner bids first.
HCP: 10	♣ A6	

Board: 250	♠ AJ4	The opponents are silent.
Dealer: N	♥ J532	
Vul: NS	♦ A92	You bid first.
HCP: 14	♣ A109	

Board: 251	♠ QJ1098	The opponents are silent.
Dealer: S	♥ J9743	
Vul: EW	♦ K2	Partner bids first.
HCP: 11	♣ A	

Board: 252	♠ A103	The opponents are silent.
Dealer: N	♥ Q85	
Vul: None	♦ AJ43	You bid first.
HCP: 15	♣ A84	

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

Board: 247

Dealer: S

Vul: None

North HCP: 6

South HCP: 14

Contract: 2♠ E

North:

♠ Q
♥ J10864
♦ K109
♣ 9843

South:

♠ A952
♥ 93
♦ AJ63
♣ KQ6

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

Board: 248

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ 72
♥ A63
♦ K863
♣ AQ54

South:

♠ 10
♥ J74
♦ Q942
♣ KJ762

West	North	East	South
	1NT	AP	

Board: 249

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 2N S

North:

♠ K1065
♥ J96
♦ Q1084
♣ A6

South:

♠ A87
♥ K108
♦ K762
♣ K74

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

Board: 250

Dealer: N

Vul: NS

North HCP: 14

South HCP: 7

Contract: 3♣ N

North:

♠ AJ4
♥ J532
♦ A92
♣ A109

South:

♠ Q86
♥ K104
♦ 10
♣ Q65432

West	North	East	South
	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 251

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ QJ1098
♥ J9743
♦ K2
♣ A

South:

♠ K764
♥ AK10
♦ A54
♣ 975

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

Board: 252

Dealer: N

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ A103

♥ Q85

♦ AJ43

♣ A84

South:

♠ J95

♥ AKJ93

♦ Q76

♣ 75

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

South hands (Practice Page)

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

Board: 247 ♠ A952
Dealer: S ♥ 93
Vul: None ♦ AJ63
HCP: 14 ♣ KQ6

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

You bid first.

Board: 248 ♠ 10
Dealer: N ♥ J74
Vul: NS ♦ Q942
HCP: 7 ♣ KJ762

The opponents are silent.

Partner bids first.

Board: 249 ♠ A87
Dealer: S ♥ K108
Vul: Both ♦ K762
HCP: 13 ♣ K74

The opponents are silent.

You bid first.

Board: 250 ♠ Q86
Dealer: N ♥ K104
Vul: NS ♦ 10
HCP: 7 ♣ Q65432

The opponents are silent.

Partner bids first.

Board: 251 ♠ K764
Dealer: S ♥ AK10
Vul: EW ♦ A54
HCP: 14 ♣ 975

The opponents are silent.

You bid first.

Board: 252 ♠ J95
Dealer: N ♥ AKJ93
Vul: None ♦ Q76
HCP: 11 ♣ 75

The opponents are silent.

Partner bids first.

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

Board: 247

Dealer: S

Vul: None

North HCP: 6

South HCP: 14

Contract: 2♠ E

North:

♠ Q
♥ J10864
♦ K109
♣ 9843

South:

♠ A952
♥ 93
♦ AJ63
♣ KQ6

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

Board: 248

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ 72
♥ A63
♦ K863
♣ AQ54

South:

♠ 10
♥ J74
♦ Q942
♣ KJ762

West	North	East	South
	1NT	AP	

Board: 249

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 2N S

North:

♠ K1065
♥ J96
♦ Q1084
♣ A6

South:

♠ A87
♥ K108
♦ K762
♣ K74

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

Board: 250

Dealer: N

Vul: NS

North HCP: 14

South HCP: 7

Contract: 3♣ N

North:

♠ AJ4
♥ J532
♦ A92
♣ A109

South:

♠ Q86
♥ K104
♦ 10
♣ Q65432

West	North	East	South
	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 251

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ QJ1098
♥ J9743
♦ K2
♣ A

South:

♠ K764
♥ AK10
♦ A54
♣ 975

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

Board: 252

Dealer: N

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ A103

♥ Q85

♦ AJ43

♣ A84

South:

♠ J95

♥ AKJ93

♦ Q76

♣ 75

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

North hands (Practice Page)

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

Board: 253	♠ 42	The opponents are silent.
Dealer: S	♥ K1065	
Vul: NS	♦ 54	Partner bids first.
HCP: 7	♣ A8543	

Board: 254	♠ A7	The opponents are silent.
Dealer: N	♥ A632	
Vul: EW	♦ K652	You bid first.
HCP: 14	♣ K108	

Board: 255	♠ A93	The opponents are silent.
Dealer: S	♥ AQ5432	
Vul: NS	♦ Q32	Partner bids first.
HCP: 12	♣ 9	

Board: 256	♠ KJ1098	The opponents are silent.
Dealer: N	♥ Q76	
Vul: Both	♦ AJ6	You bid first.
HCP: 15	♣ A3	

Board: 257	♠ KQ	The opponents are silent.
Dealer: S	♥ K10965	
Vul: None	♦ AQ32	Partner bids first.
HCP: 15	♣ J3	

Board: 258	♠ AJ63	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ 65	You bid first.
HCP: 14	♣ Q854	

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

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ J95				1NT
Vul: NS	♥ K1065	♥ J84				
North HCP: 7	♦ 54	♦ AK62	AP			
South HCP: 13	♣ A8543	♣ KJ10				
Contract: 1N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q2		1NT	Pass	2NT
Vul: EW	♥ A632	♥ 108				
North HCP: 14	♦ K652	♦ AJ843	Pass	3NT	AP	
South HCP: 10	♣ K108	♣ QJ96				
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J85				1NT
Vul: NS	♥ AQ5432	♥ KJ	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ Q32	♦ K64	AP			
South HCP: 14	♣ 9	♣ KQJ86	1. Texas			
Contract: 4♥ S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ KJ1098	♠ Q		1NT	Pass	2♦
Vul: Both	♥ Q76	♥ AK543	Pass	2♥	Pass	3NT
North HCP: 15	♦ AJ6	♦ 10752	Pass	4♥	AP	
South HCP: 12	♣ A3	♣ K54				
Contract: 4♥ N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ AJ104				1NT
Vul: None	♥ K10965	♥ A4	Pass	2♦	Pass	2♥
North HCP: 15	♦ AQ32	♦ 986	Pass	3♦	Pass	3NT
South HCP: 15	♣ J3	♣ AQ74	AP			
Contract: 3N S						

Board: 258

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 1N N

North:

♠ AJ63

♥ AQJ

♦ 65

♣ Q854

South:

♠ Q842

♥ 986

♦ KQ7

♣ 1093

West	North	East	South
	1NT	AP	

South hands (Practice Page)

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

Board: 253	♠ J95	The opponents are silent.
Dealer: S	♥ J84	
Vul: NS	♦ AK62	You bid first.
HCP: 13	♣ KJ10	

Board: 254	♠ Q2	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ AJ843	Partner bids first.
HCP: 10	♣ QJ96	

Board: 255	♠ J85	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ K64	You bid first.
HCP: 14	♣ KQJ86	

Board: 256	♠ Q	The opponents are silent.
Dealer: N	♥ AK543	
Vul: Both	♦ 10752	Partner bids first.
HCP: 12	♣ K54	

Board: 257	♠ AJ104	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ 986	You bid first.
HCP: 15	♣ AQ74	

Board: 258	♠ Q842	The opponents are silent.
Dealer: N	♥ 986	
Vul: EW	♦ KQ7	Partner bids first.
HCP: 7	♣ 1093	

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

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ J95				1NT
Vul: NS	♥ K1065	♥ J84				
North HCP: 7	♦ 54	♦ AK62	AP			
South HCP: 13	♣ A8543	♣ KJ10				
Contract: 1N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q2		1NT	Pass	2NT
Vul: EW	♥ A632	♥ 108				
North HCP: 14	♦ K652	♦ AJ843	Pass	3NT	AP	
South HCP: 10	♣ K108	♣ QJ96				
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J85				1NT
Vul: NS	♥ AQ5432	♥ KJ	Pass	4♦ ¹	Pass	4♥
North HCP: 12	♦ Q32	♦ K64	AP			
South HCP: 14	♣ 9	♣ KQJ86	1. Texas			
Contract: 4♥ S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ KJ1098	♠ Q		1NT	Pass	2♦
Vul: Both	♥ Q76	♥ AK543	Pass	2♥	Pass	3NT
North HCP: 15	♦ AJ6	♦ 10752	Pass	4♥	AP	
South HCP: 12	♣ A3	♣ K54				
Contract: 4♥ N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ AJ104				1NT
Vul: None	♥ K10965	♥ A4	Pass	2♦	Pass	2♥
North HCP: 15	♦ AQ32	♦ 986	Pass	3♦	Pass	3NT
South HCP: 15	♣ J3	♣ AQ74	AP			
Contract: 3N S						

Board: 258

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 1N N

North:

♠ AJ63

♥ AQJ

♦ 65

♣ Q854

South:

♠ Q842

♥ 986

♦ KQ7

♣ 1093

West	North	East	South
	1NT	AP	

North hands (Practice Page)

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

Board: 259 ♠ Q1064
Dealer: S ♥ 973
Vul: Both ♦ QJ6
HCP: 5 ♣ 874

The opponents are silent.

Partner bids first.

Board: 260 ♠ AK42
Dealer: N ♥ 954
Vul: None ♦ A7
HCP: 15 ♣ A654

The opponents are silent.

You bid first.

Board: 261 ♠ J86
Dealer: S ♥ 86
Vul: NS ♦ Q4
HCP: 12 ♣ AKQ743

The opponents are silent.

Partner bids first.

Board: 262 ♠ AK4
Dealer: N ♥ Q8
Vul: Both ♦ 1093
HCP: 13 ♣ A7532

West Bids 2♦ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 263 ♠ K863
Dealer: S ♥ 104
Vul: None ♦ K542
HCP: 10 ♣ KJ2

West Bids 2♣ if possible.

West Bids 2♥ if possible.

East Doubles 2NT if possible.

Partner bids first.

Board: 264 ♠ K2
Dealer: N ♥ AK3
Vul: NS ♦ QJ92
HCP: 13 ♣ 10764

The opponents are silent.

You bid first.

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

Board: 259

Dealer: S

Vul: Both

North HCP: 5

South HCP: 13

Contract: 1N S

North:

♠ Q1064

♥ 973

♦ QJ6

♣ 874

South:

♠ A9

♥ AQ106

♦ 1085

♣ QJ103

West North East South

1NT

AP

Board: 260

Dealer: N

Vul: None

North HCP: 15

South HCP: 10

Contract: 3♦ N

North:

♠ AK42

♥ 954

♦ A7

♣ A654

South:

♠ Q107

♥ K

♦ Q65432

♣ K109

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 261

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ J86

♥ 86

♦ Q4

♣ AKQ743

South:

♠ AQ2

♥ 1042

♦ AK2

♣ 9852

West North East South

1NT

Pass 3NT AP

Board: 262

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 3♥ E

North:

♠ AK4

♥ Q8

♦ 1093

♣ A7532

South:

♠ 1087

♥ 964

♦ A542

♣ K84

West North East South

1NT Pass Pass

2♦¹ Pass 3♥ AP

1. Cappelletti, both majors

Board: 263

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 2NX S

North:

♠ K863

♥ 104

♦ K542

♣ KJ2

South:

♠ QJ10

♥ 93

♦ AJ9

♣ AQ654

West North East South

1NT

2♣¹ X² Pass 2♦

2♥ 2NT X AP

1. Cappelletti, any 6+ suit

2. Stayman

Board: 264

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3♠ N

North:

♠ K2

♥ AK3

♦ QJ92

♣ 10764

South:

♠ AQJ943

♥ Q42

♦ 85

♣ Q2

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

South hands (Practice Page)

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

Board: 259	♠ A9	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: Both	♦ 1085	You bid first.
HCP: 13	♣ QJ103	
Board: 260	♠ Q107	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ Q65432	Partner bids first.
HCP: 10	♣ K109	
Board: 261	♠ AQ2	The opponents are silent.
Dealer: S	♥ 1042	
Vul: NS	♦ AK2	You bid first.
HCP: 13	♣ 9852	
Board: 262	♠ 1087	West Bids 2♦ if possible.
Dealer: N	♥ 964	East Bids 3♥ if possible.
Vul: Both	♦ A542	
HCP: 7	♣ K84	Partner bids first.
Board: 263	♠ QJ10	West Bids 2♣ if possible.
Dealer: S	♥ 93	West Bids 2♥ if possible.
Vul: None	♦ AJ9	East Doubles 2NT if possible.
HCP: 14	♣ AQ654	You bid first.
Board: 264	♠ AQJ943	The opponents are silent.
Dealer: N	♥ Q42	
Vul: NS	♦ 85	Partner bids first.
HCP: 11	♣ Q2	

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

Board: 259

Dealer: S

Vul: Both

North HCP: 5

South HCP: 13

Contract: 1N S

North:

♠ Q1064

♥ 973

♦ QJ6

♣ 874

South:

♠ A9

♥ AQ106

♦ 1085

♣ QJ103

West North East South

1NT

AP

Board: 260

Dealer: N

Vul: None

North HCP: 15

South HCP: 10

Contract: 3♦ N

North:

♠ AK42

♥ 954

♦ A7

♣ A654

South:

♠ Q107

♥ K

♦ Q65432

♣ K109

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 261

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ J86

♥ 86

♦ Q4

♣ AKQ743

South:

♠ AQ2

♥ 1042

♦ AK2

♣ 9852

West North East South

1NT

Pass 3NT AP

Board: 262

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 3♥ E

North:

♠ AK4

♥ Q8

♦ 1093

♣ A7532

South:

♠ 1087

♥ 964

♦ A542

♣ K84

West North East South

1NT Pass Pass

2♦¹ Pass 3♥ AP

1. Cappelletti, both majors

Board: 263

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 2NX S

North:

♠ K863

♥ 104

♦ K542

♣ KJ2

South:

♠ QJ10

♥ 93

♦ AJ9

♣ AQ654

West North East South

1NT

2♣¹ X² Pass 2♦

2♥ 2NT X AP

1. Cappelletti, any 6+ suit

2. Stayman

Board: 264

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3♠ N

North:

♠ K2

♥ AK3

♦ QJ92

♣ 10764

South:

♠ AQJ943

♥ Q42

♦ 85

♣ Q2

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

North hands (Practice Page)

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

Board: 265	♠ Q8765	West Bids 2NT if possible.
Dealer: S	♥ AKJ76	
Vul: None	♦ 9	Partner bids first.
HCP: 11	♣ J7	

Board: 266	♠ K62	The opponents are silent.
Dealer: N	♥ Q10852	
Vul: NS	♦ AK	You bid first.
HCP: 15	♣ K52	

Board: 267	♠ 97	The opponents are silent.
Dealer: S	♥ 1097543	
Vul: EW	♦ A9	Partner bids first.
HCP: 8	♣ KJ4	

Board: 268	♠ KQ2	East Bids 2♦ if possible.
Dealer: N	♥ A4	West Bids 2♥ if possible.
Vul: Both	♦ Q862	West Bids 3♥ if possible.
HCP: 15	♣ A975	East Bids 4♥ if possible.
		You bid first.

Board: 269	♠ Q87	The opponents are silent.
Dealer: S	♥ 9654	
Vul: NS	♦ AK9	Partner bids first.
HCP: 9	♣ 852	

Board: 270	♠ K6	East Bids 2♣ if possible.
Dealer: N	♥ AK5	West Bids 2♦ if possible.
Vul: EW	♦ 9754	
HCP: 13	♣ K1082	You bid first.

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

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ Q8765	♠ 32				1NT
Vul: None	♥ AKJ76	♥ Q84	2NT ¹	3♠	Pass	3NT
North HCP: 11	♦ 9	♦ AK643	AP			
South HCP: 13	♣ J7	♣ A84	1. Unusual 2NT			
Contract: 3N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ Q853		1NT	Pass	2♣ ¹
Vul: NS	♥ Q10852	♥ K43	Pass	3♥	Pass	4♥
North HCP: 15	♦ AK	♦ Q107	AP			
South HCP: 13	♣ K52	♣ AQ3	1. Stayman			
Contract: 4♥ N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ J10				1NT
Vul: EW	♥ 1097543	♥ AKJ	Pass	2♦	Pass	2♥
North HCP: 8	♦ A9	♦ Q107	Pass	3♥	AP	
South HCP: 13	♣ KJ4	♣ Q8732				
Contract: 3♥ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ 9764		1NT	2♦ ¹	X
Vul: Both	♥ A4	♥ 6	2♥	3♦	Pass	Pass
North HCP: 15	♦ Q862	♦ KJ94	3♥	Pass	4♥	Pass
South HCP: 6	♣ A975	♣ Q1032	Pass	X	AP	
Contract: 4♥ X W			1. Cappelletti, both majors			

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ32				1NT
Vul: NS	♥ 9654	♥ AJ2				
North HCP: 9	♦ AK9	♦ J853	AP			
South HCP: 14	♣ 852	♣ A10				
Contract: 1N S						

Board: 270

Dealer: N

Vul: EW

North HCP: 13

South HCP: 6

Contract: 2♦ W

North:

♠ K6

♥ AK5

♦ 9754

♣ K1082

South:

♠ Q732

♥ J732

♦ Q

♣ J543

West North East South

1NT 2♣¹ Pass

2♦² AP

1. Cappelletti, any 6+suit

2. automat

South hands (Practice Page)

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

Board: 265	♠ 32	West Bids 2NT if possible.
Dealer: S	♥ Q84	
Vul: None	♦ AK643	
HCP: 13	♣ A84	You bid first.

Board: 266	♠ Q853	The opponents are silent.
Dealer: N	♥ K43	
Vul: NS	♦ Q107	Partner bids first.
HCP: 13	♣ AQ3	

Board: 267	♠ J10	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ Q107	You bid first.
HCP: 13	♣ Q8732	

Board: 268	♠ 9764	East Bids 2♦ if possible.
Dealer: N	♥ 6	West Bids 2♥ if possible.
Vul: Both	♦ KJ94	West Bids 3♥ if possible.
HCP: 6	♣ Q1032	East Bids 4♥ if possible.
		Partner bids first.

Board: 269	♠ KJ32	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ J853	You bid first.
HCP: 14	♣ A10	

Board: 270	♠ Q732	East Bids 2♣ if possible.
Dealer: N	♥ J732	West Bids 2♦ if possible.
Vul: EW	♦ Q	
HCP: 6	♣ J543	Partner bids first.

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

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ Q8765	♠ 32				1NT
Vul: None	♥ AKJ76	♥ Q84	2NT ¹	3♠	Pass	3NT
North HCP: 11	♦ 9	♦ AK643	AP			
South HCP: 13	♣ J7	♣ A84	1. Unusual 2NT			
Contract: 3N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ Q853		1NT	Pass	2♣ ¹
Vul: NS	♥ Q10852	♥ K43	Pass	3♥	Pass	4♥
North HCP: 15	♦ AK	♦ Q107	AP			
South HCP: 13	♣ K52	♣ AQ3	1. Stayman			
Contract: 4♥ N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ J10				1NT
Vul: EW	♥ 1097543	♥ AKJ	Pass	2♦	Pass	2♥
North HCP: 8	♦ A9	♦ Q107	Pass	3♥	AP	
South HCP: 13	♣ KJ4	♣ Q8732				
Contract: 3♥ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ 9764		1NT	2♦ ¹	X
Vul: Both	♥ A4	♥ 6	2♥	3♦	Pass	Pass
North HCP: 15	♦ Q862	♦ KJ94	3♥	Pass	4♥	Pass
South HCP: 6	♣ A975	♣ Q1032	Pass	X	AP	
Contract: 4♥ X W			1. Cappelletti, both majors			

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ32				1NT
Vul: NS	♥ 9654	♥ AJ2				
North HCP: 9	♦ AK9	♦ J853	AP			
South HCP: 14	♣ 852	♣ A10				
Contract: 1N S						

Board: 270

Dealer: N

Vul: EW

North HCP: 13

South HCP: 6

Contract: 2♦ W

North:

♠ K6

♥ AK5

♦ 9754

♣ K1082

South:

♠ Q732

♥ J732

♦ Q

♣ J543

West North East South

1NT 2♣¹ Pass

2♦² AP

1. Cappelletti, any 6+suit

2. automat

North hands (Practice Page)

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

Board: 271	♠ 1075	East Bids 2♠ if possible.
Dealer: S	♥ KJ102	
Vul: None	♦ 43	Partner bids first.
HCP: 7	♣ K832	

Board: 272	♠ 10832	West Bids 2♦ if possible.
Dealer: N	♥ A6	East Bids 2♥ if possible.
Vul: EW	♦ Q74	
HCP: 13	♣ AK96	You bid first.

Board: 273	♠ AKJ6	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ KQ974	Partner bids first.
HCP: 13	♣ 74	

Board: 274	♠ Q5	The opponents are silent.
Dealer: N	♥ 9842	
Vul: None	♦ AKQ2	You bid first.
HCP: 15	♣ KJ2	

Board: 275	♠ Q87	The opponents are silent.
Dealer: S	♥ K5	
Vul: EW	♦ K964	Partner bids first.
HCP: 8	♣ 8642	

Board: 276	♠ AQ96	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ K1073	You bid first.
HCP: 13	♣ J4	

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

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ K3				1NT
Vul: None	♥ KJ102	♥ Q63	Pass	Pass	2♠ ¹	AP
North HCP: 7	♦ 43	♦ J96				
South HCP: 13	♣ K832	♣ AQJ97				
Contract: 2♠ E						1. Cappelletti, 5M-4m

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ 10832	♠ J965		1NT	Pass	Pass
Vul: EW	♥ A6	♥ 832	2♦ ¹	Pass	2♥	AP
North HCP: 13	♦ Q74	♦ 106				
South HCP: 1	♣ AK96	♣ 10842				
Contract: 2♥ E						1. Cappelletti, both majors

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 984				1NT
Vul: Both	♥ 83	♥ A654	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ KQ974	♦ AJ	Pass	3NT	AP	
South HCP: 15	♣ 74	♣ AQ109				
Contract: 3N S						1. Stayman

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K97				
Vul: None	♥ 9842	♥ J		1NT	AP	
North HCP: 15	♦ AKQ2	♦ J843				
South HCP: 7	♣ KJ2	♣ Q9865				
Contract: 1N N						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ K43				1NT
Vul: EW	♥ K5	♥ QJ62				
North HCP: 8	♦ K964	♦ Q2	AP			
South HCP: 15	♣ 8642	♣ AK105				
Contract: 1N S						

Board: 276

Dealer: N

Vul: None

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ AQ96

♥ K65

♦ K1073

♣ J4

South:

♠ 108

♥ AJ93

♦ 986

♣ AQ82

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

1. Stayman

South hands (Practice Page)

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

Board: 271	♠ K3	East Bids 2♠ if possible.
Dealer: S	♥ Q63	
Vul: None	♦ J96	You bid first.
HCP: 13	♣ AQJ97	

Board: 272	♠ J965	West Bids 2♦ if possible.
Dealer: N	♥ 832	East Bids 2♥ if possible.
Vul: EW	♦ 106	
HCP: 1	♣ 10842	Partner bids first.

Board: 273	♠ 984	The opponents are silent.
Dealer: S	♥ A654	
Vul: Both	♦ AJ	You bid first.
HCP: 15	♣ AQ109	

Board: 274	♠ K97	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ J843	Partner bids first.
HCP: 7	♣ Q9865	

Board: 275	♠ K43	The opponents are silent.
Dealer: S	♥ QJ62	
Vul: EW	♦ Q2	You bid first.
HCP: 15	♣ AK105	

Board: 276	♠ 108	The opponents are silent.
Dealer: N	♥ AJ93	
Vul: None	♦ 986	Partner bids first.
HCP: 11	♣ AQ82	

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

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ K3				1NT
Vul: None	♥ KJ102	♥ Q63	Pass	Pass	2♠ ¹	AP
North HCP: 7	♦ 43	♦ J96				
South HCP: 13	♣ K832	♣ AQJ97				
Contract: 2♠ E			1. Cappelletti, 5M-4m			

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ 10832	♠ J965		1NT	Pass	Pass
Vul: EW	♥ A6	♥ 832	2♦ ¹	Pass	2♥	AP
North HCP: 13	♦ Q74	♦ 106				
South HCP: 1	♣ AK96	♣ 10842				
Contract: 2♥ E			1. Cappelletti, both majors			

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 984				1NT
Vul: Both	♥ 83	♥ A654	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ KQ974	♦ AJ	Pass	3NT	AP	
South HCP: 15	♣ 74	♣ AQ109				
Contract: 3N S			1. Stayman			

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K97		1NT	AP	
Vul: None	♥ 9842	♥ J				
North HCP: 15	♦ AKQ2	♦ J843				
South HCP: 7	♣ KJ2	♣ Q9865				
Contract: 1N N						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ K43				1NT
Vul: EW	♥ K5	♥ QJ62				
North HCP: 8	♦ K964	♦ Q2	AP			
South HCP: 15	♣ 8642	♣ AK105				
Contract: 1N S						

Board: 276

Dealer: N

Vul: None

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ AQ96

♥ K65

♦ K1073

♣ J4

South:

♠ 108

♥ AJ93

♦ 986

♣ AQ82

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

1. Stayman

North hands (Practice Page)

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

Board: 277 ♠ A8762
Dealer: S ♥ 82
Vul: EW ♦ 82
HCP: 6 ♣ Q765

East Bids 3♦ if possible.

Partner bids first.

Board: 278 ♠ AQ8
Dealer: N ♥ J8
Vul: Both ♦ KQ72
HCP: 13 ♣ J763

The opponents are silent.

You bid first.

Board: 279 ♠ QJ962
Dealer: S ♥ 10532
Vul: NS ♦ 3
HCP: 3 ♣ 532

The opponents are silent.

Partner bids first.

Board: 280 ♠ KQ9
Dealer: N ♥ KQ
Vul: Both ♦ 109742
HCP: 15 ♣ AJ7

The opponents are silent.

You bid first.

Board: 281 ♠ 764
Dealer: S ♥ J92
Vul: None ♦ AJ52
HCP: 12 ♣ AQ10

West Bids 2♣ if possible.

Partner bids first.

Board: 282 ♠ AJ98
Dealer: N ♥ 9754
Vul: EW ♦ AQ10
HCP: 13 ♣ Q7

East Doubles 1NT if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

West Doubles 4♣ if possible.

You bid first.

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

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ A8762	♠ KJ				1NT
Vul: EW	♥ 82	♥ Q7654	Pass	2♥	3♦	Pass
North HCP: 6	♦ 82	♦ AJ5	Pass	XA♠♠	AP	
South HCP: 15	♣ Q765	♣ KJ2				
Contract: 3♦ X E						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K6				
Vul: Both	♥ J8	♥ KQ3		1NT	Pass	3NT
North HCP: 13	♦ KQ72	♦ AJ103	AP			
South HCP: 17	♣ J763	♣ A1098				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ QJ962	♠ 10875				1NT
Vul: NS	♥ 10532	♥ AQ	Pass	2♥	Pass	3♠ ¹
North HCP: 3	♦ 3	♦ A42	AP			
South HCP: 14	♣ 532	♣ KJ94				
Contract: 3♠ S						

1. Super acceptance after NT

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 103				
Vul: Both	♥ KQ	♥ AJ7632		1NT	Pass	2♦
North HCP: 15	♦ 109742	♦ QJ	Pass	2♥	Pass	3♥
South HCP: 8	♣ AJ7	♣ 1085	Pass	4♥	AP	
Contract: 4♥ N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 764	♠ 92				1NT
Vul: None	♥ J92	♥ A86				
North HCP: 12	♦ AJ52	♦ KQ1073	2♣ ¹	3NT	AP	
South HCP: 13	♣ AQ10	♣ KJ5				
Contract: 3N S						

1. Cappelletti, any 6+suit

Board: 282

Dealer: N

Vul: EW

North HCP: 13

South HCP: 1

Contract: 4♣X S

North:

♠ AJ98

♥ 9754

♦ AQ10

♣ Q7

South:

♠ 1065

♥ 83

♦ 96

♣ J109652

West North East South

1NT X¹ 2♠²

3♦ Pass 3NT 4♣

X AP

1. Cappelletti, strong

2. Minor Suit Transfers after 1NT

South hands (Practice Page)

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

Board: 277 ♠ KJ
Dealer: S ♥ Q7654
Vul: EW ♦ AJ5
HCP: 15 ♣ KJ2

East Bids 3♦ if possible.

You bid first.

Board: 278 ♠ K6
Dealer: N ♥ KQ3
Vul: Both ♦ AJ103
HCP: 17 ♣ A1098

The opponents are silent.

Partner bids first.

Board: 279 ♠ 10875
Dealer: S ♥ AQ
Vul: NS ♦ A42
HCP: 14 ♣ KJ94

The opponents are silent.

You bid first.

Board: 280 ♠ 103
Dealer: N ♥ AJ7632
Vul: Both ♦ QJ
HCP: 8 ♣ 1085

The opponents are silent.

Partner bids first.

Board: 281 ♠ 92
Dealer: S ♥ A86
Vul: None ♦ KQ1073
HCP: 13 ♣ KJ5

West Bids 2♣ if possible.

You bid first.

Board: 282 ♠ 1065
Dealer: N ♥ 83
Vul: EW ♦ 96
HCP: 1 ♣ J109652

East Doubles 1NT if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

West Doubles 4♣ if possible.

Partner bids first.

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

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ A8762	♠ KJ				1NT
Vul: EW	♥ 82	♥ Q7654	Pass	2♥	3♦	Pass
North HCP: 6	♦ 82	♦ AJ5	Pass	XA♠♠	AP	
South HCP: 15	♣ Q765	♣ KJ2				
Contract: 3♦ X E						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K6				
Vul: Both	♥ J8	♥ KQ3		1NT	Pass	3NT
North HCP: 13	♦ KQ72	♦ AJ103	AP			
South HCP: 17	♣ J763	♣ A1098				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ QJ962	♠ 10875				1NT
Vul: NS	♥ 10532	♥ AQ	Pass	2♥	Pass	3♠ ¹
North HCP: 3	♦ 3	♦ A42	AP			
South HCP: 14	♣ 532	♣ KJ94				
Contract: 3♠ S						

1. Super acceptance after NT

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 103				
Vul: Both	♥ KQ	♥ AJ7632		1NT	Pass	2♦
North HCP: 15	♦ 109742	♦ QJ	Pass	2♥	Pass	3♥
South HCP: 8	♣ AJ7	♣ 1085	Pass	4♥	AP	
Contract: 4♥ N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 764	♠ 92				1NT
Vul: None	♥ J92	♥ A86				
North HCP: 12	♦ AJ52	♦ KQ1073	2♣ ¹	3NT	AP	
South HCP: 13	♣ AQ10	♣ KJ5				
Contract: 3N S						

1. Cappelletti, any 6+suit

Board: 282

Dealer: N

Vul: EW

North HCP: 13

South HCP: 1

Contract: 4♣X S

North:

♠ AJ98

♥ 9754

♦ AQ10

♣ Q7

South:

♠ 1065

♥ 83

♦ 96

♣ J109652

West North East South

1NT X¹ 2♠²

3♦ Pass 3NT 4♣

X AP

1. Cappelletti, strong

2. Minor Suit Transfers after 1NT

North hands (Practice Page)

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

Board: 283 ♠ 1042
Dealer: S ♥ J6
Vul: Both ♦ 63
HCP: 6 ♣ KQ6432

The opponents are silent.

Partner bids first.

Board: 284 ♠ Q852
Dealer: N ♥ A102
Vul: None ♦ AK5
HCP: 13 ♣ 1098

The opponents are silent.

You bid first.

Board: 285 ♠ J862
Dealer: S ♥ 109763
Vul: NS ♦ 5
HCP: 1 ♣ 753

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

Partner bids first.

Board: 286 ♠ AQ2
Dealer: N ♥ K9754
Vul: Both ♦ Q65
HCP: 15 ♣ KJ

The opponents are silent.

You bid first.

Board: 287 ♠ Q104
Dealer: S ♥ AQ963
Vul: None ♦ 9753
HCP: 9 ♣ J

The opponents are silent.

Partner bids first.

Board: 288 ♠ 753
Dealer: N ♥ KQJ4
Vul: NS ♦ AK106
HCP: 13 ♣ 62

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

You bid first.

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

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ K95				1NT
Vul: Both	♥ J6	♥ A1095	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 6	♦ 63	♦ Q85	AP			
South HCP: 13	♣ KQ6432	♣ A87				
Contract: 3♣ S						

1. Minor Suit Transfers after 1NT
2. automat

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ Q852	♠ K107				
Vul: None	♥ A102	♥ 965		1NT	AP	
North HCP: 13	♦ AK5	♦ 1092				
South HCP: 6	♣ 1098	♣ QJ72				
Contract: 1N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ J862	♠ A53				1NT
Vul: NS	♥ 109763	♥ A82	X ¹	2♦	3♦	AP
North HCP: 1	♦ 5	♦ QJ1084				
South HCP: 14	♣ 753	♣ K2				
Contract: 3♦ E						

1. Cappelletti, strong

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J8		1NT	Pass	2♣ ¹
Vul: Both	♥ K9754	♥ AJ63	Pass	3♥	Pass	4♥
North HCP: 15	♦ Q65	♦ 42	AP			
South HCP: 10	♣ KJ	♣ A10843				
Contract: 4♥ N						

1. Stayman

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ 752				1NT
Vul: None	♥ AQ963	♥ 82	Pass	2♦	Pass	2♥
North HCP: 9	♦ 9753	♦ AKJ84	AP			
South HCP: 14	♣ J	♣ AQ2				
Contract: 2♥ S						

Board: 288

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 2♠ W

North:

♠ 753

♥ KQJ4

♦ AK106

♣ 62

South:

♠ 962

♥ 1065

♦ QJ92

♣ J53

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

South hands (Practice Page)

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

Board: 283	♠ K95	The opponents are silent.
Dealer: S	♥ A1095	
Vul: Both	♦ Q85	You bid first.
HCP: 13	♣ A87	
Board: 284	♠ K107	The opponents are silent.
Dealer: N	♥ 965	
Vul: None	♦ 1092	Partner bids first.
HCP: 6	♣ QJ72	
Board: 285	♠ A53	West Doubles 1NT if possible.
Dealer: S	♥ A82	East Bids 3♦ if possible.
Vul: NS	♦ QJ1084	
HCP: 14	♣ K2	You bid first.
Board: 286	♠ J8	The opponents are silent.
Dealer: N	♥ AJ63	
Vul: Both	♦ 42	Partner bids first.
HCP: 10	♣ A10843	
Board: 287	♠ 752	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ AKJ84	You bid first.
HCP: 14	♣ AQ2	
Board: 288	♠ 962	East Doubles 1NT if possible.
Dealer: N	♥ 1065	West Bids 2♠ if possible.
Vul: NS	♦ QJ92	
HCP: 4	♣ J53	Partner bids first.

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

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ K95				1NT
Vul: Both	♥ J6	♥ A1095	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 6	♦ 63	♦ Q85	AP			
South HCP: 13	♣ KQ6432	♣ A87				
Contract: 3♣ S						

1. Minor Suit Transfers after 1NT
2. automat

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ Q852	♠ K107				
Vul: None	♥ A102	♥ 965		1NT	AP	
North HCP: 13	♦ AK5	♦ 1092				
South HCP: 6	♣ 1098	♣ QJ72				
Contract: 1N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ J862	♠ A53				1NT
Vul: NS	♥ 109763	♥ A82	X ¹	2♦	3♦	AP
North HCP: 1	♦ 5	♦ QJ1084				
South HCP: 14	♣ 753	♣ K2				
Contract: 3♦ E						

1. Cappelletti, strong

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J8		1NT	Pass	2♣ ¹
Vul: Both	♥ K9754	♥ AJ63	Pass	3♥	Pass	4♥
North HCP: 15	♦ Q65	♦ 42	AP			
South HCP: 10	♣ KJ	♣ A10843				
Contract: 4♥ N						

1. Stayman

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ 752				1NT
Vul: None	♥ AQ963	♥ 82	Pass	2♦	Pass	2♥
North HCP: 9	♦ 9753	♦ AKJ84	AP			
South HCP: 14	♣ J	♣ AQ2				
Contract: 2♥ S						

Board: 288

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 2♠ W

North:

♠ 753

♥ KQJ4

♦ AK106

♣ 62

South:

♠ 962

♥ 1065

♦ QJ92

♣ J53

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

North hands (Practice Page)

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

Board: 289	♠ K3	The opponents are silent.
Dealer: S	♥ K10762	
Vul: None	♦ Q97	Partner bids first.
HCP: 12	♣ A109	
Board: 290	♠ QJ	East Doubles 2♥ if possible.
Dealer: N	♥ KQ2	West Bids 2♠ if possible.
Vul: NS	♦ K976	
HCP: 14	♣ QJ92	You bid first.
Board: 291	♠ AQ8	East Bids 2♥ if possible.
Dealer: S	♥ Q1098	West Bids 2NT if possible.
Vul: EW	♦ 952	East Bids 3♦ if possible.
HCP: 8	♣ 743	Partner bids first.
Board: 292	♠ A53	The opponents are silent.
Dealer: N	♥ K973	
Vul: EW	♦ KJ87	You bid first.
HCP: 15	♣ A4	
Board: 293	♠ 3	East Bids 3♠ if possible.
Dealer: S	♥ K104	West Bids XA♠♠ if possible.
Vul: None	♦ Q107652	
HCP: 5	♣ 1074	Partner bids first.
Board: 294	♠ AKJ6	East Doubles 2♠ if possible.
Dealer: N	♥ A1082	West Bids 3♣ if possible.
Vul: EW	♦ 104	
HCP: 13	♣ J102	You bid first.

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

Board: 289

Dealer: S

Vul: None

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ K3

♥ K10762

♦ Q97

♣ A109

South:

♠ AQ52

♥ A8

♦ 8652

♣ K87

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3NT AP

Board: 290

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♥ N

North:

♠ QJ

♥ KQ2

♦ K976

♣ QJ92

South:

♠ A10

♥ AJ964

♦ 108

♣ 8753

West North East South

1NT Pass 2♦

Pass 2♥ X Pass

2♠ Pass Pass 3♣

Pass 3♥ AP

Board: 291

Dealer: S

Vul: EW

North HCP: 8

South HCP: 13

Contract: 3♦ E

North:

♠ AQ8

♥ Q1098

♦ 952

♣ 743

South:

♠ K1074

♥ AJ4

♦ AJ

♣ 8652

West North East South

1NT

Pass Pass 2♥¹ Pass

2NT Pass 3♦ AP

1. Cappelletti, 5M-4m

Board: 292

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ A53

♥ K973

♦ KJ87

♣ A4

South:

♠ KQ1087

♥ J

♦ Q10432

♣ Q9

West North East South

1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 4♠ AP

Board: 293

Dealer: S

Vul: None

North HCP: 5

South HCP: 13

Contract: 4♦ X N

North:

♠ 3

♥ K104

♦ Q107652

♣ 1074

South:

♠ 108742

♥ AJ3

♦ A4

♣ KJ8

West North East South

1NT

Pass 3♣¹ 3♠ Pass

Pass 4♦ Pass Pass

XA♠♠ AP

1. Minor Suit Transfers after 1NT

Board: 294

Dealer: N

Vul: EW

North HCP: 13

South HCP: 4

Contract: 3♠ N

North:

♠ AKJ6

♥ A1082

♦ 104

♣ J102

South:

♠ 1098743

♥ 96

♦ 765

♣ A7

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

South hands (Practice Page)

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

Board: 289	♠ AQ52	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ 8652	You bid first.
HCP: 13	♣ K87	
Board: 290	♠ A10	East Doubles 2♥ if possible.
Dealer: N	♥ AJ964	West Bids 2♠ if possible.
Vul: NS	♦ 108	
HCP: 9	♣ 8753	Partner bids first.
Board: 291	♠ K1074	East Bids 2♥ if possible.
Dealer: S	♥ AJ4	West Bids 2NT if possible.
Vul: EW	♦ AJ	East Bids 3♦ if possible.
HCP: 13	♣ 8652	You bid first.
Board: 292	♠ KQ1087	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ Q10432	Partner bids first.
HCP: 10	♣ Q9	
Board: 293	♠ 108742	East Bids 3♠ if possible.
Dealer: S	♥ AJ3	West Bids XA♠♠ if possible.
Vul: None	♦ A4	
HCP: 13	♣ KJ8	You bid first.
Board: 294	♠ 1098743	East Doubles 2♠ if possible.
Dealer: N	♥ 96	West Bids 3♣ if possible.
Vul: EW	♦ 765	
HCP: 4	♣ A7	Partner bids first.

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

Board: 289

Dealer: S

Vul: None

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ K3

♥ K10762

♦ Q97

♣ A109

South:

♠ AQ52

♥ A8

♦ 8652

♣ K87

West North East South

1NT

Pass 2♦ Pass 2♥

Pass 3NT AP

Board: 290

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♥ N

North:

♠ QJ

♥ KQ2

♦ K976

♣ QJ92

South:

♠ A10

♥ AJ964

♦ 108

♣ 8753

West North East South

1NT Pass 2♦

Pass 2♥ X Pass

2♠ Pass Pass 3♣

Pass 3♥ AP

Board: 291

Dealer: S

Vul: EW

North HCP: 8

South HCP: 13

Contract: 3♦ E

North:

♠ AQ8

♥ Q1098

♦ 952

♣ 743

South:

♠ K1074

♥ AJ4

♦ AJ

♣ 8652

West North East South

1NT

Pass Pass 2♥¹ Pass

2NT Pass 3♦ AP

1. Cappelletti, 5M-4m

Board: 292

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ A53

♥ K973

♦ KJ87

♣ A4

South:

♠ KQ1087

♥ J

♦ Q10432

♣ Q9

West North East South

1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 4♠ AP

Board: 293

Dealer: S

Vul: None

North HCP: 5

South HCP: 13

Contract: 4♦ X N

North:

♠ 3

♥ K104

♦ Q107652

♣ 1074

South:

♠ 108742

♥ AJ3

♦ A4

♣ KJ8

West North East South

1NT

Pass 3♣¹ 3♠ Pass

Pass 4♦ Pass Pass

XA♠♠ AP

1. Minor Suit Transfers after 1NT

Board: 294

Dealer: N

Vul: EW

North HCP: 13

South HCP: 4

Contract: 3♠ N

North:

♠ AKJ6

♥ A1082

♦ 104

♣ J102

South:

♠ 1098743

♥ 96

♦ 765

♣ A7

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

North hands (Practice Page)

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

Board: 295	♠ A832	The opponents are silent.
Dealer: S	♥ 86	
Vul: Both	♦ K95	Partner bids first.
HCP: 11	♣ A632	
Board: 296	♠ Q1095	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: None	♦ KJ7	You bid first.
HCP: 13	♣ Q92	
Board: 297	♠ 962	East Bids 2♠ if possible.
Dealer: S	♥ Q108642	West Bids 3♠ if possible.
Vul: NS	♦ K5	
HCP: 5	♣ 98	Partner bids first.
Board: 298	♠ K2	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ K9543	You bid first.
HCP: 15	♣ K105	
Board: 299	♠ Q10765	East Doubles Pass if possible.
Dealer: S	♥ KJ74	West Bids 3♦ if possible.
Vul: None	♦ 10	
HCP: 6	♣ 1074	Partner bids first.
Board: 300	♠ J1065	The opponents are silent.
Dealer: N	♥ Q82	
Vul: NS	♦ AQ	You bid first.
HCP: 14	♣ KQ97	

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

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ A832	♠ Q76				1NT
Vul: Both	♥ 86	♥ KQ53	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ K95	♦ A3	Pass	3NT	AP	
South HCP: 13	♣ A632	♣ Q987	1. Stayman			
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ Q1095	♠ AJ84		1NT	Pass	2♣ ¹
Vul: None	♥ AJ5	♥ K862	Pass	2♠	Pass	4♠
North HCP: 13	♦ KJ7	♦ 8	AP			
South HCP: 15	♣ Q92	♣ AK65	1. Stayman			
Contract: 4♠ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ QJ				1NT
Vul: NS	♥ Q108642	♥ K975	Pass	2♦	Pass	2♥
North HCP: 5	♦ K5	♦ J87	Pass	Pass	2♠	Pass
South HCP: 14	♣ 98	♣ AK73	Pass	3♥	Pass	Pass
Contract: 3♠ E			3♠	AP		

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AJ976				
Vul: Both	♥ AQ9	♥ 10732		1NT	Pass	2♥
North HCP: 15	♦ K9543	♦ A6	Pass	2♠	AP	
South HCP: 9	♣ K105	♣ 73				
Contract: 2♠ N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ Q10765	♠ K92				1NT
Vul: None	♥ KJ74	♥ 1095	Pass	2♥	Pass	2♠
North HCP: 6	♦ 10	♦ AK9	Pass	Pass	X	Pass
South HCP: 13	♣ 1074	♣ K652	3♦	AP		
Contract: 3♦ W						

Board: 300

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 4♥ N

North:

♠ J1065

♥ Q82

♦ AQ

♣ KQ97

South:

♠ Q7

♥ K107653

♦ KJ5

♣ 102

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

South hands (Practice Page)

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

Board: 295	♠ Q76	The opponents are silent.
Dealer: S	♥ KQ53	
Vul: Both	♦ A3	You bid first.
HCP: 13	♣ Q987	
Board: 296	♠ AJ84	The opponents are silent.
Dealer: N	♥ K862	
Vul: None	♦ 8	Partner bids first.
HCP: 15	♣ AK65	
Board: 297	♠ QJ	East Bids 2♠ if possible.
Dealer: S	♥ K975	West Bids 3♠ if possible.
Vul: NS	♦ J87	
HCP: 14	♣ AK73	You bid first.
Board: 298	♠ AJ976	The opponents are silent.
Dealer: N	♥ 10732	
Vul: Both	♦ A6	Partner bids first.
HCP: 9	♣ 73	
Board: 299	♠ K92	East Doubles Pass if possible.
Dealer: S	♥ 1095	West Bids 3♦ if possible.
Vul: None	♦ AK9	
HCP: 13	♣ K652	You bid first.
Board: 300	♠ Q7	The opponents are silent.
Dealer: N	♥ K107653	
Vul: NS	♦ KJ5	Partner bids first.
HCP: 9	♣ 102	

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

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ A832	♠ Q76				1NT
Vul: Both	♥ 86	♥ KQ53	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ K95	♦ A3	Pass	3NT	AP	
South HCP: 13	♣ A632	♣ Q987	1. Stayman			
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ Q1095	♠ AJ84		1NT	Pass	2♣ ¹
Vul: None	♥ AJ5	♥ K862	Pass	2♠	Pass	4♠
North HCP: 13	♦ KJ7	♦ 8	AP			
South HCP: 15	♣ Q92	♣ AK65	1. Stayman			
Contract: 4♠ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ QJ				1NT
Vul: NS	♥ Q108642	♥ K975	Pass	2♦	Pass	2♥
North HCP: 5	♦ K5	♦ J87	Pass	Pass	2♠	Pass
South HCP: 14	♣ 98	♣ AK73	Pass	3♥	Pass	Pass
Contract: 3♠ E			3♠	AP		

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AJ976				
Vul: Both	♥ AQ9	♥ 10732		1NT	Pass	2♥
North HCP: 15	♦ K9543	♦ A6	Pass	2♠	AP	
South HCP: 9	♣ K105	♣ 73				
Contract: 2♠ N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ Q10765	♠ K92				1NT
Vul: None	♥ KJ74	♥ 1095	Pass	2♥	Pass	2♠
North HCP: 6	♦ 10	♦ AK9	Pass	Pass	X	Pass
South HCP: 13	♣ 1074	♣ K652	3♦	AP		
Contract: 3♦ W						

Board: 300

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 4♥ N

North:

♠ J1065

♥ Q82

♦ AQ

♣ KQ97

South:

♠ Q7

♥ K107653

♦ KJ5

♣ 102

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

North hands (Practice Page)

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

Board: 301 ♠ QJ75
Dealer: S ♥ J75
Vul: NS ♦ K96
HCP: 11 ♣ A63

The opponents are silent.

Partner bids first.

Board: 302 ♠ KQ76
Dealer: N ♥ 74
Vul: Both ♦ AK106
HCP: 15 ♣ K76

The opponents are silent.

You bid first.

Board: 303 ♠ 10965
Dealer: S ♥ 94
Vul: EW ♦ 108
HCP: 1 ♣ J9643

West Bids 2♥ if possible.

East Bids 3♠ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 304 ♠ Q97
Dealer: N ♥ AJ1082
Vul: None ♦ K5
HCP: 13 ♣ QJ4

The opponents are silent.

You bid first.

Board: 305 ♠ J95
Dealer: S ♥ K4
Vul: Both ♦ A109654
HCP: 8 ♣ 75

The opponents are silent.

Partner bids first.

Board: 306 ♠ Q1054
Dealer: N ♥ KJ9
Vul: None ♦ K742
HCP: 13 ♣ A2

East Doubles 1NT if possible.

West Bids 3♥ if possible.

East Bids 3NT if possible.

West Bids 4♥ if possible.

You bid first.

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

Board: 301
Dealer: S
Vul: NS
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ QJ75
♥ J75
♦ K96
♣ A63

South:
♠ K96
♥ AK
♦ J1075
♣ KJ54

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

Board: 302
Dealer: N
Vul: Both
North HCP: 15
South HCP: 8
Contract: 1N N

North:
♠ KQ76
♥ 74
♦ AK106
♣ K76

South:
♠ 102
♥ A532
♦ Q85
♣ Q1098

West	North	East	South
	1NT	AP	

Board: 303
Dealer: S
Vul: EW
North HCP: 1
South HCP: 13
Contract: 4♥ W

North:
♠ 10965
♥ 94
♦ 108
♣ J9643

South:
♠ 82
♥ 1053
♦ AKJ96
♣ KQ7

West	North	East	South
			1NT
2♥ ¹	Pass	3♠ ²	Pass
4♥	AP		
1. Cappelletti, 5M-4m			
2. Fit showing jumps			

Board: 304
Dealer: N
Vul: None
North HCP: 13
South HCP: 6
Contract: 1N N

North:
♠ Q97
♥ AJ1082
♦ K5
♣ QJ4

South:
♠ J103
♥ K543
♦ Q742
♣ 106

West	North	East	South
	1NT	AP	

Board: 305
Dealer: S
Vul: Both
North HCP: 8
South HCP: 13
Contract: 3♦ S

North:
♠ J95
♥ K4
♦ A109654
♣ 75

South:
♠ 863
♥ AQ106
♦ K83
♣ A98

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

Board: 306

Dealer: N

Vul: None

North HCP: 13

South HCP: 1

Contract: 4♥ W

North:

♠ Q1054

♥ KJ9

♦ K742

♣ A2

South:

♠ 963

♥ 42

♦ 986

♣ J9865

West	North	East	South
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	1NT	X ¹	Pass
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3♥	Pass	3NT	Pass
----	------	-----	------

4♥	AP		
----	----	--	--

1. Cappelletti, strong

South hands (Practice Page)

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

Board: 301 ♠ K96 The opponents are silent.
Dealer: S ♥ AK
Vul: NS ♦ J1075 You bid first.
HCP: 15 ♣ KJ54

Board: 302 ♠ 102 The opponents are silent.
Dealer: N ♥ A532
Vul: Both ♦ Q85 Partner bids first.
HCP: 8 ♣ Q1098

Board: 303 ♠ 82 West Bids 2♥ if possible.
Dealer: S ♥ 1053 East Bids 3♠ if possible.
Vul: EW ♦ AKJ96 West Bids 4♥ if possible.
HCP: 13 ♣ KQ7 You bid first.

Board: 304 ♠ J103 The opponents are silent.
Dealer: N ♥ K543
Vul: None ♦ Q742 Partner bids first.
HCP: 6 ♣ 106

Board: 305 ♠ 863 The opponents are silent.
Dealer: S ♥ AQ106
Vul: Both ♦ K83 You bid first.
HCP: 13 ♣ A98

Board: 306 ♠ 963 East Doubles 1NT if possible.
Dealer: N ♥ 42 West Bids 3♥ if possible.
Vul: None ♦ 986 East Bids 3NT if possible.
HCP: 1 ♣ J9865 West Bids 4♥ if possible.
Partner bids first.

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

Board: 301
Dealer: S
Vul: NS
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ QJ75
♥ J75
♦ K96
♣ A63

South:
♠ K96
♥ AK
♦ J1075
♣ KJ54

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

1. Stayman

Board: 302
Dealer: N
Vul: Both
North HCP: 15
South HCP: 8
Contract: 1N N

North:
♠ KQ76
♥ 74
♦ AK106
♣ K76

South:
♠ 102
♥ A532
♦ Q85
♣ Q1098

West	North	East	South
	1NT	AP	

Board: 303
Dealer: S
Vul: EW
North HCP: 1
South HCP: 13
Contract: 4♥ W

North:
♠ 10965
♥ 94
♦ 108
♣ J9643

South:
♠ 82
♥ 1053
♦ AKJ96
♣ KQ7

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

1. Cappelletti, 5M-4m
2. Fit showing jumps

Board: 304
Dealer: N
Vul: None
North HCP: 13
South HCP: 6
Contract: 1N N

North:
♠ Q97
♥ AJ1082
♦ K5
♣ QJ4

South:
♠ J103
♥ K543
♦ Q742
♣ 106

West	North	East	South
	1NT	AP	

Board: 305
Dealer: S
Vul: Both
North HCP: 8
South HCP: 13
Contract: 3♦ S

North:
♠ J95
♥ K4
♦ A109654
♣ 75

South:
♠ 863
♥ AQ106
♦ K83
♣ A98

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 306

Dealer: N

Vul: None

North HCP: 13

South HCP: 1

Contract: 4♥ W

North:

♠ Q1054

♥ KJ9

♦ K742

♣ A2

South:

♠ 963

♥ 42

♦ 986

♣ J9865

West	North	East	South
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	1NT	X ¹	Pass
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3♥	Pass	3NT	Pass
----	------	-----	------

4♥	AP		
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1. Cappelletti, strong

North hands (Practice Page)

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

Board: 307	♠ 943	East Doubles Pass if possible.
Dealer: S	♥ A542	West Bids 2♣ if possible.
Vul: NS	♦ K98	
HCP: 8	♣ J75	Partner bids first.

Board: 308	♠ Q93	The opponents are silent.
Dealer: N	♥ AQ102	
Vul: None	♦ AK3	You bid first.
HCP: 15	♣ 874	

Board: 309	♠ A108	The opponents are silent.
Dealer: S	♥ J1054	
Vul: NS	♦ A1093	Partner bids first.
HCP: 9	♣ 98	

Board: 310	♠ A76	The opponents are silent.
Dealer: N	♥ A74	
Vul: EW	♦ QJ94	You bid first.
HCP: 14	♣ K83	

Board: 311	♠ AJ5	West Bids 2♠ if possible.
Dealer: S	♥ Q87542	
Vul: None	♦ J	Partner bids first.
HCP: 9	♣ J108	

Board: 312	♠ A9	West Doubles Pass if possible.
Dealer: N	♥ K432	East Bids 3♦ if possible.
Vul: NS	♦ Q86	
HCP: 15	♣ AQ87	You bid first.

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

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ K2				1NT
Vul: NS	♥ A542	♥ QJ87	Pass	Pass	X ¹	Pass
North HCP: 8	♦ K98	♦ Q1053	2♣	AP		
South HCP: 13	♣ J75	♣ KQ2				
Contract: 2♣ W			1. Cappelletti, strong			

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ Q93	♠ K86				
Vul: None	♥ AQ102	♥ 73		1NT	AP	
North HCP: 15	♦ AK3	♦ 9862				
South HCP: 9	♣ 874	♣ AQ52				
Contract: 1N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ K53				1NT
Vul: NS	♥ J1054	♥ A62				
North HCP: 9	♦ A1093	♦ KJ54	AP			
South HCP: 13	♣ 98	♣ Q106				
Contract: 1N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ J				
Vul: EW	♥ A74	♥ K52		1NT	Pass	3NT
North HCP: 14	♦ QJ94	♦ A632	AP			
South HCP: 14	♣ K83	♣ AQ654				
Contract: 3N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ K8				1NT
Vul: None	♥ Q87542	♥ K106	2♠ ¹	3♦ ²	Pass	3♥ ³
North HCP: 9	♦ J	♦ A986	Pass	4♥	AP	
South HCP: 14	♣ J108	♣ A654	1. Cappelletti, 5M-4m			
Contract: 4♥ S			2. Rubensohl after 1NT			
			3. relay			

Board: 312

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 3♦ E

North:

♠ A9

♥ K432

♦ Q86

♣ AQ87

South:

♠ KQ1075

♥ 1095

♦ 109

♣ 652

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

South hands (Practice Page)

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

Board: 307	♠ K2	East Doubles Pass if possible.
Dealer: S	♥ QJ87	West Bids 2♣ if possible.
Vul: NS	♦ Q1053	
HCP: 13	♣ KQ2	You bid first.

Board: 308	♠ K86	The opponents are silent.
Dealer: N	♥ 73	
Vul: None	♦ 9862	Partner bids first.
HCP: 9	♣ AQ52	

Board: 309	♠ K53	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ KJ54	You bid first.
HCP: 13	♣ Q106	

Board: 310	♠ J	The opponents are silent.
Dealer: N	♥ K52	
Vul: EW	♦ A632	Partner bids first.
HCP: 14	♣ AQ654	

Board: 311	♠ K8	West Bids 2♠ if possible.
Dealer: S	♥ K106	
Vul: None	♦ A986	You bid first.
HCP: 14	♣ A654	

Board: 312	♠ KQ1075	West Doubles Pass if possible.
Dealer: N	♥ 1095	East Bids 3♦ if possible.
Vul: NS	♦ 109	
HCP: 5	♣ 652	Partner bids first.

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

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ K2				1NT
Vul: NS	♥ A542	♥ QJ87	Pass	Pass	X ¹	Pass
North HCP: 8	♦ K98	♦ Q1053	2♣	AP		
South HCP: 13	♣ J75	♣ KQ2				
Contract: 2♣ W			1. Cappelletti, strong			

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ Q93	♠ K86				
Vul: None	♥ AQ102	♥ 73		1NT	AP	
North HCP: 15	♦ AK3	♦ 9862				
South HCP: 9	♣ 874	♣ AQ52				
Contract: 1N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ K53				1NT
Vul: NS	♥ J1054	♥ A62				
North HCP: 9	♦ A1093	♦ KJ54	AP			
South HCP: 13	♣ 98	♣ Q106				
Contract: 1N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ J				
Vul: EW	♥ A74	♥ K52		1NT	Pass	3NT
North HCP: 14	♦ QJ94	♦ A632	AP			
South HCP: 14	♣ K83	♣ AQ654				
Contract: 3N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ K8				1NT
Vul: None	♥ Q87542	♥ K106	2♠ ¹	3♦ ²	Pass	3♥ ³
North HCP: 9	♦ J	♦ A986	Pass	4♥	AP	
South HCP: 14	♣ J108	♣ A654	1. Cappelletti, 5M-4m			
Contract: 4♥ S			2. Rubensohl after 1NT			
			3. relay			

Board: 312

Dealer: N

Vul: NS

North HCP: 15

South HCP: 5

Contract: 3♦ E

North:

♠ A9

♥ K432

♦ Q86

♣ AQ87

South:

♠ KQ1075

♥ 1095

♦ 109

♣ 652

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

North hands (Practice Page)

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

Board: 313	♠ A654	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ A963	Partner bids first.
HCP: 11	♣ 942	

Board: 314	♠ KJ63	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: Both	♦ J4	You bid first.
HCP: 14	♣ A43	

Board: 315	♠ 5	West Bids 2♠ if possible.
Dealer: S	♥ K9832	
Vul: NS	♦ K84	Partner bids first.
HCP: 10	♣ A964	

Board: 316	♠ K98	The opponents are silent.
Dealer: N	♥ J7	
Vul: Both	♦ AK10	You bid first.
HCP: 15	♣ A9872	

Board: 317	♠ 762	West Bids 2♣ if possible.
Dealer: S	♥ A2	East Bids 2♦ if possible.
Vul: EW	♦ Q743	West Bids 2♠ if possible.
HCP: 6	♣ 10983	East Bids 3♠ if possible.
		West Bids 4♠ if possible.
		Partner bids first.

Board: 318	♠ AK8	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: None	♦ 1064	You bid first.
HCP: 14	♣ K754	

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

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ A654	♠ KQJ2				1NT
Vul: EW	♥ QJ	♥ K973	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ A963	♦ J72	Pass	3NT	Pass	4♠
South HCP: 15	♣ 942	♣ AJ	AP			
Contract: 4♠ S			1. Stayman			

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ 1098		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ94	♥ KQ52	Pass	2♥	Pass	4♥
North HCP: 14	♦ J4	♦ A8653	AP			
South HCP: 12	♣ A43	♣ K	1. Stayman			
Contract: 4♥ N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ A732				1NT
Vul: NS	♥ K9832	♥ AQ10	Pass	2♦	Pass	2♥
North HCP: 10	♦ K84	♦ Q7	2♠	3♣	Pass	3♠ ¹
South HCP: 15	♣ A964	♣ K1072	Pass	4♥	AP	
Contract: 4♥ S			1. limit raise or better in ♥			

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ 65				
Vul: Both	♥ J7	♥ 10864	1NT	AP		
North HCP: 15	♦ AK10	♦ 52				
South HCP: 1	♣ A9872	♣ J10653				
Contract: 1N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 762	♠ K4				1NT
Vul: EW	♥ A2	♥ KJ104	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 6	♦ Q743	♦ AJ86	2♠	Pass	3♠	Pass
South HCP: 13	♣ 10983	♣ J75	4♠	X♠	AP	
Contract: 4♠X W			1. Cappelletti, any 6+suit			
			2. automat			

Board: 318

Dealer: N

Vul: None

North HCP: 14

South HCP: 4

Contract: 2♠ N

North:

♠ AK8

♥ KJ7

♦ 1064

♣ K754

South:

♠ 107542

♥ Q96

♦ 2

♣ Q1082

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

South hands (Practice Page)

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

Board: 313	♠ KQJ2	The opponents are silent.
Dealer: S	♥ K973	
Vul: EW	♦ J72	You bid first.
HCP: 15	♣ AJ	

Board: 314	♠ 1098	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: Both	♦ A8653	Partner bids first.
HCP: 12	♣ K	

Board: 315	♠ A732	West Bids 2♠ if possible.
Dealer: S	♥ AQ10	
Vul: NS	♦ Q7	You bid first.
HCP: 15	♣ K1072	

Board: 316	♠ 65	The opponents are silent.
Dealer: N	♥ 10864	
Vul: Both	♦ 52	Partner bids first.
HCP: 1	♣ J10653	

Board: 317	♠ K4	West Bids 2♣ if possible.
Dealer: S	♥ KJ104	East Bids 2♦ if possible.
Vul: EW	♦ AJ86	West Bids 2♠ if possible.
HCP: 13	♣ J75	East Bids 3♠ if possible.
		West Bids 4♠ if possible.
		You bid first.

Board: 318	♠ 107542	The opponents are silent.
Dealer: N	♥ Q96	
Vul: None	♦ 2	Partner bids first.
HCP: 4	♣ Q1082	

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

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ A654	♠ KQJ2				1NT
Vul: EW	♥ QJ	♥ K973	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ A963	♦ J72	Pass	3NT	Pass	4♠
South HCP: 15	♣ 942	♣ AJ	AP			
Contract: 4♠ S			1. Stayman			

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ 1098		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ94	♥ KQ52	Pass	2♥	Pass	4♥
North HCP: 14	♦ J4	♦ A8653	AP			
South HCP: 12	♣ A43	♣ K	1. Stayman			
Contract: 4♥ N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ A732				1NT
Vul: NS	♥ K9832	♥ AQ10	Pass	2♦	Pass	2♥
North HCP: 10	♦ K84	♦ Q7	2♠	3♣	Pass	3♠ ¹
South HCP: 15	♣ A964	♣ K1072	Pass	4♥	AP	
Contract: 4♥ S			1. limit raise or better in ♥			

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ 65				
Vul: Both	♥ J7	♥ 10864	1NT	AP		
North HCP: 15	♦ AK10	♦ 52				
South HCP: 1	♣ A9872	♣ J10653				
Contract: 1N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 762	♠ K4				1NT
Vul: EW	♥ A2	♥ KJ104	2♣ ¹	Pass	2♦ ²	Pass
North HCP: 6	♦ Q743	♦ AJ86	2♠	Pass	3♠	Pass
South HCP: 13	♣ 10983	♣ J75	4♠	X♠	AP	
Contract: 4♠X W			1. Cappelletti, any 6+suit			
			2. automat			

Board: 318

Dealer: N

Vul: None

North HCP: 14

South HCP: 4

Contract: 2♠ N

North:

♠ AK8

♥ KJ7

♦ 1064

♣ K754

South:

♠ 107542

♥ Q96

♦ 2

♣ Q1082

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

North hands (Practice Page)

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

Board: 319	♠ K3	The opponents are silent.
Dealer: S	♥ 10764	
Vul: NS	♦ AQJ9	Partner bids first.
HCP: 10	♣ 632	

Board: 320	♠ A1093	The opponents are silent.
Dealer: N	♥ A86	
Vul: Both	♦ J987	You bid first.
HCP: 13	♣ A6	

Board: 321	♠ 6	The opponents are silent.
Dealer: S	♥ AQ1098763	
Vul: None	♦ 107	Partner bids first.
HCP: 10	♣ A7	

Board: 322	♠ A72	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ K982	You bid first.
HCP: 14	♣ Q94	

Board: 323	♠ 76	The opponents are silent.
Dealer: S	♥ AK974	
Vul: EW	♦ 1076	Partner bids first.
HCP: 7	♣ 1095	

Board: 324	♠ K72	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ AJ53	You bid first.
HCP: 15	♣ 975	

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

Board: 319
Dealer: S
Vul: NS
North HCP: 10
South HCP: 14
Contract: 3N S

North:
♠ K3
♥ 10764
♦ AQJ9
♣ 632

South:
♠ AQ98
♥ KJ9
♦ 108
♣ KJ98

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

1. Stayman

Board: 320
Dealer: N
Vul: Both
North HCP: 13
South HCP: 10
Contract: 3N N

North:
♠ A1093
♥ A86
♦ J987
♣ A6

South:
♠ J72
♥ K9
♦ AQ1065
♣ 974

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

Board: 321
Dealer: S
Vul: None
North HCP: 10
South HCP: 14
Contract: 6♥ S

North:
♠ 6
♥ AQ1098763
♦ 107
♣ A7

South:
♠ A9
♥ KJ2
♦ KQJ84
♣ 865

West	North	East	South
			1NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♠
Pass	6♥	AP	

1. Texas
2. Blackwood 0314, for ♥

Board: 322
Dealer: N
Vul: NS
North HCP: 14
South HCP: 4
Contract: 3♣ N

North:
♠ A72
♥ AJ4
♦ K982
♣ Q94

South:
♠ Q98
♥ Q102
♦ 4
♣ 1086532

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 323
Dealer: S
Vul: EW
North HCP: 7
South HCP: 14
Contract: 2♥ S

North:
♠ 76
♥ AK974
♦ 1076
♣ 1095

South:
♠ K52
♥ Q86
♦ KQ
♣ KJ432

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

Board: 324

Dealer: N

Vul: None

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ K72

♥ AQJ

♦ AJ53

♣ 975

South:

♠ A93

♥ 842

♦ 1076

♣ AKQ4

West	North	East	South
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1NT	Pass	3NT
-----	------	-----

AP

South hands (Practice Page)

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

Board: 319	♠ AQ98	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ 108	You bid first.
HCP: 14	♣ KJ98	

Board: 320	♠ J72	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ AQ1065	Partner bids first.
HCP: 10	♣ 974	

Board: 321	♠ A9	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ KQJ84	You bid first.
HCP: 14	♣ 865	

Board: 322	♠ Q98	The opponents are silent.
Dealer: N	♥ Q102	
Vul: NS	♦ 4	Partner bids first.
HCP: 4	♣ 1086532	

Board: 323	♠ K52	The opponents are silent.
Dealer: S	♥ Q86	
Vul: EW	♦ KQ	You bid first.
HCP: 14	♣ KJ432	

Board: 324	♠ A93	The opponents are silent.
Dealer: N	♥ 842	
Vul: None	♦ 1076	Partner bids first.
HCP: 13	♣ AKQ4	

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

Board: 319
Dealer: S
Vul: NS
North HCP: 10
South HCP: 14
Contract: 3N S

North:
♠ K3
♥ 10764
♦ AQJ9
♣ 632

South:
♠ AQ98
♥ KJ9
♦ 108
♣ KJ98

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

Board: 320
Dealer: N
Vul: Both
North HCP: 13
South HCP: 10
Contract: 3N N

North:
♠ A1093
♥ A86
♦ J987
♣ A6

South:
♠ J72
♥ K9
♦ AQ1065
♣ 974

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

Board: 321
Dealer: S
Vul: None
North HCP: 10
South HCP: 14
Contract: 6♥ S

North:
♠ 6
♥ AQ1098763
♦ 107
♣ A7

South:
♠ A9
♥ KJ2
♦ KQJ84
♣ 865

West	North	East	South
			1NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♠
Pass	6♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			

Board: 322
Dealer: N
Vul: NS
North HCP: 14
South HCP: 4
Contract: 3♣ N

North:
♠ A72
♥ AJ4
♦ K982
♣ Q94

South:
♠ Q98
♥ Q102
♦ 4
♣ 1086532

West	North	East	South
	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 323
Dealer: S
Vul: EW
North HCP: 7
South HCP: 14
Contract: 2♥ S

North:
♠ 76
♥ AK974
♦ 1076
♣ 1095

South:
♠ K52
♥ Q86
♦ KQ
♣ KJ432

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

Board: 324

Dealer: N

Vul: None

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ K72

♥ AQJ

♦ AJ53

♣ 975

South:

♠ A93

♥ 842

♦ 1076

♣ AKQ4

West	North	East	South
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1NT	Pass	3NT
-----	------	-----

AP

North hands (Practice Page)

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

Board: 325	♠ Q	The opponents are silent.
Dealer: S	♥ Q102	
Vul: EW	♦ A96432	Partner bids first.
HCP: 10	♣ Q83	
Board: 326	♠ Q10	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: Both	♦ QJ10	You bid first.
HCP: 15	♣ AK1052	
Board: 327	♠ 1063	West Doubles 2♥ if possible.
Dealer: S	♥ KJ1094	East Bids 3♣ if possible.
Vul: NS	♦ Q65	
HCP: 8	♣ Q2	Partner bids first.
Board: 328	♠ J6	The opponents are silent.
Dealer: N	♥ Q92	
Vul: EW	♦ AKJ107	You bid first.
HCP: 13	♣ Q76	
Board: 329	♠ 8532	East Doubles Pass if possible.
Dealer: S	♥ Q4	West Bids 2♥ if possible.
Vul: Both	♦ 107543	
HCP: 2	♣ 85	Partner bids first.
Board: 330	♠ 652	The opponents are silent.
Dealer: N	♥ AQ102	
Vul: None	♦ A83	You bid first.
HCP: 14	♣ A54	

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

Board: 325
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 15
 Contract: 3♦ S

North:
 ♠ Q
 ♥ Q102
 ♦ A96432
 ♣ Q83

South:
 ♠ J95
 ♥ AK74
 ♦ QJ
 ♣ A1042

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

Board: 326
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 4
 Contract: 1N N

North:
 ♠ Q10
 ♥ QJ7
 ♦ QJ10
 ♣ AK1052

South:
 ♠ 9762
 ♥ A954
 ♦ 8762
 ♣ 8

West	North	East	South
	1NT	AP	

Board: 327
 Dealer: S
 Vul: NS
 North HCP: 8
 South HCP: 15
 Contract: 3♣X E

North:
 ♠ 1063
 ♥ KJ1094
 ♦ Q65
 ♣ Q2

South:
 ♠ KQ87
 ♥ A3
 ♦ AJ74
 ♣ J105

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

Board: 328
 Dealer: N
 Vul: EW
 North HCP: 13
 South HCP: 7
 Contract: 1N N

North:
 ♠ J6
 ♥ Q92
 ♦ AKJ107
 ♣ Q76

South:
 ♠ Q73
 ♥ J654
 ♦ 3
 ♣ KJ954

West	North	East	South
	1NT	AP	

Board: 329
 Dealer: S
 Vul: Both
 North HCP: 2
 South HCP: 13
 Contract: 2♥ W

North:
 ♠ 8532
 ♥ Q4
 ♦ 107543
 ♣ 85

South:
 ♠ A9
 ♥ 965
 ♦ K62
 ♣ KQJ93

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

Board: 330

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 3N N

North:

♠ 652

♥ AQ102

♦ A83

♣ A54

South:

♠ J9

♥ KJ43

♦ KJ65

♣ J102

West	North	East	South
------	-------	------	-------

	1NT	Pass	2♣ ¹
--	-----	------	-----------------

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

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

1. Stayman

South hands (Practice Page)

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

Board: 325	♠ J95	The opponents are silent.
Dealer: S	♥ AK74	
Vul: EW	♦ QJ	You bid first.
HCP: 15	♣ A1042	
Board: 326	♠ 9762	The opponents are silent.
Dealer: N	♥ A954	
Vul: Both	♦ 8762	Partner bids first.
HCP: 4	♣ 8	
Board: 327	♠ KQ87	West Doubles 2♥ if possible.
Dealer: S	♥ A3	East Bids 3♣ if possible.
Vul: NS	♦ AJ74	
HCP: 15	♣ J105	You bid first.
Board: 328	♠ Q73	The opponents are silent.
Dealer: N	♥ J654	
Vul: EW	♦ 3	Partner bids first.
HCP: 7	♣ KJ954	
Board: 329	♠ A9	East Doubles Pass if possible.
Dealer: S	♥ 965	West Bids 2♥ if possible.
Vul: Both	♦ K62	
HCP: 13	♣ KQJ93	You bid first.
Board: 330	♠ J9	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: None	♦ KJ65	Partner bids first.
HCP: 10	♣ J102	

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

Board: 325
Dealer: S
Vul: EW
North HCP: 10
South HCP: 15
Contract: 3♦ S

North:
♠ Q
♥ Q102
♦ A96432
♣ Q83

South:
♠ J95
♥ AK74
♦ QJ
♣ A1042

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

Board: 326
Dealer: N
Vul: Both
North HCP: 15
South HCP: 4
Contract: 1N N

North:
♠ Q10
♥ QJ7
♦ QJ10
♣ AK1052

South:
♠ 9762
♥ A954
♦ 8762
♣ 8

West	North	East	South
	1NT	AP	

Board: 327
Dealer: S
Vul: NS
North HCP: 8
South HCP: 15
Contract: 3♣X E

North:
♠ 1063
♥ KJ1094
♦ Q65
♣ Q2

South:
♠ KQ87
♥ A3
♦ AJ74
♣ J105

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

Board: 328
Dealer: N
Vul: EW
North HCP: 13
South HCP: 7
Contract: 1N N

North:
♠ J6
♥ Q92
♦ AKJ107
♣ Q76

South:
♠ Q73
♥ J654
♦ 3
♣ KJ954

West	North	East	South
	1NT	AP	

Board: 329
Dealer: S
Vul: Both
North HCP: 2
South HCP: 13
Contract: 2♥ W

North:
♠ 8532
♥ Q4
♦ 107543
♣ 85

South:
♠ A9
♥ 965
♦ K62
♣ KQJ93

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

Board: 330

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 3N N

North:

♠ 652

♥ AQ102

♦ A83

♣ A54

South:

♠ J9

♥ KJ43

♦ KJ65

♣ J102

West	North	East	South
------	-------	------	-------

	1NT	Pass	2♣ ¹
--	-----	------	-----------------

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

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

1. Stayman

North hands (Practice Page)

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

Board: 331 ♠ J96543
Dealer: S ♥ 964
Vul: EW ♦ 7
HCP: 1 ♣ 854

East Bids 3♦ if possible.

Partner bids first.

Board: 332 ♠ K65
Dealer: N ♥ KJ95
Vul: Both ♦ 832
HCP: 13 ♣ AQ9

The opponents are silent.

You bid first.

Board: 333 ♠ Q65
Dealer: S ♥ Q9764
Vul: None ♦ 976
HCP: 4 ♣ 109

West Doubles 1NT if possible.

Partner bids first.

Board: 334 ♠ J97
Dealer: N ♥ 42
Vul: Both ♦ AK982
HCP: 15 ♣ AK4

The opponents are silent.

You bid first.

Board: 335 ♠ J109754
Dealer: S ♥ K953
Vul: None ♦ 8
HCP: 7 ♣ K8

West Bids 2♠ if possible.

East Bids 2NT if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 336 ♠ AKJ7
Dealer: N ♥ KQ6
Vul: EW ♦ 1076
HCP: 13 ♣ 743

West Doubles 2♥ if possible.

You bid first.

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

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ J96543	♠ AK8				1NT
Vul: EW	♥ 964	♥ Q852	Pass	2♥	Pass	2♠
North HCP: 1	♦ 7	♦ Q10	Pass	Pass	3♦	AP
South HCP: 14	♣ 854	♣ K732				
Contract: 3♦ E						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 1083				
Vul: Both	♥ KJ95	♥ A86		1NT	Pass	2NT
North HCP: 13	♦ 832	♦ AJ10	AP			
South HCP: 10	♣ AQ9	♣ J752				
Contract: 2N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ K982				1NT
Vul: None	♥ Q9764	♥ 82	X ¹	2♦	Pass	2♥
North HCP: 4	♦ 976	♦ KJ4	AP			
South HCP: 14	♣ 109	♣ AK85	1. Cappelletti, strong			
Contract: 2♥ S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ K105				
Vul: Both	♥ 42	♥ AK5		1NT	Pass	3NT
North HCP: 15	♦ AK982	♦ Q1074	AP			
South HCP: 12	♣ AK4	♣ 1076				
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J109754	♠ 82				1NT
Vul: None	♥ K953	♥ AQJ10	2♠ ¹	Pass	2NT	Pass
North HCP: 7	♦ 8	♦ A103	3♦	AP		
South HCP: 15	♣ K8	♣ A765	1. Cappelletti, 5M-4m			
Contract: 3♦ W						

Board: 336

Dealer: N

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♠ N

North:

♠ AKJ7

♥ KQ6

♦ 1076

♣ 743

South:

♠ Q6542

♥ 5

♦ A9854

♣ AK

West	North	East	South
------	-------	------	-------

	1NT	Pass	2♥
--	-----	------	----

X	2♠	Pass	4♣ ¹
---	----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. Cue bid, a ♣ stopper

South hands (Practice Page)

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

Board: 331
Dealer: S
Vul: EW
HCP: 14

♠ AK8
♥ Q852
♦ Q10
♣ K732

East Bids 3♦ if possible.

You bid first.

Board: 332
Dealer: N
Vul: Both
HCP: 10

♠ 1083
♥ A86
♦ AJ10
♣ J752

The opponents are silent.

Partner bids first.

Board: 333
Dealer: S
Vul: None
HCP: 14

♠ K982
♥ 82
♦ KJ4
♣ AK85

West Doubles 1NT if possible.

You bid first.

Board: 334
Dealer: N
Vul: Both
HCP: 12

♠ K105
♥ AK5
♦ Q1074
♣ 1076

The opponents are silent.

Partner bids first.

Board: 335
Dealer: S
Vul: None
HCP: 15

♠ 82
♥ AQJ10
♦ A103
♣ A765

West Bids 2♠ if possible.

East Bids 2NT if possible.

West Bids 3♦ if possible.

You bid first.

Board: 336
Dealer: N
Vul: EW
HCP: 13

♠ Q6542
♥ 5
♦ A9854
♣ AK

West Doubles 2♥ if possible.

Partner bids first.

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

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ J96543	♠ AK8				1NT
Vul: EW	♥ 964	♥ Q852	Pass	2♥	Pass	2♠
North HCP: 1	♦ 7	♦ Q10	Pass	Pass	3♦	AP
South HCP: 14	♣ 854	♣ K732				
Contract: 3♦ E						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 1083				
Vul: Both	♥ KJ95	♥ A86		1NT	Pass	2NT
North HCP: 13	♦ 832	♦ AJ10	AP			
South HCP: 10	♣ AQ9	♣ J752				
Contract: 2N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ K982				1NT
Vul: None	♥ Q9764	♥ 82	X ¹	2♦	Pass	2♥
North HCP: 4	♦ 976	♦ KJ4	AP			
South HCP: 14	♣ 109	♣ AK85	1. Cappelletti, strong			
Contract: 2♥ S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ K105				
Vul: Both	♥ 42	♥ AK5		1NT	Pass	3NT
North HCP: 15	♦ AK982	♦ Q1074	AP			
South HCP: 12	♣ AK4	♣ 1076				
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J109754	♠ 82				1NT
Vul: None	♥ K953	♥ AQJ10	2♠ ¹	Pass	2NT	Pass
North HCP: 7	♦ 8	♦ A103	3♦	AP		
South HCP: 15	♣ K8	♣ A765	1. Cappelletti, 5M-4m			
Contract: 3♦ W						

Board: 336

Dealer: N

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♠ N

North:

♠ AKJ7

♥ KQ6

♦ 1076

♣ 743

South:

♠ Q6542

♥ 5

♦ A9854

♣ AK

West	North	East	South
------	-------	------	-------

	1NT	Pass	2♥
--	-----	------	----

X	2♠	Pass	4♣ ¹
---	----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. Cue bid, a ♣ stopper

North hands (Practice Page)

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

Board: 337	♠ 92	West Doubles 1NT if possible.
Dealer: S	♥ 82	East Bids 2♥ if possible.
Vul: Both	♦ 10983	
HCP: 6	♣ KQJ72	Partner bids first.

Board: 338	♠ AK105	The opponents are silent.
Dealer: N	♥ QJ83	
Vul: NS	♦ K74	You bid first.
HCP: 13	♣ 108	

Board: 339	♠ K9643	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ A32	Partner bids first.
HCP: 15	♣ J10	

Board: 340	♠ KJ3	The opponents are silent.
Dealer: N	♥ 973	
Vul: Both	♦ AK642	You bid first.
HCP: 15	♣ A6	

Board: 341	♠ A72	The opponents are silent.
Dealer: S	♥ 864	
Vul: None	♦ J94	Partner bids first.
HCP: 10	♣ KQ43	

Board: 342	♠ Q1075	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ AQJ2	You bid first.
HCP: 14	♣ Q97	

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

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KJ10				1NT
Vul: Both	♥ 82	♥ K1095	X ¹	Pass	2♥	AP
North HCP: 6	♦ 10983	♦ AQ2	1. Cappelletti, strong			
South HCP: 13	♣ KQJ72	♣ 963				
Contract: 2♥ E						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AK105	♠ 62		1NT	Pass	3NT
Vul: NS	♥ QJ83	♥ K74	AP			
North HCP: 13	♦ K74	♦ A10865				
South HCP: 13	♣ 108	♣ AQ3				
Contract: 3N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ K9643	♠ AQJ				1NT
Vul: EW	♥ AK2	♥ J4	Pass	2♥	Pass	2♠
North HCP: 15	♦ A32	♦ 109876	Pass	3NT	Pass	4♠
South HCP: 13	♣ J10	♣ KQ2	AP			
Contract: 4♠ S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 10987				
Vul: Both	♥ 973	♥ J2	1NT	AP		
North HCP: 15	♦ AK642	♦ Q953				
South HCP: 6	♣ A6	♣ QJ10				
Contract: 1N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ A72	♠ KQ83				1NT
Vul: None	♥ 864	♥ AJ7	Pass	2NT	AP	
North HCP: 10	♦ J94	♦ 8765				
South HCP: 14	♣ KQ43	♣ A2				
Contract: 2N S						

Board: 342

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ Q1075

♥ K9

♦ AQJ2

♣ Q97

South:

♠ AJ3

♥ 632

♦ 96

♣ AK854

West	North	East	South
	1NT	Pass	3NT
AP			

South hands (Practice Page)

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

Board: 337	♠ KJ10	West Doubles 1NT if possible.
Dealer: S	♥ K1095	East Bids 2♥ if possible.
Vul: Both	♦ AQ2	
HCP: 13	♣ 963	You bid first.

Board: 338	♠ 62	The opponents are silent.
Dealer: N	♥ K74	
Vul: NS	♦ A10865	Partner bids first.
HCP: 13	♣ AQ3	

Board: 339	♠ AQJ	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ 109876	You bid first.
HCP: 13	♣ KQ2	

Board: 340	♠ 10987	The opponents are silent.
Dealer: N	♥ J2	
Vul: Both	♦ Q953	Partner bids first.
HCP: 6	♣ QJ10	

Board: 341	♠ KQ83	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ 8765	You bid first.
HCP: 14	♣ A2	

Board: 342	♠ AJ3	The opponents are silent.
Dealer: N	♥ 632	
Vul: EW	♦ 96	Partner bids first.
HCP: 12	♣ AK854	

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

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KJ10				1NT
Vul: Both	♥ 82	♥ K1095	X ¹	Pass	2♥	AP
North HCP: 6	♦ 10983	♦ AQ2	1. Cappelletti, strong			
South HCP: 13	♣ KQJ72	♣ 963				
Contract: 2♥ E						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AK105	♠ 62				
Vul: NS	♥ QJ83	♥ K74		1NT	Pass	3NT
North HCP: 13	♦ K74	♦ A10865	AP			
South HCP: 13	♣ 108	♣ AQ3				
Contract: 3N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ K9643	♠ AQJ				1NT
Vul: EW	♥ AK2	♥ J4	Pass	2♥	Pass	2♠
North HCP: 15	♦ A32	♦ 109876	Pass	3NT	Pass	4♠
South HCP: 13	♣ J10	♣ KQ2	AP			
Contract: 4♠ S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 10987				
Vul: Both	♥ 973	♥ J2				
North HCP: 15	♦ AK642	♦ Q953		1NT	AP	
South HCP: 6	♣ A6	♣ QJ10				
Contract: 1N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ A72	♠ KQ83				
Vul: None	♥ 864	♥ AJ7				1NT
North HCP: 10	♦ J94	♦ 8765	Pass	2NT	AP	
South HCP: 14	♣ KQ43	♣ A2				
Contract: 2N S						

Board: 342

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ Q1075

♥ K9

♦ AQJ2

♣ Q97

South:

♠ AJ3

♥ 632

♦ 96

♣ AK854

West	North	East	South
	1NT	Pass	3NT
AP			

North hands (Practice Page)

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

Board: 343
Dealer: S
Vul: Both
HCP: 7

♠ A832
♥ 865
♦ 973
♣ K52

The opponents are silent.

Partner bids first.

Board: 344
Dealer: N
Vul: None
HCP: 15

♠ A87
♥ K54
♦ K10
♣ AJ984

The opponents are silent.

You bid first.

Board: 345
Dealer: S
Vul: NS
HCP: 10

♠ K
♥ K98763
♦ 964
♣ A102

East Bids 2♥ if possible.

West Bids 2♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 346
Dealer: N
Vul: Both
HCP: 13

♠ KJ976
♥ K2
♦ K52
♣ K82

West Doubles 2♣ if possible.

You bid first.

Board: 347
Dealer: S
Vul: None
HCP: 7

♠ QJ9732
♥ 942
♦ A95
♣ 5

East Bids 2♠ if possible.

West Bids 2NT if possible.

Partner bids first.

Board: 348
Dealer: N
Vul: NS
HCP: 13

♠ Q865
♥ J84
♦ AQ10
♣ A52

West Bids 3♣ if possible.

You bid first.

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

Board: 343

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1N S

North:

♠ A832

♥ 865

♦ 973

♣ K52

South:

♠ J96

♥ AQ73

♦ A85

♣ QJ10

West North East South

1NT

AP

Board: 344

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ A87

♥ K54

♦ K10

♣ AJ984

South:

♠ J96

♥ Q32

♦ AQ9762

♣ 10

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 345

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 5♥ N

North:

♠ K

♥ K98763

♦ 964

♣ A102

South:

♠ AQ7

♥ QJ10

♦ KQ7

♣ J984

West North East South

1NT

Pass 2♦ 2♥¹ X

2♠ 4♥ Pass Pass

4♠ Pass Pass 5♥

AP

1. Michaels Cuebid

Board: 346

Dealer: N

Vul: Both

North HCP: 13

South HCP: 13

Contract: 4♠ N

North:

♠ KJ976

♥ K2

♦ K52

♣ K82

South:

♠ A42

♥ J1095

♦ AQ104

♣ Q10

West North East South

1NT Pass 2♣¹

X 3♦² Pass 4♣³

Pass 4♠ AP

1. Stayman

2. artificial

3. limit raise or better in ♠

Board: 347

Dealer: S

Vul: None

North HCP: 7

South HCP: 14

Contract: 3♠ N

North:

♠ QJ9732

♥ 942

♦ A95

♣ 5

South:

♠ AK108

♥ Q105

♦ KQ76

♣ 104

West North East South

1NT

Pass 2♥ 2♠¹ Pass

2NT² 3♠ AP

1. Michaels Cuebid

2. to the partner's longer

Board: 348

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 4♠ N

North:

♠ Q865

♥ J84

♦ AQ10

♣ A52

South:

♠ K9732

♥ KQ10

♦ K864

♣ 7

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

South hands (Practice Page)

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

Board: 343	♠ J96	The opponents are silent.
Dealer: S	♥ AQ73	
Vul: Both	♦ A85	You bid first.
HCP: 14	♣ QJ10	

Board: 344	♠ J96	The opponents are silent.
Dealer: N	♥ Q32	
Vul: None	♦ AQ9762	Partner bids first.
HCP: 9	♣ 10	

Board: 345	♠ AQ7	East Bids 2♥ if possible.
Dealer: S	♥ QJ10	West Bids 2♠ if possible.
Vul: NS	♦ KQ7	West Bids 4♠ if possible.
HCP: 15	♣ J984	You bid first.

Board: 346	♠ A42	West Doubles 2♣ if possible.
Dealer: N	♥ J1095	
Vul: Both	♦ AQ104	Partner bids first.
HCP: 13	♣ Q10	

Board: 347	♠ AK108	East Bids 2♠ if possible.
Dealer: S	♥ Q105	West Bids 2NT if possible.
Vul: None	♦ KQ76	
HCP: 14	♣ 104	You bid first.

Board: 348	♠ K9732	West Bids 3♣ if possible.
Dealer: N	♥ KQ10	
Vul: NS	♦ K864	Partner bids first.
HCP: 11	♣ 7	

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

Board: 343

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1N S

North:

♠ A832

♥ 865

♦ 973

♣ K52

South:

♠ J96

♥ AQ73

♦ A85

♣ QJ10

West North East South

1NT

AP

Board: 344

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ A87

♥ K54

♦ K10

♣ AJ984

South:

♠ J96

♥ Q32

♦ AQ9762

♣ 10

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 345

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 5♥ N

North:

♠ K

♥ K98763

♦ 964

♣ A102

South:

♠ AQ7

♥ QJ10

♦ KQ7

♣ J984

West North East South

1NT

Pass 2♦ 2♥¹ X

2♠ 4♥ Pass Pass

4♠ Pass Pass 5♥

AP

1. Michaels Cuebid

Board: 346

Dealer: N

Vul: Both

North HCP: 13

South HCP: 13

Contract: 4♠ N

North:

♠ KJ976

♥ K2

♦ K52

♣ K82

South:

♠ A42

♥ J1095

♦ AQ104

♣ Q10

West North East South

1NT Pass 2♣¹

X 3♦² Pass 4♣³

Pass 4♠ AP

1. Stayman

2. artificial

3. limit raise or better in ♠

Board: 347

Dealer: S

Vul: None

North HCP: 7

South HCP: 14

Contract: 3♠ N

North:

♠ QJ9732

♥ 942

♦ A95

♣ 5

South:

♠ AK108

♥ Q105

♦ KQ76

♣ 104

West North East South

1NT

Pass 2♥ 2♠¹ Pass

2NT² 3♠ AP

1. Michaels Cuebid

2. to the partner's longer

Board: 348

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 4♠ N

North:

♠ Q865

♥ J84

♦ AQ10

♣ A52

South:

♠ K9732

♥ KQ10

♦ K864

♣ 7

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

North hands (Practice Page)

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

Board: 349 ♠ K6
Dealer: S ♥ 10942
Vul: EW ♦ 1082
HCP: 4 ♣ J632

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

Partner bids first.

Board: 350 ♠ KQ7
Dealer: N ♥ QJ
Vul: None ♦ K6532
HCP: 14 ♣ K42

West Doubles Pass if possible.

You bid first.

Board: 351 ♠ AK5
Dealer: S ♥ 9854
Vul: NS ♦ A1094
HCP: 15 ♣ A10

The opponents are silent.

Partner bids first.

Board: 352 ♠ AK9
Dealer: N ♥ 654
Vul: NS ♦ KJ109
HCP: 15 ♣ A42

The opponents are silent.

You bid first.

Board: 353 ♠ 10985432
Dealer: S ♥ 10
Vul: Both ♦ 74
HCP: 0 ♣ 532

West Doubles 1NT if possible.
East Doubles 4♥ if possible.
East Doubles 4♠ if possible.

Partner bids first.

Board: 354 ♠ AK72
Dealer: N ♥ K987
Vul: None ♦ Q73
HCP: 13 ♣ J5

The opponents are silent.

You bid first.

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

Board: 349
Dealer: S
Vul: EW
North HCP: 4
South HCP: 13
Contract: 2♠ W

North:
♠ K6
♥ 10942
♦ 1082
♣ J632

South:
♠ A432
♥ KQ
♦ Q976
♣ Q95

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

Board: 350
Dealer: N
Vul: None
North HCP: 14
South HCP: 7
Contract: 2♦ N

North:
♠ KQ7
♥ QJ
♦ K6532
♣ K42

South:
♠ 864
♥ K1064
♦ Q107
♣ Q98

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

Board: 351
Dealer: S
Vul: NS
North HCP: 15
South HCP: 14
Contract: 3N S

North:
♠ AK5
♥ 9854
♦ A1094
♣ A10

South:
♠ 9643
♥ AKQ
♦ K76
♣ Q63

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

Board: 352
Dealer: N
Vul: NS
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ AK9
♥ 654
♦ KJ109
♣ A42

South:
♠ Q62
♥ AQ82
♦ Q6432
♣ 3

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

Board: 353
Dealer: S
Vul: Both
North HCP: 0
South HCP: 15
Contract: 4♠X N

North:
♠ 10985432
♥ 10
♦ 74
♣ 532

South:
♠ QJ
♥ Q64
♦ AQJ105
♣ K87

West	North	East	South
			1NT
X ¹	4♥ ²	X	Pass ³
Pass	4♠	X	AP
1. Cappelletti, strong			
2. Texas			
3. denies a ♥ stopper			

Board: 354

Dealer: N

Vul: None

North HCP: 13

South HCP: 10

Contract: 2N N

North:

♠ AK72

♥ K987

♦ Q73

♣ J5

South:

♠ 843

♥ J4

♦ 6542

♣ AKQ9

West	North	East	South
	1NT	Pass	2NT
AP			

South hands (Practice Page)

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

Board: 349
Dealer: S
Vul: EW
HCP: 13

♠ A432
♥ KQ
♦ Q976
♣ Q95

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

You bid first.

Board: 350
Dealer: N
Vul: None
HCP: 7

♠ 864
♥ K1064
♦ Q107
♣ Q98

West Doubles Pass if possible.

Partner bids first.

Board: 351
Dealer: S
Vul: NS
HCP: 14

♠ 9643
♥ AKQ
♦ K76
♣ Q63

The opponents are silent.

You bid first.

Board: 352
Dealer: N
Vul: NS
HCP: 10

♠ Q62
♥ AQ82
♦ Q6432
♣ 3

The opponents are silent.

Partner bids first.

Board: 353
Dealer: S
Vul: Both
HCP: 15

♠ QJ
♥ Q64
♦ AQJ105
♣ K87

West Doubles 1NT if possible.
East Doubles 4♥ if possible.
East Doubles 4♠ if possible.

You bid first.

Board: 354
Dealer: N
Vul: None
HCP: 10

♠ 843
♥ J4
♦ 6542
♣ AKQ9

The opponents are silent.

Partner bids first.

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

Board: 349
Dealer: S
Vul: EW
North HCP: 4
South HCP: 13
Contract: 2♠ W

North:
♠ K6
♥ 10942
♦ 1082
♣ J632

South:
♠ A432
♥ KQ
♦ Q976
♣ Q95

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

Board: 350
Dealer: N
Vul: None
North HCP: 14
South HCP: 7
Contract: 2♦ N

North:
♠ KQ7
♥ QJ
♦ K6532
♣ K42

South:
♠ 864
♥ K1064
♦ Q107
♣ Q98

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

Board: 351
Dealer: S
Vul: NS
North HCP: 15
South HCP: 14
Contract: 3N S

North:
♠ AK5
♥ 9854
♦ A1094
♣ A10

South:
♠ 9643
♥ AKQ
♦ K76
♣ Q63

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

Board: 352
Dealer: N
Vul: NS
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ AK9
♥ 654
♦ KJ109
♣ A42

South:
♠ Q62
♥ AQ82
♦ Q6432
♣ 3

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

Board: 353
Dealer: S
Vul: Both
North HCP: 0
South HCP: 15
Contract: 4♠X N

North:
♠ 10985432
♥ 10
♦ 74
♣ 532

South:
♠ QJ
♥ Q64
♦ AQJ105
♣ K87

West	North	East	South
			1NT
X ¹	4♥ ²	X	Pass ³
Pass	4♠	X	AP
1. Cappelletti, strong			
2. Texas			
3. denies a ♥ stopper			

Board: 354

Dealer: N

Vul: None

North HCP: 13

South HCP: 10

Contract: 2N N

North:

♠ AK72

♥ K987

♦ Q73

♣ J5

South:

♠ 843

♥ J4

♦ 6542

♣ AKQ9

West	North	East	South
	1NT	Pass	2NT
AP			

North hands (Practice Page)

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

Board: 355 ♠ 6532
Dealer: S ♥ A
Vul: EW ♦ J874
HCP: 9 ♣ A964

The opponents are silent.

Partner bids first.

Board: 356 ♠ A54
Dealer: N ♥ 108
Vul: Both ♦ AQ743
HCP: 13 ♣ K62

East Doubles 2♦ if possible.

You bid first.

Board: 357 ♠ 654
Dealer: S ♥ Q3
Vul: None ♦ J732
HCP: 3 ♣ 10954

East Bids 2♥ if possible.

Partner bids first.

Board: 358 ♠ K87
Dealer: N ♥ K62
Vul: NS ♦ 92
HCP: 13 ♣ AK1097

East Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 359 ♠ J1073
Dealer: S ♥ 106
Vul: Both ♦ KJ7
HCP: 8 ♣ K1053

East Doubles Pass if possible.

Partner bids first.

Board: 360 ♠ QJ943
Dealer: N ♥ A5
Vul: NS ♦ K96
HCP: 15 ♣ KQ10

The opponents are silent.

You bid first.

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

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 6532	♠ Q1097				1NT
Vul: EW	♥ A	♥ KQJ10				
North HCP: 9	♦ J874	♦ Q52	AP			
South HCP: 13	♣ A964	♣ K10				
Contract: 1N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ KQ863		1NT	Pass	2♣ ¹
Vul: Both	♥ 108	♥ AK43	Pass	2♦	X	3♠
North HCP: 13	♦ AQ743	♦ J	Pass	4♠	AP	
South HCP: 14	♣ K62	♣ J54	1. Stayman			
Contract: 4♠ S						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ K107				1NT
Vul: None	♥ Q3	♥ 9542	Pass	Pass	2♥ ¹	AP
North HCP: 3	♦ J732	♦ A864	1. Cappelletti, 5M-4m			
South HCP: 14	♣ 10954	♣ AK				
Contract: 3♥ E						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ Q1092		1NT	2♥ ¹	Pass
Vul: NS	♥ K62	♥ 4	3♥	Pass	Pass	XA♠♠
North HCP: 13	♦ 92	♦ AQJ3	AP			
South HCP: 9	♣ AK1097	♣ 8543	1. Cappelletti, 5M-4m			
Contract: 3♥ X E						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ J1073	♠ K95				1NT
Vul: Both	♥ 106	♥ A95	Pass	Pass	X ¹	AP
North HCP: 8	♦ KJ7	♦ AQ65	1. Cappelletti, strong			
South HCP: 14	♣ K1053	♣ J82				
Contract: 1NX S						

Board: 360

Dealer: N

Vul: NS

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ QJ943

♥ A5

♦ K96

♣ KQ10

South:

♠ A6

♥ 92

♦ Q8732

♣ AJ53

West	North	East	South
	1NT	Pass	3NT
AP			

South hands (Practice Page)

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

Board: 355	♠ Q1097	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: EW	♦ Q52	You bid first.
HCP: 13	♣ K10	
Board: 356	♠ KQ863	East Doubles 2♦ if possible.
Dealer: N	♥ AK43	
Vul: Both	♦ J	Partner bids first.
HCP: 14	♣ J54	
Board: 357	♠ K107	East Bids 2♥ if possible.
Dealer: S	♥ 9542	
Vul: None	♦ A864	You bid first.
HCP: 14	♣ AK	
Board: 358	♠ Q1092	East Bids 2♥ if possible.
Dealer: N	♥ 4	West Bids 3♥ if possible.
Vul: NS	♦ AQJ3	
HCP: 9	♣ 8543	Partner bids first.
Board: 359	♠ K95	East Doubles Pass if possible.
Dealer: S	♥ A95	
Vul: Both	♦ AQ65	You bid first.
HCP: 14	♣ J82	
Board: 360	♠ A6	The opponents are silent.
Dealer: N	♥ 92	
Vul: NS	♦ Q8732	Partner bids first.
HCP: 11	♣ AJ53	

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

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 6532	♠ Q1097				1NT
Vul: EW	♥ A	♥ KQJ10				
North HCP: 9	♦ J874	♦ Q52	AP			
South HCP: 13	♣ A964	♣ K10				
Contract: 1N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ KQ863		1NT	Pass	2♣ ¹
Vul: Both	♥ 108	♥ AK43	Pass	2♦	X	3♠
North HCP: 13	♦ AQ743	♦ J	Pass	4♠	AP	
South HCP: 14	♣ K62	♣ J54	1. Stayman			
Contract: 4♠ S						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ K107				1NT
Vul: None	♥ Q3	♥ 9542	Pass	Pass	2♥ ¹	AP
North HCP: 3	♦ J732	♦ A864	1. Cappelletti, 5M-4m			
South HCP: 14	♣ 10954	♣ AK				
Contract: 3♥ E						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ Q1092		1NT	2♥ ¹	Pass
Vul: NS	♥ K62	♥ 4	3♥	Pass	Pass	XA♠♠
North HCP: 13	♦ 92	♦ AQJ3	AP			
South HCP: 9	♣ AK1097	♣ 8543	1. Cappelletti, 5M-4m			
Contract: 3♥ X E						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ J1073	♠ K95				1NT
Vul: Both	♥ 106	♥ A95	Pass	Pass	X ¹	AP
North HCP: 8	♦ KJ7	♦ AQ65	1. Cappelletti, strong			
South HCP: 14	♣ K1053	♣ J82				
Contract: 1NX S						

Board: 360

Dealer: N

Vul: NS

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ QJ943

♥ A5

♦ K96

♣ KQ10

South:

♠ A6

♥ 92

♦ Q8732

♣ AJ53

West	North	East	South
	1NT	Pass	3NT
AP			

North hands (Practice Page)

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

Board: 361	♠ AKJ1032	West Bids 2NT if possible. Partner bids first.
Dealer: S	♥ 9872	
Vul: None	♦ 8	
HCP: 12	♣ A5	

Board: 362	♠ 1092	The opponents are silent. You bid first.
Dealer: N	♥ KQ9	
Vul: EW	♦ K1083	
HCP: 13	♣ KQ5	

Board: 363	♠ KQ	The opponents are silent. Partner bids first.
Dealer: S	♥ QJ984	
Vul: Both	♦ 74	
HCP: 8	♣ 10765	

Board: 364	♠ K82	The opponents are silent. You bid first.
Dealer: N	♥ QJ6	
Vul: NS	♦ AK1042	
HCP: 13	♣ 82	

Board: 365	♠ J76	East Bids 2♠ if possible. West Bids 3♥ if possible. East Bids 3♠ if possible. Partner bids first.
Dealer: S	♥ J10973	
Vul: Both	♦ QJ	
HCP: 6	♣ J82	

Board: 366	♠ KJ73	The opponents are silent. You bid first.
Dealer: N	♥ Q8	
Vul: None	♦ 632	
HCP: 14	♣ AKJ8	

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

Board: 361
Dealer: S
Vul: None
North HCP: 12
South HCP: 14
Contract: 5♠ N

North:
♠ AKJ1032
♥ 9872
♦ 8
♣ A5

South:
♠ 9765
♥ K65
♦ AKJ5
♣ K8

West	North	East	South
			1NT

2NT ¹	3♠	Pass	4♣ ²
Pass	4♦ ³	Pass	4♠
Pass	4NT ⁴	Pass	5♦
Pass	5♠	AP	

1. Unusual 2NT
2. limit raise or better in ♠
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠

Board: 362
Dealer: N
Vul: EW
North HCP: 13
South HCP: 7
Contract: 1N N

North:
♠ 1092
♥ KQ9
♦ K1083
♣ KQ5

South:
♠ J54
♥ 853
♦ AQ964
♣ 93

West	North	East	South
	1NT	AP	

Board: 363
Dealer: S
Vul: Both
North HCP: 8
South HCP: 13
Contract: 2♥ S

North:
♠ KQ
♥ QJ984
♦ 74
♣ 10765

South:
♠ A1065
♥ A5
♦ Q83
♣ QJ83

West	North	East	South
			1NT

Pass	2♦	Pass	2♥
AP			

Board: 364
Dealer: N
Vul: NS
North HCP: 13
South HCP: 12
Contract: 3N N

North:
♠ K82
♥ QJ6
♦ AK1042
♣ 82

South:
♠ Q54
♥ K108
♦ 6
♣ AK9643

West	North	East	South
	1NT	Pass	3NT

AP

Board: 365
Dealer: S
Vul: Both
North HCP: 6
South HCP: 13
Contract: 3♠ E

North:
♠ J76
♥ J10973
♦ QJ
♣ J82

South:
♠ 103
♥ KQ5
♦ K72
♣ KQ1094

West	North	East	South
			1NT

Pass	2♦	2♠	Pass
3♥ ¹	Pass	3♠	AP

1. limit raise or better in ♠

Board: 366

Dealer: N

Vul: None

North HCP: 14

South HCP: 9

Contract: 3♦ N

North:

♠ KJ73

♥ Q8

♦ 632

♣ AKJ8

South:

♠ 1084

♥ 976

♦ AQJ1075

♣ Q

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

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

Board: 361	♠ 9765	West Bids 2NT if possible.
Dealer: S	♥ K65	
Vul: None	♦ AKJ5	You bid first.
HCP: 14	♣ K8	

Board: 362	♠ J54	The opponents are silent.
Dealer: N	♥ 853	
Vul: EW	♦ AQ964	Partner bids first.
HCP: 7	♣ 93	

Board: 363	♠ A1065	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ Q83	You bid first.
HCP: 13	♣ QJ83	

Board: 364	♠ Q54	The opponents are silent.
Dealer: N	♥ K108	
Vul: NS	♦ 6	Partner bids first.
HCP: 12	♣ AK9643	

Board: 365	♠ 103	East Bids 2♠ if possible.
Dealer: S	♥ KQ5	West Bids 3♥ if possible.
Vul: Both	♦ K72	East Bids 3♠ if possible.
HCP: 13	♣ KQ1094	You bid first.

Board: 366	♠ 1084	The opponents are silent.
Dealer: N	♥ 976	
Vul: None	♦ AQJ1075	Partner bids first.
HCP: 9	♣ Q	

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

Board: 361
Dealer: S
Vul: None
North HCP: 12
South HCP: 14
Contract: 5♠ N

North:
♠ AKJ1032
♥ 9872
♦ 8
♣ A5

South:
♠ 9765
♥ K65
♦ AKJ5
♣ K8

West	North	East	South
			1NT

2NT ¹	3♠	Pass	4♣ ²
Pass	4♦ ³	Pass	4♠
Pass	4NT ⁴	Pass	5♦
Pass	5♠	AP	

1. Unusual 2NT
2. limit raise or better in ♠
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠

Board: 362
Dealer: N
Vul: EW
North HCP: 13
South HCP: 7
Contract: 1N N

North:
♠ 1092
♥ KQ9
♦ K1083
♣ KQ5

South:
♠ J54
♥ 853
♦ AQ964
♣ 93

West	North	East	South
	1NT	AP	

Board: 363
Dealer: S
Vul: Both
North HCP: 8
South HCP: 13
Contract: 2♥ S

North:
♠ KQ
♥ QJ984
♦ 74
♣ 10765

South:
♠ A1065
♥ A5
♦ Q83
♣ QJ83

West	North	East	South
			1NT

Pass	2♦	Pass	2♥
AP			

Board: 364
Dealer: N
Vul: NS
North HCP: 13
South HCP: 12
Contract: 3N N

North:
♠ K82
♥ QJ6
♦ AK1042
♣ 82

South:
♠ Q54
♥ K108
♦ 6
♣ AK9643

West	North	East	South
	1NT	Pass	3NT

AP

Board: 365
Dealer: S
Vul: Both
North HCP: 6
South HCP: 13
Contract: 3♠ E

North:
♠ J76
♥ J10973
♦ QJ
♣ J82

South:
♠ 103
♥ KQ5
♦ K72
♣ KQ1094

West	North	East	South
			1NT

Pass	2♦	2♠	Pass
3♥ ¹	Pass	3♠	AP

1. limit raise or better in ♠

Board: 366

Dealer: N

Vul: None

North HCP: 14

South HCP: 9

Contract: 3♦ N

North:

♠ KJ73

♥ Q8

♦ 632

♣ AKJ8

South:

♠ 1084

♥ 976

♦ AQJ1075

♣ Q

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

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

Board: 367	♠ 765	The opponents are silent.
Dealer: S	♥ J85	
Vul: EW	♦ AJ872	Partner bids first.
HCP: 6	♣ 32	
Board: 368	♠ QJ	The opponents are silent.
Dealer: N	♥ K109	
Vul: Both	♦ AQ1092	You bid first.
HCP: 15	♣ QJ10	
Board: 369	♠ Q87543	West Doubles 2♠ if possible.
Dealer: S	♥ J953	East Bids 3♣ if possible.
Vul: NS	♦ 3	
HCP: 3	♣ 43	Partner bids first.
Board: 370	♠ J108	West Bids 2♥ if possible.
Dealer: N	♥ AK	East Bids 2♠ if possible.
Vul: Both	♦ K75	
HCP: 13	♣ Q8653	You bid first.
Board: 371	♠ AQ64	West Doubles 2♦ if possible.
Dealer: S	♥ Q96	
Vul: None	♦ 63	Partner bids first.
HCP: 15	♣ AK85	
Board: 372	♠ K97	East Bids 2♣ if possible.
Dealer: N	♥ J42	West Doubles Pass if possible.
Vul: NS	♦ K3	
HCP: 13	♣ AQ732	You bid first.

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

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ A1042				1NT
Vul: EW	♥ J85	♥ A92				
North HCP: 6	♦ AJ872	♦ K10	AP			
South HCP: 14	♣ 32	♣ K976				
Contract: 1N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 8752				
Vul: Both	♥ K109	♥ J53		1NT	AP	
North HCP: 15	♦ AQ1092	♦ 54				
South HCP: 1	♣ QJ10	♣ 9754				
Contract: 1N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ Q87543	♠ KJ2				1NT
Vul: NS	♥ J953	♥ Q108	Pass	2♥	Pass	2♠
North HCP: 3	♦ 3	♦ KQ86	X	Pass	3♣	AP
South HCP: 15	♣ 43	♣ A72				
Contract: 3♣ E						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ 32				
Vul: Both	♥ AK	♥ 9875		1NT	Pass	Pass
North HCP: 13	♦ K75	♦ A983	2♥ ¹	Pass	2♠	AP
South HCP: 7	♣ Q8653	♣ K74	1. Cappelletti, 5M-4m			
Contract: 2♠ E						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ AQ64	♠ 982				1NT
Vul: None	♥ Q96	♥ AJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 15	♦ 63	♦ AQ98	X	3NT	AP	
South HCP: 13	♣ AK85	♣ Q109	1. Stayman			
Contract: 3N S						

Board: 372

Dealer: N

Vul: NS

North HCP: 13

South HCP: 5

Contract: 5♣X N

North:

♠ K97

♥ J42

♦ K3

♣ AQ732

South:

♠ 8

♥ 103

♦ Q8762

♣ K8654

West	North	East	South
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1NT	2♣ ¹	4♠ ²
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Pass	5♣	Pass	Pass
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X	AP		
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1. Cappelletti, any 6+ suit

2. Minors

South hands (Practice Page)

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

Board: 367	♠ A1042	The opponents are silent.
Dealer: S	♥ A92	
Vul: EW	♦ K10	You bid first.
HCP: 14	♣ K976	
Board: 368	♠ 8752	The opponents are silent.
Dealer: N	♥ J53	
Vul: Both	♦ 54	Partner bids first.
HCP: 1	♣ 9754	
Board: 369	♠ KJ2	West Doubles 2♠ if possible.
Dealer: S	♥ Q108	East Bids 3♣ if possible.
Vul: NS	♦ KQ86	
HCP: 15	♣ A72	You bid first.
Board: 370	♠ 32	West Bids 2♥ if possible.
Dealer: N	♥ 9875	East Bids 2♠ if possible.
Vul: Both	♦ A983	
HCP: 7	♣ K74	Partner bids first.
Board: 371	♠ 982	West Doubles 2♦ if possible.
Dealer: S	♥ AJ8	
Vul: None	♦ AQ98	You bid first.
HCP: 13	♣ Q109	
Board: 372	♠ 8	East Bids 2♣ if possible.
Dealer: N	♥ 103	West Doubles Pass if possible.
Vul: NS	♦ Q8762	
HCP: 5	♣ K8654	Partner bids first.

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

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ A1042				1NT
Vul: EW	♥ J85	♥ A92				
North HCP: 6	♦ AJ872	♦ K10	AP			
South HCP: 14	♣ 32	♣ K976				
Contract: 1N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 8752				
Vul: Both	♥ K109	♥ J53		1NT	AP	
North HCP: 15	♦ AQ1092	♦ 54				
South HCP: 1	♣ QJ10	♣ 9754				
Contract: 1N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ Q87543	♠ KJ2				1NT
Vul: NS	♥ J953	♥ Q108	Pass	2♥	Pass	2♠
North HCP: 3	♦ 3	♦ KQ86	X	Pass	3♣	AP
South HCP: 15	♣ 43	♣ A72				
Contract: 3♣ E						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ 32				
Vul: Both	♥ AK	♥ 9875		1NT	Pass	Pass
North HCP: 13	♦ K75	♦ A983	2♥ ¹	Pass	2♠	AP
South HCP: 7	♣ Q8653	♣ K74	1. Cappelletti, 5M-4m			
Contract: 2♠ E						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ AQ64	♠ 982				1NT
Vul: None	♥ Q96	♥ AJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 15	♦ 63	♦ AQ98	X	3NT	AP	
South HCP: 13	♣ AK85	♣ Q109	1. Stayman			
Contract: 3N S						

Board: 372

Dealer: N

Vul: NS

North HCP: 13

South HCP: 5

Contract: 5♣X N

North:

♠ K97

♥ J42

♦ K3

♣ AQ732

South:

♠ 8

♥ 103

♦ Q8762

♣ K8654

West North East South

1NT 2♣¹ 4♠²

Pass 5♣ Pass Pass

X AP

1. Cappelletti, any 6+ suit

2. Minors

North hands (Practice Page)

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

Board: 373	♠ K74	West Doubles 2♥ if possible.
Dealer: S	♥ AJ1096	
Vul: EW	♦ J10732	Partner bids first.
HCP: 9	♣ —	

Board: 374	♠ A32	East Doubles 1NT if possible.
Dealer: N	♥ K2	
Vul: NS	♦ 865	You bid first.
HCP: 14	♣ AK853	

Board: 375	♠ J1085	The opponents are silent.
Dealer: S	♥ 854	
Vul: EW	♦ 752	Partner bids first.
HCP: 5	♣ KJ5	

Board: 376	♠ K5	The opponents are silent.
Dealer: N	♥ 9754	
Vul: Both	♦ AKQ	You bid first.
HCP: 15	♣ QJ103	

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

Board: 373

Dealer: S

Vul: EW

North HCP: 9

South HCP: 14

Contract: 2♥X S

North:

♠ K74

♥ AJ1096

♦ J10732

♣ —

South:

♠ 1063

♥ K52

♦ Q6

♣ AKQ32

West North East South

1NT

Pass 2♦ Pass 2♥

X AP

Board: 374

Dealer: N

Vul: NS

North HCP: 14

South HCP: 7

Contract: 2♠ N

North:

♠ A32

♥ K2

♦ 865

♣ AK853

South:

♠ Q10864

♥ 754

♦ KQ1073

♣ —

West North East South

1NT X¹ 2♥

Pass 2♠ AP

1. Cappelletti, strong

Board: 375

Dealer: S

Vul: EW

North HCP: 5

South HCP: 15

Contract: 1N S

North:

♠ J1085

♥ 854

♦ 752

♣ KJ5

South:

♠ K7

♥ K103

♦ AK63

♣ Q876

West North East South

1NT

AP

Board: 376

Dealer: N

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3♠ N

North:

♠ K5

♥ 9754

♦ AKQ

♣ QJ103

South:

♠ AQJ1042

♥ 83

♦ 876

♣ A5

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

AP

South hands (Practice Page)

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

Board: 373
Dealer: S
Vul: EW
HCP: 14

♠ 1063
♥ K52
♦ Q6
♣ AKQ32

West Doubles 2♥ if possible.

You bid first.

Board: 374
Dealer: N
Vul: NS
HCP: 7

♠ Q10864
♥ 754
♦ KQ1073
♣ —

East Doubles 1NT if possible.

Partner bids first.

Board: 375
Dealer: S
Vul: EW
HCP: 15

♠ K7
♥ K103
♦ AK63
♣ Q876

The opponents are silent.

You bid first.

Board: 376
Dealer: N
Vul: Both
HCP: 11

♠ AQJ1042
♥ 83
♦ 876
♣ A5

The opponents are silent.

Partner bids first.

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

Board: 373

Dealer: S

Vul: EW

North HCP: 9

South HCP: 14

Contract: 2♥X S

North:

♠ K74

♥ AJ1096

♦ J10732

♣ —

South:

♠ 1063

♥ K52

♦ Q6

♣ AKQ32

West North East South

1NT

Pass 2♦ Pass 2♥

X AP

Board: 374

Dealer: N

Vul: NS

North HCP: 14

South HCP: 7

Contract: 2♠ N

North:

♠ A32

♥ K2

♦ 865

♣ AK853

South:

♠ Q10864

♥ 754

♦ KQ1073

♣ —

West North East South

1NT X¹ 2♥

Pass 2♠ AP

1. Cappelletti, strong

Board: 375

Dealer: S

Vul: EW

North HCP: 5

South HCP: 15

Contract: 1N S

North:

♠ J1085

♥ 854

♦ 752

♣ KJ5

South:

♠ K7

♥ K103

♦ AK63

♣ Q876

West North East South

1NT

AP

Board: 376

Dealer: N

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3♠ N

North:

♠ K5

♥ 9754

♦ AKQ

♣ QJ103

South:

♠ AQJ1042

♥ 83

♦ 876

♣ A5

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♠

AP