

<b>Board: 1</b>	♠ AJ2	You are dealer.
Dealer: North	♥ AQT3	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 17	♣ QT87	

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<b>Board: 2</b>	♠ 65	Partner is dealer.
Dealer: South	♥ 853	The opponents are silent.
Vul: N-S	♦ QJ975	
HCP: 6+1	♣ K32	

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<b>Board: 3</b>	♠ AKT	You are dealer.
Dealer: North	♥ KQJ98	The opponents are silent.
Vul: None	♦ 65	
HCP: 16+1	♣ QJ7	

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<b>Board: 4</b>	♠ Q863	Partner is dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 6+1	♣ J9863	

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<b>Board: 5</b>	♠ A9853	LHO is dealer.
Dealer: East	♥ A2	East (LHO) opens 1NT if possible.
Vul: Both	♦ KJ96	
HCP: 12+1	♣ T7	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ K764		1NT	All Pass	
Vul: E-W	♥ AQT3	♥ 62				
North HCP: 17	♦ A6	♦ Q942				
South HCP: 5	♣ QT87	♣ 942				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ QT				1NT
Vul: N-S	♥ 853	♥ AT72	All Pass			
North HCP: 6+1	♦ QJ975	♦ AT8				
South HCP: 15	♣ K32	♣ AJ87				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ 73		1NT	All Pass	
Vul: None	♥ KQJ98	♥ T753				
North HCP: 16+1	♦ 65	♦ T943				
South HCP: 0	♣ QJ7	♣ 532				
Contract: 1NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ Q863	♠ A7				1NT
Vul: E-W	♥ K3	♥ A96	All Pass			
North HCP: 6+1	♦ 96	♦ AKT4				
South HCP: 17	♣ J9863	♣ QT54				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ A9853	♠ QJ2			1NT	Pass
Vul: Both	♥ A2	♥ KT865	Pass	2♠ <sup>1</sup>	Pass	3♠
North HCP: 12+1	♦ KJ96	♦ T85	All Pass			
South HCP: 10+1	♣ T7	♣ A4				
Contract: 3♠ South						

1. Cappelletti, 5M-4m

<b>Board: 1</b>	♠ K764	Partner is dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: E-W	♦ Q942	
HCP: 5	♣ 942	

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<b>Board: 2</b>	♠ QT	You are dealer.
Dealer: South	♥ AT72	The opponents are silent.
Vul: N-S	♦ AT8	
HCP: 15	♣ AJ87	

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<b>Board: 3</b>	♠ 73	Partner is dealer.
Dealer: North	♥ T753	The opponents are silent.
Vul: None	♦ T943	
HCP: 0	♣ 532	

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<b>Board: 4</b>	♠ A7	You are dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: E-W	♦ AKT4	
HCP: 17	♣ QT54	

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<b>Board: 5</b>	♠ QJ2	RHO is dealer. You bid second.
Dealer: East	♥ KT865	East (RHO) opens 1NT if possible.
Vul: Both	♦ T85	
HCP: 10+1	♣ A4	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ K764		1NT	All Pass	
Vul: E-W	♥ AQT3	♥ 62				
North HCP: 17	♦ A6	♦ Q942				
South HCP: 5	♣ QT87	♣ 942				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ QT				1NT
Vul: N-S	♥ 853	♥ AT72	All Pass			
North HCP: 6+1	♦ QJ975	♦ AT8				
South HCP: 15	♣ K32	♣ AJ87				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ 73		1NT	All Pass	
Vul: None	♥ KQJ98	♥ T753				
North HCP: 16+1	♦ 65	♦ T943				
South HCP: 0	♣ QJ7	♣ 532				
Contract: 1NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ Q863	♠ A7				1NT
Vul: E-W	♥ K3	♥ A96	All Pass			
North HCP: 6+1	♦ 96	♦ AKT4				
South HCP: 17	♣ J9863	♣ QT54				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ A9853	♠ QJ2			1NT	Pass
Vul: Both	♥ A2	♥ KT865	Pass	2♠ <sup>1</sup>	Pass	3♠
North HCP: 12+1	♦ KJ96	♦ T85	All Pass			
South HCP: 10+1	♣ T7	♣ A4				
Contract: 3♠ South						

1. Cappelletti, 5M-4m

<b>Board: 6</b>	♠ 8754	Partner is dealer.
Dealer: South	♥ 872	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 2	♣ T852	
<hr/>		
<b>Board: 7</b>	♠ AJT	You are dealer.
Dealer: North	♥ QJ74	The opponents are silent.
Vul: N-S	♦ A953	
HCP: 16	♣ A7	
<hr/>		
<b>Board: 8</b>	♠ AT5	RHO is dealer. You bid second.
Dealer: West	♥ T32	West (RHO) opens 1NT if possible.
Vul: E-W	♦ JT9	West (RHO) Doubles 2♦ if possible.
HCP: 11	♣ KQJ5	
<hr/>		
<b>Board: 9</b>	♠ A	LHO is dealer.
Dealer: East	♥ KQJ42	East (LHO) opens 1NT if possible.
Vul: Both	♦ QT762	
HCP: 12+2	♣ 74	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 2

South HCP: 16

Contract: 1NT South

North:

♠ 8754

♥ 872

♦ Q8

♣ T852

South:

♠ KJ9

♥ AK96

♦ 75

♣ KQ94

W N E S

1NT

All Pass

### Board: 7

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ AJT

♥ QJ74

♦ A953

♣ A7

South:

♠ K98

♥ T93

♦ 762

♣ 5432

W N E S

1NT All Pass

### Board: 8

Dealer: West

Vul: E-W

North HCP: 11

South HCP: 12+1

Contract: 3♠ South

North:

♠ AT5

♥ T32

♦ JT9

♣ KQJ5

South:

♠ KQJ98

♥ KQJ7

♦ 42

♣ T8

W N E S

1NT Pass Pass 2♦<sup>1</sup>

X 2NT<sup>2</sup> Pass 3♣<sup>3</sup>

Pass 3♥ Pass 3♠

All Pass

1. Cappelletti, both majors

2. artificial

3. artificial

### Board: 9

Dealer: East

Vul: Both

North HCP: 12+2

South HCP: 8+1

Contract: 2♥ North

North:

♠ A

♥ KQJ42

♦ QT762

♣ 74

South:

♠ K9753

♥ T9

♦ AJ8

♣ T86

W N E S

1NT Pass

Pass 2♥<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

<b>Board: 6</b>	♠ KJ9	You are dealer.
Dealer: South	♥ AK96	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 16	♣ KQ94	
<hr/>		
<b>Board: 7</b>	♠ K98	Partner is dealer.
Dealer: North	♥ T93	The opponents are silent.
Vul: N-S	♦ 762	
HCP: 3	♣ 5432	
<hr/>		
<b>Board: 8</b>	♠ KQJ98	LHO is dealer.
Dealer: West	♥ KQJ7	West (LHO) opens 1NT if possible.
Vul: E-W	♦ 42	West (LHO) Doubles 2♦ if possible.
HCP: 12+1	♣ T8	
<hr/>		
<b>Board: 9</b>	♠ K9753	RHO is dealer. You bid second.
Dealer: East	♥ T9	East (RHO) opens 1NT if possible.
Vul: Both	♦ AJ8	
HCP: 8+1	♣ T86	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 2

South HCP: 16

Contract: 1NT South

North:

♠ 8754

♥ 872

♦ Q8

♣ T852

South:

♠ KJ9

♥ AK96

♦ 75

♣ KQ94

W N E S

1NT

All Pass

### Board: 7

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ AJT

♥ QJ74

♦ A953

♣ A7

South:

♠ K98

♥ T93

♦ 762

♣ 5432

W N E S

1NT All Pass

### Board: 8

Dealer: West

Vul: E-W

North HCP: 11

South HCP: 12+1

Contract: 3♠ South

North:

♠ AT5

♥ T32

♦ JT9

♣ KQJ5

South:

♠ KQJ98

♥ KQJ7

♦ 42

♣ T8

W N E S

1NT Pass Pass 2♦<sup>1</sup>

X 2NT<sup>2</sup> Pass 3♣<sup>3</sup>

Pass 3♥ Pass 3♠

All Pass

1. Cappelletti, both majors

2. artificial

3. artificial

### Board: 9

Dealer: East

Vul: Both

North HCP: 12+2

South HCP: 8+1

Contract: 2♥ North

North:

♠ A

♥ KQJ42

♦ QT762

♣ 74

South:

♠ K9753

♥ T9

♦ AJ8

♣ T86

W N E S

1NT Pass

Pass 2♥<sup>1</sup> All Pass

1. Cappelletti, 5M-4m



<b>Board: 10</b>	♠ Q754	Partner is dealer.
Dealer: South	♥ 983	The opponents are silent.
Vul: Both	♦ 752	
HCP: 6	♣ A74	
<hr/>		
<b>Board: 11</b>	♠ K32	You are dealer.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ AKQ4	
HCP: 16	♣ K742	
<hr/>		
<b>Board: 12</b>	♠ KJ86	Partner is dealer.
Dealer: South	♥ J876	The opponents are silent.
Vul: N-S	♦ JT5	
HCP: 6	♣ 73	
<hr/>		
<b>Board: 13</b>	♠ AJ9	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ T7542	
HCP: 17+1	♣ AQ9	
<hr/>		
<b>Board: 14</b>	♠ A5	RHO is dealer. You bid second.
Dealer: West	♥ 2	West (RHO) opens 1NT if possible.
Vul: Both	♦ 98742	
HCP: 7+2	♣ KT752	

## Both hands (Answers Page)

### Board: 10

Dealer: South

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ Q754

♥ 983

♦ 752

♣ A74

South:

♠ AKJ8

♥ QT6

♦ KT8

♣ Q86

W	N	E	S
			1NT

All Pass

### Board: 11

Dealer: North

Vul: None

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ K32

♥ J4

♦ AKQ4

♣ K742

South:

♠ J976

♥ 7632

♦ 82

♣ Q83

W	N	E	S
	1NT	All Pass	

### Board: 12

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ KJ86

♥ J876

♦ JT5

♣ 73

South:

♠ A43

♥ Q42

♦ 86

♣ AKQ42

W	N	E	S
			1NT

All Pass

### Board: 13

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 4

Contract: 1NT North

North:

♠ AJ9

♥ AQ

♦ T7542

♣ AQ9

South:

♠ T843

♥ KT52

♦ 3

♣ JT82

W	N	E	S
	1NT	All Pass	

### Board: 14

Dealer: West

Vul: Both

North HCP: 7+2

South HCP: 13+2

Contract: 2♥ South

North:

♠ A5

♥ 2

♦ 98742

♣ KT752

South:

♠ QJ2

♥ KJ9863

♦ Q3

♣ A3

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

All Pass

1. Cappelletti, any 6+suit
2. automat

<b>Board: 10</b>	♠ AKJ8	You are dealer.
Dealer: South	♥ QT6	The opponents are silent.
Vul: Both	♦ KT8	
HCP: 15	♣ Q86	

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<b>Board: 11</b>	♠ J976	Partner is dealer.
Dealer: North	♥ 7632	The opponents are silent.
Vul: None	♦ 82	
HCP: 3	♣ Q83	

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<b>Board: 12</b>	♠ A43	You are dealer.
Dealer: South	♥ Q42	The opponents are silent.
Vul: N-S	♦ 86	
HCP: 15+1	♣ AKQ42	

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<b>Board: 13</b>	♠ T843	Partner is dealer.
Dealer: North	♥ KT52	The opponents are silent.
Vul: None	♦ 3	
HCP: 4	♣ JT82	

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<b>Board: 14</b>	♠ QJ2	LHO is dealer.
Dealer: West	♥ KJ9863	West (LHO) opens 1NT if possible.
Vul: Both	♦ Q3	
HCP: 13+2	♣ A3	

## Both hands (Answers Page)

### Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ Q754	♠ AKJ8				1NT
Vul: Both	♥ 983	♥ QT6	All Pass			
North HCP: 6	♦ 752	♦ KT8				
South HCP: 15	♣ A74	♣ Q86				
Contract: 1NT South						

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ J976		1NT	All Pass	
Vul: None	♥ J4	♥ 7632				
North HCP: 16	♦ AKQ4	♦ 82				
South HCP: 3	♣ K742	♣ Q83				
Contract: 1NT North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ KJ86	♠ A43				1NT
Vul: N-S	♥ J876	♥ Q42	All Pass			
North HCP: 6	♦ JT5	♦ 86				
South HCP: 15+1	♣ 73	♣ AKQ42				
Contract: 1NT South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ T843		1NT	All Pass	
Vul: None	♥ AQ	♥ KT52				
North HCP: 17+1	♦ T7542	♦ 3				
South HCP: 4	♣ AQ9	♣ JT82				
Contract: 1NT North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ QJ2	1NT	Pass	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 2	♥ KJ9863	Pass	2♦ <sup>2</sup>	Pass	2♥
North HCP: 7+2	♦ 98742	♦ Q3	All Pass			
South HCP: 13+2	♣ KT752	♣ A3				
Contract: 2♥ South						

1. Cappelletti, any 6+suit
2. automat

<b>Board: 15</b>	♠ Q976	You are dealer.
Dealer: North	♥ AKQ2	The opponents are silent.
Vul: N-S	♦ KT6	
HCP: 17	♣ K5	

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<b>Board: 16</b>	♠ 975	Partner is dealer.
Dealer: South	♥ T864	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 3	♣ K982	

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<b>Board: 17</b>	♠ A92	You are dealer.
Dealer: North	♥ AJT	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 16+1	♣ A8753	

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<b>Board: 18</b>	♠ KT	RHO is dealer. You bid second.
Dealer: West	♥ 8542	West (RHO) opens 1NT if possible.
Vul: E-W	♦ AKQ87	
HCP: 12+1	♣ 32	

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<b>Board: 19</b>	♠ A95	You are dealer.
Dealer: North	♥ KJ82	The opponents are silent.
Vul: E-W	♦ AQ6	
HCP: 16	♣ QT3	

## Both hands (Answers Page)

### Board: 15

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6+1

Contract: 1NT North

North:

♠ Q976

♥ AKQ2

♦ KT6

♣ K5

South:

♠ T85

♥ T94

♦ AQ532

♣ 92

W N E S

1NT All Pass

### Board: 16

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 16

Contract: 1NT South

North:

♠ 975

♥ T864

♦ T5

♣ K982

South:

♠ K32

♥ KJ53

♦ AK92

♣ Q3

W N E S

1NT

All Pass

### Board: 17

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ A92

♥ AJT

♦ KT

♣ A8753

South:

♠ K85

♥ 653

♦ Q652

♣ 642

W N E S

1NT All Pass

### Board: 18

Dealer: West

Vul: E-W

North HCP: 12+1

South HCP: 11+1

Contract: 2♠ South

North:

♠ KT

♥ 8542

♦ AKQ87

♣ 32

South:

♠ QJ843

♥ AJ

♦ T2

♣ K987

W N E S

1NT Pass Pass 2♠<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 19

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A95

♥ KJ82

♦ AQ6

♣ QT3

South:

♠ KQJ7

♥ 63

♦ 5432

♣ 974

W N E S

1NT All Pass

<b>Board: 15</b>	♠ T85	Partner is dealer.
Dealer: North	♥ T94	The opponents are silent.
Vul: N-S	♦ AQ532	
HCP: 6+1	♣ 92	

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<b>Board: 16</b>	♠ K32	You are dealer.
Dealer: South	♥ KJ53	The opponents are silent.
Vul: N-S	♦ AK92	
HCP: 16	♣ Q3	

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<b>Board: 17</b>	♠ K85	Partner is dealer.
Dealer: North	♥ 653	The opponents are silent.
Vul: N-S	♦ Q652	
HCP: 5	♣ 642	

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<b>Board: 18</b>	♠ QJ843	LHO is dealer.
Dealer: West	♥ AJ	West (LHO) opens 1NT if possible.
Vul: E-W	♦ T2	
HCP: 11+1	♣ K987	

---

<b>Board: 19</b>	♠ KQJ7	Partner is dealer.
Dealer: North	♥ 63	The opponents are silent.
Vul: E-W	♦ 5432	
HCP: 6	♣ 974	

## Both hands (Answers Page)

### Board: 15

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6+1

Contract: 1NT North

North:

♠ Q976

♥ AKQ2

♦ KT6

♣ K5

South:

♠ T85

♥ T94

♦ AQ532

♣ 92

W N E S

1NT All Pass

### Board: 16

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 16

Contract: 1NT South

North:

♠ 975

♥ T864

♦ T5

♣ K982

South:

♠ K32

♥ KJ53

♦ AK92

♣ Q3

W N E S

1NT

All Pass

### Board: 17

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ A92

♥ AJT

♦ KT

♣ A8753

South:

♠ K85

♥ 653

♦ Q652

♣ 642

W N E S

1NT All Pass

### Board: 18

Dealer: West

Vul: E-W

North HCP: 12+1

South HCP: 11+1

Contract: 2♠ South

North:

♠ KT

♥ 8542

♦ AKQ87

♣ 32

South:

♠ QJ843

♥ AJ

♦ T2

♣ K987

W N E S

1NT Pass Pass 2♠<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 19

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A95

♥ KJ82

♦ AQ6

♣ QT3

South:

♠ KQJ7

♥ 63

♦ 5432

♣ 974

W N E S

1NT All Pass



<b>Board: 20</b>	♠ AQ5	LHO is dealer.
Dealer: East	♥ AK84	East (LHO) opens 1NT if possible.
Vul: None	♦ AKJ95	
HCP: 21+1	♣ 7	

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<b>Board: 21</b>	♠ T6	You are dealer.
Dealer: North	♥ AQT5	The opponents are silent.
Vul: N-S	♦ KQT3	
HCP: 17	♣ AQ9	

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<b>Board: 22</b>	♠ 9	Partner is dealer.
Dealer: South	♥ K963	The opponents are silent.
Vul: N-S	♦ Q9854	
HCP: 5+1	♣ 842	

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<b>Board: 23</b>	♠ 85	You are dealer.
Dealer: North	♥ AKT9	The opponents are silent.
Vul: Both	♦ Q84	
HCP: 16	♣ AK92	

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<b>Board: 24</b>	♠ K85	Partner is dealer.
Dealer: South	♥ J962	The opponents are silent.
Vul: E-W	♦ 976	
HCP: 4	♣ T94	

## Both hands (Answers Page)

### Board: 20

Dealer: East

Vul: None

North HCP: 21+1

South HCP: 1+1

Contract: 2 ♠ South

North:

♠ AQ5

♥ AK84

♦ AKJ95

♣ 7

South:

♠ J9872

♥ 932

♦ 42

♣ 863

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

### Board: 21

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 4+1

Contract: 1NT North

North:

♠ T6

♥ AQT5

♦ KQT3

♣ AQ9

South:

♠ 872

♥ 962

♦ A2

♣ T7543

W	N	E	S
	1NT	All Pass	

### Board: 22

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ 9

♥ K963

♦ Q9854

♣ 842

South:

♠ J873

♥ AQJ

♦ AJ73

♣ K5

W	N	E	S
			1NT
All Pass			

### Board: 23

Dealer: North

Vul: Both

North HCP: 16

South HCP: 2+1

Contract: 1NT North

North:

♠ 85

♥ AKT9

♦ Q84

♣ AK92

South:

♠ Q9

♥ 864

♦ T9732

♣ 654

W	N	E	S
	1NT	All Pass	

### Board: 24

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ K85

♥ J962

♦ 976

♣ T94

South:

♠ 93

♥ K874

♦ AQT5

♣ AQ3

W	N	E	S
			1NT
All Pass			

<b>Board: 20</b>	♠ J9872	RHO is dealer. You bid second.
Dealer: East	♥ 932	East (RHO) opens 1NT if possible.
Vul: None	♦ 42	
HCP: 1+1	♣ 863	

---

<b>Board: 21</b>	♠ 872	Partner is dealer.
Dealer: North	♥ 962	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 4+1	♣ T7543	

---

<b>Board: 22</b>	♠ J873	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: N-S	♦ AJ73	
HCP: 16	♣ K5	

---

<b>Board: 23</b>	♠ Q9	Partner is dealer.
Dealer: North	♥ 864	The opponents are silent.
Vul: Both	♦ T9732	
HCP: 2+1	♣ 654	

---

<b>Board: 24</b>	♠ 93	You are dealer.
Dealer: South	♥ K874	The opponents are silent.
Vul: E-W	♦ AQT5	
HCP: 15	♣ AQ3	

## Both hands (Answers Page)

### Board: 20

Dealer: East

Vul: None

North HCP: 21+1

South HCP: 1+1

Contract: 2 ♠ South

North:

♠ AQ5

♥ AK84

♦ AKJ95

♣ 7

South:

♠ J9872

♥ 932

♦ 42

♣ 863

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

### Board: 21

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 4+1

Contract: 1NT North

North:

♠ T6

♥ AQT5

♦ KQT3

♣ AQ9

South:

♠ 872

♥ 962

♦ A2

♣ T7543

W	N	E	S
	1NT	All Pass	

### Board: 22

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ 9

♥ K963

♦ Q9854

♣ 842

South:

♠ J873

♥ AQJ

♦ AJ73

♣ K5

W	N	E	S
			1NT
All Pass			

### Board: 23

Dealer: North

Vul: Both

North HCP: 16

South HCP: 2+1

Contract: 1NT North

North:

♠ 85

♥ AKT9

♦ Q84

♣ AK92

South:

♠ Q9

♥ 864

♦ T9732

♣ 654

W	N	E	S
	1NT	All Pass	

### Board: 24

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ K85

♥ J962

♦ 976

♣ T94

South:

♠ 93

♥ K874

♦ AQT5

♣ AQ3

W	N	E	S
			1NT
All Pass			

<b>Board: 25</b>	♠ J4	You are dealer.
Dealer: North	♥ Q965	The opponents are silent.
Vul: N-S	♦ AK8	
HCP: 16	♣ AQ76	
<hr/>		
<b>Board: 26</b>	♠ AK64	LHO is dealer.
Dealer: East	♥ KQJ42	East (LHO) opens 1NT if possible.
Vul: Both	♦ J6	East (LHO) Doubles 2♦ if possible.
HCP: 15+1	♣ J9	
<hr/>		
<b>Board: 27</b>	♠ 7	LHO is dealer.
Dealer: East	♥ KQJT875	East (LHO) opens 1NT if possible.
Vul: None	♦ K63	West (RHO) Doubles 2♥ if possible.
HCP: 14+3	♣ KQ	East (LHO) Doubles 3♥ if possible.
<hr/>		
<b>Board: 28</b>	♠ 76	Partner is dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: E-W	♦ QT85	
HCP: 5+1	♣ QJT63	
<hr/>		
<b>Board: 29</b>	♠ T8	You are dealer.
Dealer: North	♥ AK74	The opponents are silent.
Vul: N-S	♦ KJ53	
HCP: 15	♣ A87	

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ J4

♥ Q965

♦ AK8

♣ AQ76

South:

♠ T76

♥ T7

♦ Q632

♣ KJT4

W N E S

1NT All Pass

### Board: 26

Dealer: East

Vul: Both

North HCP: 15+1

South HCP: 7+1

Contract: 3♠ South

North:

♠ AK64

♥ KQJ42

♦ J6

♣ J9

South:

♠ JT853

♥ T9

♦ T8

♣ AQT8

W N E S

1NT Pass

Pass 2♦<sup>1</sup> X 3♠

All Pass

1. Cappelletti, both majors

### Board: 27

Dealer: East

Vul: None

North HCP: 14+3

South HCP: 6

Contract: 3♥X North

North:

♠ 7

♥ KQJT875

♦ K63

♣ KQ

South:

♠ J95

♥ A32

♦ J92

♣ 7532

W N E S

1NT Pass

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

Pass 2♥ Pass Pass

X 3♥ X All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 28

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ 76

♥ 86

♦ QT85

♣ QJT63

South:

♠ Q98

♥ JT2

♦ AKJ

♣ A752

W N E S

1NT

All Pass

### Board: 29

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ T8

♥ AK74

♦ KJ53

♣ A87

South:

♠ A42

♥ T65

♦ 942

♣ T532

W N E S

1NT All Pass

<b>Board: 25</b>	♠ T76	Partner is dealer.
Dealer: North	♥ T7	The opponents are silent.
Vul: N-S	♦ Q632	
HCP: 6	♣ KJT4	
<hr/>		
<b>Board: 26</b>	♠ JT853	RHO is dealer. You bid second.
Dealer: East	♥ T9	East (RHO) opens 1NT if possible.
Vul: Both	♦ T8	East (RHO) Doubles 2♦ if possible.
HCP: 7+1	♣ AQT8	
<hr/>		
<b>Board: 27</b>	♠ J95	RHO is dealer. You bid second.
Dealer: East	♥ A32	East (RHO) opens 1NT if possible.
Vul: None	♦ J92	West (LHO) Doubles 2♥ if possible.
HCP: 6	♣ 7532	East (RHO) Doubles 3♥ if possible.
<hr/>		
<b>Board: 28</b>	♠ Q98	You are dealer.
Dealer: South	♥ JT2	The opponents are silent.
Vul: E-W	♦ AKJ	
HCP: 15	♣ A752	
<hr/>		
<b>Board: 29</b>	♠ A42	Partner is dealer.
Dealer: North	♥ T65	The opponents are silent.
Vul: N-S	♦ 942	
HCP: 4	♣ T532	

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ J4

♥ Q965

♦ AK8

♣ AQ76

South:

♠ T76

♥ T7

♦ Q632

♣ KJT4

W N E S

1NT All Pass

### Board: 26

Dealer: East

Vul: Both

North HCP: 15+1

South HCP: 7+1

Contract: 3♠ South

North:

♠ AK64

♥ KQJ42

♦ J6

♣ J9

South:

♠ JT853

♥ T9

♦ T8

♣ AQT8

W N E S

1NT Pass

Pass 2♦<sup>1</sup> X 3♠

All Pass

1. Cappelletti, both majors

### Board: 27

Dealer: East

Vul: None

North HCP: 14+3

South HCP: 6

Contract: 3♥X North

North:

♠ 7

♥ KQJT875

♦ K63

♣ KQ

South:

♠ J95

♥ A32

♦ J92

♣ 7532

W N E S

1NT Pass

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

Pass 2♥ Pass Pass

X 3♥ X All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 28

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ 76

♥ 86

♦ QT85

♣ QJT63

South:

♠ Q98

♥ JT2

♦ AKJ

♣ A752

W N E S

1NT

All Pass

### Board: 29

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ T8

♥ AK74

♦ KJ53

♣ A87

South:

♠ A42

♥ T65

♦ 942

♣ T532

W N E S

1NT All Pass



<b>Board: 30</b>	♠ 653	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ KQT93	
HCP: 6+1	♣ J984	

---

<b>Board: 31</b>	♠ AKJT	You are dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: N-S	♦ AK72	
HCP: 17	♣ 72	

---

<b>Board: 32</b>	♠ J7	Partner is dealer.
Dealer: South	♥ 9863	The opponents are silent.
Vul: Both	♦ T974	
HCP: 6	♣ KQ3	

---

<b>Board: 33</b>	♠ AKJT42	LHO is dealer.
Dealer: East	♥ AK9	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AJ	East (LHO) bids 2♣ if possible.
HCP: 20+2	♣ T4	

---

<b>Board: 34</b>	♠ J43	Partner is dealer.
Dealer: South	♥ 7652	The opponents are silent.
Vul: Both	♦ 6	
HCP: 1+1	♣ 98652	

## Both hands (Answers Page)

### Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ AQ84				1NT
Vul: N-S	♥ 6	♥ A73	All Pass			
North HCP: 6+1	♦ KQT93	♦ J42				
South HCP: 15	♣ J984	♣ A73				
Contract: 1NT South						

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AKJT	♠ Q74		1NT	All Pass	
Vul: N-S	♥ Q95	♥ 4				
North HCP: 17	♦ AK72	♦ J943				
South HCP: 5+1	♣ 72	♣ Q8543				
Contract: 1NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ K85				1NT
Vul: Both	♥ 9863	♥ AQ54	All Pass			
North HCP: 6	♦ T974	♦ J6				
South HCP: 15	♣ KQ3	♣ AJT7				
Contract: 1NT South						

### Board: 33

	North:	South:	W	N	E	S
Dealer: East	♠ AKJT42	♠ 7653			1NT	Pass
Vul: E-W	♥ AK9	♥ J876	Pass	X	2♣	Pass
North HCP: 20+2	♦ AJ	♦ T765	Pass	3♠	Pass	4♠
South HCP: 2	♣ T4	♣ J	All Pass			
Contract: 4♠ South						

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ J43	♠ AK87				1NT
Vul: Both	♥ 7652	♥ 98	All Pass			
North HCP: 1+1	♦ 6	♦ KQ74				
South HCP: 16	♣ 98652	♣ A73				
Contract: 1NT South						

<b>Board: 30</b>	♠ AQ84	You are dealer.
Dealer: South	♥ A73	The opponents are silent.
Vul: N-S	♦ J42	
HCP: 15	♣ A73	

---

<b>Board: 31</b>	♠ Q74	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: N-S	♦ J943	
HCP: 5+1	♣ Q8543	

---

<b>Board: 32</b>	♠ K85	You are dealer.
Dealer: South	♥ AQ54	The opponents are silent.
Vul: Both	♦ J6	
HCP: 15	♣ AJT7	

---

<b>Board: 33</b>	♠ 7653	RHO is dealer. You bid second.
Dealer: East	♥ J876	East (RHO) opens 1NT if possible.
Vul: E-W	♦ T765	East (RHO) bids 2♣ if possible.
HCP: 2	♣ J	

---

<b>Board: 34</b>	♠ AK87	You are dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: Both	♦ KQ74	
HCP: 16	♣ A73	

## Both hands (Answers Page)

### Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ AQ84				1NT
Vul: N-S	♥ 6	♥ A73	All Pass			
North HCP: 6+1	♦ KQT93	♦ J42				
South HCP: 15	♣ J984	♣ A73				
Contract: 1NT South						

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AKJT	♠ Q74		1NT	All Pass	
Vul: N-S	♥ Q95	♥ 4				
North HCP: 17	♦ AK72	♦ J943				
South HCP: 5+1	♣ 72	♣ Q8543				
Contract: 1NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ K85				1NT
Vul: Both	♥ 9863	♥ AQ54	All Pass			
North HCP: 6	♦ T974	♦ J6				
South HCP: 15	♣ KQ3	♣ AJT7				
Contract: 1NT South						

### Board: 33

	North:	South:	W	N	E	S
Dealer: East	♠ AKJT42	♠ 7653			1NT	Pass
Vul: E-W	♥ AK9	♥ J876	Pass	X	2♣	Pass
North HCP: 20+2	♦ AJ	♦ T765	Pass	3♠	Pass	4♠
South HCP: 2	♣ T4	♣ J	All Pass			
Contract: 4♠ South						

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ J43	♠ AK87				1NT
Vul: Both	♥ 7652	♥ 98	All Pass			
North HCP: 1+1	♦ 6	♦ KQ74				
South HCP: 16	♣ 98652	♣ A73				
Contract: 1NT South						

**Board: 35**      ♠ AT9542      LHO is dealer.  
Dealer: East      ♥ 3      East (LHO) opens 1NT if possible.  
Vul: None      ♦ A76  
HCP: 16+2      ♣ AKJ

---

**Board: 36**      ♠ 94      Partner is dealer.  
Dealer: South      ♥ KQ93      The opponents are silent.  
Vul: E-W      ♦ J32  
HCP: 6      ♣ T982

---

**Board: 37**      ♠ K952      You are dealer.  
Dealer: North      ♥ KJ64      The opponents are silent.  
Vul: Both      ♦ A9  
HCP: 15      ♣ A75

---

**Board: 38**      ♠ 93      Partner is dealer.  
Dealer: South      ♥ T87      The opponents are silent.  
Vul: E-W      ♦ K765  
HCP: 7      ♣ A765

---

**Board: 39**      ♠ A3      You are dealer.  
Dealer: North      ♥ AJ73      The opponents are silent.  
Vul: E-W      ♦ A953  
HCP: 16      ♣ K53

## Both hands (Answers Page)

### Board: 35

Dealer: East

Vul: None

North HCP: 16+2

South HCP: 3+1

Contract: 2 ♠ North

North:

♠ AT9542

♥ 3

♦ A76

♣ AKJ

South:

♠ J3

♥ J8654

♦ JT85

♣ 53

W N E S

1NT Pass

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

Pass 2 ♠ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 36

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ 94

♥ KQ93

♦ J32

♣ T982

South:

♠ A2

♥ AJ742

♦ K98

♣ K73

W N E S

1NT

All Pass

### Board: 37

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 1NT North

North:

♠ K952

♥ KJ64

♦ A9

♣ A75

South:

♠ AJ8

♥ 98

♦ T8763

♣ Q92

W N E S

1NT All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 15

Contract: 1NT South

North:

♠ 93

♥ T87

♦ K765

♣ A765

South:

♠ AK

♥ Q632

♦ AJ4

♣ J984

W N E S

1NT

All Pass

### Board: 39

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A3

♥ AJ73

♦ A953

♣ K53

South:

♠ 962

♥ K654

♦ QT

♣ JT76

W N E S

1NT All Pass

<b>Board: 35</b>	♠ J3	RHO is dealer. You bid second.
Dealer: East	♥ J8654	East (RHO) opens 1NT if possible.
Vul: None	♦ JT85	
HCP: 3+1	♣ 53	

---

<b>Board: 36</b>	♠ A2	You are dealer.
Dealer: South	♥ AJ742	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 15+1	♣ K73	

---

<b>Board: 37</b>	♠ AJ8	Partner is dealer.
Dealer: North	♥ 98	The opponents are silent.
Vul: Both	♦ T8763	
HCP: 7+1	♣ Q92	

---

<b>Board: 38</b>	♠ AK	You are dealer.
Dealer: South	♥ Q632	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 15	♣ J984	

---

<b>Board: 39</b>	♠ 962	Partner is dealer.
Dealer: North	♥ K654	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 6	♣ JT76	

## Both hands (Answers Page)

### Board: 35

Dealer: East

Vul: None

North HCP: 16+2

South HCP: 3+1

Contract: 2 ♠ North

North:

♠ AT9542

♥ 3

♦ A76

♣ AKJ

South:

♠ J3

♥ J8654

♦ JT85

♣ 53

W N E S

1NT Pass

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

Pass 2 ♠ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 36

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ 94

♥ KQ93

♦ J32

♣ T982

South:

♠ A2

♥ AJ742

♦ K98

♣ K73

W N E S

1NT

All Pass

### Board: 37

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 1NT North

North:

♠ K952

♥ KJ64

♦ A9

♣ A75

South:

♠ AJ8

♥ 98

♦ T8763

♣ Q92

W N E S

1NT All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 15

Contract: 1NT South

North:

♠ 93

♥ T87

♦ K765

♣ A765

South:

♠ AK

♥ Q632

♦ AJ4

♣ J984

W N E S

1NT

All Pass

### Board: 39

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A3

♥ AJ73

♦ A953

♣ K53

South:

♠ 962

♥ K654

♦ QT

♣ JT76

W N E S

1NT All Pass



**Board: 40**

♠ 542

Partner is dealer.

Dealer: South

♥ 72

The opponents are silent.

Vul: E-W

♦ QT942

HCP: 5+1

♣ K63

**Board: 41**

♠ KJ3

You are dealer.

Dealer: North

♥ J52

The opponents are silent.

Vul: N-S

♦ AJ2

HCP: 17

♣ AQJ4

**Board: 42**

♠ 842

Partner is dealer.

Dealer: South

♥ J832

The opponents are silent.

Vul: Both

♦ Q83

HCP: 5

♣ Q74

**Board: 43**

♠ J84

You are dealer.

Dealer: North

♥ AT85

The opponents are silent.

Vul: N-S

♦ AJ93

HCP: 15

♣ KQ

**Board: 44**

♠ 85

RHO is dealer. You bid second.

Dealer: West

♥ KT74

West (RHO) opens 1NT if possible.

Vul: Both

♦ QJ53

HCP: 9

♣ QJ9

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ 542

♥ 72

♦ QT942

♣ K63

South:

♠ T7

♥ AQ65

♦ K53

♣ AQJT

W	N	E	S
			1NT

All Pass

### Board: 41

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ KJ3

♥ J52

♦ AJ2

♣ AQJ4

South:

♠ 7542

♥ K96

♦ Q854

♣ 72

W	N	E	S
	1NT	All Pass	

### Board: 42

Dealer: South

Vul: Both

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ 842

♥ J832

♦ Q83

♣ Q74

South:

♠ K93

♥ Q94

♦ AK54

♣ KJ9

W	N	E	S
			1NT

All Pass

### Board: 43

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ J84

♥ AT85

♦ AJ93

♣ KQ

South:

♠ 75

♥ KJ32

♦ QT65

♣ T64

W	N	E	S
	1NT	All Pass	

### Board: 44

Dealer: West

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2♠ South

North:

♠ 85

♥ KT74

♦ QJ53

♣ QJ9

South:

♠ KJT42

♥ AJ6

♦ 7

♣ A732

W	N	E	S
1NT	Pass	Pass	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

<b>Board: 40</b>	♠ T7	You are dealer.
Dealer: South	♥ AQ65	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 16	♣ AQJT	

---

<b>Board: 41</b>	♠ 7542	Partner is dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: N-S	♦ Q854	
HCP: 5	♣ 72	

---

<b>Board: 42</b>	♠ K93	You are dealer.
Dealer: South	♥ Q94	The opponents are silent.
Vul: Both	♦ AK54	
HCP: 16	♣ KJ9	

---

<b>Board: 43</b>	♠ 75	Partner is dealer.
Dealer: North	♥ KJ32	The opponents are silent.
Vul: N-S	♦ QT65	
HCP: 6	♣ T64	

---

<b>Board: 44</b>	♠ KJT42	LHO is dealer.
Dealer: West	♥ AJ6	West (LHO) opens 1NT if possible.
Vul: Both	♦ 7	
HCP: 13+1	♣ A732	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ 542

♥ 72

♦ QT942

♣ K63

South:

♠ T7

♥ AQ65

♦ K53

♣ AQJT

W	N	E	S
			1NT

All Pass

### Board: 41

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ KJ3

♥ J52

♦ AJ2

♣ AQJ4

South:

♠ 7542

♥ K96

♦ Q854

♣ 72

W	N	E	S
	1NT	All Pass	

### Board: 42

Dealer: South

Vul: Both

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ 842

♥ J832

♦ Q83

♣ Q74

South:

♠ K93

♥ Q94

♦ AK54

♣ KJ9

W	N	E	S
			1NT

All Pass

### Board: 43

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ J84

♥ AT85

♦ AJ93

♣ KQ

South:

♠ 75

♥ KJ32

♦ QT65

♣ T64

W	N	E	S
	1NT	All Pass	

### Board: 44

Dealer: West

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2♠ South

North:

♠ 85

♥ KT74

♦ QJ53

♣ QJ9

South:

♠ KJT42

♥ AJ6

♦ 7

♣ A732

W	N	E	S
1NT	Pass	Pass	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

<b>Board: 45</b>	♠ AK65	You are dealer.
Dealer: North	♥ AT74	The opponents are silent.
Vul: Both	♦ 85	
HCP: 15	♣ A93	

---

<b>Board: 46</b>	♠ T873	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: None	♦ AJT85	
HCP: 5+1	♣ 32	

---

<b>Board: 47</b>	♠ JT7	You are dealer.
Dealer: North	♥ AQ73	The opponents are silent.
Vul: N-S	♦ KQT	
HCP: 16	♣ KJ3	

---

<b>Board: 48</b>	♠ 743	Partner is dealer.
Dealer: South	♥ 92	The opponents are silent.
Vul: Both	♦ K942	
HCP: 3	♣ 8762	

---

<b>Board: 49</b>	♠ KQJ94	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: N-S	♦ QT4	
HCP: 15+1	♣ A98	

## Both hands (Answers Page)

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ AK65	♠ 87		1NT	All Pass	
Vul: Both	♥ AT74	♥ Q985				
North HCP: 15	♦ 85	♦ K942				
South HCP: 6	♣ A93	♣ J86				
Contract: 1NT North						

### Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ T873	♠ AQ52				1NT
Vul: None	♥ 73	♥ AK54	All Pass			
North HCP: 5+1	♦ AJT85	♦ Q62				
South HCP: 15	♣ 32	♣ 97				
Contract: 1NT South						

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ JT7	♠ 95		1NT	All Pass	
Vul: N-S	♥ AQ73	♥ K96				
North HCP: 16	♦ KQT	♦ A7632				
South HCP: 7+1	♣ KJ3	♣ 875				
Contract: 1NT North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ 743	♠ K52				1NT
Vul: Both	♥ 92	♥ KQJ6	All Pass			
North HCP: 3	♦ K942	♦ Q75				
South HCP: 17	♣ 8762	♣ KQJ				
Contract: 1NT South						

### Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ94	♠ 863		1NT	All Pass	
Vul: N-S	♥ K7	♥ T62				
North HCP: 15+1	♦ QT4	♦ J987				
South HCP: 5	♣ A98	♣ KJ7				
Contract: 1NT North						

<b>Board: 45</b>	♠ 87	Partner is dealer.
Dealer: North	♥ Q985	The opponents are silent.
Vul: Both	♦ K942	
HCP: 6	♣ J86	

---

<b>Board: 46</b>	♠ AQ52	You are dealer.
Dealer: South	♥ AK54	The opponents are silent.
Vul: None	♦ Q62	
HCP: 15	♣ 97	

---

<b>Board: 47</b>	♠ 95	Partner is dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: N-S	♦ A7632	
HCP: 7+1	♣ 875	

---

<b>Board: 48</b>	♠ K52	You are dealer.
Dealer: South	♥ KQJ6	The opponents are silent.
Vul: Both	♦ Q75	
HCP: 17	♣ KQJ	

---

<b>Board: 49</b>	♠ 863	Partner is dealer.
Dealer: North	♥ T62	The opponents are silent.
Vul: N-S	♦ J987	
HCP: 5	♣ KJ7	

## Both hands (Answers Page)

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ AK65	♠ 87		1NT	All Pass	
Vul: Both	♥ AT74	♥ Q985				
North HCP: 15	♦ 85	♦ K942				
South HCP: 6	♣ A93	♣ J86				
Contract: 1NT North						

### Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ T873	♠ AQ52				1NT
Vul: None	♥ 73	♥ AK54	All Pass			
North HCP: 5+1	♦ AJT85	♦ Q62				
South HCP: 15	♣ 32	♣ 97				
Contract: 1NT South						

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ JT7	♠ 95		1NT	All Pass	
Vul: N-S	♥ AQ73	♥ K96				
North HCP: 16	♦ KQT	♦ A7632				
South HCP: 7+1	♣ KJ3	♣ 875				
Contract: 1NT North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ 743	♠ K52				1NT
Vul: Both	♥ 92	♥ KQJ6	All Pass			
North HCP: 3	♦ K942	♦ Q75				
South HCP: 17	♣ 8762	♣ KQJ				
Contract: 1NT South						

### Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ94	♠ 863		1NT	All Pass	
Vul: N-S	♥ K7	♥ T62				
North HCP: 15+1	♦ QT4	♦ J987				
South HCP: 5	♣ A98	♣ KJ7				
Contract: 1NT North						



<b>Board: 50</b>	♠ 532	Partner is dealer.
Dealer: South	♥ J72	The opponents are silent.
Vul: Both	♦ Q53	
HCP: 4	♣ JT86	

---

<b>Board: 51</b>	♠ A6	You are dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: None	♦ AK43	
HCP: 17	♣ QJ52	

---

<b>Board: 52</b>	♠ 8732	Partner is dealer.
Dealer: South	♥ 873	The opponents are silent.
Vul: None	♦ J62	
HCP: 1	♣ T96	

---

<b>Board: 53</b>	♠ KJ	LHO is dealer.
Dealer: East	♥ AQJ52	East (LHO) opens 1NT if possible.
Vul: N-S	♦ 9	
HCP: 14+2	♣ QJ942	

---

<b>Board: 54</b>	♠ K73	Partner is dealer.
Dealer: South	♥ A43	The opponents are silent.
Vul: N-S	♦ 643	
HCP: 7	♣ 8642	

## Both hands (Answers Page)

### Board: 50

Dealer: South

Vul: Both

North HCP: 4

South HCP: 16

Contract: 1NT South

North:

♠ 532

♥ J72

♦ Q53

♣ JT86

South:

♠ AJT6

♥ KT8

♦ AT4

♣ A32

W	N	E	S
			1NT

All Pass

### Board: 51

Dealer: North

Vul: None

North HCP: 17

South HCP: 3

Contract: 1NT North

North:

♠ A6

♥ QJ5

♦ AK43

♣ QJ52

South:

♠ QT74

♥ T742

♦ J82

♣ 76

W	N	E	S
	1NT	All Pass	

### Board: 52

Dealer: South

Vul: None

North HCP: 1

South HCP: 17

Contract: 1NT South

North:

♠ 8732

♥ 873

♦ J62

♣ T96

South:

♠ KQJ5

♥ Q42

♦ QT95

♣ AK

W	N	E	S
			1NT

All Pass

### Board: 53

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 8+1

Contract: 3♥ South

North:

♠ KJ

♥ AQJ52

♦ 9

♣ QJ942

South:

♠ A542

♥ 974

♦ KJ652

♣ 8

W	N	E	S
		1NT	Pass

Pass 2♥<sup>1</sup> Pass 3♥

All Pass

1. Cappelletti, 5M-4m

### Board: 54

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 1NT South

North:

♠ K73

♥ A43

♦ 643

♣ 8642

South:

♠ AT2

♥ JT92

♦ AK85

♣ K3

W	N	E	S
			1NT

All Pass

<b>Board: 50</b>	♠ AJT6	You are dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: Both	♦ AT4	
HCP: 16	♣ A32	

---

<b>Board: 51</b>	♠ QT74	Partner is dealer.
Dealer: North	♥ T742	The opponents are silent.
Vul: None	♦ J82	
HCP: 3	♣ 76	

---

<b>Board: 52</b>	♠ KQJ5	You are dealer.
Dealer: South	♥ Q42	The opponents are silent.
Vul: None	♦ QT95	
HCP: 17	♣ AK	

---

<b>Board: 53</b>	♠ A542	RHO is dealer. You bid second.
Dealer: East	♥ 974	East (RHO) opens 1NT if possible.
Vul: N-S	♦ KJ652	
HCP: 8+1	♣ 8	

---

<b>Board: 54</b>	♠ AT2	You are dealer.
Dealer: South	♥ JT92	The opponents are silent.
Vul: N-S	♦ AK85	
HCP: 15	♣ K3	

## Both hands (Answers Page)

### Board: 50

Dealer: South

Vul: Both

North HCP: 4

South HCP: 16

Contract: 1NT South

North:

♠ 532

♥ J72

♦ Q53

♣ JT86

South:

♠ AJT6

♥ KT8

♦ AT4

♣ A32

W	N	E	S
			1NT

All Pass

### Board: 51

Dealer: North

Vul: None

North HCP: 17

South HCP: 3

Contract: 1NT North

North:

♠ A6

♥ QJ5

♦ AK43

♣ QJ52

South:

♠ QT74

♥ T742

♦ J82

♣ 76

W	N	E	S
	1NT	All Pass	

### Board: 52

Dealer: South

Vul: None

North HCP: 1

South HCP: 17

Contract: 1NT South

North:

♠ 8732

♥ 873

♦ J62

♣ T96

South:

♠ KQJ5

♥ Q42

♦ QT95

♣ AK

W	N	E	S
			1NT

All Pass

### Board: 53

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 8+1

Contract: 3♥ South

North:

♠ KJ

♥ AQJ52

♦ 9

♣ QJ942

South:

♠ A542

♥ 974

♦ KJ652

♣ 8

W	N	E	S
		1NT	Pass

Pass 2♥<sup>1</sup> Pass 3♥

All Pass

1. Cappelletti, 5M-4m

### Board: 54

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 1NT South

North:

♠ K73

♥ A43

♦ 643

♣ 8642

South:

♠ AT2

♥ JT92

♦ AK85

♣ K3

W	N	E	S
			1NT

All Pass

<b>Board: 55</b>	♠ A75	You are dealer.
Dealer: North	♥ J93	The opponents are silent.
Vul: E-W	♦ AT654	
HCP: 16+1	♣ AK	

---

<b>Board: 56</b>	♠ T972	Partner is dealer.
Dealer: South	♥ QT85	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 6	♣ A73	

---

<b>Board: 57</b>	♠ AKQJ6	You are dealer.
Dealer: North	♥ T3	The opponents are silent.
Vul: E-W	♦ AJ3	
HCP: 15+1	♣ 976	

---

<b>Board: 58</b>	♠ QT942	LHO is dealer.
Dealer: East	♥ KQ64	East (LHO) opens 1NT if possible.
Vul: None	♦ Q53	
HCP: 13+1	♣ A	

---

<b>Board: 59</b>	♠ J84	You are dealer.
Dealer: North	♥ KQJ9	The opponents are silent.
Vul: E-W	♦ AKT7	
HCP: 16	♣ Q5	

## Both hands (Answers Page)

### Board: 55

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 1

Contract: 1NT North

North:

♠ A75

♥ J93

♦ AT654

♣ AK

South:

♠ T9

♥ T74

♦ J872

♣ 6543

W N E S

1NT All Pass

### Board: 56

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ T972

♥ QT85

♦ 53

♣ A73

South:

♠ J8

♥ AK92

♦ K76

♣ KJT2

W N E S

All Pass 1NT

### Board: 57

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 5

Contract: 1NT North

North:

♠ AKQJ6

♥ T3

♦ AJ3

♣ 976

South:

♠ 974

♥ 976

♦ QT2

♣ QJT3

W N E S

1NT All Pass

### Board: 58

Dealer: East

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 3 ♠ South

North:

♠ QT942

♥ KQ64

♦ Q53

♣ A

South:

♠ J653

♥ A8

♦ J2

♣ QJ643

W N E S

Pass 2 ♦<sup>1</sup> Pass 3 ♠

All Pass

1. Cappelletti, both majors

### Board: 59

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 4

Contract: 1NT North

North:

♠ J84

♥ KQJ9

♦ AKT7

♣ Q5

South:

♠ K62

♥ T742

♦ 8642

♣ J6

W N E S

1NT All Pass

<b>Board: 55</b>	♠ T9	Partner is dealer.
Dealer: North	♥ T74	The opponents are silent.
Vul: E-W	♦ J872	
HCP: 1	♣ 6543	

---

<b>Board: 56</b>	♠ J8	You are dealer.
Dealer: South	♥ AK92	The opponents are silent.
Vul: N-S	♦ K76	
HCP: 15	♣ KJT2	

---

<b>Board: 57</b>	♠ 974	Partner is dealer.
Dealer: North	♥ 976	The opponents are silent.
Vul: E-W	♦ QT2	
HCP: 5	♣ QJT3	

---

<b>Board: 58</b>	♠ J653	RHO is dealer. You bid second.
Dealer: East	♥ A8	East (RHO) opens 1NT if possible.
Vul: None	♦ J2	
HCP: 9+1	♣ QJ643	

---

<b>Board: 59</b>	♠ K62	Partner is dealer.
Dealer: North	♥ T742	The opponents are silent.
Vul: E-W	♦ 8642	
HCP: 4	♣ J6	

## Both hands (Answers Page)

### Board: 55

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 1

Contract: 1NT North

North:

♠ A75

♥ J93

♦ AT654

♣ AK

South:

♠ T9

♥ T74

♦ J872

♣ 6543

W N E S

1NT All Pass

### Board: 56

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ T972

♥ QT85

♦ 53

♣ A73

South:

♠ J8

♥ AK92

♦ K76

♣ KJT2

W N E S

All Pass 1NT

### Board: 57

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 5

Contract: 1NT North

North:

♠ AKQJ6

♥ T3

♦ AJ3

♣ 976

South:

♠ 974

♥ 976

♦ QT2

♣ QJT3

W N E S

1NT All Pass

### Board: 58

Dealer: East

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 3♠ South

North:

♠ QT942

♥ KQ64

♦ Q53

♣ A

South:

♠ J653

♥ A8

♦ J2

♣ QJ643

W N E S

Pass 1NT Pass

Pass 2♦<sup>1</sup> Pass 3♠

All Pass

1. Cappelletti, both majors

### Board: 59

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 4

Contract: 1NT North

North:

♠ J84

♥ KQJ9

♦ AKT7

♣ Q5

South:

♠ K62

♥ T742

♦ 8642

♣ J6

W N E S

1NT All Pass



<b>Board: 60</b>	♠ A73	Partner is dealer.
Dealer: South	♥ QT82	The opponents are silent.
Vul: E-W	♦ 742	
HCP: 6	♣ 962	
<hr/>		
<b>Board: 61</b>	♠ T532	RHO is dealer. You bid second.
Dealer: West	♥ J5	West (RHO) opens 1NT if possible.
Vul: E-W	♦ QT942	
HCP: 4+1	♣ J4	
<hr/>		
<b>Board: 62</b>	♠ 64	RHO is dealer. You bid second.
Dealer: West	♥ A98	West (RHO) opens 1NT if possible.
Vul: None	♦ 65	
HCP: 10+2	♣ AQT652	
<hr/>		
<b>Board: 63</b>	♠ QT42	RHO is dealer. You bid second.
Dealer: West	♥ KT942	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 2	
HCP: 5+1	♣ 852	
<hr/>		
<b>Board: 64</b>	♠ K73	Partner is dealer.
Dealer: South	♥ 97	The opponents are silent.
Vul: E-W	♦ JT73	
HCP: 7	♣ K532	

## Both hands (Answers Page)

### Board: 60

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ A73

♥ QT82

♦ 742

♣ 962

South:

♠ Q654

♥ AK94

♦ Q93

♣ AT

W	N	E	S
			1NT

All Pass

### Board: 61

Dealer: West

Vul: E-W

North HCP: 4+1

South HCP: 15+1

Contract: 2♠ North

North:

♠ T532

♥ J5

♦ QT942

♣ J4

South:

♠ AQ98

♥ A8742

♦ 6

♣ KQ8

W	N	E	S
1NT	Pass	Pass	2♦ <sup>1</sup>

Pass 2♠ All Pass

1. Cappelletti, both majors

### Board: 62

Dealer: West

Vul: None

North HCP: 10+2

South HCP: 12+4

Contract: 2♣ South

North:

♠ 64

♥ A98

♦ 65

♣ AQT652

South:

♠ AKJT9875

♥ QJ6

♦ J8

♣ -

W	N	E	S
1NT	Pass	Pass	2♣ <sup>1</sup>

All Pass

1. Cappelletti, any 6+suit

### Board: 63

Dealer: West

Vul: E-W

North HCP: 5+1

South HCP: 13+3

Contract: 2♦ North

North:

♠ QT42

♥ KT942

♦ 2

♣ 852

South:

♠ 6

♥ 75

♦ AKQT876

♣ AT9

W	N	E	S
1NT	Pass	Pass	2♣ <sup>1</sup>

Pass 2♦<sup>2</sup> All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 64

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 16

Contract: 1NT South

North:

♠ K73

♥ 97

♦ JT73

♣ K532

South:

♠ AJ

♥ Q432

♦ K95

♣ AQ96

W	N	E	S
			1NT

All Pass

<b>Board: 60</b>	♠ Q654	You are dealer.
Dealer: South	♥ AK94	The opponents are silent.
Vul: E-W	♦ Q93	
HCP: 15	♣ AT	

---

<b>Board: 61</b>	♠ AQ98	LHO is dealer.
Dealer: West	♥ A8742	West (LHO) opens 1NT if possible.
Vul: E-W	♦ 6	
HCP: 15+1	♣ KQ8	

---

<b>Board: 62</b>	♠ AKJT9875	LHO is dealer.
Dealer: West	♥ QJ6	West (LHO) opens 1NT if possible.
Vul: None	♦ J8	
HCP: 12+4	♣ -	

---

<b>Board: 63</b>	♠ 6	LHO is dealer.
Dealer: West	♥ 75	West (LHO) opens 1NT if possible.
Vul: E-W	♦ AKQT876	
HCP: 13+3	♣ AT9	

---

<b>Board: 64</b>	♠ AJ	You are dealer.
Dealer: South	♥ Q432	The opponents are silent.
Vul: E-W	♦ K95	
HCP: 16	♣ AQ96	

## Both hands (Answers Page)

### Board: 60

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ A73

♥ QT82

♦ 742

♣ 962

South:

♠ Q654

♥ AK94

♦ Q93

♣ AT

W	N	E	S
			1NT

All Pass

### Board: 61

Dealer: West

Vul: E-W

North HCP: 4+1

South HCP: 15+1

Contract: 2♠ North

North:

♠ T532

♥ J5

♦ QT942

♣ J4

South:

♠ AQ98

♥ A8742

♦ 6

♣ KQ8

W	N	E	S
1NT	Pass	Pass	2♦ <sup>1</sup>

Pass 2♠ All Pass

1. Cappelletti, both majors

### Board: 62

Dealer: West

Vul: None

North HCP: 10+2

South HCP: 12+4

Contract: 2♣ South

North:

♠ 64

♥ A98

♦ 65

♣ AQT652

South:

♠ AKJT9875

♥ QJ6

♦ J8

♣ -

W	N	E	S
1NT	Pass	Pass	2♣ <sup>1</sup>

All Pass

1. Cappelletti, any 6+suit

### Board: 63

Dealer: West

Vul: E-W

North HCP: 5+1

South HCP: 13+3

Contract: 2♦ North

North:

♠ QT42

♥ KT942

♦ 2

♣ 852

South:

♠ 6

♥ 75

♦ AKQT876

♣ AT9

W	N	E	S
1NT	Pass	Pass	2♣ <sup>1</sup>

Pass 2♦<sup>2</sup> All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 64

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 16

Contract: 1NT South

North:

♠ K73

♥ 97

♦ JT73

♣ K532

South:

♠ AJ

♥ Q432

♦ K95

♣ AQ96

W	N	E	S
			1NT

All Pass

**Board: 65**

♠ KQ

You are dealer.

Dealer: North

♥ Q764

The opponents are silent.

Vul: Both

♦ A42

HCP: 15

♣ A865

**Board: 66**

♠ Q642

Partner is dealer.

Dealer: South

♥ 873

The opponents are silent.

Vul: None

♦ Q74

HCP: 6

♣ Q74

**Board: 67**

♠ AK

You are dealer.

Dealer: North

♥ A876

The opponents are silent.

Vul: Both

♦ A84

HCP: 16

♣ J952

**Board: 68**

♠ K9

LHO is dealer.

Dealer: East

♥ AKQT53

East (LHO) opens 1NT if possible.

Vul: N-S

♦ K7

East (LHO) Doubles 2♣ if possible.

HCP: 15+2

♣ 653

**Board: 69**

♠ AQJ3

You are dealer.

Dealer: North

♥ QJ6

The opponents are silent.

Vul: Both

♦ A87

HCP: 15

♣ J83

## Both hands (Answers Page)

### Board: 65

Dealer: North

Vul: Both

North HCP: 15

South HCP: 5+1

Contract: 1NT North

North:

♠ KQ

♥ Q764

♦ A42

♣ A865

South:

♠ 2

♥ JT32

♦ T97

♣ KJ973

W N E S

1NT All Pass

### Board: 66

Dealer: South

Vul: None

North HCP: 6

South HCP: 17+1

Contract: 1NT South

North:

♠ Q642

♥ 873

♦ Q74

♣ Q74

South:

♠ A95

♥ AKQ54

♦ AT5

♣ 65

W N E S

1NT

All Pass

### Board: 67

Dealer: North

Vul: Both

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ AK

♥ A876

♦ A84

♣ J952

South:

♠ J984

♥ J5

♦ K963

♣ 876

W N E S

1NT All Pass

### Board: 68

Dealer: East

Vul: N-S

North HCP: 15+2

South HCP: 5+1

Contract: 3♠ South

North:

♠ K9

♥ AKQT53

♦ K7

♣ 653

South:

♠ Q7432

♥ J2

♦ Q62

♣ T72

W N E S

1NT Pass

Pass 2♣<sup>1</sup> X 2♠

Pass 3♣<sup>2</sup> Pass 3♠

All Pass

1. Cappelletti, any 6+suit

2. limit raise or better in !S

### Board: 69

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 1NT North

North:

♠ AQJ3

♥ QJ6

♦ A87

♣ J83

South:

♠ 96

♥ K87

♦ 954

♣ AT964

W N E S

1NT All Pass

<b>Board: 65</b>	♠ 2	Partner is dealer.
Dealer: North	♥ JT32	The opponents are silent.
Vul: Both	♦ T97	
HCP: 5+1	♣ KJ973	

---

<b>Board: 66</b>	♠ A95	You are dealer.
Dealer: South	♥ AKQ54	The opponents are silent.
Vul: None	♦ AT5	
HCP: 17+1	♣ 65	

---

<b>Board: 67</b>	♠ J984	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: Both	♦ K963	
HCP: 5	♣ 876	

---

<b>Board: 68</b>	♠ Q7432	RHO is dealer. You bid second.
Dealer: East	♥ J2	East (RHO) opens 1NT if possible.
Vul: N-S	♦ Q62	East (RHO) Doubles 2♣ if possible.
HCP: 5+1	♣ T72	

---

<b>Board: 69</b>	♠ 96	Partner is dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: Both	♦ 954	
HCP: 7+1	♣ AT964	

## Both hands (Answers Page)

### Board: 65

Dealer: North

Vul: Both

North HCP: 15

South HCP: 5+1

Contract: 1NT North

North:

♠ KQ

♥ Q764

♦ A42

♣ A865

South:

♠ 2

♥ JT32

♦ T97

♣ KJ973

W N E S

1NT All Pass

### Board: 66

Dealer: South

Vul: None

North HCP: 6

South HCP: 17+1

Contract: 1NT South

North:

♠ Q642

♥ 873

♦ Q74

♣ Q74

South:

♠ A95

♥ AKQ54

♦ AT5

♣ 65

W N E S

1NT

All Pass

### Board: 67

Dealer: North

Vul: Both

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ AK

♥ A876

♦ A84

♣ J952

South:

♠ J984

♥ J5

♦ K963

♣ 876

W N E S

1NT All Pass

### Board: 68

Dealer: East

Vul: N-S

North HCP: 15+2

South HCP: 5+1

Contract: 3♠ South

North:

♠ K9

♥ AKQT53

♦ K7

♣ 653

South:

♠ Q7432

♥ J2

♦ Q62

♣ T72

W N E S

1NT Pass

Pass 2♣<sup>1</sup> X 2♠

Pass 3♣<sup>2</sup> Pass 3♠

All Pass

1. Cappelletti, any 6+suit

2. limit raise or better in !S

### Board: 69

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 1NT North

North:

♠ AQJ3

♥ QJ6

♦ A87

♣ J83

South:

♠ 96

♥ K87

♦ 954

♣ AT964

W N E S

1NT All Pass



<b>Board: 70</b>	♠ 83	Partner is dealer.
Dealer: South	♥ T92	The opponents are silent.
Vul: None	♦ JT2	
HCP: 2+1	♣ J9743	

---

<b>Board: 71</b>	♠ AK93	You are dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ K654	
HCP: 15	♣ K96	

---

<b>Board: 72</b>	♠ T9	Partner is dealer.
Dealer: South	♥ KT54	The opponents are silent.
Vul: E-W	♦ 6532	
HCP: 6	♣ K92	

---

<b>Board: 73</b>	♠ AT9763	LHO is dealer.
Dealer: East	♥ 97	East (LHO) opens 1NT if possible.
Vul: E-W	♦ A4	
HCP: 12+2	♣ AT4	

---

<b>Board: 74</b>	♠ KJ5	LHO is dealer.
Dealer: East	♥ AKQ87	East (LHO) opens 1NT if possible.
Vul: Both	♦ AQT5	
HCP: 19+1	♣ 7	

## Both hands (Answers Page)

### Board: 70

Dealer: South

Vul: None

North HCP: 2+1

South HCP: 15+1

Contract: 1NT South

North:

♠ 83

♥ T92

♦ JT2

♣ J9743

South:

♠ 94

♥ AKQ76

♦ AQ6

♣ 652

W	N	E	S
			1NT

All Pass

### Board: 71

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ AK93

♥ QT

♦ K654

♣ K96

South:

♠ Q842

♥ 9654

♦ Q

♣ JT83

W	N	E	S
	1NT	All Pass	

### Board: 72

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ T9

♥ KT54

♦ 6532

♣ K92

South:

♠ QJ65

♥ J96

♦ AQJ

♣ AJ8

W	N	E	S
			1NT

All Pass

### Board: 73

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 7

Contract: 2♠ North

North:

♠ AT9763

♥ 97

♦ A4

♣ AT4

South:

♠ Q5

♥ AT53

♦ 7652

♣ J75

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

1. Cappelletti, any 6+suit

2. automat

### Board: 74

Dealer: East

Vul: Both

North HCP: 19+1

South HCP: 1+2

Contract: 2♠ South

North:

♠ KJ5

♥ AKQ87

♦ AQT5

♣ 7

South:

♠ 98762

♥ T42

♦ -

♣ J9843

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

<b>Board: 70</b>	♠ 94	You are dealer.
Dealer: South	♥ AKQ76	The opponents are silent.
Vul: None	♦ AQ6	
HCP: 15+1	♣ 652	

---

<b>Board: 71</b>	♠ Q842	Partner is dealer.
Dealer: North	♥ 9654	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 5	♣ JT83	

---

<b>Board: 72</b>	♠ QJ65	You are dealer.
Dealer: South	♥ J96	The opponents are silent.
Vul: E-W	♦ AQJ	
HCP: 16	♣ AJ8	

---

<b>Board: 73</b>	♠ Q5	RHO is dealer. You bid second.
Dealer: East	♥ AT53	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 7652	
HCP: 7	♣ J75	

---

<b>Board: 74</b>	♠ 98762	RHO is dealer. You bid second.
Dealer: East	♥ T42	East (RHO) opens 1NT if possible.
Vul: Both	♦ -	
HCP: 1+2	♣ J9843	

## Both hands (Answers Page)

### Board: 70

Dealer: South

Vul: None

North HCP: 2+1

South HCP: 15+1

Contract: 1NT South

North:

♠ 83

♥ T92

♦ JT2

♣ J9743

South:

♠ 94

♥ AKQ76

♦ AQ6

♣ 652

W	N	E	S
			1NT

All Pass

### Board: 71

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ AK93

♥ QT

♦ K654

♣ K96

South:

♠ Q842

♥ 9654

♦ Q

♣ JT83

W	N	E	S
	1NT	All Pass	

### Board: 72

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ T9

♥ KT54

♦ 6532

♣ K92

South:

♠ QJ65

♥ J96

♦ AQJ

♣ AJ8

W	N	E	S
			1NT

All Pass

### Board: 73

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 7

Contract: 2♠ North

North:

♠ AT9763

♥ 97

♦ A4

♣ AT4

South:

♠ Q5

♥ AT53

♦ 7652

♣ J75

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

1. Cappelletti, any 6+suit

2. automat

### Board: 74

Dealer: East

Vul: Both

North HCP: 19+1

South HCP: 1+2

Contract: 2♠ South

North:

♠ KJ5

♥ AKQ87

♦ AQT5

♣ 7

South:

♠ 98762

♥ T42

♦ -

♣ J9843

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

<b>Board: 75</b>	♠ K954	You are dealer.
Dealer: North	♥ A865	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ KQJ	
HCP: 15	♣ Q8	

---

<b>Board: 76</b>	♠ QT5	RHO is dealer. You bid second.
Dealer: West	♥ KQ65	West (RHO) opens 1NT if possible.
Vul: Both	♦ K2	
HCP: 10	♣ 8652	

---

<b>Board: 77</b>	♠ AK73	You are dealer.
Dealer: North	♥ AT87	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 17	♣ Q6	

---

<b>Board: 78</b>	♠ 63	RHO is dealer. You bid second.
Dealer: West	♥ A973	West (RHO) opens 1NT if possible.
Vul: None	♦ JT52	
HCP: 5	♣ 543	

---

<b>Board: 79</b>	♠ AK85	You are dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: None	♦ Q764	
HCP: 15	♣ 53	

## Both hands (Answers Page)

### Board: 75

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 1+1

Contract: 1NTX North

North:

♠ K954

♥ A865

♦ KQJ

♣ Q8

South:

♠ 872

♥ 94

♦ 983

♣ J9543

W	N	E	S
	1NT	Pass	Pass
X	All Pass		

### Board: 76

Dealer: West

Vul: Both

North HCP: 10

South HCP: 13+1

Contract: 3♠ North

North:

♠ QT5

♥ KQ65

♦ K2

♣ 8652

South:

♠ A9743

♥ 84

♦ AQ65

♣ K7

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

1. Cappelletti, 5M-4m

### Board: 77

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6+1

Contract: 1NT North

North:

♠ AK73

♥ AT87

♦ A62

♣ Q6

South:

♠ Q96

♥ 3

♦ KJ875

♣ T983

W	N	E	S
	1NT	All Pass	

### Board: 78

Dealer: West

Vul: None

North HCP: 5

South HCP: 14+1

Contract: 2♠ South

North:

♠ 63

♥ A973

♦ JT52

♣ 543

South:

♠ KJ982

♥ Q5

♦ A6

♣ KJT7

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

1. Cappelletti, 5M-4m

### Board: 79

Dealer: North

Vul: None

North HCP: 15

South HCP: 3+1

Contract: 1NT North

North:

♠ AK85

♥ AQ3

♦ Q764

♣ 53

South:

♠ 643

♥ T82

♦ 95

♣ K9642

W	N	E	S
	1NT	All Pass	

<b>Board: 75</b>	♠ 872	Partner is dealer.
Dealer: North	♥ 94	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ 983	
HCP: 1+1	♣ J9543	

---

<b>Board: 76</b>	♠ A9743	LHO is dealer.
Dealer: West	♥ 84	West (LHO) opens 1NT if possible.
Vul: Both	♦ AQ65	
HCP: 13+1	♣ K7	

---

<b>Board: 77</b>	♠ Q96	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: N-S	♦ KJ875	
HCP: 6+1	♣ T983	

---

<b>Board: 78</b>	♠ KJ982	LHO is dealer.
Dealer: West	♥ Q5	West (LHO) opens 1NT if possible.
Vul: None	♦ A6	
HCP: 14+1	♣ KJT7	

---

<b>Board: 79</b>	♠ 643	Partner is dealer.
Dealer: North	♥ T82	The opponents are silent.
Vul: None	♦ 95	
HCP: 3+1	♣ K9642	

## Both hands (Answers Page)

### Board: 75

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 1+1

Contract: 1NTX North

North:

♠ K954

♥ A865

♦ KQJ

♣ Q8

South:

♠ 872

♥ 94

♦ 983

♣ J9543

W	N	E	S
	1NT	Pass	Pass
X	All Pass		

### Board: 76

Dealer: West

Vul: Both

North HCP: 10

South HCP: 13+1

Contract: 3♠ North

North:

♠ QT5

♥ KQ65

♦ K2

♣ 8652

South:

♠ A9743

♥ 84

♦ AQ65

♣ K7

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

1. Cappelletti, 5M-4m

### Board: 77

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6+1

Contract: 1NT North

North:

♠ AK73

♥ AT87

♦ A62

♣ Q6

South:

♠ Q96

♥ 3

♦ KJ875

♣ T983

W	N	E	S
	1NT	All Pass	

### Board: 78

Dealer: West

Vul: None

North HCP: 5

South HCP: 14+1

Contract: 2♠ South

North:

♠ 63

♥ A973

♦ JT52

♣ 543

South:

♠ KJ982

♥ Q5

♦ A6

♣ KJT7

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

1. Cappelletti, 5M-4m

### Board: 79

Dealer: North

Vul: None

North HCP: 15

South HCP: 3+1

Contract: 1NT North

North:

♠ AK85

♥ AQ3

♦ Q764

♣ 53

South:

♠ 643

♥ T82

♦ 95

♣ K9642

W	N	E	S
	1NT	All Pass	



<b>Board: 80</b>	♠ 953	Partner is dealer.
Dealer: South	♥ QJT9	The opponents are silent.
Vul: E-W	♦ J87	
HCP: 4	♣ 853	
<hr/>		
<b>Board: 81</b>	♠ KQJ7	You are dealer.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: N-S	♦ 432	
HCP: 15	♣ KQ5	
<hr/>		
<b>Board: 82</b>	♠ QT93	RHO is dealer. You bid second.
Dealer: West	♥ -	West (RHO) opens 1NT if possible.
Vul: Both	♦ K752	
HCP: 9+1	♣ AT983	
<hr/>		
<b>Board: 83</b>	♠ T54	RHO is dealer. You bid second.
Dealer: West	♥ AT	West (RHO) opens 1NT if possible.
Vul: E-W	♦ J642	
HCP: 5	♣ 8752	
<hr/>		
<b>Board: 84</b>	♠ J94	Partner is dealer.
Dealer: South	♥ J94	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ J975	East (LHO) Doubles 2♥ if possible.
HCP: 3	♣ T54	

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ 953

♥ QJT9

♦ J87

♣ 853

South:

♠ J72

♥ A642

♦ A42

♣ AQ2

W	N	E	S
			1NT

All Pass

### Board: 81

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4+1

Contract: 1NT North

North:

♠ KQJ7

♥ KJ5

♦ 432

♣ KQ5

South:

♠ 64

♥ 93

♦ A987

♣ 87643

W	N	E	S
	1NT	All Pass	

### Board: 82

Dealer: West

Vul: Both

North HCP: 9+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ QT93

♥ -

♦ K752

♣ AT983

South:

♠ 875

♥ AQJ632

♦ QT

♣ KJ

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

1. Cappelletti, any 6+suit

2. automat

### Board: 83

Dealer: West

Vul: E-W

North HCP: 5

South HCP: 13+1

Contract: 2♠ North

North:

♠ T54

♥ AT

♦ J642

♣ 8752

South:

♠ QJ963

♥ KQ75

♦ K95

♣ Q

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

1. Cappelletti, both majors

### Board: 84

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 16+1

Contract: 2♥X South

North:

♠ J94

♥ J94

♦ J975

♣ T54

South:

♠ AT2

♥ AK732

♦ K8

♣ Q96

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

<b>Board: 80</b>	♠ J72	You are dealer.
Dealer: South	♥ A642	The opponents are silent.
Vul: E-W	♦ A42	
HCP: 15	♣ AQ2	
<hr/>		
<b>Board: 81</b>	♠ 64	Partner is dealer.
Dealer: North	♥ 93	The opponents are silent.
Vul: N-S	♦ A987	
HCP: 4+1	♣ 87643	
<hr/>		
<b>Board: 82</b>	♠ 875	LHO is dealer.
Dealer: West	♥ AQJ632	West (LHO) opens 1NT if possible.
Vul: Both	♦ QT	
HCP: 13+2	♣ KJ	
<hr/>		
<b>Board: 83</b>	♠ QJ963	LHO is dealer.
Dealer: West	♥ KQ75	West (LHO) opens 1NT if possible.
Vul: E-W	♦ K95	
HCP: 13+1	♣ Q	
<hr/>		
<b>Board: 84</b>	♠ AT2	You are dealer.
Dealer: South	♥ AK732	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ K8	East (RHO) Doubles 2♥ if possible.
HCP: 16+1	♣ Q96	

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ 953

♥ QJT9

♦ J87

♣ 853

South:

♠ J72

♥ A642

♦ A42

♣ AQ2

W	N	E	S
			1NT

All Pass

### Board: 81

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4+1

Contract: 1NT North

North:

♠ KQJ7

♥ KJ5

♦ 432

♣ KQ5

South:

♠ 64

♥ 93

♦ A987

♣ 87643

W	N	E	S
	1NT	All Pass	

### Board: 82

Dealer: West

Vul: Both

North HCP: 9+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ QT93

♥ -

♦ K752

♣ AT983

South:

♠ 875

♥ AQJ632

♦ QT

♣ KJ

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

1. Cappelletti, any 6+suit

2. automat

### Board: 83

Dealer: West

Vul: E-W

North HCP: 5

South HCP: 13+1

Contract: 2♠ North

North:

♠ T54

♥ AT

♦ J642

♣ 8752

South:

♠ QJ963

♥ KQ75

♦ K95

♣ Q

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

1. Cappelletti, both majors

### Board: 84

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 16+1

Contract: 2♥X South

North:

♠ J94

♥ J94

♦ J975

♣ T54

South:

♠ AT2

♥ AK732

♦ K8

♣ Q96

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

**Board: 85**

♠ KQ

You are dealer.

Dealer: North

♥ K85

The opponents are silent.

Vul: Both

♦ AQJT

HCP: 16

♣ J432

**Board: 86**

♠ 863

Partner is dealer.

Dealer: South

♥ T42

The opponents are silent.

Vul: None

♦ Q876

HCP: 4

♣ Q42

**Board: 87**

♠ J

RHO is dealer. You bid second.

Dealer: West

♥ 54

West (RHO) opens 1NT if possible.

Vul: None

♦ AQJ62

HCP: 8+2

♣ T5432

**Board: 88**

♠ T65

Partner is dealer.

Dealer: South

♥ T3

The opponents are silent.

Vul: E-W

♦ T64

HCP: 5+1

♣ AJ743

**Board: 89**

♠ A76

You are dealer.

Dealer: North

♥ A432

The opponents are silent.

Vul: N-S

♦ KJ3

HCP: 15

♣ KT4

## Both hands (Answers Page)

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ JT76		1NT	All Pass	
Vul: Both	♥ K85	♥ T732				
North HCP: 16	♦ AQJT	♦ K8				
South HCP: 6	♣ J432	♣ QT9				
Contract: 1NT North						

### Board: 86

	North:	South:	W	N	E	S
Dealer: South	♠ 863	♠ AK9				1NT
Vul: None	♥ T42	♥ AQJ6	All Pass			
North HCP: 4	♦ Q876	♦ J952				
South HCP: 15	♣ Q42	♣ 95				
Contract: 1NT South						

### Board: 87

	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ K6543	1NT	Pass	Pass	2♦ <sup>1</sup>
Vul: None	♥ 54	♥ QT73	Pass	2♥	All Pass	
North HCP: 8+2	♦ AQJ62	♦ 74				
South HCP: 12+1	♣ T5432	♣ AK				
Contract: 2♥ North						

1. Cappelletti, both majors

### Board: 88

	North:	South:	W	N	E	S
Dealer: South	♠ T65	♠ K92				1NT
Vul: E-W	♥ T3	♥ 986	All Pass			
North HCP: 5+1	♦ T64	♦ AKJ8				
South HCP: 16	♣ AJ743	♣ KQT				
Contract: 1NT South						

### Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ JT42		1NT	All Pass	
Vul: N-S	♥ A432	♥ K85				
North HCP: 15	♦ KJ3	♦ T8				
South HCP: 4	♣ KT4	♣ 7532				
Contract: 1NT North						

<b>Board: 85</b>	♠ JT76	Partner is dealer.
Dealer: North	♥ T732	The opponents are silent.
Vul: Both	♦ K8	
HCP: 6	♣ QT9	

---

<b>Board: 86</b>	♠ AK9	You are dealer.
Dealer: South	♥ AQJ6	The opponents are silent.
Vul: None	♦ J952	
HCP: 15	♣ 95	

---

<b>Board: 87</b>	♠ K6543	LHO is dealer.
Dealer: West	♥ QT73	West (LHO) opens 1NT if possible.
Vul: None	♦ 74	
HCP: 12+1	♣ AK	

---

<b>Board: 88</b>	♠ K92	You are dealer.
Dealer: South	♥ 986	The opponents are silent.
Vul: E-W	♦ AKJ8	
HCP: 16	♣ KQT	

---

<b>Board: 89</b>	♠ JT42	Partner is dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 4	♣ 7532	

## Both hands (Answers Page)

### Board: 85

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ KQ

♥ K85

♦ AQJT

♣ J432

South:

♠ JT76

♥ T732

♦ K8

♣ QT9

W N E S

1NT All Pass

### Board: 86

Dealer: South

Vul: None

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ 863

♥ T42

♦ Q876

♣ Q42

South:

♠ AK9

♥ AQJ6

♦ J952

♣ 95

W N E S

1NT

All Pass

### Board: 87

Dealer: West

Vul: None

North HCP: 8+2

South HCP: 12+1

Contract: 2♥ North

North:

♠ J

♥ 54

♦ AQJ62

♣ T5432

South:

♠ K6543

♥ QT73

♦ 74

♣ AK

W N E S

1NT Pass Pass 2♦<sup>1</sup>

Pass 2♥ All Pass

1. Cappelletti, both majors

### Board: 88

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ T65

♥ T3

♦ T64

♣ AJ743

South:

♠ K92

♥ 986

♦ AKJ8

♣ KQT

W N E S

1NT

All Pass

### Board: 89

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ A76

♥ A432

♦ KJ3

♣ KT4

South:

♠ JT42

♥ K85

♦ T8

♣ 7532

W N E S

1NT All Pass



**Board: 90**

♠ K976

Partner is dealer.

Dealer: South

♥ 742

The opponents are silent.

Vul: Both

♦ T432

HCP: 4

♣ J4

**Board: 91**

♠ KQJ

LHO is dealer.

Dealer: East

♥ AT9753

East (LHO) opens 1NT if possible.

Vul: E-W

♦ T

East (LHO) bids 2♦ if possible.

HCP: 19+2

♣ AKQ

**Board: 92**

♠ 6432

Partner is dealer.

Dealer: South

♥ KT54

The opponents are silent.

Vul: None

♦ J

HCP: 5

♣ J752

**Board: 93**

♠ Q72

You are dealer.

Dealer: North

♥ AQT43

The opponents are silent.

Vul: E-W

♦ A3

HCP: 16+1

♣ A94

**Board: 94**

♠ Q64

Partner is dealer.

Dealer: South

♥ 654

The opponents are silent.

Vul: None

♦ KQ5

HCP: 7

♣ 8643

## Both hands (Answers Page)

### Board: 90

	North:	South:	W	N	E	S
Dealer: South	♠ K976	♠ AQJ2				1NT
Vul: Both	♥ 742	♥ AK3	All Pass			
North HCP: 4	♦ T432	♦ QJ8				
South HCP: 17	♣ J4	♣ T85				
Contract: 1NT South						

### Board: 91

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ	♠ T98			1NT	Pass
Vul: E-W	♥ AT9753	♥ -	Pass	X	2♦	Pass
North HCP: 19+2	♦ T	♦ 9762	Pass	3♥	All Pass	
South HCP: 0+2	♣ AKQ	♣ T86532				
Contract: 3♥ North						

### Board: 92

	North:	South:	W	N	E	S
Dealer: South	♠ 6432	♠ AK7				1NT
Vul: None	♥ KT54	♥ AQJ76	All Pass			
North HCP: 5	♦ J	♦ K73				
South HCP: 17+1	♣ J752	♣ 84				
Contract: 1NT South						

### Board: 93

	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ J93		1NT	All Pass	
Vul: E-W	♥ AQT43	♥ J9				
North HCP: 16+1	♦ A3	♦ T862				
South HCP: 4	♣ A94	♣ QT73				
Contract: 1NT North						

### Board: 94

	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ AK3				1NT
Vul: None	♥ 654	♥ Q9	All Pass			
North HCP: 7	♦ KQ5	♦ J9732				
South HCP: 15+1	♣ 8643	♣ KQ7				
Contract: 1NT South						

<b>Board: 90</b>	♠ AQJ2	You are dealer.
Dealer: South	♥ AK3	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 17	♣ T85	

---

<b>Board: 91</b>	♠ T98	RHO is dealer. You bid second.
Dealer: East	♥ -	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 9762	East (RHO) bids 2♦ if possible.
HCP: 0+2	♣ T86532	

---

<b>Board: 92</b>	♠ AK7	You are dealer.
Dealer: South	♥ AQJ76	The opponents are silent.
Vul: None	♦ K73	
HCP: 17+1	♣ 84	

---

<b>Board: 93</b>	♠ J93	Partner is dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: E-W	♦ T862	
HCP: 4	♣ QT73	

---

<b>Board: 94</b>	♠ AK3	You are dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: None	♦ J9732	
HCP: 15+1	♣ KQ7	

## Both hands (Answers Page)

### Board: 90

	North:	South:	W	N	E	S
Dealer: South	♠ K976	♠ AQJ2				1NT
Vul: Both	♥ 742	♥ AK3	All Pass			
North HCP: 4	♦ T432	♦ QJ8				
South HCP: 17	♣ J4	♣ T85				
Contract: 1NT South						

### Board: 91

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ	♠ T98			1NT	Pass
Vul: E-W	♥ AT9753	♥ -	Pass	X	2♦	Pass
North HCP: 19+2	♦ T	♦ 9762	Pass	3♥	All Pass	
South HCP: 0+2	♣ AKQ	♣ T86532				
Contract: 3♥ North						

### Board: 92

	North:	South:	W	N	E	S
Dealer: South	♠ 6432	♠ AK7				1NT
Vul: None	♥ KT54	♥ AQJ76	All Pass			
North HCP: 5	♦ J	♦ K73				
South HCP: 17+1	♣ J752	♣ 84				
Contract: 1NT South						

### Board: 93

	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ J93		1NT	All Pass	
Vul: E-W	♥ AQT43	♥ J9				
North HCP: 16+1	♦ A3	♦ T862				
South HCP: 4	♣ A94	♣ QT73				
Contract: 1NT North						

### Board: 94

	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ AK3				1NT
Vul: None	♥ 654	♥ Q9	All Pass			
North HCP: 7	♦ KQ5	♦ J9732				
South HCP: 15+1	♣ 8643	♣ KQ7				
Contract: 1NT South						

<b>Board: 95</b>	♠ Q2	LHO is dealer.
Dealer: East	♥ Q6542	East (LHO) opens 1NT if possible.
Vul: N-S	♦ A5	
HCP: 14+1	♣ AQ95	

---

<b>Board: 96</b>	♠ 7642	Partner is dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: N-S	♦ 76	
HCP: 4+1	♣ Q8752	

---

<b>Board: 97</b>	♠ KT84	You are dealer.
Dealer: North	♥ AKJT	The opponents are silent.
Vul: E-W	♦ 32	
HCP: 15	♣ KJ9	

---

<b>Board: 98</b>	♠ K93	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: Both	♦ T8543	
HCP: 6+1	♣ QT43	

---

<b>Board: 99</b>	♠ AJT	You are dealer.
Dealer: North	♥ A972	The opponents are silent.
Vul: Both	♦ AK65	
HCP: 16	♣ 98	

## Both hands (Answers Page)

### Board: 95

Dealer: East

Vul: N-S

North HCP: 14+1

South HCP: 6+1

Contract: 3 ♣ North

North:

♠ Q2

♥ Q6542

♦ A5

♣ AQ95

South:

♠ KJT94

♥ J

♦ T32

♣ JT73

W N E S

1NT Pass

Pass 2 ♥<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Cappelletti, 5M-4m

### Board: 96

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 15

Contract: 1NT South

North:

♠ 7642

♥ Q4

♦ 76

♣ Q8752

South:

♠ 853

♥ AK93

♦ KQT2

♣ K3

W N E S

1NT

All Pass

### Board: 97

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ KT84

♥ AKJT

♦ 32

♣ KJ9

South:

♠ Q653

♥ 654

♦ QT

♣ Q843

W N E S

1NT All Pass

### Board: 98

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 17

Contract: 1NT South

North:

♠ K93

♥ J

♦ T8543

♣ QT43

South:

♠ 86

♥ AK65

♦ QJ72

♣ AK6

W N E S

1NT

All Pass

### Board: 99

Dealer: North

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 1NT North

North:

♠ AJT

♥ A972

♦ AK65

♣ 98

South:

♠ 42

♥ QT

♦ J8432

♣ KQ52

W N E S

1NT All Pass

<b>Board: 95</b>	♠ KJT94	RHO is dealer. You bid second.
Dealer: East	♥ J	East (RHO) opens 1NT if possible.
Vul: N-S	♦ T32	
HCP: 6+1	♣ JT73	

---

<b>Board: 96</b>	♠ 853	You are dealer.
Dealer: South	♥ AK93	The opponents are silent.
Vul: N-S	♦ KQT2	
HCP: 15	♣ K3	

---

<b>Board: 97</b>	♠ Q653	Partner is dealer.
Dealer: North	♥ 654	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 6	♣ Q843	

---

<b>Board: 98</b>	♠ 86	You are dealer.
Dealer: South	♥ AK65	The opponents are silent.
Vul: Both	♦ QJ72	
HCP: 17	♣ AK6	

---

<b>Board: 99</b>	♠ 42	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ J8432	
HCP: 8+1	♣ KQ52	

## Both hands (Answers Page)

### Board: 95

Dealer: East

Vul: N-S

North HCP: 14+1

South HCP: 6+1

Contract: 3 ♣ North

North:

♠ Q2

♥ Q6542

♦ A5

♣ AQ95

South:

♠ KJT94

♥ J

♦ T32

♣ JT73

W N E S

1NT Pass

Pass 2 ♥<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Cappelletti, 5M-4m

### Board: 96

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 15

Contract: 1NT South

North:

♠ 7642

♥ Q4

♦ 76

♣ Q8752

South:

♠ 853

♥ AK93

♦ KQT2

♣ K3

W N E S

1NT

All Pass

### Board: 97

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ KT84

♥ AKJT

♦ 32

♣ KJ9

South:

♠ Q653

♥ 654

♦ QT

♣ Q843

W N E S

1NT All Pass

### Board: 98

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 17

Contract: 1NT South

North:

♠ K93

♥ J

♦ T8543

♣ QT43

South:

♠ 86

♥ AK65

♦ QJ72

♣ AK6

W N E S

1NT

All Pass

### Board: 99

Dealer: North

Vul: Both

North HCP: 16

South HCP: 8+1

Contract: 1NT North

North:

♠ AJT

♥ A972

♦ AK65

♣ 98

South:

♠ 42

♥ QT

♦ J8432

♣ KQ52

W N E S

1NT All Pass



<b>Board: 100</b>	♠ 9875	Partner is dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: E-W	♦ T6543	
HCP: 3+1	♣ QJT	

---

<b>Board: 101</b>	♠ Q82	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ AQT97	
HCP: 15+1	♣ K96	

---

<b>Board: 102</b>	♠ T	Partner is dealer.
Dealer: South	♥ 7542	The opponents are silent.
Vul: None	♦ A9742	
HCP: 6+1	♣ Q75	

---

<b>Board: 103</b>	♠ JT73	You are dealer.
Dealer: North	♥ KQ85	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 15	♣ AJ9	

---

<b>Board: 104</b>	♠ K43	Partner is dealer.
Dealer: South	♥ 965	The opponents are silent.
Vul: Both	♦ 9732	
HCP: 5	♣ Q94	

## Both hands (Answers Page)

### Board: 100

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 16+1

Contract: 1NT South

North:

♠ 9875

♥ 4

♦ T6543

♣ QJT

South:

♠ AT4

♥ Q5

♦ AQJ72

♣ K87

W	N	E	S
			1NT

All Pass

### Board: 101

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 2

Contract: 1NT North

North:

♠ Q82

♥ A7

♦ AQT97

♣ K96

South:

♠ 9743

♥ Q54

♦ 65

♣ T542

W	N	E	S
	1NT	All Pass	

### Board: 102

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 17+1

Contract: 1NT South

North:

♠ T

♥ 7542

♦ A9742

♣ Q75

South:

♠ A94

♥ AKT96

♦ Q5

♣ A86

W	N	E	S
			1NT

All Pass

### Board: 103

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 7+1

Contract: 1NT North

North:

♠ JT73

♥ KQ85

♦ A3

♣ AJ9

South:

♠ Q6

♥ 743

♦ K9642

♣ Q62

W	N	E	S
	1NT	All Pass	

### Board: 104

Dealer: South

Vul: Both

North HCP: 5

South HCP: 15+1

Contract: 1NT South

North:

♠ K43

♥ 965

♦ 9732

♣ Q94

South:

♠ J86

♥ T32

♦ AK

♣ AK865

W	N	E	S
			1NT

All Pass

<b>Board: 100</b>	♠ AT4	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: E-W	♦ AQJ72	
HCP: 16+1	♣ K87	

---

<b>Board: 101</b>	♠ 9743	Partner is dealer.
Dealer: North	♥ Q54	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 2	♣ T542	

---

<b>Board: 102</b>	♠ A94	You are dealer.
Dealer: South	♥ AKT96	The opponents are silent.
Vul: None	♦ Q5	
HCP: 17+1	♣ A86	

---

<b>Board: 103</b>	♠ Q6	Partner is dealer.
Dealer: North	♥ 743	The opponents are silent.
Vul: E-W	♦ K9642	
HCP: 7+1	♣ Q62	

---

<b>Board: 104</b>	♠ J86	You are dealer.
Dealer: South	♥ T32	The opponents are silent.
Vul: Both	♦ AK	
HCP: 15+1	♣ AK865	

## Both hands (Answers Page)

### Board: 100

Dealer: South

Vul: E-W

North HCP: 3+1

South HCP: 16+1

Contract: 1NT South

North:

♠ 9875

♥ 4

♦ T6543

♣ QJT

South:

♠ AT4

♥ Q5

♦ AQJ72

♣ K87

W	N	E	S
			1NT

All Pass

### Board: 101

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 2

Contract: 1NT North

North:

♠ Q82

♥ A7

♦ AQT97

♣ K96

South:

♠ 9743

♥ Q54

♦ 65

♣ T542

W	N	E	S
	1NT	All Pass	

### Board: 102

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 17+1

Contract: 1NT South

North:

♠ T

♥ 7542

♦ A9742

♣ Q75

South:

♠ A94

♥ AKT96

♦ Q5

♣ A86

W	N	E	S
			1NT

All Pass

### Board: 103

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 7+1

Contract: 1NT North

North:

♠ JT73

♥ KQ85

♦ A3

♣ AJ9

South:

♠ Q6

♥ 743

♦ K9642

♣ Q62

W	N	E	S
	1NT	All Pass	

### Board: 104

Dealer: South

Vul: Both

North HCP: 5

South HCP: 15+1

Contract: 1NT South

North:

♠ K43

♥ 965

♦ 9732

♣ Q94

South:

♠ J86

♥ T32

♦ AK

♣ AK865

W	N	E	S
			1NT

All Pass

<b>Board: 105</b>	♠ AQ72	You are dealer.
Dealer: North	♥ A62	The opponents are silent.
Vul: None	♦ K74	
HCP: 17	♣ A43	

---

<b>Board: 106</b>	♠ K64	Partner is dealer.
Dealer: South	♥ T93	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 7	♣ J643	

---

<b>Board: 107</b>	♠ A84	You are dealer.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: None	♦ AQ843	
HCP: 16+1	♣ 83	

---

<b>Board: 108</b>	♠ 853	Partner is dealer.
Dealer: South	♥ 7654	The opponents are silent.
Vul: None	♦ Q7	
HCP: 3	♣ J642	

---

<b>Board: 109</b>	♠ J96	You are dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: E-W	♦ KQT74	
HCP: 15+1	♣ AJ	

## Both hands (Answers Page)

### Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ AQ72	♠ K86		1NT	All Pass	
Vul: None	♥ A62	♥ 98				
North HCP: 17	♦ K74	♦ J63				
South HCP: 7+1	♣ A43	♣ QJ962				
Contract: 1NT North						

### Board: 106

	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ A9				1NT
Vul: Both	♥ T93	♥ QJ75	All Pass			
North HCP: 7	♦ QJ9	♦ K32				
South HCP: 15	♣ J643	♣ KQT2				
Contract: 1NT South						

### Board: 107

	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ JT95		1NT	All Pass	
Vul: None	♥ AQ9	♥ J64				
North HCP: 16+1	♦ AQ843	♦ T95				
South HCP: 4	♣ 83	♣ Q42				
Contract: 1NT North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ 853	♠ T976				1NT
Vul: None	♥ 7654	♥ AT2	All Pass			
North HCP: 3	♦ Q7	♦ AJT				
South HCP: 15	♣ J642	♣ AQ9				
Contract: 1NT South						

### Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ J96	♠ T83		1NT	All Pass	
Vul: E-W	♥ A32	♥ 75				
North HCP: 15+1	♦ KQT74	♦ J8632				
South HCP: 1+1	♣ AJ	♣ T53				
Contract: 1NT North						

<b>Board: 105</b>	♠ K86	Partner is dealer.
Dealer: North	♥ 98	The opponents are silent.
Vul: None	♦ J63	
HCP: 7+1	♣ QJ962	

---

<b>Board: 106</b>	♠ A9	You are dealer.
Dealer: South	♥ QJ75	The opponents are silent.
Vul: Both	♦ K32	
HCP: 15	♣ KQT2	

---

<b>Board: 107</b>	♠ JT95	Partner is dealer.
Dealer: North	♥ J64	The opponents are silent.
Vul: None	♦ T95	
HCP: 4	♣ Q42	

---

<b>Board: 108</b>	♠ T976	You are dealer.
Dealer: South	♥ AT2	The opponents are silent.
Vul: None	♦ AJT	
HCP: 15	♣ AQ9	

---

<b>Board: 109</b>	♠ T83	Partner is dealer.
Dealer: North	♥ 75	The opponents are silent.
Vul: E-W	♦ J8632	
HCP: 1+1	♣ T53	

## Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ AQ72	♠ K86		1NT	All Pass	
Vul: None	♥ A62	♥ 98				
North HCP: 17	♦ K74	♦ J63				
South HCP: 7+1	♣ A43	♣ QJ962				
Contract: 1NT North						

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ A9				1NT
Vul: Both	♥ T93	♥ QJ75	All Pass			
North HCP: 7	♦ QJ9	♦ K32				
South HCP: 15	♣ J643	♣ KQT2				
Contract: 1NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ JT95		1NT	All Pass	
Vul: None	♥ AQ9	♥ J64				
North HCP: 16+1	♦ AQ843	♦ T95				
South HCP: 4	♣ 83	♣ Q42				
Contract: 1NT North						

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ 853	♠ T976				1NT
Vul: None	♥ 7654	♥ AT2	All Pass			
North HCP: 3	♦ Q7	♦ AJT				
South HCP: 15	♣ J642	♣ AQ9				
Contract: 1NT South						

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ J96	♠ T83		1NT	All Pass	
Vul: E-W	♥ A32	♥ 75				
North HCP: 15+1	♦ KQT74	♦ J8632				
South HCP: 1+1	♣ AJ	♣ T53				
Contract: 1NT North						



<b>Board: 110</b>	♠ QJ97	Partner is dealer.
Dealer: South	♥ 86	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ 874	East (LHO) bids 3♣ if possible.
HCP: 6	♣ K963	West (RHO) bids 3♥ if possible.

---

<b>Board: 111</b>	♠ AK	You are dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 16+1	♣ JT854	

---

<b>Board: 112</b>	♠ K952	Partner is dealer.
Dealer: South	♥ 32	The opponents are silent.
Vul: Both	♦ T8	
HCP: 3+1	♣ 87542	

---

<b>Board: 113</b>	♠ 8543	RHO is dealer. You bid second.
Dealer: West	♥ 3	West (RHO) opens 1NT if possible.
Vul: None	♦ KJT2	West (RHO) Doubles 4♠ if possible.
HCP: 8	♣ AT97	

---

<b>Board: 114</b>	♠ KT6	Partner is dealer.
Dealer: South	♥ 9532	The opponents are silent.
Vul: N-S	♦ 752	
HCP: 3	♣ 965	

## Both hands (Answers Page)

### Board: 110

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 16+1

Contract: 3♠ North

North:

♠ QJ97

♥ 86

♦ 874

♣ K963

South:

♠ AKT52

♥ JT9

♦ AQ

♣ QT5

W N E S

Pass Pass 2♥<sup>1</sup> 1NT

Pass Pass 2♠

Pass X Pass 2♠

Pass Pass 3♣ Pass

3♥ 3♠ All Pass

1. Cappelletti, 5M-4m

### Board: 111

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8

Contract: 1NT North

North:

♠ AK

♥ A76

♦ A52

♣ JT854

South:

♠ Q8

♥ Q43

♦ Q943

♣ Q972

W N E S

Pass 1NT All Pass

### Board: 112

Dealer: South

Vul: Both

North HCP: 3+1

South HCP: 15+1

Contract: 1NT South

North:

♠ K952

♥ 32

♦ T8

♣ 87542

South:

♠ A8763

♥ A5

♦ KJ4

♣ KT3

W N E S

Pass 1NT

All Pass

### Board: 113

Dealer: West

Vul: None

North HCP: 8

South HCP: 13+2

Contract: 4♠X South

North:

♠ 8543

♥ 3

♦ KJT2

♣ AT97

South:

♠ AQJ7

♥ QJ8764

♦ 8

♣ K2

W N E S

1NT Pass Pass 2♦<sup>1</sup>

Pass 3♠ Pass 4♠

X All Pass

1. Cappelletti, both majors

### Board: 114

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 16+1

Contract: 1NT South

North:

♠ KT6

♥ 9532

♦ 752

♣ 965

South:

♠ 98

♥ AKQ74

♦ KJ4

♣ K32

W N E S

Pass 1NT

All Pass

<b>Board: 110</b>	♠ AKT52	You are dealer.
Dealer: South	♥ JT9	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ AQ	East (RHO) bids 3♣ if possible.
HCP: 16+1	♣ QT5	West (LHO) bids 3♥ if possible.

---

<b>Board: 111</b>	♠ Q8	Partner is dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: N-S	♦ Q943	
HCP: 8	♣ Q972	

---

<b>Board: 112</b>	♠ A8763	You are dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: Both	♦ KJ4	
HCP: 15+1	♣ KT3	

---

<b>Board: 113</b>	♠ AQJ7	LHO is dealer.
Dealer: West	♥ QJ8764	West (LHO) opens 1NT if possible.
Vul: None	♦ 8	West (LHO) Doubles 4♠ if possible.
HCP: 13+2	♣ K2	

---

<b>Board: 114</b>	♠ 98	You are dealer.
Dealer: South	♥ AKQ74	The opponents are silent.
Vul: N-S	♦ KJ4	
HCP: 16+1	♣ K32	

## Both hands (Answers Page)

### Board: 110

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 16+1

Contract: 3♠ North

North:

♠ QJ97

♥ 86

♦ 874

♣ K963

South:

♠ AKT52

♥ JT9

♦ AQ

♣ QT5

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

1. Cappelletti, 5M-4m

### Board: 111

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8

Contract: 1NT North

North:

♠ AK

♥ A76

♦ A52

♣ JT854

South:

♠ Q8

♥ Q43

♦ Q943

♣ Q972

W	N	E	S
	1NT	All Pass	

### Board: 112

Dealer: South

Vul: Both

North HCP: 3+1

South HCP: 15+1

Contract: 1NT South

North:

♠ K952

♥ 32

♦ T8

♣ 87542

South:

♠ A8763

♥ A5

♦ KJ4

♣ KT3

W	N	E	S
			1NT
All Pass			

### Board: 113

Dealer: West

Vul: None

North HCP: 8

South HCP: 13+2

Contract: 4♠X South

North:

♠ 8543

♥ 3

♦ KJT2

♣ AT97

South:

♠ AQJ7

♥ QJ8764

♦ 8

♣ K2

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

1. Cappelletti, both majors

### Board: 114

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 16+1

Contract: 1NT South

North:

♠ KT6

♥ 9532

♦ 752

♣ 965

South:

♠ 98

♥ AKQ74

♦ KJ4

♣ K32

W	N	E	S
			1NT
All Pass			

<b>Board: 115</b>	♠ AK5	You are dealer.
Dealer: North	♥ KT62	The opponents are silent.
Vul: None	♦ Q65	
HCP: 16	♣ AT5	

---

<b>Board: 116</b>	♠ 74	Partner is dealer.
Dealer: South	♥ 653	The opponents are silent.
Vul: E-W	♦ KJ643	
HCP: 4+1	♣ 872	

---

<b>Board: 117</b>	♠ QT9	You are dealer.
Dealer: North	♥ AQ52	The opponents are silent.
Vul: Both	♦ AJ73	
HCP: 16	♣ K7	

---

<b>Board: 118</b>	♠ T8	Partner is dealer.
Dealer: South	♥ K543	The opponents are silent.
Vul: None	♦ 86	
HCP: 6+1	♣ K8753	

---

<b>Board: 119</b>	♠ K872	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 16	♣ K762	

## Both hands (Answers Page)

### Board: 115

Dealer: North

Vul: None

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ AK5

♥ KT62

♦ Q65

♣ AT5

South:

♠ QJ72

♥ Q43

♦ T93

♣ J86

W      N      E      S

1NT    All Pass

### Board: 116

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 16

Contract: 1NT South

North:

♠ 74

♥ 653

♦ KJ643

♣ 872

South:

♠ KT93

♥ AKQ

♦ T7

♣ KJ96

W      N      E      S

1NT

All Pass

### Board: 117

Dealer: North

Vul: Both

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ QT9

♥ AQ52

♦ AJ73

♣ K7

South:

♠ A63

♥ 987

♦ 865

♣ J986

W      N      E      S

1NT    All Pass

### Board: 118

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 1NT South

North:

♠ T8

♥ K543

♦ 86

♣ K8753

South:

♠ AQJ9

♥ J76

♦ AJ54

♣ Q4

W      N      E      S

1NT

All Pass

### Board: 119

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ K872

♥ AK7

♦ K6

♣ K762

South:

♠ J954

♥ QJ94

♦ Q95

♣ 43

W      N      E      S

1NT    All Pass

<b>Board: 115</b>	♠ QJ72	Partner is dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: None	♦ T93	
HCP: 6	♣ J86	

---

<b>Board: 116</b>	♠ KT93	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: E-W	♦ T7	
HCP: 16	♣ KJ96	

---

<b>Board: 117</b>	♠ A63	Partner is dealer.
Dealer: North	♥ 987	The opponents are silent.
Vul: Both	♦ 865	
HCP: 5	♣ J986	

---

<b>Board: 118</b>	♠ AQJ9	You are dealer.
Dealer: South	♥ J76	The opponents are silent.
Vul: None	♦ AJ54	
HCP: 15	♣ Q4	

---

<b>Board: 119</b>	♠ J954	Partner is dealer.
Dealer: North	♥ QJ94	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 6	♣ 43	

## Both hands (Answers Page)

### Board: 115

Dealer: North

Vul: None

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ AK5

♥ KT62

♦ Q65

♣ AT5

South:

♠ QJ72

♥ Q43

♦ T93

♣ J86

W      N      E      S

1NT    All Pass

### Board: 116

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 16

Contract: 1NT South

North:

♠ 74

♥ 653

♦ KJ643

♣ 872

South:

♠ KT93

♥ AKQ

♦ T7

♣ KJ96

W      N      E      S

1NT

All Pass

### Board: 117

Dealer: North

Vul: Both

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ QT9

♥ AQ52

♦ AJ73

♣ K7

South:

♠ A63

♥ 987

♦ 865

♣ J986

W      N      E      S

1NT    All Pass

### Board: 118

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 1NT South

North:

♠ T8

♥ K543

♦ 86

♣ K8753

South:

♠ AQJ9

♥ J76

♦ AJ54

♣ Q4

W      N      E      S

1NT

All Pass

### Board: 119

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ K872

♥ AK7

♦ K6

♣ K762

South:

♠ J954

♥ QJ94

♦ Q95

♣ 43

W      N      E      S

1NT    All Pass



<b>Board: 120</b>	♠ J972	Partner is dealer.
Dealer: South	♥ J87	The opponents are silent.
Vul: Both	♦ 8	
HCP: 6+1	♣ AT543	
<hr/>		
<b>Board: 121</b>	♠ 8754	RHO is dealer. You bid second.
Dealer: West	♥ T3	West (RHO) opens 1NT if possible.
Vul: N-S	♦ T75	East (LHO) Doubles 3♦ if possible.
HCP: 0	♣ 6542	
<hr/>		
<b>Board: 122</b>	♠ AT5	Partner is dealer.
Dealer: South	♥ T953	The opponents are silent.
Vul: N-S	♦ 872	
HCP: 6	♣ Q84	
<hr/>		
<b>Board: 123</b>	♠ 8	LHO is dealer.
Dealer: East	♥ A9643	East (LHO) opens 1NT if possible.
Vul: None	♦ AK2	
HCP: 14+1	♣ KT85	
<hr/>		
<b>Board: 124</b>	♠ 952	Partner is dealer.
Dealer: South	♥ JT85	The opponents are silent.
Vul: None	♦ T74	
HCP: 2	♣ JT7	

## Both hands (Answers Page)

### Board: 120

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 17

Contract: 1NT South

North:

♠ J972

♥ J87

♦ 8

♣ AT543

South:

♠ K85

♥ AQ5

♦ KQ5

♣ QJ98

W	N	E	S
			1NT

All Pass

### Board: 121

Dealer: West

Vul: N-S

North HCP: 0

South HCP: 18+2

Contract: 3♦ X South

North:

♠ 8754

♥ T3

♦ T75

♣ 6542

South:

♠ AK9

♥ A6

♦ AQ9842

♣ J7

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

1. Cappelletti, any 6+suit

2. automat

### Board: 122

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ AT5

♥ T953

♦ 872

♣ Q84

South:

♠ J94

♥ Q7

♦ AK54

♣ AJ95

W	N	E	S
			1NT

All Pass

### Board: 123

Dealer: East

Vul: None

North HCP: 14+1

South HCP: 7

Contract: 3♣ North

North:

♠ 8

♥ A9643

♦ AK2

♣ KT85

South:

♠ AT64

♥ 7

♦ QT84

♣ J974

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

1. Cappelletti, 5M-4m

### Board: 124

Dealer: South

Vul: None

North HCP: 2

South HCP: 17

Contract: 1NT South

North:

♠ 952

♥ JT85

♦ T74

♣ JT7

South:

♠ KT8

♥ AK74

♦ AK86

♣ 92

W	N	E	S
			1NT

All Pass

<b>Board: 120</b>	♠ K85	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: Both	♦ KQ5	
HCP: 17	♣ QJ98	
<hr/>		
<b>Board: 121</b>	♠ AK9	LHO is dealer.
Dealer: West	♥ A6	West (LHO) opens 1NT if possible.
Vul: N-S	♦ AQ9842	East (RHO) Doubles 3♦ if possible.
HCP: 18+2	♣ J7	
<hr/>		
<b>Board: 122</b>	♠ J94	You are dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: N-S	♦ AK54	
HCP: 15	♣ AJ95	
<hr/>		
<b>Board: 123</b>	♠ AT64	RHO is dealer. You bid second.
Dealer: East	♥ 7	East (RHO) opens 1NT if possible.
Vul: None	♦ QT84	
HCP: 7	♣ J974	
<hr/>		
<b>Board: 124</b>	♠ KT8	You are dealer.
Dealer: South	♥ AK74	The opponents are silent.
Vul: None	♦ AK86	
HCP: 17	♣ 92	

## Both hands (Answers Page)

### Board: 120

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 17

Contract: 1NT South

North:

♠ J972

♥ J87

♦ 8

♣ AT543

South:

♠ K85

♥ AQ5

♦ KQ5

♣ QJ98

W	N	E	S
			1NT

All Pass

### Board: 121

Dealer: West

Vul: N-S

North HCP: 0

South HCP: 18+2

Contract: 3♦ X South

North:

♠ 8754

♥ T3

♦ T75

♣ 6542

South:

♠ AK9

♥ A6

♦ AQ9842

♣ J7

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

1. Cappelletti, any 6+suit

2. automat

### Board: 122

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ AT5

♥ T953

♦ 872

♣ Q84

South:

♠ J94

♥ Q7

♦ AK54

♣ AJ95

W	N	E	S
			1NT

All Pass

### Board: 123

Dealer: East

Vul: None

North HCP: 14+1

South HCP: 7

Contract: 3♣ North

North:

♠ 8

♥ A9643

♦ AK2

♣ KT85

South:

♠ AT64

♥ 7

♦ QT84

♣ J974

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

1. Cappelletti, 5M-4m

### Board: 124

Dealer: South

Vul: None

North HCP: 2

South HCP: 17

Contract: 1NT South

North:

♠ 952

♥ JT85

♦ T74

♣ JT7

South:

♠ KT8

♥ AK74

♦ AK86

♣ 92

W	N	E	S
			1NT

All Pass

<b>Board: 125</b>	♠ KJ2	You are dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: None	♦ AT9	
HCP: 16+1	♣ AKJT2	

---

<b>Board: 126</b>	♠ K953	Partner is dealer.
Dealer: South	♥ 7652	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 6	♣ T42	

---

<b>Board: 127</b>	♠ 643	You are dealer.
Dealer: North	♥ QT53	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 15	♣ AQ8	

---

<b>Board: 128</b>	♠ J542	Partner is dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ 87543	
HCP: 4+1	♣ 87	

---

<b>Board: 129</b>	♠ AKJ	You are dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: N-S	♦ AJ86	
HCP: 17	♣ KJ98	

## Both hands (Answers Page)

### Board: 125

	North:	South:	W	N	E	S
Dealer: North	♠ KJ2	♠ QT54		1NT	All Pass	
Vul: None	♥ 43	♥ Q9				
North HCP: 16+1	♦ AT9	♦ J853				
South HCP: 5	♣ AKJT2	♣ 873				
Contract: 1NT North						

### Board: 126

	North:	South:	W	N	E	S
Dealer: South	♠ K953	♠ 72				1NT
Vul: E-W	♥ 7652	♥ AQT	All Pass			
North HCP: 6	♦ KT	♦ QJ2				
South HCP: 16+1	♣ T42	♣ AK753				
Contract: 1NT South						

### Board: 127

	North:	South:	W	N	E	S
Dealer: North	♠ 643	♠ K9		1NT	All Pass	
Vul: N-S	♥ QT53	♥ K874				
North HCP: 15	♦ AKT	♦ 8432				
South HCP: 6	♣ AQ8	♣ T97				
Contract: 1NT North						

### Board: 128

	North:	South:	W	N	E	S
Dealer: South	♠ J542	♠ KQT7				1NT
Vul: E-W	♥ K8	♥ A3	All Pass			
North HCP: 4+1	♦ 87543	♦ AKT2				
South HCP: 16	♣ 87	♣ 542				
Contract: 1NT South						

### Board: 129

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 92		1NT	All Pass	
Vul: N-S	♥ 72	♥ Q65				
North HCP: 17	♦ AJ86	♦ KT975				
South HCP: 7+1	♣ KJ98	♣ Q75				
Contract: 1NT North						

<b>Board: 125</b>	♠ QT54	Partner is dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ J853	
HCP: 5	♣ 873	

---

<b>Board: 126</b>	♠ 72	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 16+1	♣ AK753	

---

<b>Board: 127</b>	♠ K9	Partner is dealer.
Dealer: North	♥ K874	The opponents are silent.
Vul: N-S	♦ 8432	
HCP: 6	♣ T97	

---

<b>Board: 128</b>	♠ KQT7	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: E-W	♦ AKT2	
HCP: 16	♣ 542	

---

<b>Board: 129</b>	♠ 92	Partner is dealer.
Dealer: North	♥ Q65	The opponents are silent.
Vul: N-S	♦ KT975	
HCP: 7+1	♣ Q75	

## Both hands (Answers Page)

### Board: 125

	North:	South:	W	N	E	S
Dealer: North	♠ KJ2	♠ QT54		1NT	All Pass	
Vul: None	♥ 43	♥ Q9				
North HCP: 16+1	♦ AT9	♦ J853				
South HCP: 5	♣ AKJT2	♣ 873				
Contract: 1NT North						

### Board: 126

	North:	South:	W	N	E	S
Dealer: South	♠ K953	♠ 72				1NT
Vul: E-W	♥ 7652	♥ AQT	All Pass			
North HCP: 6	♦ KT	♦ QJ2				
South HCP: 16+1	♣ T42	♣ AK753				
Contract: 1NT South						

### Board: 127

	North:	South:	W	N	E	S
Dealer: North	♠ 643	♠ K9		1NT	All Pass	
Vul: N-S	♥ QT53	♥ K874				
North HCP: 15	♦ AKT	♦ 8432				
South HCP: 6	♣ AQ8	♣ T97				
Contract: 1NT North						

### Board: 128

	North:	South:	W	N	E	S
Dealer: South	♠ J542	♠ KQT7				1NT
Vul: E-W	♥ K8	♥ A3	All Pass			
North HCP: 4+1	♦ 87543	♦ AKT2				
South HCP: 16	♣ 87	♣ 542				
Contract: 1NT South						

### Board: 129

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 92		1NT	All Pass	
Vul: N-S	♥ 72	♥ Q65				
North HCP: 17	♦ AJ86	♦ KT975				
South HCP: 7+1	♣ KJ98	♣ Q75				
Contract: 1NT North						



<b>Board: 130</b>	♠ 865	Partner is dealer.
Dealer: South	♥ JT9	The opponents are silent.
Vul: Both	♦ T762	
HCP: 2	♣ J42	
<hr/>		
<b>Board: 131</b>	♠ KQ	You are dealer.
Dealer: North	♥ AJ42	The opponents are silent.
Vul: N-S	♦ KQ5	
HCP: 16	♣ J943	
<hr/>		
<b>Board: 132</b>	♠ 5	RHO is dealer. You bid second.
Dealer: West	♥ 986	West (RHO) opens 1NT if possible.
Vul: Both	♦ Q8542	
HCP: 5+1	♣ QJT8	
<hr/>		
<b>Board: 133</b>	♠ A5432	LHO is dealer.
Dealer: East	♥ AJ	East (LHO) opens 1NT if possible.
Vul: N-S	♦ QJ54	West (RHO) Doubles 2♠ if possible.
HCP: 12+1	♣ 63	
<hr/>		
<b>Board: 134</b>	♠ 32	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ T9742	
HCP: 8+2	♣ AQT82	

## Both hands (Answers Page)

### Board: 130

Dealer: South

Vul: Both

North HCP: 2

South HCP: 16+1

Contract: 1NT South

North:

♠ 865

♥ JT9

♦ T762

♣ J42

South:

♠ A4

♥ AQ753

♦ A93

♣ Q75

W	N	E	S
			1NT

All Pass

### Board: 131

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6+1

Contract: 1NT North

North:

♠ KQ

♥ AJ42

♦ KQ5

♣ J943

South:

♠ J865

♥ Q6

♦ J9432

♣ QT

W	N	E	S
	1NT	All Pass	

### Board: 132

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 13+3

Contract: 2♠ South

North:

♠ 5

♥ 986

♦ Q8542

♣ QJT8

South:

♠ KQJ9876

♥ K5

♦ A6

♣ 92

W	N	E	S
1NT	Pass	Pass	2♣ <sup>1</sup>

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

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 133

Dealer: East

Vul: N-S

North HCP: 12+1

South HCP: 7+1

Contract: 2♠ X North

North:

♠ A5432

♥ AJ

♦ QJ54

♣ 63

South:

♠ 76

♥ K9742

♦ T32

♣ KJ7

W	N	E	S
		1NT	Pass

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

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

1. Cappelletti, 5M-4m

### Board: 134

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 16+1

Contract: 1NT South

North:

♠ 32

♥ Q

♦ T9742

♣ AQT82

South:

♠ A97

♥ J64

♦ AKQJ8

♣ J4

W	N	E	S
			1NT

All Pass

<b>Board: 130</b>	♠ A4	You are dealer.
Dealer: South	♥ AQ753	The opponents are silent.
Vul: Both	♦ A93	
HCP: 16+1	♣ Q75	

---

<b>Board: 131</b>	♠ J865	Partner is dealer.
Dealer: North	♥ Q6	The opponents are silent.
Vul: N-S	♦ J9432	
HCP: 6+1	♣ QT	

---

<b>Board: 132</b>	♠ KQJ9876	LHO is dealer.
Dealer: West	♥ K5	West (LHO) opens 1NT if possible.
Vul: Both	♦ A6	
HCP: 13+3	♣ 92	

---

<b>Board: 133</b>	♠ 76	RHO is dealer. You bid second.
Dealer: East	♥ K9742	East (RHO) opens 1NT if possible.
Vul: N-S	♦ T32	West (LHO) Doubles 2♠ if possible.
HCP: 7+1	♣ KJ7	

---

<b>Board: 134</b>	♠ A97	You are dealer.
Dealer: South	♥ J64	The opponents are silent.
Vul: E-W	♦ AKQJ8	
HCP: 16+1	♣ J4	

## Both hands (Answers Page)

### Board: 130

Dealer: South

Vul: Both

North HCP: 2

South HCP: 16+1

Contract: 1NT South

North:

♠ 865

♥ JT9

♦ T762

♣ J42

South:

♠ A4

♥ AQ753

♦ A93

♣ Q75

W	N	E	S
			1NT

All Pass

### Board: 131

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6+1

Contract: 1NT North

North:

♠ KQ

♥ AJ42

♦ KQ5

♣ J943

South:

♠ J865

♥ Q6

♦ J9432

♣ QT

W	N	E	S
	1NT	All Pass	

### Board: 132

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 13+3

Contract: 2♠ South

North:

♠ 5

♥ 986

♦ Q8542

♣ QJT8

South:

♠ KQJ9876

♥ K5

♦ A6

♣ 92

W	N	E	S
1NT	Pass	Pass	2♣ <sup>1</sup>

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

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 133

Dealer: East

Vul: N-S

North HCP: 12+1

South HCP: 7+1

Contract: 2♠ X North

North:

♠ A5432

♥ AJ

♦ QJ54

♣ 63

South:

♠ 76

♥ K9742

♦ T32

♣ KJ7

W	N	E	S
		1NT	Pass

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

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

1. Cappelletti, 5M-4m

### Board: 134

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 16+1

Contract: 1NT South

North:

♠ 32

♥ Q

♦ T9742

♣ AQT82

South:

♠ A97

♥ J64

♦ AKQJ8

♣ J4

W	N	E	S
			1NT

All Pass

<b>Board: 135</b>	♠ K97	You are dealer.
Dealer: North	♥ KJ43	The opponents are silent.
Vul: N-S	♦ AJ96	
HCP: 16	♣ A8	

---

<b>Board: 136</b>	♠ 83	LHO is dealer.
Dealer: East	♥ KT7	East (LHO) opens 1NT if possible.
Vul: Both	♦ AKQJT4	
HCP: 13+2	♣ 96	

---

<b>Board: 137</b>	♠ A6	LHO is dealer.
Dealer: East	♥ AJ987	East (LHO) opens 1NT if possible.
Vul: N-S	♦ J7	
HCP: 13+1	♣ K952	

---

<b>Board: 138</b>	♠ J43	Partner is dealer.
Dealer: South	♥ JT97	The opponents are silent.
Vul: Both	♦ T7653	
HCP: 2+1	♣ 2	

---

<b>Board: 139</b>	♠ K983	You are dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: Both	♦ K92	
HCP: 16	♣ AK73	

## Both hands (Answers Page)

### Board: 135

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 1NT North

North:

♠ K97

♥ KJ43

♦ AJ96

♣ A8

South:

♠ T3

♥ Q95

♦ QT732

♣ K54

W      N      E      S

1NT    All Pass

### Board: 136

Dealer: East

Vul: Both

North HCP: 13+2

South HCP: 7

Contract: 2♦ South

North:

♠ 83

♥ KT7

♦ AKQJT4

♣ 96

South:

♠ QT65

♥ Q643

♦ 85

♣ QJ4

W      N      E      S

1NT    Pass

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

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 137

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 4

Contract: 2♥ North

North:

♠ A6

♥ AJ987

♦ J7

♣ K952

South:

♠ Q985

♥ 53

♦ 9642

♣ QT6

W      N      E      S

1NT    Pass

Pass   2♥<sup>1</sup>    All Pass

1. Cappelletti, 5M-4m

### Board: 138

Dealer: South

Vul: Both

North HCP: 2+1

South HCP: 17

Contract: 1NT South

North:

♠ J43

♥ JT97

♦ T7653

♣ 2

South:

♠ A7

♥ K842

♦ KJ9

♣ AQ86

W      N      E      S

1NT

All Pass

### Board: 139

Dealer: North

Vul: Both

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ K983

♥ K9

♦ K92

♣ AK73

South:

♠ 42

♥ T872

♦ A643

♣ J96

W      N      E      S

1NT    All Pass

<b>Board: 135</b>	♠ T3	Partner is dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: N-S	♦ QT732	
HCP: 7+1	♣ K54	
<hr/>		
<b>Board: 136</b>	♠ QT65	RHO is dealer. You bid second.
Dealer: East	♥ Q643	East (RHO) opens 1NT if possible.
Vul: Both	♦ 85	
HCP: 7	♣ QJ4	
<hr/>		
<b>Board: 137</b>	♠ Q985	RHO is dealer. You bid second.
Dealer: East	♥ 53	East (RHO) opens 1NT if possible.
Vul: N-S	♦ 9642	
HCP: 4	♣ QT6	
<hr/>		
<b>Board: 138</b>	♠ A7	You are dealer.
Dealer: South	♥ K842	The opponents are silent.
Vul: Both	♦ KJ9	
HCP: 17	♣ AQ86	
<hr/>		
<b>Board: 139</b>	♠ 42	Partner is dealer.
Dealer: North	♥ T872	The opponents are silent.
Vul: Both	♦ A643	
HCP: 5	♣ J96	

## Both hands (Answers Page)

### Board: 135

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 1NT North

North:

♠ K97

♥ KJ43

♦ AJ96

♣ A8

South:

♠ T3

♥ Q95

♦ QT732

♣ K54

W      N      E      S

1NT    All Pass

### Board: 136

Dealer: East

Vul: Both

North HCP: 13+2

South HCP: 7

Contract: 2♦ South

North:

♠ 83

♥ KT7

♦ AKQJT4

♣ 96

South:

♠ QT65

♥ Q643

♦ 85

♣ QJ4

W      N      E      S

1NT    Pass

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

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 137

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 4

Contract: 2♥ North

North:

♠ A6

♥ AJ987

♦ J7

♣ K952

South:

♠ Q985

♥ 53

♦ 9642

♣ QT6

W      N      E      S

1NT    Pass

Pass   2♥<sup>1</sup>    All Pass

1. Cappelletti, 5M-4m

### Board: 138

Dealer: South

Vul: Both

North HCP: 2+1

South HCP: 17

Contract: 1NT South

North:

♠ J43

♥ JT97

♦ T7653

♣ 2

South:

♠ A7

♥ K842

♦ KJ9

♣ AQ86

W      N      E      S

1NT

All Pass

### Board: 139

Dealer: North

Vul: Both

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ K983

♥ K9

♦ K92

♣ AK73

South:

♠ 42

♥ T872

♦ A643

♣ J96

W      N      E      S

1NT    All Pass



<b>Board: 140</b>	♠ T52	Partner is dealer.
Dealer: South	♥ K84	The opponents are silent.
Vul: None	♦ J984	
HCP: 4	♣ 732	

---

<b>Board: 141</b>	♠ AK64	You are dealer.
Dealer: North	♥ K987	The opponents are silent.
Vul: N-S	♦ K75	
HCP: 16	♣ K9	

---

<b>Board: 142</b>	♠ 8	Partner is dealer.
Dealer: South	♥ 8643	The opponents are silent.
Vul: E-W	♦ J74	
HCP: 2+1	♣ J8743	

---

<b>Board: 143</b>	♠ 52	You are dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: E-W	♦ AQ6	
HCP: 15+1	♣ KJ975	

---

<b>Board: 144</b>	♠ T974	Partner is dealer.
Dealer: South	♥ 532	The opponents are silent.
Vul: None	♦ J53	
HCP: 4	♣ K98	

## Both hands (Answers Page)

### Board: 140

Dealer: South

Vul: None

North HCP: 4

South HCP: 16+1

Contract: 1NT South

North:

♠ T52

♥ K84

♦ J984

♣ 732

South:

♠ AKQ

♥ AJ965

♦ T53

♣ Q5

W	N	E	S
			1NT

All Pass

### Board: 141

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 4

Contract: 1NT North

North:

♠ AK64

♥ K987

♦ K75

♣ K9

South:

♠ 872

♥ QT43

♦ J864

♣ J2

W	N	E	S
	1NT	All Pass	

### Board: 142

Dealer: South

Vul: E-W

North HCP: 2+1

South HCP: 17+1

Contract: 1NT South

North:

♠ 8

♥ 8643

♦ J74

♣ J8743

South:

♠ AKJ94

♥ A75

♦ K93

♣ Q5

W	N	E	S
			1NT

All Pass

### Board: 143

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 5

Contract: 1NT North

North:

♠ 52

♥ KQT

♦ AQ6

♣ KJ975

South:

♠ JT7

♥ J52

♦ JT9

♣ Q864

W	N	E	S
	1NT	All Pass	

### Board: 144

Dealer: South

Vul: None

North HCP: 4

South HCP: 15+1

Contract: 1NT South

North:

♠ T974

♥ 532

♦ J53

♣ K98

South:

♠ AK2

♥ K6

♦ KQ864

♣ T76

W	N	E	S
			1NT

All Pass

<b>Board: 140</b>	♠ AKQ	You are dealer.
Dealer: South	♥ AJ965	The opponents are silent.
Vul: None	♦ T53	
HCP: 16+1	♣ Q5	

---

<b>Board: 141</b>	♠ 872	Partner is dealer.
Dealer: North	♥ QT43	The opponents are silent.
Vul: N-S	♦ J864	
HCP: 4	♣ J2	

---

<b>Board: 142</b>	♠ AKJ94	You are dealer.
Dealer: South	♥ A75	The opponents are silent.
Vul: E-W	♦ K93	
HCP: 17+1	♣ Q5	

---

<b>Board: 143</b>	♠ JT7	Partner is dealer.
Dealer: North	♥ J52	The opponents are silent.
Vul: E-W	♦ JT9	
HCP: 5	♣ Q864	

---

<b>Board: 144</b>	♠ AK2	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ KQ864	
HCP: 15+1	♣ T76	

## Both hands (Answers Page)

### Board: 140

Dealer: South

Vul: None

North HCP: 4

South HCP: 16+1

Contract: 1NT South

North:

♠ T52

♥ K84

♦ J984

♣ 732

South:

♠ AKQ

♥ AJ965

♦ T53

♣ Q5

W	N	E	S
			1NT

All Pass

### Board: 141

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 4

Contract: 1NT North

North:

♠ AK64

♥ K987

♦ K75

♣ K9

South:

♠ 872

♥ QT43

♦ J864

♣ J2

W	N	E	S
	1NT	All Pass	

### Board: 142

Dealer: South

Vul: E-W

North HCP: 2+1

South HCP: 17+1

Contract: 1NT South

North:

♠ 8

♥ 8643

♦ J74

♣ J8743

South:

♠ AKJ94

♥ A75

♦ K93

♣ Q5

W	N	E	S
			1NT

All Pass

### Board: 143

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 5

Contract: 1NT North

North:

♠ 52

♥ KQT

♦ AQ6

♣ KJ975

South:

♠ JT7

♥ J52

♦ JT9

♣ Q864

W	N	E	S
	1NT	All Pass	

### Board: 144

Dealer: South

Vul: None

North HCP: 4

South HCP: 15+1

Contract: 1NT South

North:

♠ T974

♥ 532

♦ J53

♣ K98

South:

♠ AK2

♥ K6

♦ KQ864

♣ T76

W	N	E	S
			1NT

All Pass

<b>Board: 145</b>	♠ QT7	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ J98	
HCP: 16+1	♣ KQJ83	
<hr/>		
<b>Board: 146</b>	♠ 3	RHO is dealer. You bid second.
Dealer: West	♥ T765	West (RHO) opens 1NT if possible.
Vul: Both	♦ 984	
HCP: 5+1	♣ AJ873	
<hr/>		
<b>Board: 147</b>	♠ K6	You are dealer.
Dealer: North	♥ KQJ4	The opponents are silent.
Vul: None	♦ AK87	
HCP: 16	♣ T82	
<hr/>		
<b>Board: 148</b>	♠ JT6	RHO is dealer. You bid second.
Dealer: West	♥ 642	West (RHO) opens 1NT if possible.
Vul: Both	♦ Q7	West (RHO) bids 3♥ if possible.
HCP: 10+1	♣ AKT94	
<hr/>		
<b>Board: 149</b>	♠ AK	LHO is dealer.
Dealer: East	♥ KQJ87	East (LHO) opens 1NT if possible.
Vul: N-S	♦ A985	
HCP: 17+1	♣ 52	

## Both hands (Answers Page)

### Board: 145

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ QT7

♥ AK

♦ J98

♣ KQJ83

South:

♠ KJ2

♥ J963

♦ T6

♣ 9654

W N E S

1NT All Pass

### Board: 146

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 15+2

Contract: 3♦ South

North:

♠ 3

♥ T765

♦ 984

♣ AJ873

South:

♠ AKJ964

♥ Q

♦ QT53

♣ K6

W N E S

1NT Pass Pass 2♠<sup>1</sup>

Pass 2NT Pass 3♦

All Pass

1. Cappelletti, 5M-4m

### Board: 147

Dealer: North

Vul: None

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ K6

♥ KQJ4

♦ AK87

♣ T82

South:

♠ 87

♥ T952

♦ QT6

♣ A765

W N E S

1NT All Pass

### Board: 148

Dealer: West

Vul: Both

North HCP: 10+1

South HCP: 13+2

Contract: 4♠ South

North:

♠ JT6

♥ 642

♦ Q7

♣ AKT94

South:

♠ KQ8754

♥ A53

♦ A862

♣ -

W N E S

1NT Pass Pass 2♠<sup>1</sup>

3♥ 3♠ Pass 4♠

All Pass

1. Cappelletti, 5M-4m

### Board: 149

Dealer: East

Vul: N-S

North HCP: 17+1

South HCP: 8+1

Contract: 4♥ South

North:

♠ AK

♥ KQJ87

♦ A985

♣ 52

South:

♠ JT32

♥ T532

♦ -

♣ AQJ98

W N E S

1NT Pass

Pass 2♥<sup>1</sup> Pass 4♥

All Pass

1. Cappelletti, 5M-4m

**Board: 145**      ♠ KJ2      Partner is dealer.  
Dealer: North      ♥ J963      The opponents are silent.  
Vul: N-S      ♦ T6  
HCP: 5      ♣ 9654

---

**Board: 146**      ♠ AKJ964      LHO is dealer.  
Dealer: West      ♥ Q      West (LHO) opens 1NT if possible.  
Vul: Both      ♦ QT53  
HCP: 15+2      ♣ K6

---

**Board: 147**      ♠ 87      Partner is dealer.  
Dealer: North      ♥ T952      The opponents are silent.  
Vul: None      ♦ QT6  
HCP: 6      ♣ A765

---

**Board: 148**      ♠ KQ8754      LHO is dealer.  
Dealer: West      ♥ A53      West (LHO) opens 1NT if possible.  
Vul: Both      ♦ A862      West (LHO) bids 3♥ if possible.  
HCP: 13+2      ♣ -

---

**Board: 149**      ♠ JT32      RHO is dealer. You bid second.  
Dealer: East      ♥ T532      East (RHO) opens 1NT if possible.  
Vul: N-S      ♦ -  
HCP: 8+1      ♣ AQJ98

## Both hands (Answers Page)

### Board: 145

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ QT7

♥ AK

♦ J98

♣ KQJ83

South:

♠ KJ2

♥ J963

♦ T6

♣ 9654

W N E S

1NT All Pass

### Board: 146

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 15+2

Contract: 3♦ South

North:

♠ 3

♥ T765

♦ 984

♣ AJ873

South:

♠ AKJ964

♥ Q

♦ QT53

♣ K6

W N E S

1NT Pass Pass 2♠<sup>1</sup>

Pass 2NT Pass 3♦

All Pass

1. Cappelletti, 5M-4m

### Board: 147

Dealer: North

Vul: None

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ K6

♥ KQJ4

♦ AK87

♣ T82

South:

♠ 87

♥ T952

♦ QT6

♣ A765

W N E S

1NT All Pass

### Board: 148

Dealer: West

Vul: Both

North HCP: 10+1

South HCP: 13+2

Contract: 4♠ South

North:

♠ JT6

♥ 642

♦ Q7

♣ AKT94

South:

♠ KQ8754

♥ A53

♦ A862

♣ -

W N E S

1NT Pass Pass 2♠<sup>1</sup>

3♥ 3♠ Pass 4♠

All Pass

1. Cappelletti, 5M-4m

### Board: 149

Dealer: East

Vul: N-S

North HCP: 17+1

South HCP: 8+1

Contract: 4♥ South

North:

♠ AK

♥ KQJ87

♦ A985

♣ 52

South:

♠ JT32

♥ T532

♦ -

♣ AQJ98

W N E S

1NT Pass

Pass 2♥<sup>1</sup> Pass 4♥

All Pass

1. Cappelletti, 5M-4m



<b>Board: 150</b>	♠ K98	Partner is dealer.
Dealer: South	♥ T54	The opponents are silent.
Vul: N-S	♦ J5	
HCP: 6+1	♣ QT654	
<hr/>		
<b>Board: 151</b>	♠ AQJ832	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 1NT if possible.
Vul: None	♦ Q5	
HCP: 14+2	♣ KQ87	
<hr/>		
<b>Board: 152</b>	♠ A63	RHO is dealer. You bid second.
Dealer: West	♥ J974	West (RHO) opens 1NT if possible.
Vul: N-S	♦ J96	
HCP: 9	♣ KT8	
<hr/>		
<b>Board: 153</b>	♠ AQJ2	You are dealer.
Dealer: North	♥ T3	The opponents are silent.
Vul: Both	♦ AJ5	
HCP: 16	♣ A876	
<hr/>		
<b>Board: 154</b>	♠ Q974	LHO is dealer.
Dealer: East	♥ K8	East (LHO) opens 1NT if possible.
Vul: E-W	♦ KQJ843	
HCP: 11+2	♣ 6	

## Both hands (Answers Page)

### Board: 150

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 1NT South

North:

♠ K98

♥ T54

♦ J5

♣ QT654

South:

♠ Q765

♥ AQ73

♦ AT3

♣ A3

W	N	E	S
			1NT

All Pass

### Board: 151

Dealer: East

Vul: None

North HCP: 14+2

South HCP: 3

Contract: 2♠ North

North:

♠ AQJ832

♥ 3

♦ Q5

♣ KQ87

South:

♠ T5

♥ T965

♦ KT94

♣ 942

W	N	E	S
		1NT	Pass

Pass 2♠<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

### Board: 152

Dealer: West

Vul: N-S

North HCP: 9

South HCP: 12+1

Contract: 2♠ South

North:

♠ A63

♥ J974

♦ J96

♣ KT8

South:

♠ KQJT2

♥ QT5

♦ AT85

♣ 3

W	N	E	S
1NT	Pass	Pass	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 153

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6+1

Contract: 1NT North

North:

♠ AQJ2

♥ T3

♦ AJ5

♣ A876

South:

♠ T97

♥ A54

♦ QT632

♣ 42

W	N	E	S
	1NT	All Pass	

### Board: 154

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 11+1

Contract: 2♦ South

North:

♠ Q974

♥ K8

♦ KQJ843

♣ 6

South:

♠ 52

♥ QT95

♦ AT

♣ AJ952

W	N	E	S
		1NT	Pass

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

All Pass

1. Cappelletti, any 6+suit

2. automat

**Board: 150**

♠ Q765

You are dealer.

Dealer: South

♥ AQ73

The opponents are silent.

Vul: N-S

♦ AT3

HCP: 16

♣ A3

**Board: 151**

♠ T5

RHO is dealer. You bid second.

Dealer: East

♥ T965

East (RHO) opens 1NT if possible.

Vul: None

♦ KT94

HCP: 3

♣ 942

**Board: 152**

♠ KQJT2

LHO is dealer.

Dealer: West

♥ QT5

West (LHO) opens 1NT if possible.

Vul: N-S

♦ AT85

HCP: 12+1

♣ 3

**Board: 153**

♠ T97

Partner is dealer.

Dealer: North

♥ A54

The opponents are silent.

Vul: Both

♦ QT632

HCP: 6+1

♣ 42

**Board: 154**

♠ 52

RHO is dealer. You bid second.

Dealer: East

♥ QT95

East (RHO) opens 1NT if possible.

Vul: E-W

♦ AT

HCP: 11+1

♣ AJ952

## Both hands (Answers Page)

### Board: 150

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 1NT South

North:

♠ K98

♥ T54

♦ J5

♣ QT654

South:

♠ Q765

♥ AQ73

♦ AT3

♣ A3

W	N	E	S
			1NT

All Pass

### Board: 151

Dealer: East

Vul: None

North HCP: 14+2

South HCP: 3

Contract: 2♠ North

North:

♠ AQJ832

♥ 3

♦ Q5

♣ KQ87

South:

♠ T5

♥ T965

♦ KT94

♣ 942

W	N	E	S
		1NT	Pass

Pass 2♠<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

### Board: 152

Dealer: West

Vul: N-S

North HCP: 9

South HCP: 12+1

Contract: 2♠ South

North:

♠ A63

♥ J974

♦ J96

♣ KT8

South:

♠ KQJT2

♥ QT5

♦ AT85

♣ 3

W	N	E	S
1NT	Pass	Pass	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 153

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6+1

Contract: 1NT North

North:

♠ AQJ2

♥ T3

♦ AJ5

♣ A876

South:

♠ T97

♥ A54

♦ QT632

♣ 42

W	N	E	S
	1NT	All Pass	

### Board: 154

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 11+1

Contract: 2♦ South

North:

♠ Q974

♥ K8

♦ KQJ843

♣ 6

South:

♠ 52

♥ QT95

♦ AT

♣ AJ952

W	N	E	S
		1NT	Pass

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

All Pass

1. Cappelletti, any 6+suit

2. automat

<b>Board: 155</b>	♠ AQ52	You are dealer.
Dealer: North	♥ Q986	The opponents are silent.
Vul: Both	♦ K98	
HCP: 15	♣ A4	
<hr/>		
<b>Board: 156</b>	♠ T	Partner is dealer.
Dealer: South	♥ T975	The opponents are silent.
Vul: None	♦ T8742	
HCP: 2+1	♣ Q94	
<hr/>		
<b>Board: 157</b>	♠ JT74	RHO is dealer. You bid second.
Dealer: West	♥ J643	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 73	
HCP: 6	♣ A75	
<hr/>		
<b>Board: 158</b>	♠ J973	Partner is dealer.
Dealer: South	♥ 832	The opponents are silent.
Vul: E-W	♦ 843	
HCP: 3	♣ QT8	
<hr/>		
<b>Board: 159</b>	♠ AJ86	You are dealer.
Dealer: North	♥ A98	The opponents are silent.
Vul: E-W	♦ J94	
HCP: 16	♣ AQT	

## Both hands (Answers Page)

### Board: 155

Dealer: North

Vul: Both

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ AQ52

♥ Q986

♦ K98

♣ A4

South:

♠ J9

♥ J753

♦ QT64

♣ 962

W      N      E      S

1NT   All Pass

### Board: 156

Dealer: South

Vul: None

North HCP: 2+1

South HCP: 15+1

Contract: 1NT South

North:

♠ T

♥ T975

♦ T8742

♣ Q94

South:

♠ 85

♥ AKQJ6

♦ J93

♣ KJ6

W      N      E      S

1NT

All Pass

### Board: 157

Dealer: West

Vul: E-W

North HCP: 6

South HCP: 12+2

Contract: 2♦ North

North:

♠ JT74

♥ J643

♦ 73

♣ A75

South:

♠ A98

♥ A

♦ A98654

♣ 986

W      N      E      S

1NT   Pass   Pass   2♣<sup>1</sup>

Pass   2♦<sup>2</sup>   All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 158

Dealer: South

Vul: E-W

North HCP: 3

South HCP: 17

Contract: 1NT South

North:

♠ J973

♥ 832

♦ 843

♣ QT8

South:

♠ A52

♥ QJ65

♦ AQ9

♣ A74

W      N      E      S

1NT

All Pass

### Board: 159

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 8+1

Contract: 1NT North

North:

♠ AJ86

♥ A98

♦ J94

♣ AQT

South:

♠ 74

♥ Q76

♦ K8652

♣ K95

W      N      E      S

1NT   All Pass

<b>Board: 155</b>	♠ J9	Partner is dealer.
Dealer: North	♥ J753	The opponents are silent.
Vul: Both	♦ QT64	
HCP: 4	♣ 962	

---

<b>Board: 156</b>	♠ 85	You are dealer.
Dealer: South	♥ AKQJ6	The opponents are silent.
Vul: None	♦ J93	
HCP: 15+1	♣ KJ6	

---

<b>Board: 157</b>	♠ A98	LHO is dealer.
Dealer: West	♥ A	West (LHO) opens 1NT if possible.
Vul: E-W	♦ A98654	
HCP: 12+2	♣ 986	

---

<b>Board: 158</b>	♠ A52	You are dealer.
Dealer: South	♥ QJ65	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 17	♣ A74	

---

<b>Board: 159</b>	♠ 74	Partner is dealer.
Dealer: North	♥ Q76	The opponents are silent.
Vul: E-W	♦ K8652	
HCP: 8+1	♣ K95	

## Both hands (Answers Page)

### Board: 155

Dealer: North

Vul: Both

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ AQ52

♥ Q986

♦ K98

♣ A4

South:

♠ J9

♥ J753

♦ QT64

♣ 962

W      N      E      S

1NT   All Pass

### Board: 156

Dealer: South

Vul: None

North HCP: 2+1

South HCP: 15+1

Contract: 1NT South

North:

♠ T

♥ T975

♦ T8742

♣ Q94

South:

♠ 85

♥ AKQJ6

♦ J93

♣ KJ6

W      N      E      S

1NT

All Pass

### Board: 157

Dealer: West

Vul: E-W

North HCP: 6

South HCP: 12+2

Contract: 2♦ North

North:

♠ JT74

♥ J643

♦ 73

♣ A75

South:

♠ A98

♥ A

♦ A98654

♣ 986

W      N      E      S

1NT   Pass   Pass   2♣<sup>1</sup>

Pass   2♦<sup>2</sup>   All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 158

Dealer: South

Vul: E-W

North HCP: 3

South HCP: 17

Contract: 1NT South

North:

♠ J973

♥ 832

♦ 843

♣ QT8

South:

♠ A52

♥ QJ65

♦ AQ9

♣ A74

W      N      E      S

1NT

All Pass

### Board: 159

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 8+1

Contract: 1NT North

North:

♠ AJ86

♥ A98

♦ J94

♣ AQT

South:

♠ 74

♥ Q76

♦ K8652

♣ K95

W      N      E      S

1NT   All Pass



<b>Board: 160</b>	♠ AT75	RHO is dealer. You bid second.
Dealer: West	♥ AT	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 87543	
HCP: 8+1	♣ 65	
<hr/>		
<b>Board: 161</b>	♠ KQJ97	You are dealer.
Dealer: North	♥ JT	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ A98	East (LHO) Doubles 2♠ if possible.
HCP: 16+1	♣ KQ6	East (LHO) Doubles 3♠ if possible.
<hr/>		
<b>Board: 162</b>	♠ 7532	Partner is dealer.
Dealer: South	♥ T975	The opponents are silent.
Vul: E-W	♦ JT	
HCP: 5	♣ A94	
<hr/>		
<b>Board: 163</b>	♠ AQJ	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ 7432	
HCP: 15	♣ A964	
<hr/>		
<b>Board: 164</b>	♠ 62	Partner is dealer.
Dealer: South	♥ JT65	The opponents are silent.
Vul: N-S	♦ 9432	
HCP: 2	♣ JT5	

## Both hands (Answers Page)

### Board: 160

Dealer: West

Vul: E-W

North HCP: 8+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ AT75

♥ AT

♦ 87543

♣ 65

South:

♠ 4

♥ K97532

♦ A9

♣ KQJ2

W N E S

1NT Pass Pass 2♥<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 161

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 3+1

Contract: 3♠ X South

North:

♠ KQJ97

♥ JT

♦ A98

♣ KQ6

South:

♠ 8643

♥ Q32

♦ 2

♣ JT753

W N E S

1NT Pass Pass

X 2♠ X 3♠

Pass Pass X All Pass

### Board: 162

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 15+1

Contract: 1NT South

North:

♠ 7532

♥ T975

♦ JT

♣ A94

South:

♠ AJ4

♥ K8

♦ A9765

♣ K83

W N E S

1NT

All Pass

### Board: 163

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 2

Contract: 1NT North

North:

♠ AQJ

♥ A8

♦ 7432

♣ A964

South:

♠ T62

♥ Q62

♦ T985

♣ T32

W N E S

1NT All Pass

### Board: 164

Dealer: South

Vul: N-S

North HCP: 2

South HCP: 17

Contract: 1NT South

North:

♠ 62

♥ JT65

♦ 9432

♣ JT5

South:

♠ K75

♥ 87

♦ KQT5

♣ AKQ6

W N E S

1NT

All Pass

<b>Board: 160</b>	♠ 4	LHO is dealer.
Dealer: West	♥ K97532	West (LHO) opens 1NT if possible.
Vul: E-W	♦ A9	
HCP: 13+2	♣ KQJ2	

---

<b>Board: 161</b>	♠ 8643	Partner is dealer.
Dealer: North	♥ Q32	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ 2	East (RHO) Doubles 2♠ if possible.
HCP: 3+1	♣ JT753	East (RHO) Doubles 3♠ if possible.

---

<b>Board: 162</b>	♠ AJ4	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ A9765	
HCP: 15+1	♣ K83	

---

<b>Board: 163</b>	♠ T62	Partner is dealer.
Dealer: North	♥ Q62	The opponents are silent.
Vul: N-S	♦ T985	
HCP: 2	♣ T32	

---

<b>Board: 164</b>	♠ K75	You are dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: N-S	♦ KQT5	
HCP: 17	♣ AKQ6	

## Both hands (Answers Page)

### Board: 160

Dealer: West

Vul: E-W

North HCP: 8+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ AT75

♥ AT

♦ 87543

♣ 65

South:

♠ 4

♥ K97532

♦ A9

♣ KQJ2

W N E S

1NT Pass Pass 2♥<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 161

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 3+1

Contract: 3♠ X South

North:

♠ KQJ97

♥ JT

♦ A98

♣ KQ6

South:

♠ 8643

♥ Q32

♦ 2

♣ JT753

W N E S

1NT Pass Pass

X 2♠ X 3♠

Pass Pass X All Pass

### Board: 162

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 15+1

Contract: 1NT South

North:

♠ 7532

♥ T975

♦ JT

♣ A94

South:

♠ AJ4

♥ K8

♦ A9765

♣ K83

W N E S

1NT

All Pass

### Board: 163

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 2

Contract: 1NT North

North:

♠ AQJ

♥ A8

♦ 7432

♣ A964

South:

♠ T62

♥ Q62

♦ T985

♣ T32

W N E S

1NT All Pass

### Board: 164

Dealer: South

Vul: N-S

North HCP: 2

South HCP: 17

Contract: 1NT South

North:

♠ 62

♥ JT65

♦ 9432

♣ JT5

South:

♠ K75

♥ 87

♦ KQT5

♣ AKQ6

W N E S

1NT

All Pass

<b>Board: 165</b>	♠ AQT5	You are dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: Both	♦ AT3	
HCP: 16	♣ AQ42	
<hr/>		
<b>Board: 166</b>	♠ 542	RHO is dealer. You bid second.
Dealer: West	♥ A3	West (RHO) opens 1NT if possible.
Vul: N-S	♦ KJ982	
HCP: 8+1	♣ 976	
<hr/>		
<b>Board: 167</b>	♠ KJ93	You are dealer.
Dealer: North	♥ J98	The opponents are silent.
Vul: None	♦ A7	
HCP: 16	♣ AK95	
<hr/>		
<b>Board: 168</b>	♠ K974	RHO is dealer. You bid second.
Dealer: West	♥ K632	West (RHO) opens 1NT if possible.
Vul: Both	♦ Q87	
HCP: 9	♣ J6	
<hr/>		
<b>Board: 169</b>	♠ 943	RHO is dealer. You bid second.
Dealer: West	♥ 42	West (RHO) opens 1NT if possible.
Vul: E-W	♦ KT96	
HCP: 3	♣ 8542	

## Both hands (Answers Page)

### Board: 165

Dealer: North

Vul: Both

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ AQT5

♥ T6

♦ AT3

♣ AQ42

South:

♠ 432

♥ KQ73

♦ 642

♣ 965

W N E S

1NT All Pass

### Board: 166

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 13+1

Contract: 2♥ South

North:

♠ 542

♥ A3

♦ KJ982

♣ 976

South:

♠ KJ7

♥ K9865

♦ 7

♣ AQ54

W N E S

1NT Pass Pass 2♥<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 167

Dealer: North

Vul: None

North HCP: 16

South HCP: 7+1

Contract: 1NT North

North:

♠ KJ93

♥ J98

♦ A7

♣ AK95

South:

♠ T85

♥ Q2

♦ KQT53

♣ 872

W N E S

1NT All Pass

### Board: 168

Dealer: West

Vul: Both

North HCP: 9

South HCP: 14+2

Contract: 4♠ South

North:

♠ K974

♥ K632

♦ Q87

♣ J6

South:

♠ AQJ85

♥ -

♦ A92

♣ KT932

W N E S

1NT Pass Pass 2♠<sup>1</sup>

Pass 3♠ Pass 4♠

All Pass

1. Cappelletti, 5M-4m

### Board: 169

Dealer: West

Vul: E-W

North HCP: 3

South HCP: 15+1

Contract: 2♠ North

North:

♠ 943

♥ 42

♦ KT96

♣ 8542

South:

♠ AT862

♥ AQ53

♦ J7

♣ A6

W N E S

1NT Pass Pass 2♦<sup>1</sup>

Pass 2♠ All Pass

1. Cappelletti, both majors

<b>Board: 165</b>	♠ 432	Partner is dealer.
Dealer: North	♥ KQ73	The opponents are silent.
Vul: Both	♦ 642	
HCP: 5	♣ 965	

---

<b>Board: 166</b>	♠ KJ7	LHO is dealer.
Dealer: West	♥ K9865	West (LHO) opens 1NT if possible.
Vul: N-S	♦ 7	
HCP: 13+1	♣ AQ54	

---

<b>Board: 167</b>	♠ T85	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: None	♦ KQT53	
HCP: 7+1	♣ 872	

---

<b>Board: 168</b>	♠ AQJ85	LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 1NT if possible.
Vul: Both	♦ A92	
HCP: 14+2	♣ KT932	

---

<b>Board: 169</b>	♠ AT862	LHO is dealer.
Dealer: West	♥ AQ53	West (LHO) opens 1NT if possible.
Vul: E-W	♦ J7	
HCP: 15+1	♣ A6	

## Both hands (Answers Page)

### Board: 165

Dealer: North

Vul: Both

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ AQT5

♥ T6

♦ AT3

♣ AQ42

South:

♠ 432

♥ KQ73

♦ 642

♣ 965

W N E S

1NT All Pass

### Board: 166

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 13+1

Contract: 2♥ South

North:

♠ 542

♥ A3

♦ KJ982

♣ 976

South:

♠ KJ7

♥ K9865

♦ 7

♣ AQ54

W N E S

1NT Pass Pass 2♥<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 167

Dealer: North

Vul: None

North HCP: 16

South HCP: 7+1

Contract: 1NT North

North:

♠ KJ93

♥ J98

♦ A7

♣ AK95

South:

♠ T85

♥ Q2

♦ KQT53

♣ 872

W N E S

1NT All Pass

### Board: 168

Dealer: West

Vul: Both

North HCP: 9

South HCP: 14+2

Contract: 4♠ South

North:

♠ K974

♥ K632

♦ Q87

♣ J6

South:

♠ AQJ85

♥ -

♦ A92

♣ KT932

W N E S

1NT Pass Pass 2♠<sup>1</sup>

Pass 3♠ Pass 4♠

All Pass

1. Cappelletti, 5M-4m

### Board: 169

Dealer: West

Vul: E-W

North HCP: 3

South HCP: 15+1

Contract: 2♠ North

North:

♠ 943

♥ 42

♦ KT96

♣ 8542

South:

♠ AT862

♥ AQ53

♦ J7

♣ A6

W N E S

1NT Pass Pass 2♦<sup>1</sup>

Pass 2♠ All Pass

1. Cappelletti, both majors



<b>Board: 170</b>	♠ JT76	Partner is dealer.
Dealer: South	♥ J85	The opponents are silent.
Vul: None	♦ J542	
HCP: 5	♣ QT	

---

<b>Board: 171</b>	♠ J52	You are dealer.
Dealer: North	♥ AK82	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 17	♣ KQ7	

---

<b>Board: 172</b>	♠ T5	Partner is dealer.
Dealer: South	♥ A532	The opponents are silent.
Vul: Both	♦ T873	
HCP: 4	♣ 875	

---

<b>Board: 173</b>	♠ Q3	RHO is dealer. You bid second.
Dealer: West	♥ K842	West (RHO) opens 1NT if possible.
Vul: N-S	♦ T75	West (RHO) Doubles 2♦ if possible.
HCP: 6	♣ J972	

---

<b>Board: 174</b>	♠ QJ54	Partner is dealer.
Dealer: South	♥ 9752	The opponents are silent.
Vul: E-W	♦ K8	
HCP: 6	♣ T97	

## Both hands (Answers Page)

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ JT76	♠ K84				1NT
Vul: None	♥ J85	♥ KQT	All Pass			
North HCP: 5	♦ J542	♦ 86				
South HCP: 15+1	♣ QT	♣ AK853				
Contract: 1NT South						

### Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ J52	♠ AQ84		1NT	All Pass	
Vul: E-W	♥ AK82	♥ T6				
North HCP: 17	♦ KJT	♦ 98652				
South HCP: 6+1	♣ KQ7	♣ 94				
Contract: 1NT North						

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ K74				1NT
Vul: Both	♥ A532	♥ 86	All Pass			
North HCP: 4	♦ T873	♦ KJ5				
South HCP: 16+1	♣ 875	♣ AKQ42				
Contract: 1NT South						

### Board: 173

	North:	South:	W	N	E	S
Dealer: West	♠ Q3	♠ AT842	1NT	Pass	Pass	2♦ <sup>1</sup>
Vul: N-S	♥ K842	♥ QJT9	X	2♥	All Pass	
North HCP: 6	♦ T75	♦ AJ				
South HCP: 14+1	♣ J972	♣ Q6				
Contract: 2♥ North						

1. Cappelletti, both majors

### Board: 174

	North:	South:	W	N	E	S
Dealer: South	♠ QJ54	♠ AK97				1NT
Vul: E-W	♥ 9752	♥ AT6	All Pass			
North HCP: 6	♦ K8	♦ Q5				
South HCP: 17	♣ T97	♣ A842				
Contract: 1NT South						

<b>Board: 170</b>	♠ K84	You are dealer.
Dealer: South	♥ KQT	The opponents are silent.
Vul: None	♦ 86	
HCP: 15+1	♣ AK853	

---

<b>Board: 171</b>	♠ AQ84	Partner is dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: E-W	♦ 98652	
HCP: 6+1	♣ 94	

---

<b>Board: 172</b>	♠ K74	You are dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: Both	♦ KJ5	
HCP: 16+1	♣ AKQ42	

---

<b>Board: 173</b>	♠ AT842	LHO is dealer.
Dealer: West	♥ QJT9	West (LHO) opens 1NT if possible.
Vul: N-S	♦ AJ	West (LHO) Doubles 2♦ if possible.
HCP: 14+1	♣ Q6	

---

<b>Board: 174</b>	♠ AK97	You are dealer.
Dealer: South	♥ AT6	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 17	♣ A842	

## Both hands (Answers Page)

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ JT76	♠ K84				1NT
Vul: None	♥ J85	♥ KQT	All Pass			
North HCP: 5	♦ J542	♦ 86				
South HCP: 15+1	♣ QT	♣ AK853				
Contract: 1NT South						

### Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ J52	♠ AQ84		1NT	All Pass	
Vul: E-W	♥ AK82	♥ T6				
North HCP: 17	♦ KJT	♦ 98652				
South HCP: 6+1	♣ KQ7	♣ 94				
Contract: 1NT North						

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ K74				1NT
Vul: Both	♥ A532	♥ 86	All Pass			
North HCP: 4	♦ T873	♦ KJ5				
South HCP: 16+1	♣ 875	♣ AKQ42				
Contract: 1NT South						

### Board: 173

	North:	South:	W	N	E	S
Dealer: West	♠ Q3	♠ AT842	1NT	Pass	Pass	2♦ <sup>1</sup>
Vul: N-S	♥ K842	♥ QJT9	X	2♥	All Pass	
North HCP: 6	♦ T75	♦ AJ				
South HCP: 14+1	♣ J972	♣ Q6				
Contract: 2♥ North						

1. Cappelletti, both majors

### Board: 174

	North:	South:	W	N	E	S
Dealer: South	♠ QJ54	♠ AK97				1NT
Vul: E-W	♥ 9752	♥ AT6	All Pass			
North HCP: 6	♦ K8	♦ Q5				
South HCP: 17	♣ T97	♣ A842				
Contract: 1NT South						

<b>Board: 175</b>	♠ 9732	You are dealer.
Dealer: North	♥ AKT7	The opponents are silent.
Vul: Both	♦ AQ4	
HCP: 16	♣ K8	
<hr/>		
<b>Board: 176</b>	♠ T32	Partner is dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: E-W	♦ A975	
HCP: 6	♣ 8532	
<hr/>		
<b>Board: 177</b>	♠ AQ86532	LHO is dealer.
Dealer: East	♥ K5	East (LHO) opens 1NT if possible.
Vul: Both	♦ T	West (RHO) Doubles 2♦ if possible.
HCP: 15+3	♣ AQ4	West (RHO) bids 3♣ if possible.
		West (RHO) Doubles 3♠ if possible.
<hr/>		
<b>Board: 178</b>	♠ A872	RHO is dealer. You bid second.
Dealer: West	♥ K543	West (RHO) opens 1NT if possible.
Vul: E-W	♦ A	
HCP: 11	♣ T963	

## Both hands (Answers Page)

### Board: 175

	North:	South:	W	N	E	S
Dealer: North	♠ 9732	♠ Q5		1NT	All Pass	
Vul: Both	♥ AKT7	♥ Q5				
North HCP: 16	♦ AQ4	♦ T853				
South HCP: 7+1	♣ K8	♣ QJ532				
Contract: 1NT North						

### Board: 176

	North:	South:	W	N	E	S
Dealer: South	♠ T32	♠ AKJ97				1NT
Vul: E-W	♥ QT	♥ 73	All Pass			
North HCP: 6	♦ A975	♦ KQT				
South HCP: 16+1	♣ 8532	♣ QJ7				
Contract: 1NT South						

### Board: 177

	North:	South:	W	N	E	S
Dealer: East	♠ AQ86532	♠ 97			1NT	Pass
Vul: Both	♥ K5	♥ T97432	Pass	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
North HCP: 15+3	♦ T	♦ Q762	X	2♠	Pass	Pass
South HCP: 2+2	♣ AQ4	♣ 3	3♣	3♠	Pass	Pass
Contract: 3♠X North			X	All Pass		

1. Cappelletti, any 6+suit

2. automat

### Board: 178

	North:	South:	W	N	E	S
Dealer: West	♠ A872	♠ KJ643	1NT	Pass	Pass	2♠ <sup>1</sup>
Vul: E-W	♥ K543	♥ 86	Pass	4♠	All Pass	
North HCP: 11	♦ A	♦ K652				
South HCP: 11+1	♣ T963	♣ A4				
Contract: 4♠ North						

1. Cappelletti, 5M-4m

<b>Board: 175</b>	♠ Q5	Partner is dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: Both	♦ T853	
HCP: 7+1	♣ QJ532	
<hr/>		
<b>Board: 176</b>	♠ AKJ97	You are dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: E-W	♦ KQT	
HCP: 16+1	♣ QJ7	
<hr/>		
<b>Board: 177</b>	♠ 97	RHO is dealer. You bid second.
Dealer: East	♥ T97432	East (RHO) opens 1NT if possible.
Vul: Both	♦ Q762	West (LHO) Doubles 2♦ if possible.
HCP: 2+2	♣ 3	West (LHO) bids 3♣ if possible.
		West (LHO) Doubles 3♠ if possible.
<hr/>		
<b>Board: 178</b>	♠ KJ643	LHO is dealer.
Dealer: West	♥ 86	West (LHO) opens 1NT if possible.
Vul: E-W	♦ K652	
HCP: 11+1	♣ A4	

## Both hands (Answers Page)

### Board: 175

Dealer: North

Vul: Both

North HCP: 16

South HCP: 7+1

Contract: 1NT North

North:

♠ 9732

♥ AKT7

♦ AQ4

♣ K8

South:

♠ Q5

♥ Q5

♦ T853

♣ QJ532

W N E S

1NT All Pass

### Board: 176

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 16+1

Contract: 1NT South

North:

♠ T32

♥ QT

♦ A975

♣ 8532

South:

♠ AKJ97

♥ 73

♦ KQT

♣ QJ7

W N E S

1NT

All Pass

### Board: 177

Dealer: East

Vul: Both

North HCP: 15+3

South HCP: 2+2

Contract: 3♠X North

North:

♠ AQ86532

♥ K5

♦ T

♣ AQ4

South:

♠ 97

♥ T97432

♦ Q762

♣ 3

W N E S

1NT Pass

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

X 2♠ Pass Pass

3♣ 3♠ Pass Pass

X All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 178

Dealer: West

Vul: E-W

North HCP: 11

South HCP: 11+1

Contract: 4♠ North

North:

♠ A872

♥ K543

♦ A

♣ T963

South:

♠ KJ643

♥ 86

♦ K652

♣ A4

W N E S

1NT Pass Pass 2♠<sup>1</sup>

Pass 4♠ All Pass

1. Cappelletti, 5M-4m



<b>Board: 179</b>	♠ K62	RHO is dealer. You bid second.
Dealer: West	♥ 86	West (RHO) opens 1NT if possible.
Vul: Both	♦ K6532	
HCP: 7+1	♣ J87	

---

<b>Board: 180</b>	♠ 73	RHO is dealer. You bid second.
Dealer: West	♥ A543	West (RHO) opens 1NT if possible.
Vul: None	♦ QT	
HCP: 9+1	♣ QJT73	

---

<b>Board: 181</b>	♠ AT8	You are dealer.
Dealer: North	♥ K95	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 16	♣ A632	

---

<b>Board: 182</b>	♠ KQJT7	LHO is dealer.
Dealer: East	♥ A8	East (LHO) opens 1NT if possible.
Vul: Both	♦ J872	
HCP: 15+1	♣ A4	

---

<b>Board: 183</b>	♠ A75	You are dealer.
Dealer: North	♥ K543	The opponents are silent.
Vul: None	♦ AK6	
HCP: 16	♣ Q32	

## Both hands (Answers Page)

### Board: 179

Dealer: West

Vul: Both

North HCP: 7+1

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ K62

♥ 86

♦ K6532

♣ J87

South:

♠ AQJT4

♥ KQ94

♦ T7

♣ T9

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

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

Pass	2 ♠	All Pass	
------	-----	----------	--

1. Cappelletti, both majors

### Board: 180

Dealer: West

Vul: None

North HCP: 9+1

South HCP: 11+2

Contract: 4 ♠ South

North:

♠ 73

♥ A543

♦ QT

♣ QJT73

South:

♠ AKJT65

♥ Q98

♦ J95

♣ 4

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

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

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

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 181

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6+1

Contract: 1NT North

North:

♠ AT8

♥ K95

♦ AJ4

♣ A632

South:

♠ J2

♥ J63

♦ K63

♣ JT875

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

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

### Board: 182

Dealer: East

Vul: Both

North HCP: 15+1

South HCP: 4+1

Contract: 2 ♥ South

North:

♠ KQJT7

♥ A8

♦ J872

♣ A4

South:

♠ 82

♥ Q9643

♦ 543

♣ Q97

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

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

Pass	X	Pass	2 ♥
------	---	------	-----

All Pass

### Board: 183

Dealer: North

Vul: None

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A75

♥ K543

♦ AK6

♣ Q32

South:

♠ Q982

♥ 92

♦ J83

♣ KT85

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

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

**Board: 179**      ♠ AQJT4      LHO is dealer.  
Dealer: West      ♥ KQ94      West (LHO) opens 1NT if possible.  
Vul: Both      ♦ T7  
HCP: 12+1      ♣ T9

---

**Board: 180**      ♠ AKJT65      LHO is dealer.  
Dealer: West      ♥ Q98      West (LHO) opens 1NT if possible.  
Vul: None      ♦ J95  
HCP: 11+2      ♣ 4

---

**Board: 181**      ♠ J2      Partner is dealer.  
Dealer: North      ♥ J63      The opponents are silent.  
Vul: E-W      ♦ K63  
HCP: 6+1      ♣ JT875

---

**Board: 182**      ♠ 82      RHO is dealer. You bid second.  
Dealer: East      ♥ Q9643      East (RHO) opens 1NT if possible.  
Vul: Both      ♦ 543  
HCP: 4+1      ♣ Q97

---

**Board: 183**      ♠ Q982      Partner is dealer.  
Dealer: North      ♥ 92      The opponents are silent.  
Vul: None      ♦ J83  
HCP: 6      ♣ KT85

## Both hands (Answers Page)

### Board: 179

Dealer: West

Vul: Both

North HCP: 7+1

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ K62

♥ 86

♦ K6532

♣ J87

South:

♠ AQJT4

♥ KQ94

♦ T7

♣ T9

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

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

Pass	2 ♠	All Pass	
------	-----	----------	--

1. Cappelletti, both majors

### Board: 180

Dealer: West

Vul: None

North HCP: 9+1

South HCP: 11+2

Contract: 4 ♠ South

North:

♠ 73

♥ A543

♦ QT

♣ QJT73

South:

♠ AKJT65

♥ Q98

♦ J95

♣ 4

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

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

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

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 181

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6+1

Contract: 1NT North

North:

♠ AT8

♥ K95

♦ AJ4

♣ A632

South:

♠ J2

♥ J63

♦ K63

♣ JT875

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

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

### Board: 182

Dealer: East

Vul: Both

North HCP: 15+1

South HCP: 4+1

Contract: 2 ♥ South

North:

♠ KQJT7

♥ A8

♦ J872

♣ A4

South:

♠ 82

♥ Q9643

♦ 543

♣ Q97

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

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

Pass	X	Pass	2 ♥
------	---	------	-----

All Pass

### Board: 183

Dealer: North

Vul: None

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A75

♥ K543

♦ AK6

♣ Q32

South:

♠ Q982

♥ 92

♦ J83

♣ KT85

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

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

**Board: 184**      ♠ Q643

Dealer: South      ♥ Q

Vul: N-S      ♦ 9832

HCP: 4      ♣ 7542

Partner is dealer.

The opponents are silent.

**Board: 185**      ♠ Q86

Dealer: North      ♥ AJ4

Vul: E-W      ♦ AJ7

HCP: 16      ♣ A643

You are dealer.

The opponents are silent.

**Board: 186**      ♠ A

Dealer: West      ♥ Q874

Vul: Both      ♦ 8653

HCP: 6      ♣ 9752

RHO is dealer. You bid second.

West (RHO) opens 1NT if possible.

West (RHO) bids 2♠ if possible.

**Board: 187**      ♠ AT92

Dealer: North      ♥ AT42

Vul: N-S      ♦ AKQ

HCP: 17      ♣ 54

You are dealer.

The opponents are silent.

**Board: 188**      ♠ AJ98

Dealer: South      ♥ T93

Vul: Both      ♦ 762

HCP: 6      ♣ JT5

Partner is dealer.

The opponents are silent.

## Both hands (Answers Page)

### Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ Q643	♠ AJ98				1NT
Vul: N-S	♥ Q	♥ K952	All Pass			
North HCP: 4	♦ 9832	♦ Q6				
South HCP: 17	♣ 7542	♣ AK8				
Contract: 1NT South						

### Board: 185

	North:	South:	W	N	E	S
Dealer: North	♠ Q86	♠ T42		1NT	All Pass	
Vul: E-W	♥ AJ4	♥ Q5				
North HCP: 16	♦ AJ7	♦ Q984				
South HCP: 5	♣ A643	♣ J985				
Contract: 1NT North						

### Board: 186

	North:	South:	W	N	E	S
Dealer: West	♠ A	♠ QJ86	1NT	Pass	Pass	X
Vul: Both	♥ Q874	♥ KT	2 ♠	X	Pass	3 ♣
North HCP: 6	♦ 8653	♦ K9	All Pass			
South HCP: 15+1	♣ 9752	♣ KQJT4				
Contract: 3 ♣ South						

### Board: 187

	North:	South:	W	N	E	S
Dealer: North	♠ AT92	♠ 873		1NT	All Pass	
Vul: N-S	♥ AT42	♥ Q5				
North HCP: 17	♦ AKQ	♦ 8653				
South HCP: 6	♣ 54	♣ AT92				
Contract: 1NT North						

### Board: 188

	North:	South:	W	N	E	S
Dealer: South	♠ AJ98	♠ K2				1NT
Vul: Both	♥ T93	♥ AQ874	All Pass			
North HCP: 6	♦ 762	♦ KJT				
South HCP: 17+1	♣ JT5	♣ A93				
Contract: 1NT South						

<b>Board: 184</b>	♠ AJ98	You are dealer.
Dealer: South	♥ K952	The opponents are silent.
Vul: N-S	♦ Q6	
HCP: 17	♣ AK8	

---

<b>Board: 185</b>	♠ T42	Partner is dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: E-W	♦ Q984	
HCP: 5	♣ J985	

---

<b>Board: 186</b>	♠ QJ86	LHO is dealer.
Dealer: West	♥ KT	West (LHO) opens 1NT if possible.
Vul: Both	♦ K9	West (LHO) bids 2♠ if possible.
HCP: 15+1	♣ KQJT4	

---

<b>Board: 187</b>	♠ 873	Partner is dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: N-S	♦ 8653	
HCP: 6	♣ AT92	

---

<b>Board: 188</b>	♠ K2	You are dealer.
Dealer: South	♥ AQ874	The opponents are silent.
Vul: Both	♦ KJT	
HCP: 17+1	♣ A93	

## Both hands (Answers Page)

### Board: 184

Dealer: South

Vul: N-S

North HCP: 4

South HCP: 17

Contract: 1NT South

North:

♠ Q643

♥ Q

♦ 9832

♣ 7542

South:

♠ AJ98

♥ K952

♦ Q6

♣ AK8

W	N	E	S
			1NT

All Pass

### Board: 185

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ Q86

♥ AJ4

♦ AJ7

♣ A643

South:

♠ T42

♥ Q5

♦ Q984

♣ J985

W	N	E	S
	1NT	All Pass	

### Board: 186

Dealer: West

Vul: Both

North HCP: 6

South HCP: 15+1

Contract: 3♣ South

North:

♠ A

♥ Q874

♦ 8653

♣ 9752

South:

♠ QJ86

♥ KT

♦ K9

♣ KQJT4

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

### Board: 187

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ AT92

♥ AT42

♦ AKQ

♣ 54

South:

♠ 873

♥ Q5

♦ 8653

♣ AT92

W	N	E	S
	1NT	All Pass	

### Board: 188

Dealer: South

Vul: Both

North HCP: 6

South HCP: 17+1

Contract: 1NT South

North:

♠ AJ98

♥ T93

♦ 762

♣ JT5

South:

♠ K2

♥ AQ874

♦ KJT

♣ A93

W	N	E	S
			1NT
All Pass			



**Board: 189**

♠ AQ6

You are dealer.

Dealer: North

♥ K8

The opponents are silent.

Vul: N-S

♦ K9765

HCP: 16+1

♣ A96

**Board: 190**

♠ 63

RHO is dealer. You bid second.

Dealer: West

♥ AJ864

West (RHO) opens 1NT if possible.

Vul: Both

♦ JT3

HCP: 8+1

♣ Q52

**Board: 191**

♠ K6

You are dealer.

Dealer: North

♥ AT83

The opponents are silent.

Vul: E-W

♦ K94

HCP: 15

♣ KQ75

**Board: 192**

♠ KJ

Partner is dealer.

Dealer: South

♥ 83

The opponents are silent.

Vul: E-W

♦ Q862

HCP: 8+1

♣ QT873

**Board: 193**

♠ Q82

You are dealer.

Dealer: North

♥ QJ

The opponents are silent.

Vul: E-W

♦ AKQT8

HCP: 15+1

♣ J95

## Both hands (Answers Page)

### Board: 189

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ AQ6

♥ K8

♦ K9765

♣ A96

South:

♠ T75

♥ Q5

♦ JT43

♣ Q543

W N E S

1NT All Pass

### Board: 190

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 12+2

Contract: 3♠ North

North:

♠ 63

♥ AJ864

♦ JT3

♣ Q52

South:

♠ AQJ842

♥ KQ5

♦ 86

♣ 86

W N E S

1NT Pass Pass 2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2♠

Pass 3♠ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 191

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ K6

♥ AT83

♦ K94

♣ KQ75

South:

♠ 2

♥ QJ54

♦ Q852

♣ J986

W N E S

1NT All Pass

### Board: 192

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 17

Contract: 1NT South

North:

♠ KJ

♥ 83

♦ Q862

♣ QT873

South:

♠ AQT2

♥ AKT5

♦ 94

♣ A92

W N E S

1NT

All Pass

### Board: 193

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 3

Contract: 1NT North

North:

♠ Q82

♥ QJ

♦ AKQT8

♣ J95

South:

♠ 97

♥ 9862

♦ J74

♣ QT74

W N E S

1NT All Pass

<b>Board: 189</b>	♠ T75	Partner is dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: N-S	♦ JT43	
HCP: 5	♣ Q543	

---

<b>Board: 190</b>	♠ AQJ842	LHO is dealer.
Dealer: West	♥ KQ5	West (LHO) opens 1NT if possible.
Vul: Both	♦ 86	
HCP: 12+2	♣ 86	

---

<b>Board: 191</b>	♠ 2	Partner is dealer.
Dealer: North	♥ QJ54	The opponents are silent.
Vul: E-W	♦ Q852	
HCP: 6	♣ J986	

---

<b>Board: 192</b>	♠ AQT2	You are dealer.
Dealer: South	♥ AKT5	The opponents are silent.
Vul: E-W	♦ 94	
HCP: 17	♣ A92	

---

<b>Board: 193</b>	♠ 97	Partner is dealer.
Dealer: North	♥ 9862	The opponents are silent.
Vul: E-W	♦ J74	
HCP: 3	♣ QT74	

## Both hands (Answers Page)

### Board: 189

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ AQ6

♥ K8

♦ K9765

♣ A96

South:

♠ T75

♥ Q5

♦ JT43

♣ Q543

W      N      E      S

1NT    All Pass

### Board: 190

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 12+2

Contract: 3♠ North

North:

♠ 63

♥ AJ864

♦ JT3

♣ Q52

South:

♠ AQJ842

♥ KQ5

♦ 86

♣ 86

W      N      E      S

1NT    Pass    Pass    2♣<sup>1</sup>

Pass    2♦<sup>2</sup>    Pass    2♠

Pass    3♠      All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 191

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ K6

♥ AT83

♦ K94

♣ KQ75

South:

♠ 2

♥ QJ54

♦ Q852

♣ J986

W      N      E      S

1NT    All Pass

### Board: 192

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 17

Contract: 1NT South

North:

♠ KJ

♥ 83

♦ Q862

♣ QT873

South:

♠ AQT2

♥ AKT5

♦ 94

♣ A92

W      N      E      S

1NT

All Pass

### Board: 193

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 3

Contract: 1NT North

North:

♠ Q82

♥ QJ

♦ AKQT8

♣ J95

South:

♠ 97

♥ 9862

♦ J74

♣ QT74

W      N      E      S

1NT    All Pass

<b>Board: 194</b>	♠ 95	Partner is dealer.
Dealer: South	♥ 965	The opponents are silent.
Vul: N-S	♦ QJ952	
HCP: 3+1	♣ 982	
<hr/>		
<b>Board: 195</b>	♠ J2	RHO is dealer. You bid second.
Dealer: West	♥ 43	West (RHO) opens 1NT if possible.
Vul: Both	♦ J64	
HCP: 4+2	♣ Q76532	
<hr/>		
<b>Board: 196</b>	♠ -	Partner is dealer.
Dealer: South	♥ KJ84	The opponents are silent.
Vul: E-W	♦ T7632	
HCP: 5+1	♣ J982	
<hr/>		
<b>Board: 197</b>	♠ AQT98	You are dealer.
Dealer: North	♥ K72	The opponents are silent.
Vul: N-S	♦ Q87	
HCP: 15+1	♣ A5	
<hr/>		
<b>Board: 198</b>	♠ AJT	RHO is dealer. You bid second.
Dealer: West	♥ K75	West (RHO) opens 1NT if possible.
Vul: Both	♦ 85	
HCP: 9+1	♣ JT765	

## Both hands (Answers Page)

### Board: 194

Dealer: South

Vul: N-S

North HCP: 3+1

South HCP: 17

Contract: 1NT South

North:

♠ 95

♥ 965

♦ QJ952

♣ 982

South:

♠ AQ4

♥ AKJ

♦ 876

♣ KT53

W	N	E	S
			1NT

All Pass

### Board: 195

Dealer: West

Vul: Both

North HCP: 4+2

South HCP: 15+1

Contract: 2♣ North

North:

♠ J2

♥ 43

♦ J64

♣ Q76532

South:

♠ AK84

♥ KT9

♦ KQT98

♣ 9

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

### Board: 196

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ -

♥ KJ84

♦ T7632

♣ J982

South:

♠ AJ82

♥ A97

♦ AQJ5

♣ 75

W	N	E	S
			1NT

All Pass

### Board: 197

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 1NT North

North:

♠ AQT98

♥ K72

♦ Q87

♣ A5

South:

♠ 64

♥ 84

♦ A9652

♣ KJ96

W	N	E	S
	1NT	All Pass	

### Board: 198

Dealer: West

Vul: Both

North HCP: 9+1

South HCP: 12+2

Contract: 3♥ North

North:

♠ AJT

♥ K75

♦ 85

♣ JT765

South:

♠ Q86

♥ AQJ64

♦ K6432

♣ -

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

1. Cappelletti, 5M-4m

<b>Board: 194</b>	♠ AQ4	You are dealer.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: N-S	♦ 876	
HCP: 17	♣ KT53	

---

<b>Board: 195</b>	♠ AK84	LHO is dealer.
Dealer: West	♥ KT9	West (LHO) opens 1NT if possible.
Vul: Both	♦ KQT98	
HCP: 15+1	♣ 9	

---

<b>Board: 196</b>	♠ AJ82	You are dealer.
Dealer: South	♥ A97	The opponents are silent.
Vul: E-W	♦ AQJ5	
HCP: 16	♣ 75	

---

<b>Board: 197</b>	♠ 64	Partner is dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ A9652	
HCP: 8+1	♣ KJ96	

---

<b>Board: 198</b>	♠ Q86	LHO is dealer.
Dealer: West	♥ AQJ64	West (LHO) opens 1NT if possible.
Vul: Both	♦ K6432	
HCP: 12+2	♣ -	

## Both hands (Answers Page)

### Board: 194

Dealer: South

Vul: N-S

North HCP: 3+1

South HCP: 17

Contract: 1NT South

North:

♠ 95

♥ 965

♦ QJ952

♣ 982

South:

♠ AQ4

♥ AKJ

♦ 876

♣ KT53

W	N	E	S
			1NT

All Pass

### Board: 195

Dealer: West

Vul: Both

North HCP: 4+2

South HCP: 15+1

Contract: 2♣ North

North:

♠ J2

♥ 43

♦ J64

♣ Q76532

South:

♠ AK84

♥ KT9

♦ KQT98

♣ 9

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

### Board: 196

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ -

♥ KJ84

♦ T7632

♣ J982

South:

♠ AJ82

♥ A97

♦ AQJ5

♣ 75

W	N	E	S
			1NT

All Pass

### Board: 197

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 1NT North

North:

♠ AQT98

♥ K72

♦ Q87

♣ A5

South:

♠ 64

♥ 84

♦ A9652

♣ KJ96

W	N	E	S
	1NT	All Pass	

### Board: 198

Dealer: West

Vul: Both

North HCP: 9+1

South HCP: 12+2

Contract: 3♥ North

North:

♠ AJT

♥ K75

♦ 85

♣ JT765

South:

♠ Q86

♥ AQJ64

♦ K6432

♣ -

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

1. Cappelletti, 5M-4m



<b>Board: 199</b>	♠ A754	You are dealer.
Dealer: North	♥ T953	The opponents are silent.
Vul: None	♦ A5	
HCP: 15	♣ AK6	

---

<b>Board: 200</b>	♠ JT42	Partner is dealer.
Dealer: South	♥ 85	The opponents are silent.
Vul: E-W	♦ J64	
HCP: 2	♣ T985	

---

<b>Board: 201</b>	♠ KQ7	You are dealer.
Dealer: North	♥ AT97	The opponents are silent.
Vul: Both	♦ AK52	
HCP: 16	♣ T2	

---

<b>Board: 202</b>	♠ Q82	RHO is dealer. You bid second.
Dealer: West	♥ J83	West (RHO) opens 1NT if possible.
Vul: None	♦ T9543	
HCP: 3+1	♣ 32	

---

<b>Board: 203</b>	♠ A32	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ JT73	
HCP: 15	♣ AT65	

## Both hands (Answers Page)

### Board: 199

	North:	South:	W	N	E	S
Dealer: North	♠ A754	♠ Q93		1NT	All Pass	
Vul: None	♥ T953	♥ J7				
North HCP: 15	♦ A5	♦ 963				
South HCP: 5+1	♣ AK6	♣ Q9832				
Contract: 1NT North						

### Board: 200

	North:	South:	W	N	E	S
Dealer: South	♠ JT42	♠ 986				1NT
Vul: E-W	♥ 85	♥ Q762	All Pass			
North HCP: 2	♦ J64	♦ AKQ3				
South HCP: 15	♣ T985	♣ KJ				
Contract: 1NT South						

### Board: 201

	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ 853		1NT	All Pass	
Vul: Both	♥ AT97	♥ 63				
North HCP: 16	♦ AK52	♦ 98643				
South HCP: 4+1	♣ T2	♣ A97				
Contract: 1NT North						

### Board: 202

	North:	South:	W	N	E	S
Dealer: West	♠ Q82	♠ T43	1NT	Pass	Pass	2♥ <sup>1</sup>
Vul: None	♥ J83	♥ AQT65	All Pass			
North HCP: 3+1	♦ T9543	♦ A				
South HCP: 14+1	♣ 32	♣ KJ96				
Contract: 2♥ South						

### Board: 203

	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ QJ76		1NT	All Pass	
Vul: None	♥ AQ	♥ T875				
North HCP: 15	♦ JT73	♦ Q64				
South HCP: 5	♣ AT65	♣ 73				
Contract: 1NT North						

<b>Board: 199</b>	♠ Q93	Partner is dealer.
Dealer: North	♥ J7	The opponents are silent.
Vul: None	♦ 963	
HCP: 5+1	♣ Q9832	

---

<b>Board: 200</b>	♠ 986	You are dealer.
Dealer: South	♥ Q762	The opponents are silent.
Vul: E-W	♦ AKQ3	
HCP: 15	♣ KJ	

---

<b>Board: 201</b>	♠ 853	Partner is dealer.
Dealer: North	♥ 63	The opponents are silent.
Vul: Both	♦ 98643	
HCP: 4+1	♣ A97	

---

<b>Board: 202</b>	♠ T43	LHO is dealer.
Dealer: West	♥ AQT65	West (LHO) opens 1NT if possible.
Vul: None	♦ A	
HCP: 14+1	♣ KJ96	

---

<b>Board: 203</b>	♠ QJ76	Partner is dealer.
Dealer: North	♥ T875	The opponents are silent.
Vul: None	♦ Q64	
HCP: 5	♣ 73	

## Both hands (Answers Page)

### Board: 199

	North:	South:	W	N	E	S
Dealer: North	♠ A754	♠ Q93		1NT	All Pass	
Vul: None	♥ T953	♥ J7				
North HCP: 15	♦ A5	♦ 963				
South HCP: 5+1	♣ AK6	♣ Q9832				
Contract: 1NT North						

### Board: 200

	North:	South:	W	N	E	S
Dealer: South	♠ JT42	♠ 986				1NT
Vul: E-W	♥ 85	♥ Q762	All Pass			
North HCP: 2	♦ J64	♦ AKQ3				
South HCP: 15	♣ T985	♣ KJ				
Contract: 1NT South						

### Board: 201

	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ 853		1NT	All Pass	
Vul: Both	♥ AT97	♥ 63				
North HCP: 16	♦ AK52	♦ 98643				
South HCP: 4+1	♣ T2	♣ A97				
Contract: 1NT North						

### Board: 202

	North:	South:	W	N	E	S
Dealer: West	♠ Q82	♠ T43	1NT	Pass	Pass	2♥ <sup>1</sup>
Vul: None	♥ J83	♥ AQT65	All Pass			
North HCP: 3+1	♦ T9543	♦ A				
South HCP: 14+1	♣ 32	♣ KJ96				
Contract: 2♥ South						

### Board: 203

	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ QJ76		1NT	All Pass	
Vul: None	♥ AQ	♥ T875				
North HCP: 15	♦ JT73	♦ Q64				
South HCP: 5	♣ AT65	♣ 73				
Contract: 1NT North						

<b>Board: 204</b>	♠ T94	Partner is dealer.
Dealer: South	♥ T5	The opponents are silent.
Vul: N-S	♦ J872	
HCP: 5	♣ KJ72	

---

<b>Board: 205</b>	♠ QT	You are dealer.
Dealer: North	♥ AJ42	The opponents are silent.
Vul: Both	♦ JT2	
HCP: 16	♣ AKJ4	

---

<b>Board: 206</b>	♠ 8543	Partner is dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: E-W	♦ 974	
HCP: 4	♣ Q432	

---

<b>Board: 207</b>	♠ AKJ53	You are dealer.
Dealer: North	♥ QT7	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 16+1	♣ J82	

---

<b>Board: 208</b>	♠ QT6	Partner is dealer.
Dealer: South	♥ A84	The opponents are silent.
Vul: None	♦ 542	
HCP: 6	♣ T987	

## Both hands (Answers Page)

### Board: 204

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ T94

♥ T5

♦ J872

♣ KJ72

South:

♠ A653

♥ A32

♦ A63

♣ A53

W	N	E	S
			1NT

All Pass

### Board: 205

Dealer: North

Vul: Both

North HCP: 16

South HCP: 7

Contract: 1NT North

North:

♠ QT

♥ AJ42

♦ JT2

♣ AKJ4

South:

♠ 752

♥ 763

♦ AK86

♣ T98

W	N	E	S
	1NT	All Pass	

### Board: 206

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 16+1

Contract: 1NT South

North:

♠ 8543

♥ Q7

♦ 974

♣ Q432

South:

♠ K6

♥ 942

♦ AKQT6

♣ AT6

W	N	E	S
			1NT

All Pass

### Board: 207

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ AKJ53

♥ QT7

♦ AJ

♣ J82

South:

♠ Q92

♥ J986

♦ QT7

♣ 653

W	N	E	S
	1NT	All Pass	

### Board: 208

Dealer: South

Vul: None

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ QT6

♥ A84

♦ 542

♣ T987

South:

♠ A542

♥ K93

♦ 73

♣ AKQ3

W	N	E	S
			1NT

All Pass

<b>Board: 204</b>	♠ A653	You are dealer.
Dealer: South	♥ A32	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 16	♣ A53	

---

<b>Board: 205</b>	♠ 752	Partner is dealer.
Dealer: North	♥ 763	The opponents are silent.
Vul: Both	♦ AK86	
HCP: 7	♣ T98	

---

<b>Board: 206</b>	♠ K6	You are dealer.
Dealer: South	♥ 942	The opponents are silent.
Vul: E-W	♦ AKQT6	
HCP: 16+1	♣ AT6	

---

<b>Board: 207</b>	♠ Q92	Partner is dealer.
Dealer: North	♥ J986	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 5	♣ 653	

---

<b>Board: 208</b>	♠ A542	You are dealer.
Dealer: South	♥ K93	The opponents are silent.
Vul: None	♦ 73	
HCP: 16	♣ AKQ3	

## Both hands (Answers Page)

### Board: 204

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ T94

♥ T5

♦ J872

♣ KJ72

South:

♠ A653

♥ A32

♦ A63

♣ A53

W	N	E	S
			1NT

All Pass

### Board: 205

Dealer: North

Vul: Both

North HCP: 16

South HCP: 7

Contract: 1NT North

North:

♠ QT

♥ AJ42

♦ JT2

♣ AKJ4

South:

♠ 752

♥ 763

♦ AK86

♣ T98

W	N	E	S
	1NT	All Pass	

### Board: 206

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 16+1

Contract: 1NT South

North:

♠ 8543

♥ Q7

♦ 974

♣ Q432

South:

♠ K6

♥ 942

♦ AKQT6

♣ AT6

W	N	E	S
			1NT

All Pass

### Board: 207

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ AKJ53

♥ QT7

♦ AJ

♣ J82

South:

♠ Q92

♥ J986

♦ QT7

♣ 653

W	N	E	S
	1NT	All Pass	

### Board: 208

Dealer: South

Vul: None

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ QT6

♥ A84

♦ 542

♣ T987

South:

♠ A542

♥ K93

♦ 73

♣ AKQ3

W	N	E	S
			1NT

All Pass



<b>Board: 209</b>	♠ 862	You are dealer.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: E-W	♦ AKT76	
HCP: 16+1	♣ A5	

---

<b>Board: 210</b>	♠ 3	Partner is dealer.
Dealer: South	♥ T74	The opponents are silent.
Vul: Both	♦ QT65	
HCP: 2+1	♣ T8643	

---

<b>Board: 211</b>	♠ KQ3	You are dealer.
Dealer: North	♥ AQ42	The opponents are silent.
Vul: None	♦ KQ72	
HCP: 16	♣ T7	

---

<b>Board: 212</b>	♠ T	Partner is dealer.
Dealer: South	♥ T832	The opponents are silent.
Vul: E-W	♦ T983	
HCP: 4	♣ AT42	

---

<b>Board: 213</b>	♠ T6	You are dealer.
Dealer: North	♥ A974	The opponents are silent.
Vul: Both	♦ AKQ3	
HCP: 17	♣ AT9	

## Both hands (Answers Page)

### Board: 209

	North:	South:	W	N	E	S
Dealer: North	♠ 862	♠ QJT3		1NT	All Pass	
Vul: E-W	♥ AJ7	♥ Q96				
North HCP: 16+1	♦ AKT76	♦ 32				
South HCP: 5	♣ A5	♣ 8742				
Contract: 1NT North						

### Board: 210

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ 8752				1NT
Vul: Both	♥ T74	♥ AKQJ	All Pass			
North HCP: 2+1	♦ QT65	♦ KJ9				
South HCP: 17	♣ T8643	♣ K7				
Contract: 1NT South						

### Board: 211

	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ J42		1NT	All Pass	
Vul: None	♥ AQ42	♥ 76				
North HCP: 16	♦ KQ72	♦ JT3				
South HCP: 6+1	♣ T7	♣ A9643				
Contract: 1NT North						

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ A2				1NT
Vul: E-W	♥ T832	♥ 764	All Pass			
North HCP: 4	♦ T983	♦ AKJ64				
South HCP: 15+1	♣ AT42	♣ K98				
Contract: 1NT South						

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ 52		1NT	All Pass	
Vul: Both	♥ A974	♥ K2				
North HCP: 17	♦ AKQ3	♦ T742				
South HCP: 3+1	♣ AT9	♣ 87632				
Contract: 1NT North						

<b>Board: 209</b>	♠ QJT3	Partner is dealer.
Dealer: North	♥ Q96	The opponents are silent.
Vul: E-W	♦ 32	
HCP: 5	♣ 8742	

---

<b>Board: 210</b>	♠ 8752	You are dealer.
Dealer: South	♥ AKQJ	The opponents are silent.
Vul: Both	♦ KJ9	
HCP: 17	♣ K7	

---

<b>Board: 211</b>	♠ J42	Partner is dealer.
Dealer: North	♥ 76	The opponents are silent.
Vul: None	♦ JT3	
HCP: 6+1	♣ A9643	

---

<b>Board: 212</b>	♠ A2	You are dealer.
Dealer: South	♥ 764	The opponents are silent.
Vul: E-W	♦ AKJ64	
HCP: 15+1	♣ K98	

---

<b>Board: 213</b>	♠ 52	Partner is dealer.
Dealer: North	♥ K2	The opponents are silent.
Vul: Both	♦ T742	
HCP: 3+1	♣ 87632	

## Both hands (Answers Page)

### Board: 209

	North:	South:	W	N	E	S
Dealer: North	♠ 862	♠ QJT3		1NT	All Pass	
Vul: E-W	♥ AJ7	♥ Q96				
North HCP: 16+1	♦ AKT76	♦ 32				
South HCP: 5	♣ A5	♣ 8742				
Contract: 1NT North						

### Board: 210

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ 8752				1NT
Vul: Both	♥ T74	♥ AKQJ	All Pass			
North HCP: 2+1	♦ QT65	♦ KJ9				
South HCP: 17	♣ T8643	♣ K7				
Contract: 1NT South						

### Board: 211

	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ J42		1NT	All Pass	
Vul: None	♥ AQ42	♥ 76				
North HCP: 16	♦ KQ72	♦ JT3				
South HCP: 6+1	♣ T7	♣ A9643				
Contract: 1NT North						

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ A2				1NT
Vul: E-W	♥ T832	♥ 764	All Pass			
North HCP: 4	♦ T983	♦ AKJ64				
South HCP: 15+1	♣ AT42	♣ K98				
Contract: 1NT South						

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ 52		1NT	All Pass	
Vul: Both	♥ A974	♥ K2				
North HCP: 17	♦ AKQ3	♦ T742				
South HCP: 3+1	♣ AT9	♣ 87632				
Contract: 1NT North						

<b>Board: 214</b>	♠ JT7	Partner is dealer.
Dealer: South	♥ 754	The opponents are silent.
Vul: E-W	♦ AJT6	
HCP: 6	♣ 652	
<hr/>		
<b>Board: 215</b>	♠ 63	You are dealer.
Dealer: North	♥ AJ54	The opponents are silent.
Vul: N-S	♦ AKQ2	
HCP: 16	♣ QT7	
<hr/>		
<b>Board: 216</b>	♠ AJ32	LHO is dealer.
Dealer: East	♥ Q8	East (LHO) opens 1NT if possible.
Vul: N-S	♦ KQJ642	
HCP: 13+2	♣ 5	
<hr/>		
<b>Board: 217</b>	♠ Q53	You are dealer.
Dealer: North	♥ A94	The opponents are silent.
Vul: N-S	♦ QT4	
HCP: 17	♣ AKQ2	
<hr/>		
<b>Board: 218</b>	♠ J6	Partner is dealer.
Dealer: South	♥ 763	East (LHO) bids 2♣ if possible.
Vul: None	♦ 986	
HCP: 4+1	♣ QJ653	

## Both hands (Answers Page)

### Board: 214

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 17+1

Contract: 1NT South

North:

♠ JT7

♥ 754

♦ AJT6

♣ 652

South:

♠ K32

♥ A9

♦ K9853

♣ AK8

W	N	E	S
			1NT

All Pass

### Board: 215

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ 63

♥ AJ54

♦ AKQ2

♣ QT7

South:

♠ T82

♥ QT62

♦ J96

♣ 854

W	N	E	S
	1NT	All Pass	

### Board: 216

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 4+3

Contract: 2♦ South

North:

♠ AJ32

♥ Q8

♦ KQJ642

♣ 5

South:

♠ 4

♥ T76542

♦ 5

♣ A8632

W	N	E	S
		1NT	Pass

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

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 217

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ Q53

♥ A94

♦ QT4

♣ AKQ2

South:

♠ JT87

♥ KJ5

♦ 632

♣ J76

W	N	E	S
	1NT	All Pass	

### Board: 218

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 17+1

Contract: 2♥ South

North:

♠ J6

♥ 763

♦ 986

♣ QJ653

South:

♠ A9

♥ KQJT5

♦ AT2

♣ K74

W	N	E	S
			1NT

Pass Pass 2♣<sup>1</sup> 2♥

All Pass

1. Cappelletti, any 6+suit

<b>Board: 214</b>	♠ K32	You are dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: E-W	♦ K9853	
HCP: 17+1	♣ AK8	
<hr/>		
<b>Board: 215</b>	♠ T82	Partner is dealer.
Dealer: North	♥ QT62	The opponents are silent.
Vul: N-S	♦ J96	
HCP: 3	♣ 854	
<hr/>		
<b>Board: 216</b>	♠ 4	RHO is dealer. You bid second.
Dealer: East	♥ T76542	East (RHO) opens 1NT if possible.
Vul: N-S	♦ 5	
HCP: 4+3	♣ A8632	
<hr/>		
<b>Board: 217</b>	♠ JT87	Partner is dealer.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: N-S	♦ 632	
HCP: 6	♣ J76	
<hr/>		
<b>Board: 218</b>	♠ A9	You are dealer.
Dealer: South	♥ KQJT5	East (RHO) bids 2♣ if possible.
Vul: None	♦ AT2	
HCP: 17+1	♣ K74	

## Both hands (Answers Page)

### Board: 214

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 17+1

Contract: 1NT South

North:

♠ JT7

♥ 754

♦ AJT6

♣ 652

South:

♠ K32

♥ A9

♦ K9853

♣ AK8

W	N	E	S
			1NT

All Pass

### Board: 215

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ 63

♥ AJ54

♦ AKQ2

♣ QT7

South:

♠ T82

♥ QT62

♦ J96

♣ 854

W	N	E	S
	1NT	All Pass	

### Board: 216

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 4+3

Contract: 2♦ South

North:

♠ AJ32

♥ Q8

♦ KQJ642

♣ 5

South:

♠ 4

♥ T76542

♦ 5

♣ A8632

W	N	E	S
		1NT	Pass

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

All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 217

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ Q53

♥ A94

♦ QT4

♣ AKQ2

South:

♠ JT87

♥ KJ5

♦ 632

♣ J76

W	N	E	S
	1NT	All Pass	

### Board: 218

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 17+1

Contract: 2♥ South

North:

♠ J6

♥ 763

♦ 986

♣ QJ653

South:

♠ A9

♥ KQJT5

♦ AT2

♣ K74

W	N	E	S
			1NT

Pass Pass 2♣<sup>1</sup> 2♥

All Pass

1. Cappelletti, any 6+suit



**Board: 219**      ♠ AK964      LHO is dealer.  
Dealer: East      ♥ K7      East (LHO) opens 1NT if possible.  
Vul: Both      ♦ J5  
HCP: 13+1      ♣ Q975

---

**Board: 220**      ♠ 643      Partner is dealer.  
Dealer: South      ♥ 95      The opponents are silent.  
Vul: N-S      ♦ 98632  
HCP: 1+1      ♣ JT9

---

**Board: 221**      ♠ J3      LHO is dealer.  
Dealer: East      ♥ AKT8532      East (LHO) opens 1NT if possible.  
Vul: Both      ♦ K  
HCP: 16+3      ♣ AJ2

---

**Board: 222**      ♠ K432      Partner is dealer.  
Dealer: South      ♥ 3      The opponents are silent.  
Vul: None      ♦ T8763  
HCP: 6+1      ♣ QJ9

---

**Board: 223**      ♠ 42      LHO is dealer.  
Dealer: East      ♥ AQT93      East (LHO) opens 1NT if possible.  
Vul: E-W      ♦ A6  
HCP: 13+1      ♣ K873

## Both hands (Answers Page)

### Board: 219

Dealer: East

Vul: Both

North HCP: 13+1

South HCP: 6+2

Contract: 2 ♠ North

North:

♠ AK964

♥ K7

♦ J5

♣ Q975

South:

♠ 85

♥ JT5

♦ A98743

♣ J3

W N E S

1NT Pass

Pass 2 ♠<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

### Board: 220

Dealer: South

Vul: N-S

North HCP: 1+1

South HCP: 17+1

Contract: 1NT South

North:

♠ 643

♥ 95

♦ 98632

♣ JT9

South:

♠ Q82

♥ KQJT4

♦ KQ

♣ A62

W N E S

1NT

All Pass

### Board: 221

Dealer: East

Vul: Both

North HCP: 16+3

South HCP: 4+1

Contract: 2 ♥ North

North:

♠ J3

♥ AKT8532

♦ K

♣ AJ2

South:

♠ T8542

♥ 7

♦ Q54

♣ Q975

W N E S

1NT Pass

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

Pass 2 ♥ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 222

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 1NT South

North:

♠ K432

♥ 3

♦ T8763

♣ QJ9

South:

♠ T965

♥ AK86

♦ KJ

♣ A76

W N E S

1NT

All Pass

### Board: 223

Dealer: East

Vul: E-W

North HCP: 13+1

South HCP: 6+1

Contract: 3 ♣ North

North:

♠ 42

♥ AQT93

♦ A6

♣ K873

South:

♠ KQJT

♥ 6

♦ 97543

♣ 942

W N E S

1NT Pass

Pass 2 ♥<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Cappelletti, 5M-4m

<b>Board: 219</b>	♠ 85	RHO is dealer. You bid second.
Dealer: East	♥ JT5	East (RHO) opens 1NT if possible.
Vul: Both	♦ A98743	
HCP: 6+2	♣ J3	

---

<b>Board: 220</b>	♠ Q82	You are dealer.
Dealer: South	♥ KQJT4	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 17+1	♣ A62	

---

<b>Board: 221</b>	♠ T8542	RHO is dealer. You bid second.
Dealer: East	♥ 7	East (RHO) opens 1NT if possible.
Vul: Both	♦ Q54	
HCP: 4+1	♣ Q975	

---

<b>Board: 222</b>	♠ T965	You are dealer.
Dealer: South	♥ AK86	The opponents are silent.
Vul: None	♦ KJ	
HCP: 15	♣ A76	

---

<b>Board: 223</b>	♠ KQJT	RHO is dealer. You bid second.
Dealer: East	♥ 6	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 97543	
HCP: 6+1	♣ 942	

## Both hands (Answers Page)

### Board: 219

Dealer: East

Vul: Both

North HCP: 13+1

South HCP: 6+2

Contract: 2 ♠ North

North:

♠ AK964

♥ K7

♦ J5

♣ Q975

South:

♠ 85

♥ JT5

♦ A98743

♣ J3

W N E S

1NT Pass

Pass 2 ♠<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

### Board: 220

Dealer: South

Vul: N-S

North HCP: 1+1

South HCP: 17+1

Contract: 1NT South

North:

♠ 643

♥ 95

♦ 98632

♣ JT9

South:

♠ Q82

♥ KQJT4

♦ KQ

♣ A62

W N E S

1NT

All Pass

### Board: 221

Dealer: East

Vul: Both

North HCP: 16+3

South HCP: 4+1

Contract: 2 ♥ North

North:

♠ J3

♥ AKT8532

♦ K

♣ AJ2

South:

♠ T8542

♥ 7

♦ Q54

♣ Q975

W N E S

1NT Pass

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

Pass 2 ♥ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 222

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 1NT South

North:

♠ K432

♥ 3

♦ T8763

♣ QJ9

South:

♠ T965

♥ AK86

♦ KJ

♣ A76

W N E S

1NT

All Pass

### Board: 223

Dealer: East

Vul: E-W

North HCP: 13+1

South HCP: 6+1

Contract: 3 ♣ North

North:

♠ 42

♥ AQT93

♦ A6

♣ K873

South:

♠ KQJT

♥ 6

♦ 97543

♣ 942

W N E S

1NT Pass

Pass 2 ♥<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Cappelletti, 5M-4m

<b>Board: 224</b>	♠ A4	LHO is dealer.
Dealer: East	♥ A972	East (LHO) opens 1NT if possible.
Vul: Both	♦ KJT62	East (LHO) bids 2♦ if possible.
HCP: 15+1	♣ K9	

---

<b>Board: 225</b>	♠ K92	You are dealer.
Dealer: North	♥ KQ742	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 15+1	♣ AJ2	

---

<b>Board: 226</b>	♠ QJ2	Partner is dealer.
Dealer: South	♥ 63	The opponents are silent.
Vul: None	♦ JT842	
HCP: 7+1	♣ K72	

---

<b>Board: 227</b>	♠ A73	You are dealer.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: N-S	♦ AJ87	
HCP: 16	♣ Q52	

---

<b>Board: 228</b>	♠ 3	LHO is dealer.
Dealer: East	♥ A4	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AKJ65	
HCP: 15+2	♣ QJ632	

## Both hands (Answers Page)

### Board: 224

Dealer: East

Vul: Both

North HCP: 15+1

South HCP: 5+1

Contract: 2 ♠ South

North:

♠ A4

♥ A972

♦ KJT62

♣ K9

South:

♠ KJ876

♥ T85

♦ 5

♣ J753

W	N	E	S
		1NT	Pass
Pass	X	2 ♦	2 ♠
All Pass			

### Board: 225

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 5+1

Contract: 1NT North

North:

♠ K92

♥ KQ742

♦ Q8

♣ AJ2

South:

♠ QJT8

♥ 865

♦ 3

♣ Q9865

W	N	E	S
	1NT	All Pass	

### Board: 226

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15

Contract: 1NT South

North:

♠ QJ2

♥ 63

♦ JT842

♣ K72

South:

♠ 876

♥ AQT4

♦ AKQ9

♣ 53

W	N	E	S
			1NT
All Pass			

### Board: 227

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A73

♥ KQ9

♦ AJ87

♣ Q52

South:

♠ K854

♥ 863

♦ KT

♣ T743

W	N	E	S
	1NT	All Pass	

### Board: 228

Dealer: East

Vul: E-W

North HCP: 15+2

South HCP: 3+1

Contract: 2 ♠ South

North:

♠ 3

♥ A4

♦ AKJ65

♣ QJ632

South:

♠ J8542

♥ Q87

♦ 93

♣ 987

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

<b>Board: 224</b>	♠ KJ876	RHO is dealer. You bid second.
Dealer: East	♥ T85	East (RHO) opens 1NT if possible.
Vul: Both	♦ 5	East (RHO) bids 2♦ if possible.
HCP: 5+1	♣ J753	

---

<b>Board: 225</b>	♠ QJT8	Partner is dealer.
Dealer: North	♥ 865	The opponents are silent.
Vul: Both	♦ 3	
HCP: 5+1	♣ Q9865	

---

<b>Board: 226</b>	♠ 876	You are dealer.
Dealer: South	♥ AQT4	The opponents are silent.
Vul: None	♦ AKQ9	
HCP: 15	♣ 53	

---

<b>Board: 227</b>	♠ K854	Partner is dealer.
Dealer: North	♥ 863	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 6	♣ T743	

---

<b>Board: 228</b>	♠ J8542	RHO is dealer. You bid second.
Dealer: East	♥ Q87	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 93	
HCP: 3+1	♣ 987	

## Both hands (Answers Page)

### Board: 224

Dealer: East

Vul: Both

North HCP: 15+1

South HCP: 5+1

Contract: 2 ♠ South

North:

♠ A4

♥ A972

♦ KJT62

♣ K9

South:

♠ KJ876

♥ T85

♦ 5

♣ J753

W	N	E	S
		1NT	Pass
Pass	X	2 ♦	2 ♠
All Pass			

### Board: 225

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 5+1

Contract: 1NT North

North:

♠ K92

♥ KQ742

♦ Q8

♣ AJ2

South:

♠ QJT8

♥ 865

♦ 3

♣ Q9865

W	N	E	S
	1NT	All Pass	

### Board: 226

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 15

Contract: 1NT South

North:

♠ QJ2

♥ 63

♦ JT842

♣ K72

South:

♠ 876

♥ AQT4

♦ AKQ9

♣ 53

W	N	E	S
			1NT
All Pass			

### Board: 227

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A73

♥ KQ9

♦ AJ87

♣ Q52

South:

♠ K854

♥ 863

♦ KT

♣ T743

W	N	E	S
	1NT	All Pass	

### Board: 228

Dealer: East

Vul: E-W

North HCP: 15+2

South HCP: 3+1

Contract: 2 ♠ South

North:

♠ 3

♥ A4

♦ AKJ65

♣ QJ632

South:

♠ J8542

♥ Q87

♦ 93

♣ 987

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



<b>Board: 229</b>	♠ AK5	You are dealer.
Dealer: North	♥ KJ65	The opponents are silent.
Vul: Both	♦ J82	
HCP: 15	♣ KT5	

---

<b>Board: 230</b>	♠ Q432	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: None	♦ K53	
HCP: 6+1	♣ J9742	

---

<b>Board: 231</b>	♠ AJT95	You are dealer.
Dealer: North	♥ K82	The opponents are silent.
Vul: None	♦ AQJ	
HCP: 15+1	♣ 97	

---

<b>Board: 232</b>	♠ QT3	Partner is dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: E-W	♦ T8432	
HCP: 5+1	♣ J8	

---

<b>Board: 233</b>	♠ A85	You are dealer.
Dealer: North	♥ K82	The opponents are silent.
Vul: None	♦ A95	
HCP: 17	♣ KQJ4	

## Both hands (Answers Page)

### Board: 229

	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ 92		1NT	All Pass	
Vul: Both	♥ KJ65	♥ A83				
North HCP: 15	♦ J82	♦ 974				
South HCP: 4+1	♣ KT5	♣ 86432				
Contract: 1NT North						

### Board: 230

	North:	South:	W	N	E	S
Dealer: South	♠ Q432	♠ K65				1NT
Vul: None	♥ 6	♥ KQ42	All Pass			
North HCP: 6+1	♦ K53	♦ AQJ8				
South HCP: 15	♣ J9742	♣ 83				
Contract: 1NT South						

### Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ AJT95	♠ K42		1NT	All Pass	
Vul: None	♥ K82	♥ Q95				
North HCP: 15+1	♦ AQJ	♦ T953				
South HCP: 7	♣ 97	♣ Q65				
Contract: 1NT North						

### Board: 232

	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ 974				1NT
Vul: E-W	♥ Q83	♥ A62	All Pass			
North HCP: 5+1	♦ T8432	♦ AJ				
South HCP: 16+1	♣ J8	♣ AKT75				
Contract: 1NT South						

### Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ J72		1NT	All Pass	
Vul: None	♥ K82	♥ Q95				
North HCP: 17	♦ A95	♦ KT432				
South HCP: 6+1	♣ KQJ4	♣ 76				
Contract: 1NT North						

<b>Board: 229</b>	♠ 92	Partner is dealer.
Dealer: North	♥ A83	The opponents are silent.
Vul: Both	♦ 974	
HCP: 4+1	♣ 86432	

---

<b>Board: 230</b>	♠ K65	You are dealer.
Dealer: South	♥ KQ42	The opponents are silent.
Vul: None	♦ AQJ8	
HCP: 15	♣ 83	

---

<b>Board: 231</b>	♠ K42	Partner is dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: None	♦ T953	
HCP: 7	♣ Q65	

---

<b>Board: 232</b>	♠ 974	You are dealer.
Dealer: South	♥ A62	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 16+1	♣ AKT75	

---

<b>Board: 233</b>	♠ J72	Partner is dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: None	♦ KT432	
HCP: 6+1	♣ 76	

## Both hands (Answers Page)

### Board: 229

	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ 92		1NT	All Pass	
Vul: Both	♥ KJ65	♥ A83				
North HCP: 15	♦ J82	♦ 974				
South HCP: 4+1	♣ KT5	♣ 86432				
Contract: 1NT North						

### Board: 230

	North:	South:	W	N	E	S
Dealer: South	♠ Q432	♠ K65				1NT
Vul: None	♥ 6	♥ KQ42	All Pass			
North HCP: 6+1	♦ K53	♦ AQJ8				
South HCP: 15	♣ J9742	♣ 83				
Contract: 1NT South						

### Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ AJT95	♠ K42		1NT	All Pass	
Vul: None	♥ K82	♥ Q95				
North HCP: 15+1	♦ AQJ	♦ T953				
South HCP: 7	♣ 97	♣ Q65				
Contract: 1NT North						

### Board: 232

	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ 974				1NT
Vul: E-W	♥ Q83	♥ A62	All Pass			
North HCP: 5+1	♦ T8432	♦ AJ				
South HCP: 16+1	♣ J8	♣ AKT75				
Contract: 1NT South						

### Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ J72		1NT	All Pass	
Vul: None	♥ K82	♥ Q95				
North HCP: 17	♦ A95	♦ KT432				
South HCP: 6+1	♣ KQJ4	♣ 76				
Contract: 1NT North						

<b>Board: 234</b>	♠ A95	Partner is dealer.
Dealer: South	♥ T875	The opponents are silent.
Vul: Both	♦ 75	
HCP: 4	♣ T962	

---

<b>Board: 235</b>	♠ AK8763	LHO is dealer.
Dealer: East	♥ AJ2	East (LHO) opens 1NT if possible.
Vul: N-S	♦ Q8	
HCP: 14+2	♣ 84	

---

<b>Board: 236</b>	♠ J82	Partner is dealer.
Dealer: South	♥ A752	The opponents are silent.
Vul: N-S	♦ T84	
HCP: 6	♣ JT3	

---

<b>Board: 237</b>	♠ J94	You are dealer.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: Both	♦ KQ975	
HCP: 16+1	♣ A8	

---

<b>Board: 238</b>	♠ T954	Partner is dealer.
Dealer: South	♥ 42	The opponents are silent.
Vul: N-S	♦ KT52	
HCP: 3	♣ 643	

## Both hands (Answers Page)

### Board: 234

Dealer: South

Vul: Both

North HCP: 4

South HCP: 17+1

Contract: 1NT South

North:

♠ A95

♥ T875

♦ 75

♣ T962

South:

♠ Q76

♥ AKQ42

♦ Q94

♣ A5

W N E S

1NT

All Pass

### Board: 235

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 8

Contract: 4♠ North

North:

♠ AK8763

♥ AJ2

♦ Q8

♣ 84

South:

♠ J2

♥ T987

♦ AT96

♣ KT6

W N E S

1NT Pass

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

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 236

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ J82

♥ A752

♦ T84

♣ JT3

South:

♠ AK976

♥ 94

♦ KQ6

♣ K95

W N E S

1NT

All Pass

### Board: 237

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ J94

♥ AQ6

♦ KQ975

♣ A8

South:

♠ T62

♥ 32

♦ A863

♣ JT95

W N E S

1NT All Pass

### Board: 238

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 17

Contract: 1NT South

North:

♠ T954

♥ 42

♦ KT52

♣ 643

South:

♠ KQ32

♥ AQ96

♦ A3

♣ Q85

W N E S

1NT

All Pass

<b>Board: 234</b>	♠ Q76	You are dealer.
Dealer: South	♥ AKQ42	The opponents are silent.
Vul: Both	♦ Q94	
HCP: 17+1	♣ A5	

---

<b>Board: 235</b>	♠ J2	RHO is dealer. You bid second.
Dealer: East	♥ T987	East (RHO) opens 1NT if possible.
Vul: N-S	♦ AT96	
HCP: 8	♣ KT6	

---

<b>Board: 236</b>	♠ AK976	You are dealer.
Dealer: South	♥ 94	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 15+1	♣ K95	

---

<b>Board: 237</b>	♠ T62	Partner is dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: Both	♦ A863	
HCP: 5	♣ JT95	

---

<b>Board: 238</b>	♠ KQ32	You are dealer.
Dealer: South	♥ AQ96	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 17	♣ Q85	

## Both hands (Answers Page)

### Board: 234

Dealer: South

Vul: Both

North HCP: 4

South HCP: 17+1

Contract: 1NT South

North:

♠ A95

♥ T875

♦ 75

♣ T962

South:

♠ Q76

♥ AKQ42

♦ Q94

♣ A5

W N E S

1NT

All Pass

### Board: 235

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 8

Contract: 4♠ North

North:

♠ AK8763

♥ AJ2

♦ Q8

♣ 84

South:

♠ J2

♥ T987

♦ AT96

♣ KT6

W N E S

1NT Pass

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

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 236

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ J82

♥ A752

♦ T84

♣ JT3

South:

♠ AK976

♥ 94

♦ KQ6

♣ K95

W N E S

1NT

All Pass

### Board: 237

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ J94

♥ AQ6

♦ KQ975

♣ A8

South:

♠ T62

♥ 32

♦ A863

♣ JT95

W N E S

1NT All Pass

### Board: 238

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 17

Contract: 1NT South

North:

♠ T954

♥ 42

♦ KT52

♣ 643

South:

♠ KQ32

♥ AQ96

♦ A3

♣ Q85

W N E S

1NT

All Pass



<b>Board: 239</b>	♠ KJT9	You are dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: None	♦ AK85	
HCP: 16	♣ Q5	

---

<b>Board: 240</b>	♠ 9854	Partner is dealer.
Dealer: South	♥ QT9	The opponents are silent.
Vul: None	♦ KJ72	
HCP: 6	♣ 94	

---

<b>Board: 241</b>	♠ A9	You are dealer.
Dealer: North	♥ JT52	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 15	♣ AJ85	

---

<b>Board: 242</b>	♠ T73	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: N-S	♦ 8543	
HCP: 6+1	♣ KJ764	

---

<b>Board: 243</b>	♠ A63	You are dealer.
Dealer: North	♥ J82	The opponents are silent.
Vul: Both	♦ AT7	
HCP: 16	♣ AQJ6	

## Both hands (Answers Page)

### Board: 239

	North:	South:	W	N	E	S
Dealer: North	♠ KJT9	♠ 7		1NT	All Pass	
Vul: None	♥ QJ4	♥ K763				
North HCP: 16	♦ AK85	♦ Q743				
South HCP: 6	♣ Q5	♣ J942				
Contract: 1NT North						

### Board: 240

	North:	South:	W	N	E	S
Dealer: South	♠ 9854	♠ AQ32				1NT
Vul: None	♥ QT9	♥ AK87	All Pass			
North HCP: 6	♦ KJ72	♦ 94				
South HCP: 16	♣ 94	♣ KT7				
Contract: 1NT South						

### Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ J765		1NT	All Pass	
Vul: N-S	♥ JT52	♥ 863				
North HCP: 15	♦ KQ7	♦ 8				
South HCP: 3+1	♣ AJ85	♣ QT943				
Contract: 1NT North						

### Board: 242

	North:	South:	W	N	E	S
Dealer: South	♠ T73	♠ AK2				1NT
Vul: N-S	♥ Q	♥ K963	All Pass			
North HCP: 6+1	♦ 8543	♦ KQ92				
South HCP: 15	♣ KJ764	♣ 82				
Contract: 1NT South						

### Board: 243

	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ 9875		1NT	All Pass	
Vul: Both	♥ J82	♥ K6				
North HCP: 16	♦ AT7	♦ Q953				
South HCP: 5	♣ AQJ6	♣ T42				
Contract: 1NT North						

<b>Board: 239</b>	♠ 7	Partner is dealer.
Dealer: North	♥ K763	The opponents are silent.
Vul: None	♦ Q743	
HCP: 6	♣ J942	

---

<b>Board: 240</b>	♠ AQ32	You are dealer.
Dealer: South	♥ AK87	The opponents are silent.
Vul: None	♦ 94	
HCP: 16	♣ KT7	

---

<b>Board: 241</b>	♠ J765	Partner is dealer.
Dealer: North	♥ 863	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 3+1	♣ QT943	

---

<b>Board: 242</b>	♠ AK2	You are dealer.
Dealer: South	♥ K963	The opponents are silent.
Vul: N-S	♦ KQ92	
HCP: 15	♣ 82	

---

<b>Board: 243</b>	♠ 9875	Partner is dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: Both	♦ Q953	
HCP: 5	♣ T42	

## Both hands (Answers Page)

**Board: 239**

Dealer: North

Vul: None

North HCP: 16

South HCP: 6

Contract: 1NT North

**North:**

♠ KJT9

♥ QJ4

♦ AK85

♣ Q5

**South:**

♠ 7

♥ K763

♦ Q743

♣ J942

**W      N      E      S**

1NT   All Pass

**Board: 240**

Dealer: South

Vul: None

North HCP: 6

South HCP: 16

Contract: 1NT South

**North:**

♠ 9854

♥ QT9

♦ KJ72

♣ 94

**South:**

♠ AQ32

♥ AK87

♦ 94

♣ KT7

**W      N      E      S**

All Pass      1NT

**Board: 241**

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 3+1

Contract: 1NT North

**North:**

♠ A9

♥ JT52

♦ KQ7

♣ AJ85

**South:**

♠ J765

♥ 863

♦ 8

♣ QT943

**W      N      E      S**

1NT   All Pass

**Board: 242**

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 15

Contract: 1NT South

**North:**

♠ T73

♥ Q

♦ 8543

♣ KJ764

**South:**

♠ AK2

♥ K963

♦ KQ92

♣ 82

**W      N      E      S**

All Pass      1NT

**Board: 243**

Dealer: North

Vul: Both

North HCP: 16

South HCP: 5

Contract: 1NT North

**North:**

♠ A63

♥ J82

♦ AT7

♣ AQJ6

**South:**

♠ 9875

♥ K6

♦ Q953

♣ T42

**W      N      E      S**

1NT   All Pass

<b>Board: 244</b>	♠ 3	Partner is dealer.
Dealer: South	♥ T75	The opponents are silent.
Vul: E-W	♦ AJ754	
HCP: 7+1	♣ Q932	

---

<b>Board: 245</b>	♠ AJ5	You are dealer.
Dealer: North	♥ J2	The opponents are silent.
Vul: None	♦ AJ752	
HCP: 17+1	♣ AQT	

---

<b>Board: 246</b>	♠ KT2	Partner is dealer.
Dealer: South	♥ 7632	The opponents are silent.
Vul: Both	♦ J6	
HCP: 5	♣ J765	

---

<b>Board: 247</b>	♠ A8652	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ Q95	
HCP: 17+1	♣ AK3	

---

<b>Board: 248</b>	♠ J64	Partner is dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 5+1	♣ 98762	

## Both hands (Answers Page)

### Board: 244

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 16

Contract: 1NT South

North:

♠ 3

♥ T75

♦ AJ754

♣ Q932

South:

♠ AKJT

♥ J862

♦ Q6

♣ AJ7

W	N	E	S
			1NT

All Pass

### Board: 245

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 8

Contract: 1NT North

North:

♠ AJ5

♥ J2

♦ AJ752

♣ AQT

South:

♠ 932

♥ Q3

♦ QT94

♣ KJ75

W	N	E	S
	1NT	All Pass	

### Board: 246

Dealer: South

Vul: Both

North HCP: 5

South HCP: 17+1

Contract: 1NT South

North:

♠ KT2

♥ 7632

♦ J6

♣ J765

South:

♠ AJ986

♥ AKJ

♦ AT8

♣ 94

W	N	E	S
			1NT

All Pass

### Board: 247

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 7+1

Contract: 1NT North

North:

♠ A8652

♥ A8

♦ Q95

♣ AK3

South:

♠ Q3

♥ 95

♦ KJT8

♣ JT952

W	N	E	S
	1NT	All Pass	

### Board: 248

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ J64

♥ 98

♦ A62

♣ 98762

South:

♠ AK95

♥ K3

♦ 853

♣ KQJ5

W	N	E	S
			1NT

All Pass

<b>Board: 244</b>	♠ AKJT	You are dealer.
Dealer: South	♥ J862	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 16	♣ AJ7	

---

<b>Board: 245</b>	♠ 932	Partner is dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: None	♦ QT94	
HCP: 8	♣ KJ75	

---

<b>Board: 246</b>	♠ AJ986	You are dealer.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: Both	♦ AT8	
HCP: 17+1	♣ 94	

---

<b>Board: 247</b>	♠ Q3	Partner is dealer.
Dealer: North	♥ 95	The opponents are silent.
Vul: None	♦ KJT8	
HCP: 7+1	♣ JT952	

---

<b>Board: 248</b>	♠ AK95	You are dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: N-S	♦ 853	
HCP: 16	♣ KQJ5	

## Both hands (Answers Page)

### Board: 244

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 16

Contract: 1NT South

North:

♠ 3

♥ T75

♦ AJ754

♣ Q932

South:

♠ AKJT

♥ J862

♦ Q6

♣ AJ7

W	N	E	S
			1NT

All Pass

### Board: 245

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 8

Contract: 1NT North

North:

♠ AJ5

♥ J2

♦ AJ752

♣ AQT

South:

♠ 932

♥ Q3

♦ QT94

♣ KJ75

W	N	E	S
	1NT	All Pass	

### Board: 246

Dealer: South

Vul: Both

North HCP: 5

South HCP: 17+1

Contract: 1NT South

North:

♠ KT2

♥ 7632

♦ J6

♣ J765

South:

♠ AJ986

♥ AKJ

♦ AT8

♣ 94

W	N	E	S
			1NT

All Pass

### Board: 247

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 7+1

Contract: 1NT North

North:

♠ A8652

♥ A8

♦ Q95

♣ AK3

South:

♠ Q3

♥ 95

♦ KJT8

♣ JT952

W	N	E	S
	1NT	All Pass	

### Board: 248

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ J64

♥ 98

♦ A62

♣ 98762

South:

♠ AK95

♥ K3

♦ 853

♣ KQJ5

W	N	E	S
			1NT

All Pass



**Board: 249**

♠ AQ3

You are dealer.

Dealer: North

♥ AJ654

The opponents are silent.

Vul: None

♦ A74

HCP: 17+1

♣ Q3

**Board: 250**

♠ 8653

Partner is dealer.

Dealer: South

♥ QJ32

The opponents are silent.

Vul: E-W

♦ K3

HCP: 6

♣ T54

**Board: 251**

♠ AKJ6

You are dealer.

Dealer: North

♥ KT9

The opponents are silent.

Vul: N-S

♦ KQ98

HCP: 16

♣ T7

**Board: 252**

♠ J4

RHO is dealer. You bid second.

Dealer: West

♥ AK985

West (RHO) opens 1NT if possible.

Vul: Both

♦ 9754

HCP: 8+1

♣ 42

## Both hands (Answers Page)

### Board: 249

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 6+1

Contract: 1NT North

North:

♠ AQ3

♥ AJ654

♦ A74

♣ Q3

South:

♠ T

♥ KT8

♦ KT986

♣ 8752

W      N      E      S

1NT    All Pass

### Board: 250

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ 8653

♥ QJ32

♦ K3

♣ T54

South:

♠ A42

♥ A96

♦ A965

♣ A82

W      N      E      S

1NT

All Pass

### Board: 251

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 1NT North

North:

♠ AKJ6

♥ KT9

♦ KQ98

♣ T7

South:

♠ T95

♥ 7542

♦ T

♣ A9865

W      N      E      S

1NT    All Pass

### Board: 252

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 13+2

Contract: 2♠ South

North:

♠ J4

♥ AK985

♦ 9754

♣ 42

South:

♠ AQ532

♥ T6

♦ 3

♣ AKT95

W      N      E      S

1NT    Pass    Pass    2♠<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

<b>Board: 249</b>	♠ T	Partner is dealer.
Dealer: North	♥ KT8	The opponents are silent.
Vul: None	♦ KT986	
HCP: 6+1	♣ 8752	

---

<b>Board: 250</b>	♠ A42	You are dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: E-W	♦ A965	
HCP: 16	♣ A82	

---

<b>Board: 251</b>	♠ T95	Partner is dealer.
Dealer: North	♥ 7542	The opponents are silent.
Vul: N-S	♦ T	
HCP: 4+1	♣ A9865	

---

<b>Board: 252</b>	♠ AQ532	LHO is dealer.
Dealer: West	♥ T6	West (LHO) opens 1NT if possible.
Vul: Both	♦ 3	
HCP: 13+2	♣ AKT95	

## Both hands (Answers Page)

### Board: 249

	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ T		1NT	All Pass	
Vul: None	♥ AJ654	♥ KT8				
North HCP: 17+1	♦ A74	♦ KT986				
South HCP: 6+1	♣ Q3	♣ 8752				
Contract: 1NT North						

### Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ 8653	♠ A42				1NT
Vul: E-W	♥ QJ32	♥ A96	All Pass			
North HCP: 6	♦ K3	♦ A965				
South HCP: 16	♣ T54	♣ A82				
Contract: 1NT South						

### Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ6	♠ T95		1NT	All Pass	
Vul: N-S	♥ KT9	♥ 7542				
North HCP: 16	♦ KQ98	♦ T				
South HCP: 4+1	♣ T7	♣ A9865				
Contract: 1NT North						

### Board: 252

	North:	South:	W	N	E	S
Dealer: West	♠ J4	♠ AQ532	1NT	Pass	Pass	2♠ <sup>1</sup>
Vul: Both	♥ AK985	♥ T6	All Pass			
North HCP: 8+1	♦ 9754	♦ 3				
South HCP: 13+2	♣ 42	♣ AKT95				
Contract: 2♠ South						

1. Cappelletti, 5M-4m