

North hands

After_Opp_Overcalls

Board: 1	♠ QJT63	You are dealer.
Dealer: North	♥ QJ	East (LHO) bids 2♥ if possible.
Vul: None	♦ 972	
HCP: 13+1	♣ AK9	

Board: 2	♠ T9642	LHO is dealer.
Dealer: East	♥ J854	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ K	West (RHO) Doubles 1♥ if possible.
HCP: 7+1	♣ K63	East (LHO) bids 2♠ if possible.

Board: 3	♠ Q85	You are dealer.
Dealer: North	♥ Q87	East (LHO) bids 1♥ if possible.
Vul: E-W	♦ A63	
HCP: 14	♣ AQ32	

Board: 4	♠ 4	Partner is dealer.
Dealer: South	♥ T875	West (RHO) bids 1♦ if possible.
Vul: Both	♦ T93	
HCP: 3+1	♣ KT953	

Board: 5	♠ T6	You are dealer.
Dealer: North	♥ AKT93	East (LHO) bids 2♣ if possible.
Vul: N-S	♦ AQ97	West (RHO) bids 3♣ if possible.
HCP: 13+1	♣ 84	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ QJT63	♠ AK9542		1 ♠	2 ♥	3 ♥ ¹
Vul: None	♥ QJ	♥ T9432	Pass	3 ♠	Pass	4 ♠
North HCP: 13+1	♦ 972	♦ 3		All Pass		
South HCP: 7+3	♣ AK9	♣ 6				1. limit raise or better in !S
Contract: 4 ♠ South						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ T9642	♠ -			1 ♦	1 ♥
Vul: E-W	♥ J854	♥ AKQ732	X	2 ♥	2 ♠	3 ♥
North HCP: 7+1	♦ K	♦ J42	Pass	4 ♥	All Pass	
South HCP: 13+2	♣ K63	♣ QJT7				
Contract: 4 ♥ North						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ Q85	♠ K432		1 ♣	1 ♥	X
Vul: E-W	♥ Q87	♥ 63	Pass	1 ♠	All Pass	
North HCP: 14	♦ A63	♦ KJT				
South HCP: 8	♣ AQ32	♣ JT74				
Contract: 1 ♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ KJ75				1 ♣
Vul: Both	♥ T875	♥ A942	1 ♦	3 ♣	All Pass	
North HCP: 3+1	♦ T93	♦ 75				
South HCP: 12	♣ KT953	♣ A82				
Contract: 3 ♣ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ KQ8752		1 ♥	2 ♣	2 ♥
Vul: N-S	♥ AKT93	♥ Q85	3 ♣	3 ♥	All Pass	
North HCP: 13+1	♦ AQ97	♦ J83				
South HCP: 8+2	♣ 84	♣ 5				
Contract: 3 ♥ North						

South hands**After_Opp_Overcalls**

Board: 1	♠ AK9542	Partner is dealer.
Dealer: North	♥ T9432	East (RHO) bids 2♥ if possible.
Vul: None	♦ 3	
HCP: 7+3	♣ 6	
Board: 2	♠ -	RHO is dealer. You bid second.
Dealer: East	♥ AKQ732	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ J42	West (LHO) Doubles 1♥ if possible.
HCP: 13+2	♣ QJT7	East (RHO) bids 2♠ if possible.
Board: 3	♠ K432	Partner is dealer.
Dealer: North	♥ 63	East (RHO) bids 1♥ if possible.
Vul: E-W	♦ KJT	
HCP: 8	♣ JT74	
Board: 4	♠ KJ75	You are dealer.
Dealer: South	♥ A942	West (LHO) bids 1♦ if possible.
Vul: Both	♦ 75	
HCP: 12	♣ A82	
Board: 5	♠ KQ8752	Partner is dealer.
Dealer: North	♥ Q85	East (RHO) bids 2♣ if possible.
Vul: N-S	♦ J83	West (LHO) bids 3♣ if possible.
HCP: 8+2	♣ 5	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ QJT63	♠ AK9542		1 ♠	2 ♥	3 ♥ ¹
Vul: None	♥ QJ	♥ T9432	Pass	3 ♠	Pass	4 ♠
North HCP: 13+1	♦ 972	♦ 3		All Pass		
South HCP: 7+3	♣ AK9	♣ 6				1. limit raise or better in !S
Contract: 4 ♠ South						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ T9642	♠ -			1 ♦	1 ♥
Vul: E-W	♥ J854	♥ AKQ732	X	2 ♥	2 ♠	3 ♥
North HCP: 7+1	♦ K	♦ J42	Pass	4 ♥	All Pass	
South HCP: 13+2	♣ K63	♣ QJT7				
Contract: 4 ♥ North						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ Q85	♠ K432		1 ♣	1 ♥	X
Vul: E-W	♥ Q87	♥ 63	Pass	1 ♠	All Pass	
North HCP: 14	♦ A63	♦ KJT				
South HCP: 8	♣ AQ32	♣ JT74				
Contract: 1 ♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ KJ75				1 ♣
Vul: Both	♥ T875	♥ A942	1 ♦	3 ♣	All Pass	
North HCP: 3+1	♦ T93	♦ 75				
South HCP: 12	♣ KT953	♣ A82				
Contract: 3 ♣ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ KQ8752		1 ♥	2 ♣	2 ♥
Vul: N-S	♥ AKT93	♥ Q85	3 ♣	3 ♥	All Pass	
North HCP: 13+1	♦ AQ97	♦ J83				
South HCP: 8+2	♣ 84	♣ 5				
Contract: 3 ♥ North						

North hands

After_Opp_Overcalls

Board: 6	♠ Q2
Dealer: South	♥ 93
Vul: E-W	♦ Q7642
HCP: 11+1	♣ AK63

Partner is dealer.
West (RHO) bids 1♥ if possible.

Board: 7	♠ KT32
Dealer: East	♥ 75
Vul: Both	♦ J
HCP: 9+2	♣ AJT952

LHO is dealer.
East (LHO) opens 1♦ if possible.
West (RHO) Doubles 1♥ if possible.
East (LHO) bids 1♠ if possible.
East (LHO) bids 2♠ if possible.

Board: 8	♠ 8542
Dealer: South	♥ 74
Vul: E-W	♦ A83
HCP: 11	♣ AK42

Partner is dealer.
West (RHO) bids 1♥ if possible.
West (RHO) Doubles 1♠ if possible.
East (LHO) bids 2♥ if possible.

Board: 9	♠ A5
Dealer: West	♥ AK972
Vul: None	♦ Q643
HCP: 17+1	♣ A3

RHO is dealer. You bid second.
West (RHO) opens 1♣ if possible.
East (LHO) Doubles 1♥ if possible.

Board: 10	♠ J987
Dealer: South	♥ K65
Vul: N-S	♦ 975
HCP: 9	♣ KQ6

Partner is dealer.
West (RHO) bids 1NT if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♦ Q2	♠ A543				1♦
Vul: E-W	♥ 93	♥ QJT2	1♥	2♥ ¹	Pass	2♠
North HCP: 11+1	♦ Q7642	♦ KT98	Pass	3♦	All Pass	
South HCP: 12	♣ AK63	♣ Q				
Contract: 3♦ North			1. limit raise or better in !D			

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ KT32	♠ Q			1♦	1♥
Vul: Both	♥ 75	♥ AQ432	X	Pass	1♠	X
North HCP: 9+2	♦ J	♦ QT85	Pass	2♣	2♠	Pass
South HCP: 12+1	♣ AJT952	♣ Q87	Pass	4♣	All Pass	
Contract: 4♣ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 8542	♠ KQT3				1♣
Vul: E-W	♥ 74	♥ QJ5	1♥	X	Pass	1♠
North HCP: 11	♦ A83	♦ K2	X	XX	2♥	2♠
South HCP: 13	♣ AK42	♣ Q763	All Pass			
Contract: 2♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ T72	1♣	1♥	X	4♥
Vul: None	♥ AK972	♥ JT643				All Pass
North HCP: 17+1	♦ Q643	♦ JT72				
South HCP: 4+1	♣ A3	♣ Q				
Contract: 4♥ South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ KQT654				1♠
Vul: N-S	♥ K65	♥ AQ97	1NT	2♠	Pass	3♠
North HCP: 9	♦ 975	♦ K	Pass	4♠	All Pass	
South HCP: 14+2	♣ KQ6	♣ 54				
Contract: 4♠ North						

South hands**After_Opp_Overcalls**

Board: 6	♠ A543	You are dealer.
Dealer: South	♥ QJT2	West (LHO) bids 1♥ if possible.
Vul: E-W	♦ KT98	
HCP: 12	♣ Q	
Board: 7	♠ Q	RHO is dealer. You bid second.
Dealer: East	♥ AQ432	East (RHO) opens 1♦ if possible.
Vul: Both	♦ QT85	West (LHO) Doubles 1♥ if possible.
HCP: 12+1	♣ Q87	East (RHO) bids 1♠ if possible.
		East (RHO) bids 2♠ if possible.
Board: 8	♠ KQT3	You are dealer.
Dealer: South	♥ QJ5	West (LHO) bids 1♥ if possible.
Vul: E-W	♦ K2	West (LHO) Doubles 1♠ if possible.
HCP: 13	♣ Q763	East (RHO) bids 2♥ if possible.
Board: 9	♠ T72	LHO is dealer.
Dealer: West	♥ JT643	West (LHO) opens 1♣ if possible.
Vul: None	♦ JT72	East (RHO) Doubles 1♥ if possible.
HCP: 4+1	♣ Q	
Board: 10	♠ KQT654	You are dealer.
Dealer: South	♥ AQ97	West (LHO) bids 1NT if possible.
Vul: N-S	♦ K	
HCP: 14+2	♣ 54	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♦ Q2	♦ A543				1♦
Vul: E-W	♥ 93	♥ QJT2	1♥	2♥ ¹	Pass	2♠
North HCP: 11+1	♦ Q7642	♦ KT98	Pass	3♦	All Pass	
South HCP: 12	♣ AK63	♣ Q				
Contract: 3♦ North			1. limit raise or better in !D			

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ KT32	♠ Q			1♦	1♥
Vul: Both	♥ 75	♥ AQ432	X	Pass	1♠	X
North HCP: 9+2	♦ J	♦ QT85	Pass	2♣	2♠	Pass
South HCP: 12+1	♣ AJT952	♣ Q87	Pass	4♣	All Pass	
Contract: 4♣ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 8542	♠ KQT3				1♣
Vul: E-W	♥ 74	♥ QJ5	1♥	X	Pass	1♠
North HCP: 11	♦ A83	♦ K2	X	XX	2♥	2♠
South HCP: 13	♣ AK42	♣ Q763	All Pass			
Contract: 2♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ T72	1♣	1♥	X	4♥
Vul: None	♥ AK972	♥ JT643				All Pass
North HCP: 17+1	♦ Q643	♦ JT72				
South HCP: 4+1	♣ A3	♣ Q				
Contract: 4♥ South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ KQT654				1♠
Vul: N-S	♥ K65	♥ AQ97	1NT	2♠	Pass	3♠
North HCP: 9	♦ 975	♦ K	Pass	4♠	All Pass	
South HCP: 14+2	♣ KQ6	♣ 54				
Contract: 4♠ North						

North hands

After_Opp_Overcalls

Board: 11	♠ AQ753	You are dealer.
Dealer: North	♥ K5	East (LHO) bids 2♣ if possible.
Vul: Both	♦ QJ4	
HCP: 12+1	♣ T65	
Board: 12	♠ 7	LHO is dealer.
Dealer: East	♥ Q63	East (LHO) opens 1♥ if possible.
Vul: None	♦ 86	West (RHO) bids 2♠ if possible.
HCP: 4+3	♣ QT98742	East (LHO) bids 4♥ if possible. West (RHO) Doubles 5♦ if possible.
Board: 13	♠ A643	Partner is dealer.
Dealer: South	♥ A6	West (RHO) bids 1♦ if possible.
Vul: N-S	♦ J985	
HCP: 10	♣ JT4	
Board: 14	♠ T	You are dealer.
Dealer: North	♥ KJ64	East (LHO) bids 1♥ if possible.
Vul: E-W	♦ K42	East (LHO) bids 2♥ if possible.
HCP: 13+1	♣ AQ963	West (RHO) bids 3♥ if possible.
Board: 15	♠ KQJT86	You are dealer.
Dealer: North	♥ -	East (LHO) bids 2♥ if possible.
Vul: None	♦ AJ8765	
HCP: 13+4	♣ Q	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AQ753	♠ T986		1 ♠	2 ♣	3 ♣ ¹
Vul: Both	♥ K5	♥ AJ76	Pass	3 ♠	All Pass	
North HCP: 12+1	♦ QJ4	♦ A62				
South HCP: 9	♣ T65	♣ 42				1. limit raise or better in !S
Contract: 3 ♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ K9863			1 ♥	2 ♥ ¹
Vul: None	♥ Q63	♥ 8	2 ♠ ²	Pass	4 ♥	5 ♦
North HCP: 4+3	♦ 86	♦ AKJT742	X	All Pass		
South HCP: 11+4	♣ QT98742	♣ -			1. Michaels Cuebid	
Contract: 5 ♦ X South					2. limit raise or better in !H	

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ A643	♠ KJ95				1 ♣
Vul: N-S	♥ A6	♥ K54	1 ♦	1 ♠	Pass	2 ♠
North HCP: 10	♦ J985	♦ K	All Pass			
South HCP: 14+1	♣ JT4	♣ A9765				
Contract: 2 ♠ South						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ KJ76		1♣	1♥	X
Vul: E-W	♥ KJ64	♥ -	Pass	1NT	2♥	3♦
North HCP: 13+1	♦ K42	♦ AQT953	3♥	4♦	Pass	5♦
South HCP: 10+2	♣ AQ963	♣ 754	All Pass			
Contract: 5♦ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ KQJT86	♠ A73		1 ♠	2 ♥	3 ♥ ¹
Vul: None	♥ -	♥ T872	Pass	4NT	Pass	5 ♦ ²
North HCP: 13+4	♦ AJ8765	♦ K2	Pass	6 ♠	All Pass	
South HCP: 11	♣ Q	♣ KJ96				
Contract: 6 ♠ North				1. limit raise or better in !S		
				2. A=1/5 or 4/5		

South hands**After_Opp_Overcalls**

Board: 11	♠ T986	Partner is dealer.
Dealer: North	♥ AJ76	East (RHO) bids 2♣ if possible.
Vul: Both	♦ A62	
HCP: 9	♣ 42	
 Board: 12	 ♠ K9863	 RHO is dealer. You bid second.
Dealer: East	♥ 8	East (RHO) opens 1♥ if possible.
Vul: None	♦ AKJT742	West (LHO) bids 2♠ if possible.
HCP: 11+4	♣ -	East (RHO) bids 4♥ if possible.
		West (LHO) Doubles 5♦ if possible.
 Board: 13	 ♠ KJ95	 You are dealer.
Dealer: South	♥ K54	West (LHO) bids 1♦ if possible.
Vul: N-S	♦ K	
HCP: 14+1	♣ A9765	
 Board: 14	 ♠ KJ76	 Partner is dealer.
Dealer: North	♥ -	East (RHO) bids 1♥ if possible.
Vul: E-W	♦ AQT953	East (RHO) bids 2♥ if possible.
HCP: 10+2	♣ 754	West (LHO) bids 3♥ if possible.
 Board: 15	 ♠ A73	 Partner is dealer.
Dealer: North	♥ T872	East (RHO) bids 2♥ if possible.
Vul: None	♦ K2	
HCP: 11	♣ KJ96	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AQ753	♠ T986		1 ♠	2 ♣	3 ♣ ¹
Vul: Both	♥ K5	♥ AJ76	Pass	3 ♠	All Pass	
North HCP: 12+1	♦ QJ4	♦ A62				
South HCP: 9	♣ T65	♣ 42				1. limit raise or better in !S
Contract: 3 ♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ K9863			1 ♥	2 ♥ ¹
Vul: None	♥ Q63	♥ 8	2 ♠ ²	Pass	4 ♥	5 ♦
North HCP: 4+3	♦ 86	♦ AKJT742	X	All Pass		
South HCP: 11+4	♣ QT98742	♣ -			1. Michaels Cuebid	
Contract: 5 ♦ X South					2. limit raise or better in !H	

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ A643	♠ KJ95				1 ♣
Vul: N-S	♥ A6	♥ K54	1 ♦	1 ♠	Pass	2 ♠
North HCP: 10	♦ J985	♦ K	All Pass			
South HCP: 14+1	♣ JT4	♣ A9765				
Contract: 2 ♠ South						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ KJ76		1♣	1♥	X
Vul: E-W	♥ KJ64	♥ -	Pass	1NT	2♥	3♦
North HCP: 13+1	♦ K42	♦ AQT953	3♥	4♦	Pass	5♦
South HCP: 10+2	♣ AQ963	♣ 754	All Pass			
Contract: 5♦ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ KQJT86	♠ A73		1 ♠	2 ♥	3 ♥ ¹
Vul: None	♥ -	♥ T872	Pass	4NT	Pass	5 ♦ ²
North HCP: 13+4	♦ AJ8765	♦ K2	Pass	6 ♠	All Pass	
South HCP: 11	♣ Q	♣ KJ96				
Contract: 6 ♠ North				1. limit raise or better in !S		
				2. A≡1/5 or 4/5		

North hands**After_Opp_Overcalls**

Board: 16	♠ 542	LHO is dealer.
Dealer: East	♥ 965	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ K8	West (RHO) bids 2♠ if possible.
HCP: 6+1	♣ K9643	
Board: 17	♠ K82	You are dealer.
Dealer: North	♥ T9	East (LHO) bids 1♥ if possible.
Vul: Both	♦ AQ7632	West (RHO) bids 3♥ if possible.
HCP: 13+2	♣ A3	
Board: 18	♠ 6	Partner is dealer.
Dealer: South	♥ A542	West (RHO) bids 1♠ if possible.
Vul: N-S	♦ AQ8652	East (LHO) bids 2♠ if possible.
HCP: 10+2	♣ 84	
Board: 19	♠ Q3	RHO is dealer. You bid second.
Dealer: West	♥ K84	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ AK9753	East (LHO) bids 3♦ if possible.
HCP: 12+2	♣ 43	West (RHO) bids 4♠ if possible. West (RHO) Doubles 5♦ if possible.
Board: 20	♠ KT987	Partner is dealer.
Dealer: South	♥ Q82	West (RHO) bids 2♦ if possible.
Vul: Both	♦ 83	
HCP: 11+1	♣ AQ6	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ 542	♠ T7			1 ♠	2 ♦
Vul: N-S	♥ 965	♥ A42	2 ♠	Pass	Pass	3 ♦
North HCP: 6+1	♦ K8	♦ AQJT62		All Pass		
South HCP: 15+2	♣ K9643	♣ A2				
Contract: 3♦ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ AQ74		1 ♦	1 ♥	X
Vul: Both	♥ T9	♥ 7	3 ♥	Pass	Pass	4 ♦
North HCP: 13+2	♦ AQ7632	♦ KT954		All Pass		
South HCP: 12+1	♣ A3	♣ QJ4				
Contract: 4♦ South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KJT			1 ♣	
Vul: N-S	♥ A542	♥ K63	1 ♠	X	2 ♠	Pass
North HCP: 10+2	♦ AQ8652	♦ KT3	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ 84	♣ AT63		All Pass		
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ Q3	♠ -	1 ♠	2 ♦	3 ♦ ¹	Pass
Vul: N-S	♥ K84	♥ J9	4 ♠	Pass	Pass	5 ♦
North HCP: 12+2	♦ AK9753	♦ J642	X	All Pass		
South HCP: 7+3	♣ 43	♣ AJ98652				
Contract: 5♦ X South						1. limit raise or better in !S

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ KT987	♠ AQ6			1 ♥	
Vul: Both	♥ Q82	♥ A9763	2 ♦	3 ♦ ¹	Pass	4 ♥
North HCP: 11+1	♦ 83	♦ A6		All Pass		
South HCP: 14+1	♣ AQ6	♣ T83				
Contract: 4♥ South						1. limit raise or better in !H

South hands**After_Opp_Overcalls**

Board: 16	♠ T7	RHO is dealer. You bid second.
Dealer: East	♥ A42	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ AQJT62	West (LHO) bids 2♠ if possible.
HCP: 15+2	♣ A2	
Board: 17	♠ AQ74	Partner is dealer.
Dealer: North	♥ 7	East (RHO) bids 1♥ if possible.
Vul: Both	♦ KT954	West (LHO) bids 3♥ if possible.
HCP: 12+1	♣ QJ4	
Board: 18	♠ KJT	You are dealer.
Dealer: South	♥ K63	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ KT3	East (RHO) bids 2♠ if possible.
HCP: 14	♣ AT63	
Board: 19	♠ -	LHO is dealer.
Dealer: West	♥ J9	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ J642	East (RHO) bids 3♦ if possible.
HCP: 7+3	♣ AJ98652	West (LHO) bids 4♠ if possible. West (LHO) Doubles 5♦ if possible.
Board: 20	♠ AQ6	You are dealer.
Dealer: South	♥ A9763	West (LHO) bids 2♦ if possible.
Vul: Both	♦ A6	
HCP: 14+1	♣ T83	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ 542	♠ T7			1 ♠	2 ♦
Vul: N-S	♥ 965	♥ A42	2 ♠	Pass	Pass	3 ♦
North HCP: 6+1	♦ K8	♦ AQJT62		All Pass		
South HCP: 15+2	♣ K9643	♣ A2				
Contract: 3♦ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ AQ74		1 ♦	1 ♥	X
Vul: Both	♥ T9	♥ 7	3 ♥	Pass	Pass	4 ♦
North HCP: 13+2	♦ AQ7632	♦ KT954		All Pass		
South HCP: 12+1	♣ A3	♣ QJ4				
Contract: 4♦ South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KJT			1 ♣	
Vul: N-S	♥ A542	♥ K63	1 ♠	X	2 ♠	Pass
North HCP: 10+2	♦ AQ8652	♦ KT3	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ 84	♣ AT63		All Pass		
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ Q3	♠ -	1 ♠	2 ♦	3 ♦ ¹	Pass
Vul: N-S	♥ K84	♥ J9	4 ♠	Pass	Pass	5 ♦
North HCP: 12+2	♦ AK9753	♦ J642	X	All Pass		
South HCP: 7+3	♣ 43	♣ AJ98652				
Contract: 5♦ X South						1. limit raise or better in !S

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ KT987	♠ AQ6			1 ♥	
Vul: Both	♥ Q82	♥ A9763	2 ♦	3 ♦ ¹	Pass	4 ♥
North HCP: 11+1	♦ 83	♦ A6		All Pass		
South HCP: 14+1	♣ AQ6	♣ T83				
Contract: 4♥ South						1. limit raise or better in !H

North hands

After_Opp_Overcalls

Board: 21	♠ A75	You are dealer.
Dealer: North	♥ J642	East (LHO) bids 1♥ if possible.
Vul: None	♦ AK543	West (RHO) bids 3♥ if possible.
HCP: 14+1	♣ Q	
Board: 22	♠ AKJ64	LHO is dealer.
Dealer: East	♥ T2	East (LHO) opens 1♦ if possible.
Vul: Both	♦ T73	East (LHO) Doubles 2♥ if possible.
HCP: 9+1	♣ J83	West (RHO) bids 3♦ if possible.
Board: 23	♠ A863	Partner is dealer.
Dealer: South	♥ KJ6	West (RHO) bids 1♦ if possible.
Vul: None	♦ J854	
HCP: 12	♣ K3	
Board: 24	♠ 5	LHO is dealer.
Dealer: East	♥ Q95	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ T542	West (RHO) bids 3♦ if possible.
HCP: 5+1	♣ KT943	East (LHO) bids 4♠ if possible. West (RHO) Doubles 5♦ if possible.
Board: 25	♠ 865	You are dealer.
Dealer: North	♥ AKT6	East (LHO) bids 1♦ if possible.
Vul: Both	♦ 94	West (RHO) bids 2♦ if possible.
HCP: 14	♣ AK84	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ K843		1♦	1♥	X
Vul: None	♥ J642	♥ -	3♥	Pass	Pass	4♦
North HCP: 14+1	♦ AK543	♦ QJ762	Pass	4NT	Pass	5♣ ¹
South HCP: 9+1	♣ Q	♣ K865	Pass	5♦	All Pass	
Contract: 5♦ North			1. A=0/5 or 3/5			

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ AKJ64	♠ 82		1♦	1♥	
Vul: Both	♥ T2	♥ KQJ754	Pass	1♠	Pass	2♥
North HCP: 9+1	♦ T73	♦ J8	Pass	Pass	X	Pass
South HCP: 14+2	♣ J83	♣ AK4	3♦	Pass	Pass	4♥
Contract: 4♥ South			All Pass			

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ A863	♠ KJT5			1♣	
Vul: None	♥ KJ6	♥ A9	1♦	1♠	Pass	3♠
North HCP: 12	♦ J854	♦ 7	Pass	4♠	All Pass	
South HCP: 14+2	♣ K3	♣ AQ9642				
Contract: 4♠ North						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ K3		1♠	2♦	
Vul: E-W	♥ Q95	♥ K643	3♦ ¹	Pass	4♠	Pass
North HCP: 5+1	♦ T542	♦ AKJ86	Pass	5♦	Pass	Pass
South HCP: 14+1	♣ KT943	♣ 72	X	All Pass		
Contract: 5♦ X North			1. limit raise or better in !S			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 865	♠ K943		1♣	1♦	X
Vul: Both	♥ AKT6	♥ J543	2♦	2♥	All Pass	
North HCP: 14	♦ 94	♦ 7				
South HCP: 6	♣ AK84	♣ QT73				
Contract: 2♥ North						

South hands**After_Opp_Overcalls**

Board: 21	♠ K843	Partner is dealer.
Dealer: North	♥ -	East (RHO) bids 1 ♥ if possible.
Vul: None	♦ QJ762	West (LHO) bids 3 ♥ if possible.
HCP: 9+1	♣ K865	
Board: 22	♠ 82	RHO is dealer. You bid second.
Dealer: East	♥ KQJ754	East (RHO) opens 1 ♦ if possible.
Vul: Both	♦ J8	East (RHO) Doubles 2 ♥ if possible.
HCP: 14+2	♣ AK4	West (LHO) bids 3 ♦ if possible.
Board: 23	♠ KJT5	You are dealer.
Dealer: South	♥ A9	West (LHO) bids 1 ♦ if possible.
Vul: None	♦ 7	
HCP: 14+2	♣ AQ9642	
Board: 24	♠ K3	RHO is dealer. You bid second.
Dealer: East	♥ K643	East (RHO) opens 1 ♠ if possible.
Vul: E-W	♦ AKJ86	West (LHO) bids 3 ♦ if possible.
HCP: 14+1	♣ 72	East (RHO) bids 4 ♠ if possible. West (LHO) Doubles 5 ♦ if possible.
Board: 25	♠ K943	Partner is dealer.
Dealer: North	♥ J543	East (RHO) bids 1 ♦ if possible.
Vul: Both	♦ 7	West (LHO) bids 2 ♦ if possible.
HCP: 6	♣ QT73	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ K843		1♦	1♥	X
Vul: None	♥ J642	♥ -	3♥	Pass	Pass	4♦
North HCP: 14+1	♦ AK543	♦ QJ762	Pass	4NT	Pass	5♣ ¹
South HCP: 9+1	♣ Q	♣ K865	Pass	5♦	All Pass	
Contract: 5♦ North			1. A=0/5 or 3/5			

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ AKJ64	♠ 82		1♦	1♥	
Vul: Both	♥ T2	♥ KQJ754	Pass	1♠	Pass	2♥
North HCP: 9+1	♦ T73	♦ J8	Pass	Pass	X	Pass
South HCP: 14+2	♣ J83	♣ AK4	3♦	Pass	Pass	4♥
Contract: 4♥ South			All Pass			

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ A863	♠ KJT5			1♣	
Vul: None	♥ KJ6	♥ A9	1♦	1♠	Pass	3♠
North HCP: 12	♦ J854	♦ 7	Pass	4♠	All Pass	
South HCP: 14+2	♣ K3	♣ AQ9642				
Contract: 4♠ North						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ K3		1♠	2♦	
Vul: E-W	♥ Q95	♥ K643	3♦ ¹	Pass	4♠	Pass
North HCP: 5+1	♦ T542	♦ AKJ86	Pass	5♦	Pass	Pass
South HCP: 14+1	♣ KT943	♣ 72	X	All Pass		
Contract: 5♦ X North			1. limit raise or better in !S			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 865	♠ K943		1♣	1♦	X
Vul: Both	♥ AKT6	♥ J543	2♦	2♥	All Pass	
North HCP: 14	♦ 94	♦ 7				
South HCP: 6	♣ AK84	♣ QT73				
Contract: 2♥ North						

North hands

After_Opp_Overcalls

Board: 26	♠ T94	Partner is dealer.
Dealer: South	♥ K974	West (RHO) bids 1♥ if possible.
Vul: None	♦ AT97	West (RHO) Doubles 2♦ if possible.
HCP: 7	♣ 95	East (LHO) bids 2♣ if possible.
Board: 27	♠ KQ87	RHO is dealer. You bid second.
Dealer: West	♥ AQ8652	West (RHO) opens 1♣ if possible.
Vul: None	♦ 94	East (LHO) bids 3♣ if possible.
HCP: 11+2	♣ 9	
Board: 28	♠ A64	You are dealer.
Dealer: North	♥ A43	East (LHO) bids 1♦ if possible.
Vul: N-S	♦ 72	West (RHO) bids 2♣ if possible.
HCP: 12+1	♣ AT862	East (LHO) Redoubles if possible.
		West (RHO) Doubles 2♠ if possible.
Board: 29	♠ AK32	You are dealer.
Dealer: North	♥ Q3	East (LHO) bids 1♥ if possible.
Vul: E-W	♦ T974	
HCP: 14	♣ AJ8	
Board: 30	♠ T	RHO is dealer. You bid second.
Dealer: West	♥ AK952	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AJ84	East (LHO) Doubles 1♥ if possible.
HCP: 12+1	♣ 532	West (RHO) bids 1♠ if possible.
		East (LHO) Redoubles if possible.

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ T94	♠ A85				1♦
Vul: None	♥ K974	♥ 62	1♥	2♦	Pass	Pass
North HCP: 7	♦ AT97	♦ KJ85	X	Pass	2♠	3♦
South HCP: 12	♣ 95	♣ A872	All Pass			
Contract: 3♦ South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ KQ87	♠ 64	1♣	1♥	3♣	3♦
Vul: None	♥ AQ8652	♥ K	Pass	3♠	Pass	3NT
North HCP: 11+2	♦ 94	♦ KQJ7632	Pass	4♥	All Pass	
South HCP: 13+3	♣ 9	♣ A86				
Contract: 4♥ North						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ Q852		1♣	1♦	1♠
Vul: N-S	♥ A43	♥ 9	2♣ ¹	X	XX	2♠
North HCP: 12+1	♦ 72	♦ 986	X	All Pass		
South HCP: 6+1	♣ AT862	♣ KJ743				1. limit raise or better in !D
Contract: 2♠X South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AK32	♠ T		1♦	1♥	5♦
Vul: E-W	♥ Q3	♥ 94		All Pass		
North HCP: 14	♦ T974	♦ AKQ832				
South HCP: 9+2	♣ AJ8	♣ T432				
Contract: 5♦ South						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ J7643	1♣	1♥	X	Pass
Vul: Both	♥ AK952	♥ Q4	1♠	X	XX	2♦
North HCP: 12+1	♦ AJ84	♦ KT75	All Pass			
South HCP: 6+1	♣ 532	♣ 64				
Contract: 2♦ South						

South hands**After_Opp_Overcalls**

Board: 26	♠ A85	You are dealer.
Dealer: South	♥ 62	West (LHO) bids 1♥ if possible.
Vul: None	♦ KJ85	West (LHO) Doubles 2♦ if possible.
HCP: 12	♣ A872	East (RHO) bids 2♣ if possible.
Board: 27	♠ 64	LHO is dealer.
Dealer: West	♥ K	West (LHO) opens 1♣ if possible.
Vul: None	♦ KQJ7632	East (RHO) bids 3♣ if possible.
HCP: 13+3	♣ A86	
Board: 28	♠ Q852	Partner is dealer.
Dealer: North	♥ 9	East (RHO) bids 1♦ if possible.
Vul: N-S	♦ 986	West (LHO) bids 2♣ if possible.
HCP: 6+1	♣ KJ743	East (RHO) Redoubles if possible.
		West (LHO) Doubles 2♠ if possible.
Board: 29	♠ T	Partner is dealer.
Dealer: North	♥ 94	East (RHO) bids 1♥ if possible.
Vul: E-W	♦ AKQ832	
HCP: 9+2	♣ T432	
Board: 30	♠ J7643	LHO is dealer.
Dealer: West	♥ Q4	West (LHO) opens 1♣ if possible.
Vul: Both	♦ KT75	East (RHO) Doubles 1♥ if possible.
HCP: 6+1	♣ 64	West (LHO) bids 1♠ if possible.
		East (RHO) Redoubles if possible.

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ T94	♠ A85				1♦
Vul: None	♥ K974	♥ 62	1♥	2♦	Pass	Pass
North HCP: 7	♦ AT97	♦ KJ85	X	Pass	2♠	3♦
South HCP: 12	♣ 95	♣ A872	All Pass			
Contract: 3♦ South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ KQ87	♠ 64	1♣	1♥	3♣	3♦
Vul: None	♥ AQ8652	♥ K	Pass	3♠	Pass	3NT
North HCP: 11+2	♦ 94	♦ KQJ7632	Pass	4♥	All Pass	
South HCP: 13+3	♣ 9	♣ A86				
Contract: 4♥ North						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ Q852		1♣	1♦	1♠
Vul: N-S	♥ A43	♥ 9	2♣ ¹	X	XX	2♠
North HCP: 12+1	♦ 72	♦ 986	X	All Pass		
South HCP: 6+1	♣ AT862	♣ KJ743				1. limit raise or better in !D
Contract: 2♠X South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AK32	♠ T		1♦	1♥	5♦
Vul: E-W	♥ Q3	♥ 94		All Pass		
North HCP: 14	♦ T974	♦ AKQ832				
South HCP: 9+2	♣ AJ8	♣ T432				
Contract: 5♦ South						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ J7643	1♣	1♥	X	Pass
Vul: Both	♥ AK952	♥ Q4	1♠	X	XX	2♦
North HCP: 12+1	♦ AJ84	♦ KT75	All Pass			
South HCP: 6+1	♣ 532	♣ 64				
Contract: 2♦ South						

North hands

After_Opp_Overcalls

Board: 31	♠ 4	You are dealer.
Dealer: North	♥ AJT42	East (LHO) bids 1 ♠ if possible.
Vul: Both	♦ AJ7	
HCP: 13+1	♣ QJ73	
Board: 32	♠ Q62	Partner is dealer.
Dealer: South	♥ 763	West (RHO) bids 1 ♥ if possible.
Vul: None	♦ KJ	West (RHO) Doubles 2 ♣ if possible.
HCP: 10+1	♣ A8764	East (LHO) bids 2 ♦ if possible.
Board: 33	♠ AT4	RHO is dealer. You bid second.
Dealer: West	♥ A3	West (RHO) opens 1 ♥ if possible.
Vul: N-S	♦ 86	East (LHO) bids 2 ♥ if possible.
HCP: 15+2	♣ AK6432	East (LHO) Doubles 3 ♣ if possible.
Board: 34	♠ K92	LHO is dealer.
Dealer: East	♥ J632	East (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ 9865	East (LHO) bids 1 ♠ if possible.
HCP: 8	♣ A8	
Board: 35	♠ T83	Partner is dealer.
Dealer: South	♥ AJT2	West (RHO) bids 1 ♦ if possible.
Vul: Both	♦ A863	
HCP: 10	♣ JT	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ K63		1 ♥	1 ♠	2 ♠ ¹
Vul: Both	♥ AJT42	♥ 985	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ AJ7	♦ QT862				
South HCP: 9+1	♣ QJ73	♣ A2				1. limit raise or better in !H
Contract: 4 ♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ A43				1 ♣
Vul: None	♥ 763	♥ KJ2	1 ♥	2 ♣	Pass	Pass
North HCP: 10+1	♦ KJ	♦ Q83	X	XX	2 ♦	3 ♣
South HCP: 12	♣ A8764	♣ QT32				All Pass
Contract: 3 ♣ South						

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ AT4	♠ QJ9753	1 ♥	2 ♣	2 ♥	Pass
Vul: N-S	♥ A3	♥ 87	Pass	3 ♣	X	All Pass
North HCP: 15+2	♦ 86	♦ J5432				
South HCP: 4+3	♣ AK6432	♣ -				
Contract: 3 ♣ X North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ K92	♠ QT53			1 ♣	1 ♦
Vul: E-W	♥ J632	♥ A7	Pass	1 ♥	1 ♠	2NT
North HCP: 8	♦ 9865	♦ AQJ42	Pass	3 ♦	All Pass	
South HCP: 15+1	♣ A8	♣ Q9				
Contract: 3 ♦ North						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ T83	♠ AQJ7				1 ♣
Vul: Both	♥ AJT2	♥ K83	1 ♦	1 ♥	Pass	1 ♠
North HCP: 10	♦ A863	♦ 7	Pass	1 NT	All Pass	
South HCP: 13+1	♣ JT	♣ K9865				
Contract: 1 NT North						

South hands**After_Opp_Overcalls**

Board: 31	♠ K63	Partner is dealer.
Dealer: North	♥ 985	East (RHO) bids 1 ♠ if possible.
Vul: Both	♦ QT862	
HCP: 9+1	♣ A2	
 Board: 32	 ♠ A43	 You are dealer.
Dealer: South	♥ KJ2	West (LHO) bids 1 ♥ if possible.
Vul: None	♦ Q83	West (LHO) Doubles 2 ♣ if possible.
HCP: 12	♣ QT32	East (RHO) bids 2 ♦ if possible.
 Board: 33	 ♠ QJ9753	 LHO is dealer.
Dealer: West	♥ 87	West (LHO) opens 1 ♥ if possible.
Vul: N-S	♦ J5432	East (RHO) bids 2 ♥ if possible.
HCP: 4+3	♣ -	East (RHO) Doubles 3 ♣ if possible.
 Board: 34	 ♠ QT53	 RHO is dealer. You bid second.
Dealer: East	♥ A7	East (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ AQJ42	East (RHO) bids 1 ♠ if possible.
HCP: 15+1	♣ Q9	
 Board: 35	 ♠ AQJ7	 You are dealer.
Dealer: South	♥ K83	West (LHO) bids 1 ♦ if possible.
Vul: Both	♦ 7	
HCP: 13+1	♣ K9865	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ K63		1 ♥	1 ♠	2 ♠ ¹
Vul: Both	♥ AJT42	♥ 985	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ AJ7	♦ QT862				
South HCP: 9+1	♣ QJ73	♣ A2				1. limit raise or better in !H
Contract: 4 ♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ A43				1 ♣
Vul: None	♥ 763	♥ KJ2	1 ♥	2 ♣	Pass	Pass
North HCP: 10+1	♦ KJ	♦ Q83	X	XX	2 ♦	3 ♣
South HCP: 12	♣ A8764	♣ QT32				All Pass
Contract: 3 ♣ South						

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ AT4	♠ QJ9753	1 ♥	2 ♣	2 ♥	Pass
Vul: N-S	♥ A3	♥ 87	Pass	3 ♣	X	All Pass
North HCP: 15+2	♦ 86	♦ J5432				
South HCP: 4+3	♣ AK6432	♣ -				
Contract: 3 ♣ X North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ K92	♠ QT53			1 ♣	1 ♦
Vul: E-W	♥ J632	♥ A7	Pass	1 ♥	1 ♠	2NT
North HCP: 8	♦ 9865	♦ AQJ42	Pass	3 ♦	All Pass	
South HCP: 15+1	♣ A8	♣ Q9				
Contract: 3 ♦ North						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ T83	♠ AQJ7				1 ♣
Vul: Both	♥ AJT2	♥ K83	1 ♦	1 ♥	Pass	1 ♠
North HCP: 10	♦ A863	♦ 7	Pass	1 NT	All Pass	
South HCP: 13+1	♣ JT	♣ K9865				
Contract: 1NT North						

North hands

After_Opp_Overcalls

Board: 36	♠ 873	LHO is dealer.
Dealer: East	♥ A93	East (LHO) opens 1♦ if possible.
Vul: None	♦ QJT98	West (RHO) Doubles 1♠ if possible.
HCP: 7+1	♣ 62	East (LHO) bids 3♥ if possible.

Board: 37	♠ KT8754	You are dealer.
Dealer: North	♥ Q	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ AKT852	West (RHO) bids 4♥ if possible.
HCP: 12+4	♣ -	East (LHO) bids 6♥ if possible.

Board: 38	♠ QT97	Partner is dealer.
Dealer: South	♥ KJ63	West (RHO) bids 2♥ if possible.
Vul: E-W	♦ J876	
HCP: 8	♣ J	

Board: 39	♠ AQJT983	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1♦ if possible.
Vul: None	♦ -	West (RHO) bids 3♦ if possible.
HCP: 14+5	♣ AQJ943	

Board: 40	♠ Q97	You are dealer.
Dealer: North	♥ 972	East (LHO) bids 1♥ if possible.
Vul: N-S	♦ AQ62	
HCP: 12	♣ A76	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ 873	♠ KQT942			1♦	1♠
Vul: None	♥ A93	♥ 42	X	2♠	3♥	3♠
North HCP: 7+1	♦ QJT98	♦ 7		All Pass		
South HCP: 11+2	♣ 62	♣ AQT9				
Contract: 3♠ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KT8754	♠ AQJ63		1♠	2♠ ¹	3♥ ²
Vul: N-S	♥ Q	♥ 5	4♥	4NT	6♥	X
North HCP: 12+4	♦ AKT852	♦ 4	Pass	6♠	All Pass	
South HCP: 10+3	♣ -	♣ K98743			1. Michaels Cuebid	
Contract: 6♠ North					2. limit raise or better in !S	

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ QT97	♠ KJ543			1♠	
Vul: E-W	♥ KJ63	♥ 9	2♥	3♥ ¹	Pass	4♠
North HCP: 8	♦ J876	♦ K3		All Pass		
South HCP: 13+2	♣ J	♣ AQT82			1. limit raise or better in !S	
Contract: 4♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ AQJT983	♠ K			1♦	1♥
Vul: None	♥ -	♥ AK9643	3♦	4♠	All Pass	
North HCP: 14+5	♦ -	♦ Q75				
South HCP: 12+2	♣ AQJ943	♣ 652				
Contract: 4♠ North						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ Q97	♠ A		1♦	1♥	2♣ ¹
Vul: N-S	♥ 972	♥ 543	Pass	3♣	All Pass	
North HCP: 12	♦ AQ62	♦ KT53				
South HCP: 11+1	♣ A76	♣ KJT93			1. 1X-(Y)-2Z forcing	
Contract: 3♣ North						

South hands**After_Opp_Overcalls**

Board: 36 ♠ KQT942 RHO is dealer. You bid second.

Dealer: East ♥ 42 East (RHO) opens 1♦ if possible.

Vul: None ♦ 7 West (LHO) Doubles 1♠ if possible.

HCP: 11+2 ♣ AQT9 East (RHO) bids 3♥ if possible.

Board: 37 ♠ AQJ63 Partner is dealer.

Dealer: North ♥ 5 East (RHO) bids 2♠ if possible.

Vul: N-S ♦ 4 West (LHO) bids 4♥ if possible.

HCP: 10+3 ♣ K98743 East (RHO) bids 6♥ if possible.

Board: 38 ♠ KJ543 You are dealer.

Dealer: South ♥ 9 West (LHO) bids 2♥ if possible.

Vul: E-W ♦ K3

HCP: 13+2 ♣ AQT82

Board: 39 ♠ K RHO is dealer. You bid second.

Dealer: East ♥ AK9643 East (RHO) opens 1♦ if possible.

Vul: None ♦ Q75 West (LHO) bids 3♦ if possible.

HCP: 12+2 ♣ 652

Board: 40 ♠ A Partner is dealer.

Dealer: North ♥ 543 East (RHO) bids 1♥ if possible.

Vul: N-S ♦ KT53

HCP: 11+1 ♣ KJT93

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ 873	♠ KQT942			1♦	1♠
Vul: None	♥ A93	♥ 42	X	2♠	3♥	3♠
North HCP: 7+1	♦ QJT98	♦ 7		All Pass		
South HCP: 11+2	♣ 62	♣ AQT9				
Contract: 3♠ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KT8754	♠ AQJ63		1♠	2♠ ¹	3♥ ²
Vul: N-S	♥ Q	♥ 5	4♥	4NT	6♥	X
North HCP: 12+4	♦ AKT852	♦ 4	Pass	6♠	All Pass	
South HCP: 10+3	♣ -	♣ K98743			1. Michaels Cuebid	
Contract: 6♠ North					2. limit raise or better in !S	

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ QT97	♠ KJ543			1♠	
Vul: E-W	♥ KJ63	♥ 9	2♥	3♥ ¹	Pass	4♠
North HCP: 8	♦ J876	♦ K3		All Pass		
South HCP: 13+2	♣ J	♣ AQT82			1. limit raise or better in !S	
Contract: 4♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ AQJT983	♠ K			1♦	1♥
Vul: None	♥ -	♥ AK9643	3♦	4♠	All Pass	
North HCP: 14+5	♦ -	♦ Q75				
South HCP: 12+2	♣ AQJ943	♣ 652				
Contract: 4♠ North						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ Q97	♠ A		1♦	1♥	2♣ ¹
Vul: N-S	♥ 972	♥ 543	Pass	3♣	All Pass	
North HCP: 12	♦ AQ62	♦ KT53				
South HCP: 11+1	♣ A76	♣ KJT93			1. 1X-(Y)-2Z forcing	
Contract: 3♣ North						

North hands

After_Opp_Overcalls

Board: 41	♠ 2	LHO is dealer.
Dealer: East	♥ KQT5432	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ Q962	West (RHO) bids 2♠ if possible.
HCP: 8+3	♣ J	
Board: 42	♠ Q843	Partner is dealer.
Dealer: South	♥ 852	West (RHO) bids 2♥ if possible.
Vul: Both	♦ K75	
HCP: 8	♣ KT4	
Board: 43	♠ A852	You are dealer.
Dealer: North	♥ 93	East (LHO) bids 1♥ if possible.
Vul: N-S	♦ AT52	West (RHO) bids 3♥ if possible.
HCP: 12	♣ A42	
Board: 44	♠ T72	LHO is dealer.
Dealer: East	♥ JT9876	East (LHO) opens 1♦ if possible.
Vul: Both	♦ T73	
HCP: 4+2	♣ K	
Board: 45	♠ K9	RHO is dealer. You bid second.
Dealer: West	♥ 63	West (RHO) opens 1♥ if possible.
Vul: None	♦ K75	East (LHO) bids 3♣ if possible.
HCP: 12+2	♣ AQ9632	West (RHO) bids 4♥ if possible. West (RHO) Doubles 5♣ if possible.

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ J874			1 ♠	2 ♦
Vul: N-S	♥ KQT5432	♥ A	2 ♠	4 ♥	All Pass	
North HCP: 8+3	♦ Q962	♦ AKJ73				
South HCP: 13+1	♣ J	♣ 984				
Contract: 4 ♥ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q843	♠ KJT652			1 ♠	
Vul: Both	♥ 852	♥ A7	2 ♥	3 ♥ ¹	Pass	4 ♠
North HCP: 8	♦ K75	♦ QT	All Pass			
South HCP: 12+2	♣ KT4	♣ Q52				
Contract: 4 ♠ South			1. limit raise or better in !S			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A852	♠ J6		1 ♦	1 ♥	2 ♥ ¹
Vul: N-S	♥ 93	♥ K2	3 ♥	4 ♦	All Pass	
North HCP: 12	♦ AT52	♦ K864				
South HCP: 11+1	♣ A42	♣ KJT53	1. limit raise or better in !D			
Contract: 4 ♦ North						

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ T72	♠ Q85			1 ♦	1 ♥
Vul: Both	♥ JT9876	♥ AKQ43	Pass	4 ♥	All Pass	
North HCP: 4+2	♦ T73	♦ A4				
South HCP: 16+1	♣ K	♣ J94				
Contract: 4 ♥ North						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ Q853	1 ♥	2 ♣	3 ♣ ¹	Pass
Vul: None	♥ 63	♥ KJ	4 ♥	Pass	Pass	5 ♣
North HCP: 12+2	♦ K75	♦ 96	X	All Pass		
South HCP: 7+1	♣ AQ9632	♣ J8754				
Contract: 5 ♣ X South			1. limit raise or better in !H			

South hands**After_Opp_Overcalls**

Board: 41	♠ J874	RHO is dealer. You bid second.
Dealer: East	♥ A	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ AKJ73	West (LHO) bids 2♠ if possible.
HCP: 13+1	♣ 984	
Board: 42	♠ KJT652	You are dealer.
Dealer: South	♥ A7	West (LHO) bids 2♥ if possible.
Vul: Both	♦ QT	
HCP: 12+2	♣ Q52	
Board: 43	♠ J6	Partner is dealer.
Dealer: North	♥ K2	East (RHO) bids 1♥ if possible.
Vul: N-S	♦ K864	West (LHO) bids 3♥ if possible.
HCP: 11+1	♣ KJT53	
Board: 44	♠ Q85	RHO is dealer. You bid second.
Dealer: East	♥ AKQ43	East (RHO) opens 1♦ if possible.
Vul: Both	♦ A4	
HCP: 16+1	♣ J94	
Board: 45	♠ Q853	LHO is dealer.
Dealer: West	♥ KJ	West (LHO) opens 1♥ if possible.
Vul: None	♦ 96	East (RHO) bids 3♣ if possible.
HCP: 7+1	♣ J8754	West (LHO) bids 4♥ if possible. West (LHO) Doubles 5♣ if possible.

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ J874			1 ♠	2 ♦
Vul: N-S	♥ KQT5432	♥ A	2 ♠	4 ♥	All Pass	
North HCP: 8+3	♦ Q962	♦ AKJ73				
South HCP: 13+1	♣ J	♣ 984				
Contract: 4 ♥ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q843	♠ KJT652			1 ♠	
Vul: Both	♥ 852	♥ A7	2 ♥	3 ♥ ¹	Pass	4 ♠
North HCP: 8	♦ K75	♦ QT	All Pass			
South HCP: 12+2	♣ KT4	♣ Q52				
Contract: 4 ♠ South			1. limit raise or better in !S			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A852	♠ J6		1 ♦	1 ♥	2 ♥ ¹
Vul: N-S	♥ 93	♥ K2	3 ♥	4 ♦	All Pass	
North HCP: 12	♦ AT52	♦ K864				
South HCP: 11+1	♣ A42	♣ KJT53	1. limit raise or better in !D			
Contract: 4 ♦ North						

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ T72	♠ Q85			1 ♦	1 ♥
Vul: Both	♥ JT9876	♥ AKQ43	Pass	4 ♥	All Pass	
North HCP: 4+2	♦ T73	♦ A4				
South HCP: 16+1	♣ K	♣ J94				
Contract: 4 ♥ North						

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ Q853	1 ♥	2 ♣	3 ♣ ¹	Pass
Vul: None	♥ 63	♥ KJ	4 ♥	Pass	Pass	5 ♣
North HCP: 12+2	♦ K75	♦ 96	X	All Pass		
South HCP: 7+1	♣ AQ9632	♣ J8754				
Contract: 5 ♣ X South			1. limit raise or better in !H			

North hands**After_Opp_Overcalls**

Board: 46	♠ KT873	LHO is dealer.
Dealer: East	♥ 732	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ AK53	
HCP: 10+1	♣ T	
Board: 47	♠ AK743	You are dealer.
Dealer: North	♥ -	East (LHO) bids 2♦ if possible.
Vul: Both	♦ QJ865	
HCP: 12+2	♣ Q96	
Board: 48	♠ 972	Partner is dealer.
Dealer: South	♥ 87632	West (RHO) bids 1♠ if possible.
Vul: None	♦ KJT	West (RHO) bids 3♠ if possible.
HCP: 7+1	♣ K7	
Board: 49	♠ T86	RHO is dealer. You bid second.
Dealer: West	♥ KQ743	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ A2	East (LHO) bids 3♦ if possible.
HCP: 11+1	♣ Q86	
Board: 50	♠ Q92	LHO is dealer.
Dealer: East	♥ J62	East (LHO) opens 1♠ if possible.
Vul: Both	♦ Q95	West (RHO) bids 2♠ if possible.
HCP: 7	♣ Q842	

Both hands (Answers Page)

Board: 46

	North:	South:	W	N	E	S
Dealer: East	♠ KT873	♠ 9642			1♦	1♥
Vul: N-S	♥ 732	♥ AQJT9	Pass	2♥	All Pass	
North HCP: 10+1	♦ AK53	♦ -				
South HCP: 12+1	♣ T	♣ KQ64				
Contract: 2♥ North						

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ AK743	♠ QT2		1♠	2♦	2♠
Vul: Both	♥ -	♥ KQ87	All Pass			
North HCP: 12+2	♦ QJ865	♦ 72				
South HCP: 8	♣ Q96	♣ JT84				
Contract: 2♠ South						

Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ Q				1♥
Vul: None	♥ 87632	♥ AQJT9	1♠	2♠ ¹	Pass	2NT
North HCP: 7+1	♦ KJT	♦ 54	3♠	4♥	All Pass	
South HCP: 14+2	♣ K7	♣ AJ432				1. limit raise or better in !H
Contract: 4♥ North						

Board: 49

	North:	South:	W	N	E	S
Dealer: West	♠ T86	♠ KQ7	1♦	1♥	3♦	3♥
Vul: E-W	♥ KQ743	♥ 862	All Pass			
North HCP: 11+1	♦ A2	♦ 86				
South HCP: 12+1	♣ Q86	♣ AK954				
Contract: 3♥ South						

Board: 50

	North:	South:	W	N	E	S
Dealer: East	♠ Q92	♠ J7			1♠	2♣
Vul: Both	♥ J62	♥ KQ9	2♠	3♣	All Pass	
North HCP: 7	♦ Q95	♦ T4				
South HCP: 13+2	♣ Q842	♣ AKT976				
Contract: 3♣ North						

South hands**After_Opp_Overcalls**

Board: 46	♠ 9642	RHO is dealer. You bid second.
Dealer: East	♥ AQJT9	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ -	
HCP: 12+1	♣ KQ64	

Board: 47	♠ QT2	Partner is dealer.
Dealer: North	♥ KQ87	East (RHO) bids 2♦ if possible.
Vul: Both	♦ 72	
HCP: 8	♣ JT84	

Board: 48	♠ Q	You are dealer.
Dealer: South	♥ AQJT9	West (LHO) bids 1♠ if possible.
Vul: None	♦ 54	West (LHO) bids 3♠ if possible.
HCP: 14+2	♣ AJ432	

Board: 49	♠ KQ7	LHO is dealer.
Dealer: West	♥ 862	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 86	East (RHO) bids 3♦ if possible.
HCP: 12+1	♣ AK954	

Board: 50	♠ J7	RHO is dealer. You bid second.
Dealer: East	♥ KQ9	East (RHO) opens 1♠ if possible.
Vul: Both	♦ T4	West (LHO) bids 2♠ if possible.
HCP: 13+2	♣ AKT976	

Both hands (Answers Page)

Board: 46

	North:	South:	W	N	E	S
Dealer: East	♠ KT873	♠ 9642			1♦	1♥
Vul: N-S	♥ 732	♥ AQJT9	Pass	2♥	All Pass	
North HCP: 10+1	♦ AK53	♦ -				
South HCP: 12+1	♣ T	♣ KQ64				
Contract: 2♥ North						

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ AK743	♠ QT2		1♠	2♦	2♠
Vul: Both	♥ -	♥ KQ87	All Pass			
North HCP: 12+2	♦ QJ865	♦ 72				
South HCP: 8	♣ Q96	♣ JT84				
Contract: 2♠ South						

Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ Q				1♥
Vul: None	♥ 87632	♥ AQJT9	1♠	2♠ ¹	Pass	2NT
North HCP: 7+1	♦ KJT	♦ 54	3♠	4♥	All Pass	
South HCP: 14+2	♣ K7	♣ AJ432				1. limit raise or better in !H
Contract: 4♥ North						

Board: 49

	North:	South:	W	N	E	S
Dealer: West	♠ T86	♠ KQ7	1♦	1♥	3♦	3♥
Vul: E-W	♥ KQ743	♥ 862	All Pass			
North HCP: 11+1	♦ A2	♦ 86				
South HCP: 12+1	♣ Q86	♣ AK954				
Contract: 3♥ South						

Board: 50

	North:	South:	W	N	E	S
Dealer: East	♠ Q92	♠ J7			1♠	2♣
Vul: Both	♥ J62	♥ KQ9	2♠	3♣	All Pass	
North HCP: 7	♦ Q95	♦ T4				
South HCP: 13+2	♣ Q842	♣ AKT976				
Contract: 3♣ North						