

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

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

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

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

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<b>Board: 5</b>	♠ A9853	LHO opens the bidding 1NT.
Dealer: East	♥ A2	Partner bids next.
Vul: Both	♦ KJ96	
HCP: 12+1	♣ T7	

## Both hands (Answers Page)

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

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

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

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

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

1. Cappelletti, 5M-4m

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

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

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

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

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<b>Board: 5</b>	♠ QJ2	RHO opens the bidding 1NT.
Dealer: East	♥ KT865	You bid next.
Vul: Both	♦ T85	
HCP: 10+1	♣ A4	

## Both hands (Answers Page)

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

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

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

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

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

1. Cappelletti, 5M-4m

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

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 2

South HCP: 16

Contract: 1NT South

North:

♠ 8754

♥ 872

♦ Q8

♣ T852

South:

♠ KJ9

♥ AK96

♦ 75

♣ KQ94

W      N      E      S

1NT

All Pass

### Board: 7

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ AJT

♥ QJ74

♦ A953

♣ A7

South:

♠ K98

♥ T93

♦ 762

♣ 5432

W      N      E      S

1NT All Pass

### Board: 8

Dealer: West

Vul: E-W

North HCP: 11

South HCP: 12+1

Contract: 3♠ South

North:

♠ AT5

♥ T32

♦ JT9

♣ KQJ5

South:

♠ KQJ98

♥ KQJ7

♦ 42

♣ T8

W      N      E      S

1NT Pass Pass 2♦<sup>1</sup>

X 2NT<sup>2</sup> Pass 3♣<sup>3</sup>

Pass 3♥ Pass 3♠

All Pass

1. Cappelletti, both majors

2. artificial

3. artificial

### Board: 9

Dealer: East

Vul: Both

North HCP: 12+2

South HCP: 8+1

Contract: 2♥ North

North:

♠ A

♥ KQJ42

♦ QT762

♣ 74

South:

♠ K9753

♥ T9

♦ AJ8

♣ T86

W      N      E      S

1NT Pass

Pass 2♥<sup>1</sup> All Pass

1. Cappelletti, 5M-4m

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

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 2

South HCP: 16

Contract: 1NT South

North:

♠ 8754

♥ 872

♦ Q8

♣ T852

South:

♠ KJ9

♥ AK96

♦ 75

♣ KQ94

W N E S

1NT

All Pass

### Board: 7

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 3

Contract: 1NT North

North:

♠ AJT

♥ QJ74

♦ A953

♣ A7

South:

♠ K98

♥ T93

♦ 762

♣ 5432

W N E S

1NT All Pass

### Board: 8

Dealer: West

Vul: E-W

North HCP: 11

South HCP: 12+1

Contract: 3♠ South

North:

♠ AT5

♥ T32

♦ JT9

♣ KQJ5

South:

♠ KQJ98

♥ KQJ7

♦ 42

♣ T8

W N E S

1NT Pass Pass 2♦<sup>1</sup>

X 2NT<sup>2</sup> Pass 3♣<sup>3</sup>

Pass 3♥ Pass 3♠

All Pass

1. Cappelletti, both majors

2. artificial

3. artificial

### Board: 9

Dealer: East

Vul: Both

North HCP: 12+2

South HCP: 8+1

Contract: 2♥ North

North:

♠ A

♥ KQJ42

♦ QT762

♣ 74

South:

♠ K9753

♥ T9

♦ AJ8

♣ T86

W N E S

1NT Pass

Pass 2♥<sup>1</sup> All Pass

1. Cappelletti, 5M-4m



<b>Board: 10</b>	♠ Q754	Partner bids first.
Dealer: South	♥ 983	The opponents are silent.
Vul: Both	♦ 752	
HCP: 6	♣ A74	

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<b>Board: 11</b>	♠ K32	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ AKQ4	
HCP: 16	♣ K742	

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<b>Board: 12</b>	♠ KJ86	Partner bids first.
Dealer: South	♥ J876	The opponents are silent.
Vul: N-S	♦ JT5	
HCP: 6	♣ 73	

---

<b>Board: 13</b>	♠ AJ9	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ T7542	
HCP: 17+1	♣ AQ9	

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<b>Board: 14</b>	♠ A5	RHO opens the bidding 1NT.
Dealer: West	♥ 2	You bid next.
Vul: Both	♦ 98742	
HCP: 7+2	♣ KT752	

## Both hands (Answers Page)

### Board: 10

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

### Board: 11

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

### Board: 12

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

### Board: 13

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

### Board: 14

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

1. Cappelletti, any 6+suit

2. automat

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

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

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

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

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<b>Board: 14</b>	♠ QJ2	LHO opens the bidding 1NT.
Dealer: West	♥ KJ9863	Partner bids next.
Vul: Both	♦ Q3	
HCP: 13+2	♣ A3	

## Both hands (Answers Page)

### Board: 10

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

### Board: 11

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

### Board: 12

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

### Board: 13

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

### Board: 14

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

1. Cappelletti, any 6+suit

2. automat

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

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

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

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<b>Board: 18</b>	♠ KT	RHO opens the bidding 1NT.
Dealer: West	♥ 8542	You bid next.
Vul: E-W	♦ AKQ87	
HCP: 12+1	♣ 32	

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

## Both hands (Answers Page)

### Board: 15

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6+1

Contract: 1NT North

North:

♠ Q976

♥ AKQ2

♦ KT6

♣ K5

South:

♠ T85

♥ T94

♦ AQ532

♣ 92

W N E S

1NT All Pass

### Board: 16

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 16

Contract: 1NT South

North:

♠ 975

♥ T864

♦ T5

♣ K982

South:

♠ K32

♥ KJ53

♦ AK92

♣ Q3

W N E S

1NT

All Pass

### Board: 17

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ A92

♥ AJT

♦ KT

♣ A8753

South:

♠ K85

♥ 653

♦ Q652

♣ 642

W N E S

1NT All Pass

### Board: 18

Dealer: West

Vul: E-W

North HCP: 12+1

South HCP: 11+1

Contract: 2♠ South

North:

♠ KT

♥ 8542

♦ AKQ87

♣ 32

South:

♠ QJ843

♥ AJ

♦ T2

♣ K987

W N E S

1NT Pass Pass 2♠<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 19

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A95

♥ KJ82

♦ AQ6

♣ QT3

South:

♠ KQJ7

♥ 63

♦ 5432

♣ 974

W N E S

1NT All Pass

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

---

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

---

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

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<b>Board: 18</b>	♠ QJ843	LHO opens the bidding 1NT.
Dealer: West	♥ AJ	Partner bids next.
Vul: E-W	♦ T2	
HCP: 11+1	♣ K987	

---

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

## Both hands (Answers Page)

### Board: 15

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6+1

Contract: 1NT North

North:

♠ Q976

♥ AKQ2

♦ KT6

♣ K5

South:

♠ T85

♥ T94

♦ AQ532

♣ 92

W N E S

1NT All Pass

### Board: 16

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 16

Contract: 1NT South

North:

♠ 975

♥ T864

♦ T5

♣ K982

South:

♠ K32

♥ KJ53

♦ AK92

♣ Q3

W N E S

1NT

All Pass

### Board: 17

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ A92

♥ AJT

♦ KT

♣ A8753

South:

♠ K85

♥ 653

♦ Q652

♣ 642

W N E S

1NT All Pass

### Board: 18

Dealer: West

Vul: E-W

North HCP: 12+1

South HCP: 11+1

Contract: 2♠ South

North:

♠ KT

♥ 8542

♦ AKQ87

♣ 32

South:

♠ QJ843

♥ AJ

♦ T2

♣ K987

W N E S

1NT Pass Pass 2♠<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 19

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A95

♥ KJ82

♦ AQ6

♣ QT3

South:

♠ KQJ7

♥ 63

♦ 5432

♣ 974

W N E S

1NT All Pass



<b>Board: 20</b>	♠ AQ5	LHO opens the bidding 1NT.
Dealer: East	♥ AK84	Partner bids next.
Vul: None	♦ AKJ95	
HCP: 21+1	♣ 7	

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 20

Dealer: East

Vul: None

North HCP: 21+1

South HCP: 1+1

Contract: 2 ♠ South

North:

♠ AQ5

♥ AK84

♦ AKJ95

♣ 7

South:

♠ J9872

♥ 932

♦ 42

♣ 863

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

### Board: 21

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 4+1

Contract: 1NT North

North:

♠ T6

♥ AQT5

♦ KQT3

♣ AQ9

South:

♠ 872

♥ 962

♦ A2

♣ T7543

W	N	E	S
	1NT	All Pass	

### Board: 22

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ 9

♥ K963

♦ Q9854

♣ 842

South:

♠ J873

♥ AQJ

♦ AJ73

♣ K5

W	N	E	S
			1NT
All Pass			

### Board: 23

Dealer: North

Vul: Both

North HCP: 16

South HCP: 2+1

Contract: 1NT North

North:

♠ 85

♥ AKT9

♦ Q84

♣ AK92

South:

♠ Q9

♥ 864

♦ T9732

♣ 654

W	N	E	S
	1NT	All Pass	

### Board: 24

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ K85

♥ J962

♦ 976

♣ T94

South:

♠ 93

♥ K874

♦ AQT5

♣ AQ3

W	N	E	S
			1NT
All Pass			

<b>Board: 20</b>	♠ J9872	RHO opens the bidding 1NT.
Dealer: East	♥ 932	You bid next.
Vul: None	♦ 42	
HCP: 1+1	♣ 863	

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 20

Dealer: East

Vul: None

North HCP: 21+1

South HCP: 1+1

Contract: 2 ♠ South

North:

♠ AQ5

♥ AK84

♦ AKJ95

♣ 7

South:

♠ J9872

♥ 932

♦ 42

♣ 863

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

### Board: 21

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 4+1

Contract: 1NT North

North:

♠ T6

♥ AQT5

♦ KQT3

♣ AQ9

South:

♠ 872

♥ 962

♦ A2

♣ T7543

W	N	E	S
	1NT	All Pass	

### Board: 22

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ 9

♥ K963

♦ Q9854

♣ 842

South:

♠ J873

♥ AQJ

♦ AJ73

♣ K5

W	N	E	S
			1NT
All Pass			

### Board: 23

Dealer: North

Vul: Both

North HCP: 16

South HCP: 2+1

Contract: 1NT North

North:

♠ 85

♥ AKT9

♦ Q84

♣ AK92

South:

♠ Q9

♥ 864

♦ T9732

♣ 654

W	N	E	S
	1NT	All Pass	

### Board: 24

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ K85

♥ J962

♦ 976

♣ T94

South:

♠ 93

♥ K874

♦ AQT5

♣ AQ3

W	N	E	S
			1NT
All Pass			

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

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ J4

♥ Q965

♦ AK8

♣ AQ76

South:

♠ T76

♥ T7

♦ Q632

♣ KJT4

W N E S

1NT All Pass

### Board: 26

Dealer: East

Vul: Both

North HCP: 15+1

South HCP: 7+1

Contract: 3♠ South

North:

♠ AK64

♥ KQJ42

♦ J6

♣ J9

South:

♠ JT853

♥ T9

♦ T8

♣ AQT8

W N E S

1NT Pass

Pass 2♦<sup>1</sup> X 3♠

All Pass

1. Cappelletti, both majors

### Board: 27

Dealer: East

Vul: None

North HCP: 14+3

South HCP: 6

Contract: 3♥X North

North:

♠ 7

♥ KQJT875

♦ K63

♣ KQ

South:

♠ J95

♥ A32

♦ J92

♣ 7532

W N E S

1NT Pass

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

Pass 2♥ Pass Pass

X 3♥ X All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 28

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ 76

♥ 86

♦ QT85

♣ QJT63

South:

♠ Q98

♥ JT2

♦ AKJ

♣ A752

W N E S

1NT

All Pass

### Board: 29

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ T8

♥ AK74

♦ KJ53

♣ A87

South:

♠ A42

♥ T65

♦ 942

♣ T532

W N E S

1NT All Pass

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

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ J4

♥ Q965

♦ AK8

♣ AQ76

South:

♠ T76

♥ T7

♦ Q632

♣ KJT4

W N E S

1NT All Pass

### Board: 26

Dealer: East

Vul: Both

North HCP: 15+1

South HCP: 7+1

Contract: 3♠ South

North:

♠ AK64

♥ KQJ42

♦ J6

♣ J9

South:

♠ JT853

♥ T9

♦ T8

♣ AQT8

W N E S

1NT Pass

Pass 2♦<sup>1</sup> X 3♠

All Pass

1. Cappelletti, both majors

### Board: 27

Dealer: East

Vul: None

North HCP: 14+3

South HCP: 6

Contract: 3♥X North

North:

♠ 7

♥ KQJT875

♦ K63

♣ KQ

South:

♠ J95

♥ A32

♦ J92

♣ 7532

W N E S

1NT Pass

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

Pass 2♥ Pass Pass

X 3♥ X All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 28

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ 76

♥ 86

♦ QT85

♣ QJT63

South:

♠ Q98

♥ JT2

♦ AKJ

♣ A752

W N E S

1NT

All Pass

### Board: 29

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4

Contract: 1NT North

North:

♠ T8

♥ AK74

♦ KJ53

♣ A87

South:

♠ A42

♥ T65

♦ 942

♣ T532

W N E S

1NT All Pass



<b>Board: 30</b>	♠ 653	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ KQT93	
HCP: 6+1	♣ J984	
<hr/>		
<b>Board: 31</b>	♠ AKJT	You bid first.
Dealer: North	♥ Q95	The opponents are silent.
Vul: N-S	♦ AK72	
HCP: 17	♣ 72	
<hr/>		
<b>Board: 32</b>	♠ J7	Partner bids first.
Dealer: South	♥ 9863	The opponents are silent.
Vul: Both	♦ T974	
HCP: 6	♣ KQ3	
<hr/>		
<b>Board: 33</b>	♠ AKJT42	LHO opens the bidding 1NT.
Dealer: East	♥ AK9	Partner bids next.
Vul: E-W	♦ AJ	East (LHO) bids 2♣ if possible.
HCP: 20+2	♣ T4	
<hr/>		
<b>Board: 34</b>	♠ J43	Partner bids first.
Dealer: South	♥ 7652	The opponents are silent.
Vul: Both	♦ 6	
HCP: 1+1	♣ 98652	

## Both hands (Answers Page)

### Board: 30

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 15

Contract: 1NT South

North:

♠ 653

♥ 6

♦ KQT93

♣ J984

South:

♠ AQ84

♥ A73

♦ J42

♣ A73

W	N	E	S
			1NT

All Pass

### Board: 31

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 5+1

Contract: 1NT North

North:

♠ AKJT

♥ Q95

♦ AK72

♣ 72

South:

♠ Q74

♥ 4

♦ J943

♣ Q8543

W	N	E	S
	1NT	All Pass	

### Board: 32

Dealer: South

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ J7

♥ 9863

♦ T974

♣ KQ3

South:

♠ K85

♥ AQ54

♦ J6

♣ AJT7

W	N	E	S
			1NT

All Pass

### Board: 33

Dealer: East

Vul: E-W

North HCP: 20+2

South HCP: 2

Contract: 4♠ South

North:

♠ AKJT42

♥ AK9

♦ AJ

♣ T4

South:

♠ 7653

♥ J876

♦ T765

♣ J

W	N	E	S
		1NT	Pass

Pass	X	2♣	Pass
------	---	----	------

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

All Pass

### Board: 34

Dealer: South

Vul: Both

North HCP: 1+1

South HCP: 16

Contract: 1NT South

North:

♠ J43

♥ 7652

♦ 6

♣ 98652

South:

♠ AK87

♥ 98

♦ KQ74

♣ A73

W	N	E	S
			1NT

All Pass

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 30

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 15

Contract: 1NT South

North:

♠ 653

♥ 6

♦ KQT93

♣ J984

South:

♠ AQ84

♥ A73

♦ J42

♣ A73

W	N	E	S
			1NT

All Pass

### Board: 31

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 5+1

Contract: 1NT North

North:

♠ AKJT

♥ Q95

♦ AK72

♣ 72

South:

♠ Q74

♥ 4

♦ J943

♣ Q8543

W	N	E	S
	1NT	All Pass	

### Board: 32

Dealer: South

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ J7

♥ 9863

♦ T974

♣ KQ3

South:

♠ K85

♥ AQ54

♦ J6

♣ AJT7

W	N	E	S
			1NT

All Pass

### Board: 33

Dealer: East

Vul: E-W

North HCP: 20+2

South HCP: 2

Contract: 4♠ South

North:

♠ AKJT42

♥ AK9

♦ AJ

♣ T4

South:

♠ 7653

♥ J876

♦ T765

♣ J

W	N	E	S
		1NT	Pass

Pass	X	2♣	Pass
------	---	----	------

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

All Pass

### Board: 34

Dealer: South

Vul: Both

North HCP: 1+1

South HCP: 16

Contract: 1NT South

North:

♠ J43

♥ 7652

♦ 6

♣ 98652

South:

♠ AK87

♥ 98

♦ KQ74

♣ A73

W	N	E	S
			1NT

All Pass

<b>Board: 35</b>	♠ AT9542	LHO opens the bidding 1NT.
Dealer: East	♥ 3	Partner bids next.
Vul: None	♦ A76	
HCP: 16+2	♣ AKJ	

---

<b>Board: 36</b>	♠ 94	Partner bids first.
Dealer: South	♥ KQ93	The opponents are silent.
Vul: E-W	♦ J32	
HCP: 6	♣ T982	

---

<b>Board: 37</b>	♠ K952	You bid first.
Dealer: North	♥ KJ64	The opponents are silent.
Vul: Both	♦ A9	
HCP: 15	♣ A75	

---

<b>Board: 38</b>	♠ 93	Partner bids first.
Dealer: South	♥ T87	The opponents are silent.
Vul: E-W	♦ K765	
HCP: 7	♣ A765	

---

<b>Board: 39</b>	♠ A3	You bid first.
Dealer: North	♥ AJ73	The opponents are silent.
Vul: E-W	♦ A953	
HCP: 16	♣ K53	

## Both hands (Answers Page)

### Board: 35

Dealer: East

Vul: None

North HCP: 16+2

South HCP: 3+1

Contract: 2 ♠ North

North:

♠ AT9542

♥ 3

♦ A76

♣ AKJ

South:

♠ J3

♥ J8654

♦ JT85

♣ 53

W N E S

1NT Pass

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

Pass 2 ♠ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 36

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ 94

♥ KQ93

♦ J32

♣ T982

South:

♠ A2

♥ AJ742

♦ K98

♣ K73

W N E S

1NT

All Pass

### Board: 37

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 1NT North

North:

♠ K952

♥ KJ64

♦ A9

♣ A75

South:

♠ AJ8

♥ 98

♦ T8763

♣ Q92

W N E S

1NT All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 15

Contract: 1NT South

North:

♠ 93

♥ T87

♦ K765

♣ A765

South:

♠ AK

♥ Q632

♦ AJ4

♣ J984

W N E S

1NT

All Pass

### Board: 39

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A3

♥ AJ73

♦ A953

♣ K53

South:

♠ 962

♥ K654

♦ QT

♣ JT76

W N E S

1NT All Pass

<b>Board: 35</b>	♠ J3	RHO opens the bidding 1NT.
Dealer: East	♥ J8654	You bid next.
Vul: None	♦ JT85	
HCP: 3+1	♣ 53	

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 35

Dealer: East

Vul: None

North HCP: 16+2

South HCP: 3+1

Contract: 2 ♠ North

North:

♠ AT9542

♥ 3

♦ A76

♣ AKJ

South:

♠ J3

♥ J8654

♦ JT85

♣ 53

W N E S

1NT Pass

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

Pass 2 ♠ All Pass

1. Cappelletti, any 6+suit

2. automat

### Board: 36

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 15+1

Contract: 1NT South

North:

♠ 94

♥ KQ93

♦ J32

♣ T982

South:

♠ A2

♥ AJ742

♦ K98

♣ K73

W N E S

1NT

All Pass

### Board: 37

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 1NT North

North:

♠ K952

♥ KJ64

♦ A9

♣ A75

South:

♠ AJ8

♥ 98

♦ T8763

♣ Q92

W N E S

1NT All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 15

Contract: 1NT South

North:

♠ 93

♥ T87

♦ K765

♣ A765

South:

♠ AK

♥ Q632

♦ AJ4

♣ J984

W N E S

1NT

All Pass

### Board: 39

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A3

♥ AJ73

♦ A953

♣ K53

South:

♠ 962

♥ K654

♦ QT

♣ JT76

W N E S

1NT All Pass



<b>Board: 40</b>	♠ 542	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: E-W	♦ QT942	
HCP: 5+1	♣ K63	

---

<b>Board: 41</b>	♠ KJ3	You bid first.
Dealer: North	♥ J52	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 17	♣ AQJ4	

---

<b>Board: 42</b>	♠ 842	Partner bids first.
Dealer: South	♥ J832	The opponents are silent.
Vul: Both	♦ Q83	
HCP: 5	♣ Q74	

---

<b>Board: 43</b>	♠ J84	You bid first.
Dealer: North	♥ AT85	The opponents are silent.
Vul: N-S	♦ AJ93	
HCP: 15	♣ KQ	

---

<b>Board: 44</b>	♠ 85	RHO opens the bidding 1NT.
Dealer: West	♥ KT74	You bid next.
Vul: Both	♦ QJ53	
HCP: 9	♣ QJ9	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ 542

♥ 72

♦ QT942

♣ K63

South:

♠ T7

♥ AQ65

♦ K53

♣ AQJT

W	N	E	S
			1NT

All Pass

### Board: 41

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ KJ3

♥ J52

♦ AJ2

♣ AQJ4

South:

♠ 7542

♥ K96

♦ Q854

♣ 72

W	N	E	S
	1NT	All Pass	

### Board: 42

Dealer: South

Vul: Both

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ 842

♥ J832

♦ Q83

♣ Q74

South:

♠ K93

♥ Q94

♦ AK54

♣ KJ9

W	N	E	S
			1NT

All Pass

### Board: 43

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ J84

♥ AT85

♦ AJ93

♣ KQ

South:

♠ 75

♥ KJ32

♦ QT65

♣ T64

W	N	E	S
	1NT	All Pass	

### Board: 44

Dealer: West

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2♠ South

North:

♠ 85

♥ KT74

♦ QJ53

♣ QJ9

South:

♠ KJT42

♥ AJ6

♦ 7

♣ A732

W	N	E	S
1NT	Pass	Pass	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

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

---

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

---

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

---

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

---

<b>Board: 44</b>	♠ KJT42	LHO opens the bidding 1NT.
Dealer: West	♥ AJ6	Partner bids next.
Vul: Both	♦ 7	
HCP: 13+1	♣ A732	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 1NT South

North:

♠ 542

♥ 72

♦ QT942

♣ K63

South:

♠ T7

♥ AQ65

♦ K53

♣ AQJT

W	N	E	S
			1NT

All Pass

### Board: 41

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ KJ3

♥ J52

♦ AJ2

♣ AQJ4

South:

♠ 7542

♥ K96

♦ Q854

♣ 72

W	N	E	S
	1NT	All Pass	

### Board: 42

Dealer: South

Vul: Both

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ 842

♥ J832

♦ Q83

♣ Q74

South:

♠ K93

♥ Q94

♦ AK54

♣ KJ9

W	N	E	S
			1NT

All Pass

### Board: 43

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ J84

♥ AT85

♦ AJ93

♣ KQ

South:

♠ 75

♥ KJ32

♦ QT65

♣ T64

W	N	E	S
	1NT	All Pass	

### Board: 44

Dealer: West

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2♠ South

North:

♠ 85

♥ KT74

♦ QJ53

♣ QJ9

South:

♠ KJT42

♥ AJ6

♦ 7

♣ A732

W	N	E	S
1NT	Pass	Pass	2♠ <sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

**Board: 45**

Dealer: North

Vul: Both

North HCP: 15

South HCP: 6

Contract: 1NT North

**North:**

♠ AK65

♥ AT74

♦ 85

♣ A93

**South:**

♠ 87

♥ Q985

♦ K942

♣ J86

**W      N      E      S**

1NT   All Pass

**Board: 46**

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 15

Contract: 1NT South

**North:**

♠ T873

♥ 73

♦ AJT85

♣ 32

**South:**

♠ AQ52

♥ AK54

♦ Q62

♣ 97

**W      N      E      S**

1NT

All Pass

**Board: 47**

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 1NT North

**North:**

♠ JT7

♥ AQ73

♦ KQT

♣ KJ3

**South:**

♠ 95

♥ K96

♦ A7632

♣ 875

**W      N      E      S**

1NT   All Pass

**Board: 48**

Dealer: South

Vul: Both

North HCP: 3

South HCP: 17

Contract: 1NT South

**North:**

♠ 743

♥ 92

♦ K942

♣ 8762

**South:**

♠ K52

♥ KQJ6

♦ Q75

♣ KQJ

**W      N      E      S**

1NT

All Pass

**Board: 49**

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 5

Contract: 1NT North

**North:**

♠ KQJ94

♥ K7

♦ QT4

♣ A98

**South:**

♠ 863

♥ T62

♦ J987

♣ KJ7

**W      N      E      S**

1NT   All Pass

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: Both

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ AK65

♥ AT74

♦ 85

♣ A93

South:

♠ 87

♥ Q985

♦ K942

♣ J86

W      N      E      S

1NT   All Pass

### Board: 46

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ T873

♥ 73

♦ AJT85

♣ 32

South:

♠ AQ52

♥ AK54

♦ Q62

♣ 97

W      N      E      S

1NT

All Pass

### Board: 47

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 7+1

Contract: 1NT North

North:

♠ JT7

♥ AQ73

♦ KQT

♣ KJ3

South:

♠ 95

♥ K96

♦ A7632

♣ 875

W      N      E      S

1NT   All Pass

### Board: 48

Dealer: South

Vul: Both

North HCP: 3

South HCP: 17

Contract: 1NT South

North:

♠ 743

♥ 92

♦ K942

♣ 8762

South:

♠ K52

♥ KQJ6

♦ Q75

♣ KQJ

W      N      E      S

1NT

All Pass

### Board: 49

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 5

Contract: 1NT North

North:

♠ KQJ94

♥ K7

♦ QT4

♣ A98

South:

♠ 863

♥ T62

♦ J987

♣ KJ7

W      N      E      S

1NT   All Pass



**Board: 50**

♠ 532

Partner bids first.

Dealer: South

♥ J72

The opponents are silent.

Vul: Both

♦ Q53

HCP: 4

♣ JT86

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: Both

North HCP: 4

South HCP: 16

Contract: 1NT South

**North:**

♠ 532

♥ J72

♦ Q53

♣ JT86

**South:**

♠ AJT6

♥ KT8

♦ AT4

♣ A32

**W**

**N**

**E**

**S**

1NT

All Pass

**Board: 50**

♠ AJT6

You bid first.

Dealer: South

♥ KT8

The opponents are silent.

Vul: Both

♦ AT4

HCP: 16

♣ A32

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: Both

North HCP: 4

South HCP: 16

Contract: 1NT South

**North:**

♠ 532

♥ J72

♦ Q53

♣ JT86

**South:**

♠ AJT6

♥ KT8

♦ AT4

♣ A32

**W**

**N**

**E**

**S**

1NT

All Pass