

North hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 1
Dealer: S
Vul: None
HCP: 7

♠ 107
♥ QJ62
♦ 942
♣ A1087

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

Partner bids first.

Board: 2
Dealer: N
Vul: NS
HCP: 13

♠ AJ94
♥ QJ
♦ KQ94
♣ 982

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

You bid first.

Board: 3
Dealer: S
Vul: EW
HCP: 9

♠ A1042
♥ 95
♦ K1083
♣ Q93

The opponents are silent.

Partner bids first.

Board: 4
Dealer: N
Vul: NS
HCP: 13

♠ AKJ6
♥ K7
♦ Q1083
♣ 1087

The opponents are silent.

You bid first.

Board: 5
Dealer: S
Vul: EW
HCP: 6

♠ A109764
♥ 83
♦ Q43
♣ 106

The opponents are silent.

Partner bids first.

Board: 6
Dealer: N
Vul: None
HCP: 13

♠ A1085
♥ AK43
♦ Q4
♣ 954

The opponents are silent.

You bid first.

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ K862				1NT
Vul: None	♥ QJ62	♥ AK73				
North HCP: 7	♦ 942	♦ QJ3	2♦ ¹	Pass	3♣	AP
South HCP: 13	♣ A1087	♣ 92	1. Cappelletti, both majors			
Contract: 3♣ E						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AJ94	♠ 10763		1NT	2♣ ¹	Pass
Vul: NS	♥ QJ	♥ 108				
North HCP: 13	♦ KQ94	♦ A32	2♦ ²	Pass	2♥	AP
South HCP: 7	♣ 982	♣ K765	1. Cappelletti, any 6+suit			
Contract: 2♥ E			2. automat			

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ K963				1NT
Vul: EW	♥ 95	♥ Q43				
North HCP: 9	♦ K1083	♦ 42	AP			
South HCP: 13	♣ Q93	♣ AKJ8				
Contract: 1N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 87		1NT	Pass	2♣ ¹
Vul: NS	♥ K7	♥ 10942	Pass	2♠	Pass	2NT
North HCP: 13	♦ Q1083	♦ 9	AP			
South HCP: 10	♣ 1087	♣ AKQJ52	1. Stayman			
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ A109764	♠ Q3				1NT
Vul: EW	♥ 83	♥ KQ104				
North HCP: 6	♦ Q43	♦ 972	Pass	2♥	Pass	2♠
South HCP: 13	♣ 106	♣ AQ72	AP			
Contract: 2♠ S						

Board: 6
Dealer: N
Vul: None
North HCP: 13
South HCP: 16
Contract: 6♠ N

North:
♠ A1085
♥ AK43
♦ Q4
♣ 954

South:
♠ KJ32
♥ 9
♦ AK632
♣ KQ10

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♥	Pass	6♠
AP			
1. Splinter			
2. Blackwood 0314, for ♠			

South hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 1 ♠ K862
Dealer: S ♥ AK73
Vul: None ♦ QJ3
HCP: 13 ♣ 92

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

You bid first.

Board: 2 ♠ 10763
Dealer: N ♥ 108
Vul: NS ♦ A32
HCP: 7 ♣ K765

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

Partner bids first.

Board: 3 ♠ K963
Dealer: S ♥ Q43
Vul: EW ♦ 42
HCP: 13 ♣ AKJ8

The opponents are silent.

You bid first.

Board: 4 ♠ 87
Dealer: N ♥ 10942
Vul: NS ♦ 9
HCP: 10 ♣ AKQJ52

The opponents are silent.

Partner bids first.

Board: 5 ♠ Q3
Dealer: S ♥ KQ104
Vul: EW ♦ 972
HCP: 13 ♣ AQ72

The opponents are silent.

You bid first.

Board: 6 ♠ KJ32
Dealer: N ♥ 9
Vul: None ♦ AK632
HCP: 16 ♣ KQ10

The opponents are silent.

Partner bids first.

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ K862				1NT
Vul: None	♥ QJ62	♥ AK73				
North HCP: 7	♦ 942	♦ QJ3	2♦ ¹	Pass	3♣	AP
South HCP: 13	♣ A1087	♣ 92	1. Cappelletti, both majors			
Contract: 3♣ E						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AJ94	♠ 10763		1NT	2♣ ¹	Pass
Vul: NS	♥ QJ	♥ 108				
North HCP: 13	♦ KQ94	♦ A32	2♦ ²	Pass	2♥	AP
South HCP: 7	♣ 982	♣ K765	1. Cappelletti, any 6+suit			
Contract: 2♥ E			2. automat			

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ K963				1NT
Vul: EW	♥ 95	♥ Q43				
North HCP: 9	♦ K1083	♦ 42	AP			
South HCP: 13	♣ Q93	♣ AKJ8				
Contract: 1N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 87		1NT	Pass	2♣ ¹
Vul: NS	♥ K7	♥ 10942	Pass	2♠	Pass	2NT
North HCP: 13	♦ Q1083	♦ 9	AP			
South HCP: 10	♣ 1087	♣ AKQJ52	1. Stayman			
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ A109764	♠ Q3				1NT
Vul: EW	♥ 83	♥ KQ104				
North HCP: 6	♦ Q43	♦ 972	Pass	2♥	Pass	2♠
South HCP: 13	♣ 106	♣ AQ72	AP			
Contract: 2♠ S						

Board: 6
Dealer: N
Vul: None
North HCP: 13
South HCP: 16
Contract: 6♠ N

North:
♠ A1085
♥ AK43
♦ Q4
♣ 954

South:
♠ KJ32
♥ 9
♦ AK632
♣ KQ10

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♥	Pass	6♠
AP			
1. Splinter			
2. Blackwood 0314, for ♠			

North hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 7	♠ K105	The opponents are silent.
Dealer: S	♥ KQJ104	
Vul: NS	♦ 1097	Partner bids first.
HCP: 12	♣ K6	

Board: 8	♠ A852	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: Both	♦ QJ86	You bid first.
HCP: 13	♣ 85	

Board: 9	♠ QJ5	The opponents are silent.
Dealer: S	♥ 104	
Vul: EW	♦ KQ74	Partner bids first.
HCP: 10	♣ Q942	

Board: 10	♠ KQ72	The opponents are silent.
Dealer: N	♥ 632	
Vul: NS	♦ A1032	You bid first.
HCP: 13	♣ A8	

Board: 11	♠ J543	The opponents are silent.
Dealer: S	♥ J65	
Vul: EW	♦ Q842	Partner bids first.
HCP: 5	♣ J2	

Board: 12	♠ Q105	West Doubles Pass if possible. East Bids 3♣ if possible.
Dealer: N	♥ QJ4	
Vul: NS	♦ K1097	You bid first.
HCP: 13	♣ AJ3	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ64				1NT
Vul: NS	♥ KQJ104	♥ 862	Pass	2♦	Pass	2♥
North HCP: 12	♦ 1097	♦ AJ4	Pass	3NT	Pass	4♥
South HCP: 13	♣ K6	♣ Q105	AP			
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ 4				
Vul: Both	♥ AQ5	♥ 97642		1NT	Pass	2♦
North HCP: 13	♦ QJ86	♦ 10975	Pass	2♥	AP	
South HCP: 3	♣ 85	♣ K103				
Contract: 2♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A742				
Vul: EW	♥ 104	♥ KJ65				1NT
North HCP: 10	♦ KQ74	♦ 93	Pass	2NT	AP	
South HCP: 13	♣ Q942	♣ AJ7				
Contract: 2N S						

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ J543	♠ Q7				
Vul: EW	♥ J65	♥ K83				1NT
North HCP: 5	♦ Q842	♦ AJ96	AP			
South HCP: 13	♣ J2	♣ K854				
Contract: 1N S						

Board: 12

Dealer: N

Vul: NS

North HCP: 13

South HCP: 5

Contract: 3♣ E

North:

♠ Q105

♥ QJ4

♦ K1097

♣ AJ3

South:

♠ J62

♥ A7532

♦ 64

♣ 752

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 10-13 HCP and not 5/4 in the majors

Board: 7 ♠ AQ64
Dealer: S ♥ 862
Vul: NS ♦ AJ4
HCP: 13 ♣ Q105

The opponents are silent.

You bid first.

Board: 8 ♠ 4
Dealer: N ♥ 97642
Vul: Both ♦ 10975
HCP: 3 ♣ K103

The opponents are silent.

Partner bids first.

Board: 9 ♠ A742
Dealer: S ♥ KJ65
Vul: EW ♦ 93
HCP: 13 ♣ AJ7

The opponents are silent.

You bid first.

Board: 10 ♠ 53
Dealer: N ♥ KJ54
Vul: NS ♦ 874
HCP: 10 ♣ KQJ3

The opponents are silent.

Partner bids first.

Board: 11 ♠ Q7
Dealer: S ♥ K83
Vul: EW ♦ AJ96
HCP: 13 ♣ K854

The opponents are silent.

You bid first.

Board: 12 ♠ J62
Dealer: N ♥ A7532
Vul: NS ♦ 64
HCP: 5 ♣ 752

West Doubles Pass if possible.

East Bids 3♣ if possible.

Partner bids first.

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ64				1NT
Vul: NS	♥ KQJ104	♥ 862	Pass	2♦	Pass	2♥
North HCP: 12	♦ 1097	♦ AJ4	Pass	3NT	Pass	4♥
South HCP: 13	♣ K6	♣ Q105	AP			
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ 4				
Vul: Both	♥ AQ5	♥ 97642		1NT	Pass	2♦
North HCP: 13	♦ QJ86	♦ 10975	Pass	2♥	AP	
South HCP: 3	♣ 85	♣ K103				
Contract: 2♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A742				
Vul: EW	♥ 104	♥ KJ65				1NT
North HCP: 10	♦ KQ74	♦ 93	Pass	2NT	AP	
South HCP: 13	♣ Q942	♣ AJ7				
Contract: 2N S						

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ J543	♠ Q7				
Vul: EW	♥ J65	♥ K83				1NT
North HCP: 5	♦ Q842	♦ AJ96	AP			
South HCP: 13	♣ J2	♣ K854				
Contract: 1N S						

Board: 12

Dealer: N

Vul: NS

North HCP: 13

South HCP: 5

Contract: 3♣ E

North:

♠ Q105

♥ QJ4

♦ K1097

♣ AJ3

South:

♠ J62

♥ A7532

♦ 64

♣ 752

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 10-13 HCP and not 5/4 in the majors

Board: 13
Dealer: S
Vul: EW
HCP: 5

♠ 6532
♥ K9
♦ 986
♣ Q986

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

Partner bids first.

Board: 14
Dealer: N
Vul: None
HCP: 13

♠ K764
♥ A6
♦ KJ42
♣ Q87

The opponents are silent.

You bid first.

Board: 15
Dealer: S
Vul: Both
HCP: 9

♠ 3
♥ J4
♦ AKJ854
♣ 7643

The opponents are silent.

Partner bids first.

Board: 16
Dealer: N
Vul: None
HCP: 13

♠ 103
♥ KQ8
♦ KQ42
♣ K1076

The opponents are silent.

You bid first.

Board: 17
Dealer: S
Vul: None
HCP: 10

♠ AK2
♥ 10942
♦ 92
♣ K753

The opponents are silent.

Partner bids first.

Board: 18
Dealer: N
Vul: NS
HCP: 13

♠ K73
♥ Q2
♦ Q83
♣ AQ653

The opponents are silent.

You bid first.

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 6532	♠ J84				1NT
Vul: EW	♥ 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: 14	North:	South:	West	North	East	South
Dealer: N	♠ K764	♠ Q10				
Vul: None	♥ A6	♥ K32		1NT	Pass	3NT
North HCP: 13	♦ KJ42	♦ A765	AP			
South HCP: 12	♣ Q87	♣ K653				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ K1095				1NT
Vul: Both	♥ J4	♥ A97	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9	♦ AKJ854	♦ Q73	AP			
South HCP: 13	♣ 7643	♣ A108				
Contract: 3♦ S						1. Minor Suit Transfers after 1NT
						2. automat

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ AQ986				1NT
Vul: None	♥ KQ8	♥ 10962	Pass	2♦	Pass	3♥ ²
North HCP: 13	♦ KQ42	♦ AJ8	Pass	3NT	AP	
South HCP: 12	♣ K1076	♣ J				
Contract: 3N N						1. Stayman
						2. SMOLEN

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ AK2	♠ 86				1NT
Vul: None	♥ 10942	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 92	♦ K1086	Pass	2NT	AP	
South HCP: 13	♣ K753	♣ A642				
Contract: 2N S						1. Stayman

Board: 18

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 1N N

North:

♠ K73

♥ Q2

♦ Q83

♣ AQ653

South:

♠ J1094

♥ K65

♦ 9765

♣ 94

West	North	East	South
	1NT	AP	

South hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

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

Board: 14	♠ Q10	The opponents are silent.
Dealer: N	♥ K32	Partner bids first.
Vul: None	♦ A765	
HCP: 12	♣ K653	

Board: 15	♠ K1095	The opponents are silent.
Dealer: S	♥ A97	You bid first.
Vul: Both	♦ Q73	
HCP: 13	♣ A108	

Board: 16	♠ AQ986	The opponents are silent.
Dealer: N	♥ 10962	Partner bids first.
Vul: None	♦ AJ8	
HCP: 12	♣ J	

Board: 17	♠ 86	The opponents are silent.
Dealer: S	♥ AQ7	You bid first.
Vul: None	♦ K1086	
HCP: 13	♣ A642	

Board: 18	♠ J1094	The opponents are silent.
Dealer: N	♥ K65	Partner bids first.
Vul: NS	♦ 9765	
HCP: 4	♣ 94	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 6532	♠ J84				1NT
Vul: EW	♥ 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: 14	North:	South:	West	North	East	South
Dealer: N	♠ K764	♠ Q10				
Vul: None	♥ A6	♥ K32		1NT	Pass	3NT
North HCP: 13	♦ KJ42	♦ A765	AP			
South HCP: 12	♣ Q87	♣ K653				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ K1095				1NT
Vul: Both	♥ J4	♥ A97	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9	♦ AKJ854	♦ Q73	AP			
South HCP: 13	♣ 7643	♣ A108				
Contract: 3♦ S						1. Minor Suit Transfers after 1NT
						2. automat

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ AQ986				1NT
Vul: None	♥ KQ8	♥ 10962	Pass	2♦	Pass	3♥ ²
North HCP: 13	♦ KQ42	♦ AJ8	Pass	3NT	AP	
South HCP: 12	♣ K1076	♣ J				
Contract: 3N N						1. Stayman
						2. SMOLEN

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ AK2	♠ 86				1NT
Vul: None	♥ 10942	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 92	♦ K1086	Pass	2NT	AP	
South HCP: 13	♣ K753	♣ A642				
Contract: 2N S						1. Stayman

Board: 18

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 1N N

North:

♠ K73

♥ Q2

♦ Q83

♣ AQ653

South:

♠ J1094

♥ K65

♦ 9765

♣ 94

West	North	East	South
	1NT	AP	

North hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 19	♠ Q6	The opponents are silent.
Dealer: S	♥ 76	
Vul: EW	♦ Q64	Partner bids first.
HCP: 7	♣ K87643	

Board: 20	♠ Q98	West Bids 3♠ if possible.
Dealer: N	♥ QJ102	
Vul: NS	♦ A8	You bid first.
HCP: 13	♣ A854	

Board: 21	♠ Q764	The opponents are silent.
Dealer: S	♥ Q1054	
Vul: Both	♦ 104	Partner bids first.
HCP: 6	♣ Q92	

Board: 22	♠ 10986	The opponents are silent.
Dealer: N	♥ K108	
Vul: None	♦ AKQ10	You bid first.
HCP: 13	♣ J7	

Board: 23	♠ KQ5	The opponents are silent.
Dealer: S	♥ Q965	
Vul: EW	♦ K842	Partner bids first.
HCP: 10	♣ 85	

Board: 24	♠ J982	The opponents are silent.
Dealer: N	♥ AK42	
Vul: None	♦ A2	You bid first.
HCP: 13	♣ J102	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 19
Dealer: S
Vul: EW
North HCP: 7
South HCP: 13
Contract: 3♣ S

North:
♠ Q6
♥ 76
♦ Q64
♣ K87643

South:
♠ KJ43
♥ A985
♦ K109
♣ Q2

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

Board: 20
Dealer: N
Vul: NS
North HCP: 13
South HCP: 7
Contract: 3♠ W

North:
♠ Q98
♥ QJ102
♦ A8
♣ A854

South:
♠ 6
♥ A9765
♦ 10952
♣ QJ3

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

Board: 21
Dealer: S
Vul: Both
North HCP: 6
South HCP: 13
Contract: 1N S

North:
♠ Q764
♥ Q1054
♦ 104
♣ Q92

South:
♠ K952
♥ A63
♦ K98
♣ K103

West	North	East	South
			1NT
AP			

Board: 22
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
	1NT	Pass	3NT
AP			

Board: 23
Dealer: S
Vul: EW
North HCP: 10
South HCP: 13
Contract: 3♥ S

North:
♠ KQ5
♥ Q965
♦ K842
♣ 85

South:
♠ J32
♥ A843
♦ A963
♣ A4

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

Board: 24

Dealer: N

Vul: None

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	

South hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 19	♠ KJ43	The opponents are silent.
Dealer: S	♥ A985	
Vul: EW	♦ K109	You bid first.
HCP: 13	♣ Q2	

Board: 20	♠ 6	West Bids 3♠ if possible.
Dealer: N	♥ A9765	
Vul: NS	♦ 10952	Partner bids first.
HCP: 7	♣ QJ3	

Board: 21	♠ K952	The opponents are silent.
Dealer: S	♥ A63	
Vul: Both	♦ K98	You bid first.
HCP: 13	♣ K103	

Board: 22	♠ KJ5	The opponents are silent.
Dealer: N	♥ 54	
Vul: None	♦ J7	Partner bids first.
HCP: 12	♣ AK10852	

Board: 23	♠ J32	The opponents are silent.
Dealer: S	♥ A843	
Vul: EW	♦ A963	You bid first.
HCP: 13	♣ A4	

Board: 24	♠ Q4	The opponents are silent.
Dealer: N	♥ Q10876	
Vul: None	♦ 10863	Partner bids first.
HCP: 7	♣ K9	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 19
Dealer: S
Vul: EW
North HCP: 7
South HCP: 13
Contract: 3♣ S

North:
♠ Q6
♥ 76
♦ Q64
♣ K87643

South:
♠ KJ43
♥ A985
♦ K109
♣ Q2

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

Board: 20
Dealer: N
Vul: NS
North HCP: 13
South HCP: 7
Contract: 3♠ W

North:
♠ Q98
♥ QJ102
♦ A8
♣ A854

South:
♠ 6
♥ A9765
♦ 10952
♣ QJ3

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

Board: 21
Dealer: S
Vul: Both
North HCP: 6
South HCP: 13
Contract: 1N S

North:
♠ Q764
♥ Q1054
♦ 104
♣ Q92

South:
♠ K952
♥ A63
♦ K98
♣ K103

West	North	East	South
			1NT
AP			

Board: 22
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
	1NT	Pass	3NT
AP			

Board: 23
Dealer: S
Vul: EW
North HCP: 10
South HCP: 13
Contract: 3♥ S

North:
♠ KQ5
♥ Q965
♦ K842
♣ 85

South:
♠ J32
♥ A843
♦ A963
♣ A4

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

Board: 24

Dealer: N

Vul: None

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	

North hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 25 ♠ Q975
Dealer: S ♥ 65
Vul: Both ♦ A43
HCP: 7 ♣ J873

The opponents are silent.

Partner bids first.

Board: 26 ♠ K1086
Dealer: N ♥ AJ62
Vul: None ♦ K62
HCP: 13 ♣ Q9

West Doubles 2♣ if possible.

East Bids 3♣ if possible.

West Bids 4♣ if possible.

You bid first.

Board: 27 ♠ J1097
Dealer: S ♥ A95
Vul: NS ♦ 8
HCP: 8 ♣ QJ632

The opponents are silent.

Partner bids first.

Board: 28 ♠ A843
Dealer: N ♥ 105
Vul: EW ♦ K87
HCP: 13 ♣ AQ54

The opponents are silent.

You bid first.

Board: 29 ♠ Q1073
Dealer: S ♥ J93
Vul: None ♦ K4
HCP: 11 ♣ KQ104

The opponents are silent.

Partner bids first.

Board: 30 ♠ KJ6
Dealer: N ♥ 82
Vul: NS ♦ AJ87
HCP: 13 ♣ A974

The opponents are silent.

You bid first.

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ A2				1NT
Vul: Both	♥ 65	♥ QJ972				
North HCP: 7	♦ A43	♦ Q102	AP			
South HCP: 13	♣ J873	♣ A102				
Contract: 1N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ K1086	♠ A743		1NT	Pass	2♣ ¹
Vul: None	♥ AJ62	♥ Q97	X	2♥	3♣	3NT
North HCP: 13	♦ K62	♦ AJ753	4♣	4♠	AP	
South HCP: 11	♣ Q9	♣ 7				
Contract: 4♠ N			1. Stayman			

Board: 27	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: 28	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ K10652		1NT	Pass	2♥
Vul: EW	♥ 105	♥ 6	Pass	3♠ ¹	Pass	3NT ²
North HCP: 13	♦ K87	♦ AQJ63	Pass	4♣ ³	Pass	4♦ ⁴
South HCP: 13	♣ AQ54	♣ K8	Pass	4♠	AP	
Contract: 4♠ N			1. Super acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♦ stopper			

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ Q1073	♠ A86				1NT
Vul: None	♥ J93	♥ 642	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ K4	♦ AJ1086	Pass	3NT	AP	
South HCP: 13	♣ KQ104	♣ A7				
Contract: 3N S			1. Stayman			

Board: 30

Dealer: N

Vul: NS

North HCP: 13

South HCP: 10

Contract: 4♠ S

North:

♠ KJ6

♥ 82

♦ AJ87

♣ A974

South:

♠ A8754

♥ KQJ9

♦ 952

♣ 8

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

Pass	4♠	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 25	♠ A2	The opponents are silent.
Dealer: S	♥ QJ972	
Vul: Both	♦ Q102	You bid first.
HCP: 13	♣ A102	

Board: 26	♠ A743	West Doubles 2♣ if possible.
Dealer: N	♥ Q97	
Vul: None	♦ AJ753	East Bids 3♣ if possible.
HCP: 11	♣ 7	
		West Bids 4♣ if possible.
		Partner bids first.

Board: 27	♠ AQ	The opponents are silent.
Dealer: S	♥ J84	
Vul: NS	♦ AQ943	You bid first.
HCP: 13	♣ 754	

Board: 28	♠ K10652	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ AQJ63	Partner bids first.
HCP: 13	♣ K8	

Board: 29	♠ A86	The opponents are silent.
Dealer: S	♥ 642	
Vul: None	♦ AJ1086	You bid first.
HCP: 13	♣ A7	

Board: 30	♠ A8754	The opponents are silent.
Dealer: N	♥ KQJ9	
Vul: NS	♦ 952	Partner bids first.
HCP: 10	♣ 8	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ A2				1NT
Vul: Both	♥ 65	♥ QJ972				
North HCP: 7	♦ A43	♦ Q102	AP			
South HCP: 13	♣ J873	♣ A102				
Contract: 1N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ K1086	♠ A743		1NT	Pass	2♣ ¹
Vul: None	♥ AJ62	♥ Q97	X	2♥	3♣	3NT
North HCP: 13	♦ K62	♦ AJ753	4♣	4♠	AP	
South HCP: 11	♣ Q9	♣ 7				
Contract: 4♠ N			1. Stayman			

Board: 27	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: 28	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ K10652		1NT	Pass	2♥
Vul: EW	♥ 105	♥ 6	Pass	3♠ ¹	Pass	3NT ²
North HCP: 13	♦ K87	♦ AQJ63	Pass	4♣ ³	Pass	4♦ ⁴
South HCP: 13	♣ AQ54	♣ K8	Pass	4♠	AP	
Contract: 4♠ N			1. Super acceptance after NT			
			2. Cue bid, surplus			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, a ♦ stopper			

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ Q1073	♠ A86				1NT
Vul: None	♥ J93	♥ 642	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ K4	♦ AJ1086	Pass	3NT	AP	
South HCP: 13	♣ KQ104	♣ A7				
Contract: 3N S			1. Stayman			

Board: 30

Dealer: N

Vul: NS

North HCP: 13

South HCP: 10

Contract: 4♠ S

North:

♠ KJ6

♥ 82

♦ AJ87

♣ A974

South:

♠ A8754

♥ KQJ9

♦ 952

♣ 8

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

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

Pass	4♠	AP	
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1. Stayman

North hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 31	♠ 106	East Doubles 2♦ if possible.
Dealer: S	♥ J107643	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 6	♣ Q6	
Board: 32	♠ AQJ10	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: Both	♦ 43	You bid first.
HCP: 13	♣ 972	
Board: 33	♠ Q1093	The opponents are silent.
Dealer: S	♥ 10932	
Vul: None	♦ A2	Partner bids first.
HCP: 6	♣ 1082	
Board: 34	♠ K7	West Doubles Pass if possible.
Dealer: N	♥ KQ94	East Bids 2♠ if possible.
Vul: Both	♦ J1042	
HCP: 13	♣ A53	You bid first.
Board: 35	♠ J9762	East Bids 3♣ if possible.
Dealer: S	♥ 32	
Vul: NS	♦ AJ2	Partner bids first.
HCP: 6	♣ 932	
Board: 36	♠ A952	East Bids 2♥ if possible.
Dealer: N	♥ KQ4	West Bids 2NT if possible.
Vul: NS	♦ 986	East Bids 3♦ if possible.
HCP: 13	♣ A107	West Bids 3NT if possible.
		You bid first.

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AKQ5				1NT
Vul: EW	♥ J107643	♥ A952	Pass	2♦	X	3♥ ¹
North HCP: 6	♦ QJ8	♦ 74	AP			
South HCP: 13	♣ Q6	♣ 954				
Contract: 3♥ S						1. Super acceptance after NT

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 832		1NT	Pass	2♣ ¹
Vul: Both	♥ KQJ5	♥ A1062	Pass	2♥	Pass	4♥
North HCP: 13	♦ 43	♦ A8	AP			
South HCP: 14	♣ 972	♣ KQJ6				
Contract: 4♥ N						1. Stayman

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ Q1093	♠ 87				1NT
Vul: None	♥ 10932	♥ KQ87				
North HCP: 6	♦ A2	♦ KQ95	AP			
South HCP: 13	♣ 1082	♣ QJ3				
Contract: 1N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q1052		1NT	Pass	Pass
Vul: Both	♥ 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: 35	North:	South:	West	North	East	South
Dealer: S	♠ J9762	♠ KQ4				1NT
Vul: NS	♥ 32	♥ AJ96				
North HCP: 6	♦ AJ2	♦ 1074	Pass	2♥	3♣	AP
South HCP: 13	♣ 932	♣ K84				
Contract: 3♣ E						

Board: 36

Dealer: N

Vul: NS

North HCP: 13

South HCP: 0

Contract: 3N W

North:

♠ A952

♥ KQ4

♦ 986

♣ A107

South:

♠ 1076

♥ 9876

♦ 32

♣ 9532

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

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

1. Cappelletti, 5M-4m

South hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 31	♠ AKQ5	East Doubles 2♦ if possible.
Dealer: S	♥ A952	
Vul: EW	♦ 74	You bid first.
HCP: 13	♣ 954	
Board: 32	♠ 832	The opponents are silent.
Dealer: N	♥ A1062	
Vul: Both	♦ A8	Partner bids first.
HCP: 14	♣ KQJ6	
Board: 33	♠ 87	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: None	♦ KQ95	You bid first.
HCP: 13	♣ QJ3	
Board: 34	♠ Q1052	West Doubles Pass if possible.
Dealer: N	♥ 75	East Bids 2♠ if possible.
Vul: Both	♦ Q986	
HCP: 4	♣ 1097	Partner bids first.
Board: 35	♠ KQ4	East Bids 3♣ if possible.
Dealer: S	♥ AJ96	
Vul: NS	♦ 1074	You bid first.
HCP: 13	♣ K84	
Board: 36	♠ 1076	East Bids 2♥ if possible.
Dealer: N	♥ 9876	West Bids 2NT if possible.
Vul: NS	♦ 32	East Bids 3♦ if possible.
HCP: 0	♣ 9532	West Bids 3NT if possible.
		Partner bids first.

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AKQ5				1NT
Vul: EW	♥ J107643	♥ A952	Pass	2♦	X	3♥ ¹
North HCP: 6	♦ QJ8	♦ 74	AP			
South HCP: 13	♣ Q6	♣ 954				
Contract: 3♥ S						1. Super acceptance after NT

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 832		1NT	Pass	2♣ ¹
Vul: Both	♥ KQJ5	♥ A1062	Pass	2♥	Pass	4♥
North HCP: 13	♦ 43	♦ A8	AP			
South HCP: 14	♣ 972	♣ KQJ6				
Contract: 4♥ N						1. Stayman

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ Q1093	♠ 87				1NT
Vul: None	♥ 10932	♥ KQ87				
North HCP: 6	♦ A2	♦ KQ95	AP			
South HCP: 13	♣ 1082	♣ QJ3				
Contract: 1N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q1052		1NT	Pass	Pass
Vul: Both	♥ 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: 35	North:	South:	West	North	East	South
Dealer: S	♠ J9762	♠ KQ4				1NT
Vul: NS	♥ 32	♥ AJ96				
North HCP: 6	♦ AJ2	♦ 1074	Pass	2♥	3♣	AP
South HCP: 13	♣ 932	♣ K84				
Contract: 3♣ E						

Board: 36

Dealer: N

Vul: NS

North HCP: 13

South HCP: 0

Contract: 3N W

North:

♠ A952

♥ KQ4

♦ 986

♣ A107

South:

♠ 1076

♥ 9876

♦ 32

♣ 9532

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

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

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

1. Cappelletti, 5M-4m

North hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 37	♠ A854	West Doubles 3♦ if possible. Partner bids first.
Dealer: S	♥ AQ109	
Vul: Both	♦ A	
HCP: 17	♣ QJ76	

Board: 38	♠ AQ6	The opponents are silent. You bid first.
Dealer: N	♥ QJ107	
Vul: EW	♦ 92	
HCP: 13	♣ KJ64	

Board: 39	♠ AKJ6	The opponents are silent. Partner bids first.
Dealer: S	♥ 54	
Vul: Both	♦ KJ964	
HCP: 12	♣ 54	

Board: 40	♠ A1072	East Bids 3♥ if possible. You bid first.
Dealer: N	♥ A10	
Vul: None	♦ 876	
HCP: 13	♣ AJ86	

Board: 41	♠ J1093	East Bids 2♥ if possible. Partner bids first.
Dealer: S	♥ 86	
Vul: EW	♦ Q2	
HCP: 3	♣ 109853	

Board: 42	♠ AQ97	The opponents are silent. You bid first.
Dealer: N	♥ 853	
Vul: NS	♦ 64	
HCP: 13	♣ AK97	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 37			West	North	East	South
Dealer: S						1NT
Vul: Both			Pass	2♣ ¹	Pass	3♦ ²
North HCP: 17	North:	South:	X	4♦ ³	Pass	4♠
South HCP: 13	♠ A854	♠ KJ963	Pass	4NT ⁴	Pass	5♦
Contract: 6♠ S	♥ AQ109	♥ KJ3	Pass	6♠	AP	
	♦ A	♦ Q83				
	♣ QJ76	♣ K3				

1. Stayman
2. artificial
3. limit raise or better in ♠
4. Blackwood 0314, for ♠

Board: 38			West	North	East	South
Dealer: N						
Vul: EW				1NT	Pass	2♥
North HCP: 13	North:	South:	Pass	2♠	AP	
South HCP: 7	♠ AQ6	♠ K10842				
Contract: 2♠ N	♥ QJ107	♥ 52				
	♦ 92	♦ KJ65				
	♣ KJ64	♣ 98				

Board: 39			West	North	East	South
Dealer: S						1NT
Vul: Both			Pass	2♣ ¹	Pass	2♦
North HCP: 12	North:	South:	Pass	3NT	AP	
South HCP: 13	♠ AKJ6	♠ 97				
Contract: 3N S	♥ 54	♥ 987				
	♦ KJ964	♦ AQ1087				
	♣ 54	♣ AK8				

1. Stayman

Board: 40			West	North	East	South
Dealer: N						
Vul: None				1NT	3♥	AP
North HCP: 13	North:	South:				
South HCP: 9	♠ A1072	♠ KJ986				
Contract: 3♥ E	♥ A10	♥ 74				
	♦ 876	♦ KQ942				
	♣ AJ86	♣ 10				

Board: 41			West	North	East	South
Dealer: S						1NT
Vul: EW			Pass	Pass	2♥ ¹	AP
North HCP: 3	North:	South:				
South HCP: 13	♠ J1093	♠ K762				
Contract: 2♥ E	♥ 86	♥ Q102				
	♦ Q2	♦ AJ86				
	♣ 109853	♣ K2				

1. Cappelletti, 5M-4m

Board: 42

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N N

North:

♠ AQ97

♥ 853

♦ 64

♣ AK97

South:

♠ 84

♥ AK

♦ J8753

♣ 8652

West	North	East	South
	1NT	AP	

South hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 37	♠ KJ963	West Doubles 3♦ if possible.
Dealer: S	♥ KJ3	
Vul: Both	♦ Q83	You bid first.
HCP: 13	♣ K3	

Board: 38	♠ K10842	The opponents are silent.
Dealer: N	♥ 52	
Vul: EW	♦ KJ65	Partner bids first.
HCP: 7	♣ 98	

Board: 39	♠ 97	The opponents are silent.
Dealer: S	♥ 987	
Vul: Both	♦ AQ1087	You bid first.
HCP: 13	♣ AK8	

Board: 40	♠ KJ986	East Bids 3♥ if possible.
Dealer: N	♥ 74	
Vul: None	♦ KQ942	Partner bids first.
HCP: 9	♣ 10	

Board: 41	♠ K762	East Bids 2♥ if possible.
Dealer: S	♥ Q102	
Vul: EW	♦ AJ86	You bid first.
HCP: 13	♣ K2	

Board: 42	♠ 84	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ J8753	Partner bids first.
HCP: 8	♣ 8652	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 37			West	North	East	South
Dealer: S						1NT
Vul: Both			Pass	2♣ ¹	Pass	3♦ ²
North HCP: 17	North:	South:	X	4♦ ³	Pass	4♠
South HCP: 13	♠ A854	♠ KJ963	Pass	4NT ⁴	Pass	5♦
Contract: 6♠ S	♥ AQ109	♥ KJ3	Pass	6♠	AP	
	♦ A	♦ Q83				
	♣ QJ76	♣ K3				

1. Stayman
2. artificial
3. limit raise or better in ♠
4. Blackwood 0314, for ♠

Board: 38			West	North	East	South
Dealer: N						
Vul: EW				1NT	Pass	2♥
North HCP: 13	North:	South:	Pass	2♠	AP	
South HCP: 7	♠ AQ6	♠ K10842				
Contract: 2♠ N	♥ QJ107	♥ 52				
	♦ 92	♦ KJ65				
	♣ KJ64	♣ 98				

Board: 39			West	North	East	South
Dealer: S						1NT
Vul: Both			Pass	2♣ ¹	Pass	2♦
North HCP: 12	North:	South:	Pass	3NT	AP	
South HCP: 13	♠ AKJ6	♠ 97				
Contract: 3N S	♥ 54	♥ 987				
	♦ KJ964	♦ AQ1087				
	♣ 54	♣ AK8				

1. Stayman

Board: 40			West	North	East	South
Dealer: N						
Vul: None				1NT	3♥	AP
North HCP: 13	North:	South:				
South HCP: 9	♠ A1072	♠ KJ986				
Contract: 3♥ E	♥ A10	♥ 74				
	♦ 876	♦ KQ942				
	♣ AJ86	♣ 10				

Board: 41			West	North	East	South
Dealer: S						1NT
Vul: EW			Pass	Pass	2♥ ¹	AP
North HCP: 3	North:	South:				
South HCP: 13	♠ J1093	♠ K762				
Contract: 2♥ E	♥ 86	♥ Q102				
	♦ Q2	♦ AJ86				
	♣ 109853	♣ K2				

1. Cappelletti, 5M-4m

Board: 42

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N N

North:

♠ AQ97

♥ 853

♦ 64

♣ AK97

South:

♠ 84

♥ AK

♦ J8753

♣ 8652

West	North	East	South
	1NT	AP	

North hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 43
Dealer: S
Vul: Both
HCP: 13

♠ AKQ
♥ 9762
♦ KJ432
♣ 2

West Bids 2♥ if possible.

Partner bids first.

Board: 44
Dealer: N
Vul: NS
HCP: 13

♠ A43
♥ K874
♦ J63
♣ AJ4

East Bids 2♠ if possible.

West Bids 2NT if possible.

East Bids 3♣ if possible.

You bid first.

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

♠ KQ8
♥ Q10874
♦ A1094
♣ 9

West Bids 2♣ if possible.

Partner bids first.

Board: 46
Dealer: N
Vul: EW
HCP: 13

♠ Q942
♥ 942
♦ AQJ7
♣ A6

West Bids 2♠ if possible.

You bid first.

Board: 47
Dealer: S
Vul: Both
HCP: 7

♠ 9843
♥ 8732
♦ AK754
♣ —

The opponents are silent.

Partner bids first.

Board: 48
Dealer: N
Vul: None
HCP: 13

♠ A75
♥ J7
♦ Q98
♣ AQ986

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

You bid first.

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 843				1NT
Vul: Both	♥ 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: 44	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ K1098				
Vul: NS	♥ K874	♥ A96		1NT	2♠ ¹	Pass
North HCP: 13	♦ J63	♦ 874	2NT	Pass	3♣	AP
South HCP: 7	♣ AJ4	♣ 1052				
Contract: 3♣ E			1. Cappelletti, 5M-4m			

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A1042				1NT
Vul: Both	♥ 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: 46	North:	South:	West	North	East	South
Dealer: N	♠ Q942	♠ J5				
Vul: EW	♥ 942	♥ KQ1076		1NT	Pass	2♦
North HCP: 13	♦ AQJ7	♦ 32	2♠	Pass	Pass	3♣
South HCP: 9	♣ A6	♣ K1092	Pass	3♥	AP	
Contract: 3♥ N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ AK6				
Vul: Both	♥ 8732	♥ K94				1NT
North HCP: 7	♦ AK754	♦ Q109	AP			
South HCP: 13	♣ —	♣ J974				
Contract: 1N S						

Board: 48
Dealer: N
Vul: None
North HCP: 13
South HCP: 6
Contract: 4♦X S

North:
♠ A75
♥ J7
♦ Q98
♣ AQ986

South:
♠ J1086
♥ 92
♦ AJ7632
♣ 7

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

South hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 43 ♠ 843
Dealer: S ♥ QJ3
Vul: Both ♦ A8
HCP: 13 ♣ AQ983

West Bids 2♥ if possible.

You bid first.

Board: 44 ♠ K1098
Dealer: N ♥ A96
Vul: NS ♦ 874
HCP: 7 ♣ 1052

East Bids 2♠ if possible.

West Bids 2NT if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 45 ♠ A1042
Dealer: S ♥ J96
Vul: Both ♦ KQ8
HCP: 13 ♣ K84

West Bids 2♣ if possible.

You bid first.

Board: 46 ♠ J5
Dealer: N ♥ KQ1076
Vul: EW ♦ 32
HCP: 9 ♣ K1092

West Bids 2♠ if possible.

Partner bids first.

Board: 47 ♠ AK6
Dealer: S ♥ K94
Vul: Both ♦ Q109
HCP: 13 ♣ J974

The opponents are silent.

You bid first.

Board: 48
Dealer: N
Vul: None
HCP: 6

♠ J1086
♥ 92
♦ AJ7632
♣ 7

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

Partner bids first.

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 843				1NT
Vul: Both	♥ 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: 44	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ K1098		1NT	2♠ ¹	Pass
Vul: NS	♥ K874	♥ A96				
North HCP: 13	♦ J63	♦ 874	2NT	Pass	3♣	AP
South HCP: 7	♣ AJ4	♣ 1052				
Contract: 3♣ E			1. Cappelletti, 5M-4m			

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A1042				1NT
Vul: Both	♥ 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: 46	North:	South:	West	North	East	South
Dealer: N	♠ Q942	♠ J5		1NT	Pass	2♦
Vul: EW	♥ 942	♥ KQ1076				
North HCP: 13	♦ AQJ7	♦ 32	2♠	Pass	Pass	3♣
South HCP: 9	♣ A6	♣ K1092	Pass	3♥	AP	
Contract: 3♥ N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ AK6				1NT
Vul: Both	♥ 8732	♥ K94				
North HCP: 7	♦ AK754	♦ Q109	AP			
South HCP: 13	♣ —	♣ J974				
Contract: 1N S						

Board: 48
Dealer: N
Vul: None
North HCP: 13
South HCP: 6
Contract: 4♦X S

North:
♠ A75
♥ J7
♦ Q98
♣ AQ986

South:
♠ J1086
♥ 92
♦ AJ7632
♣ 7

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			

North hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 49	♠ 9763	East Doubles Pass if possible.
Dealer: S	♥ Q843	
Vul: NS	♦ K5	Partner bids first.
HCP: 5	♣ 1092	

Board: 50	♠ Q9	The opponents are silent.
Dealer: N	♥ AJ76	
Vul: Both	♦ AQ63	You bid first.
HCP: 13	♣ 1054	

Board: 51	♠ AKQ7	The opponents are silent.
Dealer: S	♥ Q93	
Vul: NS	♦ 763	Partner bids first.
HCP: 13	♣ Q85	

Board: 52	♠ KQ108	West Doubles 5♥ if possible.
Dealer: N	♥ Q8	
Vul: Both	♦ KJ52	You bid first.
HCP: 13	♣ Q75	

Board: 53	♠ J3	East Doubles Pass if possible.
Dealer: S	♥ KQ87	
Vul: Both	♦ 1095	Partner bids first.
HCP: 9	♣ QJ32	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 49

Dealer: S

Vul: NS

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: 50

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ Q9

♥ AJ76

♦ AQ63

♣ 1054

South:

♠ K1052

♥ 52

♦ KJ74

♣ 862

West	North	East	South
	1NT	AP	

Board: 51

Dealer: S

Vul: NS

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ AKQ7

♥ Q93

♦ 763

♣ Q85

South:

♠ J106

♥ AK

♦ 1085

♣ AJ742

West	North	East	South
			1NT

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

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

1. Stayman

Board: 52

Dealer: N

Vul: Both

North HCP: 13

South HCP: 20

Contract: 7N N

North:

♠ KQ108

♥ Q8

♦ KJ52

♣ Q75

South:

♠ A6542

♥ A

♦ A

♣ AKJ964

West	North	East	South
	1NT	Pass	2♥

Pass	2♠	Pass	3♣
------	----	------	----

Pass	4♠	Pass	4NT ¹
------	----	------	------------------

Pass	5♦	Pass	5♥
------	----	------	----

X	6♦	Pass	7NT
---	----	------	-----

AP

1. Blackwood 0314, for ♠

Board: 53

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1NX S

North:

♠ J3

♥ KQ87

♦ 1095

♣ QJ32

South:

♠ AK109

♥ J1063

♦ AJ8

♣ 98

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

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

Pass	Pass	X ¹	AP
------	------	----------------	----

1. Cappelletti, strong

South hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 49	♠ AQ104	East Doubles Pass if possible.
Dealer: S	♥ 106	
Vul: NS	♦ AQJ2	You bid first.
HCP: 13	♣ 763	

Board: 50	♠ K1052	The opponents are silent.
Dealer: N	♥ 52	
Vul: Both	♦ KJ74	Partner bids first.
HCP: 7	♣ 862	

Board: 51	♠ J106	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ 1085	You bid first.
HCP: 13	♣ AJ742	

Board: 52	♠ A6542	West Doubles 5♥ if possible.
Dealer: N	♥ A	
Vul: Both	♦ A	Partner bids first.
HCP: 20	♣ AKJ964	

Board: 53	♠ AK109	East Doubles Pass if possible.
Dealer: S	♥ J1063	
Vul: Both	♦ AJ8	You bid first.
HCP: 13	♣ 98	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 49

Dealer: S

Vul: NS

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: 50

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ Q9

♥ AJ76

♦ AQ63

♣ 1054

South:

♠ K1052

♥ 52

♦ KJ74

♣ 862

West	North	East	South
	1NT	AP	

Board: 51

Dealer: S

Vul: NS

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ AKQ7

♥ Q93

♦ 763

♣ Q85

South:

♠ J106

♥ AK

♦ 1085

♣ AJ742

West	North	East	South
			1NT

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

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

1. Stayman

Board: 52

Dealer: N

Vul: Both

North HCP: 13

South HCP: 20

Contract: 7N N

North:

♠ KQ108

♥ Q8

♦ KJ52

♣ Q75

South:

♠ A6542

♥ A

♦ A

♣ AKJ964

West	North	East	South
	1NT	Pass	2♥

Pass	2♠	Pass	3♣
------	----	------	----

Pass	4♠	Pass	4NT ¹
------	----	------	------------------

Pass	5♦	Pass	5♥
------	----	------	----

X	6♦	Pass	7NT
---	----	------	-----

AP

1. Blackwood 0314, for ♠

Board: 53

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1NX S

North:

♠ J3

♥ KQ87

♦ 1095

♣ QJ32

South:

♠ AK109

♥ J1063

♦ AJ8

♣ 98

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

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

Pass	Pass	X ¹	AP
------	------	----------------	----

1. Cappelletti, strong

North hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 54	♠ AK3	East Bids 2♠ if possible.
Dealer: N	♥ 43	
Vul: None	♦ J8743	You bid first.
HCP: 13	♣ KQ8	

Board: 55	♠ KQ94	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ A1085	Partner bids first.
HCP: 10	♣ J972	

Board: 56	♠ KQ6	The opponents are silent.
Dealer: N	♥ 1095	
Vul: Both	♦ K8	You bid first.
HCP: 13	♣ KQ942	

Board: 57	♠ 94	East Bids 2♠ if possible.
Dealer: S	♥ J9872	
Vul: NS	♦ K43	Partner bids first.
HCP: 8	♣ A62	

Board: 58	♠ KQ	The opponents are silent.
Dealer: N	♥ K10854	
Vul: EW	♦ Q32	You bid first.
HCP: 13	♣ QJ6	

Board: 59	♠ K62	The opponents are silent.
Dealer: S	♥ KJ103	
Vul: NS	♦ Q108	Partner bids first.
HCP: 9	♣ 1064	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 102		1NT	2♠ ¹	AP
Vul: None	♥ 43	♥ KJ972				
North HCP: 13	♦ J8743	♦ 965	1. Cappelletti, 5M-4m			
South HCP: 4	♣ KQ8	♣ 1043				
Contract: 2♠ E						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ KQ94	♠ 107				1NT
Vul: NS	♥ 6	♥ AJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ A1085	♦ K763	Pass	2NT	AP	
South HCP: 13	♣ J972	♣ KQ64	1. Stayman			
Contract: 2N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 93		1NT	AP	
Vul: Both	♥ 1095	♥ J873				
North HCP: 13	♦ K8	♦ AQ1075				
South HCP: 7	♣ KQ942	♣ 65				
Contract: 1N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ 86				1NT
Vul: NS	♥ J9872	♥ AK5	Pass	2♦	2♠	AP
North HCP: 8	♦ K43	♦ J9875				
South HCP: 13	♣ A62	♣ KQ9				
Contract: 2♠ E						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 10532		1NT	Pass	2♣ ¹
Vul: EW	♥ K10854	♥ AQ7	Pass	3♣ ²	Pass	4♥
North HCP: 13	♦ Q32	♦ K105	AP			
South HCP: 16	♣ QJ6	♣ AK9	1. Stayman			
Contract: 4♥ S			2. artificial			

Board: 59

Dealer: S

Vul: NS

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

South hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 54	♠ 102	East Bids 2♠ if possible.
Dealer: N	♥ KJ972	
Vul: None	♦ 965	Partner bids first.
HCP: 4	♣ 1043	

Board: 55	♠ 107	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: NS	♦ K763	You bid first.
HCP: 13	♣ KQ64	

Board: 56	♠ 93	The opponents are silent.
Dealer: N	♥ J873	
Vul: Both	♦ AQ1075	Partner bids first.
HCP: 7	♣ 65	

Board: 57	♠ 86	East Bids 2♠ if possible.
Dealer: S	♥ AK5	
Vul: NS	♦ J9875	You bid first.
HCP: 13	♣ KQ9	

Board: 58	♠ 10532	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ K105	Partner bids first.
HCP: 16	♣ AK9	

Board: 59	♠ QJ103	The opponents are silent.
Dealer: S	♥ A75	
Vul: NS	♦ 92	You bid first.
HCP: 13	♣ AQ73	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 102		1NT	2♠ ¹	AP
Vul: None	♥ 43	♥ KJ972				
North HCP: 13	♦ J8743	♦ 965	1. Cappelletti, 5M-4m			
South HCP: 4	♣ KQ8	♣ 1043				
Contract: 2♠ E						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ KQ94	♠ 107				1NT
Vul: NS	♥ 6	♥ AJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ A1085	♦ K763	Pass	2NT	AP	
South HCP: 13	♣ J972	♣ KQ64	1. Stayman			
Contract: 2N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 93		1NT	AP	
Vul: Both	♥ 1095	♥ J873				
North HCP: 13	♦ K8	♦ AQ1075				
South HCP: 7	♣ KQ942	♣ 65				
Contract: 1N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ 86				1NT
Vul: NS	♥ J9872	♥ AK5	Pass	2♦	2♠	AP
North HCP: 8	♦ K43	♦ J9875				
South HCP: 13	♣ A62	♣ KQ9				
Contract: 2♠ E						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 10532		1NT	Pass	2♣ ¹
Vul: EW	♥ K10854	♥ AQ7	Pass	3♣ ²	Pass	4♥
North HCP: 13	♦ Q32	♦ K105	AP			
South HCP: 16	♣ QJ6	♣ AK9	1. Stayman			
Contract: 4♥ S			2. artificial			

Board: 59

Dealer: S

Vul: NS

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

North hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 60	♠ 1085	East Doubles 1NT if possible.
Dealer: N	♥ Q5	West Bids 2♥ if possible.
Vul: Both	♦ AKQ63	
HCP: 13	♣ Q108	You bid first.

Board: 61	♠ Q985	West Bids 2♣ if possible.
Dealer: S	♥ QJ9732	
Vul: Both	♦ 6	Partner bids first.
HCP: 5	♣ 98	

Board: 62	♠ AKJ	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ K10764	You bid first.
HCP: 13	♣ 943	

Board: 63	♠ KJ962	The opponents are silent.
Dealer: S	♥ 7653	
Vul: Both	♦ Q875	Partner bids first.
HCP: 6	♣ —	

Board: 64	♠ 104	West Bids 2♠ if possible.
Dealer: N	♥ AJ72	East Bids 2NT if possible.
Vul: Both	♦ AK102	
HCP: 13	♣ J54	You bid first.

Board: 65	♠ AQ3	The opponents are silent.
Dealer: S	♥ 653	
Vul: Both	♦ Q1098	Partner bids first.
HCP: 8	♣ 843	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ 1085	♠ J64		1NT	X ¹	Pass
Vul: Both	♥ Q5	♥ A96				
North HCP: 13	♦ AKQ63	♦ 10872	2♥	AP		
South HCP: 8	♣ Q108	♣ K62				
Contract: 2♥ W			1. Cappelletti, strong			

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ Q985	♠ J102				1NT
Vul: Both	♥ QJ9732	♥ A4				
North HCP: 5	♦ 6	♦ KQ32	2♣ ¹	AP		
South HCP: 13	♣ 98	♣ QJ73				
Contract: 2♣ W			1. Cappelletti, any 6+suit			

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 765		1NT	Pass	3NT
Vul: None	♥ Q6	♥ AK2				
North HCP: 13	♦ K10764	♦ J8	AP			
South HCP: 12	♣ 943	♣ KJ1062				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ KJ962	♠ A103				1NT
Vul: Both	♥ 7653	♥ KQ2				
North HCP: 6	♦ Q875	♦ J2	Pass	2♥	Pass	2♠
South HCP: 13	♣ —	♣ K10873	AP			
Contract: 2♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ Q87532		1NT	Pass	2♥
Vul: Both	♥ AJ72	♥ 103	2♠ ¹	Pass	2NT ²	3♠
North HCP: 13	♦ AK102	♦ J3	AP			
South HCP: 8	♣ J54	♣ KQ10				
Contract: 3♠ S			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 65

Dealer: S

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1N S

North:

♠ AQ3

♥ 653

♦ Q1098

♣ 843

South:

♠ J64

♥ AK94

♦ 32

♣ KQ75

West	North	East	South
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			1NT
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AP			
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South hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 60	♠ J64	East Doubles 1NT if possible.
Dealer: N	♥ A96	West Bids 2♥ if possible.
Vul: Both	♦ 10872	
HCP: 8	♣ K62	Partner bids first.

Board: 61	♠ J102	West Bids 2♣ if possible.
Dealer: S	♥ A4	
Vul: Both	♦ KQ32	You bid first.
HCP: 13	♣ QJ73	

Board: 62	♠ 765	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ J8	Partner bids first.
HCP: 12	♣ KJ1062	

Board: 63	♠ A103	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: Both	♦ J2	You bid first.
HCP: 13	♣ K10873	

Board: 64	♠ Q87532	West Bids 2♠ if possible.
Dealer: N	♥ 103	East Bids 2NT if possible.
Vul: Both	♦ J3	
HCP: 8	♣ KQ10	Partner bids first.

Board: 65	♠ J64	The opponents are silent.
Dealer: S	♥ AK94	
Vul: Both	♦ 32	You bid first.
HCP: 13	♣ KQ75	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ 1085	♠ J64		1NT	X ¹	Pass
Vul: Both	♥ Q5	♥ A96				
North HCP: 13	♦ AKQ63	♦ 10872	2♥	AP		
South HCP: 8	♣ Q108	♣ K62				
Contract: 2♥ W			1. Cappelletti, strong			

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ Q985	♠ J102				1NT
Vul: Both	♥ QJ9732	♥ A4				
North HCP: 5	♦ 6	♦ KQ32	2♣ ¹	AP		
South HCP: 13	♣ 98	♣ QJ73				
Contract: 2♣ W			1. Cappelletti, any 6+suit			

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 765		1NT	Pass	3NT
Vul: None	♥ Q6	♥ AK2				
North HCP: 13	♦ K10764	♦ J8	AP			
South HCP: 12	♣ 943	♣ KJ1062				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ KJ962	♠ A103				1NT
Vul: Both	♥ 7653	♥ KQ2				
North HCP: 6	♦ Q875	♦ J2	Pass	2♥	Pass	2♠
South HCP: 13	♣ —	♣ K10873	AP			
Contract: 2♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ Q87532		1NT	Pass	2♥
Vul: Both	♥ AJ72	♥ 103	2♠ ¹	Pass	2NT ²	3♠
North HCP: 13	♦ AK102	♦ J3	AP			
South HCP: 8	♣ J54	♣ KQ10				
Contract: 3♠ S			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 65

Dealer: S

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1N S

North:

♠ AQ3

♥ 653

♦ Q1098

♣ 843

South:

♠ J64

♥ AK94

♦ 32

♣ KQ75

West	North	East	South
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			1NT
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AP			
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North hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 66	♠ J94	The opponents are silent.
Dealer: N	♥ J963	
Vul: Both	♦ AQ4	You bid first.
HCP: 13	♣ KQ8	

Board: 67	♠ QJ8762	West Bids 2♣ if possible.
Dealer: S	♥ 98	East Bids 2♥ if possible.
Vul: NS	♦ 96	
HCP: 4	♣ J85	Partner bids first.

Board: 68	♠ J54	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: None	♦ AQ53	You bid first.
HCP: 13	♣ K62	

Board: 69	♠ A96	The opponents are silent.
Dealer: S	♥ Q9	
Vul: None	♦ Q6	Partner bids first.
HCP: 10	♣ Q87542	

Board: 70	♠ AQ2	West Doubles 3♣ if possible.
Dealer: N	♥ A1094	
Vul: Both	♦ K1062	You bid first.
HCP: 13	♣ 106	

Board: 71	♠ 109743	The opponents are silent.
Dealer: S	♥ A54	
Vul: None	♦ 532	Partner bids first.
HCP: 5	♣ J10	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ Q52		1NT	Pass	2♦
Vul: Both	♥ J963	♥ A8752	Pass	2♥	Pass	2NT
North HCP: 13	♦ AQ4	♦ K	Pass	3♥	AP	
South HCP: 9	♣ KQ8	♣ 10643				
Contract: 3♥ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ QJ8762	♠ 1094				1NT
Vul: NS	♥ 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: 68	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ K62		1NT	Pass	3NT
Vul: None	♥ QJ8	♥ AK4				
North HCP: 13	♦ AQ53	♦ 108	AP			
South HCP: 14	♣ K62	♣ A10743				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ 853				1NT
Vul: None	♥ Q9	♥ AJ82	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 10	♦ Q6	♦ A104	AP			
South HCP: 13	♣ Q87542	♣ A103				
Contract: 3♣ S						

1. Minor Suit Transfers after 1NT
2. automat

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 10		1NT	Pass	3♣ ¹
Vul: Both	♥ A1094	♥ 85	X	3♦ ²	Pass	5♦
North HCP: 13	♦ K1062	♦ AQ9853	AP			
South HCP: 9	♣ 106	♣ K874				
Contract: 5♦ N						

1. Minor Suit Transfers after 1NT
2. automat

Board: 71

Dealer: S

Vul: None

North HCP: 5

South HCP: 13

Contract: 2♠ S

North:

♠ 109743

♥ A54

♦ 532

♣ J10

South:

♠ KQ8

♥ K32

♦ K7

♣ Q9643

West	North	East	South
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1NT

Pass	2♥	Pass	2♠
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AP

South hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 66	♠ Q52	The opponents are silent.
Dealer: N	♥ A8752	
Vul: Both	♦ K	Partner bids first.
HCP: 9	♣ 10643	

Board: 67	♠ 1094	West Bids 2♣ if possible.
Dealer: S	♥ KQ7	East Bids 2♥ if possible.
Vul: NS	♦ A108	
HCP: 13	♣ A1043	You bid first.

Board: 68	♠ K62	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ 108	Partner bids first.
HCP: 14	♣ A10743	

Board: 69	♠ 853	The opponents are silent.
Dealer: S	♥ AJ82	
Vul: None	♦ A104	You bid first.
HCP: 13	♣ A103	

Board: 70	♠ 10	West Doubles 3♣ if possible.
Dealer: N	♥ 85	
Vul: Both	♦ AQ9853	Partner bids first.
HCP: 9	♣ K874	

Board: 71	♠ KQ8	The opponents are silent.
Dealer: S	♥ K32	
Vul: None	♦ K7	You bid first.
HCP: 13	♣ Q9643	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ Q52		1NT	Pass	2♦
Vul: Both	♥ J963	♥ A8752	Pass	2♥	Pass	2NT
North HCP: 13	♦ AQ4	♦ K	Pass	3♥	AP	
South HCP: 9	♣ KQ8	♣ 10643				
Contract: 3♥ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ QJ8762	♠ 1094				1NT
Vul: NS	♥ 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: 68	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ K62		1NT	Pass	3NT
Vul: None	♥ QJ8	♥ AK4				
North HCP: 13	♦ AQ53	♦ 108	AP			
South HCP: 14	♣ K62	♣ A10743				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ 853				1NT
Vul: None	♥ Q9	♥ AJ82	Pass	2♠ ¹	Pass	3♣ ²
North HCP: 10	♦ Q6	♦ A104	AP			
South HCP: 13	♣ Q87542	♣ A103				
Contract: 3♣ S						

1. Minor Suit Transfers after 1NT
2. automat

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 10		1NT	Pass	3♣ ¹
Vul: Both	♥ A1094	♥ 85	X	3♦ ²	Pass	5♦
North HCP: 13	♦ K1062	♦ AQ9853	AP			
South HCP: 9	♣ 106	♣ K874				
Contract: 5♦ N						

1. Minor Suit Transfers after 1NT
2. automat

Board: 71

Dealer: S

Vul: None

North HCP: 5

South HCP: 13

Contract: 2♠ S

North:

♠ 109743

♥ A54

♦ 532

♣ J10

South:

♠ KQ8

♥ K32

♦ K7

♣ Q9643

West	North	East	South
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1NT

Pass	2♥	Pass	2♠
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AP

North hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 72	♠ Q85	The opponents are silent.
Dealer: N	♥ AKJ6	
Vul: NS	♦ QJ63	You bid first.
HCP: 13	♣ 76	

Board: 73	♠ 9876542	The opponents are silent.
Dealer: S	♥ A109	
Vul: EW	♦ —	Partner bids first.
HCP: 9	♣ KQ9	

Board: 74	♠ J1094	The opponents are silent.
Dealer: N	♥ AQ85	
Vul: EW	♦ J4	You bid first.
HCP: 13	♣ KQ8	

Board: 75	♠ AJ74	The opponents are silent.
Dealer: S	♥ Q109	
Vul: None	♦ K52	Partner bids first.
HCP: 10	♣ 962	

Board: 76	♠ K8	The opponents are silent.
Dealer: N	♥ K94	
Vul: NS	♦ KJ107	You bid first.
HCP: 13	♣ K753	

Board: 77	♠ J752	The opponents are silent.
Dealer: S	♥ A104	
Vul: Both	♦ 952	Partner bids first.
HCP: 8	♣ K98	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ K7432		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ6	♥ Q1082	Pass	2♥	Pass	4♥
North HCP: 13	♦ QJ63	♦ 10	AP			
South HCP: 12	♣ 76	♣ AK4				
Contract: 4♥ N						1. Stayman

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 9876542	♠ KQJ				1NT
Vul: EW	♥ A109	♥ J3	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ —	♦ J32	AP			
South HCP: 13	♣ KQ9	♣ AJ872				
Contract: 4♠ S						1. Texas

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ J1094	♠ 8652		1NT	Pass	3♣ ¹
Vul: EW	♥ AQ85	♥ 3	Pass	3♦ ²	AP	
North HCP: 13	♦ J4	♦ Q108732				
South HCP: 6	♣ KQ8	♣ A3				
Contract: 3♦ N						1. Minor Suit Transfers after 1NT 2. automat

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ AJ74	♠ KQ82				1NT
Vul: None	♥ Q109	♥ AJ75	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ K52	♦ Q8	Pass	2NT	Pass	4♠
South HCP: 13	♣ 962	♣ J105	AP			
Contract: 4♠ S						1. Stayman

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ AQ5				
Vul: NS	♥ K94	♥ A102		1NT	Pass	3NT
North HCP: 13	♦ KJ107	♦ 9865	AP			
South HCP: 13	♣ K753	♣ QJ2				
Contract: 3N N						

Board: 77

Dealer: S

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1N S

North:

♠ J752

♥ A104

♦ 952

♣ K98

South:

♠ 986

♥ Q8

♦ AK874

♣ A43

West North East South

1NT

AP

South hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 72	♠ K7432	The opponents are silent.
Dealer: N	♥ Q1082	
Vul: NS	♦ 10	Partner bids first.
HCP: 12	♣ AK4	

Board: 73	♠ KQJ	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ J32	You bid first.
HCP: 13	♣ AJ872	

Board: 74	♠ 8652	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ Q108732	Partner bids first.
HCP: 6	♣ A3	

Board: 75	♠ KQ82	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: None	♦ Q8	You bid first.
HCP: 13	♣ J105	

Board: 76	♠ AQ5	The opponents are silent.
Dealer: N	♥ A102	
Vul: NS	♦ 9865	Partner bids first.
HCP: 13	♣ QJ2	

Board: 77	♠ 986	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ AK874	You bid first.
HCP: 13	♣ A43	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ K7432		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ6	♥ Q1082	Pass	2♥	Pass	4♥
North HCP: 13	♦ QJ63	♦ 10	AP			
South HCP: 12	♣ 76	♣ AK4				
Contract: 4♥ N						1. Stayman

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 9876542	♠ KQJ				1NT
Vul: EW	♥ A109	♥ J3	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ —	♦ J32	AP			
South HCP: 13	♣ KQ9	♣ AJ872				
Contract: 4♠ S						1. Texas

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ J1094	♠ 8652		1NT	Pass	3♣ ¹
Vul: EW	♥ AQ85	♥ 3	Pass	3♦ ²	AP	
North HCP: 13	♦ J4	♦ Q108732				
South HCP: 6	♣ KQ8	♣ A3				
Contract: 3♦ N						1. Minor Suit Transfers after 1NT 2. automat

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ AJ74	♠ KQ82				1NT
Vul: None	♥ Q109	♥ AJ75	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ K52	♦ Q8	Pass	2NT	Pass	4♠
South HCP: 13	♣ 962	♣ J105	AP			
Contract: 4♠ S						1. Stayman

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ AQ5				
Vul: NS	♥ K94	♥ A102		1NT	Pass	3NT
North HCP: 13	♦ KJ107	♦ 9865	AP			
South HCP: 13	♣ K753	♣ QJ2				
Contract: 3N N						

Board: 77

Dealer: S

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1N S

North:

♠ J752

♥ A104

♦ 952

♣ K98

South:

♠ 986

♥ Q8

♦ AK874

♣ A43

West North East South

1NT

AP

North hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 78	♠ J10	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: None	♦ AQJ76	You bid first.
HCP: 13	♣ 1075	

Board: 79	♠ AQ1092	The opponents are silent.
Dealer: S	♥ AJ1054	
Vul: Both	♦ 8	Partner bids first.
HCP: 11	♣ 93	

Board: 80	♠ J765	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ KJ4	You bid first.
HCP: 13	♣ KJ85	

Board: 81	♠ Q86	The opponents are silent.
Dealer: S	♥ Q1097	
Vul: EW	♦ 5	Partner bids first.
HCP: 5	♣ J10863	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 78
 Dealer: N
 Vul: None
 North HCP: 13
 South HCP: 9
 Contract: 1N N

North:
 ♠ J10
 ♥ KQ9
 ♦ AQJ76
 ♣ 1075

South:
 ♠ A
 ♥ J873
 ♦ 1095
 ♣ A6432

West	North	East	South
	1NT	AP	

Board: 79
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ AQ1092
 ♥ AJ1054
 ♦ 8
 ♣ 93

South:
 ♠ 754
 ♥ KQ86
 ♦ A103
 ♣ KJ8

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

Board: 80
 Dealer: N
 Vul: None
 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	

Board: 81
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 13
 Contract: 1N S

North:
 ♠ Q86
 ♥ Q1097
 ♦ 5
 ♣ J10863

South:
 ♠ AKJ3
 ♥ 852
 ♦ AJ98
 ♣ 42

West	North	East	South
			1NT
AP			

South hands (Practice Page)

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors

Board: 78	♠ A	The opponents are silent.
Dealer: N	♥ J873	
Vul: None	♦ 1095	Partner bids first.
HCP: 9	♣ A6432	

Board: 79	♠ 754	The opponents are silent.
Dealer: S	♥ KQ86	
Vul: Both	♦ A103	You bid first.
HCP: 13	♣ KJ8	

Board: 80	♠ K98	The opponents are silent.
Dealer: N	♥ 107	
Vul: None	♦ Q952	Partner bids first.
HCP: 7	♣ Q943	

Board: 81	♠ AKJ3	The opponents are silent.
Dealer: S	♥ 852	
Vul: EW	♦ AJ98	You bid first.
HCP: 13	♣ 42	

South has a semi-balanced hand with 10-13 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 78
 Dealer: N
 Vul: None
 North HCP: 13
 South HCP: 9
 Contract: 1N N

North:
 ♠ J10
 ♥ KQ9
 ♦ AQJ76
 ♣ 1075

South:
 ♠ A
 ♥ J873
 ♦ 1095
 ♣ A6432

West	North	East	South
	1NT	AP	

Board: 79
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ AQ1092
 ♥ AJ1054
 ♦ 8
 ♣ 93

South:
 ♠ 754
 ♥ KQ86
 ♦ A103
 ♣ KJ8

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

Board: 80
 Dealer: N
 Vul: None
 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	

Board: 81
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 13
 Contract: 1N S

North:
 ♠ Q86
 ♥ Q1097
 ♦ 5
 ♣ J10863

South:
 ♠ AKJ3
 ♥ 852
 ♦ AJ98
 ♣ 42

West	North	East	South
			1NT
AP			