

North hands

We_Overcall_NT_then_MST

Board: 1	♠ AQ2	RHO opens the bidding 1♥.
Dealer: West	♥ K65	You bid next.
Vul: N-S	♦ Q83	
HCP: 17	♣ AQ94	
Board: 2	♠ 85	Partner bids first.
Dealer: South	♥ 873	West (RHO) bids 1NT if possible.
Vul: None	♦ T8765	East (LHO) bids 2NT if possible.
HCP: 2+1	♣ Q85	
Board: 3	♠ A85	You bid first.
Dealer: North	♥ 2	East (LHO) bids 1NT if possible.
Vul: N-S	♦ KJ9863	West (RHO) bids 2NT if possible.
HCP: 14+2	♣ AQ2	West (RHO) Doubles 3♦ if possible.
Board: 4	♠ 97	LHO opens the bidding 1♥.
Dealer: East	♥ 965	Partner bids next.
Vul: None	♦ Q8	
HCP: 8+2	♣ AQ9874	
Board: 5	♠ K92	RHO opens the bidding 1♠.
Dealer: West	♥ AJT	You bid next.
Vul: None	♦ KJ52	
HCP: 15	♣ QJ7	

Both hands (Answers Page)

Board: 1

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8+3

Contract: 5 ♦ South

North:

♠ AQ2

♥ K65

♦ Q83

♣ AQ94

South:

♠ 9

♥ T3

♦ AKT6542

♣ JT7

W N E S

1 ♥ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 5 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 2

Dealer: South

Vul: None

North HCP: 2+1

South HCP: 14+3

Contract: 3 ♥ South

North:

♠ 85

♥ 873

♦ T8765

♣ Q85

South:

♠ KQT92

♥ AT9642

♦ Q

♣ K

W N E S

1 ♥

1NT Pass 2NT¹ 3 ♥

All Pass

1. 1N-2N transfer to clubs

Board: 3

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 2+2

Contract: 3 ♦ X North

North:

♠ A85

♥ 2

♦ KJ9863

♣ AQ2

South:

♠ 97643

♥ T9753

♦ Q2

♣ 8

W N E S

1 ♦ 1NT Pass

2NT¹ 3 ♦ Pass Pass

X All Pass

1. 1N-2N transfer to clubs

Board: 4

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 97

♥ 965

♦ Q8

♣ AQ9874

South:

♠ AQT8

♥ KJ3

♦ A764

♣ JT

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 5

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ K92

♥ AJT

♦ KJ52

♣ QJ7

South:

♠ Q653

♥ -

♦ T63

♣ AKT532

W N E S

1 ♠ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

South hands

We_Overcall_NT_then_MST

Board: 1	♠ 9	LHO opens the bidding 1 ♥.
Dealer: West	♥ T3	Partner bids next.
Vul: N-S	♦ AKT6542	
HCP: 8+3	♣ JT7	
Board: 2	♠ KQT92	You bid first.
Dealer: South	♥ AT9642	West (LHO) bids 1NT if possible.
Vul: None	♦ Q	East (RHO) bids 2NT if possible.
HCP: 14+3	♣ K	
Board: 3	♠ 97643	Partner bids first.
Dealer: North	♥ T9753	East (RHO) bids 1NT if possible.
Vul: N-S	♦ Q2	West (LHO) bids 2NT if possible.
HCP: 2+2	♣ 8	West (LHO) Doubles 3 ♦ if possible.
Board: 4	♠ AQT8	RHO opens the bidding 1 ♥.
Dealer: East	♥ KJ3	You bid next.
Vul: None	♦ A764	
HCP: 15	♣ JT	
Board: 5	♠ Q653	LHO opens the bidding 1 ♠.
Dealer: West	♥ -	Partner bids next.
Vul: None	♦ T63	
HCP: 9+2	♣ AKT532	

Both hands (Answers Page)

Board: 1

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8+3

Contract: 5 ♦ South

North:

♠ AQ2

♥ K65

♦ Q83

♣ AQ94

South:

♠ 9

♥ T3

♦ AKT6542

♣ JT7

W N E S

1 ♥ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 5 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 2

Dealer: South

Vul: None

North HCP: 2+1

South HCP: 14+3

Contract: 3 ♥ South

North:

♠ 85

♥ 873

♦ T8765

♣ Q85

South:

♠ KQT92

♥ AT9642

♦ Q

♣ K

W N E S

1 ♥

1NT Pass 2NT¹ 3 ♥

All Pass

1. 1N-2N transfer to clubs

Board: 3

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 2+2

Contract: 3 ♦ X North

North:

♠ A85

♥ 2

♦ KJ9863

♣ AQ2

South:

♠ 97643

♥ T9753

♦ Q2

♣ 8

W N E S

1 ♦ 1NT Pass

2NT¹ 3 ♦ Pass Pass

X All Pass

1. 1N-2N transfer to clubs

Board: 4

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 97

♥ 965

♦ Q8

♣ AQ9874

South:

♠ AQT8

♥ KJ3

♦ A764

♣ JT

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 5

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ K92

♥ AJT

♦ KJ52

♣ QJ7

South:

♠ Q653

♥ -

♦ T63

♣ AKT532

W N E S

1 ♠ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

North hands

We_Overcall_NT_then_MST

Board: 6	♠ 97	LHO opens the bidding 1 ♠.
Dealer: East	♥ T6	Partner bids next.
Vul: Both	♦ K82	
HCP: 8+2	♣ KQ9754	
Board: 7	♠ A6	RHO opens the bidding 1 ♥.
Dealer: West	♥ KQ75	You bid next.
Vul: E-W	♦ K64	
HCP: 16	♣ AT93	
Board: 8	♠ A52	LHO opens the bidding 1 ♦.
Dealer: East	♥ T5	Partner bids next.
Vul: None	♦ K7	
HCP: 10+2	♣ QJ8654	
Board: 9	♠ KQ73	RHO opens the bidding 1 ♠.
Dealer: West	♥ J52	You bid next.
Vul: None	♦ AQ	
HCP: 15	♣ K985	
Board: 10	♠ 852	Partner bids first.
Dealer: South	♥ Q43	West (RHO) bids 1NT if possible.
Vul: N-S	♦ JT94	East (LHO) bids 2NT if possible.
HCP: 3	♣ T64	East (LHO) Doubles 3 ♥ if possible.

Both hands (Answers Page)

Board: 6

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ 97

♥ T6

♦ K82

♣ KQ9754

South:

♠ AJ32

♥ KQ95

♦ Q9

♣ AT2

W N E S

1 ♠ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 7

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+3

Contract: 3NT South

North:

♠ A6

♥ KQ75

♦ K64

♣ AT93

South:

♠ K32

♥ 98

♦ QJ98732

♣ Q

W N E S

1 ♥ 1NT Pass 3♣¹

Pass 3♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 8

Dealer: East

Vul: None

North HCP: 10+2

South HCP: 16

Contract: 3NT North

North:

♠ A52

♥ T5

♦ K7

♣ QJ8654

South:

♠ KQ9

♥ K63

♦ AJ6

♣ KT92

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 9

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ73

♥ J52

♦ AQ

♣ K985

South:

♠ A

♥ 863

♦ KJ6542

♣ T72

W N E S

1 ♠ 1NT Pass 3♣¹

Pass 3♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 10

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 13+2

Contract: 3♥X South

North:

♠ 852

♥ Q43

♦ JT94

♣ T64

South:

♠ A764

♥ AJ9652

♦ K6

♣ J

W N E S

1 ♥

1NT Pass 2NT¹ 3♥

Pass Pass X All Pass

1. 1N-2N transfer to clubs

South hands

We_Overcall_NT_then_MST

Board: 6	♠ AJ32	RHO opens the bidding 1 ♠.
Dealer: East	♥ KQ95	You bid next.
Vul: Both	♦ Q9	
HCP: 16	♣ AT2	
Board: 7	♠ K32	LHO opens the bidding 1 ♥.
Dealer: West	♥ 98	Partner bids next.
Vul: E-W	♦ QJ98732	
HCP: 8+3	♣ Q	
Board: 8	♠ KQ9	RHO opens the bidding 1 ♦.
Dealer: East	♥ K63	You bid next.
Vul: None	♦ AJ6	
HCP: 16	♣ KT92	
Board: 9	♠ A	LHO opens the bidding 1 ♠.
Dealer: West	♥ 863	Partner bids next.
Vul: None	♦ KJ6542	
HCP: 8+2	♣ T72	
Board: 10	♠ A764	You bid first.
Dealer: South	♥ AJ9652	West (LHO) bids 1NT if possible.
Vul: N-S	♦ K6	East (RHO) bids 2NT if possible.
HCP: 13+2	♣ J	East (RHO) Doubles 3 ♥ if possible.

Both hands (Answers Page)

Board: 6

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ 97

♥ T6

♦ K82

♣ KQ9754

South:

♠ AJ32

♥ KQ95

♦ Q9

♣ AT2

W N E S

1 ♠ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 7

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+3

Contract: 3NT South

North:

♠ A6

♥ KQ75

♦ K64

♣ AT93

South:

♠ K32

♥ 98

♦ QJ98732

♣ Q

W N E S

1 ♥ 1NT Pass 3♣¹

Pass 3♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 8

Dealer: East

Vul: None

North HCP: 10+2

South HCP: 16

Contract: 3NT North

North:

♠ A52

♥ T5

♦ K7

♣ QJ8654

South:

♠ KQ9

♥ K63

♦ AJ6

♣ KT92

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 9

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ73

♥ J52

♦ AQ

♣ K985

South:

♠ A

♥ 863

♦ KJ6542

♣ T72

W N E S

1 ♠ 1NT Pass 3♣¹

Pass 3♦² Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 10

Dealer: South

Vul: N-S

North HCP: 3

South HCP: 13+2

Contract: 3♥X South

North:

♠ 852

♥ Q43

♦ JT94

♣ T64

South:

♠ A764

♥ AJ9652

♦ K6

♣ J

W N E S

1 ♥

1NT Pass 2NT¹ 3♥

Pass Pass X All Pass

1. 1N-2N transfer to clubs

North hands

We_Overcall_NT_then_MST

Board: 11	♠ K84	RHO opens the bidding 1♦.
Dealer: West	♥ T53	You bid next.
Vul: None	♦ KQT3	
HCP: 16	♣ AKJ	
Board: 12	♠ QT	LHO opens the bidding 1♥.
Dealer: East	♥ Q8	Partner bids next.
Vul: E-W	♦ 865	
HCP: 8+2	♣ A97642	
Board: 13	♠ AQJ4	RHO opens the bidding 1♣.
Dealer: West	♥ AJ	You bid next.
Vul: Both	♦ 954	
HCP: 15	♣ K987	
Board: 14	♠ Q8	Partner bids first.
Dealer: South	♥ 86543	West (RHO) bids 1NT if possible.
Vul: E-W	♦ J62	East (LHO) bids 2NT if possible.
HCP: 4+1	♣ JT8	East (LHO) bids 4♣ if possible.
		West (RHO) Doubles 4♠ if possible.
Board: 15	♠ J8	You bid first.
Dealer: North	♥ AJ98642	East (LHO) bids 1NT if possible.
Vul: None	♦ K3	West (RHO) bids 3♣ if possible.
HCP: 13+3	♣ A9	West (RHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 11

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ K84

♥ T53

♦ KQT3

♣ AKJ

South:

♠ A2

♥ A8

♦ 952

♣ 987642

W	N	E	S
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1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

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

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 12

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ QT

♥ Q8

♦ 865

♣ A97642

South:

♠ A62

♥ A652

♦ K73

♣ KQ5

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 13

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 5 ♦ South

North:

♠ AQJ4

♥ AJ

♦ 954

♣ K987

South:

♠ 5

♥ 984

♦ AQT732

♣ Q64

W	N	E	S
---	---	---	---

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

Pass	3 ♦ ²	Pass	5 ♦
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 14

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 12+3

Contract: 4 ♠ X South

North:

♠ Q8

♥ 86543

♦ J62

♣ JT8

South:

♠ JT97643

♥ A97

♦ K

♣ A7

W	N	E	S
---	---	---	---

			1 ♠
--	--	--	-----

1NT	Pass	2NT ¹	3 ♠
-----	------	------------------	-----

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

X	All Pass		
---	----------	--	--

1. 1N-2N transfer to clubs

Board: 15

Dealer: North

Vul: None

North HCP: 13+3

South HCP: 3+1

Contract: 3 ♥ X North

North:

♠ J8

♥ AJ98642

♦ K3

♣ A9

South:

♠ 97543

♥ 7

♦ QJ7

♣ T875

W	N	E	S
---	---	---	---

	1 ♥	1NT	Pass
--	-----	-----	------

3 ♣ ¹	3 ♥	Pass	Pass
------------------	-----	------	------

X	All Pass		
---	----------	--	--

1. 1N-3C transfer to diamonds

South hands

We_Overcall_NT_then_MST

Board: 11	♠ A2	LHO opens the bidding 1 ♦.
Dealer: West	♥ A8	Partner bids next.
Vul: None	♦ 952	
HCP: 8+2	♣ 987642	
Board: 12	♠ A62	RHO opens the bidding 1 ♥.
Dealer: East	♥ A652	You bid next.
Vul: E-W	♦ K73	
HCP: 16	♣ KQ5	
Board: 13	♠ 5	LHO opens the bidding 1 ♣.
Dealer: West	♥ 984	Partner bids next.
Vul: Both	♦ AQT732	
HCP: 8+2	♣ Q64	
Board: 14	♠ JT97643	You bid first.
Dealer: South	♥ A97	West (LHO) bids 1NT if possible.
Vul: E-W	♦ K	East (RHO) bids 2NT if possible.
HCP: 12+3	♣ A7	East (RHO) bids 4 ♣ if possible.
		West (LHO) Doubles 4 ♠ if possible.
Board: 15	♠ 97543	Partner bids first.
Dealer: North	♥ 7	East (RHO) bids 1NT if possible.
Vul: None	♦ QJ7	West (LHO) bids 3 ♣ if possible.
HCP: 3+1	♣ T875	West (LHO) Doubles 3 ♥ if possible.

Both hands (Answers Page)

Board: 11

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ K84

♥ T53

♦ KQT3

♣ AKJ

South:

♠ A2

♥ A8

♦ 952

♣ 987642

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

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

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 12

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ QT

♥ Q8

♦ 865

♣ A97642

South:

♠ A62

♥ A652

♦ K73

♣ KQ5

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 13

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 5 ♦ South

North:

♠ AQJ4

♥ AJ

♦ 954

♣ K987

South:

♠ 5

♥ 984

♦ AQT732

♣ Q64

W	N	E	S
---	---	---	---

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

Pass	3 ♦ ²	Pass	5 ♦
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 14

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 12+3

Contract: 4 ♠ X South

North:

♠ Q8

♥ 86543

♦ J62

♣ JT8

South:

♠ JT97643

♥ A97

♦ K

♣ A7

W	N	E	S
---	---	---	---

			1 ♠
--	--	--	-----

1NT	Pass	2NT ¹	3 ♠
-----	------	------------------	-----

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

X	All Pass		
---	----------	--	--

1. 1N-2N transfer to clubs

Board: 15

Dealer: North

Vul: None

North HCP: 13+3

South HCP: 3+1

Contract: 3 ♥ X North

North:

♠ J8

♥ AJ98642

♦ K3

♣ A9

South:

♠ 97543

♥ 7

♦ QJ7

♣ T875

W	N	E	S
---	---	---	---

	1 ♥	1NT	Pass
--	-----	-----	------

3 ♣ ¹	3 ♥	Pass	Pass
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X	All Pass		
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1. 1N-3C transfer to diamonds

North hands

We_Overcall_NT_then_MST

Board: 16 ♠ J86 LHO opens the bidding 1 ♣.
 Dealer: East ♥ 9 Partner bids next.
 Vul: E-W ♦ AT6432
 HCP: 9+2 ♣ A42

Board: 17 ♠ AJT2 RHO opens the bidding 1 ♥.
 Dealer: West ♥ AJ2 You bid next.
 Vul: E-W ♦ A832
 HCP: 16 ♣ Q4

Board: 18 ♠ T83 LHO opens the bidding 1 ♦.
 Dealer: East ♥ KJ Partner bids next.
 Vul: E-W ♦ QT
 HCP: 9+2 ♣ QJT872

Board: 19 ♠ JT62 RHO opens the bidding 1 ♥.
 Dealer: West ♥ KT2 You bid next.
 Vul: None ♦ KT
 HCP: 15 ♣ AKJ5

Board: 20 ♠ 2 LHO opens the bidding 1 ♣.
 Dealer: East ♥ T87 Partner bids next.
 Vul: N-S ♦ AJT754
 HCP: 9+2 ♣ A96

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ J86

♥ 9

♦ AT6432

♣ A42

South:

♠ KQ2

♥ AJ73

♦ QJ5

♣ K86

W N E S

1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 17

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 9+2

Contract: 5 ♣ South

North:

♠ AJT2

♥ AJ2

♦ A832

♣ Q4

South:

♠ 3

♥ 93

♦ QT75

♣ AK9765

W N E S

1 ♥ 1NT Pass 2NT¹

Pass 3 ♣² Pass 5 ♣

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 18

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ T83

♥ KJ

♦ QT

♣ QJT872

South:

♠ K5

♥ AQT4

♦ KJ3

♣ K954

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 19

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 5 ♦ South

North:

♠ JT62

♥ KT2

♦ KT

♣ AKJ5

South:

♠ A74

♥ 863

♦ AJ8732

♣ 7

W N E S

1 ♥ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 5 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 20

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 5 ♦ North

North:

♠ 2

♥ T87

♦ AJT754

♣ A96

South:

♠ AJ8

♥ AQ92

♦ Q8

♣ QJ73

W N E S

1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 5 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

South hands

We_Overcall_NT_then_MST

Board: 16 ♠ KQ2 RHO opens the bidding 1 ♣.
 Dealer: East ♥ AJ73 You bid next.
 Vul: E-W ♦ QJ5
 HCP: 16 ♣ K86

Board: 17 ♠ 3 LHO opens the bidding 1 ♥.
 Dealer: West ♥ 93 Partner bids next.
 Vul: E-W ♦ QT75
 HCP: 9+2 ♣ AK9765

Board: 18 ♠ K5 RHO opens the bidding 1 ♦.
 Dealer: East ♥ AQT4 You bid next.
 Vul: E-W ♦ KJ3
 HCP: 16 ♣ K954

Board: 19 ♠ A74 LHO opens the bidding 1 ♥.
 Dealer: West ♥ 863 Partner bids next.
 Vul: None ♦ AJ8732
 HCP: 9+2 ♣ 7

Board: 20 ♠ AJ8 RHO opens the bidding 1 ♣.
 Dealer: East ♥ AQ92 You bid next.
 Vul: N-S ♦ Q8
 HCP: 16 ♣ QJ73

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ J86

♥ 9

♦ AT6432

♣ A42

South:

♠ KQ2

♥ AJ73

♦ QJ5

♣ K86

W N E S

1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 17

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 9+2

Contract: 5 ♣ South

North:

♠ AJT2

♥ AJ2

♦ A832

♣ Q4

South:

♠ 3

♥ 93

♦ QT75

♣ AK9765

W N E S

1 ♥ 1NT Pass 2NT¹

Pass 3 ♣² Pass 5 ♣

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 18

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ T83

♥ KJ

♦ QT

♣ QJT872

South:

♠ K5

♥ AQT4

♦ KJ3

♣ K954

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 19

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 5 ♦ South

North:

♠ JT62

♥ KT2

♦ KT

♣ AKJ5

South:

♠ A74

♥ 863

♦ AJ8732

♣ 7

W N E S

1 ♥ 1NT Pass 3 ♣¹

Pass 3 ♦² Pass 5 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 20

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 5 ♦ North

North:

♠ 2

♥ T87

♦ AJT754

♣ A96

South:

♠ AJ8

♥ AQ92

♦ Q8

♣ QJ73

W N E S

1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 5 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

North hands

We_Overcall_NT_then_MST

Board: 21	♠ K76	RHO opens the bidding 1 ♠.
Dealer: West	♥ AJ	You bid next.
Vul: E-W	♦ AJ92	West (RHO) bids 4 ♠ if possible.
HCP: 16	♣ K653	West (RHO) Doubles 5 ♦ if possible.

Board: 22	♠ 75	LHO opens the bidding 1 ♠.
Dealer: East	♥ Q3	Partner bids next.
Vul: E-W	♦ KJT8764	
HCP: 8+3	♣ Q6	

Board: 23	♠ K965	RHO opens the bidding 1 ♠.
Dealer: West	♥ AK6	You bid next.
Vul: Both	♦ Q964	
HCP: 15	♣ K5	

Board: 24	♠ J65	LHO opens the bidding 1 ♥.
Dealer: East	♥ J5	Partner bids next.
Vul: N-S	♦ 86	
HCP: 9+2	♣ AK8742	

Board: 25	♠ 984	RHO opens the bidding 1 ♣.
Dealer: West	♥ A32	You bid next.
Vul: Both	♦ AK5	
HCP: 15	♣ A985	

Both hands (Answers Page)

Board: 21

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 5 ♦ X North

North:

♠ K76

♥ AJ

♦ AJ92

♣ K653

South:

♠ 5

♥ Q8

♦ KT8653

♣ QJ92

W	N	E	S
---	---	---	---

1 ♠	1 NT	Pass	3 ♣ ¹
-----	------	------	------------------

4 ♠	5 ♦	Pass	Pass
-----	-----	------	------

X	All Pass		
---	----------	--	--

1. 1N-3C transfer to diamonds

Board: 22

Dealer: East

Vul: E-W

North HCP: 8+3

South HCP: 17+1

Contract: 3NT North

North:

♠ 75

♥ Q3

♦ KJT8764

♣ Q6

South:

♠ AK2

♥ T82

♦ Q3

♣ AKJT2

W	N	E	S
---	---	---	---

		1 ♠	1 NT
--	--	-----	------

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3 NT	All Pass	
------	------	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 23

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+2

Contract: 3NT South

North:

♠ K965

♥ AK6

♦ Q964

♣ K5

South:

♠ AJ

♥ T83

♦ KT

♣ Q97632

W	N	E	S
---	---	---	---

1 ♠	1 NT	Pass	2 NT ¹
-----	------	------	-------------------

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

All Pass			
----------	--	--	--

1. 1N-2N transfer to clubs

2. automat

Board: 24

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ J65

♥ J5

♦ 86

♣ AK8742

South:

♠ AQ

♥ AQ43

♦ JT72

♣ QJ9

W	N	E	S
---	---	---	---

		1 ♥	1 NT
--	--	-----	------

Pass	2 NT ¹	Pass	3 ♣ ²
------	-------------------	------	------------------

Pass	3 NT	All Pass	
------	------	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 25

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+3

Contract: 4 ♦ North

North:

♠ 984

♥ A32

♦ AK5

♣ A985

South:

♠ K6

♥ K8

♦ QJT9763

♣ T3

W	N	E	S
---	---	---	---

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

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

Pass	4 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

South hands

We_Overcall_NT_then_MST

Board: 21	♠ 5	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q8	Partner bids next.
Vul: E-W	♦ KT8653	West (LHO) bids 4 ♠ if possible.
HCP: 8+2	♣ QJ92	West (LHO) Doubles 5 ♦ if possible.

Board: 22	♠ AK2	RHO opens the bidding 1 ♠.
Dealer: East	♥ T82	You bid next.
Vul: E-W	♦ Q3	
HCP: 17+1	♣ AKJT2	

Board: 23	♠ AJ	LHO opens the bidding 1 ♠.
Dealer: West	♥ T83	Partner bids next.
Vul: Both	♦ KT	
HCP: 10+2	♣ Q97632	

Board: 24	♠ AQ	RHO opens the bidding 1 ♥.
Dealer: East	♥ AQ43	You bid next.
Vul: N-S	♦ JT72	
HCP: 16	♣ QJ9	

Board: 25	♠ K6	LHO opens the bidding 1 ♣.
Dealer: West	♥ K8	Partner bids next.
Vul: Both	♦ QJT9763	
HCP: 9+3	♣ T3	

Both hands (Answers Page)

Board: 21

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+2

Contract: 5 ♦ X North

North:

♠ K76

♥ AJ

♦ AJ92

♣ K653

South:

♠ 5

♥ Q8

♦ KT8653

♣ QJ92

W	N	E	S
---	---	---	---

1 ♠	1 NT	Pass	3 ♣ ¹
-----	------	------	------------------

4 ♠	5 ♦	Pass	Pass
-----	-----	------	------

X	All Pass		
---	----------	--	--

1. 1N-3C transfer to diamonds

Board: 22

Dealer: East

Vul: E-W

North HCP: 8+3

South HCP: 17+1

Contract: 3NT North

North:

♠ 75

♥ Q3

♦ KJT8764

♣ Q6

South:

♠ AK2

♥ T82

♦ Q3

♣ AKJT2

W	N	E	S
---	---	---	---

		1 ♠	1 NT
--	--	-----	------

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3 NT	All Pass	
------	------	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 23

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+2

Contract: 3NT South

North:

♠ K965

♥ AK6

♦ Q964

♣ K5

South:

♠ AJ

♥ T83

♦ KT

♣ Q97632

W	N	E	S
---	---	---	---

1 ♠	1 NT	Pass	2 NT ¹
-----	------	------	-------------------

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

All Pass			
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1. 1N-2N transfer to clubs

2. automat

Board: 24

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ J65

♥ J5

♦ 86

♣ AK8742

South:

♠ AQ

♥ AQ43

♦ JT72

♣ QJ9

W	N	E	S
---	---	---	---

		1 ♥	1 NT
--	--	-----	------

Pass	2 NT ¹	Pass	3 ♣ ²
------	-------------------	------	------------------

Pass	3 NT	All Pass	
------	------	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 25

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+3

Contract: 4 ♦ North

North:

♠ 984

♥ A32

♦ AK5

♣ A985

South:

♠ K6

♥ K8

♦ QJT9763

♣ T3

W	N	E	S
---	---	---	---

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

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

Pass	4 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

North hands

We_Overcall_NT_then_MST

Board: 26	♠ T84	LHO opens the bidding 1 ♣.
Dealer: East	♥ Q	Partner bids next.
Vul: Both	♦ JT6542	
HCP: 8+2	♣ AJ7	

Board: 27	♠ AT83	RHO opens the bidding 1 ♥.
Dealer: West	♥ A952	You bid next.
Vul: E-W	♦ 65	
HCP: 15	♣ AK3	

Board: 28	♠ K8	LHO opens the bidding 1 ♦.
Dealer: East	♥ J98	Partner bids next.
Vul: E-W	♦ J	
HCP: 8+3	♣ QJ98732	

Board: 29	♠ Q654	RHO opens the bidding 1 ♥.
Dealer: West	♥ AQ6	You bid next.
Vul: N-S	♦ QJ82	
HCP: 15	♣ A3	

Board: 30	♠ 432	LHO opens the bidding 1 ♥.
Dealer: East	♥ J8	Partner bids next.
Vul: Both	♦ 63	
HCP: 9+2	♣ AKJ542	

Both hands (Answers Page)

Board: 26

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ T84

♥ Q

♦ JT6542

♣ AJ7

South:

♠ A972

♥ K642

♦ K3

♣ KQ2

W N E S

1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 27

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AT83

♥ A952

♦ 65

♣ AK3

South:

♠ QJ

♥ T4

♦ KT3

♣ QJT986

W N E S

1 ♥ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 28

Dealer: East

Vul: E-W

North HCP: 8+3

South HCP: 15

Contract: 3NT North

North:

♠ K8

♥ J98

♦ J

♣ QJ98732

South:

♠ A76

♥ KT43

♦ KQ2

♣ K65

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 29

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+2

Contract: 3NT South

North:

♠ Q654

♥ AQ6

♦ QJ82

♣ A3

South:

♠ T3

♥ J8

♦ AT7

♣ KQT642

W N E S

1 ♥ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 30

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ 432

♥ J8

♦ 63

♣ AKJ542

South:

♠ AQ

♥ KQ52

♦ KQJ2

♣ 983

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

South hands

We_Overcall_NT_then_MST

Board: 26 ♠ A972 RHO opens the bidding 1 ♣.
 Dealer: East ♥ K642 You bid next.
 Vul: Both ♦ K3
 HCP: 15 ♣ KQ2

Board: 27 ♠ QJ LHO opens the bidding 1 ♥.
 Dealer: West ♥ T4 Partner bids next.
 Vul: E-W ♦ KT3
 HCP: 9+2 ♣ QJT986

Board: 28 ♠ A76 RHO opens the bidding 1 ♦.
 Dealer: East ♥ KT43 You bid next.
 Vul: E-W ♦ KQ2
 HCP: 15 ♣ K65

Board: 29 ♠ T3 LHO opens the bidding 1 ♥.
 Dealer: West ♥ J8 Partner bids next.
 Vul: N-S ♦ AT7
 HCP: 10+2 ♣ KQT642

Board: 30 ♠ AQ RHO opens the bidding 1 ♥.
 Dealer: East ♥ KQ52 You bid next.
 Vul: Both ♦ KQJ2
 HCP: 17 ♣ 983

Both hands (Answers Page)

Board: 26

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ T84

♥ Q

♦ JT6542

♣ AJ7

South:

♠ A972

♥ K642

♦ K3

♣ KQ2

W N E S

1 ♣ 1NT

Pass 3 ♣¹ Pass 3 ♦²

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 27

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AT83

♥ A952

♦ 65

♣ AK3

South:

♠ QJ

♥ T4

♦ KT3

♣ QJT986

W N E S

1 ♥ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 28

Dealer: East

Vul: E-W

North HCP: 8+3

South HCP: 15

Contract: 3NT North

North:

♠ K8

♥ J98

♦ J

♣ QJ98732

South:

♠ A76

♥ KT43

♦ KQ2

♣ K65

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 29

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 10+2

Contract: 3NT South

North:

♠ Q654

♥ AQ6

♦ QJ82

♣ A3

South:

♠ T3

♥ J8

♦ AT7

♣ KQT642

W N E S

1 ♥ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 30

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ 432

♥ J8

♦ 63

♣ AKJ542

South:

♠ AQ

♥ KQ52

♦ KQJ2

♣ 983

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

North hands

We_Overcall_NT_then_MST

Board: 31	♠ KJ95	RHO opens the bidding 1 ♦.
Dealer: West	♥ A84	You bid next.
Vul: N-S	♦ A973	
HCP: 17	♣ KQ	

Board: 32	♠ A62	LHO opens the bidding 1 ♦.
Dealer: East	♥ 864	Partner bids next.
Vul: E-W	♦ 9	
HCP: 9+2	♣ AJ9543	

Board: 33	♠ AJ75	RHO opens the bidding 1 ♥.
Dealer: West	♥ A74	You bid next.
Vul: None	♦ KT97	
HCP: 15	♣ K6	

Board: 34	♠ 6	LHO opens the bidding 1 ♣.
Dealer: East	♥ Q75	Partner bids next.
Vul: None	♦ Q96532	
HCP: 8+2	♣ A63	

Both hands (Answers Page)

Board: 31

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8+3

Contract: 3NT South

North:

♠ KJ95

♥ A84

♦ A973

♣ KQ

South:

♠ A

♥ J32

♦ QJ

♣ T976432

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

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

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 32

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ A62

♥ 864

♦ 9

♣ AJ9543

South:

♠ K97

♥ A753

♦ KQ4

♣ K76

W	N	E	S
---	---	---	---

		1 ♦	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 33

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 5 ♦ South

North:

♠ AJ75

♥ A74

♦ KT97

♣ K6

South:

♠ 3

♥ QT5

♦ AJ8643

♣ Q98

W	N	E	S
---	---	---	---

1 ♥	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	5 ♦
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 34

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 5 ♦ North

North:

♠ 6

♥ Q75

♦ Q96532

♣ A63

South:

♠ AK73

♥ AJ8

♦ 874

♣ KJ4

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	5 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

South hands

We_Overcall_NT_then_MST

Board: 31	♠ A	LHO opens the bidding 1 ♦.
Dealer: West	♥ J32	Partner bids next.
Vul: N-S	♦ QJ	
HCP: 8+3	♣ T976432	

Board: 32	♠ K97	RHO opens the bidding 1 ♦.
Dealer: East	♥ A753	You bid next.
Vul: E-W	♦ KQ4	
HCP: 15	♣ K76	

Board: 33	♠ 3	LHO opens the bidding 1 ♥.
Dealer: West	♥ QT5	Partner bids next.
Vul: None	♦ AJ8643	
HCP: 9+2	♣ Q98	

Board: 34	♠ AK73	RHO opens the bidding 1 ♣.
Dealer: East	♥ AJ8	You bid next.
Vul: None	♦ 874	
HCP: 16	♣ KJ4	

Both hands (Answers Page)

Board: 31

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8+3

Contract: 3NT South

North:

♠ KJ95

♥ A84

♦ A973

♣ KQ

South:

♠ A

♥ J32

♦ QJ

♣ T976432

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

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

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 32

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ A62

♥ 864

♦ 9

♣ AJ9543

South:

♠ K97

♥ A753

♦ KQ4

♣ K76

W	N	E	S
---	---	---	---

		1 ♦	1NT
--	--	-----	-----

Pass	2NT ¹	Pass	3 ♣ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 33

Dealer: West

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 5 ♦ South

North:

♠ AJ75

♥ A74

♦ KT97

♣ K6

South:

♠ 3

♥ QT5

♦ AJ8643

♣ Q98

W	N	E	S
---	---	---	---

1 ♥	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

Pass	3 ♦ ²	Pass	5 ♦
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 34

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 5 ♦ North

North:

♠ 6

♥ Q75

♦ Q96532

♣ A63

South:

♠ AK73

♥ AJ8

♦ 874

♣ KJ4

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	5 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

North hands

We_Overcall_NT_then_MST

Board: 35	♠ T972	RHO opens the bidding 1 ♦.
Dealer: West	♥ KQT7	You bid next.
Vul: N-S	♦ AKQ	
HCP: 16	♣ Q5	

Board: 36	♠ 43	LHO opens the bidding 1 ♣.
Dealer: East	♥ J73	Partner bids next.
Vul: N-S	♦ QJT732	
HCP: 8+2	♣ A5	

Board: 37	♠ KQT	RHO opens the bidding 1 ♥.
Dealer: West	♥ KQ92	You bid next.
Vul: Both	♦ AQ87	
HCP: 16	♣ 72	

Board: 38	♠ A86	LHO opens the bidding 1 ♣.
Dealer: East	♥ Q94	Partner bids next.
Vul: N-S	♦ KT9653	
HCP: 9+2	♣ 3	

Both hands (Answers Page)

Board: 35

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7+4

Contract: 6♣ South

North:

♠ T972

♥ KQT7

♦ AKQ

♣ Q5

South:

♠ 4

♥ 4

♦ T54

♣ AKT97432

W	N	E	S
---	---	---	---

1♦	1NT	Pass	2NT ¹
----	-----	------	------------------

Pass	3♣ ²	Pass	4NT
------	-----------------	------	-----

Pass	5♦ ³	Pass	6♣
------	-----------------	------	----

All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=1/5 or 4/5

Board: 36

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 43

♥ J73

♦ QJT732

♣ A5

South:

♠ K86

♥ Q52

♦ AK9

♣ KT62

W	N	E	S
---	---	---	---

		1♣	1NT
--	--	----	-----

Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 37

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ KQT

♥ KQ92

♦ AQ87

♣ 72

South:

♠ J4

♥ 5

♦ K643

♣ AJT654

W	N	E	S
---	---	---	---

1♥	1NT	Pass	2NT ¹
----	-----	------	------------------

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

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 38

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ A86

♥ Q94

♦ KT9653

♣ 3

South:

♠ KJ75

♥ K2

♦ J42

♣ AKJ6

W	N	E	S
---	---	---	---

		1♣	1NT
--	--	----	-----

Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

South hands

We_Overcall_NT_then_MST

Board: 35 ♠ 4 LHO opens the bidding 1 ♦ .
 Dealer: West ♥ 4 Partner bids next.
 Vul: N-S ♦ T54
 HCP: 7+4 ♣ AKT97432

Board: 36 ♠ K86 RHO opens the bidding 1 ♣ .
 Dealer: East ♥ Q52 You bid next.
 Vul: N-S ♦ AK9
 HCP: 15 ♣ KT62

Board: 37 ♠ J4 LHO opens the bidding 1 ♥ .
 Dealer: West ♥ 5 Partner bids next.
 Vul: Both ♦ K643
 HCP: 9+2 ♣ AJT654

Board: 38 ♠ KJ75 RHO opens the bidding 1 ♣ .
 Dealer: East ♥ K2 You bid next.
 Vul: N-S ♦ J42
 HCP: 16 ♣ AKJ6

Both hands (Answers Page)

Board: 35

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 7+4

Contract: 6♣ South

North:

♠ T972

♥ KQT7

♦ AKQ

♣ Q5

South:

♠ 4

♥ 4

♦ T54

♣ AKT97432

W	N	E	S
---	---	---	---

1♦	1NT	Pass	2NT ¹
----	-----	------	------------------

Pass	3♣ ²	Pass	4NT
------	-----------------	------	-----

Pass	5♦ ³	Pass	6♣
------	-----------------	------	----

All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=1/5 or 4/5

Board: 36

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 43

♥ J73

♦ QJT732

♣ A5

South:

♠ K86

♥ Q52

♦ AK9

♣ KT62

W	N	E	S
---	---	---	---

		1♣	1NT
--	--	----	-----

Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 37

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ KQT

♥ KQ92

♦ AQ87

♣ 72

South:

♠ J4

♥ 5

♦ K643

♣ AJT654

W	N	E	S
---	---	---	---

1♥	1NT	Pass	2NT ¹
----	-----	------	------------------

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

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 38

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ A86

♥ Q94

♦ KT9653

♣ 3

South:

♠ KJ75

♥ K2

♦ J42

♣ AKJ6

W	N	E	S
---	---	---	---

		1♣	1NT
--	--	----	-----

Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

North hands

We_Overcall_NT_then_MST

Board: 39 ♠ AT82 RHO opens the bidding 1 ♥.

Dealer: West ♥ AQ2 You bid next.

Vul: Both ♦ KQT

HCP: 17 ♣ Q86

Board: 40 ♠ Q9 LHO opens the bidding 1 ♠.

Dealer: East ♥ A42 Partner bids next.

Vul: N-S ♦ QT9652

HCP: 10+2 ♣ Q6

Board: 41 ♠ AK2 RHO opens the bidding 1 ♣.

Dealer: West ♥ KT54 You bid next.

Vul: E-W ♦ A4

HCP: 17 ♣ KT62

Board: 42 ♠ 74 LHO opens the bidding 1 ♣.

Dealer: East ♥ 97 Partner bids next.

Vul: Both ♦ AT7632

HCP: 9+2 ♣ KQ9

Both hands (Answers Page)

Board: 39

Dealer: West

Vul: Both

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ AT82

♥ AQ2

♦ KQT

♣ Q86

South:

♠ 654

♥ J

♦ A87432

♣ KJ4

W	N	E	S
---	---	---	---

1 ♥	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

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

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 40

Dealer: East

Vul: N-S

North HCP: 10+2

South HCP: 15

Contract: 4 ♦ South

North:

♠ Q9

♥ A42

♦ QT9652

♣ Q6

South:

♠ A65

♥ T83

♦ K83

♣ AKJ8

W	N	E	S
---	---	---	---

		1 ♠	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	Pass	4 ♦
------	-----	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 41

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 9+2

Contract: 5 ♦ South

North:

♠ AK2

♥ KT54

♦ A4

♣ KT62

South:

♠ 8

♥ A73

♦ QJ8765

♣ Q74

W	N	E	S
---	---	---	---

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

Pass	3 ♦ ²	Pass	5 ♦
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 42

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ 74

♥ 97

♦ AT7632

♣ KQ9

South:

♠ AJ82

♥ QJ3

♦ K94

♣ A43

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

South hands

We_Overcall_NT_then_MST

Board: 39	♠ 654	LHO opens the bidding 1 ♥.
Dealer: West	♥ J	Partner bids next.
Vul: Both	♦ A87432	
HCP: 9+2	♣ KJ4	

Board: 40	♠ A65	RHO opens the bidding 1 ♠.
Dealer: East	♥ T83	You bid next.
Vul: N-S	♦ K83	
HCP: 15	♣ AKJ8	

Board: 41	♠ 8	LHO opens the bidding 1 ♣.
Dealer: West	♥ A73	Partner bids next.
Vul: E-W	♦ QJ8765	
HCP: 9+2	♣ Q74	

Board: 42	♠ AJ82	RHO opens the bidding 1 ♣.
Dealer: East	♥ QJ3	You bid next.
Vul: Both	♦ K94	
HCP: 15	♣ A43	

Both hands (Answers Page)

Board: 39

Dealer: West

Vul: Both

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ AT82

♥ AQ2

♦ KQT

♣ Q86

South:

♠ 654

♥ J

♦ A87432

♣ KJ4

W	N	E	S
---	---	---	---

1 ♥	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

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

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 40

Dealer: East

Vul: N-S

North HCP: 10+2

South HCP: 15

Contract: 4 ♦ South

North:

♠ Q9

♥ A42

♦ QT9652

♣ Q6

South:

♠ A65

♥ T83

♦ K83

♣ AKJ8

W	N	E	S
---	---	---	---

		1 ♠	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	Pass	4 ♦
------	-----	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 41

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 9+2

Contract: 5 ♦ South

North:

♠ AK2

♥ KT54

♦ A4

♣ KT62

South:

♠ 8

♥ A73

♦ QJ8765

♣ Q74

W	N	E	S
---	---	---	---

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

Pass	3 ♦ ²	Pass	5 ♦
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 42

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ 74

♥ 97

♦ AT7632

♣ KQ9

South:

♠ AJ82

♥ QJ3

♦ K94

♣ A43

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

North hands

We_Overcall_NT_then_MST

Board: 43 ♠ AKJT RHO opens the bidding 1 ♦ .
 Dealer: West ♥ Q73 You bid next.
 Vul: E-W ♦ KJT9
 HCP: 15 ♣ JT

Board: 44 ♠ 5 LHO opens the bidding 1 ♥ .
 Dealer: East ♥ K92 Partner bids next.
 Vul: Both ♦ AQJ983
 HCP: 10+2 ♣ 532

Board: 45 ♠ AT7 RHO opens the bidding 1 ♥ .
 Dealer: West ♥ A95 You bid next.
 Vul: Both ♦ QJ95
 HCP: 15 ♣ AT8

Board: 46 ♠ K73 LHO opens the bidding 1 ♣ .
 Dealer: East ♥ 83 Partner bids next.
 Vul: N-S ♦ QT9742
 HCP: 8+2 ♣ KT

Board: 47 ♠ 842 RHO opens the bidding 1 ♦ .
 Dealer: West ♥ QJ84 You bid next.
 Vul: E-W ♦ AQT6
 HCP: 16 ♣ AK

Both hands (Answers Page)

Board: 43

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AKJT

♥ Q73

♦ KJT9

♣ JT

South:

♠ 952

♥ J5

♦ A2

♣ K96532

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

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

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 44

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 15

Contract: 5 ♦ North

North:

♠ 5

♥ K92

♦ AQJ983

♣ 532

South:

♠ AJ83

♥ AJT7

♦ K4

♣ Q97

W	N	E	S
---	---	---	---

		1 ♥	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	5 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 45

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AT7

♥ A95

♦ QJ95

♣ AT8

South:

♠ Q62

♥ T7

♦ K4

♣ KJ7642

W	N	E	S
---	---	---	---

1 ♥	1NT	Pass	2NT ¹
-----	-----	------	------------------

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

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 46

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ K73

♥ 83

♦ QT9742

♣ KT

South:

♠ AT65

♥ KT54

♦ K3

♣ AJ9

W	N	E	S
---	---	---	---

		1 ♣	1NT
--	--	-----	-----

Pass	3 ♣ ¹	Pass	3 ♦ ²
------	------------------	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

Board: 47

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 6+4

Contract: 3 ♣ North

North:

♠ 842

♥ QJ84

♦ AQT6

♣ AK

South:

♠ AJ

♥ 3

♦ 75

♣ JT965432

W	N	E	S
---	---	---	---

1 ♦	1NT	Pass	2NT ¹
-----	-----	------	------------------

Pass	3 ♣ ²	All Pass	
------	------------------	----------	--

1. 1N-2N transfer to clubs

2. automat

South hands

We_Overcall_NT_then_MST

Board: 43 ♠ 952 LHO opens the bidding 1 ♦ .
 Dealer: West ♥ J5 Partner bids next.
 Vul: E-W ♦ A2
 HCP: 8+2 ♣ K96532

Board: 44 ♠ AJ83 RHO opens the bidding 1 ♥ .
 Dealer: East ♥ AJT7 You bid next.
 Vul: Both ♦ K4
 HCP: 15 ♣ Q97

Board: 45 ♠ Q62 LHO opens the bidding 1 ♥ .
 Dealer: West ♥ T7 Partner bids next.
 Vul: Both ♦ K4
 HCP: 9+2 ♣ KJ7642

Board: 46 ♠ AT65 RHO opens the bidding 1 ♣ .
 Dealer: East ♥ KT54 You bid next.
 Vul: N-S ♦ K3
 HCP: 15 ♣ AJ9

Board: 47 ♠ AJ LHO opens the bidding 1 ♦ .
 Dealer: West ♥ 3 Partner bids next.
 Vul: E-W ♦ 75
 HCP: 6+4 ♣ JT965432

Both hands (Answers Page)

Board: 43

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AKJT

♥ Q73

♦ KJT9

♣ JT

South:

♠ 952

♥ J5

♦ A2

♣ K96532

W	N	E	S
1 ♦	1NT	Pass	2NT ¹
Pass	3 ♣ ²	Pass	3NT
All Pass			

1. 1N-2N transfer to clubs

2. automat

Board: 44

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 15

Contract: 5 ♦ North

North:

♠ 5

♥ K92

♦ AQJ983

♣ 532

South:

♠ AJ83

♥ AJT7

♦ K4

♣ Q97

W	N	E	S
		1 ♥	1NT
Pass	3 ♣ ¹	Pass	3 ♦ ²
Pass	5 ♦	All Pass	

1. 1N-3C transfer to diamonds

2. automat

Board: 45

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AT7

♥ A95

♦ QJ95

♣ AT8

South:

♠ Q62

♥ T7

♦ K4

♣ KJ7642

W	N	E	S
1 ♥	1NT	Pass	2NT ¹
Pass	3 ♣ ²	Pass	3NT
All Pass			

1. 1N-2N transfer to clubs

2. automat

Board: 46

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ K73

♥ 83

♦ QT9742

♣ KT

South:

♠ AT65

♥ KT54

♦ K3

♣ AJ9

W	N	E	S
		1 ♣	1NT
Pass	3 ♣ ¹	Pass	3 ♦ ²
Pass	3NT	All Pass	

1. 1N-3C transfer to diamonds

2. automat

Board: 47

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 6+4

Contract: 3 ♣ North

North:

♠ 842

♥ QJ84

♦ AQT6

♣ AK

South:

♠ AJ

♥ 3

♦ 75

♣ JT965432

W	N	E	S
1 ♦	1NT	Pass	2NT ¹
Pass	3 ♣ ²	All Pass	

1. 1N-2N transfer to clubs

2. automat

North hands

We_Overcall_NT_then_MST

Board: 48	♠ 94	LHO opens the bidding 1 ♥.
Dealer: East	♥ KQT	Partner bids next.
Vul: N-S	♦ J8	
HCP: 9+2	♣ KT9643	

Board: 49	♠ AJ6	RHO opens the bidding 1 ♠.
Dealer: West	♥ Q86	You bid next.
Vul: None	♦ K94	
HCP: 17	♣ AQJT	

Board: 50	♠ 5	LHO opens the bidding 1 ♦.
Dealer: East	♥ QJT	Partner bids next.
Vul: Both	♦ Q62	
HCP: 8+2	♣ K98654	

Both hands (Answers Page)

Board: 48

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ 94

♥ KQT

♦ J8

♣ KT9643

South:

♠ KJ8

♥ A853

♦ K32

♣ A75

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 49

Dealer: West

Vul: None

North HCP: 17

South HCP: 10+2

Contract: 3NT South

North:

♠ AJ6

♥ Q86

♦ K94

♣ AQJT

South:

♠ Q2

♥ A75

♦ J8

♣ K86432

W N E S

1 ♠ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 50

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ 5

♥ QJT

♦ Q62

♣ K98654

South:

♠ Q987

♥ K7

♦ AJ8

♣ AQ72

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

South hands

We_Overcall_NT_then_MST

Board: 48	♠ KJ8	RHO opens the bidding 1♥.
Dealer: East	♥ A853	You bid next.
Vul: N-S	♦ K32	
HCP: 15	♣ A75	

Board: 49	♠ Q2	LHO opens the bidding 1♠.
Dealer: West	♥ A75	Partner bids next.
Vul: None	♦ J8	
HCP: 10+2	♣ K86432	

Board: 50	♠ Q987	RHO opens the bidding 1♦.
Dealer: East	♥ K7	You bid next.
Vul: Both	♦ AJ8	
HCP: 16	♣ AQ72	

Both hands (Answers Page)

Board: 48

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ 94

♥ KQT

♦ J8

♣ KT9643

South:

♠ KJ8

♥ A853

♦ K32

♣ A75

W N E S

1 ♥ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 49

Dealer: West

Vul: None

North HCP: 17

South HCP: 10+2

Contract: 3NT South

North:

♠ AJ6

♥ Q86

♦ K94

♣ AQJT

South:

♠ Q2

♥ A75

♦ J8

♣ K86432

W N E S

1 ♠ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 50

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ 5

♥ QJT

♦ Q62

♣ K98654

South:

♠ Q987

♥ K7

♦ AJ8

♣ AQ72

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat