

North hands (Practice Page)

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

Board: 1	♠ AQ9	The opponents are silent.
Dealer: S	♥ Q108764	
Vul: Both	♦ K2	Partner bids first.
HCP: 14	♣ K9	

Board: 2	♠ A102	The opponents are silent.
Dealer: N	♥ A984	
Vul: EW	♦ A97	You bid first.
HCP: 15	♣ QJ10	

Board: 3	♠ KJ1087	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ Q72	Partner bids first.
HCP: 14	♣ A5	

Board: 4	♠ K63	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ KJ5	You bid first.
HCP: 15	♣ AK876	

Board: 5	♠ 1062	The opponents are silent.
Dealer: S	♥ KQJ76	
Vul: NS	♦ AK87	Partner bids first.
HCP: 13	♣ 6	

Board: 6	♠ K4	West Bids 2♥ if possible.
Dealer: N	♥ J95	East Bids 2♠ if possible.
Vul: Both	♦ KQ9	
HCP: 15	♣ KQJ54	You bid first.

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

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

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ 98		1NT	Pass	2♣ ¹
Vul: EW	♥ A984	♥ KJ106	Pass	2♥	Pass	6♥
North HCP: 15	♦ A97	♦ KQJ	AP			
South HCP: 17	♣ QJ10	♣ AK76	1. Stayman			
Contract: 6♥ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ KJ1087	♠ A62				1NT
Vul: Both	♥ KJ10	♥ A92	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q72	♦ AK98	Pass	3NT	Pass	4♠
South HCP: 15	♣ A5	♣ 743	Pass	4NT ¹	Pass	5♦
Contract: 5♠ S			Pass	5♥	Pass	5♠
			AP			
			1. Blackwood 1430, for ♠			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ J109		1NT	Pass	2♣ ¹
Vul: NS	♥ J3	♥ 7542	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ5	♦ A109	AP			
South HCP: 8	♣ AK876	♣ QJ10	1. Stayman			
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AQJ				1NT
Vul: NS	♥ KQJ76	♥ 1093	Pass	2♦	Pass	2♥
North HCP: 13	♦ AK87	♦ J42	Pass	3♦	Pass	4♥
South HCP: 15	♣ 6	♣ AK108	AP			
Contract: 4♥ S						

Board: 6
Dealer: N
Vul: Both
North HCP: 15
South HCP: 6
Contract: 3♥ S

North:
♠ K4
♥ J95
♦ KQ9
♣ KQJ54

South:
♠ Q86
♥ 108764
♦ A10873
♣ —

West	North	East	South
	1NT	Pass	2♦
2♥ ¹	X	2♠	3♥
AP			
1. Michaels Cuebid			

South hands (Practice Page)

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

Board: 1	♠ KJ52	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ AQJ	You bid first.
HCP: 15	♣ A1063	

Board: 2	♠ 98	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 17	♣ AK76	

Board: 3	♠ A62	The opponents are silent.
Dealer: S	♥ A92	
Vul: Both	♦ AK98	You bid first.
HCP: 15	♣ 743	

Board: 4	♠ J109	The opponents are silent.
Dealer: N	♥ 7542	
Vul: NS	♦ A109	Partner bids first.
HCP: 8	♣ QJ10	

Board: 5	♠ AQJ	The opponents are silent.
Dealer: S	♥ 1093	
Vul: NS	♦ J42	You bid first.
HCP: 15	♣ AK108	

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

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

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

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ 98		1NT	Pass	2♣ ¹
Vul: EW	♥ A984	♥ KJ106	Pass	2♥	Pass	6♥
North HCP: 15	♦ A97	♦ KQJ	AP			
South HCP: 17	♣ QJ10	♣ AK76	1. Stayman			
Contract: 6♥ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ KJ1087	♠ A62				1NT
Vul: Both	♥ KJ10	♥ A92	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q72	♦ AK98	Pass	3NT	Pass	4♠
South HCP: 15	♣ A5	♣ 743	Pass	4NT ¹	Pass	5♦
Contract: 5♠ S			Pass	5♥	Pass	5♠
			AP			
			1. Blackwood 1430, for ♠			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ J109		1NT	Pass	2♣ ¹
Vul: NS	♥ J3	♥ 7542	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ5	♦ A109	AP			
South HCP: 8	♣ AK876	♣ QJ10	1. Stayman			
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AQJ				1NT
Vul: NS	♥ KQJ76	♥ 1093	Pass	2♦	Pass	2♥
North HCP: 13	♦ AK87	♦ J42	Pass	3♦	Pass	4♥
South HCP: 15	♣ 6	♣ AK108	AP			
Contract: 4♥ S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q86		1NT	Pass	2♦
Vul: Both	♥ J95	♥ 108764	2♥ ¹	X	2♠	3♥
North HCP: 15	♦ KQ9	♦ A10873	AP			
South HCP: 6	♣ KQJ54	♣ —	1. Michaels Cuebid			
Contract: 3♥ S						

North hands (Practice Page)

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

Board: 7	♠ Q53	The opponents are silent.
Dealer: S	♥ J9864	
Vul: None	♦ A94	Partner bids first.
HCP: 7	♣ 75	

Board: 8	♠ Q98	The opponents are silent.
Dealer: N	♥ KQ862	
Vul: NS	♦ KQ7	You bid first.
HCP: 15	♣ K2	

Board: 9	♠ 1032	East Bids 3♣ if possible.
Dealer: S	♥ QJ10643	
Vul: EW	♦ 103	Partner bids first.
HCP: 3	♣ 53	

Board: 10	♠ K53	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ AJ104	You bid first.
HCP: 15	♣ Q108	

Board: 11	♠ QJ9863	West Doubles 1NT if possible.
Dealer: S	♥ 104	
Vul: NS	♦ 9643	Partner bids first.
HCP: 3	♣ 5	

Board: 12	♠ KQJ	The opponents are silent.
Dealer: N	♥ Q832	
Vul: EW	♦ QJ	You bid first.
HCP: 15	♣ A872	

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ AK876				1NT
Vul: None	♥ J9864	♥ 103	Pass	2♦	Pass	2♥
North HCP: 7	♦ A94	♦ KJ7	AP			
South HCP: 15	♣ 75	♣ A83				
Contract: 2♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 63		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ862	♥ J743	Pass	3♣ ²	Pass	4♥
North HCP: 15	♦ KQ7	♦ A64	AP			
South HCP: 9	♣ K2	♣ A853	1. Stayman			
Contract: 4♥ S			2. artificial			

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ KQ9				1NT
Vul: EW	♥ QJ10643	♥ A82	Pass	2♦	3♣	Pass
North HCP: 3	♦ 103	♦ Q65	Pass	3♥	AP	
South HCP: 15	♣ 53	♣ KJ62				
Contract: 3♥ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ J982				
Vul: EW	♥ AJ9	♥ K65		1NT	AP	
North HCP: 15	♦ AJ104	♦ 865				
South HCP: 4	♣ Q108	♣ 652				
Contract: 1N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ QJ9863	♠ K2				1NT
Vul: NS	♥ 104	♥ AKQJ6	X ¹	2♥	Pass	2♠
North HCP: 3	♦ 9643	♦ 85	Pass	3♠	AP	
South HCP: 15	♣ 5	♣ Q987	1. Cappelletti, strong			
Contract: 3♠ S						

Board: 12

Dealer: N

Vul: EW

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ KQJ

♥ Q832

♦ QJ

♣ A872

South:

♠ A64

♥ AK76

♦ 72

♣ QJ106

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

1. Stayman

South hands (Practice Page)

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

Board: 7 ♠ AK876
Dealer: S ♥ 103
Vul: None ♦ KJ7
HCP: 15 ♣ A83

The opponents are silent.

You bid first.

Board: 8 ♠ 63
Dealer: N ♥ J743
Vul: NS ♦ A64
HCP: 9 ♣ A853

The opponents are silent.

Partner bids first.

Board: 9 ♠ KQ9
Dealer: S ♥ A82
Vul: EW ♦ Q65
HCP: 15 ♣ KJ62

East Bids 3♣ if possible.

You bid first.

Board: 10 ♠ J982
Dealer: N ♥ K65
Vul: EW ♦ 865
HCP: 4 ♣ 652

The opponents are silent.

Partner bids first.

Board: 11 ♠ K2
Dealer: S ♥ AKQJ6
Vul: NS ♦ 85
HCP: 15 ♣ Q987

West Doubles 1NT if possible.

You bid first.

Board: 12 ♠ A64
Dealer: N ♥ AK76
Vul: EW ♦ 72
HCP: 14 ♣ QJ106

The opponents are silent.

Partner bids first.

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ AK876				1NT
Vul: None	♥ J9864	♥ 103	Pass	2♦	Pass	2♥
North HCP: 7	♦ A94	♦ KJ7	AP			
South HCP: 15	♣ 75	♣ A83				
Contract: 2♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 63		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ862	♥ J743	Pass	3♣ ²	Pass	4♥
North HCP: 15	♦ KQ7	♦ A64	AP			
South HCP: 9	♣ K2	♣ A853	1. Stayman			
Contract: 4♥ S			2. artificial			

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ KQ9				1NT
Vul: EW	♥ QJ10643	♥ A82	Pass	2♦	3♣	Pass
North HCP: 3	♦ 103	♦ Q65	Pass	3♥	AP	
South HCP: 15	♣ 53	♣ KJ62				
Contract: 3♥ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ J982				
Vul: EW	♥ AJ9	♥ K65		1NT	AP	
North HCP: 15	♦ AJ104	♦ 865				
South HCP: 4	♣ Q108	♣ 652				
Contract: 1N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ QJ9863	♠ K2				1NT
Vul: NS	♥ 104	♥ AKQJ6	X ¹	2♥	Pass	2♠
North HCP: 3	♦ 9643	♦ 85	Pass	3♠	AP	
South HCP: 15	♣ 5	♣ Q987	1. Cappelletti, strong			
Contract: 3♠ S						

Board: 12

Dealer: N

Vul: EW

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ KQJ

♥ Q832

♦ QJ

♣ A872

South:

♠ A64

♥ AK76

♦ 72

♣ QJ106

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

1. Stayman

North hands (Practice Page)

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

Board: 13	♠ 972	The opponents are silent.
Dealer: S	♥ Q74	
Vul: None	♦ KJ76	Partner bids first.
HCP: 12	♣ AQ5	

Board: 14	♠ AQJ3	The opponents are silent.
Dealer: N	♥ KQ105	
Vul: Both	♦ Q92	You bid first.
HCP: 15	♣ J8	

Board: 15	♠ 4	East Bids 2♣ if possible.
Dealer: S	♥ 8763	West Bids 2♦ if possible.
Vul: Both	♦ 107532	East Bids 2♠ if possible.
HCP: 0	♣ 1065	West Bids 3♠ if possible.
		Partner bids first.

Board: 16	♠ KQ6	The opponents are silent.
Dealer: N	♥ K98	
Vul: EW	♦ A108	You bid first.
HCP: 15	♣ K863	

Board: 17	♠ 654	The opponents are silent.
Dealer: S	♥ QJ32	
Vul: Both	♦ A10862	Partner bids first.
HCP: 8	♣ J	

Board: 18	♠ KJ84	The opponents are silent.
Dealer: N	♥ KQ65	
Vul: NS	♦ A62	You bid first.
HCP: 15	♣ Q2	

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

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ KQ54				1NT
Vul: None	♥ Q74	♥ K8				
North HCP: 12	♦ KJ76	♦ A983	Pass	3NT	AP	
South HCP: 15	♣ AQ5	♣ K98				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ K7		1NT	Pass	4NT ¹
Vul: Both	♥ KQ105	♥ A92				
North HCP: 15	♦ Q92	♦ K10854	AP			
South HCP: 16	♣ J8	♣ AQ2	1. Quantitative 4NT			
Contract: 4N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ86				1NT
Vul: Both	♥ 8763	♥ J10	Pass	Pass	2♣ ¹	Pass
North HCP: 0	♦ 107532	♦ KQ94	2♦ ²	Pass	2♠	Pass
South HCP: 15	♣ 1065	♣ A93	3♠	AP		
Contract: 3♠ E			1. Cappelletti, any 6+suit			
			2. automat			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A852		1NT	Pass	2♣ ¹
Vul: EW	♥ K98	♥ AQ1032	Pass	2♦	Pass	3♠ ²
North HCP: 15	♦ A108	♦ J532	Pass	4♥	AP	
South HCP: 11	♣ K863	♣ —	1. Stayman			
Contract: 4♥ N			2. SMOLEN			

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A108				1NT
Vul: Both	♥ QJ32	♥ K10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A10862	♦ J43	Pass	2NT	AP	
South HCP: 15	♣ J	♣ AK865	1. Stayman			
Contract: 2N S						

Board: 18

Dealer: N

Vul: NS

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ KJ84

♥ KQ65

♦ A62

♣ Q2

South:

♠ 962

♥ A943

♦ KQ

♣ AJ76

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

1. Stayman

South hands (Practice Page)

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

Board: 13	♠ KQ54	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ A983	You bid first.
HCP: 15	♣ K98	

Board: 14	♠ K7	The opponents are silent.
Dealer: N	♥ A92	
Vul: Both	♦ K10854	Partner bids first.
HCP: 16	♣ AQ2	

Board: 15	♠ AJ86	East Bids 2♣ if possible.
Dealer: S	♥ J10	West Bids 2♦ if possible.
Vul: Both	♦ KQ94	East Bids 2♠ if possible.
HCP: 15	♣ A93	West Bids 3♠ if possible.
		You bid first.

Board: 16	♠ A852	The opponents are silent.
Dealer: N	♥ AQ1032	
Vul: EW	♦ J532	Partner bids first.
HCP: 11	♣ —	

Board: 17	♠ A108	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ J43	You bid first.
HCP: 15	♣ AK865	

Board: 18	♠ 962	The opponents are silent.
Dealer: N	♥ A943	
Vul: NS	♦ KQ	Partner bids first.
HCP: 14	♣ AJ76	

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

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ KQ54				1NT
Vul: None	♥ Q74	♥ K8				
North HCP: 12	♦ KJ76	♦ A983	Pass	3NT	AP	
South HCP: 15	♣ AQ5	♣ K98				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ K7		1NT	Pass	4NT ¹
Vul: Both	♥ KQ105	♥ A92				
North HCP: 15	♦ Q92	♦ K10854	AP			
South HCP: 16	♣ J8	♣ AQ2	1. Quantitative 4NT			
Contract: 4N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ86				1NT
Vul: Both	♥ 8763	♥ J10	Pass	Pass	2♣ ¹	Pass
North HCP: 0	♦ 107532	♦ KQ94	2♦ ²	Pass	2♠	Pass
South HCP: 15	♣ 1065	♣ A93	3♠	AP		
Contract: 3♠ E			1. Cappelletti, any 6+suit			
			2. automat			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A852		1NT	Pass	2♣ ¹
Vul: EW	♥ K98	♥ AQ1032	Pass	2♦	Pass	3♠ ²
North HCP: 15	♦ A108	♦ J532	Pass	4♥	AP	
South HCP: 11	♣ K863	♣ —	1. Stayman			
Contract: 4♥ N			2. SMOLEN			

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A108				1NT
Vul: Both	♥ QJ32	♥ K10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A10862	♦ J43	Pass	2NT	AP	
South HCP: 15	♣ J	♣ AK865	1. Stayman			
Contract: 2N S						

Board: 18

Dealer: N

Vul: NS

North HCP: 15

South HCP: 14

Contract: 4♥ N

North:

♠ KJ84

♥ KQ65

♦ A62

♣ Q2

South:

♠ 962

♥ A943

♦ KQ

♣ AJ76

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

1. Stayman

North hands (Practice Page)

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

Board: 19	♠ 875	The opponents are silent.
Dealer: S	♥ J1084	
Vul: Both	♦ 1083	Partner bids first.
HCP: 4	♣ K64	

Board: 20	♠ KQ43	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ J1042	You bid first.
HCP: 15	♣ KQJ	

Board: 21	♠ 8	The opponents are silent.
Dealer: S	♥ 108632	
Vul: EW	♦ Q7	Partner bids first.
HCP: 7	♣ AJ1096	

Board: 22	♠ K6	The opponents are silent.
Dealer: N	♥ 843	
Vul: None	♦ AK1096	You bid first.
HCP: 15	♣ KQ5	

Board: 23	♠ Q108	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ 63	Partner bids first.
HCP: 7	♣ KQ85432	

Board: 24	♠ A82	The opponents are silent.
Dealer: N	♥ 10964	
Vul: None	♦ A76	You bid first.
HCP: 15	♣ AK10	

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

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ A94				1NT
Vul: Both	♥ J1084	♥ AQ932				
North HCP: 4	♦ 1083	♦ KQ4	AP			
South HCP: 15	♣ K64	♣ 97				
Contract: 1N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ J97				
Vul: None	♥ K9	♥ 1054		1NT	AP	
North HCP: 15	♦ J1042	♦ A953				
South HCP: 5	♣ KQJ	♣ 654				
Contract: 1N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AJ				1NT
Vul: EW	♥ 108632	♥ Q97	Pass	2♦	Pass	2♥
North HCP: 7	♦ Q7	♦ AJ1086	AP			
South HCP: 15	♣ AJ1096	♣ K87				
Contract: 2♥ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q53				
Vul: None	♥ 843	♥ KQ72		1NT	AP	
North HCP: 15	♦ AK1096	♦ 54				
South HCP: 7	♣ KQ5	♣ 9642				
Contract: 1N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 43				1NT
Vul: Both	♥ 10	♥ K852	Pass	3NT	AP	
North HCP: 7	♦ 63	♦ AKJ5				
South HCP: 15	♣ KQ85432	♣ A96				
Contract: 3N S						

Board: 24

Dealer: N

Vul: None

North HCP: 15

South HCP: 8

Contract: 3♠ N

North:

♠ A82

♥ 10964

♦ A76

♣ AK10

South:

♠ 97654

♥ K7

♦ K953

♣ Q5

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

South hands (Practice Page)

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

Board: 19	♠ A94	The opponents are silent.
Dealer: S	♥ AQ932	
Vul: Both	♦ KQ4	You bid first.
HCP: 15	♣ 97	

Board: 20	♠ J97	The opponents are silent.
Dealer: N	♥ 1054	
Vul: None	♦ A953	Partner bids first.
HCP: 5	♣ 654	

Board: 21	♠ AJ	The opponents are silent.
Dealer: S	♥ Q97	
Vul: EW	♦ AJ1086	You bid first.
HCP: 15	♣ K87	

Board: 22	♠ Q53	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: None	♦ 54	Partner bids first.
HCP: 7	♣ 9642	

Board: 23	♠ 43	The opponents are silent.
Dealer: S	♥ K852	
Vul: Both	♦ AKJ5	You bid first.
HCP: 15	♣ A96	

Board: 24	♠ 97654	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ K953	Partner bids first.
HCP: 8	♣ Q5	

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

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ A94				1NT
Vul: Both	♥ J1084	♥ AQ932				
North HCP: 4	♦ 1083	♦ KQ4	AP			
South HCP: 15	♣ K64	♣ 97				
Contract: 1N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ J97				
Vul: None	♥ K9	♥ 1054		1NT	AP	
North HCP: 15	♦ J1042	♦ A953				
South HCP: 5	♣ KQJ	♣ 654				
Contract: 1N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AJ				1NT
Vul: EW	♥ 108632	♥ Q97	Pass	2♦	Pass	2♥
North HCP: 7	♦ Q7	♦ AJ1086	AP			
South HCP: 15	♣ AJ1096	♣ K87				
Contract: 2♥ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q53				
Vul: None	♥ 843	♥ KQ72		1NT	AP	
North HCP: 15	♦ AK1096	♦ 54				
South HCP: 7	♣ KQ5	♣ 9642				
Contract: 1N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 43				1NT
Vul: Both	♥ 10	♥ K852	Pass	3NT	AP	
North HCP: 7	♦ 63	♦ AKJ5				
South HCP: 15	♣ KQ85432	♣ A96				
Contract: 3N S						

Board: 24

Dealer: N

Vul: None

North HCP: 15

South HCP: 8

Contract: 3♠ N

North:

♠ A82

♥ 10964

♦ A76

♣ AK10

South:

♠ 97654

♥ K7

♦ K953

♣ Q5

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

North hands (Practice Page)

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

Board: 25	♠ Q852	The opponents are silent.
Dealer: S	♥ J862	
Vul: NS	♦ 842	Partner bids first.
HCP: 7	♣ A7	

Board: 26	♠ AK7	The opponents are silent.
Dealer: N	♥ KQ753	
Vul: Both	♦ 76	You bid first.
HCP: 15	♣ QJ4	

Board: 27	♠ QJ102	The opponents are silent.
Dealer: S	♥ 10752	
Vul: NS	♦ AJ53	Partner bids first.
HCP: 8	♣ 5	

Board: 28	♠ A84	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ K753	You bid first.
HCP: 15	♣ A1076	

Board: 29	♠ A	The opponents are silent.
Dealer: S	♥ A842	
Vul: Both	♦ J52	Partner bids first.
HCP: 15	♣ KQJ102	

Board: 30	♠ QJ876	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ A63	You bid first.
HCP: 15	♣ A54	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K73				1NT
Vul: NS	♥ J862	♥ AK93				
North HCP: 7	♦ 842	♦ AJ9	AP			
South HCP: 15	♣ A7	♣ 965				
Contract: 1N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 854				
Vul: Both	♥ KQ753	♥ J98		1NT	AP	
North HCP: 15	♦ 76	♦ A52				
South HCP: 5	♣ QJ4	♣ 10963				
Contract: 1N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AJ53	♦ KQ98	Pass	2NT	AP	
South HCP: 15	♣ 5	♣ AKQ10	1. Stayman			
Contract: 2N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 73				
Vul: EW	♥ A10	♥ 987643		1NT	Pass	2♦
North HCP: 15	♦ K753	♦ 10642	Pass	2♥	AP	
South HCP: 0	♣ A1076	♣ 9				
Contract: 2♥ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K854				1NT
Vul: Both	♥ A842	♥ Q95	Pass	2♣ ¹	Pass	2♠
North HCP: 15	♦ J52	♦ AQ9	Pass	3♣	Pass	3NT
South HCP: 15	♣ KQJ102	♣ A43	AP			
Contract: 3N S			1. Stayman			

Board: 30
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 4♠ S

North:
♠ QJ876
♥ KJ
♦ A63
♣ A54

South:
♠ AK5
♥ 10962
♦ Q8752
♣ 6

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

South hands (Practice Page)

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

Board: 25	♠ K73	The opponents are silent.
Dealer: S	♥ AK93	
Vul: NS	♦ AJ9	You bid first.
HCP: 15	♣ 965	

Board: 26	♠ 854	The opponents are silent.
Dealer: N	♥ J98	
Vul: Both	♦ A52	Partner bids first.
HCP: 5	♣ 10963	

Board: 27	♠ 954	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ KQ98	You bid first.
HCP: 15	♣ AKQ10	

Board: 28	♠ 73	The opponents are silent.
Dealer: N	♥ 987643	
Vul: EW	♦ 10642	Partner bids first.
HCP: 0	♣ 9	

Board: 29	♠ K854	The opponents are silent.
Dealer: S	♥ Q95	
Vul: Both	♦ AQ9	You bid first.
HCP: 15	♣ A43	

Board: 30	♠ AK5	The opponents are silent.
Dealer: N	♥ 10962	
Vul: EW	♦ Q8752	Partner bids first.
HCP: 9	♣ 6	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K73				1NT
Vul: NS	♥ J862	♥ AK93				
North HCP: 7	♦ 842	♦ AJ9	AP			
South HCP: 15	♣ A7	♣ 965				
Contract: 1N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 854				
Vul: Both	♥ KQ753	♥ J98		1NT	AP	
North HCP: 15	♦ 76	♦ A52				
South HCP: 5	♣ QJ4	♣ 10963				
Contract: 1N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AJ53	♦ KQ98	Pass	2NT	AP	
South HCP: 15	♣ 5	♣ AKQ10	1. Stayman			
Contract: 2N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 73				
Vul: EW	♥ A10	♥ 987643		1NT	Pass	2♦
North HCP: 15	♦ K753	♦ 10642	Pass	2♥	AP	
South HCP: 0	♣ A1076	♣ 9				
Contract: 2♥ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K854				1NT
Vul: Both	♥ A842	♥ Q95	Pass	2♣ ¹	Pass	2♠
North HCP: 15	♦ J52	♦ AQ9	Pass	3♣	Pass	3NT
South HCP: 15	♣ KQJ102	♣ A43	AP			
Contract: 3N S			1. Stayman			

Board: 30
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 4♠ S

North:
♠ QJ876
♥ KJ
♦ A63
♣ A54

South:
♠ AK5
♥ 10962
♦ Q8752
♣ 6

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

North hands (Practice Page)

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

Board: 31	♠ AQ963	The opponents are silent.
Dealer: S	♥ K854	
Vul: NS	♦ J53	Partner bids first.
HCP: 10	♣ 5	

Board: 32	♠ K8754	East Bids 2♣ if possible.
Dealer: N	♥ K10	
Vul: EW	♦ A873	You bid first.
HCP: 15	♣ AJ	

Board: 33	♠ 952	The opponents are silent.
Dealer: S	♥ 8753	
Vul: Both	♦ 1064	Partner bids first.
HCP: 9	♣ AKQ	

Board: 34	♠ A9	East Bids 2♣ if possible.
Dealer: N	♥ AK97	East Bids 2♠ if possible.
Vul: None	♦ 10965	
HCP: 15	♣ A52	You bid first.

Board: 35	♠ Q932	The opponents are silent.
Dealer: S	♥ A10843	
Vul: None	♦ J8	Partner bids first.
HCP: 8	♣ J6	

Board: 36	♠ AKQ6	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ 107	You bid first.
HCP: 15	♣ 9764	

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

Board: 31
Dealer: S
Vul: NS
North HCP: 10
South HCP: 15
Contract: 4♠ S

North:
♠ AQ963
♥ K854
♦ J53
♣ 5

South:
♠ KJ5
♥ Q96
♦ 76
♣ AKQ92

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♦
Pass	3♥ ²	Pass	4♠
AP			
1. Stayman			
2. SMOLEN			

Board: 32
Dealer: N
Vul: EW
North HCP: 15
South HCP: 6
Contract: 4♥ N

North:
♠ K8754
♥ K10
♦ A873
♣ AJ

South:
♠ 106
♥ QJ7653
♦ 62
♣ K102

West	North	East	South
	1NT	2♣ ¹	4♦ ²
Pass	4♥	AP	
1. Cappelletti, any 6+suit			
2. Texas			

Board: 33
Dealer: S
Vul: Both
North HCP: 9
South HCP: 15
Contract: 2N S

North:
♠ 952
♥ 8753
♦ 1064
♣ AKQ

South:
♠ AKJ8
♥ KJ10
♦ Q5
♣ J1094

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

Board: 34
Dealer: N
Vul: None
North HCP: 15
South HCP: 8
Contract: 3♣ S

North:
♠ A9
♥ AK97
♦ 10965
♣ A52

South:
♠ 10762
♥ Q2
♦ 72
♣ KQJ109

West	North	East	South
	1NT	2♣ ¹	X ²
Pass	2♥	2♠	3♣
AP			
1. Cappelletti, any 6+suit			
2. Stayman			

Board: 35
Dealer: S
Vul: None
North HCP: 8
South HCP: 15
Contract: 4♠ N

North:
♠ Q932
♥ A10843
♦ J8
♣ J6

South:
♠ KJ1087
♥ KJ2
♦ 93
♣ AK5

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

Board: 36

Dealer: N

Vul: NS

North HCP: 15

South HCP: 6

Contract: 3♦ N

North:

♠ AKQ6

♥ AQ6

♦ 107

♣ 9764

South:

♠ 72

♥ 953

♦ AQ9853

♣ 32

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

2. automat

South hands (Practice Page)

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

Board: 31	♠ KJ5	The opponents are silent.
Dealer: S	♥ Q96	
Vul: NS	♦ 76	You bid first.
HCP: 15	♣ AKQ92	

Board: 32	♠ 106	East Bids 2♣ if possible.
Dealer: N	♥ QJ7653	
Vul: EW	♦ 62	Partner bids first.
HCP: 6	♣ K102	

Board: 33	♠ AKJ8	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ Q5	You bid first.
HCP: 15	♣ J1094	

Board: 34	♠ 10762	East Bids 2♣ if possible.
Dealer: N	♥ Q2	East Bids 2♠ if possible.
Vul: None	♦ 72	
HCP: 8	♣ KQJ109	Partner bids first.

Board: 35	♠ KJ1087	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ 93	You bid first.
HCP: 15	♣ AK5	

Board: 36	♠ 72	The opponents are silent.
Dealer: N	♥ 953	
Vul: NS	♦ AQ9853	Partner bids first.
HCP: 6	♣ 32	

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

Board: 31
Dealer: S
Vul: NS
North HCP: 10
South HCP: 15
Contract: 4♠ S

North:
♠ AQ963
♥ K854
♦ J53
♣ 5

South:
♠ KJ5
♥ Q96
♦ 76
♣ AKQ92

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♦
Pass	3♥ ²	Pass	4♠
AP			
1. Stayman			
2. SMOLEN			

Board: 32
Dealer: N
Vul: EW
North HCP: 15
South HCP: 6
Contract: 4♥ N

North:
♠ K8754
♥ K10
♦ A873
♣ AJ

South:
♠ 106
♥ QJ7653
♦ 62
♣ K102

West	North	East	South
	1NT	2♣ ¹	4♦ ²
Pass	4♥	AP	
1. Cappelletti, any 6+suit			
2. Texas			

Board: 33
Dealer: S
Vul: Both
North HCP: 9
South HCP: 15
Contract: 2N S

North:
♠ 952
♥ 8753
♦ 1064
♣ AKQ

South:
♠ AKJ8
♥ KJ10
♦ Q5
♣ J1094

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

Board: 34
Dealer: N
Vul: None
North HCP: 15
South HCP: 8
Contract: 3♣ S

North:
♠ A9
♥ AK97
♦ 10965
♣ A52

South:
♠ 10762
♥ Q2
♦ 72
♣ KQJ109

West	North	East	South
	1NT	2♣ ¹	X ²
Pass	2♥	2♠	3♣
AP			
1. Cappelletti, any 6+suit			
2. Stayman			

Board: 35
Dealer: S
Vul: None
North HCP: 8
South HCP: 15
Contract: 4♠ N

North:
♠ Q932
♥ A10843
♦ J8
♣ J6

South:
♠ KJ1087
♥ KJ2
♦ 93
♣ AK5

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

Board: 36

Dealer: N

Vul: NS

North HCP: 15

South HCP: 6

Contract: 3♦ N

North:

♠ AKQ6

♥ AQ6

♦ 107

♣ 9764

South:

♠ 72

♥ 953

♦ AQ9853

♣ 32

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

2. automat

North hands (Practice Page)

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

Board: 37	♠ 1097	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ A76	Partner bids first.
HCP: 10	♣ Q985	

Board: 38	♠ A8	The opponents are silent.
Dealer: N	♥ K106	
Vul: EW	♦ A1076	You bid first.
HCP: 15	♣ KJ93	

Board: 39	♠ K10962	The opponents are silent.
Dealer: S	♥ 109	
Vul: Both	♦ J876	Partner bids first.
HCP: 7	♣ QJ	

Board: 40	♠ AK843	The opponents are silent.
Dealer: N	♥ 952	
Vul: NS	♦ AK6	You bid first.
HCP: 15	♣ J3	

Board: 41	♠ AQ10642	The opponents are silent.
Dealer: S	♥ J9	
Vul: NS	♦ Q102	Partner bids first.
HCP: 13	♣ A3	

Board: 42	♠ AQJ106	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ KJ8	You bid first.
HCP: 15	♣ Q97	

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

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ K3				1NT
Vul: Both	♥ A85	♥ Q763				
North HCP: 10	♦ A76	♦ KQ98	Pass	3NT	AP	
South HCP: 15	♣ Q985	♣ AJ3				
Contract: 3N S						
Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q106542		1NT	Pass	4♥ ¹
Vul: EW	♥ K106	♥ 82				
North HCP: 15	♦ A1076	♦ QJ	Pass	4♠	AP	
South HCP: 9	♣ KJ93	♣ A82	1. Texas			
Contract: 4♠ N						
Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ K10962	♠ AJ43				1NT
Vul: Both	♥ 109	♥ 73	Pass	2♥	Pass	2NT ¹
North HCP: 7	♦ J876	♦ AK109	Pass	3♠	AP	
South HCP: 15	♣ QJ	♣ K109	1. Extended acceptance after NT			
Contract: 3♠ N						
Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AK843	♠ 7		1NT	Pass	2♦
Vul: NS	♥ 952	♥ KQ1043				
North HCP: 15	♦ AK6	♦ J10	Pass	2♥	Pass	3♣
South HCP: 12	♣ J3	♣ AQ764	Pass	4♥	AP	
Contract: 4♥ N						
Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ AQ10642	♠ J8				1NT
Vul: NS	♥ J9	♥ AQ73				
North HCP: 13	♦ Q102	♦ AKJ	Pass	2♥	Pass	2♠
South HCP: 15	♣ A3	♣ 10985	Pass	4♠	AP	
Contract: 4♠ S						

Board: 42

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ AQJ106

♥ Q6

♦ KJ8

♣ Q97

South:

♠ 942

♥ A10875

♦ A5

♣ KJ2

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

South hands (Practice Page)

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

Board: 37	♠ K3	The opponents are silent.
Dealer: S	♥ Q763	
Vul: Both	♦ KQ98	You bid first.
HCP: 15	♣ AJ3	

Board: 38	♠ Q106542	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ QJ	Partner bids first.
HCP: 9	♣ A82	

Board: 39	♠ AJ43	The opponents are silent.
Dealer: S	♥ 73	
Vul: Both	♦ AK109	You bid first.
HCP: 15	♣ K109	

Board: 40	♠ 7	The opponents are silent.
Dealer: N	♥ KQ1043	
Vul: NS	♦ J10	Partner bids first.
HCP: 12	♣ AQ764	

Board: 41	♠ J8	The opponents are silent.
Dealer: S	♥ AQ73	
Vul: NS	♦ AKJ	You bid first.
HCP: 15	♣ 10985	

Board: 42	♠ 942	The opponents are silent.
Dealer: N	♥ A10875	
Vul: NS	♦ A5	Partner bids first.
HCP: 12	♣ KJ2	

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

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ K3				1NT
Vul: Both	♥ A85	♥ Q763				
North HCP: 10	♦ A76	♦ KQ98	Pass	3NT	AP	
South HCP: 15	♣ Q985	♣ AJ3				
Contract: 3N S						
Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q106542		1NT	Pass	4♥ ¹
Vul: EW	♥ K106	♥ 82				
North HCP: 15	♦ A1076	♦ QJ	Pass	4♠	AP	
South HCP: 9	♣ KJ93	♣ A82	1. Texas			
Contract: 4♠ N						
Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ K10962	♠ AJ43				1NT
Vul: Both	♥ 109	♥ 73	Pass	2♥	Pass	2NT ¹
North HCP: 7	♦ J876	♦ AK109	Pass	3♠	AP	
South HCP: 15	♣ QJ	♣ K109	1. Extended acceptance after NT			
Contract: 3♠ N						
Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AK843	♠ 7		1NT	Pass	2♦
Vul: NS	♥ 952	♥ KQ1043				
North HCP: 15	♦ AK6	♦ J10	Pass	2♥	Pass	3♣
South HCP: 12	♣ J3	♣ AQ764	Pass	4♥	AP	
Contract: 4♥ N						
Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ AQ10642	♠ J8				1NT
Vul: NS	♥ J9	♥ AQ73				
North HCP: 13	♦ Q102	♦ AKJ	Pass	2♥	Pass	2♠
South HCP: 15	♣ A3	♣ 10985	Pass	4♠	AP	
Contract: 4♠ S						

Board: 42

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ AQJ106

♥ Q6

♦ KJ8

♣ Q97

South:

♠ 942

♥ A10875

♦ A5

♣ KJ2

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

North hands (Practice Page)

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

Board: 43 ♠ AKJ54
Dealer: S ♥ 1065
Vul: Both ♦ 32
HCP: 9 ♣ J32

The opponents are silent.

Partner bids first.

Board: 44 ♠ J84
Dealer: N ♥ KJ2
Vul: NS ♦ AQ93
HCP: 15 ♣ A73

East Doubles 1NT if possible.
West Doubles Pass if possible.

You bid first.

Board: 45 ♠ J105
Dealer: S ♥ K9
Vul: EW ♦ 854
HCP: 7 ♣ K10872

East Bids 3♥ if possible.

Partner bids first.

Board: 46 ♠ Q109
Dealer: N ♥ AKJ
Vul: Both ♦ KQ92
HCP: 15 ♣ 1052

The opponents are silent.

You bid first.

Board: 47 ♠ —
Dealer: S ♥ AJ10942
Vul: NS ♦ KJ652
HCP: 11 ♣ Q7

The opponents are silent.

Partner bids first.

Board: 48 ♠ AK107
Dealer: N ♥ 873
Vul: EW ♦ A8
HCP: 15 ♣ KJ82

The opponents are silent.

You bid first.

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

Board: 43

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AKJ54

♥ 1065

♦ 32

♣ J32

South:

♠ Q8

♥ QJ832

♦ AK4

♣ K76

West	North	East	South
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	2NT	AP	
------	-----	----	--

Board: 44

Dealer: N

Vul: NS

North HCP: 15

South HCP: 2

Contract: 4♥ X N

North:

♠ J84

♥ KJ2

♦ AQ93

♣ A73

South:

♠ Q952

♥ 10987643

♦ 8

♣ 8

West	North	East	South
	1NT	X ¹	4♦ ²

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

X	AP		
---	----	--	--

1. Cappelletti, strong

2. Texas

Board: 45

Dealer: S

Vul: EW

North HCP: 7

South HCP: 15

Contract: 3♥ E

North:

♠ J105

♥ K9

♦ 854

♣ K10872

South:

♠ 93

♥ Q2

♦ AQ763

♣ AQJ5

West	North	East	South
			1NT

Pass	Pass	3♥	AP
------	------	----	----

Board: 46

Dealer: N

Vul: Both

North HCP: 15

South HCP: 6

Contract: 1N N

North:

♠ Q109

♥ AKJ

♦ KQ92

♣ 1052

South:

♠ KJ

♥ 9654

♦ 106

♣ Q8763

West	North	East	South
	1NT	AP	

Board: 47

Dealer: S

Vul: NS

North HCP: 11

South HCP: 15

Contract: 4♥ S

North:

♠ —

♥ AJ10942

♦ KJ652

♣ Q7

South:

♠ AJ93

♥ K6

♦ AQ8

♣ J653

West	North	East	South
			1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

AP			
----	--	--	--

1. Texas

Board: 48

Dealer: N

Vul: EW

North HCP: 15

South HCP: 14

Contract: 3N N

North:

♠ AK107

♥ 873

♦ A8

♣ KJ82

South:

♠ Q84

♥ AQ9

♦ KJ65

♣ Q106

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

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

AP

South hands (Practice Page)

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

Board: 43	♠ Q8	The opponents are silent.
Dealer: S	♥ QJ832	
Vul: Both	♦ AK4	You bid first.
HCP: 15	♣ K76	

Board: 44	♠ Q952	East Doubles 1NT if possible.
Dealer: N	♥ 10987643	West Doubles Pass if possible.
Vul: NS	♦ 8	
HCP: 2	♣ 8	Partner bids first.

Board: 45	♠ 93	East Bids 3♥ if possible.
Dealer: S	♥ Q2	
Vul: EW	♦ AQ763	You bid first.
HCP: 15	♣ AQJ5	

Board: 46	♠ KJ	The opponents are silent.
Dealer: N	♥ 9654	
Vul: Both	♦ 106	Partner bids first.
HCP: 6	♣ Q8763	

Board: 47	♠ AJ93	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ AQ8	You bid first.
HCP: 15	♣ J653	

Board: 48	♠ Q84	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ KJ65	Partner bids first.
HCP: 14	♣ Q106	

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

Board: 43

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AKJ54

♥ 1065

♦ 32

♣ J32

South:

♠ Q8

♥ QJ832

♦ AK4

♣ K76

West	North	East	South
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	2NT	AP	
------	-----	----	--

Board: 44

Dealer: N

Vul: NS

North HCP: 15

South HCP: 2

Contract: 4♥ X N

North:

♠ J84

♥ KJ2

♦ AQ93

♣ A73

South:

♠ Q952

♥ 10987643

♦ 8

♣ 8

West	North	East	South
	1NT	X ¹	4♦ ²

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

X	AP		
---	----	--	--

1. Cappelletti, strong

2. Texas

Board: 45

Dealer: S

Vul: EW

North HCP: 7

South HCP: 15

Contract: 3♥ E

North:

♠ J105

♥ K9

♦ 854

♣ K10872

South:

♠ 93

♥ Q2

♦ AQ763

♣ AQJ5

West	North	East	South
			1NT

Pass	Pass	3♥	AP
------	------	----	----

Board: 46

Dealer: N

Vul: Both

North HCP: 15

South HCP: 6

Contract: 1N N

North:

♠ Q109

♥ AKJ

♦ KQ92

♣ 1052

South:

♠ KJ

♥ 9654

♦ 106

♣ Q8763

West	North	East	South
	1NT	AP	

Board: 47

Dealer: S

Vul: NS

North HCP: 11

South HCP: 15

Contract: 4♥ S

North:

♠ —

♥ AJ10942

♦ KJ652

♣ Q7

South:

♠ AJ93

♥ K6

♦ AQ8

♣ J653

West	North	East	South
			1NT

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

AP			
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1. Texas

Board: 48

Dealer: N

Vul: EW

North HCP: 15

South HCP: 14

Contract: 3N N

North:

♠ AK107

♥ 873

♦ A8

♣ KJ82

South:

♠ Q84

♥ AQ9

♦ KJ65

♣ Q106

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

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

AP

North hands (Practice Page)

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

Board: 49	♠ KQ985	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ A985	Partner bids first.
HCP: 14	♣ 5	

Board: 50	♠ 103	The opponents are silent.
Dealer: N	♥ A976	
Vul: NS	♦ KJ98	You bid first.
HCP: 15	♣ AK3	

Board: 51	♠ 432	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ AQ7432	Partner bids first.
HCP: 9	♣ J3	

Board: 52	♠ A3	The opponents are silent.
Dealer: N	♥ 1094	
Vul: EW	♦ AJ103	You bid first.
HCP: 15	♣ AQ83	

Board: 53	♠ 1043	West Bids 2♣ if possible.
Dealer: S	♥ KJ1093	
Vul: None	♦ 75	Partner bids first.
HCP: 10	♣ AQ3	

Board: 54	♠ KQJ107	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: EW	♦ 32	You bid first.
HCP: 15	♣ QJ7	

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

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ KQ985	♠ J74				1NT
Vul: Both	♥ AJ6	♥ Q94	Pass	2♥	Pass	2♠
North HCP: 14	♦ A985	♦ KQ62	Pass	3♦	Pass	4♠
South HCP: 15	♣ 5	♣ AK2	AP			
Contract: 4♠ S						
Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ K7				
Vul: NS	♥ A976	♥ KJ83		1NT	AP	
North HCP: 15	♦ KJ98	♦ 10654				
South HCP: 7	♣ AK3	♣ 1084				
Contract: 1N N						
Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ Q10				1NT
Vul: Both	♥ Q4	♥ AK2	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9	♦ AQ7432	♦ 1065	AP			
South HCP: 15	♣ J3	♣ AQ986	1. Minor Suit Transfers after 1NT			
Contract: 3♦ S			2. automat			
Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 9875				
Vul: EW	♥ 1094	♥ AJ87		1NT	AP	
North HCP: 15	♦ AJ103	♦ 94				
South HCP: 6	♣ AQ83	♣ J97				
Contract: 1N N						
Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AJ972				1NT
Vul: None	♥ KJ1093	♥ AQ4	2♣ ¹	2♦	Pass	2♥
North HCP: 10	♦ 75	♦ KJ3	Pass	3NT	Pass	4♥
South HCP: 15	♣ AQ3	♣ 105	AP			
Contract: 4♥ S			1. Cappelletti, any 6+suit			

Board: 54

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♠ S

North:

♠ KQJ107

♥ AQ3

♦ 32

♣ QJ7

South:

♠ A54

♥ J982

♦ KQ65

♣ 94

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

AP

1. Stayman

2. artificial

South hands (Practice Page)

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

Board: 49	♠ J74	The opponents are silent.
Dealer: S	♥ Q94	
Vul: Both	♦ KQ62	You bid first.
HCP: 15	♣ AK2	

Board: 50	♠ K7	The opponents are silent.
Dealer: N	♥ KJ83	
Vul: NS	♦ 10654	Partner bids first.
HCP: 7	♣ 1084	

Board: 51	♠ Q10	The opponents are silent.
Dealer: S	♥ AK2	
Vul: Both	♦ 1065	You bid first.
HCP: 15	♣ AQ986	

Board: 52	♠ 9875	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: EW	♦ 94	Partner bids first.
HCP: 6	♣ J97	

Board: 53	♠ AJ972	West Bids 2♣ if possible.
Dealer: S	♥ AQ4	
Vul: None	♦ KJ3	You bid first.
HCP: 15	♣ 105	

Board: 54	♠ A54	The opponents are silent.
Dealer: N	♥ J982	
Vul: EW	♦ KQ65	Partner bids first.
HCP: 10	♣ 94	

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

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ KQ985	♠ J74				1NT
Vul: Both	♥ AJ6	♥ Q94	Pass	2♥	Pass	2♠
North HCP: 14	♦ A985	♦ KQ62	Pass	3♦	Pass	4♠
South HCP: 15	♣ 5	♣ AK2	AP			
Contract: 4♠ S						
Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ K7				
Vul: NS	♥ A976	♥ KJ83		1NT	AP	
North HCP: 15	♦ KJ98	♦ 10654				
South HCP: 7	♣ AK3	♣ 1084				
Contract: 1N N						
Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ Q10				1NT
Vul: Both	♥ Q4	♥ AK2	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9	♦ AQ7432	♦ 1065	AP			
South HCP: 15	♣ J3	♣ AQ986	1. Minor Suit Transfers after 1NT			
Contract: 3♦ S			2. automat			
Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 9875				
Vul: EW	♥ 1094	♥ AJ87		1NT	AP	
North HCP: 15	♦ AJ103	♦ 94				
South HCP: 6	♣ AQ83	♣ J97				
Contract: 1N N						
Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AJ972				1NT
Vul: None	♥ KJ1093	♥ AQ4	2♣ ¹	2♦	Pass	2♥
North HCP: 10	♦ 75	♦ KJ3	Pass	3NT	Pass	4♥
South HCP: 15	♣ AQ3	♣ 105	AP			
Contract: 4♥ S			1. Cappelletti, any 6+suit			

Board: 54

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♠ S

North:

♠ KQJ107

♥ AQ3

♦ 32

♣ QJ7

South:

♠ A54

♥ J982

♦ KQ65

♣ 94

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

Pass	3♦ ²	Pass	4♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

North hands (Practice Page)

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

Board: 55	♠ AKQ	The opponents are silent.
Dealer: S	♥ QJ743	
Vul: NS	♦ 943	Partner bids first.
HCP: 12	♣ 72	

Board: 56	♠ AKQ52	West Bids 3♣ if possible.
Dealer: N	♥ J9	
Vul: EW	♦ AJ73	You bid first.
HCP: 15	♣ 76	

Board: 57	♠ AJ1054	The opponents are silent.
Dealer: S	♥ Q109	
Vul: NS	♦ Q3	Partner bids first.
HCP: 10	♣ J73	

Board: 58	♠ KJ5	West Doubles 2♦ if possible.
Dealer: N	♥ AQJ	
Vul: Both	♦ K854	You bid first.
HCP: 15	♣ J95	

Board: 59	♠ 8	West Bids 2♣ if possible.
Dealer: S	♥ 8642	East Bids 2♦ if possible.
Vul: NS	♦ 963	
HCP: 5	♣ KQ753	Partner bids first.

Board: 60	♠ AJ9	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: EW	♦ K54	You bid first.
HCP: 15	♣ K964	

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

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 643				1NT
Vul: NS	♥ QJ743	♥ 106	Pass	2♦	Pass	2♥
North HCP: 12	♦ 943	♦ AKJ75	Pass	3NT	AP	
South HCP: 15	♣ 72	♣ AK10				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AKQ52	♠ 3		1NT	Pass	2♦
Vul: EW	♥ J9	♥ 108732				
North HCP: 15	♦ AJ73	♦ Q865	3♣	AP		
South HCP: 4	♣ 76	♣ Q104				
Contract: 3♣ W						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ AJ1054	♠ K86				1NT
Vul: NS	♥ Q109	♥ AK753	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q3	♦ 1072	Pass	3NT	Pass	4♠
South HCP: 15	♣ J73	♣ KQ	AP			
Contract: 4♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q8		1NT	Pass	2♦
Vul: Both	♥ AQJ	♥ 98743				
North HCP: 15	♦ K854	♦ J9	X	2♥	AP	
South HCP: 3	♣ J95	♣ 7632				
Contract: 2♥ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K64				1NT
Vul: NS	♥ 8642	♥ AK105	2♣ ¹	Pass	2♦ ²	AP
North HCP: 5	♦ 963	♦ A104	1. Cappelletti, any 6+suit 2. automat			
South HCP: 15	♣ KQ753	♣ J102				
Contract: 2♦ E						

Board: 60

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ AJ9

♥ KJ9

♦ K54

♣ K964

South:

♠ Q8

♥ 82

♦ AJ1093

♣ Q1083

West	North	East	South
	1NT	Pass	2NT
AP			

South hands (Practice Page)

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

Board: 55	♠ 643	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ AKJ75	You bid first.
HCP: 15	♣ AK10	

Board: 56	♠ 3	West Bids 3♣ if possible.
Dealer: N	♥ 108732	
Vul: EW	♦ Q865	Partner bids first.
HCP: 4	♣ Q104	

Board: 57	♠ K86	The opponents are silent.
Dealer: S	♥ AK753	
Vul: NS	♦ 1072	You bid first.
HCP: 15	♣ KQ	

Board: 58	♠ Q8	West Doubles 2♦ if possible.
Dealer: N	♥ 98743	
Vul: Both	♦ J9	Partner bids first.
HCP: 3	♣ 7632	

Board: 59	♠ K64	West Bids 2♣ if possible.
Dealer: S	♥ AK105	East Bids 2♦ if possible.
Vul: NS	♦ A104	
HCP: 15	♣ J102	You bid first.

Board: 60	♠ Q8	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ AJ1093	Partner bids first.
HCP: 9	♣ Q1083	

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

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 643				1NT
Vul: NS	♥ QJ743	♥ 106	Pass	2♦	Pass	2♥
North HCP: 12	♦ 943	♦ AKJ75	Pass	3NT	AP	
South HCP: 15	♣ 72	♣ AK10				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AKQ52	♠ 3		1NT	Pass	2♦
Vul: EW	♥ J9	♥ 108732				
North HCP: 15	♦ AJ73	♦ Q865	3♣	AP		
South HCP: 4	♣ 76	♣ Q104				
Contract: 3♣ W						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ AJ1054	♠ K86				1NT
Vul: NS	♥ Q109	♥ AK753	Pass	2♥	Pass	2♠
North HCP: 10	♦ Q3	♦ 1072	Pass	3NT	Pass	4♠
South HCP: 15	♣ J73	♣ KQ	AP			
Contract: 4♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q8		1NT	Pass	2♦
Vul: Both	♥ AQJ	♥ 98743				
North HCP: 15	♦ K854	♦ J9	X	2♥	AP	
South HCP: 3	♣ J95	♣ 7632				
Contract: 2♥ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K64				1NT
Vul: NS	♥ 8642	♥ AK105	2♣ ¹	Pass	2♦ ²	AP
North HCP: 5	♦ 963	♦ A104	1. Cappelletti, any 6+suit			
South HCP: 15	♣ KQ753	♣ J102	2. automat			
Contract: 2♦ E						

Board: 60

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ AJ9

♥ KJ9

♦ K54

♣ K964

South:

♠ Q8

♥ 82

♦ AJ1093

♣ Q1083

West	North	East	South
	1NT	Pass	2NT
AP			

North hands (Practice Page)

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

Board: 61	♠ 76	East Doubles 2♠ if possible.
Dealer: S	♥ 3	
Vul: EW	♦ J1074	Partner bids first.
HCP: 8	♣ AK10643	

Board: 62	♠ Q53	East Bids 2♥ if possible.
Dealer: N	♥ AKJ9	
Vul: Both	♦ 1096	You bid first.
HCP: 15	♣ AJ5	

Board: 63	♠ J108	The opponents are silent.
Dealer: S	♥ J106	
Vul: None	♦ Q743	Partner bids first.
HCP: 8	♣ KJ4	

Board: 64	♠ A82	The opponents are silent.
Dealer: N	♥ 1073	
Vul: NS	♦ AQJ64	You bid first.
HCP: 15	♣ A7	

Board: 65	♠ K10	The opponents are silent.
Dealer: S	♥ J43	
Vul: EW	♦ 109842	Partner bids first.
HCP: 7	♣ K65	

Board: 66	♠ KJ	The opponents are silent.
Dealer: N	♥ K10942	
Vul: None	♦ AK104	You bid first.
HCP: 15	♣ J6	

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

Board: 61			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 76	♠ J9	Pass	2♠ ¹	X	3♣ ²
North HCP: 8	♥ 3	♥ AK107	Pass	4♥ ³	Pass	5♣
South HCP: 15	♦ J1074	♦ AQ32	AP			
Contract: 5♣ S	♣ AK10643	♣ J87	1. Minor Suit Transfers after 1NT			
			2. automat			
			3. Splinter			

Board: 62			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ Q53	♠ 10764		1NT	2♥ ¹	AP
North HCP: 15	♥ AKJ9	♥ 63	1. Cappelletti, 5M-4m			
South HCP: 8	♦ 1096	♦ AKJ52				
Contract: 2♥ E	♣ AJ5	♣ 92				

Board: 63			West	North	East	South
Dealer: S	North:	South:				
Vul: None	♠ J108	♠ AK7				1NT
North HCP: 8	♥ J106	♥ K952	AP			
South HCP: 15	♦ Q743	♦ K92				
Contract: 1N S	♣ KJ4	♣ Q76				

Board: 64			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ A82	♠ KQJ95		1NT	Pass	2♥
North HCP: 15	♥ 1073	♥ J65	Pass	2♠	Pass	3NT
South HCP: 13	♦ AQJ64	♦ K9	Pass	4♠	AP	
Contract: 4♠ N	♣ A7	♣ K32				

Board: 65			West	North	East	South
Dealer: S	North:	South:				
Vul: EW	♠ K10	♠ A982				1NT
North HCP: 7	♥ J43	♥ Q109	AP			
South HCP: 15	♦ 109842	♦ AK53				
Contract: 1N S	♣ K65	♣ Q3				

Board: 66
Dealer: N
Vul: None
North HCP: 15
South HCP: 8
Contract: 4♥ S

North:
♠ KJ
♥ K10942
♦ AK104
♣ J6

South:
♠ Q94
♥ QJ83
♦ 653
♣ K105

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

South hands (Practice Page)

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

Board: 61	♠ J9	East Doubles 2♠ if possible.
Dealer: S	♥ AK107	
Vul: EW	♦ AQ32	You bid first.
HCP: 15	♣ J87	

Board: 62	♠ 10764	East Bids 2♥ if possible.
Dealer: N	♥ 63	
Vul: Both	♦ AKJ52	Partner bids first.
HCP: 8	♣ 92	

Board: 63	♠ AK7	The opponents are silent.
Dealer: S	♥ K952	
Vul: None	♦ K92	You bid first.
HCP: 15	♣ Q76	

Board: 64	♠ KQJ95	The opponents are silent.
Dealer: N	♥ J65	
Vul: NS	♦ K9	Partner bids first.
HCP: 13	♣ K32	

Board: 65	♠ A982	The opponents are silent.
Dealer: S	♥ Q109	
Vul: EW	♦ AK53	You bid first.
HCP: 15	♣ Q3	

Board: 66	♠ Q94	The opponents are silent.
Dealer: N	♥ QJ83	
Vul: None	♦ 653	Partner bids first.
HCP: 8	♣ K105	

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

Board: 61			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 76	♠ J9	Pass	2♠ ¹	X	3♣ ²
North HCP: 8	♥ 3	♥ AK107	Pass	4♥ ³	Pass	5♣
South HCP: 15	♦ J1074	♦ AQ32	AP			
Contract: 5♣ S	♣ AK10643	♣ J87				
			1. Minor Suit Transfers after 1NT			
			2. automat			
			3. Splinter			

Board: 62			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ Q53	♠ 10764		1NT	2♥ ¹	AP
North HCP: 15	♥ AKJ9	♥ 63				
South HCP: 8	♦ 1096	♦ AKJ52	1. Cappelletti, 5M-4m			
Contract: 2♥ E	♣ AJ5	♣ 92				

Board: 63			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ J108	♠ AK7				
North HCP: 8	♥ J106	♥ K952				
South HCP: 15	♦ Q743	♦ K92	AP			
Contract: 1N S	♣ KJ4	♣ Q76				

Board: 64			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ A82	♠ KQJ95		1NT	Pass	2♥
North HCP: 15	♥ 1073	♥ J65	Pass	2♠	Pass	3NT
South HCP: 13	♦ AQJ64	♦ K9	Pass	4♠	AP	
Contract: 4♠ N	♣ A7	♣ K32				

Board: 65			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ K10	♠ A982				
North HCP: 7	♥ J43	♥ Q109				
South HCP: 15	♦ 109842	♦ AK53	AP			
Contract: 1N S	♣ K65	♣ Q3				

Board: 66
Dealer: N
Vul: None
North HCP: 15
South HCP: 8
Contract: 4♥ S

North:
♠ KJ
♥ K10942
♦ AK104
♣ J6

South:
♠ Q94
♥ QJ83
♦ 653
♣ K105

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

North hands (Practice Page)

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

Board: 67	♠ 953	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: EW	♦ AJ1072	Partner bids first.
HCP: 13	♣ A9	
Board: 68	♠ K62	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: Both	♦ J1043	You bid first.
HCP: 15	♣ AJ	
Board: 69	♠ 10962	The opponents are silent.
Dealer: S	♥ K72	
Vul: NS	♦ AQJ9	Partner bids first.
HCP: 10	♣ 95	
Board: 70	♠ 103	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ KQ1085	You bid first.
HCP: 15	♣ AQ107	
Board: 71	♠ J762	West Bids 2♦ if possible.
Dealer: S	♥ 104	East Bids 2♠ if possible.
Vul: None	♦ A105	
HCP: 6	♣ J863	Partner bids first.
Board: 72	♠ A106	West Doubles 2♥ if possible.
Dealer: N	♥ 94	
Vul: NS	♦ AQJ4	You bid first.
HCP: 15	♣ A954	

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

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A76				1NT
Vul: EW	♥ KJ3	♥ AQ6				
North HCP: 13	♦ AJ1072	♦ Q964	Pass	3NT	AP	
South HCP: 15	♣ A9	♣ K43				
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ 10974				
Vul: Both	♥ AQ43	♥ J2		1NT	AP	
North HCP: 15	♦ J1043	♦ 962				
South HCP: 3	♣ AJ	♣ Q752				
Contract: 1N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ KQ5				1NT
Vul: NS	♥ K72	♥ AJ104	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AQJ9	♦ K654	Pass	3NT	AP	
South HCP: 15	♣ 95	♣ Q3	1. Stayman			
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ 96		1NT	Pass	2♦
Vul: Both	♥ A10	♥ KQ976	Pass	2♥	Pass	3NT
North HCP: 15	♦ KQ1085	♦ AJ6	AP			
South HCP: 11	♣ AQ107	♣ J85				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J762	♠ 954				1NT
Vul: None	♥ 104	♥ AK873	2♦ ¹	Pass	2♠	AP
North HCP: 6	♦ A105	♦ K98	1. Cappelletti, both majors			
South HCP: 15	♣ J863	♣ KQ				
Contract: 2♠ E						

Board: 72

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 3♠ N

North:

♠ A106

♥ 94

♦ AQJ4

♣ A954

South:

♠ J7542

♥ K107

♦ 97

♣ K87

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

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

Board: 67	♠ A76	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ Q964	You bid first.
HCP: 15	♣ K43	
Board: 68	♠ 10974	The opponents are silent.
Dealer: N	♥ J2	
Vul: Both	♦ 962	Partner bids first.
HCP: 3	♣ Q752	
Board: 69	♠ KQ5	The opponents are silent.
Dealer: S	♥ AJ104	
Vul: NS	♦ K654	You bid first.
HCP: 15	♣ Q3	
Board: 70	♠ 96	The opponents are silent.
Dealer: N	♥ KQ976	
Vul: Both	♦ AJ6	Partner bids first.
HCP: 11	♣ J85	
Board: 71	♠ 954	West Bids 2♦ if possible.
Dealer: S	♥ AK873	East Bids 2♠ if possible.
Vul: None	♦ K98	
HCP: 15	♣ KQ	You bid first.
Board: 72	♠ J7542	West Doubles 2♥ if possible.
Dealer: N	♥ K107	
Vul: NS	♦ 97	Partner bids first.
HCP: 7	♣ K87	

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

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A76				1NT
Vul: EW	♥ KJ3	♥ AQ6				
North HCP: 13	♦ AJ1072	♦ Q964	Pass	3NT	AP	
South HCP: 15	♣ A9	♣ K43				
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ 10974				
Vul: Both	♥ AQ43	♥ J2		1NT	AP	
North HCP: 15	♦ J1043	♦ 962				
South HCP: 3	♣ AJ	♣ Q752				
Contract: 1N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ KQ5				1NT
Vul: NS	♥ K72	♥ AJ104	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AQJ9	♦ K654	Pass	3NT	AP	
South HCP: 15	♣ 95	♣ Q3	1. Stayman			
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ 96		1NT	Pass	2♦
Vul: Both	♥ A10	♥ KQ976	Pass	2♥	Pass	3NT
North HCP: 15	♦ KQ1085	♦ AJ6	AP			
South HCP: 11	♣ AQ107	♣ J85				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J762	♠ 954				1NT
Vul: None	♥ 104	♥ AK873	2♦ ¹	Pass	2♠	AP
North HCP: 6	♦ A105	♦ K98	1. Cappelletti, both majors			
South HCP: 15	♣ J863	♣ KQ				
Contract: 2♠ E						

Board: 72

Dealer: N

Vul: NS

North HCP: 15

South HCP: 7

Contract: 3♠ N

North:

♠ A106

♥ 94

♦ AQJ4

♣ A954

South:

♠ J7542

♥ K107

♦ 97

♣ K87

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

North hands (Practice Page)

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

Board: 73	♠ K106	The opponents are silent.
Dealer: S	♥ Q7643	
Vul: EW	♦ 65	Partner bids first.
HCP: 5	♣ 943	

Board: 74	♠ K6	East Bids 3♣ if possible.
Dealer: N	♥ K87	
Vul: NS	♦ Q1073	You bid first.
HCP: 15	♣ AK95	

Board: 75	♠ 6432	West Doubles 1NT if possible.
Dealer: S	♥ 764	West Bids 2♣ if possible.
Vul: EW	♦ Q10643	East Bids 3♣ if possible.
HCP: 2	♣ 3	Partner bids first.

Board: 76	♠ KQ1094	East Bids 2♥ if possible.
Dealer: N	♥ A8	
Vul: NS	♦ AQ43	You bid first.
HCP: 15	♣ 96	

Board: 77	♠ K875	East Bids 2♥ if possible.
Dealer: S	♥ 63	
Vul: Both	♦ Q103	Partner bids first.
HCP: 8	♣ K653	

Board: 78	♠ 1032	East Bids 2♠ if possible.
Dealer: N	♥ AQ2	
Vul: None	♦ AQ3	You bid first.
HCP: 15	♣ K763	

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

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ 872				1NT
Vul: EW	♥ Q7643	♥ AJ	Pass	2♦	Pass	2♥
North HCP: 5	♦ 65	♦ AK10	AP			
South HCP: 15	♣ 943	♣ QJ1076				
Contract: 2♥ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ7432				
Vul: NS	♥ K87	♥ 53		1NT	3♣	3♠
North HCP: 15	♦ Q1073	♦ AJ98	Pass	3NT	AP	
South HCP: 8	♣ AK95	♣ 8				
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 6432	♠ 9875				1NT
Vul: EW	♥ 764	♥ AKQ9	X ¹	Pass	Pass	XX ²
North HCP: 2	♦ Q10643	♦ AJ7	2♣	Pass	3♣	AP
South HCP: 15	♣ 3	♣ J9	1. Cappelletti, strong			
Contract: 3♣ W			2. SOS			

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ KQ1094	♠ J82				
Vul: NS	♥ A8	♥ 1072		1NT	2♥ ¹	3♣
North HCP: 15	♦ AQ43	♦ J6	Pass	3NT	AP	
South HCP: 8	♣ 96	♣ KQJ107	1. Cappelletti, 5M-4m			
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ AJ93				1NT
Vul: Both	♥ 63	♥ K105	Pass	2♣ ¹	2♥	2NT
North HCP: 8	♦ Q103	♦ AK4	AP			
South HCP: 15	♣ K653	♣ 1072	1. Stayman			
Contract: 2N S						

Board: 78

Dealer: N

Vul: None

North HCP: 15

South HCP: 7

Contract: 2♠ E

North:

♠ 1032

♥ AQ2

♦ AQ3

♣ K763

South:

♠ K97

♥ 106543

♦ K107

♣ J2

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

South hands (Practice Page)

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

Board: 73
Dealer: S
Vul: EW
HCP: 15

♠ 872
♥ AJ
♦ AK10
♣ QJ1076

The opponents are silent.

You bid first.

Board: 74
Dealer: N
Vul: NS
HCP: 8

♠ QJ7432
♥ 53
♦ AJ98
♣ 8

East Bids 3♣ if possible.

Partner bids first.

Board: 75
Dealer: S
Vul: EW
HCP: 15

♠ 9875
♥ AKQ9
♦ AJ7
♣ J9

West Doubles 1NT if possible.

West Bids 2♣ if possible.

East Bids 3♣ if possible.

You bid first.

Board: 76
Dealer: N
Vul: NS
HCP: 8

♠ J82
♥ 1072
♦ J6
♣ KQJ107

East Bids 2♥ if possible.

Partner bids first.

Board: 77
Dealer: S
Vul: Both
HCP: 15

♠ AJ93
♥ K105
♦ AK4
♣ 1072

East Bids 2♥ if possible.

You bid first.

Board: 78
Dealer: N
Vul: None
HCP: 7

♠ K97
♥ 106543
♦ K107
♣ J2

East Bids 2♠ if possible.

Partner bids first.

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

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ 872				1NT
Vul: EW	♥ Q7643	♥ AJ	Pass	2♦	Pass	2♥
North HCP: 5	♦ 65	♦ AK10	AP			
South HCP: 15	♣ 943	♣ QJ1076				
Contract: 2♥ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ7432				
Vul: NS	♥ K87	♥ 53		1NT	3♣	3♠
North HCP: 15	♦ Q1073	♦ AJ98	Pass	3NT	AP	
South HCP: 8	♣ AK95	♣ 8				
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 6432	♠ 9875				1NT
Vul: EW	♥ 764	♥ AKQ9	X ¹	Pass	Pass	XX ²
North HCP: 2	♦ Q10643	♦ AJ7	2♣	Pass	3♣	AP
South HCP: 15	♣ 3	♣ J9	1. Cappelletti, strong			
Contract: 3♣ W			2. SOS			

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ KQ1094	♠ J82				
Vul: NS	♥ A8	♥ 1072		1NT	2♥ ¹	3♣
North HCP: 15	♦ AQ43	♦ J6	Pass	3NT	AP	
South HCP: 8	♣ 96	♣ KQJ107	1. Cappelletti, 5M-4m			
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ AJ93				1NT
Vul: Both	♥ 63	♥ K105	Pass	2♣ ¹	2♥	2NT
North HCP: 8	♦ Q103	♦ AK4	AP			
South HCP: 15	♣ K653	♣ 1072	1. Stayman			
Contract: 2N S						

Board: 78

Dealer: N

Vul: None

North HCP: 15

South HCP: 7

Contract: 2♠ E

North:

♠ 1032

♥ AQ2

♦ AQ3

♣ K763

South:

♠ K97

♥ 106543

♦ K107

♣ J2

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

North hands (Practice Page)

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

Board: 79	♠ 9	The opponents are silent.
Dealer: S	♥ AJ107654	
Vul: NS	♦ 10987	Partner bids first.
HCP: 9	♣ A	

Board: 80	♠ K73	The opponents are silent.
Dealer: N	♥ A754	
Vul: EW	♦ Q10	You bid first.
HCP: 15	♣ AQ83	

Board: 81	♠ J9	East Bids 2♠ if possible.
Dealer: S	♥ KJ642	East Bids 3♠ if possible.
Vul: None	♦ A1098	West Bids 4♠ if possible.
HCP: 9	♣ 102	Partner bids first.

Board: 82	♠ K9	East Bids 3♠ if possible.
Dealer: N	♥ Q87	
Vul: Both	♦ A653	You bid first.
HCP: 15	♣ AQ96	

Board: 83	♠ 10542	West Bids 3♣ if possible.
Dealer: S	♥ QJ632	
Vul: EW	♦ 8	Partner bids first.
HCP: 6	♣ K65	

Board: 84	♠ A103	The opponents are silent.
Dealer: N	♥ Q85	
Vul: None	♦ AJ43	You bid first.
HCP: 15	♣ A84	

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

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ3				1NT
Vul: NS	♥ AJ107654	♥ Q92	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 10987	♦ AK65	AP			
South HCP: 15	♣ A	♣ 1086	1. Texas			
Contract: 4♥ S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ Q1082				
Vul: EW	♥ A754	♥ Q86		1NT	AP	
North HCP: 15	♦ Q10	♦ 632				
South HCP: 7	♣ AQ83	♣ K94				
Contract: 1N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ Q4				1NT
Vul: None	♥ KJ642	♥ AQ75	Pass	2♦	2♠	Pass
North HCP: 9	♦ A1098	♦ J43	Pass	3♦	3♠	Pass
South HCP: 15	♣ 102	♣ AQ85	Pass	XA♠♠	Pass	4♥
Contract: 4♠X E			4♠	X♠	AP	

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 63				
Vul: Both	♥ Q87	♥ AK53		1NT	3♠	AP
North HCP: 15	♦ A653	♦ J10874				
South HCP: 11	♣ AQ96	♣ K10				
Contract: 3♠ E						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 10542	♠ KQJ3				1NT
Vul: EW	♥ QJ632	♥ A74				
North HCP: 6	♦ 8	♦ K1042	3♣	AP		
South HCP: 15	♣ K65	♣ Q9				
Contract: 3♣ W						

Board: 84

Dealer: N

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ A103

♥ Q85

♦ AJ43

♣ A84

South:

♠ J95

♥ AKJ93

♦ Q76

♣ 75

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

South hands (Practice Page)

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

Board: 79	♠ AQ3	The opponents are silent.
Dealer: S	♥ Q92	
Vul: NS	♦ AK65	You bid first.
HCP: 15	♣ 1086	

Board: 80	♠ Q1082	The opponents are silent.
Dealer: N	♥ Q86	
Vul: EW	♦ 632	Partner bids first.
HCP: 7	♣ K94	

Board: 81	♠ Q4	East Bids 2♠ if possible.
Dealer: S	♥ AQ75	East Bids 3♠ if possible.
Vul: None	♦ J43	West Bids 4♠ if possible.
HCP: 15	♣ AQ85	You bid first.

Board: 82	♠ 63	East Bids 3♠ if possible.
Dealer: N	♥ AK53	
Vul: Both	♦ J10874	Partner bids first.
HCP: 11	♣ K10	

Board: 83	♠ KQJ3	West Bids 3♣ if possible.
Dealer: S	♥ A74	
Vul: EW	♦ K1042	You bid first.
HCP: 15	♣ Q9	

Board: 84	♠ J95	The opponents are silent.
Dealer: N	♥ AKJ93	
Vul: None	♦ Q76	Partner bids first.
HCP: 11	♣ 75	

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

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ3				1NT
Vul: NS	♥ AJ107654	♥ Q92	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 10987	♦ AK65	AP			
South HCP: 15	♣ A	♣ 1086	1. Texas			
Contract: 4♥ S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ Q1082				
Vul: EW	♥ A754	♥ Q86		1NT	AP	
North HCP: 15	♦ Q10	♦ 632				
South HCP: 7	♣ AQ83	♣ K94				
Contract: 1N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ Q4				1NT
Vul: None	♥ KJ642	♥ AQ75	Pass	2♦	2♠	Pass
North HCP: 9	♦ A1098	♦ J43	Pass	3♦	3♠	Pass
South HCP: 15	♣ 102	♣ AQ85	Pass	XA♠♠	Pass	4♥
Contract: 4♠X E			4♠	X♠	AP	

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 63				
Vul: Both	♥ Q87	♥ AK53		1NT	3♠	AP
North HCP: 15	♦ A653	♦ J10874				
South HCP: 11	♣ AQ96	♣ K10				
Contract: 3♠ E						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 10542	♠ KQJ3				1NT
Vul: EW	♥ QJ632	♥ A74				
North HCP: 6	♦ 8	♦ K1042	3♣	AP		
South HCP: 15	♣ K65	♣ Q9				
Contract: 3♣ W						

Board: 84

Dealer: N

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ A103

♥ Q85

♦ AJ43

♣ A84

South:

♠ J95

♥ AKJ93

♦ Q76

♣ 75

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

North hands (Practice Page)

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

Board: 85	♠ Q	The opponents are silent.
Dealer: S	♥ AK543	
Vul: Both	♦ 10752	Partner bids first.
HCP: 12	♣ K54	

Board: 86	♠ AJ104	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ 986	You bid first.
HCP: 15	♣ AQ74	

Board: 87	♠ Q107	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ Q65432	Partner bids first.
HCP: 10	♣ K109	

Board: 88	♠ K62	The opponents are silent.
Dealer: N	♥ Q10852	
Vul: NS	♦ AK	You bid first.
HCP: 15	♣ K52	

Board: 89	♠ 9764	West Bids 2♦ if possible.
Dealer: S	♥ 6	East Bids 2♥ if possible.
Vul: Both	♦ KJ94	
HCP: 6	♣ Q1032	Partner bids first.

Board: 90	♠ 743	The opponents are silent.
Dealer: N	♥ AKQ92	
Vul: NS	♦ K8	You bid first.
HCP: 15	♣ K32	

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

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ KJ1098				1NT
Vul: Both	♥ AK543	♥ Q76	Pass	2♦	Pass	2♥
North HCP: 12	♦ 10752	♦ AJ6	Pass	3♦	Pass	4♥
South HCP: 15	♣ K54	♣ A3	AP			
Contract: 4♥ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ KQ				
Vul: None	♥ A4	♥ K10965		1NT	Pass	2♦
North HCP: 15	♦ 986	♦ AQ32	Pass	2♥	Pass	3♦
South HCP: 15	♣ AQ74	♣ J3	Pass	3NT	AP	
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ AK42				
Vul: None	♥ K	♥ 954				1NT
North HCP: 10	♦ Q65432	♦ A7	Pass	3NT	AP	
South HCP: 15	♣ K109	♣ A654				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ Q853		1NT	Pass	2♣ ¹
Vul: NS	♥ Q10852	♥ K43	Pass	3♣ ²	Pass	4♥
North HCP: 15	♦ AK	♦ Q107	AP			
South HCP: 13	♣ K52	♣ AQ3	1. Stayman			
Contract: 4♥ S			2. artificial			

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 9764	♠ KQ2				
Vul: Both	♥ 6	♥ A4				1NT
North HCP: 6	♦ KJ94	♦ Q862	2♦ ¹	X	2♥	AP
South HCP: 15	♣ Q1032	♣ A975	1. Cappelletti, both majors			
Contract: 2♥ E						

Board: 90

Dealer: N

Vul: NS

North HCP: 15

South HCP: 3

Contract: 1N N

North:

♠ 743

♥ AKQ92

♦ K8

♣ K32

South:

♠ Q5

♥ 8543

♦ 10764

♣ J87

West	North	East	South
	1NT	AP	

South hands (Practice Page)

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

Board: 85	♠ KJ1098	The opponents are silent.
Dealer: S	♥ Q76	
Vul: Both	♦ AJ6	You bid first.
HCP: 15	♣ A3	

Board: 86	♠ KQ	The opponents are silent.
Dealer: N	♥ K10965	
Vul: None	♦ AQ32	Partner bids first.
HCP: 15	♣ J3	

Board: 87	♠ AK42	The opponents are silent.
Dealer: S	♥ 954	
Vul: None	♦ A7	You bid first.
HCP: 15	♣ A654	

Board: 88	♠ Q853	The opponents are silent.
Dealer: N	♥ K43	
Vul: NS	♦ Q107	Partner bids first.
HCP: 13	♣ AQ3	

Board: 89	♠ KQ2	West Bids 2♦ if possible.
Dealer: S	♥ A4	East Bids 2♥ if possible.
Vul: Both	♦ Q862	
HCP: 15	♣ A975	You bid first.

Board: 90	♠ Q5	The opponents are silent.
Dealer: N	♥ 8543	
Vul: NS	♦ 10764	Partner bids first.
HCP: 3	♣ J87	

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

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ KJ1098				1NT
Vul: Both	♥ AK543	♥ Q76	Pass	2♦	Pass	2♥
North HCP: 12	♦ 10752	♦ AJ6	Pass	3♦	Pass	4♥
South HCP: 15	♣ K54	♣ A3	AP			
Contract: 4♥ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ KQ		1NT	Pass	2♦
Vul: None	♥ A4	♥ K10965	Pass	2♥	Pass	3♦
North HCP: 15	♦ 986	♦ AQ32	Pass	3NT	AP	
South HCP: 15	♣ AQ74	♣ J3				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ AK42				1NT
Vul: None	♥ K	♥ 954	Pass	3NT	AP	
North HCP: 10	♦ Q65432	♦ A7				
South HCP: 15	♣ K109	♣ A654				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ Q853		1NT	Pass	2♣ ¹
Vul: NS	♥ Q10852	♥ K43	Pass	3♣ ²	Pass	4♥
North HCP: 15	♦ AK	♦ Q107	AP			
South HCP: 13	♣ K52	♣ AQ3	1. Stayman			
Contract: 4♥ S			2. artificial			

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 9764	♠ KQ2				1NT
Vul: Both	♥ 6	♥ A4	2♦ ¹	X	2♥	AP
North HCP: 6	♦ KJ94	♦ Q862	1. Cappelletti, both majors			
South HCP: 15	♣ Q1032	♣ A975				
Contract: 2♥ E						

Board: 90

Dealer: N

Vul: NS

North HCP: 15

South HCP: 3

Contract: 1N N

North:

♠ 743

♥ AKQ92

♦ K8

♣ K32

South:

♠ Q5

♥ 8543

♦ 10764

♣ J87

West	North	East	South
	1NT	AP	

North hands (Practice Page)

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

Board: 91	♠ AKJ6	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ KQ974	Partner bids first.
HCP: 13	♣ 74	
Board: 92	♠ Q5	The opponents are silent.
Dealer: N	♥ 9842	
Vul: None	♦ AKQ2	You bid first.
HCP: 15	♣ KJ2	
Board: 93	♠ K84	East Doubles Pass if possible.
Dealer: S	♥ 843	West Bids XA♠♠ if possible.
Vul: NS	♦ 7652	
HCP: 5	♣ Q85	Partner bids first.
Board: 94	♠ K43	The opponents are silent.
Dealer: N	♥ QJ62	
Vul: EW	♦ Q2	You bid first.
HCP: 15	♣ AK105	
Board: 95	♠ A8762	East Bids 3♦ if possible.
Dealer: S	♥ 82	
Vul: EW	♦ 82	Partner bids first.
HCP: 6	♣ Q765	
Board: 96	♠ KQ9	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ 109742	You bid first.
HCP: 15	♣ AJ7	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 984				1NT
Vul: Both	♥ 83	♥ A654	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ KQ974	♦ AJ	Pass	3♦	Pass	3NT
South HCP: 15	♣ 74	♣ AQ109	AP			
Contract: 3N S			1. Stayman			

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K97				
Vul: None	♥ 9842	♥ J		1NT	AP	
North HCP: 15	♦ AKQ2	♦ J843				
South HCP: 7	♣ KJ2	♣ Q9865				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AQJ96				1NT
Vul: NS	♥ 843	♥ KJ5	Pass	Pass	X ¹	2♠
North HCP: 5	♦ 7652	♦ A84	Pass	3♠	Pass	Pass
South HCP: 15	♣ Q85	♣ 107	XA♠♠	AP		
Contract: 3♠X S			1. Cappelletti, strong			

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q87				
Vul: EW	♥ QJ62	♥ K5		1NT	Pass	2NT
North HCP: 15	♦ Q2	♦ K964	AP			
South HCP: 8	♣ AK105	♣ 8642				
Contract: 2N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ A8762	♠ KJ				1NT
Vul: EW	♥ 82	♥ Q7654	Pass	2♥	3♦	Pass
North HCP: 6	♦ 82	♦ AJ5	Pass	XA♠♠	AP	
South HCP: 15	♣ Q765	♣ KJ2				
Contract: 3♦X E						

Board: 96

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 4♥ N

North:

♠ KQ9

♥ KQ

♦ 109742

♣ AJ7

South:

♠ 103

♥ AJ7632

♦ QJ

♣ 1085

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

South hands (Practice Page)

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

Board: 91 ♠ 984 The opponents are silent.
Dealer: S ♥ A654
Vul: Both ♦ AJ You bid first.
HCP: 15 ♣ AQ109

Board: 92 ♠ K97 The opponents are silent.
Dealer: N ♥ J
Vul: None ♦ J843 Partner bids first.
HCP: 7 ♣ Q9865

Board: 93 ♠ AQJ96 East Doubles Pass if possible.
Dealer: S ♥ KJ5 West Bids XA♠♠ if possible.
Vul: NS ♦ A84
HCP: 15 ♣ 107 You bid first.

Board: 94 ♠ Q87 The opponents are silent.
Dealer: N ♥ K5
Vul: EW ♦ K964 Partner bids first.
HCP: 8 ♣ 8642

Board: 95 ♠ KJ East Bids 3♦ if possible.
Dealer: S ♥ Q7654
Vul: EW ♦ AJ5 You bid first.
HCP: 15 ♣ KJ2

Board: 96 ♠ 103 The opponents are silent.
Dealer: N ♥ AJ7632
Vul: Both ♦ QJ Partner bids first.
HCP: 8 ♣ 1085

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 984				1NT
Vul: Both	♥ 83	♥ A654	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ KQ974	♦ AJ	Pass	3♦	Pass	3NT
South HCP: 15	♣ 74	♣ AQ109	AP			
Contract: 3N S			1. Stayman			

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K97				
Vul: None	♥ 9842	♥ J		1NT	AP	
North HCP: 15	♦ AKQ2	♦ J843				
South HCP: 7	♣ KJ2	♣ Q9865				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AQJ96				1NT
Vul: NS	♥ 843	♥ KJ5	Pass	Pass	X ¹	2♠
North HCP: 5	♦ 7652	♦ A84	Pass	3♠	Pass	Pass
South HCP: 15	♣ Q85	♣ 107	XA♠♠	AP		
Contract: 3♠X S			1. Cappelletti, strong			

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q87				
Vul: EW	♥ QJ62	♥ K5		1NT	Pass	2NT
North HCP: 15	♦ Q2	♦ K964	AP			
South HCP: 8	♣ AK105	♣ 8642				
Contract: 2N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ A8762	♠ KJ				1NT
Vul: EW	♥ 82	♥ Q7654	Pass	2♥	3♦	Pass
North HCP: 6	♦ 82	♦ AJ5	Pass	XA♠♠	AP	
South HCP: 15	♣ Q765	♣ KJ2				
Contract: 3♦X E						

Board: 96

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 4♥ N

North:

♠ KQ9

♥ KQ

♦ 109742

♣ AJ7

South:

♠ 103

♥ AJ7632

♦ QJ

♣ 1085

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

North hands (Practice Page)

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

Board: 97	♠ J8	The opponents are silent.
Dealer: S	♥ AJ63	
Vul: Both	♦ 42	Partner bids first.
HCP: 10	♣ A10843	

Board: 98	♠ A53	The opponents are silent.
Dealer: N	♥ K973	
Vul: EW	♦ KJ87	You bid first.
HCP: 15	♣ A4	

Board: 99	♠ AJ976	The opponents are silent.
Dealer: S	♥ 10732	
Vul: Both	♦ A6	Partner bids first.
HCP: 9	♣ 73	

Board: 100	♠ Q9	West Doubles 7♠ if possible.
Dealer: N	♥ AKQ104	
Vul: EW	♦ 107	You bid first.
HCP: 15	♣ A865	

Board: 101	♠ QJ75	The opponents are silent.
Dealer: S	♥ J75	
Vul: NS	♦ K96	Partner bids first.
HCP: 11	♣ A63	

Board: 102	♠ KQ76	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ AK106	You bid first.
HCP: 15	♣ K76	

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

Board: 97
Dealer: S
Vul: Both
North HCP: 10
South HCP: 15
Contract: 4♥ N

North:
♠ J8
♥ AJ63
♦ 42
♣ A10843

South:
♠ AQ2
♥ K9754
♦ Q65
♣ KJ

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

Board: 98
Dealer: N
Vul: EW
North HCP: 15
South HCP: 10
Contract: 4♠ N

North:
♠ A53
♥ K973
♦ KJ87
♣ A4

South:
♠ KQ1087
♥ J
♦ Q10432
♣ Q9

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

Board: 99
Dealer: S
Vul: Both
North HCP: 9
South HCP: 15
Contract: 3♠ N

North:
♠ AJ976
♥ 10732
♦ A6
♣ 73

South:
♠ K2
♥ AQ9
♦ K9543
♣ K105

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

Board: 100
Dealer: N
Vul: EW
North HCP: 15
South HCP: 15
Contract: 7♠X N

North:
♠ Q9
♥ AKQ104
♦ 107
♣ A865

South:
♠ AKJ1076
♥ 5
♦ AQJ82
♣ 10

West	North	East	South
	1NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♠	Pass	7♠
X	AP		
1. Texas			
2. Blackwood 1430, for ♠			

Board: 101
Dealer: S
Vul: NS
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ QJ75
♥ J75
♦ K96
♣ A63

South:
♠ K96
♥ AK
♦ J1075
♣ KJ54

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

Board: 102

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ KQ76

♥ 74

♦ AK106

♣ K76

South:

♠ 102

♥ A532

♦ Q85

♣ Q1098

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

1. Stayman

South hands (Practice Page)

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

Board: 97	♠ AQ2	The opponents are silent.
Dealer: S	♥ K9754	
Vul: Both	♦ Q65	You bid first.
HCP: 15	♣ KJ	
Board: 98	♠ KQ1087	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ Q10432	Partner bids first.
HCP: 10	♣ Q9	
Board: 99	♠ K2	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: Both	♦ K9543	You bid first.
HCP: 15	♣ K105	
Board: 100	♠ AKJ1076	West Doubles 7♠ if possible.
Dealer: N	♥ 5	
Vul: EW	♦ AQJ82	Partner bids first.
HCP: 15	♣ 10	
Board: 101	♠ K96	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ J1075	You bid first.
HCP: 15	♣ KJ54	
Board: 102	♠ 102	The opponents are silent.
Dealer: N	♥ A532	
Vul: Both	♦ Q85	Partner bids first.
HCP: 8	♣ Q1098	

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

Board: 97
Dealer: S
Vul: Both
North HCP: 10
South HCP: 15
Contract: 4♥ N

North:
♠ J8
♥ AJ63
♦ 42
♣ A10843

South:
♠ AQ2
♥ K9754
♦ Q65
♣ KJ

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

Board: 98
Dealer: N
Vul: EW
North HCP: 15
South HCP: 10
Contract: 4♠ N

North:
♠ A53
♥ K973
♦ KJ87
♣ A4

South:
♠ KQ1087
♥ J
♦ Q10432
♣ Q9

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

Board: 99
Dealer: S
Vul: Both
North HCP: 9
South HCP: 15
Contract: 3♠ N

North:
♠ AJ976
♥ 10732
♦ A6
♣ 73

South:
♠ K2
♥ AQ9
♦ K9543
♣ K105

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

Board: 100
Dealer: N
Vul: EW
North HCP: 15
South HCP: 15
Contract: 7♠X N

North:
♠ Q9
♥ AKQ104
♦ 107
♣ A865

South:
♠ AKJ1076
♥ 5
♦ AQJ82
♣ 10

West	North	East	South
	1NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♠	Pass	7♠
X	AP		
1. Texas			
2. Blackwood 1430, for ♠			

Board: 101
Dealer: S
Vul: NS
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ QJ75
♥ J75
♦ K96
♣ A63

South:
♠ K96
♥ AK
♦ J1075
♣ KJ54

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

Board: 102

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ KQ76

♥ 74

♦ AK106

♣ K76

South:

♠ 102

♥ A532

♦ Q85

♣ Q1098

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

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

Pass	2♠	Pass	2NT
------	----	------	-----

AP

1. Stayman

North hands (Practice Page)

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

Board: 103
Dealer: S
Vul: NS
HCP: 3

♠ Q
♥ J76543
♦ 1093
♣ 1064

East Bids 2♥ if possible.
West Bids 2♠ if possible.
West Bids 3♠ if possible.

Partner bids first.

Board: 104
Dealer: N
Vul: EW
HCP: 15

♠ AKQ86
♥ Q10
♦ A1074
♣ 52

The opponents are silent.

You bid first.

Board: 105
Dealer: S
Vul: None
HCP: 9

♠ K86
♥ 73
♦ 9862
♣ AQ52

The opponents are silent.

Partner bids first.

Board: 106
Dealer: N
Vul: NS
HCP: 15

♠ A9
♥ K432
♦ Q86
♣ AQ87

The opponents are silent.

You bid first.

Board: 107
Dealer: S
Vul: EW
HCP: 11

♠ A654
♥ QJ
♦ A963
♣ 942

The opponents are silent.

Partner bids first.

Board: 108
Dealer: N
Vul: NS
HCP: 15

♠ A732
♥ AQ10
♦ Q7
♣ K1072

East Bids 2♠ if possible.

You bid first.

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

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A762				1NT
Vul: NS	♥ J76543	♥ 98	Pass	2♦	2♥ ¹	Pass
North HCP: 3	♦ 1093	♦ A6	2♠	3♥	Pass	Pass
South HCP: 15	♣ 1064	♣ AK987	3♠	AP		
Contract: 3♠ W			1. Michaels Cuebid			

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AKQ86	♠ 10542		1NT	Pass	2♣ ¹
Vul: EW	♥ Q10	♥ K98	Pass	3♦ ²	Pass	3♠
North HCP: 15	♦ A1074	♦ J53	AP			
South HCP: 8	♣ 52	♣ A98	1. Stayman			
Contract: 3♠ S			2. artificial			

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ Q93				1NT
Vul: None	♥ 73	♥ AQ102				
North HCP: 9	♦ 9862	♦ AK3	Pass	2NT	AP	
South HCP: 15	♣ AQ52	♣ 874				
Contract: 2N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQ1075				
Vul: NS	♥ K432	♥ 1095		1NT	Pass	2♥
North HCP: 15	♦ Q86	♦ 109	Pass	2♠	AP	
South HCP: 5	♣ AQ87	♣ 652				
Contract: 2♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ A654	♠ KQJ2				1NT
Vul: EW	♥ QJ	♥ K973	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ A963	♦ J72	Pass	3NT	Pass	4♠
South HCP: 15	♣ 942	♣ AJ	AP			
Contract: 4♠ S			1. Stayman			

Board: 108

Dealer: N

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ A732

♥ AQ10

♦ Q7

♣ K1072

South:

♠ 5

♥ K9832

♦ K84

♣ A964

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	2♠	3♣
------	----	----	----

Pass	3♥	Pass	3NT
------	----	------	-----

Pass	4♥	AP	
------	----	----	--

South hands (Practice Page)

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

Board: 103
Dealer: S
Vul: NS
HCP: 15

♠ A762
♥ 98
♦ A6
♣ AK987

East Bids 2♥ if possible.
West Bids 2♠ if possible.
West Bids 3♠ if possible.

You bid first.

Board: 104
Dealer: N
Vul: EW
HCP: 8

♠ 10542
♥ K98
♦ J53
♣ A98

The opponents are silent.

Partner bids first.

Board: 105
Dealer: S
Vul: None
HCP: 15

♠ Q93
♥ AQ102
♦ AK3
♣ 874

The opponents are silent.

You bid first.

Board: 106
Dealer: N
Vul: NS
HCP: 5

♠ KQ1075
♥ 1095
♦ 109
♣ 652

The opponents are silent.

Partner bids first.

Board: 107
Dealer: S
Vul: EW
HCP: 15

♠ KQJ2
♥ K973
♦ J72
♣ AJ

The opponents are silent.

You bid first.

Board: 108
Dealer: N
Vul: NS
HCP: 10

♠ 5
♥ K9832
♦ K84
♣ A964

East Bids 2♠ if possible.

Partner bids first.

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

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A762				1NT
Vul: NS	♥ J76543	♥ 98	Pass	2♦	2♥ ¹	Pass
North HCP: 3	♦ 1093	♦ A6	2♠	3♥	Pass	Pass
South HCP: 15	♣ 1064	♣ AK987	3♠	AP		
Contract: 3♠ W			1. Michaels Cuebid			

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AKQ86	♠ 10542		1NT	Pass	2♣ ¹
Vul: EW	♥ Q10	♥ K98	Pass	3♦ ²	Pass	3♠
North HCP: 15	♦ A1074	♦ J53	AP			
South HCP: 8	♣ 52	♣ A98	1. Stayman			
Contract: 3♠ S			2. artificial			

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ Q93				1NT
Vul: None	♥ 73	♥ AQ102				
North HCP: 9	♦ 9862	♦ AK3	Pass	2NT	AP	
South HCP: 15	♣ AQ52	♣ 874				
Contract: 2N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQ1075				
Vul: NS	♥ K432	♥ 1095		1NT	Pass	2♥
North HCP: 15	♦ Q86	♦ 109	Pass	2♠	AP	
South HCP: 5	♣ AQ87	♣ 652				
Contract: 2♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ A654	♠ KQJ2				1NT
Vul: EW	♥ QJ	♥ K973	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ A963	♦ J72	Pass	3NT	Pass	4♠
South HCP: 15	♣ 942	♣ AJ	AP			
Contract: 4♠ S			1. Stayman			

Board: 108

Dealer: N

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ A732

♥ AQ10

♦ Q7

♣ K1072

South:

♠ 5

♥ K9832

♦ K84

♣ A964

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	2♠	3♣
------	----	----	----

Pass	3♥	Pass	3NT
------	----	------	-----

Pass	4♥	AP	
------	----	----	--

North hands (Practice Page)

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

Board: 109	♠ 65	The opponents are silent.
Dealer: S	♥ 10864	
Vul: Both	♦ 52	Partner bids first.
HCP: 1	♣ J10653	

Board: 110	♠ 752	The opponents are silent.
Dealer: N	♥ KJ986	
Vul: Both	♦ A7	You bid first.
HCP: 15	♣ AK3	

Board: 111	♠ A93	The opponents are silent.
Dealer: S	♥ 842	
Vul: None	♦ 1076	Partner bids first.
HCP: 13	♣ AKQ4	

Board: 112	♠ J95	The opponents are silent.
Dealer: N	♥ AK74	
Vul: EW	♦ QJ	You bid first.
HCP: 15	♣ A1042	

Board: 113	♠ 9762	The opponents are silent.
Dealer: S	♥ A954	
Vul: Both	♦ 8762	Partner bids first.
HCP: 4	♣ 8	

Board: 114	♠ KQ87	East Doubles 2♥ if possible.
Dealer: N	♥ A3	West Bids 3♣ if possible.
Vul: NS	♦ AJ74	
HCP: 15	♣ J105	You bid first.

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

Board: 109

Dealer: S

Vul: Both

North HCP: 1

South HCP: 15

Contract: 1N S

North:

♠ 65

♥ 10864

♦ 52

♣ J10653

South:

♠ K98

♥ J7

♦ AK10

♣ A9872

West	North	East	South
			1NT

AP

Board: 110

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♥ S

North:

♠ 752

♥ KJ986

♦ A7

♣ AK3

South:

♠ J1086

♥ A5

♦ KJ43

♣ 1092

West	North	East	South
	1NT	Pass	2♣ ¹

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

AP

1. Stayman

2. artificial

Board: 111

Dealer: S

Vul: None

North HCP: 13

South HCP: 15

Contract: 3N S

North:

♠ A93

♥ 842

♦ 1076

♣ AKQ4

South:

♠ K72

♥ AQJ

♦ AJ53

♣ 975

West	North	East	South
			1NT

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

Board: 112

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ J95

♥ AK74

♦ QJ

♣ A1042

South:

♠ Q

♥ Q102

♦ A96432

♣ Q83

West	North	East	South
	1NT	Pass	3NT

AP

Board: 113

Dealer: S

Vul: Both

North HCP: 4

South HCP: 15

Contract: 1N S

North:

♠ 9762

♥ A954

♦ 8762

♣ 8

South:

♠ Q10

♥ QJ7

♦ QJ10

♣ AK1052

West	North	East	South
			1NT

AP

Board: 114

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 3♣X W

North:

♠ KQ87

♥ A3

♦ AJ74

♣ J105

South:

♠ 1063

♥ KJ1094

♦ Q65

♣ Q2

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	X	Pass
------	----	---	------

3♣	Pass	Pass	XA♠♠
----	------	------	------

AP

South hands (Practice Page)

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

Board: 109 ♠ K98
Dealer: S ♥ J7
Vul: Both ♦ AK10
HCP: 15 ♣ A9872

The opponents are silent.

You bid first.

Board: 110 ♠ J1086
Dealer: N ♥ A5
Vul: Both ♦ KJ43
HCP: 9 ♣ 1092

The opponents are silent.

Partner bids first.

Board: 111 ♠ K72
Dealer: S ♥ AQJ
Vul: None ♦ AJ53
HCP: 15 ♣ 975

The opponents are silent.

You bid first.

Board: 112 ♠ Q
Dealer: N ♥ Q102
Vul: EW ♦ A96432
HCP: 10 ♣ Q83

The opponents are silent.

Partner bids first.

Board: 113 ♠ Q10
Dealer: S ♥ QJ7
Vul: Both ♦ QJ10
HCP: 15 ♣ AK1052

The opponents are silent.

You bid first.

Board: 114 ♠ 1063
Dealer: N ♥ KJ1094
Vul: NS ♦ Q65
HCP: 8 ♣ Q2

East Doubles 2♥ if possible.

West Bids 3♣ if possible.

Partner bids first.

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

Board: 109

Dealer: S

Vul: Both

North HCP: 1

South HCP: 15

Contract: 1N S

North:

♠ 65

♥ 10864

♦ 52

♣ J10653

South:

♠ K98

♥ J7

♦ AK10

♣ A9872

West	North	East	South
			1NT

AP

Board: 110

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♥ S

North:

♠ 752

♥ KJ986

♦ A7

♣ AK3

South:

♠ J1086

♥ A5

♦ KJ43

♣ 1092

West	North	East	South
	1NT	Pass	2♣ ¹

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

AP

1. Stayman

2. artificial

Board: 111

Dealer: S

Vul: None

North HCP: 13

South HCP: 15

Contract: 3N S

North:

♠ A93

♥ 842

♦ 1076

♣ AKQ4

South:

♠ K72

♥ AQJ

♦ AJ53

♣ 975

West	North	East	South
			1NT

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

Board: 112

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 3N N

North:

♠ J95

♥ AK74

♦ QJ

♣ A1042

South:

♠ Q

♥ Q102

♦ A96432

♣ Q83

West	North	East	South
	1NT	Pass	3NT

AP

Board: 113

Dealer: S

Vul: Both

North HCP: 4

South HCP: 15

Contract: 1N S

North:

♠ 9762

♥ A954

♦ 8762

♣ 8

South:

♠ Q10

♥ QJ7

♦ QJ10

♣ AK1052

West	North	East	South
			1NT

AP

Board: 114

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 3♣X W

North:

♠ KQ87

♥ A3

♦ AJ74

♣ J105

South:

♠ 1063

♥ KJ1094

♦ Q65

♣ Q2

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

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	X	Pass
------	----	---	------

3♣	Pass	Pass	XA♠♠
----	------	------	------

AP

North hands (Practice Page)

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

Board: 115 ♠ K10832
Dealer: S ♥ K
Vul: NS ♦ 865
HCP: 12 ♣ KQJ6

The opponents are silent.

Partner bids first.

Board: 116 ♠ J97
Dealer: N ♥ 42
Vul: Both ♦ AK982
HCP: 15 ♣ AK4

The opponents are silent.

You bid first.

Board: 117 ♠ J109754
Dealer: S ♥ K953
Vul: None ♦ 8
HCP: 7 ♣ K8

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

Partner bids first.

Board: 118 ♠ KJ3
Dealer: N ♥ 973
Vul: Both ♦ AK642
HCP: 15 ♣ A6

The opponents are silent.

You bid first.

Board: 119 ♠ J96
Dealer: S ♥ Q32
Vul: None ♦ AQ9762
HCP: 9 ♣ 10

The opponents are silent.

Partner bids first.

Board: 120 ♠ AQ7
Dealer: N ♥ QJ10
Vul: NS ♦ KQ7
HCP: 15 ♣ J984

West Bids 2♥ if possible.
East Bids 2♠ if possible.
East Bids 4♠ if possible.

You bid first.

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K10832	♠ A4				1NT
Vul: NS	♥ K	♥ A9862	Pass	2♥	Pass	2♠
North HCP: 12	♦ 865	♦ AK43	Pass	3♣	Pass	3♥
South HCP: 15	♣ KQJ6	♣ 102	Pass	3NT	AP	
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ K105				
Vul: Both	♥ 42	♥ AK5		1NT	Pass	3NT
North HCP: 15	♦ AK982	♦ Q1074	AP			
South HCP: 12	♣ AK4	♣ 1076				
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ J109754	♠ 82				1NT
Vul: None	♥ K953	♥ AQJ10	2♠ ¹	Pass	2NT	Pass
North HCP: 7	♦ 8	♦ A103	3♦	AP		
South HCP: 15	♣ K8	♣ A765				
Contract: 3♦ W						

1. Cappelletti, 5M-4m

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 10987				
Vul: Both	♥ 973	♥ J2		1NT	AP	
North HCP: 15	♦ AK642	♦ Q953				
South HCP: 6	♣ A6	♣ QJ10				
Contract: 1N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ A87				1NT
Vul: None	♥ Q32	♥ K54	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9	♦ AQ9762	♦ K10	AP			
South HCP: 15	♣ 10	♣ AJ984				
Contract: 3♦ S						

1. Minor Suit Transfers after 1NT
2. automat

Board: 120

Dealer: N

Vul: NS

North HCP: 15

South HCP: 10

Contract: 5♥ N

North:

♠ AQ7

♥ QJ10

♦ KQ7

♣ J984

South:

♠ K

♥ K98763

♦ 964

♣ A102

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

	1NT	Pass	2♦
--	-----	------	----

2♥ ¹	X	2♠	3♠ ²
-----------------	---	----	-----------------

Pass	4♥	4♠	5♥
------	----	----	----

AP

1. Michaels Cuebid

2. artificial

South hands (Practice Page)

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

Board: 115	♠ A4	The opponents are silent.
Dealer: S	♥ A9862	
Vul: NS	♦ AK43	You bid first.
HCP: 15	♣ 102	

Board: 116	♠ K105	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ Q1074	Partner bids first.
HCP: 12	♣ 1076	

Board: 117	♠ 82	West Bids 2♠ if possible.
Dealer: S	♥ AQJ10	East Bids 2NT if possible.
Vul: None	♦ A103	West Bids 3♦ if possible.
HCP: 15	♣ A765	You bid first.

Board: 118	♠ 10987	The opponents are silent.
Dealer: N	♥ J2	
Vul: Both	♦ Q953	Partner bids first.
HCP: 6	♣ QJ10	

Board: 119	♠ A87	The opponents are silent.
Dealer: S	♥ K54	
Vul: None	♦ K10	You bid first.
HCP: 15	♣ AJ984	

Board: 120	♠ K	West Bids 2♥ if possible.
Dealer: N	♥ K98763	East Bids 2♠ if possible.
Vul: NS	♦ 964	East Bids 4♠ if possible.
HCP: 10	♣ A102	Partner bids first.

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K10832	♠ A4				1NT
Vul: NS	♥ K	♥ A9862	Pass	2♥	Pass	2♠
North HCP: 12	♦ 865	♦ AK43	Pass	3♣	Pass	3♥
South HCP: 15	♣ KQJ6	♣ 102	Pass	3NT	AP	
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ K105				
Vul: Both	♥ 42	♥ AK5		1NT	Pass	3NT
North HCP: 15	♦ AK982	♦ Q1074	AP			
South HCP: 12	♣ AK4	♣ 1076				
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ J109754	♠ 82				1NT
Vul: None	♥ K953	♥ AQJ10	2♠ ¹	Pass	2NT	Pass
North HCP: 7	♦ 8	♦ A103	3♦	AP		
South HCP: 15	♣ K8	♣ A765				
Contract: 3♦ W						

1. Cappelletti, 5M-4m

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 10987				
Vul: Both	♥ 973	♥ J2		1NT	AP	
North HCP: 15	♦ AK642	♦ Q953				
South HCP: 6	♣ A6	♣ QJ10				
Contract: 1N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ A87				1NT
Vul: None	♥ Q32	♥ K54	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9	♦ AQ9762	♦ K10	AP			
South HCP: 15	♣ 10	♣ AJ984				
Contract: 3♦ S						

1. Minor Suit Transfers after 1NT
2. automat

Board: 120

Dealer: N

Vul: NS

North HCP: 15

South HCP: 10

Contract: 5♥ N

North:

♠ AQ7

♥ QJ10

♦ KQ7

♣ J984

South:

♠ K

♥ K98763

♦ 964

♣ A102

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

	1NT	Pass	2♦
--	-----	------	----

2♥ ¹	X	2♠	3♠ ²
-----------------	---	----	-----------------

Pass	4♥	4♠	5♥
------	----	----	----

AP

1. Michaels Cuebid

2. artificial

North hands (Practice Page)

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

Board: 121	♠ Q62	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: NS	♦ Q6432	Partner bids first.
HCP: 10	♣ 3	

Board: 122	♠ QJ	East Doubles 1NT if possible.
Dealer: N	♥ Q64	West Doubles 4♥ if possible.
Vul: Both	♦ AQJ105	West Doubles 4♠ if possible.
HCP: 15	♣ K87	You bid first.

Board: 123	♠ A6	The opponents are silent.
Dealer: S	♥ 92	
Vul: NS	♦ Q8732	Partner bids first.
HCP: 11	♣ AJ53	

Board: 124	♠ Q1092	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ AK	You bid first.
HCP: 15	♣ AJ432	

Board: 125	♠ 8752	The opponents are silent.
Dealer: S	♥ J53	
Vul: Both	♦ 54	Partner bids first.
HCP: 1	♣ 9754	

Board: 126	♠ KJ2	East Doubles 2♠ if possible.
Dealer: N	♥ Q108	West Bids 3♣ if possible.
Vul: NS	♦ KQ86	
HCP: 15	♣ A72	You bid first.

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ AK9				1NT
Vul: NS	♥ AQ82	♥ 654	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ Q6432	♦ KJ109	Pass	3NT	AP	
South HCP: 15	♣ 3	♣ A42				
Contract: 3N S						1. Stayman

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 10985432		1NT	X ¹	4♥ ²
Vul: Both	♥ Q64	♥ 10	X	Pass ³	Pass	4♠
North HCP: 15	♦ AQJ105	♦ 74	X	AP		
South HCP: 0	♣ K87	♣ 532				
Contract: 4♠X S						1. Cappelletti, strong
						2. Texas
						3. denies a ♥ stopper

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ QJ943				1NT
Vul: NS	♥ 92	♥ A5				
North HCP: 11	♦ Q8732	♦ K96	Pass	3NT	AP	
South HCP: 15	♣ AJ53	♣ KQ10				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ 85		1NT	Pass	3♣ ¹
Vul: NS	♥ J8	♥ Q97	Pass	3♦ ²	AP	
North HCP: 15	♦ AK	♦ QJ10872				
South HCP: 8	♣ AJ432	♣ K5				
Contract: 3♦ N						1. Minor Suit Transfers after 1NT
						2. automat

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 8752	♠ QJ				1NT
Vul: Both	♥ J53	♥ K109				
North HCP: 1	♦ 54	♦ AQ1092	AP			
South HCP: 15	♣ 9754	♣ QJ10				
Contract: 1N S						

Board: 126

Dealer: N

Vul: NS

North HCP: 15

South HCP: 3

Contract: 3♠ N

North:

♠ KJ2

♥ Q108

♦ KQ86

♣ A72

South:

♠ Q87543

♥ J953

♦ 3

♣ 43

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

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

AP

South hands (Practice Page)

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

Board: 121	♠ AK9	The opponents are silent.
Dealer: S	♥ 654	
Vul: NS	♦ KJ109	You bid first.
HCP: 15	♣ A42	
Board: 122	♠ 10985432	East Doubles 1NT if possible.
Dealer: N	♥ 10	West Doubles 4♥ if possible.
Vul: Both	♦ 74	West Doubles 4♠ if possible.
HCP: 0	♣ 532	Partner bids first.
Board: 123	♠ QJ943	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ K96	You bid first.
HCP: 15	♣ KQ10	
Board: 124	♠ 85	The opponents are silent.
Dealer: N	♥ Q97	
Vul: NS	♦ QJ10872	Partner bids first.
HCP: 8	♣ K5	
Board: 125	♠ QJ	The opponents are silent.
Dealer: S	♥ K109	
Vul: Both	♦ AQ1092	You bid first.
HCP: 15	♣ QJ10	
Board: 126	♠ Q87543	East Doubles 2♠ if possible.
Dealer: N	♥ J953	West Bids 3♣ if possible.
Vul: NS	♦ 3	
HCP: 3	♣ 43	Partner bids first.

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ AK9				1NT
Vul: NS	♥ AQ82	♥ 654	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ Q6432	♦ KJ109	Pass	3NT	AP	
South HCP: 15	♣ 3	♣ A42				
Contract: 3N S						1. Stayman

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 10985432		1NT	X ¹	4♥ ²
Vul: Both	♥ Q64	♥ 10	X	Pass ³	Pass	4♠
North HCP: 15	♦ AQJ105	♦ 74	X	AP		
South HCP: 0	♣ K87	♣ 532				
Contract: 4♠X S						1. Cappelletti, strong
						2. Texas
						3. denies a ♥ stopper

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ QJ943				1NT
Vul: NS	♥ 92	♥ A5				
North HCP: 11	♦ Q8732	♦ K96	Pass	3NT	AP	
South HCP: 15	♣ AJ53	♣ KQ10				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ 85		1NT	Pass	3♣ ¹
Vul: NS	♥ J8	♥ Q97	Pass	3♦ ²	AP	
North HCP: 15	♦ AK	♦ QJ10872				
South HCP: 8	♣ AJ432	♣ K5				
Contract: 3♦ N						1. Minor Suit Transfers after 1NT
						2. automat

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 8752	♠ QJ				1NT
Vul: Both	♥ J53	♥ K109				
North HCP: 1	♦ 54	♦ AQ1092	AP			
South HCP: 15	♣ 9754	♣ QJ10				
Contract: 1N S						

Board: 126

Dealer: N

Vul: NS

North HCP: 15

South HCP: 3

Contract: 3♠ N

North:

♠ KJ2

♥ Q108

♦ KQ86

♣ A72

South:

♠ Q87543

♥ J953

♦ 3

♣ 43

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

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	X	Pass
------	----	---	------

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

AP

North hands (Practice Page)

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

Board: 127 ♠ 642

Dealer: S ♥ 8653

Vul: None ♦ AJ42

HCP: 9 ♣ A2

West Bids 2♣ if possible.

Partner bids first.

Board: 128 ♠ K7

Dealer: N ♥ K103

Vul: EW ♦ AK63

HCP: 15 ♣ Q876

The opponents are silent.

You bid first.

Board: 129 ♠ AQJ1042

Dealer: S ♥ 83

Vul: Both ♦ 876

HCP: 11 ♣ A5

The opponents are silent.

Partner bids first.

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

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AKQJ9				1NT
Vul: None	♥ 8653	♥ QJ7	2♣ ¹	X ²	Pass	2♠
North HCP: 9	♦ AJ42	♦ 763	Pass	2NT	AP	
South HCP: 15	♣ A2	♣ Q5	1. Cappelletti, any 6+suit			
Contract: 2N S			2. Stayman			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J1085				
Vul: EW	♥ K103	♥ 854		1NT	AP	
North HCP: 15	♦ AK63	♦ 752				
South HCP: 5	♣ Q876	♣ KJ5				
Contract: 1N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AQJ1042	♠ K5				1NT
Vul: Both	♥ 83	♥ 9754	Pass	2♥	Pass	2♠
North HCP: 11	♦ 876	♦ AKQ	Pass	4♠	AP	
South HCP: 15	♣ A5	♣ QJ103				
Contract: 4♠ S						

South hands (Practice Page)

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

Board: 127 ♠ AKQJ9
Dealer: S ♥ QJ7
Vul: None ♦ 763
HCP: 15 ♣ Q5

West Bids 2♣ if possible.

You bid first.

Board: 128 ♠ J1085
Dealer: N ♥ 854
Vul: EW ♦ 752
HCP: 5 ♣ KJ5

The opponents are silent.

Partner bids first.

Board: 129 ♠ K5
Dealer: S ♥ 9754
Vul: Both ♦ AKQ
HCP: 15 ♣ QJ103

The opponents are silent.

You bid first.

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

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AKQJ9				1NT
Vul: None	♥ 8653	♥ QJ7	2♣ ¹	X ²	Pass	2♠
North HCP: 9	♦ AJ42	♦ 763	Pass	2NT	AP	
South HCP: 15	♣ A2	♣ Q5	1. Cappelletti, any 6+suit			
Contract: 2N S			2. Stayman			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J1085				
Vul: EW	♥ K103	♥ 854		1NT	AP	
North HCP: 15	♦ AK63	♦ 752				
South HCP: 5	♣ Q876	♣ KJ5				
Contract: 1N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AQJ1042	♠ K5				1NT
Vul: Both	♥ 83	♥ 9754	Pass	2♥	Pass	2♠
North HCP: 11	♦ 876	♦ AKQ	Pass	4♠	AP	
South HCP: 15	♣ A5	♣ QJ103				
Contract: 4♠ S						