

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 1	♠ J64	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ Q982	Partner bids first.
HCP: 11	♣ J107	
Board: 2	♠ Q32	East Doubles 2♠ if possible.
Dealer: N	♥ AK8	
Vul: EW	♦ 54	You bid first.
HCP: 14	♣ KQ973	
Board: 3	♠ AQ9	The opponents are silent.
Dealer: S	♥ Q108764	
Vul: EW	♦ K2	Partner bids first.
HCP: 14	♣ K9	
Board: 4	♠ K862	East Bids 2♦ if possible.
Dealer: N	♥ AK73	West Bids 3♣ if possible.
Vul: None	♦ QJ3	
HCP: 13	♣ 92	You bid first.
Board: 5	♠ 98	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: NS	♦ KQJ	Partner bids first.
HCP: 17	♣ AK76	
Board: 6	♠ AJ94	East Bids 2♣ if possible.
Dealer: N	♥ QJ	West Bids 2♦ if possible.
Vul: Both	♦ KQ94	East Bids 2♥ if possible.
HCP: 13	♣ 982	You bid first.

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A953				1NT
Vul: EW	♥ AQJ	♥ K1092				
North HCP: 11	♦ Q982	♦ K3	Pass	3NT	AP	
South HCP: 14	♣ J107	♣ A42				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ KJ1086				
Vul: EW	♥ AK8	♥ 964		1NT	Pass	2♥
North HCP: 14	♦ 54	♦ KQJ	Pass	2♠	X	AP
South HCP: 10	♣ KQ973	♣ 82				
Contract: 2♠X N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ KJ52				1NT
Vul: EW	♥ Q108764	♥ 32	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14	♦ K2	♦ AQJ	AP			
South HCP: 15	♣ K9	♣ A1063	1. Texas			
Contract: 4♥ S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ 107				
Vul: None	♥ AK73	♥ QJ62		1NT	2♦ <sup>1</sup>	Pass
North HCP: 13	♦ QJ3	♦ 942	3♣	AP		
South HCP: 7	♣ 92	♣ A1087	1. Cappelletti, both majors			
Contract: 3♣ W						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A102				1NT
Vul: NS	♥ KJ106	♥ A984	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 17	♦ KQJ	♦ A97	Pass	4♥	AP	
South HCP: 15	♣ AK76	♣ QJ10	1. Stayman			
Contract: 4♥ S						

Board: 6

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 2♥ E

North:

♠ AJ94

♥ QJ

♦ KQ94

♣ 982

South:

♠ 10763

♥ 108

♦ A32

♣ K765

West	North	East	South
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	1NT	2♣ <sup>1</sup>	Pass
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2♦ <sup>2</sup>	Pass	2♥	AP
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1. Cappelletti, any 6+suit

2. automat

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 1	♠ A953	The opponents are silent.
Dealer: S	♥ K1092	
Vul: EW	♦ K3	You bid first.
HCP: 14	♣ A42	
Board: 2	♠ KJ1086	East Doubles 2♠ if possible.
Dealer: N	♥ 964	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 10	♣ 82	
Board: 3	♠ KJ52	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ AQJ	You bid first.
HCP: 15	♣ A1063	
Board: 4	♠ 107	East Bids 2♦ if possible.
Dealer: N	♥ QJ62	West Bids 3♣ if possible.
Vul: None	♦ 942	
HCP: 7	♣ A1087	Partner bids first.
Board: 5	♠ A102	The opponents are silent.
Dealer: S	♥ A984	
Vul: NS	♦ A97	You bid first.
HCP: 15	♣ QJ10	
Board: 6	♠ 10763	East Bids 2♣ if possible.
Dealer: N	♥ 108	West Bids 2♦ if possible.
Vul: Both	♦ A32	East Bids 2♥ if possible.
HCP: 7	♣ K765	Partner bids first.

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A953				1NT
Vul: EW	♥ AQJ	♥ K1092				
North HCP: 11	♦ Q982	♦ K3	Pass	3NT	AP	
South HCP: 14	♣ J107	♣ A42				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ KJ1086				
Vul: EW	♥ AK8	♥ 964		1NT	Pass	2♥
North HCP: 14	♦ 54	♦ KQJ	Pass	2♠	X	AP
South HCP: 10	♣ KQ973	♣ 82				
Contract: 2♠X N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ KJ52				1NT
Vul: EW	♥ Q108764	♥ 32	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14	♦ K2	♦ AQJ	AP			
South HCP: 15	♣ K9	♣ A1063	1. Texas			
Contract: 4♥ S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ 107				
Vul: None	♥ AK73	♥ QJ62		1NT	2♦ <sup>1</sup>	Pass
North HCP: 13	♦ QJ3	♦ 942	3♣	AP		
South HCP: 7	♣ 92	♣ A1087	1. Cappelletti, both majors			
Contract: 3♣ W						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A102				1NT
Vul: NS	♥ KJ106	♥ A984	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 17	♦ KQJ	♦ A97	Pass	4♥	AP	
South HCP: 15	♣ AK76	♣ QJ10	1. Stayman			
Contract: 4♥ S						

Board: 6

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 2♥ E

North:

♠ AJ94

♥ QJ

♦ KQ94

♣ 982

South:

♠ 10763

♥ 108

♦ A32

♣ K765

West	North	East	South
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	1NT	2♣ <sup>1</sup>	Pass
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2♦ <sup>2</sup>	Pass	2♥	AP
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1. Cappelletti, any 6+suit

2. automat

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 7	♠ A1042	The opponents are silent.
Dealer: S	♥ 95	
Vul: None	♦ K1083	Partner bids first.
HCP: 9	♣ Q93	

Board: 8	♠ AKJ6	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ Q1083	You bid first.
HCP: 13	♣ 1087	

Board: 9	♠ A864	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: NS	♦ A95	Partner bids first.
HCP: 13	♣ Q64	

Board: 10	♠ J93	East Bids 3♥ if possible.
Dealer: N	♥ K942	
Vul: Both	♦ AQ4	You bid first.
HCP: 14	♣ KJ7	

Board: 11	♠ KJ1087	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: None	♦ Q72	Partner bids first.
HCP: 14	♣ A5	

Board: 12	♠ Q3	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: NS	♦ 972	You bid first.
HCP: 13	♣ AQ72	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ K963				1NT
Vul: None	♥ 95	♥ Q43				
North HCP: 9	♦ K1083	♦ 42	AP			
South HCP: 13	♣ Q93	♣ AKJ8				
Contract: 1N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 87		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K7	♥ 10942	Pass	2♠	Pass	2NT
North HCP: 13	♦ Q1083	♦ 9	AP			
South HCP: 10	♣ 1087	♣ AKQJ52	1. Stayman			
Contract: 2N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ A864	♠ K53				1NT
Vul: NS	♥ QJ10	♥ A95	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 13	♦ A95	♦ 843	Pass	3NT	AP	
South HCP: 14	♣ Q64	♣ AK105	1. Stayman			
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ K72				
Vul: Both	♥ K942	♥ 3		1NT	3♥	3NT
North HCP: 14	♦ AQ4	♦ K7	AP			
South HCP: 10	♣ KJ7	♣ A985432				
Contract: 3N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ KJ1087	♠ A62				1NT
Vul: None	♥ KJ10	♥ A92	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q72	♦ AK98	Pass	3NT	Pass	4♠
South HCP: 15	♣ A5	♣ 743	AP			
Contract: 4♠ S						



Board: 12

Dealer: N

Vul: NS

North HCP: 13

South HCP: 6

Contract: 2♠ N

North:

♠ Q3

♥ KQ104

♦ 972

♣ AQ72

South:

♠ A109764

♥ 83

♦ Q43

♣ 106

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

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 7	♠ K963	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ 42	You bid first.
HCP: 13	♣ AKJ8	

Board: 8	♠ 87	The opponents are silent.
Dealer: N	♥ 10942	
Vul: None	♦ 9	Partner bids first.
HCP: 10	♣ AKQJ52	

Board: 9	♠ K53	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ 843	You bid first.
HCP: 14	♣ AK105	

Board: 10	♠ K72	East Bids 3♥ if possible.
Dealer: N	♥ 3	
Vul: Both	♦ K7	Partner bids first.
HCP: 10	♣ A985432	

Board: 11	♠ A62	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ AK98	You bid first.
HCP: 15	♣ 743	

Board: 12	♠ A109764	The opponents are silent.
Dealer: N	♥ 83	
Vul: NS	♦ Q43	Partner bids first.
HCP: 6	♣ 106	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ K963				1NT
Vul: None	♥ 95	♥ Q43				
North HCP: 9	♦ K1083	♦ 42	AP			
South HCP: 13	♣ Q93	♣ AKJ8				
Contract: 1N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 87		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K7	♥ 10942	Pass	2♠	Pass	2NT
North HCP: 13	♦ Q1083	♦ 9	AP			
South HCP: 10	♣ 1087	♣ AKQJ52	1. Stayman			
Contract: 2N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ A864	♠ K53				1NT
Vul: NS	♥ QJ10	♥ A95	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 13	♦ A95	♦ 843	Pass	3NT	AP	
South HCP: 14	♣ Q64	♣ AK105	1. Stayman			
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ K72				
Vul: Both	♥ K942	♥ 3		1NT	3♥	3NT
North HCP: 14	♦ AQ4	♦ K7	AP			
South HCP: 10	♣ KJ7	♣ A985432				
Contract: 3N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ KJ1087	♠ A62				1NT
Vul: None	♥ KJ10	♥ A92	Pass	2♥	Pass	2♠
North HCP: 14	♦ Q72	♦ AK98	Pass	3NT	Pass	4♠
South HCP: 15	♣ A5	♣ 743	AP			
Contract: 4♠ S						

Board: 12

Dealer: N

Vul: NS

North HCP: 13

South HCP: 6

Contract: 2♠ N

North:

♠ Q3

♥ KQ104

♦ 972

♣ AQ72

South:

♠ A109764

♥ 83

♦ Q43

♣ 106

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

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 13	♠ KJ32	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ AK632	Partner bids first.
HCP: 16	♣ KQ10	

Board: 14	♠ AQ64	The opponents are silent.
Dealer: N	♥ 862	
Vul: None	♦ AJ4	You bid first.
HCP: 13	♣ Q105	

Board: 15	♠ J109	The opponents are silent.
Dealer: S	♥ 7542	
Vul: NS	♦ A109	Partner bids first.
HCP: 8	♣ QJ10	

Board: 16	♠ AQ5	The opponents are silent.
Dealer: N	♥ 62	
Vul: EW	♦ J10962	You bid first.
HCP: 14	♣ AK2	

Board: 17	♠ 1062	The opponents are silent.
Dealer: S	♥ KQJ76	
Vul: Both	♦ AK87	Partner bids first.
HCP: 13	♣ 6	

Board: 18	♠ K4	West Bids 2♥ if possible.
Dealer: N	♥ J95	East Bids 2♠ if possible.
Vul: EW	♦ KQ9	
HCP: 15	♣ KQJ54	You bid first.

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 13			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ KJ32	♠ A1085	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 16	♥ 9	♥ AK43	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 13	♦ AK632	♦ Q4	Pass	6♠	AP	
Contract: 6♠ S	♣ KQ10	♣ 954				
			1. Splinter			
			2. Blackwood 0314, for ♠			

Board: 14			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AQ64	♠ K105		1NT	Pass	2♦
North HCP: 13	♥ 862	♥ KQJ104	Pass	2♥	Pass	3NT
South HCP: 12	♦ AJ4	♦ 1097	Pass	4♥	AP	
Contract: 4♥ N	♣ Q105	♣ K6				

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

Board: 16			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AQ5	♠ K9842		1NT	Pass	2♥
North HCP: 14	♥ 62	♥ AJ9	Pass	2♠	Pass	3NT
South HCP: 14	♦ J10962	♦ AQ8	Pass	4♠	AP	
Contract: 4♠ N	♣ AK2	♣ 85				

Board: 17			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 1062	♠ AQJ				
North HCP: 13	♥ KQJ76	♥ 1093	Pass	2♦	Pass	2♥
South HCP: 15	♦ AK87	♦ J42	Pass	3♦	Pass	4♥
Contract: 4♥ S	♣ 6	♣ AK108	AP			

Board: 18

Dealer: N

Vul: EW

North HCP: 15

South HCP: 6

Contract: 2♠ E

North:

♠ K4

♥ J95

♦ KQ9

♣ KQJ54

South:

♠ Q86

♥ 108764

♦ A10873

♣ —

West	North	East	South
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1NT	Pass	2♦
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2♥ <sup>1</sup>	X	2♠	AP
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1. Michaels Cuebid

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 13	♠ A1085	The opponents are silent.
Dealer: S	♥ AK43	
Vul: EW	♦ Q4	You bid first.
HCP: 13	♣ 954	

Board: 14	♠ K105	The opponents are silent.
Dealer: N	♥ KQJ104	
Vul: None	♦ 1097	Partner bids first.
HCP: 12	♣ K6	

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

Board: 16	♠ K9842	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ AQ8	Partner bids first.
HCP: 14	♣ 85	

Board: 17	♠ AQJ	The opponents are silent.
Dealer: S	♥ 1093	
Vul: Both	♦ J42	You bid first.
HCP: 15	♣ AK108	

Board: 18	♠ Q86	West Bids 2♥ if possible.
Dealer: N	♥ 108764	East Bids 2♠ if possible.
Vul: EW	♦ A10873	
HCP: 6	♣ —	Partner bids first.



# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 13			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ KJ32	♠ A1085	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 16	♥ 9	♥ AK43	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 13	♦ AK632	♦ Q4	Pass	6♠	AP	
Contract: 6♠ S	♣ KQ10	♣ 954				
			1. Splinter			
			2. Blackwood 0314, for ♠			

Board: 14			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AQ64	♠ K105		1NT	Pass	2♦
North HCP: 13	♥ 862	♥ KQJ104	Pass	2♥	Pass	3NT
South HCP: 12	♦ AJ4	♦ 1097	Pass	4♥	AP	
Contract: 4♥ N	♣ Q105	♣ K6				

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

Board: 16			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AQ5	♠ K9842		1NT	Pass	2♥
North HCP: 14	♥ 62	♥ AJ9	Pass	2♠	Pass	3NT
South HCP: 14	♦ J10962	♦ AQ8	Pass	4♠	AP	
Contract: 4♠ N	♣ AK2	♣ 85				

Board: 17			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 1062	♠ AQJ				
North HCP: 13	♥ KQJ76	♥ 1093	Pass	2♦	Pass	2♥
South HCP: 15	♦ AK87	♦ J42	Pass	3♦	Pass	4♥
Contract: 4♥ S	♣ 6	♣ AK108	AP			

Board: 18

Dealer: N

Vul: EW

North HCP: 15

South HCP: 6

Contract: 2♠ E

North:

♠ K4

♥ J95

♦ KQ9

♣ KQJ54

South:

♠ Q86

♥ 108764

♦ A10873

♣ —

West	North	East	South
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1NT	Pass	2♦
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2♥ <sup>1</sup>	X	2♠	AP
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1. Michaels Cuebid

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 19	♠ 9	East Doubles 3♠ if possible.
Dealer: S	♥ A982	
Vul: None	♦ AJ432	Partner bids first.
HCP: 11	♣ Q63	

Board: 20	♠ A852	West Bids 2♠ if possible.
Dealer: N	♥ AQ5	
Vul: NS	♦ QJ86	You bid first.
HCP: 13	♣ 85	

Board: 21	♠ AJ76	The opponents are silent.
Dealer: S	♥ 952	
Vul: NS	♦ A1062	Partner bids first.
HCP: 11	♣ Q10	

Board: 22	♠ AJ6	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ K10632	You bid first.
HCP: 14	♣ A63	

Board: 23	♠ QJ5	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ KQ74	Partner bids first.
HCP: 10	♣ Q942	

Board: 24	♠ Q98	The opponents are silent.
Dealer: N	♥ KQ862	
Vul: EW	♦ KQ7	You bid first.
HCP: 15	♣ K2	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQ				1NT
Vul: None	♥ A982	♥ KQ43	Pass	3♠ <sup>1</sup>	X	4♥
North HCP: 11	♦ AJ432	♦ 10986	AP			
South HCP: 14	♣ Q63	♣ A87	1. Splinter			
Contract: 4♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ 4		1NT	Pass	2♦
Vul: NS	♥ AQ5	♥ 97642	Pass	2♥	Pass	Pass
North HCP: 13	♦ QJ86	♦ 10975	2♠	AP		
South HCP: 3	♣ 85	♣ K103				
Contract: 2♠ W						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AJ76	♠ Q1054				1NT
Vul: NS	♥ 952	♥ KQ4	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ A1062	♦ Q875	Pass	4♠	AP	
South HCP: 14	♣ Q10	♣ AJ	1. Stayman			
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K972		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ Q9	♥ KJ852	Pass	2♦	Pass	3♠ <sup>2</sup>
North HCP: 14	♦ K10632	♦ A8	Pass	3NT	AP	
South HCP: 14	♣ A63	♣ K8	1. Stayman			
Contract: 3N N			2. SMOLEN			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A742				1NT
Vul: Both	♥ 104	♥ KJ65				
North HCP: 10	♦ KQ74	♦ 93	Pass	2NT	AP	
South HCP: 13	♣ Q942	♣ AJ7				
Contract: 2N S						

Board: 24

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 1N N

North:

♠ Q98

♥ KQ862

♦ KQ7

♣ K2

South:

♠ 63

♥ J743

♦ A64

♣ A853

West	North	East	South
	1NT	AP	

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 19	♠ KQ	East Doubles 3♠ if possible.
Dealer: S	♥ KQ43	
Vul: None	♦ 10986	You bid first.
HCP: 14	♣ A87	

Board: 20	♠ 4	West Bids 2♠ if possible.
Dealer: N	♥ 97642	
Vul: NS	♦ 10975	Partner bids first.
HCP: 3	♣ K103	

Board: 21	♠ Q1054	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: NS	♦ Q875	You bid first.
HCP: 14	♣ AJ	

Board: 22	♠ K972	The opponents are silent.
Dealer: N	♥ KJ852	
Vul: NS	♦ A8	Partner bids first.
HCP: 14	♣ K8	

Board: 23	♠ A742	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: Both	♦ 93	You bid first.
HCP: 13	♣ AJ7	

Board: 24	♠ 63	The opponents are silent.
Dealer: N	♥ J743	
Vul: EW	♦ A64	Partner bids first.
HCP: 9	♣ A853	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQ				1NT
Vul: None	♥ A982	♥ KQ43	Pass	3♠ <sup>1</sup>	X	4♥
North HCP: 11	♦ AJ432	♦ 10986	AP			
South HCP: 14	♣ Q63	♣ A87	1. Splinter			
Contract: 4♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ 4		1NT	Pass	2♦
Vul: NS	♥ AQ5	♥ 97642	Pass	2♥	Pass	Pass
North HCP: 13	♦ QJ86	♦ 10975	2♠	AP		
South HCP: 3	♣ 85	♣ K103				
Contract: 2♠ W						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AJ76	♠ Q1054				1NT
Vul: NS	♥ 952	♥ KQ4	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ A1062	♦ Q875	Pass	4♠	AP	
South HCP: 14	♣ Q10	♣ AJ	1. Stayman			
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K972		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ Q9	♥ KJ852	Pass	2♦	Pass	3♠ <sup>2</sup>
North HCP: 14	♦ K10632	♦ A8	Pass	3NT	AP	
South HCP: 14	♣ A63	♣ K8	1. Stayman			
Contract: 3N N			2. SMOLEN			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A742				1NT
Vul: Both	♥ 104	♥ KJ65				
North HCP: 10	♦ KQ74	♦ 93	Pass	2NT	AP	
South HCP: 13	♣ Q942	♣ AJ7				
Contract: 2N S						

Board: 24

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 1N N

North:

♠ Q98

♥ KQ862

♦ KQ7

♣ K2

South:

♠ 63

♥ J743

♦ A64

♣ A853

West	North	East	South
	1NT	AP	



## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 25	♠ 1032	East Bids 3♣ if possible.
Dealer: S	♥ QJ10643	
Vul: None	♦ 103	Partner bids first.
HCP: 3	♣ 53	
Board: 26	♠ AJ8	The opponents are silent.
Dealer: N	♥ J3	
Vul: None	♦ AQJ97	You bid first.
HCP: 14	♣ J82	
Board: 27	♠ 53	The opponents are silent.
Dealer: S	♥ KJ54	
Vul: Both	♦ 874	Partner bids first.
HCP: 10	♣ KQJ3	
Board: 28	♠ A95	East Doubles 1NT if possible.
Dealer: N	♥ K105	West Bids 2♠ if possible.
Vul: NS	♦ K42	
HCP: 14	♣ KJ108	You bid first.
Board: 29	♠ J543	The opponents are silent.
Dealer: S	♥ J65	
Vul: EW	♦ Q842	Partner bids first.
HCP: 5	♣ J2	
Board: 30	♠ AJ3	The opponents are silent.
Dealer: N	♥ Q875	
Vul: None	♦ Q5	You bid first.
HCP: 14	♣ KQ65	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ KQ9				1NT
Vul: None	♥ QJ10643	♥ A82	Pass	2♦	3♣	Pass
North HCP: 3	♦ 103	♦ Q65	Pass	3♥	AP	
South HCP: 15	♣ 53	♣ KJ62				
Contract: 3♥ N						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q7		1NT	Pass	2♦
Vul: None	♥ J3	♥ K10762	Pass	2♥	Pass	3♣
North HCP: 14	♦ AQJ97	♦ 10	Pass	3NT	AP	
South HCP: 11	♣ J82	♣ AQ653				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQ72				1NT
Vul: Both	♥ KJ54	♥ 632	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ 874	♦ A1032	Pass	2NT	AP	
South HCP: 13	♣ KQJ3	♣ A8	1. Stayman			
Contract: 2N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ J1083		1NT	X <sup>1</sup>	Pass
Vul: NS	♥ K105	♥ AJ4	2♠	AP		
North HCP: 14	♦ K42	♦ 1085	1. Cappelletti, strong			
South HCP: 8	♣ KJ108	♣ Q42				
Contract: 2♠ W						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ J543	♠ Q7				1NT
Vul: EW	♥ J65	♥ K83	AP			
North HCP: 5	♦ Q842	♦ AJ96				
South HCP: 13	♣ J2	♣ K854				
Contract: 1N S						

Board: 30

Dealer: N

Vul: None

North HCP: 14

South HCP: 14

Contract: 4♥ N

North:

♠ AJ3

♥ Q875

♦ Q5

♣ KQ65

South:

♠ 62

♥ KJ62

♦ AJ

♣ AJ872

West	North	East	South
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	1NT	Pass	2♣ <sup>1</sup>
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Pass	2♥	Pass	4♥
------	----	------	----

AP

1. Stayman

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 25	♠ KQ9	East Bids 3♣ if possible.
Dealer: S	♥ A82	
Vul: None	♦ Q65	You bid first.
HCP: 15	♣ KJ62	

Board: 26	♠ Q7	The opponents are silent.
Dealer: N	♥ K10762	
Vul: None	♦ 10	Partner bids first.
HCP: 11	♣ AQ653	

Board: 27	♠ KQ72	The opponents are silent.
Dealer: S	♥ 632	
Vul: Both	♦ A1032	You bid first.
HCP: 13	♣ A8	

Board: 28	♠ J1083	East Doubles 1NT if possible.
Dealer: N	♥ AJ4	West Bids 2♠ if possible.
Vul: NS	♦ 1085	
HCP: 8	♣ Q42	Partner bids first.

Board: 29	♠ Q7	The opponents are silent.
Dealer: S	♥ K83	
Vul: EW	♦ AJ96	You bid first.
HCP: 13	♣ K854	

Board: 30	♠ 62	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: None	♦ AJ	Partner bids first.
HCP: 14	♣ AJ872	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ KQ9				1NT
Vul: None	♥ QJ10643	♥ A82	Pass	2♦	3♣	Pass
North HCP: 3	♦ 103	♦ Q65	Pass	3♥	AP	
South HCP: 15	♣ 53	♣ KJ62				
Contract: 3♥ N						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q7		1NT	Pass	2♦
Vul: None	♥ J3	♥ K10762	Pass	2♥	Pass	3♣
North HCP: 14	♦ AQJ97	♦ 10	Pass	3NT	AP	
South HCP: 11	♣ J82	♣ AQ653				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQ72				1NT
Vul: Both	♥ KJ54	♥ 632	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ 874	♦ A1032	Pass	2NT	AP	
South HCP: 13	♣ KQJ3	♣ A8	1. Stayman			
Contract: 2N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ J1083		1NT	X <sup>1</sup>	Pass
Vul: NS	♥ K105	♥ AJ4	2♠	AP		
North HCP: 14	♦ K42	♦ 1085	1. Cappelletti, strong			
South HCP: 8	♣ KJ108	♣ Q42				
Contract: 2♠ W						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ J543	♠ Q7				1NT
Vul: EW	♥ J65	♥ K83	AP			
North HCP: 5	♦ Q842	♦ AJ96				
South HCP: 13	♣ J2	♣ K854				
Contract: 1N S						

Board: 30

Dealer: N

Vul: None

North HCP: 14

South HCP: 14

Contract: 4♥ N

North:

♠ AJ3

♥ Q875

♦ Q5

♣ KQ65

South:

♠ 62

♥ KJ62

♦ AJ

♣ AJ872

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

	1NT	Pass	2♣ <sup>1</sup>
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Pass	2♥	Pass	4♥
------	----	------	----

AP

1. Stayman

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 31	♠ J62	East Doubles Pass if possible.
Dealer: S	♥ A7532	
Vul: EW	♦ 64	Partner bids first.
HCP: 5	♣ 752	

Board: 32	♠ K53	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ AJ104	You bid first.
HCP: 15	♣ Q108	

Board: 33	♠ 6532	East Doubles Pass if possible.
Dealer: S	♥ K9	West Doubles 2♦ if possible.
Vul: EW	♦ 986	East Bids 2♥ if possible.
HCP: 5	♣ Q986	West Bids 3♦ if possible.
		East Bids 3♥ if possible.
		Partner bids first.

Board: 34	♠ A83	The opponents are silent.
Dealer: N	♥ K109	
Vul: None	♦ Q3	You bid first.
HCP: 14	♣ AJ1092	

Board: 35	♠ Q10	The opponents are silent.
Dealer: S	♥ K32	
Vul: EW	♦ A765	Partner bids first.
HCP: 12	♣ K653	

Board: 36	♠ K1095	The opponents are silent.
Dealer: N	♥ A97	
Vul: EW	♦ Q73	You bid first.
HCP: 13	♣ A108	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ Q105				1NT
Vul: EW	♥ A7532	♥ QJ4	Pass	2♦	Pass	2♥
North HCP: 5	♦ 64	♦ K1097	Pass	Pass	X	AP
South HCP: 13	♣ 752	♣ AJ3				
Contract: 2♥X S						

Board: 32	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: 33	North:	South:	West	North	East	South
Dealer: S	♠ 6532	♠ J84				1NT
Vul: EW	♥ K9	♥ Q75	Pass	Pass	X <sup>1</sup>	2♦
North HCP: 5	♦ 986	♦ KQJ52	X	Pass	2♥	Pass
South HCP: 13	♣ Q986	♣ A4	3♦ <sup>2</sup>	Pass	3♥	AP
Contract: 3♥ E						

1. Cappelletti, strong  
2. limit raise or better in ♥

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ J7542				
Vul: None	♥ K109	♥ Q82		1NT	Pass	2♥
North HCP: 14	♦ Q3	♦ 1042	Pass	2♠	AP	
South HCP: 3	♣ AJ1092	♣ 65				
Contract: 2♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ K764				1NT
Vul: EW	♥ K32	♥ A6				
North HCP: 12	♦ A765	♦ KJ42	Pass	3NT	AP	
South HCP: 13	♣ K653	♣ Q87				
Contract: 3N S						



Board: 36

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 3♦ N

North:

♠ K1095

♥ A97

♦ Q73

♣ A108

South:

♠ 3

♥ J4

♦ AKJ854

♣ 7643

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

1NT	Pass	3♣ <sup>1</sup>
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Pass	3♦ <sup>2</sup>	AP
------	-----------------	----

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 31	♠ Q105	East Doubles Pass if possible.
Dealer: S	♥ QJ4	
Vul: EW	♦ K1097	You bid first.
HCP: 13	♣ AJ3	

Board: 32	♠ J982	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ 865	Partner bids first.
HCP: 4	♣ 652	

Board: 33	♠ J84	East Doubles Pass if possible.
Dealer: S	♥ Q75	West Doubles 2♦ if possible.
Vul: EW	♦ KQJ52	East Bids 2♥ if possible.
HCP: 13	♣ A4	West Bids 3♦ if possible.
		East Bids 3♥ if possible.
		You bid first.

Board: 34	♠ J7542	The opponents are silent.
Dealer: N	♥ Q82	
Vul: None	♦ 1042	Partner bids first.
HCP: 3	♣ 65	

Board: 35	♠ K764	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ KJ42	You bid first.
HCP: 13	♣ Q87	

Board: 36	♠ 3	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ AKJ854	Partner bids first.
HCP: 9	♣ 7643	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ Q105				1NT
Vul: EW	♥ A7532	♥ QJ4	Pass	2♦	Pass	2♥
North HCP: 5	♦ 64	♦ K1097	Pass	Pass	X	AP
South HCP: 13	♣ 752	♣ AJ3				
Contract: 2♥X S						

Board: 32	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: 33	North:	South:	West	North	East	South
Dealer: S	♠ 6532	♠ J84				1NT
Vul: EW	♥ K9	♥ Q75	Pass	Pass	X <sup>1</sup>	2♦
North HCP: 5	♦ 986	♦ KQJ52	X	Pass	2♥	Pass
South HCP: 13	♣ Q986	♣ A4	3♦ <sup>2</sup>	Pass	3♥	AP
Contract: 3♥ E						

1. Cappelletti, strong  
2. limit raise or better in ♥

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ J7542				
Vul: None	♥ K109	♥ Q82		1NT	Pass	2♥
North HCP: 14	♦ Q3	♦ 1042	Pass	2♠	AP	
South HCP: 3	♣ AJ1092	♣ 65				
Contract: 2♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ K764				1NT
Vul: EW	♥ K32	♥ A6				
North HCP: 12	♦ A765	♦ KJ42	Pass	3NT	AP	
South HCP: 13	♣ K653	♣ Q87				
Contract: 3N S						

Board: 36

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 3♦ N

North:

♠ K1095

♥ A97

♦ Q73

♣ A108

South:

♠ 3

♥ J4

♦ AKJ854

♣ 7643

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 37	♠ 9	The opponents are silent.
Dealer: S	♥ AKQJ9654	
Vul: Both	♦ KJ10	Partner bids first.
HCP: 14	♣ 5	

Board: 38	♠ 103	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ KQ42	You bid first.
HCP: 13	♣ K1076	

Board: 39	♠ 74	The opponents are silent.
Dealer: S	♥ 43	
Vul: EW	♦ A10752	Partner bids first.
HCP: 10	♣ AQ74	

Board: 40	♠ 86	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ K1086	You bid first.
HCP: 13	♣ A642	

Board: 41	♠ J1094	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ 9765	Partner bids first.
HCP: 4	♣ 94	

Board: 42	♠ KQ6	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ J1086	You bid first.
HCP: 14	♣ AJ7	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 37

Dealer: S

Vul: Both

North HCP: 14

South HCP: 14

Contract: 5♥ S

North:

♠ 9

♥ AKQJ9654

♦ KJ10

♣ 5

South:

♠ AKJ5

♥ 108

♦ 983

♣ KQJ3

West	North	East	South
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
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Pass	4NT <sup>2</sup>	Pass	5♦
------	------------------	------	----

Pass	5♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

Board: 38

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ 103

♥ KQ8

♦ KQ42

♣ K1076

South:

♠ AQ986

♥ 10962

♦ AJ8

♣ J

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3♥ <sup>2</sup>
------	----	------	-----------------

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

1. Stayman

2. SMOLEN

Board: 39

Dealer: S

Vul: EW

North HCP: 10

South HCP: 14

Contract: 2N S

North:

♠ 74

♥ 43

♦ A10752

♣ AQ74

South:

♠ J83

♥ AQ10

♦ K984

♣ KJ2

West	North	East	South
			1NT

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

Board: 40

Dealer: N

Vul: None

North HCP: 13

South HCP: 10

Contract: 2N N

North:

♠ 86

♥ AQ7

♦ K1086

♣ A642

South:

♠ AK2

♥ 10942

♦ 92

♣ K753

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>

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

AP

1. Stayman

Board: 41

Dealer: S

Vul: NS

North HCP: 4

South HCP: 13

Contract: 1N S

North:

♠ J1094

♥ K65

♦ 9765

♣ 94

South:

♠ K73

♥ Q2

♦ Q83

♣ AQ653

West	North	East	South
			1NT

AP

Board: 42

Dealer: N

Vul: Both

North HCP: 14

South HCP: 4

Contract: 1N N

North:

♠ KQ6

♥ K72

♦ J1086

♣ AJ7

South:

♠ J82

♥ 984

♦ 943

♣ K832

West	North	East	South
	1NT	AP	

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 37	♠ AKJ5	The opponents are silent.
Dealer: S	♥ 108	
Vul: Both	♦ 983	You bid first.
HCP: 14	♣ KQJ3	

Board: 38	♠ AQ986	The opponents are silent.
Dealer: N	♥ 10962	
Vul: NS	♦ AJ8	Partner bids first.
HCP: 12	♣ J	

Board: 39	♠ J83	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ K984	You bid first.
HCP: 14	♣ KJ2	

Board: 40	♠ AK2	The opponents are silent.
Dealer: N	♥ 10942	
Vul: None	♦ 92	Partner bids first.
HCP: 10	♣ K753	

Board: 41	♠ K73	The opponents are silent.
Dealer: S	♥ Q2	
Vul: NS	♦ Q83	You bid first.
HCP: 13	♣ AQ653	

Board: 42	♠ J82	The opponents are silent.
Dealer: N	♥ 984	
Vul: Both	♦ 943	Partner bids first.
HCP: 4	♣ K832	



# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 37

Dealer: S

Vul: Both

North HCP: 14

South HCP: 14

Contract: 5♥ S

North:

♠ 9

♥ AKQJ9654

♦ KJ10

♣ 5

South:

♠ AKJ5

♥ 108

♦ 983

♣ KQJ3

West	North	East	South
			1NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♦
------	------------------	------	----

Pass	5♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

Board: 38

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ 103

♥ KQ8

♦ KQ42

♣ K1076

South:

♠ AQ986

♥ 10962

♦ AJ8

♣ J

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3♥ <sup>2</sup>
------	----	------	-----------------

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

1. Stayman

2. SMOLEN

Board: 39

Dealer: S

Vul: EW

North HCP: 10

South HCP: 14

Contract: 2N S

North:

♠ 74

♥ 43

♦ A10752

♣ AQ74

South:

♠ J83

♥ AQ10

♦ K984

♣ KJ2

West	North	East	South
			1NT

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

Board: 40

Dealer: N

Vul: None

North HCP: 13

South HCP: 10

Contract: 2N N

North:

♠ 86

♥ AQ7

♦ K1086

♣ A642

South:

♠ AK2

♥ 10942

♦ 92

♣ K753

West	North	East	South
	1NT	Pass	2♣ <sup>1</sup>

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

AP

1. Stayman

Board: 41

Dealer: S

Vul: NS

North HCP: 4

South HCP: 13

Contract: 1N S

North:

♠ J1094

♥ K65

♦ 9765

♣ 94

South:

♠ K73

♥ Q2

♦ Q83

♣ AQ653

West	North	East	South
			1NT

AP

Board: 42

Dealer: N

Vul: Both

North HCP: 14

South HCP: 4

Contract: 1N N

North:

♠ KQ6

♥ K72

♦ J1086

♣ AJ7

South:

♠ J82

♥ 984

♦ 943

♣ K832

West	North	East	South
	1NT	AP	

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 43	♠ 107654	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ K76	Partner bids first.
HCP: 8	♣ J97	

Board: 44	♠ KQJ	The opponents are silent.
Dealer: N	♥ Q832	
Vul: None	♦ QJ	You bid first.
HCP: 15	♣ A872	

Board: 45	♠ A93	The opponents are silent.
Dealer: S	♥ K98	
Vul: Both	♦ 964	Partner bids first.
HCP: 10	♣ K832	

Board: 46	♠ KQ54	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ A983	You bid first.
HCP: 15	♣ K98	

Board: 47	♠ Q6	The opponents are silent.
Dealer: S	♥ 76	
Vul: EW	♦ Q64	Partner bids first.
HCP: 7	♣ K87643	

Board: 48	♠ AQJ3	The opponents are silent.
Dealer: N	♥ KQ105	
Vul: NS	♦ Q92	You bid first.
HCP: 15	♣ J8	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 107654	♠ KJ8				1NT
Vul: EW	♥ A5	♥ K873	Pass	2♥	Pass	2♠
North HCP: 8	♦ K76	♦ A542	AP			
South HCP: 14	♣ J97	♣ K2				
Contract: 2♠ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A64		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ Q832	♥ AK76	Pass	2♥	Pass	4♥
North HCP: 15	♦ QJ	♦ 72	AP			
South HCP: 14	♣ A872	♣ QJ106	1. Stayman			
Contract: 4♥ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J52				1NT
Vul: Both	♥ K98	♥ A72	Pass	2NT	Pass	3NT
North HCP: 10	♦ 964	♦ AJ532	AP			
South HCP: 14	♣ K832	♣ A9				
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 972		1NT	Pass	3NT
Vul: Both	♥ K8	♥ Q74	AP			
North HCP: 15	♦ A983	♦ KJ76				
South HCP: 12	♣ K98	♣ AQ5				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ KJ43				1NT
Vul: EW	♥ 76	♥ A985	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 7	♦ Q64	♦ K109	AP			
South HCP: 13	♣ K87643	♣ Q2	1. Minor Suit Transfers after 1NT			
Contract: 3♣ S			2. automat			

Board: 48

Dealer: N

Vul: NS

North HCP: 15

South HCP: 16

Contract: 3N N

North:

♠ AQJ3

♥ KQ105

♦ Q92

♣ J8

South:

♠ K7

♥ A92

♦ K10854

♣ AQ2

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

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

AP

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 43	♠ KJ8	The opponents are silent.
Dealer: S	♥ K873	
Vul: EW	♦ A542	You bid first.
HCP: 14	♣ K2	

Board: 44	♠ A64	The opponents are silent.
Dealer: N	♥ AK76	
Vul: None	♦ 72	Partner bids first.
HCP: 14	♣ QJ106	

Board: 45	♠ J52	The opponents are silent.
Dealer: S	♥ A72	
Vul: Both	♦ AJ532	You bid first.
HCP: 14	♣ A9	

Board: 46	♠ 972	The opponents are silent.
Dealer: N	♥ Q74	
Vul: Both	♦ KJ76	Partner bids first.
HCP: 12	♣ AQ5	

Board: 47	♠ KJ43	The opponents are silent.
Dealer: S	♥ A985	
Vul: EW	♦ K109	You bid first.
HCP: 13	♣ Q2	

Board: 48	♠ K7	The opponents are silent.
Dealer: N	♥ A92	
Vul: NS	♦ K10854	Partner bids first.
HCP: 16	♣ AQ2	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 107654	♠ KJ8				1NT
Vul: EW	♥ A5	♥ K873	Pass	2♥	Pass	2♠
North HCP: 8	♦ K76	♦ A542	AP			
South HCP: 14	♣ J97	♣ K2				
Contract: 2♠ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A64		1NT	Pass	2♠ <sup>1</sup>
Vul: None	♥ Q832	♥ AK76	Pass	2♥	Pass	4♥
North HCP: 15	♦ QJ	♦ 72	AP			
South HCP: 14	♣ A872	♣ QJ106	1. Stayman			
Contract: 4♥ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J52				1NT
Vul: Both	♥ K98	♥ A72	Pass	2NT	Pass	3NT
North HCP: 10	♦ 964	♦ AJ532	AP			
South HCP: 14	♣ K832	♣ A9				
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 972		1NT	Pass	3NT
Vul: Both	♥ K8	♥ Q74	AP			
North HCP: 15	♦ A983	♦ KJ76				
South HCP: 12	♣ K98	♣ AQ5				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ KJ43				1NT
Vul: EW	♥ 76	♥ A985	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 7	♦ Q64	♦ K109	AP			
South HCP: 13	♣ K87643	♣ Q2	1. Minor Suit Transfers after 1NT			
Contract: 3♣ S			2. automat			

Board: 48

Dealer: N

Vul: NS

North HCP: 15

South HCP: 16

Contract: 3N N

North:

♠ AQJ3

♥ KQ105

♦ Q92

♣ J8

South:

♠ K7

♥ A92

♦ K10854

♣ AQ2

West	North	East	South
	1NT	Pass	3NT
AP			



## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 49	♠ 6	East Bids 3♠ if possible.
Dealer: S	♥ A9765	
Vul: Both	♦ 10952	Partner bids first.
HCP: 7	♣ QJ3	

Board: 50	♠ A9	East Bids 2♣ if possible.
Dealer: N	♥ A1083	West Bids 2♦ if possible.
Vul: None	♦ Q103	East Bids 3♠ if possible.
HCP: 14	♣ KJ75	East Bids 4♠ if possible.

You bid first.

Board: 51	♠ Q764	The opponents are silent.
Dealer: S	♥ Q1054	
Vul: NS	♦ 104	Partner bids first.
HCP: 6	♣ Q92	

Board: 52	♠ 10986	The opponents are silent.
Dealer: N	♥ K108	
Vul: EW	♦ AKQ10	You bid first.
HCP: 13	♣ J7	

Board: 53	♠ AQ4	The opponents are silent.
Dealer: S	♥ K63	
Vul: Both	♦ K1064	Partner bids first.
HCP: 15	♣ K94	

Board: 54	♠ J32	The opponents are silent.
Dealer: N	♥ A843	
Vul: NS	♦ A963	You bid first.
HCP: 13	♣ A4	

## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 49

Dealer: S

Vul: Both

North HCP: 7

South HCP: 13

Contract: 3♠ E

North:

♠ 6

♥ A9765

♦ 10952

♣ QJ3

South:

♠ Q98

♥ QJ102

♦ A8

♣ A854

West North East South

Pass 2♦ 3♣ 1NT

Pass 2♦ 3♣ AP

Board: 50

Dealer: N

Vul: None

North HCP: 14

South HCP: 3

Contract: 4♠ E

North:

♠ A9

♥ A1083

♦ Q103

♣ KJ75

South:

♠ 106

♥ K96542

♦ 85

♣ 1083

West North East South

Pass 1NT 2♣<sup>1</sup> Pass

2♦<sup>2</sup> Pass Pass 2♥

Pass 3♦<sup>3</sup> 3♣ Pass

Pass 4♥ 4♣ AP

1. Cappelletti, any 6+ suit

2. automat

3. limit raise or better in ♥

Board: 51

Dealer: S

Vul: NS

North HCP: 6

South HCP: 13

Contract: 1N S

North:

♠ Q764

♥ Q1054

♦ 104

♣ Q92

South:

♠ K952

♥ A63

♦ K98

♣ K103

West North East South

Pass 1NT

AP

Board: 52

Dealer: N

Vul: EW

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ 10986

♥ K108

♦ AKQ10

♣ J7

South:

♠ KJ5

♥ 54

♦ J7

♣ AK10852

West North East South

Pass 1NT Pass 3NT

AP

Board: 53

Dealer: S

Vul: Both

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ AQ4

♥ K63

♦ K1064

♣ K94

South:

♠ K65

♥ Q84

♦ AJ83

♣ A85

West North East South

Pass 3NT AP 1NT

Pass 3NT AP

Board: 54

Dealer: N

Vul: NS

North HCP: 13

South HCP: 10

Contract: 3♥ N

North:

♠ J32

♥ A843

♦ A963

♣ A4

South:

♠ KQ5

♥ Q965

♦ K842

♣ 85

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

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

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

AP

1. Stayman

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 49  
Dealer: S  
Vul: Both  
HCP: 13

♠ Q98  
♥ QJ102  
♦ A8  
♣ A854

East Bids 3♠ if possible.

You bid first.

Board: 50  
Dealer: N  
Vul: None  
HCP: 3

♠ 106  
♥ K96542  
♦ 85  
♣ 1083

East Bids 2♣ if possible.

West Bids 2♦ if possible.

East Bids 3♠ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 51  
Dealer: S  
Vul: NS  
HCP: 13

♠ K952  
♥ A63  
♦ K98  
♣ K103

The opponents are silent.

You bid first.

Board: 52  
Dealer: N  
Vul: EW  
HCP: 12

♠ KJ5  
♥ 54  
♦ J7  
♣ AK10852

The opponents are silent.

Partner bids first.

Board: 53  
Dealer: S  
Vul: Both  
HCP: 14

♠ K65  
♥ Q84  
♦ AJ83  
♣ A85

The opponents are silent.

You bid first.

Board: 54  
Dealer: N  
Vul: NS  
HCP: 10

♠ KQ5  
♥ Q965  
♦ K842  
♣ 85

The opponents are silent.

Partner bids first.

## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 49

Dealer: S

Vul: Both

North HCP: 7

South HCP: 13

Contract: 3♠ E

North:

♠ 6

♥ A9765

♦ 10952

♣ QJ3

South:

♠ Q98

♥ QJ102

♦ A8

♣ A854

West North East South

Pass 2♦ 3♣ 1NT

Pass 2♦ 3♣ AP

Board: 50

Dealer: N

Vul: None

North HCP: 14

South HCP: 3

Contract: 4♠ E

North:

♠ A9

♥ A1083

♦ Q103

♣ KJ75

South:

♠ 106

♥ K96542

♦ 85

♣ 1083

West North East South

Pass 1NT 2♣<sup>1</sup> Pass

2♦<sup>2</sup> Pass Pass 2♥

Pass 3♦<sup>3</sup> 3♣ Pass

Pass 4♥ 4♣ AP

1. Cappelletti, any 6+ suit

2. automat

3. limit raise or better in ♥

Board: 51

Dealer: S

Vul: NS

North HCP: 6

South HCP: 13

Contract: 1N S

North:

♠ Q764

♥ Q1054

♦ 104

♣ Q92

South:

♠ K952

♥ A63

♦ K98

♣ K103

West North East South

Pass 1NT

AP

Board: 52

Dealer: N

Vul: EW

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ 10986

♥ K108

♦ AKQ10

♣ J7

South:

♠ KJ5

♥ 54

♦ J7

♣ AK10852

West North East South

Pass 1NT Pass 3NT

AP

Board: 53

Dealer: S

Vul: Both

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ AQ4

♥ K63

♦ K1064

♣ K94

South:

♠ K65

♥ Q84

♦ AJ83

♣ A85

West North East South

Pass 3NT AP 1NT

Pass 3NT AP

Board: 54

Dealer: N

Vul: NS

North HCP: 13

South HCP: 10

Contract: 3♥ N

North:

♠ J32

♥ A843

♦ A963

♣ A4

South:

♠ KQ5

♥ Q965

♦ K842

♣ 85

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

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

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

AP

1. Stayman

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 55      ♠ 4  
Dealer: S      ♥ 8763  
Vul: None     ♦ 107532  
HCP: 0        ♣ 1065

East Bids 2♣ if possible.  
West Bids 2♦ if possible.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 56      ♠ J982  
Dealer: N      ♥ AK42  
Vul: EW       ♦ A2  
HCP: 13       ♣ J102

The opponents are silent.

You bid first.

Board: 57      ♠ A852  
Dealer: S      ♥ AQ1032  
Vul: Both     ♦ J532  
HCP: 11       ♣ —

The opponents are silent.

Partner bids first.

Board: 58      ♠ A105  
Dealer: N      ♥ 103  
Vul: NS       ♦ A97  
HCP: 14       ♣ KQJ97

East Bids 2♣ if possible.  
East Bids 2♠ if possible.

You bid first.

Board: 59      ♠ 654  
Dealer: S      ♥ QJ32  
Vul: EW       ♦ A10862  
HCP: 8        ♣ J

The opponents are silent.

Partner bids first.

Board: 60      ♠ A2  
Dealer: N      ♥ QJ972  
Vul: Both     ♦ Q102  
HCP: 13       ♣ A102

The opponents are silent.

You bid first.

## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 55  
Dealer: S  
Vul: None  
North HCP: 0  
South HCP: 15  
Contract: 4♠ E

North:  
♠ 4  
♥ 8763  
♦ 107532  
♣ 1065

South:  
♠ AJ86  
♥ J10  
♦ KQ94  
♣ A93

West	North	East	South
			1NT
Pass	Pass	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	2♠	Pass
3♠	Pass	4♠	AP

1. Cappelletti, any 6+suit  
2. automat

Board: 56  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 7  
Contract: 2♥ N

North:  
♠ J982  
♥ AK42  
♦ A2  
♣ J102

South:  
♠ Q4  
♥ Q10876  
♦ 10863  
♣ K9

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

Board: 57  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 15  
Contract: 4♥ S

North:  
♠ A852  
♥ AQ1032  
♦ J532  
♣ —

South:  
♠ KQ6  
♥ K98  
♦ A108  
♣ K863

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

Board: 58  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 9  
Contract: 2♠ E

North:  
♠ A105  
♥ 103  
♦ A97  
♣ KQJ97

South:  
♠ Q62  
♥ AK962  
♦ 542  
♣ 42

West	North	East	South
	1NT	2♣ <sup>1</sup>	2♦
Pass	2♥	2♠	AP

1. Cappelletti, any 6+suit

Board: 59  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 15  
Contract: 1N S

North:  
♠ 654  
♥ QJ32  
♦ A10862  
♣ J

South:  
♠ A108  
♥ K10  
♦ J43  
♣ AK865

West	North	East	South
			1NT
AP			



Board: 60

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ A2

♥ QJ972

♦ Q102

♣ A102

South:

♠ Q975

♥ 65

♦ A43

♣ J873

West	North	East	South
	1NT	AP	

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 55  
Dealer: S  
Vul: None  
HCP: 15

♠ AJ86  
♥ J10  
♦ KQ94  
♣ A93

East Bids 2♣ if possible.  
West Bids 2♦ if possible.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 56  
Dealer: N  
Vul: EW  
HCP: 7

♠ Q4  
♥ Q10876  
♦ 10863  
♣ K9

The opponents are silent.

Partner bids first.

Board: 57  
Dealer: S  
Vul: Both  
HCP: 15

♠ KQ6  
♥ K98  
♦ A108  
♣ K863

The opponents are silent.

You bid first.

Board: 58  
Dealer: N  
Vul: NS  
HCP: 9

♠ Q62  
♥ AK962  
♦ 542  
♣ 42

East Bids 2♣ if possible.  
East Bids 2♠ if possible.

Partner bids first.

Board: 59  
Dealer: S  
Vul: EW  
HCP: 15

♠ A108  
♥ K10  
♦ J43  
♣ AK865

The opponents are silent.

You bid first.

Board: 60  
Dealer: N  
Vul: Both  
HCP: 7

♠ Q975  
♥ 65  
♦ A43  
♣ J873

The opponents are silent.

Partner bids first.

## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 55  
Dealer: S  
Vul: None  
North HCP: 0  
South HCP: 15  
Contract: 4♠ E

North:  
♠ 4  
♥ 8763  
♦ 107532  
♣ 1065

South:  
♠ AJ86  
♥ J10  
♦ KQ94  
♣ A93

West	North	East	South
			1NT
Pass	Pass	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	2♠	Pass
3♠	Pass	4♠	AP

1. Cappelletti, any 6+suit  
2. automat

Board: 56  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 7  
Contract: 2♥ N

North:  
♠ J982  
♥ AK42  
♦ A2  
♣ J102

South:  
♠ Q4  
♥ Q10876  
♦ 10863  
♣ K9

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

Board: 57  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 15  
Contract: 4♥ S

North:  
♠ A852  
♥ AQ1032  
♦ J532  
♣ —

South:  
♠ KQ6  
♥ K98  
♦ A108  
♣ K863

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

Board: 58  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 9  
Contract: 2♠ E

North:  
♠ A105  
♥ 103  
♦ A97  
♣ KQJ97

South:  
♠ Q62  
♥ AK962  
♦ 542  
♣ 42

West	North	East	South
	1NT	2♣ <sup>1</sup>	2♦
Pass	2♥	2♠	AP

1. Cappelletti, any 6+suit

Board: 59  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 15  
Contract: 1N S

North:  
♠ 654  
♥ QJ32  
♦ A10862  
♣ J

South:  
♠ A108  
♥ K10  
♦ J43  
♣ AK865

West	North	East	South
			1NT
AP			

Board: 60

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ A2

♥ QJ972

♦ Q102

♣ A102

South:

♠ Q975

♥ 65

♦ A43

♣ J873

West	North	East	South
	1NT	AP	

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 61	♠ 962	The opponents are silent.
Dealer: S	♥ A943	
Vul: None	♦ KQ	Partner bids first.
HCP: 14	♣ AJ76	

Board: 62	♠ KQ43	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ J1042	You bid first.
HCP: 15	♣ KQJ	

Board: 63	♠ 108643	East Bids 2♠ if possible.
Dealer: S	♥ K10	West Bids 2NT if possible.
Vul: None	♦ 1072	East Bids 3♦ if possible.
HCP: 4	♣ J75	Partner bids first.

Board: 64	♠ K1086	West Doubles 2♣ if possible.
Dealer: N	♥ AJ62	
Vul: Both	♦ K62	You bid first.
HCP: 13	♣ Q9	

Board: 65	♠ J1097	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ 8	Partner bids first.
HCP: 8	♣ QJ632	

Board: 66	♠ AKQ3	East Bids 2♥ if possible.
Dealer: N	♥ K3	West Bids 3♥ if possible.
Vul: None	♦ 543	
HCP: 14	♣ Q985	You bid first.

## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ KJ84				1NT
Vul: None	♥ A943	♥ KQ65	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 14	♦ KQ	♦ A62	Pass	4♥	AP	
South HCP: 15	♣ AJ76	♣ Q2				
Contract: 4♥ S			1. Stayman			

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ J97				
Vul: EW	♥ K9	♥ 1054		1NT	AP	
North HCP: 15	♦ J1042	♦ A953				
South HCP: 5	♣ KQJ	♣ 654				
Contract: 1N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 108643	♠ QJ5				1NT
Vul: None	♥ K10	♥ AQJ8	Pass	2♥	2♠ <sup>1</sup>	X
North HCP: 4	♦ 1072	♦ 85	2NT <sup>2</sup>	Pass	3♦	AP
South HCP: 14	♣ J75	♣ A984				
Contract: 3♦ E			1. Michaels Cuebid 2. to the partner's longer			

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ K1086	♠ A743				
Vul: Both	♥ AJ62	♥ Q97		1NT	Pass	2♣ <sup>1</sup>
North HCP: 13	♦ K62	♦ AJ753	X	2♥	Pass	3NT
South HCP: 11	♣ Q9	♣ 7	Pass	4♠	AP	
Contract: 4♠ N			1. Stayman			

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ J1097	♠ AQ				
Vul: NS	♥ A95	♥ J84				1NT
North HCP: 8	♦ 8	♦ AQ943	AP			
South HCP: 13	♣ QJ632	♣ 754				
Contract: 1N S						

Board: 66  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 10  
Contract: 4♣ N

North:  
♠ AKQ3  
♥ K3  
♦ 543  
♣ Q985

South:  
♠ J74  
♥ 85  
♦ Q7  
♣ AK10763

West	North	East	South
	1NT	2♥ <sup>1</sup>	2NT <sup>2</sup>
Pass	3♣ <sup>3</sup>	Pass	Pass
3♥	Pass	Pass	4♣
AP			
1. Cappelletti, 5M-4m			
2. Rubensohl after 1NT			
3. relay			

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 61      ♠ KJ84  
Dealer: S      ♥ KQ65  
Vul: None     ♦ A62  
HCP: 15       ♣ Q2

The opponents are silent.

You bid first.

Board: 62      ♠ J97  
Dealer: N      ♥ 1054  
Vul: EW       ♦ A953  
HCP: 5        ♣ 654

The opponents are silent.

Partner bids first.

Board: 63      ♠ QJ5  
Dealer: S      ♥ AQJ8  
Vul: None     ♦ 85  
HCP: 14       ♣ A984

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

You bid first.

Board: 64      ♠ A743  
Dealer: N      ♥ Q97  
Vul: Both     ♦ AJ753  
HCP: 11       ♣ 7

West Doubles 2♣ if possible.

Partner bids first.

Board: 65      ♠ AQ  
Dealer: S      ♥ J84  
Vul: NS       ♦ AQ943  
HCP: 13       ♣ 754

The opponents are silent.

You bid first.

Board: 66      ♠ J74  
Dealer: N      ♥ 85  
Vul: None     ♦ Q7  
HCP: 10       ♣ AK10763

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

Partner bids first.



## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ KJ84				1NT
Vul: None	♥ A943	♥ KQ65	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 14	♦ KQ	♦ A62	Pass	4♥	AP	
South HCP: 15	♣ AJ76	♣ Q2				
Contract: 4♥ S						1. Stayman

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ J97				
Vul: EW	♥ K9	♥ 1054		1NT	AP	
North HCP: 15	♦ J1042	♦ A953				
South HCP: 5	♣ KQJ	♣ 654				
Contract: 1N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 108643	♠ QJ5				1NT
Vul: None	♥ K10	♥ AQJ8	Pass	2♥	2♠ <sup>1</sup>	X
North HCP: 4	♦ 1072	♦ 85	2NT <sup>2</sup>	Pass	3♦	AP
South HCP: 14	♣ J75	♣ A984				
Contract: 3♦ E						1. Michaels Cuebid
						2. to the partner's longer

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ K1086	♠ A743				
Vul: Both	♥ AJ62	♥ Q97		1NT	Pass	2♣ <sup>1</sup>
North HCP: 13	♦ K62	♦ AJ753	X	2♥	Pass	3NT
South HCP: 11	♣ Q9	♣ 7	Pass	4♠	AP	
Contract: 4♠ N						1. Stayman

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ J1097	♠ AQ				
Vul: NS	♥ A95	♥ J84				1NT
North HCP: 8	♦ 8	♦ AQ943	AP			
South HCP: 13	♣ QJ632	♣ 754				
Contract: 1N S						

Board: 66  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 10  
Contract: 4♣ N

North:  
♠ AKQ3  
♥ K3  
♦ 543  
♣ Q985

South:  
♠ J74  
♥ 85  
♦ Q7  
♣ AK10763

West	North	East	South
	1NT	2♥ <sup>1</sup>	2NT <sup>2</sup>
Pass	3♣ <sup>3</sup>	Pass	Pass
3♥	Pass	Pass	4♣
AP			
1. Cappelletti, 5M-4m			
2. Rubensohl after 1NT			
3. relay			

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 67	♠ K10652	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ AQJ63	Partner bids first.
HCP: 13	♣ K8	

Board: 68	♠ A86	The opponents are silent.
Dealer: N	♥ 642	
Vul: EW	♦ AJ1086	You bid first.
HCP: 13	♣ A7	

Board: 69	♠ A8754	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: None	♦ 952	Partner bids first.
HCP: 10	♣ 8	

Board: 70	♠ 1092	The opponents are silent.
Dealer: N	♥ AK108	
Vul: None	♦ A92	You bid first.
HCP: 14	♣ K92	

Board: 71	♠ 106	East Doubles 2♦ if possible.
Dealer: S	♥ J107643	
Vul: None	♦ QJ8	Partner bids first.
HCP: 6	♣ Q6	

Board: 72	♠ Q2	West Bids 2♠ if possible.
Dealer: N	♥ AK72	
Vul: None	♦ AJ5	You bid first.
HCP: 14	♣ 9843	

## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 67

Dealer: S

Vul: NS

North HCP: 13

South HCP: 13

Contract: 5♠ S

North:

♠ K10652

♥ 6

♦ AQJ63

♣ K8

South:

♠ A843

♥ 105

♦ K87

♣ AQ54

West North East South

1NT

Pass 2♥ Pass 3♠<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 5♥

Pass 5♠ AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 68

Dealer: N

Vul: EW

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ A86

♥ 642

♦ AJ1086

♣ A7

South:

♠ Q1073

♥ J93

♦ K4

♣ KQ104

West North East South

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

AP

1. Stayman

Board: 69

Dealer: S

Vul: None

North HCP: 10

South HCP: 13

Contract: 4♠ N

North:

♠ A8754

♥ KQJ9

♦ 952

♣ 8

South:

♠ KJ6

♥ 82

♦ AJ87

♣ A974

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2♠ Pass 4♠

AP

1. Stayman

Board: 70

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ 1092

♥ AK108

♦ A92

♣ K92

South:

♠ A64

♥ 963

♦ J65

♣ AQJ6

West North East South

1NT Pass 3NT

AP

Board: 71

Dealer: S

Vul: None

North HCP: 6

South HCP: 13

Contract: 3♥ S

North:

♠ 106

♥ J107643

♦ QJ8

♣ Q6

South:

♠ AKQ5

♥ A952

♦ 74

♣ 954

West North East South

1NT

Pass 2♦ X 3♥<sup>1</sup>

AP

1. Super acceptance after NT

Board: 72

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 2♠ W

North:

♠ Q2

♥ AK72

♦ AJ5

♣ 9843

South:

♠ 654

♥ 98

♦ Q9874

♣ KJ2

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

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

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

1. Cappelletti, 5M-4m

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 67	♠ A843	The opponents are silent.
Dealer: S	♥ 105	
Vul: NS	♦ K87	You bid first.
HCP: 13	♣ AQ54	
Board: 68	♠ Q1073	The opponents are silent.
Dealer: N	♥ J93	
Vul: EW	♦ K4	Partner bids first.
HCP: 11	♣ KQ104	
Board: 69	♠ KJ6	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ AJ87	You bid first.
HCP: 13	♣ A974	
Board: 70	♠ A64	The opponents are silent.
Dealer: N	♥ 963	
Vul: None	♦ J65	Partner bids first.
HCP: 12	♣ AQJ6	
Board: 71	♠ AKQ5	East Doubles 2♦ if possible.
Dealer: S	♥ A952	
Vul: None	♦ 74	You bid first.
HCP: 13	♣ 954	
Board: 72	♠ 654	West Bids 2♠ if possible.
Dealer: N	♥ 98	
Vul: None	♦ Q9874	Partner bids first.
HCP: 6	♣ KJ2	

## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 67

Dealer: S

Vul: NS

North HCP: 13

South HCP: 13

Contract: 5♠ S

North:

♠ K10652

♥ 6

♦ AQJ63

♣ K8

South:

♠ A843

♥ 105

♦ K87

♣ AQ54

West North East South

1NT

Pass 2♥ Pass 3♠<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 5♥

Pass 5♠ AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 68

Dealer: N

Vul: EW

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ A86

♥ 642

♦ AJ1086

♣ A7

South:

♠ Q1073

♥ J93

♦ K4

♣ KQ104

West North East South

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

AP

1. Stayman

Board: 69

Dealer: S

Vul: None

North HCP: 10

South HCP: 13

Contract: 4♠ N

North:

♠ A8754

♥ KQJ9

♦ 952

♣ 8

South:

♠ KJ6

♥ 82

♦ AJ87

♣ A974

West North East South

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2♠ Pass 4♠

AP

1. Stayman

Board: 70

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ 1092

♥ AK108

♦ A92

♣ K92

South:

♠ A64

♥ 963

♦ J65

♣ AQJ6

West North East South

1NT Pass 3NT

AP

Board: 71

Dealer: S

Vul: None

North HCP: 6

South HCP: 13

Contract: 3♥ S

North:

♠ 106

♥ J107643

♦ QJ8

♣ Q6

South:

♠ AKQ5

♥ A952

♦ 74

♣ 954

West North East South

1NT

Pass 2♦ X 3♥<sup>1</sup>

AP

1. Super acceptance after NT

Board: 72

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 2♠ W

North:

♠ Q2

♥ AK72

♦ AJ5

♣ 9843

South:

♠ 654

♥ 98

♦ Q9874

♣ KJ2

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

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

2♠ <sup>1</sup>	AP		
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1. Cappelletti, 5M-4m



## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 73	♠ 832	The opponents are silent.
Dealer: S	♥ A1062	
Vul: NS	♦ A8	Partner bids first.
HCP: 14	♣ KQJ6	
Board: 74	♠ AJ	The opponents are silent.
Dealer: N	♥ Q97	
Vul: EW	♦ AJ1086	You bid first.
HCP: 15	♣ K87	
Board: 75	♠ Q1093	The opponents are silent.
Dealer: S	♥ 10932	
Vul: Both	♦ A2	Partner bids first.
HCP: 6	♣ 1082	
Board: 76	♠ K7	West Doubles Pass if possible.
Dealer: N	♥ KQ94	East Bids 2♠ if possible.
Vul: Both	♦ J1042	
HCP: 13	♣ A53	You bid first.
Board: 77	♠ AKQ10976	The opponents are silent.
Dealer: S	♥ 75	
Vul: NS	♦ A	Partner bids first.
HCP: 15	♣ Q63	
Board: 78	♠ KQ4	West Bids 3♣ if possible.
Dealer: N	♥ AJ96	
Vul: Both	♦ 1074	You bid first.
HCP: 13	♣ K84	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AQJ10				1NT
Vul: NS	♥ A1062	♥ KQJ5	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 14	♦ A8	♦ 43	Pass	4♥	AP	
South HCP: 13	♣ KQJ6	♣ 972				
Contract: 4♥ S						1. Stayman

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 8				
Vul: EW	♥ Q97	♥ 108632		1NT	Pass	2♦
North HCP: 15	♦ AJ1086	♦ Q7	Pass	2♥	AP	
South HCP: 7	♣ K87	♣ AJ1096				
Contract: 2♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ Q1093	♠ 87				
Vul: Both	♥ 10932	♥ KQ87				1NT
North HCP: 6	♦ A2	♦ KQ95	AP			
South HCP: 13	♣ 1082	♣ QJ3				
Contract: 1N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q1052		1NT	Pass	Pass
Vul: Both	♥ KQ94	♥ 75	X <sup>1</sup>	Pass	Pass	XX <sup>2</sup>
North HCP: 13	♦ J1042	♦ Q986	Pass	2♦	2♠	AP
South HCP: 4	♣ A53	♣ 1097				
Contract: 2♠ E						1. Cappelletti, strong 2. 4432 or 4441

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ AKQ10976	♠ 542				1NT
Vul: NS	♥ 75	♥ AJ106	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 15	♦ A	♦ KQ8	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 14	♣ Q63	♣ A82	Pass	6♠	AP	
Contract: 6♠ S						1. Texas 2. Blackwood 0314, for ♠

Board: 78

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 3♣ W

North:

♠ KQ4

♥ AJ96

♦ 1074

♣ K84

South:

♠ J9762

♥ 32

♦ AJ2

♣ 932

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

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 73	♠ AQJ10	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: NS	♦ 43	You bid first.
HCP: 13	♣ 972	

Board: 74	♠ 8	The opponents are silent.
Dealer: N	♥ 108632	
Vul: EW	♦ Q7	Partner bids first.
HCP: 7	♣ AJ1096	

Board: 75	♠ 87	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: Both	♦ KQ95	You bid first.
HCP: 13	♣ QJ3	

Board: 76	♠ Q1052	West Doubles Pass if possible.
Dealer: N	♥ 75	East Bids 2♠ if possible.
Vul: Both	♦ Q986	
HCP: 4	♣ 1097	Partner bids first.

Board: 77	♠ 542	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: NS	♦ KQ8	You bid first.
HCP: 14	♣ A82	

Board: 78	♠ J9762	West Bids 3♣ if possible.
Dealer: N	♥ 32	
Vul: Both	♦ AJ2	Partner bids first.
HCP: 6	♣ 932	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AQJ10				1NT
Vul: NS	♥ A1062	♥ KQJ5	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 14	♦ A8	♦ 43	Pass	4♥	AP	
South HCP: 13	♣ KQJ6	♣ 972				
Contract: 4♥ S						1. Stayman

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 8				
Vul: EW	♥ Q97	♥ 108632		1NT	Pass	2♦
North HCP: 15	♦ AJ1086	♦ Q7	Pass	2♥	AP	
South HCP: 7	♣ K87	♣ AJ1096				
Contract: 2♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ Q1093	♠ 87				
Vul: Both	♥ 10932	♥ KQ87				1NT
North HCP: 6	♦ A2	♦ KQ95	AP			
South HCP: 13	♣ 1082	♣ QJ3				
Contract: 1N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q1052		1NT	Pass	Pass
Vul: Both	♥ KQ94	♥ 75	X <sup>1</sup>	Pass	Pass	XX <sup>2</sup>
North HCP: 13	♦ J1042	♦ Q986	Pass	2♦	2♠	AP
South HCP: 4	♣ A53	♣ 1097				
Contract: 2♠ E						1. Cappelletti, strong
						2. 4432 or 4441

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ AKQ10976	♠ 542				1NT
Vul: NS	♥ 75	♥ AJ106	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 15	♦ A	♦ KQ8	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 14	♣ Q63	♣ A82	Pass	6♠	AP	
Contract: 6♠ S						1. Texas
						2. Blackwood 0314, for ♠

Board: 78

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 3♣ W

North:

♠ KQ4

♥ AJ96

♦ 1074

♣ K84

South:

♠ J9762

♥ 32

♦ AJ2

♣ 932

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

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 79      ♠ Q53  
Dealer: S      ♥ KQ72  
Vul: None     ♦ 54  
HCP: 7        ♣ 9642

The opponents are silent.

Partner bids first.

Board: 80      ♠ A952  
Dealer: N      ♥ KQ4  
Vul: None     ♦ 986  
HCP: 13       ♣ A107

East Bids 2♥ if possible.

West Bids 2NT if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

You bid first.

Board: 81      ♠ Q108  
Dealer: S      ♥ 10  
Vul: Both     ♦ 63  
HCP: 7        ♣ KQ85432

East Doubles 2♠ if possible.

Partner bids first.

Board: 82      ♠ A82  
Dealer: N      ♥ 10964  
Vul: Both     ♦ A76  
HCP: 15       ♣ AK10

The opponents are silent.

You bid first.

Board: 83      ♠ Q852  
Dealer: S      ♥ J862  
Vul: None     ♦ 842  
HCP: 7        ♣ A7

The opponents are silent.

Partner bids first.

Board: 84      ♠ KJ963  
Dealer: N      ♥ KJ3  
Vul: Both     ♦ Q83  
HCP: 13       ♣ K3

The opponents are silent.

You bid first.

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 79

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 1N S

North:

♠ Q53

♥ KQ72

♦ 54

♣ 9642

South:

♠ K6

♥ 843

♦ AK1096

♣ KQ5

West North East South

1NT

AP

Board: 80

Dealer: N

Vul: None

North HCP: 13

South HCP: 0

Contract: 3N W

North:

♠ A952

♥ KQ4

♦ 986

♣ A107

South:

♠ 1076

♥ 9876

♦ 32

♣ 9532

West North East South

1NT 2♥<sup>1</sup> Pass

2NT Pass 3♦ Pass

3NT AP

1. Cappelletti, 5M-4m

Board: 81

Dealer: S

Vul: Both

North HCP: 7

South HCP: 15

Contract: 3N S

North:

♠ Q108

♥ 10

♦ 63

♣ KQ85432

South:

♠ 43

♥ K852

♦ AKJ5

♣ A96

West North East South

1NT

Pass 2♠<sup>1</sup> X XX

Pass 3NT AP

1. Minor Suit Transfers after 1NT

Board: 82

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♠ N

North:

♠ A82

♥ 10964

♦ A76

♣ AK10

South:

♠ 97654

♥ K7

♦ K953

♣ Q5

West North East South

1NT Pass 2♥

Pass 2♠ AP

Board: 83

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 1N S

North:

♠ Q852

♥ J862

♦ 842

♣ A7

South:

♠ K73

♥ AK93

♦ AJ9

♣ 965

West North East South

1NT

AP



Board: 84

Dealer: N

Vul: Both

North HCP: 13

South HCP: 17

Contract: 6♠ N

North:

♠ KJ963

♥ KJ3

♦ Q83

♣ K3

South:

♠ A854

♥ AQ109

♦ A

♣ QJ76

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

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

Pass	2♠	Pass	6♠
------	----	------	----

AP

1. Stayman

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 79  
Dealer: S  
Vul: None  
HCP: 15

♠ K6  
♥ 843  
♦ AK1096  
♣ KQ5

The opponents are silent.

You bid first.

Board: 80  
Dealer: N  
Vul: None  
HCP: 0

♠ 1076  
♥ 9876  
♦ 32  
♣ 9532

East Bids 2♥ if possible.

West Bids 2NT if possible.

East Bids 3♦ if possible.

West Bids 3NT if possible.

Partner bids first.

Board: 81  
Dealer: S  
Vul: Both  
HCP: 15

♠ 43  
♥ K852  
♦ AKJ5  
♣ A96

East Doubles 2♠ if possible.

You bid first.

Board: 82  
Dealer: N  
Vul: Both  
HCP: 8

♠ 97654  
♥ K7  
♦ K953  
♣ Q5

The opponents are silent.

Partner bids first.

Board: 83  
Dealer: S  
Vul: None  
HCP: 15

♠ K73  
♥ AK93  
♦ AJ9  
♣ 965

The opponents are silent.

You bid first.

Board: 84  
Dealer: N  
Vul: Both  
HCP: 17

♠ A854  
♥ AQ109  
♦ A  
♣ QJ76

The opponents are silent.

Partner bids first.

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 79

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 1N S

North:

♠ Q53

♥ KQ72

♦ 54

♣ 9642

South:

♠ K6

♥ 843

♦ AK1096

♣ KQ5

West North East South

1NT

AP

Board: 80

Dealer: N

Vul: None

North HCP: 13

South HCP: 0

Contract: 3N W

North:

♠ A952

♥ KQ4

♦ 986

♣ A107

South:

♠ 1076

♥ 9876

♦ 32

♣ 9532

West North East South

1NT 2♥<sup>1</sup> Pass

2NT Pass 3♦ Pass

3NT AP

1. Cappelletti, 5M-4m

Board: 81

Dealer: S

Vul: Both

North HCP: 7

South HCP: 15

Contract: 3N S

North:

♠ Q108

♥ 10

♦ 63

♣ KQ85432

South:

♠ 43

♥ K852

♦ AKJ5

♣ A96

West North East South

1NT

Pass 2♠<sup>1</sup> X XX

Pass 3NT AP

1. Minor Suit Transfers after 1NT

Board: 82

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♠ N

North:

♠ A82

♥ 10964

♦ A76

♣ AK10

South:

♠ 97654

♥ K7

♦ K953

♣ Q5

West North East South

1NT Pass 2♥

Pass 2♠ AP

Board: 83

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 1N S

North:

♠ Q852

♥ J862

♦ 842

♣ A7

South:

♠ K73

♥ AK93

♦ AJ9

♣ 965

West North East South

1NT

AP

Board: 84

Dealer: N

Vul: Both

North HCP: 13

South HCP: 17

Contract: 6♠ N

North:

♠ KJ963

♥ KJ3

♦ Q83

♣ K3

South:

♠ A854

♥ AQ109

♦ A

♣ QJ76

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

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

Pass	2♠	Pass	6♠
------	----	------	----

AP

1. Stayman

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 85	♠ QJ102	East Bids 2♦ if possible.
Dealer: S	♥ 10752	West Bids 2♥ if possible.
Vul: NS	♦ AJ53	
HCP: 8	♣ 5	Partner bids first.

Board: 86	♠ AQ6	The opponents are silent.
Dealer: N	♥ QJ107	
Vul: NS	♦ 92	You bid first.
HCP: 13	♣ KJ64	

Board: 87	♠ AKJ6	The opponents are silent.
Dealer: S	♥ 54	
Vul: EW	♦ KJ964	Partner bids first.
HCP: 12	♣ 54	

Board: 88	♠ A84	West Bids 2♠ if possible.
Dealer: N	♥ A10	East Bids 2NT if possible.
Vul: None	♦ K753	West Bids 3♠ if possible.
HCP: 15	♣ A1076	East Bids 4♠ if possible.
		You bid first.

Board: 89	♠ 76	The opponents are silent.
Dealer: S	♥ AJ7543	
Vul: EW	♦ J	Partner bids first.
HCP: 10	♣ KJ107	

Board: 90	♠ A1072	East Bids 3♥ if possible.
Dealer: N	♥ A10	
Vul: None	♦ 876	You bid first.
HCP: 13	♣ AJ86	

## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	Pass	2♦ <sup>1</sup>	Pass
North HCP: 8	♦ AJ53	♦ KQ98	2♥	AP		
South HCP: 15	♣ 5	♣ AKQ10				
Contract: 2♥ W			1. Cappelletti, both majors			

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K10842				
Vul: NS	♥ QJ107	♥ 52		1NT	Pass	2♥
North HCP: 13	♦ 92	♦ KJ65	Pass	2♠	AP	
South HCP: 7	♣ KJ64	♣ 98				
Contract: 2♠ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 97				1NT
Vul: EW	♥ 54	♥ 987	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ KJ964	♦ AQ1087	Pass	3NT	AP	
South HCP: 13	♣ 54	♣ AK8				
Contract: 3N S			1. Stayman			

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 73		1NT	Pass	2♦
Vul: None	♥ A10	♥ 987643	Pass	2♥	Pass	Pass
North HCP: 15	♦ K753	♦ 10642	2♠	Pass	2NT	Pass
South HCP: 0	♣ A1076	♣ 9	3♠	Pass	4♠	AP
Contract: 4♠ W						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AJ108				1NT
Vul: EW	♥ AJ7543	♥ K106	Pass	2♦	Pass	2♥
North HCP: 10	♦ J	♦ AQ86	Pass	3♥	AP	
South HCP: 14	♣ KJ107	♣ 83				
Contract: 3♥ S						

Board: 90

Dealer: N

Vul: None

North HCP: 13

South HCP: 9

Contract: 3♥ E

North:

♠ A1072

♥ A10

♦ 876

♣ AJ86

South:

♠ KJ986

♥ 74

♦ KQ942

♣ 10

West	North	East	South
	1NT	3♥	AP

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 85	♠ 954	East Bids 2♦ if possible.
Dealer: S	♥ J8	West Bids 2♥ if possible.
Vul: NS	♦ KQ98	
HCP: 15	♣ AKQ10	You bid first.

Board: 86	♠ K10842	The opponents are silent.
Dealer: N	♥ 52	
Vul: NS	♦ KJ65	Partner bids first.
HCP: 7	♣ 98	

Board: 87	♠ 97	The opponents are silent.
Dealer: S	♥ 987	
Vul: EW	♦ AQ1087	You bid first.
HCP: 13	♣ AK8	

Board: 88	♠ 73	West Bids 2♠ if possible.
Dealer: N	♥ 987643	East Bids 2NT if possible.
Vul: None	♦ 10642	West Bids 3♠ if possible.
HCP: 0	♣ 9	East Bids 4♠ if possible.
		Partner bids first.

Board: 89	♠ AJ108	The opponents are silent.
Dealer: S	♥ K106	
Vul: EW	♦ AQ86	You bid first.
HCP: 14	♣ 83	

Board: 90	♠ KJ986	East Bids 3♥ if possible.
Dealer: N	♥ 74	
Vul: None	♦ KQ942	Partner bids first.
HCP: 9	♣ 10	



## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ 954				1NT
Vul: NS	♥ 10752	♥ J8	Pass	Pass	2♦ <sup>1</sup>	Pass
North HCP: 8	♦ AJ53	♦ KQ98	2♥	AP		
South HCP: 15	♣ 5	♣ AKQ10				
Contract: 2♥ W			1. Cappelletti, both majors			

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K10842				
Vul: NS	♥ QJ107	♥ 52		1NT	Pass	2♥
North HCP: 13	♦ 92	♦ KJ65	Pass	2♠	AP	
South HCP: 7	♣ KJ64	♣ 98				
Contract: 2♠ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 97				1NT
Vul: EW	♥ 54	♥ 987	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ KJ964	♦ AQ1087	Pass	3NT	AP	
South HCP: 13	♣ 54	♣ AK8				
Contract: 3N S			1. Stayman			

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 73		1NT	Pass	2♦
Vul: None	♥ A10	♥ 987643	Pass	2♥	Pass	Pass
North HCP: 15	♦ K753	♦ 10642	2♠	Pass	2NT	Pass
South HCP: 0	♣ A1076	♣ 9	3♠	Pass	4♠	AP
Contract: 4♠ W						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AJ108				1NT
Vul: EW	♥ AJ7543	♥ K106	Pass	2♦	Pass	2♥
North HCP: 10	♦ J	♦ AQ86	Pass	3♥	AP	
South HCP: 14	♣ KJ107	♣ 83				
Contract: 3♥ S						

Board: 90

Dealer: N

Vul: None

North HCP: 13

South HCP: 9

Contract: 3♥ E

North:

♠ A1072

♥ A10

♦ 876

♣ AJ86

South:

♠ KJ986

♥ 74

♦ KQ942

♣ 10

West	North	East	South
	1NT	3♥	AP

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 91	♠ J1093	East Bids 2♥ if possible.
Dealer: S	♥ 86	
Vul: EW	♦ Q2	Partner bids first.
HCP: 3	♣ 109853	

Board: 92	♠ AQ97	The opponents are silent.
Dealer: N	♥ 853	
Vul: NS	♦ 64	You bid first.
HCP: 13	♣ AK97	

Board: 93	♠ AKQ	West Bids 2♥ if possible.
Dealer: S	♥ 9762	
Vul: EW	♦ KJ432	Partner bids first.
HCP: 13	♣ 2	

Board: 94	♠ K854	The opponents are silent.
Dealer: N	♥ Q95	
Vul: None	♦ AQ9	You bid first.
HCP: 15	♣ A43	

Board: 95	♠ 52	The opponents are silent.
Dealer: S	♥ 652	
Vul: Both	♦ J108	Partner bids first.
HCP: 5	♣ A10652	

Board: 96	♠ KJ32	The opponents are silent.
Dealer: N	♥ J109	
Vul: NS	♦ A985	You bid first.
HCP: 14	♣ KQ	

## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ K762				1NT
Vul: EW	♥ 86	♥ Q102	Pass	Pass	2♥ <sup>1</sup>	AP
North HCP: 3	♦ Q2	♦ AJ86				
South HCP: 13	♣ 109853	♣ K2				
Contract: 2♥ E						1. Cappelletti, 5M-4m

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 84				
Vul: NS	♥ 853	♥ AK				
North HCP: 13	♦ 64	♦ J8753		1NT	AP	
South HCP: 8	♣ AK97	♣ 8652				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 843				1NT
Vul: EW	♥ 9762	♥ QJ3	2♥ <sup>1</sup>	3♠ <sup>2</sup>	Pass	3NT
North HCP: 13	♦ KJ432	♦ A8	AP			
South HCP: 13	♣ 2	♣ AQ983				
Contract: 3N S						1. Cappelletti, 5M-4m
						2. Rubensohl after 1NT

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K854	♠ A		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q95	♥ A842	Pass	2♠	Pass	3♣
North HCP: 15	♦ AQ9	♦ J52	Pass	3NT	AP	
South HCP: 15	♣ A43	♣ KQJ102				
Contract: 3N N						1. Stayman

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A9				1NT
Vul: Both	♥ 652	♥ K973				
North HCP: 5	♦ J108	♦ A64	AP			
South HCP: 14	♣ A10652	♣ QJ97				
Contract: 1N S						

Board: 96

Dealer: N

Vul: NS

North HCP: 14

South HCP: 15

Contract: 3N N

North:

♠ KJ32

♥ J109

♦ A985

♣ KQ

South:

♠ A104

♥ AK4

♦ K1062

♣ J72

West	North	East	South
	1NT	Pass	3NT
AP			

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 91	♠ K762	East Bids 2♥ if possible.
Dealer: S	♥ Q102	
Vul: EW	♦ AJ86	
HCP: 13	♣ K2	You bid first.

Board: 92	♠ 84	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ J8753	
HCP: 8	♣ 8652	Partner bids first.

Board: 93	♠ 843	West Bids 2♥ if possible.
Dealer: S	♥ QJ3	
Vul: EW	♦ A8	
HCP: 13	♣ AQ983	You bid first.

Board: 94	♠ A	The opponents are silent.
Dealer: N	♥ A842	
Vul: None	♦ J52	
HCP: 15	♣ KQJ102	Partner bids first.

Board: 95	♠ A9	The opponents are silent.
Dealer: S	♥ K973	
Vul: Both	♦ A64	
HCP: 14	♣ QJ97	You bid first.

Board: 96	♠ A104	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ K1062	
HCP: 15	♣ J72	Partner bids first.

## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ K762				1NT
Vul: EW	♥ 86	♥ Q102	Pass	Pass	2♥ <sup>1</sup>	AP
North HCP: 3	♦ Q2	♦ AJ86				
South HCP: 13	♣ 109853	♣ K2				
Contract: 2♥ E						1. Cappelletti, 5M-4m

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 84				
Vul: NS	♥ 853	♥ AK				
North HCP: 13	♦ 64	♦ J8753		1NT	AP	
South HCP: 8	♣ AK97	♣ 8652				
Contract: 1N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 843				1NT
Vul: EW	♥ 9762	♥ QJ3	2♥ <sup>1</sup>	3♠ <sup>2</sup>	Pass	3NT
North HCP: 13	♦ KJ432	♦ A8	AP			
South HCP: 13	♣ 2	♣ AQ983				
Contract: 3N S						1. Cappelletti, 5M-4m 2. Rubensohl after 1NT

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K854	♠ A		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q95	♥ A842	Pass	2♠	Pass	3♣
North HCP: 15	♦ AQ9	♦ J52	Pass	3NT	AP	
South HCP: 15	♣ A43	♣ KQJ102				
Contract: 3N N						1. Stayman

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A9				1NT
Vul: Both	♥ 652	♥ K973				
North HCP: 5	♦ J108	♦ A64	AP			
South HCP: 14	♣ A10652	♣ QJ97				
Contract: 1N S						

Board: 96

Dealer: N

Vul: NS

North HCP: 14

South HCP: 15

Contract: 3N N

North:

♠ KJ32

♥ J109

♦ A985

♣ KQ

South:

♠ A104

♥ AK4

♦ K1062

♣ J72

West	North	East	South
	1NT	Pass	3NT
AP			



## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 97  
Dealer: S  
Vul: None  
HCP: 10

♠ 10853  
♥ Q102  
♦ AKJ82  
♣ 5

The opponents are silent.

Partner bids first.

Board: 98  
Dealer: N  
Vul: EW  
HCP: 13

♠ A43  
♥ K874  
♦ J63  
♣ AJ4

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

You bid first.

Board: 99  
Dealer: S  
Vul: None  
HCP: 11

♠ KQ8  
♥ Q10874  
♦ A1094  
♣ 9

West Bids 2♣ if possible.

Partner bids first.

Board: 100  
Dealer: N  
Vul: Both  
HCP: 15

♠ QJ876  
♥ KJ  
♦ A63  
♣ A54

The opponents are silent.

You bid first.

Board: 101  
Dealer: S  
Vul: NS  
HCP: 9

♠ J5  
♥ KQ1076  
♦ 32  
♣ K1092

East Bids 2♠ if possible.

Partner bids first.

Board: 102  
Dealer: N  
Vul: EW  
HCP: 15

♠ KJ5  
♥ Q96  
♦ 76  
♣ AKQ92

The opponents are silent.

You bid first.

## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 10853	♠ A4				1NT
Vul: None	♥ Q102	♥ KJ93	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ AKJ82	♦ Q1096	Pass	2NT	Pass	3NT
South HCP: 14	♣ 5	♣ A94	AP			
Contract: 3N S			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ K1098				
Vul: EW	♥ K874	♥ A96		1NT	2♠ <sup>1</sup>	Pass
North HCP: 13	♦ J63	♦ 874	2NT	Pass	3♣	AP
South HCP: 7	♣ AJ4	♣ 1052	1. Cappelletti, 5M-4m			
Contract: 3♣ E						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A1042				1NT
Vul: None	♥ Q10874	♥ J96	2♣ <sup>1</sup>	2♦	Pass	2♥
North HCP: 11	♦ A1094	♦ KQ8	Pass	3♦	Pass	4♥
South HCP: 13	♣ 9	♣ K84	AP			
Contract: 4♥ S			1. Cappelletti, any 6+suit			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ QJ876	♠ AK5				
Vul: Both	♥ KJ	♥ 10962		1NT	Pass	2♣ <sup>1</sup>
North HCP: 15	♦ A63	♦ Q8752	Pass	2♠	Pass	2NT
South HCP: 9	♣ A54	♣ 6	Pass	3NT	AP	
Contract: 3N N			1. Stayman			

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ Q942				
Vul: NS	♥ KQ1076	♥ 942				1NT
North HCP: 9	♦ 32	♦ AQJ7	Pass	2♦	2♠	AP
South HCP: 13	♣ K1092	♣ A6				
Contract: 2♠ E						

Board: 102

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♠ S

North:

♠ KJ5

♥ Q96

♦ 76

♣ AKQ92

South:

♠ AQ963

♥ K854

♦ J53

♣ 5

West	North	East	South
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	1NT	Pass	2♣ <sup>1</sup>
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Pass	2♦	Pass	2♠
------	----	------	----

Pass	4♠	AP	
------	----	----	--

1. Stayman

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 97	♠ A4	The opponents are silent.
Dealer: S	♥ KJ93	
Vul: None	♦ Q1096	You bid first.
HCP: 14	♣ A94	

Board: 98	♠ K1098	East Bids 2♠ if possible.
Dealer: N	♥ A96	West Bids 2NT if possible.
Vul: EW	♦ 874	East Bids 3♣ if possible.
HCP: 7	♣ 1052	Partner bids first.

Board: 99	♠ A1042	West Bids 2♣ if possible.
Dealer: S	♥ J96	
Vul: None	♦ KQ8	You bid first.
HCP: 13	♣ K84	

Board: 100	♠ AK5	The opponents are silent.
Dealer: N	♥ 10962	
Vul: Both	♦ Q8752	Partner bids first.
HCP: 9	♣ 6	

Board: 101	♠ Q942	East Bids 2♠ if possible.
Dealer: S	♥ 942	
Vul: NS	♦ AQJ7	You bid first.
HCP: 13	♣ A6	

Board: 102	♠ AQ963	The opponents are silent.
Dealer: N	♥ K854	
Vul: EW	♦ J53	Partner bids first.
HCP: 10	♣ 5	

## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 10853	♠ A4				1NT
Vul: None	♥ Q102	♥ KJ93	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ AKJ82	♦ Q1096	Pass	2NT	Pass	3NT
South HCP: 14	♣ 5	♣ A94	AP			
Contract: 3N S			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ K1098				
Vul: EW	♥ K874	♥ A96		1NT	2♠ <sup>1</sup>	Pass
North HCP: 13	♦ J63	♦ 874	2NT	Pass	3♣	AP
South HCP: 7	♣ AJ4	♣ 1052	1. Cappelletti, 5M-4m			
Contract: 3♣ E						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A1042				1NT
Vul: None	♥ Q10874	♥ J96	2♣ <sup>1</sup>	2♦	Pass	2♥
North HCP: 11	♦ A1094	♦ KQ8	Pass	3♦	Pass	4♥
South HCP: 13	♣ 9	♣ K84	AP			
Contract: 4♥ S			1. Cappelletti, any 6+suit			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ QJ876	♠ AK5				
Vul: Both	♥ KJ	♥ 10962		1NT	Pass	2♣ <sup>1</sup>
North HCP: 15	♦ A63	♦ Q8752	Pass	2♠	Pass	2NT
South HCP: 9	♣ A54	♣ 6	Pass	3NT	AP	
Contract: 3N N			1. Stayman			

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ Q942				
Vul: NS	♥ KQ1076	♥ 942				1NT
North HCP: 9	♦ 32	♦ AQJ7	Pass	2♦	2♠	AP
South HCP: 13	♣ K1092	♣ A6				
Contract: 2♠ E						

Board: 102

Dealer: N

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♠ S

North:

♠ KJ5

♥ Q96

♦ 76

♣ AKQ92

South:

♠ AQ963

♥ K854

♦ J53

♣ 5

West	North	East	South
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	1NT	Pass	2♣ <sup>1</sup>
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Pass	2♦	Pass	2♠
------	----	------	----

Pass	4♠	AP	
------	----	----	--

1. Stayman

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 103	♠ 9843	The opponents are silent.
Dealer: S	♥ 8732	
Vul: Both	♦ AK754	Partner bids first.
HCP: 7	♣ —	
Board: 104	♠ A65	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ J63	You bid first.
HCP: 14	♣ AQJ75	
Board: 105	♠ QJ82	The opponents are silent.
Dealer: S	♥ 962	
Vul: None	♦ K93	Partner bids first.
HCP: 6	♣ 1083	
Board: 106	♠ AQ7	The opponents are silent.
Dealer: N	♥ K85	
Vul: NS	♦ QJ987	You bid first.
HCP: 14	♣ Q5	
Board: 107	♠ 952	The opponents are silent.
Dealer: S	♥ 8753	
Vul: EW	♦ 1064	Partner bids first.
HCP: 9	♣ AKQ	
Board: 108	♠ A9	East Bids 2♣ if possible.
Dealer: N	♥ AK97	West Bids 2♦ if possible.
Vul: Both	♦ 10965	East Bids 2♠ if possible.
HCP: 15	♣ A52	West Doubles Pass if possible.
		You bid first.

## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ AK6				1NT
Vul: Both	♥ 8732	♥ K94				
North HCP: 7	♦ AK754	♦ Q109	AP			
South HCP: 13	♣ —	♣ J974				
Contract: 1N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ K10943		1NT	Pass	2♥
Vul: NS	♥ Q10	♥ K654				
North HCP: 14	♦ J63	♦ K85	Pass	2♠	AP	
South HCP: 9	♣ AQJ75	♣ 8				
Contract: 2♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ QJ82	♠ A5				1NT
Vul: None	♥ 962	♥ A10743				
North HCP: 6	♦ K93	♦ Q104	AP			
South HCP: 14	♣ 1083	♣ KJ2				
Contract: 1N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 1052		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ K85	♥ AQ74	Pass	2♦	Pass	2NT
North HCP: 14	♦ QJ987	♦ A54	Pass	3NT	AP	
South HCP: 10	♣ Q5	♣ 1096				
Contract: 3N N						

1. Stayman

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AKJ8				1NT
Vul: EW	♥ 8753	♥ KJ10				
North HCP: 9	♦ 1064	♦ Q5	AP			
South HCP: 15	♣ AKQ	♣ J1094				
Contract: 1N S						



Board: 108  
Dealer: N  
Vul: Both  
North HCP: 15  
South HCP: 8  
Contract: 3NX N

North:  
♠ A9  
♥ AK97  
♦ 10965  
♣ A52

South:  
♠ 10762  
♥ Q2  
♦ 72  
♣ KQJ109

West	North	East	South
	1NT	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	2♠	3♣
Pass	3NT	Pass	Pass
X	AP		

1. Cappelletti, any 6+suit  
2. automat

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 103	♠ AK6	The opponents are silent.
Dealer: S	♥ K94	
Vul: Both	♦ Q109	You bid first.
HCP: 13	♣ J974	
Board: 104	♠ K10943	The opponents are silent.
Dealer: N	♥ K654	
Vul: NS	♦ K85	Partner bids first.
HCP: 9	♣ 8	
Board: 105	♠ A5	The opponents are silent.
Dealer: S	♥ A10743	
Vul: None	♦ Q104	You bid first.
HCP: 14	♣ KJ2	
Board: 106	♠ 1052	The opponents are silent.
Dealer: N	♥ AQ74	
Vul: NS	♦ A54	Partner bids first.
HCP: 10	♣ 1096	
Board: 107	♠ AKJ8	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: EW	♦ Q5	You bid first.
HCP: 15	♣ J1094	
Board: 108	♠ 10762	East Bids 2♣ if possible.
Dealer: N	♥ Q2	West Bids 2♦ if possible.
Vul: Both	♦ 72	East Bids 2♠ if possible.
HCP: 8	♣ KQJ109	West Doubles Pass if possible.
		Partner bids first.

## South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ AK6				1NT
Vul: Both	♥ 8732	♥ K94				
North HCP: 7	♦ AK754	♦ Q109	AP			
South HCP: 13	♣ —	♣ J974				
Contract: 1N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ K10943		1NT	Pass	2♥
Vul: NS	♥ Q10	♥ K654				
North HCP: 14	♦ J63	♦ K85	Pass	2♠	AP	
South HCP: 9	♣ AQJ75	♣ 8				
Contract: 2♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ QJ82	♠ A5				1NT
Vul: None	♥ 962	♥ A10743				
North HCP: 6	♦ K93	♦ Q104	AP			
South HCP: 14	♣ 1083	♣ KJ2				
Contract: 1N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 1052		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ K85	♥ AQ74	Pass	2♦	Pass	2NT
North HCP: 14	♦ QJ987	♦ A54	Pass	3NT	AP	
South HCP: 10	♣ Q5	♣ 1096				
Contract: 3N N						

1. Stayman

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AKJ8				1NT
Vul: EW	♥ 8753	♥ KJ10				
North HCP: 9	♦ 1064	♦ Q5	AP			
South HCP: 15	♣ AKQ	♣ J1094				
Contract: 1N S						

Board: 108  
Dealer: N  
Vul: Both  
North HCP: 15  
South HCP: 8  
Contract: 3NX N

North:

♠ A9  
♥ AK97  
♦ 10965  
♣ A52

South:

♠ 10762  
♥ Q2  
♦ 72  
♣ KQJ109

West	North	East	South
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	1NT	2♣ <sup>1</sup>	Pass
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2♦ <sup>2</sup>	Pass	2♠	3♣
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Pass	3NT	Pass	Pass
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X	AP		
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1. Cappelletti, any 6+suit

2. automat

## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 109      ♠ J1086  
Dealer: S        ♥ 92  
Vul: None       ♦ AJ7632  
HCP: 6           ♣ 7

West Bids 2♣ if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 110      ♠ Q4  
Dealer: N        ♥ J76  
Vul: NS          ♦ AKJ73  
HCP: 14          ♣ K62

The opponents are silent.

You bid first.

Board: 111      ♠ 9763  
Dealer: S        ♥ Q843  
Vul: None       ♦ K5  
HCP: 5           ♣ 1092

East Doubles Pass if possible.

Partner bids first.

Board: 112      ♠ AKQ6  
Dealer: N        ♥ AQ6  
Vul: Both       ♦ 107  
HCP: 15          ♣ 9764

The opponents are silent.

You bid first.

Board: 113      ♠ 1097  
Dealer: S        ♥ A85  
Vul: None       ♦ A76  
HCP: 10          ♣ Q985

The opponents are silent.

Partner bids first.

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 109  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 13  
 Contract: 4♥X W

North:  
 ♠ J1086  
 ♥ 92  
 ♦ AJ7632  
 ♣ 7

South:  
 ♠ A75  
 ♥ J7  
 ♦ Q98  
 ♣ AQ986

West	North	East	South
			1NT
2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
2♥	3♦	3♥	4♦
Pass	Pass	4♥	X
AP			

1. Cappelletti, any 6+suit  
 2. automat

Board: 110  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 2  
 Contract: 1N N

North:  
 ♠ Q4  
 ♥ J76  
 ♦ AKJ73  
 ♣ K62

South:  
 ♠ 10873  
 ♥ Q93  
 ♦ 985  
 ♣ 1075

West	North	East	South
	1NT	AP	

Board: 111  
 Dealer: S  
 Vul: None  
 North HCP: 5  
 South HCP: 13  
 Contract: 2♠ S

North:  
 ♠ 9763  
 ♥ Q843  
 ♦ K5  
 ♣ 1092

South:  
 ♠ AQ104  
 ♥ 106  
 ♦ AQJ2  
 ♣ 763

West	North	East	South
			1NT
Pass	Pass	X <sup>1</sup>	Pass
Pass	XX <sup>2</sup>	Pass	2♣ <sup>3</sup>
Pass	2♥	Pass	2♠
AP			

1. Cappelletti, strong  
 2. 4432 or 4441  
 3. artificial

Board: 112  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 6  
 Contract: 3♦ N

North:  
 ♠ AKQ6  
 ♥ AQ6  
 ♦ 107  
 ♣ 9764

South:  
 ♠ 72  
 ♥ 953  
 ♦ AQ9853  
 ♣ 32

West	North	East	South
	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 113

Dealer: S

Vul: None

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 1097

♥ A85

♦ A76

♣ Q985

South:

♠ K3

♥ Q763

♦ KQ98

♣ AJ3

West	North	East	South
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			1NT
--	--	--	-----

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

AP			
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## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 109      ♠ A75  
Dealer: S        ♥ J7  
Vul: None       ♦ Q98  
HCP: 13        ♣ AQ986

West Bids 2♣ if possible.  
East Bids 2♦ if possible.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 110      ♠ 10873  
Dealer: N        ♥ Q93  
Vul: NS         ♦ 985  
HCP: 2         ♣ 1075

The opponents are silent.

Partner bids first.

Board: 111      ♠ AQ104  
Dealer: S        ♥ 106  
Vul: None       ♦ AQJ2  
HCP: 13        ♣ 763

East Doubles Pass if possible.

You bid first.

Board: 112      ♠ 72  
Dealer: N        ♥ 953  
Vul: Both       ♦ AQ9853  
HCP: 6         ♣ 32

The opponents are silent.

Partner bids first.

Board: 113      ♠ K3  
Dealer: S        ♥ Q763  
Vul: None       ♦ KQ98  
HCP: 15        ♣ AJ3

The opponents are silent.

You bid first.



# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 109  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 13  
 Contract: 4♥X W

North:  
 ♠ J1086  
 ♥ 92  
 ♦ AJ7632  
 ♣ 7

South:  
 ♠ A75  
 ♥ J7  
 ♦ Q98  
 ♣ AQ986

West	North	East	South
			1NT
2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>	Pass
2♥	3♦	3♥	4♦
Pass	Pass	4♥	X
AP			

1. Cappelletti, any 6+suit  
 2. automat

Board: 110  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 2  
 Contract: 1N N

North:  
 ♠ Q4  
 ♥ J76  
 ♦ AKJ73  
 ♣ K62

South:  
 ♠ 10873  
 ♥ Q93  
 ♦ 985  
 ♣ 1075

West	North	East	South
	1NT	AP	

Board: 111  
 Dealer: S  
 Vul: None  
 North HCP: 5  
 South HCP: 13  
 Contract: 2♠ S

North:  
 ♠ 9763  
 ♥ Q843  
 ♦ K5  
 ♣ 1092

South:  
 ♠ AQ104  
 ♥ 106  
 ♦ AQJ2  
 ♣ 763

West	North	East	South
			1NT
Pass	Pass	X <sup>1</sup>	Pass
Pass	XX <sup>2</sup>	Pass	2♣ <sup>3</sup>
Pass	2♥	Pass	2♠
AP			

1. Cappelletti, strong  
 2. 4432 or 4441  
 3. artificial

Board: 112  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 6  
 Contract: 3♦ N

North:  
 ♠ AKQ6  
 ♥ AQ6  
 ♦ 107  
 ♣ 9764

South:  
 ♠ 72  
 ♥ 953  
 ♦ AQ9853  
 ♣ 32

West	North	East	South
	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 113

Dealer: S

Vul: None

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 1097

♥ A85

♦ A76

♣ Q985

South:

♠ K3

♥ Q763

♦ KQ98

♣ AJ3

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

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

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

AP			
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## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 114	♠ Q7	The opponents are silent.
Dealer: N	♥ KJ64	
Vul: NS	♦ A1076	You bid first.
HCP: 14	♣ A105	
Board: 115	♠ K1052	The opponents are silent.
Dealer: S	♥ 52	
Vul: EW	♦ KJ74	Partner bids first.
HCP: 7	♣ 862	
Board: 116	♠ J106	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ 1085	You bid first.
HCP: 13	♣ AJ742	
Board: 117	♠ Q106542	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ QJ	Partner bids first.
HCP: 9	♣ A82	
Board: 118	♠ AJ43	The opponents are silent.
Dealer: N	♥ 73	
Vul: None	♦ AK109	You bid first.
HCP: 15	♣ K109	
Board: 119	♠ A6542	East Doubles 5♥ if possible.
Dealer: S	♥ A	
Vul: NS	♦ A	Partner bids first.
HCP: 20	♣ AKJ964	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 114	North:	South:	
Dealer: N	♠ Q7	♠ 10962	West North East South
Vul: NS	♥ KJ64	♥ 53	1NT AP
North HCP: 14	♦ A1076	♦ K4	
South HCP: 7	♣ A105	♣ KJ832	
Contract: 1N N			

Board: 115	North:	South:	
Dealer: S	♠ K1052	♠ Q9	West North East South
Vul: EW	♥ 52	♥ AJ76	1NT
North HCP: 7	♦ KJ74	♦ AQ63	AP
South HCP: 13	♣ 862	♣ 1054	
Contract: 1N S			

Board: 116	North:	South:	West North East South
Dealer: N	♠ J106	♠ AKQ7	1NT Pass 2♣ <sup>1</sup>
Vul: NS	♥ AK	♥ Q93	Pass 2♦ Pass 3NT
North HCP: 13	♦ 1085	♦ 763	AP
South HCP: 13	♣ AJ742	♣ Q85	1. Stayman
Contract: 3N N			

Board: 117	North:	South:	West North East South
Dealer: S	♠ Q106542	♠ A8	1NT
Vul: None	♥ 82	♥ K106	Pass 2♥ Pass 2♠
North HCP: 9	♦ QJ	♦ A1076	Pass 3♠ Pass 4♠
South HCP: 15	♣ A82	♣ KJ93	AP
Contract: 4♠ S			

Board: 118	North:	South:	West North East South
Dealer: N	♠ AJ43	♠ K10962	1NT Pass 2♥
Vul: None	♥ 73	♥ 109	Pass 3♠ <sup>1</sup> AP
North HCP: 15	♦ AK109	♦ J876	1. Super acceptance after NT
South HCP: 7	♣ K109	♣ QJ	
Contract: 3♠ N			

Board: 119

Dealer: S

Vul: NS

North HCP: 20

South HCP: 13

Contract: 7N S

North:

♠ A6542

♥ A

♦ A

♣ AKJ964

South:

♠ KQ108

♥ Q8

♦ KJ52

♣ Q75

West	North	East	South
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1NT

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

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

Pass	4NT <sup>1</sup>	Pass	5♦
------	------------------	------	----

Pass	5♥	X	6♦
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Pass	7NT	AP	
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1. Blackwood 0314, for ♠

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 114	♠ 10962	The opponents are silent.
Dealer: N	♥ 53	
Vul: NS	♦ K4	Partner bids first.
HCP: 7	♣ KJ832	
Board: 115	♠ Q9	The opponents are silent.
Dealer: S	♥ AJ76	
Vul: EW	♦ AQ63	You bid first.
HCP: 13	♣ 1054	
Board: 116	♠ AKQ7	The opponents are silent.
Dealer: N	♥ Q93	
Vul: NS	♦ 763	Partner bids first.
HCP: 13	♣ Q85	
Board: 117	♠ A8	The opponents are silent.
Dealer: S	♥ K106	
Vul: None	♦ A1076	You bid first.
HCP: 15	♣ KJ93	
Board: 118	♠ K10962	The opponents are silent.
Dealer: N	♥ 109	
Vul: None	♦ J876	Partner bids first.
HCP: 7	♣ QJ	
Board: 119	♠ KQ108	East Doubles 5♥ if possible.
Dealer: S	♥ Q8	
Vul: NS	♦ KJ52	You bid first.
HCP: 13	♣ Q75	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 10962		1NT	AP	
Vul: NS	♥ KJ64	♥ 53				
North HCP: 14	♦ A1076	♦ K4				
South HCP: 7	♣ A105	♣ KJ832				
Contract: 1N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ Q9				1NT
Vul: EW	♥ 52	♥ AJ76				
North HCP: 7	♦ KJ74	♦ AQ63	AP			
South HCP: 13	♣ 862	♣ 1054				
Contract: 1N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ J106	♠ AKQ7		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ AK	♥ Q93	Pass	2♦	Pass	3NT
North HCP: 13	♦ 1085	♦ 763	AP			
South HCP: 13	♣ AJ742	♣ Q85	1. Stayman			
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q106542	♠ A8				1NT
Vul: None	♥ 82	♥ K106	Pass	2♥	Pass	2♠
North HCP: 9	♦ QJ	♦ A1076	Pass	3♠	Pass	4♠
South HCP: 15	♣ A82	♣ KJ93	AP			
Contract: 4♠ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ K10962		1NT	Pass	2♥
Vul: None	♥ 73	♥ 109	Pass	3♠ <sup>1</sup>	AP	
North HCP: 15	♦ AK109	♦ J876	1. Super acceptance after NT			
South HCP: 7	♣ K109	♣ QJ				
Contract: 3♠ N						

Board: 119

Dealer: S

Vul: NS

North HCP: 20

South HCP: 13

Contract: 7N S

North:

♠ A6542

♥ A

♦ A

♣ AKJ964

South:

♠ KQ108

♥ Q8

♦ KJ52

♣ Q75

West	North	East	South
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1NT

Pass	2♥	Pass	2♠
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Pass	3♣	Pass	4♠
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Pass	4NT <sup>1</sup>	Pass	5♦
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Pass	5♥	X	6♦
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Pass	7NT	AP	
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1. Blackwood 0314, for ♠



## North hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 120	♠ J8	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: EW	♦ AKJ	You bid first.
HCP: 15	♣ 10985	
Board: 121	♠ AKQ8	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ KJ104	Partner bids first.
HCP: 14	♣ J842	
Board: 122	♠ AK109	West Doubles Pass if possible.
Dealer: N	♥ J1063	
Vul: None	♦ AJ8	You bid first.
HCP: 13	♣ 98	
Board: 123	♠ 102	West Bids 2♠ if possible.
Dealer: S	♥ KJ972	
Vul: EW	♦ 965	Partner bids first.
HCP: 4	♣ 1043	
Board: 124	♠ 107	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ K763	You bid first.
HCP: 13	♣ KQ64	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 120

Dealer: N

Vul: EW

North HCP: 15

South HCP: 13

Contract: 4♠ N

North:

♠ J8

♥ AQ73

♦ AKJ

♣ 10985

South:

♠ AQ10642

♥ J9

♦ Q102

♣ A3

West North East South

1NT Pass 2♥

Pass 2♠ Pass 4♠

AP

Board: 121

Dealer: S

Vul: Both

North HCP: 14

South HCP: 14

Contract: 4♠ S

North:

♠ AKQ8

♥ 10

♦ KJ104

♣ J842

South:

♠ J974

♥ 953

♦ AQ83

♣ AK

West North East South

1NT

Pass 3♥<sup>1</sup> Pass 4♠

AP

1. Splinter

Board: 122

Dealer: N

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NX N

North:

♠ AK109

♥ J1063

♦ AJ8

♣ 98

South:

♠ J3

♥ KQ87

♦ 1095

♣ QJ32

West North East South

1NT Pass Pass

X<sup>1</sup> AP

1. Cappelletti, strong

Board: 123

Dealer: S

Vul: EW

North HCP: 4

South HCP: 13

Contract: 2♠ W

North:

♠ 102

♥ KJ972

♦ 965

♣ 1043

South:

♠ AK3

♥ 43

♦ J8743

♣ KQ8

West North East South

1NT

2♠<sup>1</sup> AP

1. Cappelletti, 5M-4m

Board: 124

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 2N N

North:

♠ 107

♥ AJ7

♦ K763

♣ KQ64

South:

♠ KQ94

♥ 6

♦ A1085

♣ J972

West North East South

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

AP

1. Stayman

## South hands (Practice Page)

**South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors**

Board: 120	♠ AQ10642	The opponents are silent.
Dealer: N	♥ J9	
Vul: EW	♦ Q102	Partner bids first.
HCP: 13	♣ A3	
Board: 121	♠ J974	The opponents are silent.
Dealer: S	♥ 953	
Vul: Both	♦ AQ83	You bid first.
HCP: 14	♣ AK	
Board: 122	♠ J3	West Doubles Pass if possible.
Dealer: N	♥ KQ87	
Vul: None	♦ 1095	Partner bids first.
HCP: 9	♣ QJ32	
Board: 123	♠ AK3	West Bids 2♠ if possible.
Dealer: S	♥ 43	
Vul: EW	♦ J8743	You bid first.
HCP: 13	♣ KQ8	
Board: 124	♠ KQ94	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ A1085	Partner bids first.
HCP: 10	♣ J972	

# South has a semi-balanced hand with 9-15 HCP and not 5/4 in the majors Both hands (Answers Page)

Board: 120

Dealer: N

Vul: EW

North HCP: 15

South HCP: 13

Contract: 4♠ N

North:

♠ J8

♥ AQ73

♦ AKJ

♣ 10985

South:

♠ AQ10642

♥ J9

♦ Q102

♣ A3

West North East South

1NT Pass 2♥

Pass 2♠ Pass 4♠

AP

Board: 121

Dealer: S

Vul: Both

North HCP: 14

South HCP: 14

Contract: 4♠ S

North:

♠ AKQ8

♥ 10

♦ KJ104

♣ J842

South:

♠ J974

♥ 953

♦ AQ83

♣ AK

West North East South

1NT

Pass 3♥<sup>1</sup> Pass 4♠

AP

1. Splinter

Board: 122

Dealer: N

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NX N

North:

♠ AK109

♥ J1063

♦ AJ8

♣ 98

South:

♠ J3

♥ KQ87

♦ 1095

♣ QJ32

West North East South

1NT Pass Pass

X<sup>1</sup> AP

1. Cappelletti, strong

Board: 123

Dealer: S

Vul: EW

North HCP: 4

South HCP: 13

Contract: 2♠ W

North:

♠ 102

♥ KJ972

♦ 965

♣ 1043

South:

♠ AK3

♥ 43

♦ J8743

♣ KQ8

West North East South

1NT

2♠<sup>1</sup> AP

1. Cappelletti, 5M-4m

Board: 124

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 2N N

North:

♠ 107

♥ AJ7

♦ K763

♣ KQ64

South:

♠ KQ94

♥ 6

♦ A1085

♣ J972

West North East South

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

AP

1. Stayman