

Board: 1 ♠ A63 You bid first.

Dealer: North ♥ QJ92 The opponents are silent.

Vul: None ♦ AT2

HCP: 15 ♣ A83

Board: 2 ♠ AKJ642 Partner bids first.

Dealer: South ♥ 742 The opponents are silent.

Vul: N-S ♦ Q5

HCP: 11+2 ♣ J7

Board: 3 ♠ Q72 LHO opens the bidding 1NT.

Dealer: East ♥ AKJT4 Partner bids next.

Vul: N-S ♦ Q95

HCP: 16+1 ♣ KJ

Board: 4 ♠ 973 Partner bids first.

Dealer: South ♥ KJT The opponents are silent.

Vul: Both ♦ KT7

HCP: 8 ♣ JT52

Board: 5 ♠ A863 You bid first.

Dealer: North ♥ AQJ The opponents are silent.

Vul: N-S ♦ K7

HCP: 17 ♣ QJ95

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ T82		1NT	Pass	2♣ ¹
Vul: None	♥ QJ92	♥ A843	Pass	2♥	All Pass	
North HCP: 15	♦ AT2	♦ 43				
South HCP: 7	♣ A83	♣ K952	1. Stayman			
Contract: 2♥ North						

Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ642	♠ 98				1NT
Vul: N-S	♥ 742	♥ KJ6	Pass	4♥ ¹	Pass	4♠
North HCP: 11+2	♦ Q5	♦ AK87	All Pass			
South HCP: 17	♣ J7	♣ AQ62	1. Texas			
Contract: 4♠ South						

Board: 3

	North:	South:	W	N	E	S
Dealer: East	♠ Q72	♠ AJ84			1NT	Pass
Vul: N-S	♥ AKJT4	♥ 7653	Pass	X	Pass	2NT
North HCP: 16+1	♦ Q95	♦ 82	Pass	3♥	Pass	4♥
South HCP: 9	♣ KJ	♣ A65	All Pass			
Contract: 4♥ South						

Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ 973	♠ AQ8				1NT
Vul: Both	♥ KJT	♥ A632	Pass	3NT	All Pass	
North HCP: 8	♦ KT7	♦ A962				
South HCP: 16	♣ JT52	♣ Q6				
Contract: 3NT North						

Board: 5

	North:	South:	W	N	E	S
Dealer: North	♠ A863	♠ Q542		1NT	All Pass	
Vul: N-S	♥ AQJ	♥ K94				
North HCP: 17	♦ K7	♦ J954				
South HCP: 6	♣ QJ95	♣ 83				
Contract: 1NT North						

Board: 1	♠ T82	Partner bids first.
Dealer: North	♥ A843	The opponents are silent.
Vul: None	♦ 43	
HCP: 7	♣ K952	

Board: 2	♠ 98	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: N-S	♦ AK87	
HCP: 17	♣ AQ62	

Board: 3	♠ AJ84	RHO opens the bidding 1NT.
Dealer: East	♥ 7653	You bid next.
Vul: N-S	♦ 82	
HCP: 9	♣ A65	

Board: 4	♠ AQ8	You bid first.
Dealer: South	♥ A632	The opponents are silent.
Vul: Both	♦ A962	
HCP: 16	♣ Q6	

Board: 5	♠ Q542	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: N-S	♦ J954	
HCP: 6	♣ 83	

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ T82		1NT	Pass	2♣ ¹
Vul: None	♥ QJ92	♥ A843	Pass	2♥	All Pass	
North HCP: 15	♦ AT2	♦ 43				
South HCP: 7	♣ A83	♣ K952	1. Stayman			
Contract: 2♥ North						

Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ642	♠ 98				1NT
Vul: N-S	♥ 742	♥ KJ6	Pass	4♥ ¹	Pass	4♠
North HCP: 11+2	♦ Q5	♦ AK87	All Pass			
South HCP: 17	♣ J7	♣ AQ62	1. Texas			
Contract: 4♠ South						

Board: 3

	North:	South:	W	N	E	S
Dealer: East	♠ Q72	♠ AJ84			1NT	Pass
Vul: N-S	♥ AKJT4	♥ 7653	Pass	X	Pass	2NT
North HCP: 16+1	♦ Q95	♦ 82	Pass	3♥	Pass	4♥
South HCP: 9	♣ KJ	♣ A65	All Pass			
Contract: 4♥ South						

Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ 973	♠ AQ8				1NT
Vul: Both	♥ KJT	♥ A632	Pass	3NT	All Pass	
North HCP: 8	♦ KT7	♦ A962				
South HCP: 16	♣ JT52	♣ Q6				
Contract: 3NT North						

Board: 5

	North:	South:	W	N	E	S
Dealer: North	♠ A863	♠ Q542		1NT	All Pass	
Vul: N-S	♥ AQJ	♥ K94				
North HCP: 17	♦ K7	♦ J954				
South HCP: 6	♣ QJ95	♣ 83				
Contract: 1NT North						

Board: 6	♠ KT83	Partner bids first.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ J943	
HCP: 7	♣ T76	

Board: 7	♠ A82	You bid first.
Dealer: North	♥ A43	The opponents are silent.
Vul: Both	♦ K3	
HCP: 16+1	♣ AJ542	

Board: 8	♠ 963	RHO opens the bidding 1NT.
Dealer: West	♥ J9	You bid next.
Vul: None	♦ JT94	East (LHO) bids 2♥ if possible.
HCP: 6	♣ A976	

Board: 9	♠ J3	Partner bids first.
Dealer: South	♥ -	West (RHO) bids 2♦ if possible.
Vul: E-W	♦ QJ987432	
HCP: 7+4	♣ K87	

Board: 10	♠ 765	Partner bids first.
Dealer: South	♥ QT62	The opponents are silent.
Vul: Both	♦ 952	
HCP: 6	♣ KJ4	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ KT83	♠ AJ74				1NT
Vul: E-W	♥ K8	♥ A432	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ J943	♦ K82	Pass	2NT	Pass	4♠
South HCP: 17	♣ T76	♣ AJ	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ J953		1NT	Pass	2♣ ¹
Vul: Both	♥ A43	♥ J752	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ K3	♦ A54	All Pass			
South HCP: 9	♣ AJ542	♣ K3	1. Stayman			
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ 963	♠ JT	1NT	Pass	2♥	4♥
Vul: None	♥ J9	♥ KT876543	All Pass			
North HCP: 6	♦ JT94	♦ -				
South HCP: 9+4	♣ A976	♣ KQ3				
Contract: 4♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ K95				1NT
Vul: E-W	♥ -	♥ AQT75	2♦ ¹	5♦	All Pass	
North HCP: 7+4	♦ QJ987432	♦ K6				
South HCP: 16+1	♣ K87	♣ A63	1. Cappelletti, both majors			
Contract: 5♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 765	♠ QT2				1NT
Vul: Both	♥ QT62	♥ AK54	All Pass			
North HCP: 6	♦ 952	♦ AQ87				
South HCP: 17	♣ KJ4	♣ Q2				
Contract: 1NT South						

Board: 6	♠ AJ74	You bid first.
Dealer: South	♥ A432	The opponents are silent.
Vul: E-W	♦ K82	
HCP: 17	♣ AJ	

Board: 7	♠ J953	Partner bids first.
Dealer: North	♥ J752	The opponents are silent.
Vul: Both	♦ A54	
HCP: 9	♣ K3	

Board: 8	♠ JT	LHO opens the bidding 1NT.
Dealer: West	♥ KT876543	Partner bids next.
Vul: None	♦ -	East (RHO) bids 2♥ if possible.
HCP: 9+4	♣ KQ3	

Board: 9	♠ K95	You bid first.
Dealer: South	♥ AQT75	West (LHO) bids 2♦ if possible.
Vul: E-W	♦ K6	
HCP: 16+1	♣ A63	

Board: 10	♠ QT2	You bid first.
Dealer: South	♥ AK54	The opponents are silent.
Vul: Both	♦ AQ87	
HCP: 17	♣ Q2	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ KT83	♠ AJ74				1NT
Vul: E-W	♥ K8	♥ A432	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ J943	♦ K82	Pass	2NT	Pass	4♠
South HCP: 17	♣ T76	♣ AJ	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ J953		1NT	Pass	2♣ ¹
Vul: Both	♥ A43	♥ J752	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ K3	♦ A54	All Pass			
South HCP: 9	♣ AJ542	♣ K3	1. Stayman			
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ 963	♠ JT	1NT	Pass	2♥	4♥
Vul: None	♥ J9	♥ KT876543	All Pass			
North HCP: 6	♦ JT94	♦ -				
South HCP: 9+4	♣ A976	♣ KQ3				
Contract: 4♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ K95				1NT
Vul: E-W	♥ -	♥ AQT75	2♦ ¹	5♦	All Pass	
North HCP: 7+4	♦ QJ987432	♦ K6				
South HCP: 16+1	♣ K87	♣ A63	1. Cappelletti, both majors			
Contract: 5♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 765	♠ QT2				1NT
Vul: Both	♥ QT62	♥ AK54	All Pass			
North HCP: 6	♦ 952	♦ AQ87				
South HCP: 17	♣ KJ4	♣ Q2				
Contract: 1NT South						

Board: 11 ♠ AQJ3 You bid first.

Dealer: North ♥ K96 The opponents are silent.

Vul: None ♦ A7

HCP: 17 ♣ K652

Board: 12 ♠ JT8 Partner bids first.

Dealer: South ♥ Q52 The opponents are silent.

Vul: N-S ♦ T763

HCP: 7 ♣ A52

Board: 13 ♠ AQT You bid first.

Dealer: North ♥ AQ7 The opponents are silent.

Vul: Both ♦ 96

HCP: 16+1 ♣ A7542

Board: 14 ♠ JT4 Partner bids first.

Dealer: South ♥ J2 The opponents are silent.

Vul: None ♦ AKT65

HCP: 9+1 ♣ T42

Board: 15 ♠ K6 You bid first.

Dealer: North ♥ A87 The opponents are silent.

Vul: N-S ♦ AQ7

HCP: 15+1 ♣ QT653

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AQJ3	♠ T9		1NT	Pass	2♦
Vul: None	♥ K96	♥ A8543	Pass	2♥	Pass	3♣
North HCP: 17	♦ A7	♦ KT	Pass	4♥	All Pass	
South HCP: 11+1	♣ K652	♣ AT93				
Contract: 4♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ JT8	♠ AK972				1NT
Vul: N-S	♥ Q52	♥ AJ3	Pass	2NT	Pass	3♠
North HCP: 7	♦ T763	♦ Q85	Pass	4♠	All Pass	
South HCP: 17+1	♣ A52	♣ KT				
Contract: 4♠ North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ J8653		1NT	Pass	2♥
Vul: Both	♥ AQ7	♥ KJ2	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ 96	♦ 3	Pass	4♠	All Pass	
South HCP: 9+1	♣ A7542	♣ KJT3				
Contract: 4♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ KQ97				1NT
Vul: None	♥ J2	♥ KQ85	Pass	3NT	All Pass	
North HCP: 9+1	♦ AKT65	♦ Q43				
South HCP: 16	♣ T42	♣ A9				
Contract: 3NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ AQT4		1NT	Pass	2♣ ¹
Vul: N-S	♥ A87	♥ Q3	Pass	2♦	Pass	3♣
North HCP: 15+1	♦ AQ7	♦ 85	Pass	3NT	Pass	6NT
South HCP: 16+1	♣ QT653	♣ AKJ87	All Pass			
Contract: 6NT South						

1. Stayman

Board: 11	♠ T9	Partner bids first.
Dealer: North	♥ A8543	The opponents are silent.
Vul: None	♦ KT	
HCP: 11+1	♣ AT93	

Board: 12	♠ AK972	You bid first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 17+1	♣ KT	

Board: 13	♠ J8653	Partner bids first.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: Both	♦ 3	
HCP: 9+1	♣ KJT3	

Board: 14	♠ KQ97	You bid first.
Dealer: South	♥ KQ85	The opponents are silent.
Vul: None	♦ Q43	
HCP: 16	♣ A9	

Board: 15	♠ AQT4	Partner bids first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 16+1	♣ AKJ87	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AQJ3	♠ T9		1NT	Pass	2♦
Vul: None	♥ K96	♥ A8543	Pass	2♥	Pass	3♣
North HCP: 17	♦ A7	♦ KT	Pass	4♥	All Pass	
South HCP: 11+1	♣ K652	♣ AT93				
Contract: 4♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ JT8	♠ AK972				1NT
Vul: N-S	♥ Q52	♥ AJ3	Pass	2NT	Pass	3♠
North HCP: 7	♦ T763	♦ Q85	Pass	4♠	All Pass	
South HCP: 17+1	♣ A52	♣ KT				
Contract: 4♠ North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ J8653		1NT	Pass	2♥
Vul: Both	♥ AQ7	♥ KJ2	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ 96	♦ 3	Pass	4♠	All Pass	
South HCP: 9+1	♣ A7542	♣ KJT3				
Contract: 4♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ KQ97				1NT
Vul: None	♥ J2	♥ KQ85	Pass	3NT	All Pass	
North HCP: 9+1	♦ AKT65	♦ Q43				
South HCP: 16	♣ T42	♣ A9				
Contract: 3NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ AQT4		1NT	Pass	2♣ ¹
Vul: N-S	♥ A87	♥ Q3	Pass	2♦	Pass	3♣
North HCP: 15+1	♦ AQ7	♦ 85	Pass	3NT	Pass	6NT
South HCP: 16+1	♣ QT653	♣ AKJ87	All Pass			
Contract: 6NT South						

1. Stayman

Board: 16	♠ 854	Partner bids first.
Dealer: South	♥ KT9	The opponents are silent.
Vul: E-W	♦ T93	
HCP: 7	♣ A965	
Board: 17	♠ 984	LHO opens the bidding 1NT.
Dealer: East	♥ AKQ82	Partner bids next.
Vul: None	♦ Q75	West (RHO) bids 2♠ if possible.
HCP: 14+1	♣ K9	West (RHO) Doubles 3♥ if possible.
Board: 18	♠ 653	Partner bids first.
Dealer: South	♥ A9653	West (RHO) bids 2♣ if possible.
Vul: N-S	♦ 8	West (RHO) bids 3♦ if possible.
HCP: 8+1	♣ A986	
Board: 19	♠ KJ5	You bid first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: E-W	♦ QJ64	
HCP: 16	♣ K74	
Board: 20	♠ AT7654	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: Both	♦ J97	
HCP: 9+2	♣ AT3	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 854	♠ AK9				1NT
Vul: E-W	♥ KT9	♥ QJ642	Pass	2NT	All Pass	
North HCP: 7	♦ T93	♦ AQ5				
South HCP: 16+1	♣ A965	♣ 73				
Contract: 2NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ 984	♠ K5			1NT	Pass
Vul: None	♥ AKQ82	♥ J975	2♠ ¹	3♥	Pass	Pass
North HCP: 14+1	♦ Q75	♦ T9862	X	All Pass		
South HCP: 4+1	♣ K9	♣ 52				1. 1N-2S transfer to clubs
Contract: 3♥X North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ AK2				1NT
Vul: N-S	♥ A9653	♥ KJT4	2♣ ¹	2♦	Pass	2♥
North HCP: 8+1	♦ 8	♦ T43	3♦	Pass	Pass	3♥
South HCP: 16	♣ A986	♣ KQ3	All Pass			
Contract: 3♥ South						1. Cappelletti, any 6+suit

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ Q963		1NT	All Pass	
Vul: E-W	♥ AQ2	♥ 6				
North HCP: 16	♦ QJ64	♦ T72				
South HCP: 3+1	♣ K74	♣ J9862				
Contract: 1NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ AT7654	♠ KQ2				1NT
Vul: Both	♥ 9	♥ AQ6	Pass	4♥ ¹	Pass	4♠
North HCP: 9+2	♦ J97	♦ A632	All Pass			
South HCP: 15	♣ AT3	♣ 987				1. Texas
Contract: 4♠ South						

Board: 16 ♠ AK9 You bid first.

Dealer: South ♥ QJ642 The opponents are silent.

Vul: E-W ♦ AQ5

HCP: 16+1 ♣ 73

Board: 17 ♠ K5 RHO opens the bidding 1NT.

Dealer: East ♥ J975 You bid next.

Vul: None ♦ T9862 West (LHO) bids 2♠ if possible.

HCP: 4+1 ♣ 52 West (LHO) Doubles 3♥ if possible.

Board: 18 ♠ AK2 You bid first.

Dealer: South ♥ KJT4 West (LHO) bids 2♣ if possible.

Vul: N-S ♦ T43 West (LHO) bids 3♦ if possible.

HCP: 16 ♣ KQ3

Board: 19 ♠ Q963 Partner bids first.

Dealer: North ♥ 6 The opponents are silent.

Vul: E-W ♦ T72

HCP: 3+1 ♣ J9862

Board: 20 ♠ KQ2 You bid first.

Dealer: South ♥ AQ6 The opponents are silent.

Vul: Both ♦ A632

HCP: 15 ♣ 987

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 854	♠ AK9				1NT
Vul: E-W	♥ KT9	♥ QJ642	Pass	2NT	All Pass	
North HCP: 7	♦ T93	♦ AQ5				
South HCP: 16+1	♣ A965	♣ 73				
Contract: 2NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ 984	♠ K5			1NT	Pass
Vul: None	♥ AKQ82	♥ J975	2♠ ¹	3♥	Pass	Pass
North HCP: 14+1	♦ Q75	♦ T9862	X	All Pass		
South HCP: 4+1	♣ K9	♣ 52				1. 1N-2S transfer to clubs
Contract: 3♥X North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ AK2				1NT
Vul: N-S	♥ A9653	♥ KJT4	2♣ ¹	2♦	Pass	2♥
North HCP: 8+1	♦ 8	♦ T43	3♦	Pass	Pass	3♥
South HCP: 16	♣ A986	♣ KQ3	All Pass			
Contract: 3♥ South						1. Cappelletti, any 6+suit

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ Q963		1NT	All Pass	
Vul: E-W	♥ AQ2	♥ 6				
North HCP: 16	♦ QJ64	♦ T72				
South HCP: 3+1	♣ K74	♣ J9862				
Contract: 1NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ AT7654	♠ KQ2				1NT
Vul: Both	♥ 9	♥ AQ6	Pass	4♥ ¹	Pass	4♠
North HCP: 9+2	♦ J97	♦ A632	All Pass			
South HCP: 15	♣ AT3	♣ 987				1. Texas
Contract: 4♠ South						

Board: 21 ♠ Q854 You bid first.

Dealer: North ♥ 9853 The opponents are silent.

Vul: N-S ♦ AK

HCP: 16 ♣ AK7

Board: 22 ♠ 976 Partner bids first.

Dealer: South ♥ AK7 The opponents are silent.

Vul: E-W ♦ 7

HCP: 10+2 ♣ QJ8732

Board: 23 ♠ AKJ9 You bid first.

Dealer: North ♥ 974 The opponents are silent.

Vul: None ♦ AT9

HCP: 16 ♣ A42

Board: 24 ♠ JT85 Partner bids first.

Dealer: South ♥ 72 The opponents are silent.

Vul: E-W ♦ AT62

HCP: 8 ♣ KT2

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ Q854	♠ AK6		1NT	Pass	2♦
Vul: N-S	♥ 9853	♥ AKQT7	Pass	2NT ¹	Pass	3NT
North HCP: 16	♦ AK	♦ 975	Pass	4♥	Pass	4NT
South HCP: 16+1	♣ AK7	♣ 42	Pass	5♥ ²	Pass	5NT ³
Contract: 6♥ North			Pass	6♥ ⁴	All Pass	

1. Extended acceptance after NT

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=2

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ KJ3				1NT
Vul: E-W	♥ AK7	♥ QJT6	Pass	3NT	All Pass	
North HCP: 10+2	♦ 7	♦ AJT5				
South HCP: 16	♣ QJ8732	♣ A6				
Contract: 3NT North						

Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ9	♠ QT753		1NT	Pass	2♥
Vul: None	♥ 974	♥ 3	Pass	2♠	All Pass	
North HCP: 16	♦ AT9	♦ J732				
South HCP: 5+1	♣ A42	♣ Q96				
Contract: 2♠ North						

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ JT85	♠ A32				1NT
Vul: E-W	♥ 72	♥ AJ653	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ AT62	♦ K84	Pass	3NT	All Pass	
South HCP: 16+1	♣ KT2	♣ A8				
Contract: 3NT North			1. Stayman			

Board: 21	♠ AK6	Partner bids first.
Dealer: North	♥ AKQT7	The opponents are silent.
Vul: N-S	♦ 975	
HCP: 16+1	♣ 42	

Board: 22	♠ KJ3	You bid first.
Dealer: South	♥ QJT6	The opponents are silent.
Vul: E-W	♦ AJT5	
HCP: 16	♣ A6	

Board: 23	♠ QT753	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ J732	
HCP: 5+1	♣ Q96	

Board: 24	♠ A32	You bid first.
Dealer: South	♥ AJ653	The opponents are silent.
Vul: E-W	♦ K84	
HCP: 16+1	♣ A8	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ Q854	♠ AK6		1NT	Pass	2♦
Vul: N-S	♥ 9853	♥ AKQT7	Pass	2NT ¹	Pass	3NT
North HCP: 16	♦ AK	♦ 975	Pass	4♥	Pass	4NT
South HCP: 16+1	♣ AK7	♣ 42	Pass	5♥ ²	Pass	5NT ³
Contract: 6♥ North			Pass	6♥ ⁴	All Pass	

1. Extended acceptance after NT

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=2

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ KJ3				1NT
Vul: E-W	♥ AK7	♥ QJT6	Pass	3NT	All Pass	
North HCP: 10+2	♦ 7	♦ AJT5				
South HCP: 16	♣ QJ8732	♣ A6				
Contract: 3NT North						

Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ9	♠ QT753		1NT	Pass	2♥
Vul: None	♥ 974	♥ 3	Pass	2♠	All Pass	
North HCP: 16	♦ AT9	♦ J732				
South HCP: 5+1	♣ A42	♣ Q96				
Contract: 2♠ North						

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ JT85	♠ A32				1NT
Vul: E-W	♥ 72	♥ AJ653	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ AT62	♦ K84	Pass	3NT	All Pass	
South HCP: 16+1	♣ KT2	♣ A8				
Contract: 3NT North			1. Stayman			

Board: 25	♠ KT752	Partner bids first.
Dealer: South	♥ K763	The opponents are silent.
Vul: Both	♦ J	
HCP: 9+1	♣ Q84	
 Board: 26	 ♠ A97532	 Partner bids first.
Dealer: South	♥ 632	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 7+2	♣ K2	
 Board: 27	 ♠ AQ32	 You bid first.
Dealer: North	♥ KJ32	The opponents are silent.
Vul: Both	♦ Q97	
HCP: 15	♣ QJ	
 Board: 28	 ♠ 542	 Partner bids first.
Dealer: South	♥ KQT543	The opponents are silent.
Vul: None	♦ K63	
HCP: 8+2	♣ 5	
 Board: 29	 ♠ A96543	 RHO opens the bidding 1NT.
Dealer: West	♥ J	You bid next.
Vul: E-W	♦ 65	East (LHO) bids 4♥ if possible.
HCP: 12+2	♣ AKT6	West (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 25

Dealer: South

North:

♠ KT752

South:

♠ AQ4

W N E S

1NT

Vul: Both

♥ K763

♥ Q85

 Pass 2♣¹ Pass 2♦

North HCP: 9+1

♦ J

♦ Q6

Pass 2♠ Pass 3♠

South HCP: 15+1

♣ Q84

♣ AJ632

Pass 4♠ All Pass

Contract: 4♠ North

1. Stayman

Board: 26

Dealer: South

North:

♠ A97532

South:

♠ KQ

W N E S

1NT

Vul: N-S

♥ 632

♥ K97

Pass 2♥ Pass 2♠

North HCP: 7+2

♦ 74

♦ AQ65

Pass 3♠ All Pass

South HCP: 16

♣ K2

♣ Q863

Contract: 3♠ North

Board: 27

Dealer: North

North:

♠ AQ32

South:

♠ KJT97

W N E S

1NT Pass 2♥

Vul: Both

♥ KJ32

♥ 95

Pass 2♠ All Pass

North HCP: 15

♦ Q97

♦ KJT4

South HCP: 8+1

♣ QJ

♣ 85

Contract: 2♠ North

Board: 28

Dealer: South

North:

♠ 542

South:

♠ KT76

W N E S

1NT

Vul: None

♥ KQT543

♥ 76

 Pass 4♦¹ Pass 4♥

North HCP: 8+2

♦ K63

♦ AQ74

All Pass

South HCP: 16

♣ 5

♣ AK6

1. Texas

Board: 29

Dealer: West

North:

♠ A96543

South:

♠ QJT2

W N E S

 1NT 2♠¹ 4♥ 4♠

Vul: E-W

♥ J

♥ 2

X All Pass

North HCP: 12+2

♦ 65

♦ T94

1. Cappelletti, 5M-4m

South HCP: 6+1

♣ AKT6

♣ QJ543

Contract: 4♠X South

Board: 25	♠ AQ4	You bid first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 15+1	♣ AJ632	
 Board: 26	 ♠ KQ	 You bid first.
Dealer: South	♥ K97	The opponents are silent.
Vul: N-S	♦ AQ65	
HCP: 16	♣ Q863	
 Board: 27	 ♠ KJT97	 Partner bids first.
Dealer: North	♥ 95	The opponents are silent.
Vul: Both	♦ KJT4	
HCP: 8+1	♣ 85	
 Board: 28	 ♠ KT76	 You bid first.
Dealer: South	♥ 76	The opponents are silent.
Vul: None	♦ AQ74	
HCP: 16	♣ AK6	
 Board: 29	 ♠ QJT2	 LHO opens the bidding 1NT.
Dealer: West	♥ 2	Partner bids next.
Vul: E-W	♦ T94	East (RHO) bids 4♥ if possible.
HCP: 6+1	♣ QJ543	West (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 25

Dealer: South

North:

♠ KT752

South:

♠ AQ4

W N E S

1NT

Vul: Both

♥ K763

♥ Q85

 Pass 2♣¹ Pass 2♦

North HCP: 9+1

♦ J

♦ Q6

Pass 2♠ Pass 3♠

South HCP: 15+1

♣ Q84

♣ AJ632

Pass 4♠ All Pass

Contract: 4♠ North

1. Stayman

Board: 26

Dealer: South

North:

♠ A97532

South:

♠ KQ

W N E S

1NT

Vul: N-S

♥ 632

♥ K97

Pass 2♥ Pass 2♠

North HCP: 7+2

♦ 74

♦ AQ65

Pass 3♠ All Pass

South HCP: 16

♣ K2

♣ Q863

Contract: 3♠ North

Board: 27

Dealer: North

North:

♠ AQ32

South:

♠ KJT97

W N E S

1NT Pass 2♥

Vul: Both

♥ KJ32

♥ 95

Pass 2♠ All Pass

North HCP: 15

♦ Q97

♦ KJT4

South HCP: 8+1

♣ QJ

♣ 85

Contract: 2♠ North

Board: 28

Dealer: South

North:

♠ 542

South:

♠ KT76

W N E S

1NT

Vul: None

♥ KQT543

♥ 76

 Pass 4♦¹ Pass 4♥

North HCP: 8+2

♦ K63

♦ AQ74

All Pass

South HCP: 16

♣ 5

♣ AK6

1. Texas

Board: 29

Dealer: West

North:

♠ A96543

South:

♠ QJT2

W N E S

 1NT 2♠¹ 4♥ 4♠

Vul: E-W

♥ J

♥ 2

X All Pass

North HCP: 12+2

♦ 65

♦ T94

1. Cappelletti, 5M-4m

South HCP: 6+1

♣ AKT6

♣ QJ543

Contract: 4♠X South

Board: 30	♠ 43	Partner bids first.
Dealer: South	♥ T975	The opponents are silent.
Vul: E-W	♦ Q85	
HCP: 4	♣ Q943	

Board: 31	♠ QJT96	RHO opens the bidding 1NT.
Dealer: West	♥ K32	You bid next.
Vul: None	♦ K854	
HCP: 9+1	♣ 8	

Board: 32	♠ A7	Partner bids first.
Dealer: South	♥ QJT7	The opponents are silent.
Vul: N-S	♦ AT962	
HCP: 11+1	♣ 53	

Board: 33	♠ A932	You bid first.
Dealer: North	♥ KQ94	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 15	♣ J8	

Board: 34	♠ KQT86	Partner bids first.
Dealer: South	♥ 982	East (LHO) Doubles 2♥ if possible.
Vul: Both	♦ T92	
HCP: 9+1	♣ A2	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ A987				1NT
Vul: E-W	♥ T975	♥ J4		All Pass		
North HCP: 4	♦ Q85	♦ KJ74				
South HCP: 16	♣ Q943	♣ AK2				
Contract: 1NT South						

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ QJT96	♠ K	1NT	2♠ ¹	All Pass	
Vul: None	♥ K32	♥ J97654				
North HCP: 9+1	♦ K854	♦ 2		1. Cappelletti, 5M-4m		
South HCP: 8+3	♣ 8	♣ KJ752				
Contract: 2♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ KQJ6				1NT
Vul: N-S	♥ QJT7	♥ 853	Pass	2♣ ¹	Pass	2♠
North HCP: 11+1	♦ AT962	♦ K5	Pass	3♦	Pass	3NT
South HCP: 15	♣ 53	♣ AQ98	All Pass			
Contract: 3NT South			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ A932	♠ K7	1NT	All Pass		
Vul: E-W	♥ KQ94	♥ 65				
North HCP: 15	♦ AJ4	♦ K732				
South HCP: 6+1	♣ J8	♣ T7432				
Contract: 1NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ KQT86	♠ A42				1NT
Vul: Both	♥ 982	♥ Q43	Pass	2♥	X	2♠
North HCP: 9+1	♦ T92	♦ KQJ7	Pass	4♠	All Pass	
South HCP: 17	♣ A2	♣ KQ4				
Contract: 4♠ North						

Board: 30 ♠ A987 You bid first.

Dealer: South ♥ J4 The opponents are silent.

Vul: E-W ♦ KJ74

HCP: 16 ♣ AK2

Board: 31 ♠ K LHO opens the bidding 1NT.

Dealer: West ♥ J97654 Partner bids next.

Vul: None ♦ 2

HCP: 8+3 ♣ KJ752

Board: 32 ♠ KQJ6 You bid first.

Dealer: South ♥ 853 The opponents are silent.

Vul: N-S ♦ K5

HCP: 15 ♣ AQ98

Board: 33 ♠ K7 Partner bids first.

Dealer: North ♥ 65 The opponents are silent.

Vul: E-W ♦ K732

HCP: 6+1 ♣ T7432

Board: 34 ♠ A42 You bid first.

Dealer: South ♥ Q43 East (RHO) Doubles 2♥ if possible.

Vul: Both ♦ KQJ7

HCP: 17 ♣ KQ4

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ A987				1NT
Vul: E-W	♥ T975	♥ J4		All Pass		
North HCP: 4	♦ Q85	♦ KJ74				
South HCP: 16	♣ Q943	♣ AK2				
Contract: 1NT South						

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ QJT96	♠ K	1NT	2♠ ¹	All Pass	
Vul: None	♥ K32	♥ J97654				
North HCP: 9+1	♦ K854	♦ 2		1. Cappelletti, 5M-4m		
South HCP: 8+3	♣ 8	♣ KJ752				
Contract: 2♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ KQJ6				1NT
Vul: N-S	♥ QJT7	♥ 853	Pass	2♣ ¹	Pass	2♠
North HCP: 11+1	♦ AT962	♦ K5	Pass	3♦	Pass	3NT
South HCP: 15	♣ 53	♣ AQ98	All Pass			
Contract: 3NT South			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ A932	♠ K7	1NT	All Pass		
Vul: E-W	♥ KQ94	♥ 65				
North HCP: 15	♦ AJ4	♦ K732				
South HCP: 6+1	♣ J8	♣ T7432				
Contract: 1NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ KQT86	♠ A42				1NT
Vul: Both	♥ 982	♥ Q43	Pass	2♥	X	2♠
North HCP: 9+1	♦ T92	♦ KQJ7	Pass	4♠	All Pass	
South HCP: 17	♣ A2	♣ KQ4				
Contract: 4♠ North						

Board: 35	♠ QJ972	LHO opens the bidding 1NT.
Dealer: East	♥ A852	Partner bids next.
Vul: E-W	♦ A	West (RHO) bids 3♣ if possible.
HCP: 12+1	♣ J43	

Board: 36	♠ QJ8	Partner bids first.
Dealer: South	♥ 842	The opponents are silent.
Vul: E-W	♦ KQ73	
HCP: 11	♣ KT7	

Board: 37	♠ 974	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: None	♦ Q85	
HCP: 17	♣ AKQ8	

Board: 38	♠ KQ96	Partner bids first.
Dealer: South	♥ A987	The opponents are silent.
Vul: None	♦ 2	
HCP: 12	♣ K983	

Board: 39	♠ KJT2	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ AJ97	
HCP: 16	♣ T73	

Both hands (Answers Page)

Board: 35

Dealer: East

North:

♠ QJ972

South:

♠ 65

W N E S

1NT Pass

Vul: E-W

North:

♥ A852

South:

♥ KQ9764

 3♣¹ 3♠ All Pass

North HCP: 12+1

North:

♦ A

South:

♦ 987

1. 1N-3C transfer to diamonds

South HCP: 8+2

North:

♣ J43

South:

♣ K8

Contract: 3♠ North

Board: 36

Dealer: South

North:

♠ QJ8

South:

♠ T642

W N E S

1NT

Vul: E-W

North:

♥ 842

South:

♥ AKJ7

Pass 3NT All Pass

North HCP: 11

North:

♦ KQ73

South:

♦ A5

South HCP: 16

North:

♣ KT7

South:

♣ A82

Contract: 3NT North

Board: 37

Dealer: North

North:

♠ 974

South:

♠ K86

W N E S

1NT All Pass

Vul: None

North:

♥ AQT

South:

♥ 987

North HCP: 17

North:

♦ Q85

South:

♦ 7432

South HCP: 3

North:

♣ AKQ8

South:

♣ 632

Contract: 1NT North

Board: 38

Dealer: South

North:

♠ KQ96

South:

♠ AJT3

W N E S

1NT

Vul: None

North:

♥ A987

South:

♥ 432

 Pass 2♣¹ Pass 2♠

North HCP: 12

North:

♦ 2

South:

♦ AK7

Pass 4♠ All Pass

South HCP: 15

North:

♣ K983

South:

♣ QJT

1. Stayman

Contract: 4♠ North

Board: 39

Dealer: North

North:

♠ KJT2

South:

♠ Q8

W N E S

1NT Pass 3♦

Vul: N-S

North:

♥ AK

South:

♥ QJ9

Pass 3NT All Pass

North HCP: 16

North:

♦ AJ97

South:

♦ KQ643

South HCP: 10+1

North:

♣ T73

South:

♣ 842

Contract: 3NT North

Board: 35	♠ 65	RHO opens the bidding 1NT.
Dealer: East	♥ KQ9764	You bid next.
Vul: E-W	♦ 987	West (LHO) bids 3♣ if possible.
HCP: 8+2	♣ K8	

Board: 36	♠ T642	You bid first.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: E-W	♦ A5	
HCP: 16	♣ A82	

Board: 37	♠ K86	Partner bids first.
Dealer: North	♥ 987	The opponents are silent.
Vul: None	♦ 7432	
HCP: 3	♣ 632	

Board: 38	♠ AJT3	You bid first.
Dealer: South	♥ 432	The opponents are silent.
Vul: None	♦ AK7	
HCP: 15	♣ QJT	

Board: 39	♠ Q8	Partner bids first.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: N-S	♦ KQ643	
HCP: 10+1	♣ 842	

Both hands (Answers Page)

Board: 35

Dealer: East

North:

♠ QJ972

South:

♠ 65

W N E S

1NT Pass

Vul: E-W

North:

♥ A852

South:

♥ KQ9764

 3♣¹ 3♠ All Pass

North HCP: 12+1

North:

♦ A

South:

♦ 987

1. 1N-3C transfer to diamonds

South HCP: 8+2

North:

♣ J43

South:

♣ K8

Contract: 3♠ North

Board: 36

Dealer: South

North:

♠ QJ8

South:

♠ T642

W N E S

1NT

Vul: E-W

North:

♥ 842

South:

♥ AKJ7

Pass 3NT All Pass

North HCP: 11

North:

♦ KQ73

South:

♦ A5

South HCP: 16

North:

♣ KT7

South:

♣ A82

Contract: 3NT North

Board: 37

Dealer: North

North:

♠ 974

South:

♠ K86

W N E S

1NT All Pass

Vul: None

North:

♥ AQT

South:

♥ 987

North HCP: 17

North:

♦ Q85

South:

♦ 7432

South HCP: 3

North:

♣ AKQ8

South:

♣ 632

Contract: 1NT North

Board: 38

Dealer: South

North:

♠ KQ96

South:

♠ AJT3

W N E S

1NT

Vul: None

North:

♥ A987

South:

♥ 432

 Pass 2♣¹ Pass 2♠

North HCP: 12

North:

♦ 2

South:

♦ AK7

Pass 4♠ All Pass

South HCP: 15

North:

♣ K983

South:

♣ QJT

1. Stayman

Contract: 4♠ North

Board: 39

Dealer: North

North:

♠ KJT2

South:

♠ Q8

W N E S

1NT Pass 3♦

Vul: N-S

North:

♥ AK

South:

♥ QJ9

Pass 3NT All Pass

North HCP: 16

North:

♦ AJ97

South:

♦ KQ643

South HCP: 10+1

North:

♣ T73

South:

♣ 842

Contract: 3NT North

Board: 40	♠ KQ87	You bid first.
Dealer: North	♥ A932	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 16	♣ J2	
Board: 41	♠ AJ	You bid first.
Dealer: North	♥ AQT8	The opponents are silent.
Vul: None	♦ 65	
HCP: 16+1	♣ KQT73	
Board: 42	♠ A8	RHO opens the bidding 1NT.
Dealer: West	♥ A832	You bid next.
Vul: E-W	♦ 853	East (LHO) bids 2♥ if possible.
HCP: 13	♣ AJ83	West (RHO) bids 2♠ if possible.
Board: 43	♠ AJT7	You bid first.
Dealer: North	♥ KT92	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 17	♣ K73	
Board: 44	♠ QT	Partner bids first.
Dealer: South	♥ AQT432	The opponents are silent.
Vul: None	♦ Q8	
HCP: 16+2	♣ AQ6	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ KQ87	♠ JT9		1NT	Pass	2♦
Vul: Both	♥ A932	♥ QT765	Pass	2NT ¹	Pass	3♥
North HCP: 16	♦ AQ3	♦ KJ9		All Pass		
South HCP: 7+1	♣ J2	♣ 63				1. Extended acceptance after NT
Contract: 3♥ South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q7654		1NT	Pass	2♥
Vul: None	♥ AQT8	♥ 5	Pass	2♠	All Pass	
North HCP: 16+1	♦ 65	♦ T9743				
South HCP: 6+2	♣ KQT73	♣ A5				
Contract: 2♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ J65	1NT	Pass	2♥	Pass
Vul: E-W	♥ A832	♥ KT9764	2♠	X	Pass	4♥
North HCP: 13	♦ 853	♦ K62		All Pass		
South HCP: 7+2	♣ AJ83	♣ 4				
Contract: 4♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AJT7	♠ 65		1NT	All Pass	
Vul: E-W	♥ KT92	♥ QJ5				
North HCP: 17	♦ AQ	♦ T32				
South HCP: 3+1	♣ K73	♣ T9542				
Contract: 1NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ AK75				1NT
Vul: None	♥ AQT432	♥ J8	Pass	4♦ ¹	Pass	4♥
North HCP: 16+2	♦ Q8	♦ A765	Pass	4NT	Pass	5♥ ²
South HCP: 15	♣ AQ6	♣ K53		All Pass		
Contract: 5♥ South						
						1. Texas
						2. A=2/5 or 5/5, Q(H)=0

Board: 40	♠ JT9	Partner bids first.
Dealer: North	♥ QT765	The opponents are silent.
Vul: Both	♦ KJ9	
HCP: 7+1	♣ 63	

Board: 41	♠ Q7654	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: None	♦ T9743	
HCP: 6+2	♣ A5	

Board: 42	♠ J65	LHO opens the bidding 1NT.
Dealer: West	♥ KT9764	Partner bids next.
Vul: E-W	♦ K62	East (RHO) bids 2♥ if possible.
HCP: 7+2	♣ 4	West (LHO) bids 2♠ if possible.

Board: 43	♠ 65	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: E-W	♦ T32	
HCP: 3+1	♣ T9542	

Board: 44	♠ AK75	You bid first.
Dealer: South	♥ J8	The opponents are silent.
Vul: None	♦ A765	
HCP: 15	♣ K53	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ KQ87	♠ JT9		1NT	Pass	2♦
Vul: Both	♥ A932	♥ QT765	Pass	2NT ¹	Pass	3♥
North HCP: 16	♦ AQ3	♦ KJ9		All Pass		
South HCP: 7+1	♣ J2	♣ 63				1. Extended acceptance after NT
Contract: 3♥ South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q7654		1NT	Pass	2♥
Vul: None	♥ AQT8	♥ 5	Pass	2♠	All Pass	
North HCP: 16+1	♦ 65	♦ T9743				
South HCP: 6+2	♣ KQT73	♣ A5				
Contract: 2♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ J65	1NT	Pass	2♥	Pass
Vul: E-W	♥ A832	♥ KT9764	2♠	X	Pass	4♥
North HCP: 13	♦ 853	♦ K62		All Pass		
South HCP: 7+2	♣ AJ83	♣ 4				
Contract: 4♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AJT7	♠ 65		1NT	All Pass	
Vul: E-W	♥ KT92	♥ QJ5				
North HCP: 17	♦ AQ	♦ T32				
South HCP: 3+1	♣ K73	♣ T9542				
Contract: 1NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ AK75				1NT
Vul: None	♥ AQT432	♥ J8	Pass	4♦ ¹	Pass	4♥
North HCP: 16+2	♦ Q8	♦ A765	Pass	4NT	Pass	5♥ ²
South HCP: 15	♣ AQ6	♣ K53		All Pass		
Contract: 5♥ South						
						1. Texas
						2. A=2/5 or 5/5, Q(H)=0

Board: 45 ♠ AJ You bid first.

Dealer: North ♥ QT8 The opponents are silent.

Vul: N-S ♦ KQ963

HCP: 16+1 ♣ A97

Board: 46 ♠ J874 Partner bids first.

Dealer: South ♥ Q62 The opponents are silent.

Vul: E-W ♦ Q98

HCP: 5 ♣ 942

Board: 47 ♠ AK74 You bid first.

Dealer: North ♥ A873 The opponents are silent.

Vul: Both ♦ AT7

HCP: 15 ♣ 92

Board: 48 ♠ AQ4 LHO opens the bidding 1NT.

Dealer: East ♥ 72 Partner bids next.

Vul: E-W ♦ 9873

HCP: 6 ♣ 8654

Board: 49 ♠ 92 You bid first.

Dealer: North ♥ AQ9 East (LHO) bids 2♣ if possible.

Vul: E-W ♦ KJT5

HCP: 16 ♣ AQ65

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q9872		1NT	Pass	2♥
Vul: N-S	♥ QT8	♥ 953	Pass	2♠	All Pass	
North HCP: 16+1	♦ KQ963	♦ 52				
South HCP: 6+1	♣ A97	♣ KJ6				
Contract: 2♠ North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ J874	♠ A92				1NT
Vul: E-W	♥ Q62	♥ AKT4	All Pass			
North HCP: 5	♦ Q98	♦ 54				
South HCP: 16	♣ 942	♣ KQT5				
Contract: 1NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AK74	♠ QJ86		1NT	Pass	2♣ ¹
Vul: Both	♥ A873	♥ K	Pass	2♥	Pass	3♣
North HCP: 15	♦ AT7	♦ KQ	Pass	4♠	All Pass	
South HCP: 14+2	♣ 92	♣ QJ8653	1. Stayman			
Contract: 4♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ AQ4	♠ KJ753		1NT	2♠ ¹	
Vul: E-W	♥ 72	♥ A6	All Pass			
North HCP: 6	♦ 9873	♦ KJT64				
South HCP: 13+2	♣ 8654	♣ J	1. Cappelletti, 5M-4m			
Contract: 2♠ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ KQJ763		1NT	2♣ ¹	2♥
Vul: E-W	♥ AQ9	♥ 763	Pass	2♠	Pass	4♠
North HCP: 16	♦ KJT5	♦ 7	All Pass			
South HCP: 10+2	♣ AQ65	♣ KJ8	1. Cappelletti, any 6+suit			
Contract: 4♠ South						

Board: 45	♠ Q9872	Partner bids first.
Dealer: North	♥ 953	The opponents are silent.
Vul: N-S	♦ 52	
HCP: 6+1	♣ KJ6	

Board: 46	♠ A92	You bid first.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 16	♣ KQT5	

Board: 47	♠ QJ86	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 14+2	♣ QJ8653	

Board: 48	♠ KJ753	RHO opens the bidding 1NT.
Dealer: East	♥ A6	You bid next.
Vul: E-W	♦ KJT64	
HCP: 13+2	♣ J	

Board: 49	♠ KQJ763	Partner bids first.
Dealer: North	♥ 763	East (RHO) bids 2♣ if possible.
Vul: E-W	♦ 7	
HCP: 10+2	♣ KJ8	

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q9872		1NT	Pass	2♥
Vul: N-S	♥ QT8	♥ 953	Pass	2♠	All Pass	
North HCP: 16+1	♦ KQ963	♦ 52				
South HCP: 6+1	♣ A97	♣ KJ6				
Contract: 2♠ North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ J874	♠ A92				1NT
Vul: E-W	♥ Q62	♥ AKT4	All Pass			
North HCP: 5	♦ Q98	♦ 54				
South HCP: 16	♣ 942	♣ KQT5				
Contract: 1NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AK74	♠ QJ86		1NT	Pass	2♣ ¹
Vul: Both	♥ A873	♥ K	Pass	2♥	Pass	3♣
North HCP: 15	♦ AT7	♦ KQ	Pass	4♠	All Pass	
South HCP: 14+2	♣ 92	♣ QJ8653	1. Stayman			
Contract: 4♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ AQ4	♠ KJ753		1NT	2♠ ¹	
Vul: E-W	♥ 72	♥ A6	All Pass			
North HCP: 6	♦ 9873	♦ KJT64				
South HCP: 13+2	♣ 8654	♣ J	1. Cappelletti, 5M-4m			
Contract: 2♠ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ KQJ763		1NT	2♣ ¹	2♥
Vul: E-W	♥ AQ9	♥ 763	Pass	2♠	Pass	4♠
North HCP: 16	♦ KJT5	♦ 7	All Pass			
South HCP: 10+2	♣ AQ65	♣ KJ8	1. Cappelletti, any 6+suit			
Contract: 4♠ South						

Board: 50	♠ Q86	Partner bids first.
Dealer: South	♥ K63	The opponents are silent.
Vul: Both	♦ A43	
HCP: 9	♣ T653	

Both hands (Answers Page)

Board: 50

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q86

♥ K63

♦ A43

♣ T653

South:

♠ A54

♥ QJ5

♦ J76

♣ AK92

W

N

E

S

1NT

Pass 3NT All Pass

Board: 50	♠ A54	You bid first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: Both	♦ J76	
HCP: 15	♣ AK92	

Both hands (Answers Page)

Board: 50

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q86

♥ K63

♦ A43

♣ T653

South:

♠ A54

♥ QJ5

♦ J76

♣ AK92

W

N

E

S

1NT

Pass 3NT All Pass