

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	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ 9	1♥	1NT	Pass	3♣ ¹
Vul: N-S	♥ K65	♥ T3	Pass	3♦ ²	Pass	5♦
North HCP: 17	♦ Q83	♦ AKT6542	All Pass			
South HCP: 8+3	♣ AQ94	♣ JT7				
Contract: 5♦ South						1. 1N-3C transfer to diamonds 2. automat

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ KQT92				1♥
Vul: None	♥ 873	♥ AT9642	1NT	Pass	2NT ¹	3♥
North HCP: 2+1	♦ T8765	♦ Q	All Pass			
South HCP: 14+3	♣ Q85	♣ K				
Contract: 3♥ South						1. 1N-2N transfer to clubs

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ 97643		1♦	1NT	Pass
Vul: N-S	♥ 2	♥ T9753	2NT ¹	3♦	Pass	Pass
North HCP: 14+2	♦ KJ9863	♦ Q2	X	All Pass		
South HCP: 2+2	♣ AQ2	♣ 8				
Contract: 3♦ X North						1. 1N-2N transfer to clubs

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ 97	♠ AQT8			1♥	1NT
Vul: None	♥ 965	♥ KJ3	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ Q8	♦ A764	Pass	3NT	All Pass	
South HCP: 15	♣ AQ9874	♣ JT				
Contract: 3NT North						1. 1N-2N transfer to clubs 2. automat

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ K92	♠ Q653	1♠	1NT	Pass	2NT ¹
Vul: None	♥ AJT	♥ -	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ KJ52	♦ T63	All Pass			
South HCP: 9+2	♣ QJ7	♣ AKT532				
Contract: 3NT South						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
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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
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		1 ♥	1NT
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Pass	2NT ¹	Pass	3 ♣ ²
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Pass	3NT	All Pass	
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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		
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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
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3 ♣ ¹	3 ♥	Pass	Pass
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X	All Pass		
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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	
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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		
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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	
Board: 51	♠ T8	LHO opens the bidding 1 ♣.
Dealer: East	♥ KT2	Partner bids next.
Vul: None	♦ KJT9864	East (LHO) Doubles 3 ♣ if possible.
HCP: 8+3	♣ J	
Board: 52	♠ T85	LHO opens the bidding 1 ♠.
Dealer: East	♥ 52	Partner bids next.
Vul: Both	♦ AKJ954	East (LHO) Doubles 3 ♣ if possible.
HCP: 8+2	♣ 82	

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

Board: 51

Dealer: East

Vul: None

North HCP: 8+3

South HCP: 15

Contract: 3♦ North

North:

♠ T8

♥ KT2

♦ KJT9864

♣ J

South:

♠ QJ42

♥ A653

♦ A2

♣ A62

W N E S

1♣ 1NT

Pass 3♣¹ X Pass

Pass 3♦ All Pass

1. 1N-3C transfer to diamonds

Board: 52

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15+1

Contract: 3NT North

North:

♠ T85

♥ 52

♦ AKJ954

♣ 82

South:

♠ AQ2

♥ 63

♦ 632

♣ AKQ73

W N E S

1♠ 1NT

Pass 3♣¹ X 3♦

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

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

Board: 51 ♠ QJ42 RHO opens the bidding 1 ♣ .
 Dealer: East ♥ A653 You bid next.
 Vul: None ♦ A2 East (RHO) Doubles 3 ♣ if possible.
 HCP: 15 ♣ A62

Board: 52 ♠ AQ2 RHO opens the bidding 1 ♠ .
 Dealer: East ♥ 63 You bid next.
 Vul: Both ♦ 632 East (RHO) Doubles 3 ♣ if possible.
 HCP: 15+1 ♣ AKQ73

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

Board: 51

Dealer: East

Vul: None

North HCP: 8+3

South HCP: 15

Contract: 3♦ North

North:

♠ T8

♥ KT2

♦ KJT9864

♣ J

South:

♠ QJ42

♥ A653

♦ A2

♣ A62

W N E S

1♣ 1NT

Pass 3♣¹ X Pass

Pass 3♦ All Pass

1. 1N-3C transfer to diamonds

Board: 52

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15+1

Contract: 3NT North

North:

♠ T85

♥ 52

♦ AKJ954

♣ 82

South:

♠ AQ2

♥ 63

♦ 632

♣ AKQ73

W N E S

1♠ 1NT

Pass 3♣¹ X 3♦

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

North hands

We_Overcall_NT_then_MST

Board: 53	♠ AQ9	RHO opens the bidding 1 ♦.
Dealer: West	♥ JT32	You bid next.
Vul: E-W	♦ AQ7	
HCP: 16	♣ K83	
Board: 54	♠ 7	LHO opens the bidding 1 ♦.
Dealer: East	♥ T76	Partner bids next.
Vul: Both	♦ A5	
HCP: 9+3	♣ KQ97654	
Board: 55	♠ KT754	You bid first.
Dealer: North	♥ KT	East (LHO) bids 1NT if possible.
Vul: N-S	♦ -	West (RHO) bids 3 ♣ if possible.
HCP: 13+3	♣ AQJT85	West (RHO) Doubles 4 ♠ if possible.
Board: 56	♠ 7632	Partner bids first.
Dealer: South	♥ 96	West (RHO) bids 1NT if possible.
Vul: N-S	♦ 42	East (LHO) bids 3 ♣ if possible.
HCP: 1+1	♣ JT965	
Board: 57	♠ J94	RHO opens the bidding 1 ♣.
Dealer: West	♥ AKJ3	You bid next.
Vul: N-S	♦ KJ	
HCP: 17	♣ KJT9	

Both hands (Answers Page)

Board: 53

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10+2

Contract: 5 ♣ South

North:

♠ AQ9

♥ JT32

♦ AQ7

♣ K83

South:

♠ 2

♥ A75

♦ K83

♣ QJ9742

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

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

Pass	3 ♣ ²	Pass	5 ♣
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 54

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 16

Contract: 5 ♣ North

North:

♠ 7

♥ T76

♦ A5

♣ KQ97654

South:

♠ AK6

♥ 9432

♦ KJ32

♣ AJ

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

		1 ♦	1NT
--	--	-----	-----

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

Pass	5 ♣	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 55

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 3+1

Contract: 4 ♠ X North

North:

♠ KT754

♥ KT

♦ -

♣ AQJT85

South:

♠ J92

♥ J9862

♦ J93

♣ 94

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

	1 ♣	1NT	Pass
--	-----	-----	------

3 ♣ ¹	4 ♠	Pass	Pass
------------------	-----	------	------

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

1. 1N-3C transfer to diamonds

Board: 56

Dealer: South

Vul: N-S

North HCP: 1+1

South HCP: 14+2

Contract: 3 ♥ South

North:

♠ 7632

♥ 96

♦ 42

♣ JT965

South:

♠ AKT9

♥ KJT853

♦ KT

♣ 3

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

			1 ♥
--	--	--	-----

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

All Pass

1. 1N-3C transfer to diamonds

Board: 57

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9+3

Contract: 5 ♦ South

North:

♠ J94

♥ AKJ3

♦ KJ

♣ KJT9

South:

♠ K

♥ T4

♦ AQ98732

♣ 854

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: 53	♠ 2	LHO opens the bidding 1 ♦.
Dealer: West	♥ A75	Partner bids next.
Vul: E-W	♦ K83	
HCP: 10+2	♣ QJ9742	
Board: 54	♠ AK6	RHO opens the bidding 1 ♦.
Dealer: East	♥ 9432	You bid next.
Vul: Both	♦ KJ32	
HCP: 16	♣ AJ	
Board: 55	♠ J92	Partner bids first.
Dealer: North	♥ J9862	East (RHO) bids 1NT if possible.
Vul: N-S	♦ J93	West (LHO) bids 3 ♣ if possible.
HCP: 3+1	♣ 94	West (LHO) Doubles 4 ♠ if possible.
Board: 56	♠ AKT9	You bid first.
Dealer: South	♥ KJT853	West (LHO) bids 1NT if possible.
Vul: N-S	♦ KT	East (RHO) bids 3 ♣ if possible.
HCP: 14+2	♣ 3	
Board: 57	♠ K	LHO opens the bidding 1 ♣.
Dealer: West	♥ T4	Partner bids next.
Vul: N-S	♦ AQ98732	
HCP: 9+3	♣ 854	

Both hands (Answers Page)

Board: 53

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 10+2

Contract: 5 ♣ South

North:

♠ AQ9

♥ JT32

♦ AQ7

♣ K83

South:

♠ 2

♥ A75

♦ K83

♣ QJ9742

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

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

Pass	3 ♣ ²	Pass	5 ♣
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 54

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 16

Contract: 5 ♣ North

North:

♠ 7

♥ T76

♦ A5

♣ KQ97654

South:

♠ AK6

♥ 9432

♦ KJ32

♣ AJ

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

		1 ♦	1NT
--	--	-----	-----

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

Pass	5 ♣	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 55

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 3+1

Contract: 4 ♠ X North

North:

♠ KT754

♥ KT

♦ -

♣ AQJT85

South:

♠ J92

♥ J9862

♦ J93

♣ 94

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

	1 ♣	1NT	Pass
--	-----	-----	------

3 ♣ ¹	4 ♠	Pass	Pass
------------------	-----	------	------

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

1. 1N-3C transfer to diamonds

Board: 56

Dealer: South

Vul: N-S

North HCP: 1+1

South HCP: 14+2

Contract: 3 ♥ South

North:

♠ 7632

♥ 96

♦ 42

♣ JT965

South:

♠ AKT9

♥ KJT853

♦ KT

♣ 3

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

			1 ♥
--	--	--	-----

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

All Pass

1. 1N-3C transfer to diamonds

Board: 57

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9+3

Contract: 5 ♦ South

North:

♠ J94

♥ AKJ3

♦ KJ

♣ KJT9

South:

♠ K

♥ T4

♦ AQ98732

♣ 854

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: 58	♠ 92	LHO opens the bidding 1 ♠.
Dealer: East	♥ 5	Partner bids next.
Vul: Both	♦ KQ63	
HCP: 9+2	♣ KJT743	

Board: 59	♠ KQT	RHO opens the bidding 1 ♠.
Dealer: West	♥ AQ9	You bid next.
Vul: N-S	♦ T3	
HCP: 16+1	♣ KQT32	

Board: 60	♠ T72	LHO opens the bidding 1 ♣.
Dealer: East	♥ Q74	Partner bids next.
Vul: Both	♦ KJ6432	
HCP: 9+2	♣ K	

Board: 61	♠ AQ95	RHO opens the bidding 1 ♥.
Dealer: West	♥ AK8	You bid next.
Vul: N-S	♦ 84	
HCP: 15	♣ QT93	

Board: 62	♠ 85	LHO opens the bidding 1 ♥.
Dealer: East	♥ 54	Partner bids next.
Vul: None	♦ AQT987	
HCP: 8+2	♣ Q94	

Both hands (Answers Page)

Board: 58

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 5 ♣ North

North:

♠ 92

♥ 5

♦ KQ63

♣ KJT743

South:

♠ KT7

♥ AKJ7

♦ 94

♣ A986

W	N	E	S
		1 ♠	1NT

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

Pass	5 ♣	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 59

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 9+2

Contract: 3NT South

North:

♠ KQT

♥ AQ9

♦ T3

♣ KQT32

South:

♠ J2

♥ J53

♦ K5

♣ A97654

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: 60

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ T72

♥ Q74

♦ KJ6432

♣ K

South:

♠ KJ3

♥ KJ86

♦ A8

♣ QJ85

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: 61

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ95

♥ AK8

♦ 84

♣ QT93

South:

♠ J

♥ 654

♦ QJ9652

♣ 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: 62

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 85

♥ 54

♦ AQT987

♣ Q94

South:

♠ AKQ6

♥ KQ8

♦ 63

♣ JT62

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: 58	♠ KT7	RHO opens the bidding 1 ♠.
Dealer: East	♥ AKJ7	You bid next.
Vul: Both	♦ 94	
HCP: 15	♣ A986	

Board: 59	♠ J2	LHO opens the bidding 1 ♠.
Dealer: West	♥ J53	Partner bids next.
Vul: N-S	♦ K5	
HCP: 9+2	♣ A97654	

Board: 60	♠ KJ3	RHO opens the bidding 1 ♣.
Dealer: East	♥ KJ86	You bid next.
Vul: Both	♦ A8	
HCP: 15	♣ QJ85	

Board: 61	♠ J	LHO opens the bidding 1 ♥.
Dealer: West	♥ 654	Partner bids next.
Vul: N-S	♦ QJ9652	
HCP: 8+2	♣ KJ4	

Board: 62	♠ AKQ6	RHO opens the bidding 1 ♥.
Dealer: East	♥ KQ8	You bid next.
Vul: None	♦ 63	
HCP: 15	♣ JT62	

Both hands (Answers Page)

Board: 58

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 5 ♣ North

North:

♠ 92

♥ 5

♦ KQ63

♣ KJT743

South:

♠ KT7

♥ AKJ7

♦ 94

♣ A986

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

1. 1N-2N transfer to clubs

2. automat

Board: 59

Dealer: West

Vul: N-S

North HCP: 16+1

South HCP: 9+2

Contract: 3NT South

North:

♠ KQT

♥ AQ9

♦ T3

♣ KQT32

South:

♠ J2

♥ J53

♦ K5

♣ A97654

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: 60

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ T72

♥ Q74

♦ KJ6432

♣ K

South:

♠ KJ3

♥ KJ86

♦ A8

♣ QJ85

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: 61

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ95

♥ AK8

♦ 84

♣ QT93

South:

♠ J

♥ 654

♦ QJ9652

♣ 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: 62

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 85

♥ 54

♦ AQT987

♣ Q94

South:

♠ AKQ6

♥ KQ8

♦ 63

♣ JT62

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: 63 ♠ KJ7 RHO opens the bidding 1 ♦ .
 Dealer: West ♥ A85 You bid next.
 Vul: N-S ♦ AK75
 HCP: 17 ♣ Q75

Board: 64 ♠ K5 LHO opens the bidding 1 ♠ .
 Dealer: East ♥ 54 Partner bids next.
 Vul: E-W ♦ 843
 HCP: 8+2 ♣ AJT743

Board: 65 ♠ AK86 RHO opens the bidding 1 ♣ .
 Dealer: West ♥ J976 You bid next.
 Vul: N-S ♦ K3
 HCP: 16 ♣ AJ2

Board: 66 ♠ 7 LHO opens the bidding 1 ♣ .
 Dealer: East ♥ J5 Partner bids next.
 Vul: N-S ♦ AJ97652
 HCP: 11+3 ♣ AJ6

Both hands (Answers Page)

Board: 63

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ KJ7

♥ A85

♦ AK75

♣ Q75

South:

♠ 3

♥ KJ7

♦ 943

♣ AJ8642

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: 64

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 16+1

Contract: 3NT North

North:

♠ K5

♥ 54

♦ 843

♣ AJT743

South:

♠ QJ4

♥ A2

♦ AKQ65

♣ 652

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: 65

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ AK86

♥ J976

♦ K3

♣ AJ2

South:

♠ 2

♥ AT3

♦ J98765

♣ K65

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: 66

Dealer: East

Vul: N-S

North HCP: 11+3

South HCP: 15

Contract: 6 ♦ North

North:

♠ 7

♥ J5

♦ AJ97652

♣ AJ6

South:

♠ AT63

♥ K42

♦ KQT

♣ K87

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

		1 ♣	1NT
--	--	-----	-----

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

Pass	4 ♣	Pass	4 ♥
------	-----	------	-----

Pass	4NT	Pass	5 ♠ ³
------	-----	------	------------------

Pass	6 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

South hands

We_Overcall_NT_then_MST

Board: 63	♠ 3	LHO opens the bidding 1 ♦.
Dealer: West	♥ KJ7	Partner bids next.
Vul: N-S	♦ 943	
HCP: 9+2	♣ AJ8642	

Board: 64	♠ QJ4	RHO opens the bidding 1 ♠.
Dealer: East	♥ A2	You bid next.
Vul: E-W	♦ AKQ65	
HCP: 16+1	♣ 652	

Board: 65	♠ 2	LHO opens the bidding 1 ♣.
Dealer: West	♥ AT3	Partner bids next.
Vul: N-S	♦ J98765	
HCP: 8+2	♣ K65	

Board: 66	♠ AT63	RHO opens the bidding 1 ♣.
Dealer: East	♥ K42	You bid next.
Vul: N-S	♦ KQT	
HCP: 15	♣ K87	

Both hands (Answers Page)

Board: 63

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ KJ7

♥ A85

♦ AK75

♣ Q75

South:

♠ 3

♥ KJ7

♦ 943

♣ AJ8642

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: 64

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 16+1

Contract: 3NT North

North:

♠ K5

♥ 54

♦ 843

♣ AJT743

South:

♠ QJ4

♥ A2

♦ AKQ65

♣ 652

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: 65

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ AK86

♥ J976

♦ K3

♣ AJ2

South:

♠ 2

♥ AT3

♦ J98765

♣ K65

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: 66

Dealer: East

Vul: N-S

North HCP: 11+3

South HCP: 15

Contract: 6 ♦ North

North:

♠ 7

♥ J5

♦ AJ97652

♣ AJ6

South:

♠ AT63

♥ K42

♦ KQT

♣ K87

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

		1 ♣	1NT
--	--	-----	-----

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

Pass	4 ♣	Pass	4 ♥
------	-----	------	-----

Pass	4NT	Pass	5 ♠ ³
------	-----	------	------------------

Pass	6 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

North hands

We_Overcall_NT_then_MST

Board: 67 ♠ KT54 RHO opens the bidding 1 ♠.
 Dealer: West ♥ QJT You bid next.
 Vul: Both ♦ A5
 HCP: 16 ♣ AQ95

Board: 68 ♠ K42 LHO opens the bidding 1 ♦.
 Dealer: East ♥ K Partner bids next.
 Vul: E-W ♦ 432
 HCP: 9+2 ♣ QJ8632

Board: 69 ♠ JT84 RHO opens the bidding 1 ♣.
 Dealer: West ♥ AT9 You bid next.
 Vul: Both ♦ A9
 HCP: 15 ♣ AQ72

Board: 70 ♠ 86 LHO opens the bidding 1 ♦.
 Dealer: East ♥ K64 Partner bids next.
 Vul: N-S ♦ 42
 HCP: 8+2 ♣ KQ9863

Board: 71 ♠ QJ87 RHO opens the bidding 1 ♦.
 Dealer: West ♥ AJ5 You bid next.
 Vul: None ♦ AJ85
 HCP: 16 ♣ KT

Both hands (Answers Page)

Board: 67

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+2

Contract: 5 ♦ South

North:

♠ KT54

♥ QJT

♦ A5

♣ AQ95

South:

♠ A3

♥ 976

♦ Q87432

♣ K8

W	N	E	S
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1 ♠	1NT	Pass	3 ♣ ¹
-----	-----	------	------------------

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

All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 68

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ K42

♥ K

♦ 432

♣ QJ8632

South:

♠ QT95

♥ AT5

♦ AJ8

♣ A74

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: 69

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ JT84

♥ AT9

♦ A9

♣ AQ72

South:

♠ AQ6

♥ Q65

♦ J86532

♣ 6

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: 70

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ 86

♥ K64

♦ 42

♣ KQ9863

South:

♠ A93

♥ AQT2

♦ AQT

♣ 542

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: 71

Dealer: West

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ QJ87

♥ AJ5

♦ AJ85

♣ KT

South:

♠ 52

♥ K9

♦ QT2

♣ A87643

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

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

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

All Pass

1. 1N-2N transfer to clubs

2. automat

South hands

We_Overcall_NT_then_MST

Board: 67 ♠ A3 LHO opens the bidding 1 ♠.
 Dealer: West ♥ 976 Partner bids next.
 Vul: Both ♦ Q87432
 HCP: 9+2 ♣ K8

Board: 68 ♠ QT95 RHO opens the bidding 1 ♦.
 Dealer: East ♥ AT5 You bid next.
 Vul: E-W ♦ AJ8
 HCP: 15 ♣ A74

Board: 69 ♠ AQ6 LHO opens the bidding 1 ♣.
 Dealer: West ♥ Q65 Partner bids next.
 Vul: Both ♦ J86532
 HCP: 9+2 ♣ 6

Board: 70 ♠ A93 RHO opens the bidding 1 ♦.
 Dealer: East ♥ AQT2 You bid next.
 Vul: N-S ♦ AQT
 HCP: 16 ♣ 542

Board: 71 ♠ 52 LHO opens the bidding 1 ♦.
 Dealer: West ♥ K9 Partner bids next.
 Vul: None ♦ QT2
 HCP: 9+2 ♣ A87643

Both hands (Answers Page)

Board: 67

Dealer: West

Vul: Both

North HCP: 16

South HCP: 9+2

Contract: 5 ♦ South

North:

♠ KT54

♥ QJT

♦ A5

♣ AQ95

South:

♠ A3

♥ 976

♦ Q87432

♣ K8

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: 68

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ K42

♥ K

♦ 432

♣ QJ8632

South:

♠ QT95

♥ AT5

♦ AJ8

♣ A74

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: 69

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ JT84

♥ AT9

♦ A9

♣ AQ72

South:

♠ AQ6

♥ Q65

♦ J86532

♣ 6

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: 70

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ 86

♥ K64

♦ 42

♣ KQ9863

South:

♠ A93

♥ AQT2

♦ AQT

♣ 542

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: 71

Dealer: West

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ QJ87

♥ AJ5

♦ AJ85

♣ KT

South:

♠ 52

♥ K9

♦ QT2

♣ A87643

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

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

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

All Pass

1. 1N-2N transfer to clubs

2. automat

North hands

We_Overcall_NT_then_MST

Board: 72 ♠ AJ76 RHO opens the bidding 1 ♣.

Dealer: West ♥ Q54 You bid next.

Vul: N-S ♦ K97 West (RHO) bids 4 ♣ if possible.

HCP: 15 ♣ AJ5 East (LHO) bids 4 ♠ if possible.

East (LHO) Doubles 5 ♦ if possible.

Board: 73 ♠ AKT2 RHO opens the bidding 1 ♥.

Dealer: West ♥ KJ7 You bid next.

Vul: None ♦ A9

HCP: 16 ♣ J654

Board: 74 ♠ T9 LHO opens the bidding 1 ♠.

Dealer: East ♥ A76 Partner bids next.

Vul: N-S ♦ T8

HCP: 8+2 ♣ A98763

Board: 75 ♠ K2 RHO opens the bidding 1 ♥.

Dealer: West ♥ AJ6 You bid next.

Vul: Both ♦ A43

HCP: 16+1 ♣ KJ982

Both hands (Answers Page)

Board: 72

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+3

Contract: 5 ♦ X South

North:

♠ AJ76

♥ Q54

♦ K97

♣ AJ5

South:

♠ 5

♥ K83

♦ AJT8643

♣ 98

W N E S

1 ♣ 1NT Pass 3 ♣¹

4 ♣ Pass 4 ♠ 5 ♦

Pass Pass X All Pass

1. 1N-3C transfer to diamonds

Board: 73

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ AKT2

♥ KJ7

♦ A9

♣ J654

South:

♠ 75

♥ 984

♦ KQT876

♣ K8

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: 74

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ T9

♥ A76

♦ T8

♣ A98763

South:

♠ K85

♥ QT8

♦ KQJ4

♣ KQJ

W N E S

1 ♠ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 75

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 9+2

Contract: 3NT South

North:

♠ K2

♥ AJ6

♦ A43

♣ KJ982

South:

♠ AQ

♥ 85

♦ QJ9875

♣ 764

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: 72	♠ 5	LHO opens the bidding 1 ♣.
Dealer: West	♥ K83	Partner bids next.
Vul: N-S	♦ AJT8643	West (LHO) bids 4 ♣ if possible.
HCP: 8+3	♣ 98	East (RHO) bids 4 ♠ if possible.
		East (RHO) Doubles 5 ♦ if possible.

Board: 73	♠ 75	LHO opens the bidding 1 ♥.
Dealer: West	♥ 984	Partner bids next.
Vul: None	♦ KQT876	
HCP: 8+2	♣ K8	

Board: 74	♠ K85	RHO opens the bidding 1 ♠.
Dealer: East	♥ QT8	You bid next.
Vul: N-S	♦ KQJ4	
HCP: 17	♣ KQJ	

Board: 75	♠ AQ	LHO opens the bidding 1 ♥.
Dealer: West	♥ 85	Partner bids next.
Vul: Both	♦ QJ9875	
HCP: 9+2	♣ 764	

Both hands (Answers Page)

Board: 72

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+3

Contract: 5 ♦ X South

North:

♠ AJ76

♥ Q54

♦ K97

♣ AJ5

South:

♠ 5

♥ K83

♦ AJT8643

♣ 98

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

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

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

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

1. 1N-3C transfer to diamonds

Board: 73

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ AKT2

♥ KJ7

♦ A9

♣ J654

South:

♠ 75

♥ 984

♦ KQT876

♣ K8

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: 74

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ T9

♥ A76

♦ T8

♣ A98763

South:

♠ K85

♥ QT8

♦ KQJ4

♣ KQJ

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: 75

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 9+2

Contract: 3NT South

North:

♠ K2

♥ AJ6

♦ A43

♣ KJ982

South:

♠ AQ

♥ 85

♦ QJ9875

♣ 764

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: 76	♠ 82	Partner bids first.
Dealer: South	♥ Q752	West (RHO) bids 1NT if possible.
Vul: None	♦ 8753	East (LHO) bids 3♣ if possible.
HCP: 2	♣ 654	West (RHO) bids 3♦ if possible.
		East (LHO) bids 3NT if possible.
		West (RHO) Doubles 4♣ if possible.

Board: 77	♠ K982	RHO opens the bidding 1♠.
Dealer: West	♥ AJ8	You bid next.
Vul: Both	♦ JT8	
HCP: 15	♣ AQ2	

Board: 78	♠ J	LHO opens the bidding 1♦.
Dealer: East	♥ 92	Partner bids next.
Vul: None	♦ QJ5	
HCP: 8+3	♣ AT98543	

Board: 79	♠ T652	RHO opens the bidding 1♣.
Dealer: West	♥ K73	You bid next.
Vul: E-W	♦ KJ	
HCP: 15	♣ AKJ8	

Both hands (Answers Page)

Board: 76

Dealer: South

Vul: None

North HCP: 2

South HCP: 15+2

Contract: 4♣X South

North:

♠ 82

♥ Q752

♦ 8753

♣ 654

South:

♠ QJ965

♥ K6

♦ A

♣ KQ983

W N E S

1NT Pass 3♣¹ Pass

3♦² Pass 3NT 4♣

X All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 77

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ K982

♥ AJ8

♦ JT8

♣ AQ2

South:

♠ J64

♥ KT4

♦ 4

♣ KJ9865

W N E S

1♠ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 78

Dealer: East

Vul: None

North HCP: 8+3

South HCP: 17

Contract: 3NT North

North:

♠ J

♥ 92

♦ QJ5

♣ AT98543

South:

♠ AQ83

♥ KQT5

♦ A86

♣ Q2

W N E S

1♦ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 79

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+3

Contract: 4♦ North

North:

♠ T652

♥ K73

♦ KJ

♣ AKJ8

South:

♠ Q87

♥ A5

♦ QT98652

♣ 3

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

South hands

We_Overcall_NT_then_MST

Board: 76 ♠ QJ965 You bid first.

Dealer: South ♥ K6 West (LHO) bids 1NT if possible.

Vul: None ♦ A East (RHO) bids 3♣ if possible.

HCP: 15+2 ♣ KQ983 West (LHO) bids 3♦ if possible.

East (RHO) bids 3NT if possible.

West (LHO) Doubles 4♣ if possible.

Board: 77 ♠ J64 LHO opens the bidding 1♠.

Dealer: West ♥ KT4 Partner bids next.

Vul: Both ♦ 4

HCP: 8+2 ♣ KJ9865

Board: 78 ♠ AQ83 RHO opens the bidding 1♦.

Dealer: East ♥ KQT5 You bid next.

Vul: None ♦ A86

HCP: 17 ♣ Q2

Board: 79 ♠ Q87 LHO opens the bidding 1♣.

Dealer: West ♥ A5 Partner bids next.

Vul: E-W ♦ QT98652

HCP: 8+3 ♣ 3

Both hands (Answers Page)

Board: 76

Dealer: South

Vul: None

North HCP: 2

South HCP: 15+2

Contract: 4♣X South

North:

♠ 82

♥ Q752

♦ 8753

♣ 654

South:

♠ QJ965

♥ K6

♦ A

♣ KQ983

W N E S

1NT Pass 3♣¹ Pass

3♦² Pass 3NT 4♣

X All Pass

1. 1N-3C transfer to diamonds

2. automat

Board: 77

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ K982

♥ AJ8

♦ JT8

♣ AQ2

South:

♠ J64

♥ KT4

♦ 4

♣ KJ9865

W N E S

1♠ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 78

Dealer: East

Vul: None

North HCP: 8+3

South HCP: 17

Contract: 3NT North

North:

♠ J

♥ 92

♦ QJ5

♣ AT98543

South:

♠ AQ83

♥ KQT5

♦ A86

♣ Q2

W N E S

1♦ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 79

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 8+3

Contract: 4♦ North

North:

♠ T652

♥ K73

♦ KJ

♣ AKJ8

South:

♠ Q87

♥ A5

♦ QT98652

♣ 3

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

North hands

We_Overcall_NT_then_MST

Board: 80	♠ T76	RHO opens the bidding 1♥.
Dealer: West	♥ KQT	You bid next.
Vul: N-S	♦ AKQ7	West (RHO) bids 4♥ if possible.
HCP: 15	♣ JT4	West (RHO) Doubles 5♣ if possible.

Board: 81	♠ AKQ4	RHO opens the bidding 1♦.
Dealer: West	♥ 874	You bid next.
Vul: Both	♦ A86	
HCP: 15	♣ QT2	

Board: 82	♠ 63	LHO opens the bidding 1♥.
Dealer: East	♥ Q9	Partner bids next.
Vul: None	♦ J86432	
HCP: 8+2	♣ KQ5	

Board: 83	♠ AJ5	RHO opens the bidding 1♦.
Dealer: West	♥ A4	You bid next.
Vul: None	♦ A753	
HCP: 15	♣ Q643	

Board: 84	♠ KJ72	Partner bids first.
Dealer: South	♥ 853	West (RHO) bids 1NT if possible.
Vul: Both	♦ 862	East (LHO) bids 3♣ if possible.
HCP: 4	♣ T32	East (LHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 80

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+3

Contract: 5 ♣ X South

North:

♠ T76

♥ KQT

♦ AKQ7

♣ JT4

South:

♠ 84

♥ 75

♦ J4

♣ AK98652

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

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

4 ♥	X	Pass	5 ♣
-----	---	------	-----

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

1. 1N-2N transfer to clubs

Board: 81

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+3

Contract: 3NT South

North:

♠ AKQ4

♥ 874

♦ A86

♣ QT2

South:

♠ J5

♥ AT

♦ Q2

♣ J876543

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: 82

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ 63

♥ Q9

♦ J86432

♣ KQ5

South:

♠ AQ52

♥ KT76

♦ AK5

♣ T4

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: 83

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AJ5

♥ A4

♦ A753

♣ Q643

South:

♠ 42

♥ 83

♦ J64

♣ AKT982

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: 84

Dealer: South

Vul: Both

North HCP: 4

South HCP: 12+2

Contract: 3 ♥ X South

North:

♠ KJ72

♥ 853

♦ 862

♣ T32

South:

♠ 8543

♥ KQJT76

♦ 7

♣ AQ

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: 80	♠ 84	LHO opens the bidding 1 ♥.
Dealer: West	♥ 75	Partner bids next.
Vul: N-S	♦ J4	West (LHO) bids 4 ♥ if possible.
HCP: 8+3	♣ AK98652	West (LHO) Doubles 5 ♣ if possible.

Board: 81	♠ J5	LHO opens the bidding 1 ♦.
Dealer: West	♥ AT	Partner bids next.
Vul: Both	♦ Q2	
HCP: 8+3	♣ J876543	

Board: 82	♠ AQ52	RHO opens the bidding 1 ♥.
Dealer: East	♥ KT76	You bid next.
Vul: None	♦ AK5	
HCP: 16	♣ T4	

Board: 83	♠ 42	LHO opens the bidding 1 ♦.
Dealer: West	♥ 83	Partner bids next.
Vul: None	♦ J64	
HCP: 8+2	♣ AKT982	

Board: 84	♠ 8543	You bid first.
Dealer: South	♥ KQJT76	West (LHO) bids 1NT if possible.
Vul: Both	♦ 7	East (RHO) bids 3 ♣ if possible.
HCP: 12+2	♣ AQ	East (RHO) Doubles 3 ♥ if possible.

Both hands (Answers Page)

Board: 80

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+3

Contract: 5 ♣ X South

North:

♠ T76

♥ KQT

♦ AKQ7

♣ JT4

South:

♠ 84

♥ 75

♦ J4

♣ AK98652

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

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

4 ♥	X	Pass	5 ♣
-----	---	------	-----

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

1. 1N-2N transfer to clubs

Board: 81

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+3

Contract: 3NT South

North:

♠ AKQ4

♥ 874

♦ A86

♣ QT2

South:

♠ J5

♥ AT

♦ Q2

♣ J876543

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: 82

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ 63

♥ Q9

♦ J86432

♣ KQ5

South:

♠ AQ52

♥ KT76

♦ AK5

♣ T4

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: 83

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AJ5

♥ A4

♦ A753

♣ Q643

South:

♠ 42

♥ 83

♦ J64

♣ AKT982

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: 84

Dealer: South

Vul: Both

North HCP: 4

South HCP: 12+2

Contract: 3 ♥ X South

North:

♠ KJ72

♥ 853

♦ 862

♣ T32

South:

♠ 8543

♥ KQJT76

♦ 7

♣ AQ

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

			1 ♥
--	--	--	-----

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

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

1. 1N-3C transfer to diamonds

North hands

We_Overcall_NT_then_MST

Board: 85

♠ KJ9

RHO opens the bidding 1 ♠.

Dealer: West

♥ AJ

You bid next.

Vul: E-W

♦ AK986

HCP: 16+1

♣ 642

Board: 86

♠ KJ

LHO opens the bidding 1 ♣.

Dealer: East

♥ Q

Partner bids next.

Vul: None

♦ J765432

HCP: 9+3

♣ Q64

Board: 87

♠ KT832

You bid first.

Dealer: North

♥ A4

East (LHO) bids 1NT if possible.

Vul: N-S

♦ AQ764

West (RHO) bids 2NT if possible.

HCP: 13+2

♣ 2

East (LHO) bids 3 ♣ if possible.

West (RHO) bids 3NT if possible.

East (LHO) Doubles 4 ♦ if possible.

Board: 88

♠ 93

LHO opens the bidding 1 ♦.

Dealer: East

♥ AQ

Partner bids next.

Vul: Both

♦ 643

HCP: 9+2

♣ K97643

Both hands (Answers Page)

Board: 85

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 10+3

Contract: 6♣ South

North:

♠ KJ9

♥ AJ

♦ AK986

♣ 642

South:

♠ 64

♥ 5

♦ T43

♣ AKQJT73

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

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

Pass	3 ♣ ²	Pass	4 ♥
------	------------------	------	-----

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♥ ³	Pass	6 ♣
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

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

Board: 86

Dealer: East

Vul: None

North HCP: 9+3

South HCP: 15

Contract: 3NT North

North:

♠ KJ

♥ Q

♦ J765432

♣ Q64

South:

♠ A54

♥ JT73

♦ QT

♣ AKJ8

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: 87

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 3

Contract: 4 ♦ X North

North:

♠ KT832

♥ A4

♦ AQ764

♣ 2

South:

♠ Q64

♥ J975

♦ 852

♣ 543

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

	1 ♠	1NT	Pass
--	-----	-----	------

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

3NT	4 ♦	X	All Pass
-----	-----	---	----------

1. 1N-2N transfer to clubs

2. automat

Board: 88

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ 93

♥ AQ

♦ 643

♣ K97643

South:

♠ KQJ2

♥ J7

♦ AJ85

♣ A82

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

		1 ♦	1NT
--	--	-----	-----

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

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

1. 1N-2N transfer to clubs

2. automat

South hands

We_Overcall_NT_then_MST

Board: 85	♠ 64	LHO opens the bidding 1 ♠.
Dealer: West	♥ 5	Partner bids next.
Vul: E-W	♦ T43	
HCP: 10+3	♣ AKQJT73	
<hr/>		
Board: 86	♠ A54	RHO opens the bidding 1 ♣.
Dealer: East	♥ JT73	You bid next.
Vul: None	♦ QT	
HCP: 15	♣ AKJ8	
<hr/>		
Board: 87	♠ Q64	Partner bids first.
Dealer: North	♥ J975	East (RHO) bids 1NT if possible.
Vul: N-S	♦ 852	West (LHO) bids 2NT if possible.
HCP: 3	♣ 543	East (RHO) bids 3 ♣ if possible.
		West (LHO) bids 3NT if possible.
		East (RHO) Doubles 4 ♦ if possible.
<hr/>		
Board: 88	♠ KQJ2	RHO opens the bidding 1 ♦.
Dealer: East	♥ J7	You bid next.
Vul: Both	♦ AJ85	
HCP: 16	♣ A82	

Both hands (Answers Page)

Board: 85

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 10+3

Contract: 6♣ South

North:

♠ KJ9

♥ AJ

♦ AK986

♣ 642

South:

♠ 64

♥ 5

♦ T43

♣ AKQJT73

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

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

Pass	3 ♣ ²	Pass	4 ♥
------	------------------	------	-----

Pass	4 ♠	Pass	4NT
------	-----	------	-----

Pass	5 ♥ ³	Pass	6 ♣
------	------------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

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

Board: 86

Dealer: East

Vul: None

North HCP: 9+3

South HCP: 15

Contract: 3NT North

North:

♠ KJ

♥ Q

♦ J765432

♣ Q64

South:

♠ A54

♥ JT73

♦ QT

♣ AKJ8

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: 87

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 3

Contract: 4 ♦ X North

North:

♠ KT832

♥ A4

♦ AQ764

♣ 2

South:

♠ Q64

♥ J975

♦ 852

♣ 543

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

	1 ♠	1NT	Pass
--	-----	-----	------

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

3NT	4 ♦	X	All Pass
-----	-----	---	----------

1. 1N-2N transfer to clubs

2. automat

Board: 88

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ 93

♥ AQ

♦ 643

♣ K97643

South:

♠ KQJ2

♥ J7

♦ AJ85

♣ A82

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

		1 ♦	1NT
--	--	-----	-----

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

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

1. 1N-2N transfer to clubs

2. automat

North hands

We_Overcall_NT_then_MST

Board: 89 ♠ AQT RHO opens the bidding 1 ♠.
 Dealer: West ♥ K98 You bid next.
 Vul: Both ♦ KQ52
 HCP: 15 ♣ J62

Board: 90 ♠ JT84 RHO opens the bidding 1 ♥.
 Dealer: West ♥ AQ4 You bid next.
 Vul: None ♦ K942 West (RHO) bids 3 ♥ if possible.
 HCP: 15 ♣ AJ

Board: 91 ♠ AQ53 RHO opens the bidding 1 ♦.
 Dealer: West ♥ QT7 You bid next.
 Vul: Both ♦ AK74
 HCP: 17 ♣ Q5

Board: 92 ♠ 2 LHO opens the bidding 1 ♦.
 Dealer: East ♥ 832 Partner bids next.
 Vul: None ♦ 62
 HCP: 8+3 ♣ AKJ9862

Board: 93 ♠ AK42 RHO opens the bidding 1 ♠.
 Dealer: West ♥ AQ You bid next.
 Vul: N-S ♦ AT73
 HCP: 17 ♣ 865

Both hands (Answers Page)

Board: 89

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 5 ♦ South

North:

♠ AQT

♥ K98

♦ KQ52

♣ J62

South:

♠ 943

♥ 2

♦ AJT976

♣ KT8

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: 90

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+2

Contract: 4 ♣ South

North:

♠ JT84

♥ AQ4

♦ K942

♣ AJ

South:

♠ Q

♥ J52

♦ Q65

♣ KT8632

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

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

3 ♥	Pass	Pass	4 ♣
-----	------	------	-----

All Pass

1. 1N-2N transfer to clubs

Board: 91

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ53

♥ QT7

♦ AK74

♣ Q5

South:

♠ K

♥ J64

♦ 652

♣ KJT764

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: 92

Dealer: East

Vul: None

North HCP: 8+3

South HCP: 16

Contract: 5 ♣ North

North:

♠ 2

♥ 832

♦ 62

♣ AKJ9862

South:

♠ KQJ4

♥ Q964

♦ AQ7

♣ Q7

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

		1 ♦	1NT
--	--	-----	-----

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

Pass	5 ♣	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 93

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9+2

Contract: 5 ♦ South

North:

♠ AK42

♥ AQ

♦ AT73

♣ 865

South:

♠ 863

♥ KT

♦ Q98642

♣ A9

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: 89 ♠ 943 LHO opens the bidding 1 ♠.
 Dealer: West ♥ 2 Partner bids next.
 Vul: Both ♦ AJT976
 HCP: 8+2 ♣ KT8

Board: 90 ♠ Q LHO opens the bidding 1 ♥.
 Dealer: West ♥ J52 Partner bids next.
 Vul: None ♦ Q65 West (LHO) bids 3 ♥ if possible.
 HCP: 8+2 ♣ KT8632

Board: 91 ♠ K LHO opens the bidding 1 ♦.
 Dealer: West ♥ J64 Partner bids next.
 Vul: Both ♦ 652
 HCP: 8+2 ♣ KJT764

Board: 92 ♠ KQJ4 RHO opens the bidding 1 ♦.
 Dealer: East ♥ Q964 You bid next.
 Vul: None ♦ AQ7
 HCP: 16 ♣ Q7

Board: 93 ♠ 863 LHO opens the bidding 1 ♠.
 Dealer: West ♥ KT Partner bids next.
 Vul: N-S ♦ Q98642
 HCP: 9+2 ♣ A9

Both hands (Answers Page)

Board: 89

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 5 ♦ South

North:

♠ AQT

♥ K98

♦ KQ52

♣ J62

South:

♠ 943

♥ 2

♦ AJT976

♣ KT8

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: 90

Dealer: West

Vul: None

North HCP: 15

South HCP: 8+2

Contract: 4 ♣ South

North:

♠ JT84

♥ AQ4

♦ K942

♣ AJ

South:

♠ Q

♥ J52

♦ Q65

♣ KT8632

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

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

3 ♥	Pass	Pass	4 ♣
-----	------	------	-----

All Pass

1. 1N-2N transfer to clubs

Board: 91

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ53

♥ QT7

♦ AK74

♣ Q5

South:

♠ K

♥ J64

♦ 652

♣ KJT764

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: 92

Dealer: East

Vul: None

North HCP: 8+3

South HCP: 16

Contract: 5 ♣ North

North:

♠ 2

♥ 832

♦ 62

♣ AKJ9862

South:

♠ KQJ4

♥ Q964

♦ AQ7

♣ Q7

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

		1 ♦	1NT
--	--	-----	-----

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

Pass	5 ♣	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 93

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 9+2

Contract: 5 ♦ South

North:

♠ AK42

♥ AQ

♦ AT73

♣ 865

South:

♠ 863

♥ KT

♦ Q98642

♣ A9

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: 94 ♠ K93 LHO opens the bidding 1 ♥.

Dealer: East ♥ 7 Partner bids next.

Vul: N-S ♦ AT9852

HCP: 8+2 ♣ JT4

Board: 95 ♠ A542 RHO opens the bidding 1 ♦.

Dealer: West ♥ QJ8 You bid next.

Vul: None ♦ AJ64

HCP: 15 ♣ K6

Board: 96 ♠ J73 LHO opens the bidding 1 ♦.

Dealer: East ♥ AK7 Partner bids next.

Vul: None ♦ J

HCP: 9+2 ♣ T98542

Board: 97 ♠ AQJ5 RHO opens the bidding 1 ♦.

Dealer: West ♥ J94 You bid next.

Vul: N-S ♦ AK9

HCP: 15 ♣ T63

Board: 98 ♠ 2 LHO opens the bidding 1 ♣.

Dealer: East ♥ 643 Partner bids next.

Vul: E-W ♦ KQJ974

HCP: 9+2 ♣ K98

Both hands (Answers Page)

Board: 94

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ K93

♥ 7

♦ AT9852

♣ JT4

South:

♠ AT54

♥ KQ42

♦ QJ6

♣ K3

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: 95

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+2

Contract: 3NT South

North:

♠ A542

♥ QJ8

♦ AJ64

♣ K6

South:

♠ K

♥ T63

♦ 875

♣ AQJT84

W N E S

1 ♦ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 96

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ J73

♥ AK7

♦ J

♣ T98542

South:

♠ AK5

♥ T93

♦ AQ74

♣ KJ3

W N E S

1 ♦ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 97

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AQJ5

♥ J94

♦ AK9

♣ T63

South:

♠ T42

♥ 8

♦ 874

♣ AKJ842

W N E S

1 ♦ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 98

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 5 ♦ North

North:

♠ 2

♥ 643

♦ KQJ974

♣ K98

South:

♠ AQJ6

♥ QT85

♦ 65

♣ AQ2

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: 94	♠ AT54	RHO opens the bidding 1♥.
Dealer: East	♥ KQ42	You bid next.
Vul: N-S	♦ QJ6	
HCP: 15	♣ K3	

Board: 95	♠ K	LHO opens the bidding 1♦.
Dealer: West	♥ T63	Partner bids next.
Vul: None	♦ 875	
HCP: 10+2	♣ AQJT84	

Board: 96	♠ AK5	RHO opens the bidding 1♦.
Dealer: East	♥ T93	You bid next.
Vul: None	♦ AQ74	
HCP: 17	♣ KJ3	

Board: 97	♠ T42	LHO opens the bidding 1♦.
Dealer: West	♥ 8	Partner bids next.
Vul: N-S	♦ 874	
HCP: 8+2	♣ AKJ842	

Board: 98	♠ AQJ6	RHO opens the bidding 1♣.
Dealer: East	♥ QT85	You bid next.
Vul: E-W	♦ 65	
HCP: 15	♣ AQ2	

Both hands (Answers Page)

Board: 94

Dealer: East

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ K93

♥ 7

♦ AT9852

♣ JT4

South:

♠ AT54

♥ KQ42

♦ QJ6

♣ K3

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: 95

Dealer: West

Vul: None

North HCP: 15

South HCP: 10+2

Contract: 3NT South

North:

♠ A542

♥ QJ8

♦ AJ64

♣ K6

South:

♠ K

♥ T63

♦ 875

♣ AQJT84

W N E S

1♦ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 96

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ J73

♥ AK7

♦ J

♣ T98542

South:

♠ AK5

♥ T93

♦ AQ74

♣ KJ3

W N E S

1♦ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 97

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AQJ5

♥ J94

♦ AK9

♣ T63

South:

♠ T42

♥ 8

♦ 874

♣ AKJ842

W N E S

1♦ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 98

Dealer: East

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 5♦ North

North:

♠ 2

♥ 643

♦ KQJ974

♣ K98

South:

♠ AQJ6

♥ QT85

♦ 65

♣ AQ2

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: 99	♠ A62	RHO opens the bidding 1 ♠.
Dealer: West	♥ J2	You bid next.
Vul: E-W	♦ AQ63	
HCP: 15	♣ A952	

Board: 100	♠ KT	LHO opens the bidding 1 ♠.
Dealer: East	♥ J4	Partner bids next.
Vul: Both	♦ KQT9832	
HCP: 12+3	♣ K2	

Board: 101	♠ T2	RHO opens the bidding 1 ♥.
Dealer: West	♥ AKT6	You bid next.
Vul: N-S	♦ KQ6	
HCP: 15	♣ K876	

Board: 102	♠ Q	LHO opens the bidding 1 ♠.
Dealer: East	♥ 72	Partner bids next.
Vul: E-W	♦ KJT752	
HCP: 8+2	♣ Q632	

Both hands (Answers Page)

Board: 99

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4 ♦ North

North:

♠ A62

♥ J2

♦ AQ63

♣ A952

South:

♠ K54

♥ KQ6

♦ J97542

♣ 4

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: 100

Dealer: East

Vul: Both

North HCP: 12+3

South HCP: 15+1

Contract: 6 ♦ North

North:

♠ KT

♥ J4

♦ KQT9832

♣ K2

South:

♠ A96

♥ K8

♦ AJ654

♣ QJ9

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

		1 ♠	1NT
--	--	-----	-----

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

Pass	4 ♣	Pass	4 ♥
------	-----	------	-----

Pass	4NT	Pass	5 ♠ ³
------	-----	------	------------------

Pass	6 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

Board: 101

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4 ♦ North

North:

♠ T2

♥ AKT6

♦ KQ6

♣ K876

South:

♠ K95

♥ 54

♦ T85432

♣ AJ

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: 102

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ Q

♥ 72

♦ KJT752

♣ Q632

South:

♠ K954

♥ KQ4

♦ AQ86

♣ J5

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: 99	♠ K54	LHO opens the bidding 1 ♠.
Dealer: West	♥ KQ6	Partner bids next.
Vul: E-W	♦ J97542	
HCP: 9+2	♣ 4	

Board: 100	♠ A96	RHO opens the bidding 1 ♠.
Dealer: East	♥ K8	You bid next.
Vul: Both	♦ AJ654	
HCP: 15+1	♣ QJ9	

Board: 101	♠ K95	LHO opens the bidding 1 ♥.
Dealer: West	♥ 54	Partner bids next.
Vul: N-S	♦ T85432	
HCP: 8+2	♣ AJ	

Board: 102	♠ K954	RHO opens the bidding 1 ♠.
Dealer: East	♥ KQ4	You bid next.
Vul: E-W	♦ AQ86	
HCP: 15	♣ J5	

Both hands (Answers Page)

Board: 99

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4 ♦ North

North:

♠ A62

♥ J2

♦ AQ63

♣ A952

South:

♠ K54

♥ KQ6

♦ J97542

♣ 4

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: 100

Dealer: East

Vul: Both

North HCP: 12+3

South HCP: 15+1

Contract: 6 ♦ North

North:

♠ KT

♥ J4

♦ KQT9832

♣ K2

South:

♠ A96

♥ K8

♦ AJ654

♣ QJ9

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

		1 ♠	1NT
--	--	-----	-----

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

Pass	4 ♣	Pass	4 ♥
------	-----	------	-----

Pass	4NT	Pass	5 ♠ ³
------	-----	------	------------------

Pass	6 ♦	All Pass	
------	-----	----------	--

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

Board: 101

Dealer: West

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 4 ♦ North

North:

♠ T2

♥ AKT6

♦ KQ6

♣ K876

South:

♠ K95

♥ 54

♦ T85432

♣ AJ

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: 102

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ Q

♥ 72

♦ KJT752

♣ Q632

South:

♠ K954

♥ KQ4

♦ AQ86

♣ J5

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: 103	♠ T972	RHO opens the bidding 1♥.
Dealer: West	♥ KJ75	You bid next.
Vul: Both	♦ AK	
HCP: 15	♣ KJT	
Board: 104	♠ J4	LHO opens the bidding 1♥.
Dealer: East	♥ K	Partner bids next.
Vul: Both	♦ 9843	
HCP: 8+2	♣ AT8732	
Board: 105	♠ KQ	RHO opens the bidding 1♣.
Dealer: West	♥ 862	You bid next.
Vul: Both	♦ AK54	
HCP: 16	♣ AT62	
Board: 106	♠ T8	LHO opens the bidding 1♥.
Dealer: East	♥ 98	Partner bids next.
Vul: None	♦ AQT732	
HCP: 9+2	♣ QJ3	
Board: 107	♠ A74	You bid first.
Dealer: North	♥ QJ76532	East (LHO) bids 1NT if possible.
Vul: N-S	♦ J	West (RHO) bids 2NT if possible.
HCP: 13+3	♣ AJ	West (RHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 103

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+3

Contract: 5 ♦ South

North:

♠ T972

♥ KJ75

♦ AK

♣ KJT

South:

♠ K5

♥ -

♦ T76542

♣ AQ962

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: 104

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ J4

♥ K

♦ 9843

♣ AT8732

South:

♠ Q87

♥ AQ86

♦ KJ65

♣ K4

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: 105

Dealer: West

Vul: Both

North HCP: 16

South HCP: 11+2

Contract: 3NT South

North:

♠ KQ

♥ 862

♦ AK54

♣ AT62

South:

♠ J95

♥ A3

♦ QJ9863

♣ K3

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: 106

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 17

Contract: 5 ♦ North

North:

♠ T8

♥ 98

♦ AQT732

♣ QJ3

South:

♠ AK94

♥ KT5

♦ KJ

♣ KT82

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: 107

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 3+2

Contract: 3 ♥ X North

North:

♠ A74

♥ QJ76532

♦ J

♣ AJ

South:

♠ K98532

♥ 8

♦ T965

♣ 54

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

	1 ♥	1NT	Pass
--	-----	-----	------

2NT ¹	3 ♥	Pass	Pass
------------------	-----	------	------

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

1. 1N-2N transfer to clubs

South hands

We_Overcall_NT_then_MST

Board: 103	♠ K5	LHO opens the bidding 1♥.
Dealer: West	♥ -	Partner bids next.
Vul: Both	♦ T76542	
HCP: 9+3	♣ AQ962	
<hr/>		
Board: 104	♠ Q87	RHO opens the bidding 1♥.
Dealer: East	♥ AQ86	You bid next.
Vul: Both	♦ KJ65	
HCP: 15	♣ K4	
<hr/>		
Board: 105	♠ J95	LHO opens the bidding 1♣.
Dealer: West	♥ A3	Partner bids next.
Vul: Both	♦ QJ9863	
HCP: 11+2	♣ K3	
<hr/>		
Board: 106	♠ AK94	RHO opens the bidding 1♥.
Dealer: East	♥ KT5	You bid next.
Vul: None	♦ KJ	
HCP: 17	♣ KT82	
<hr/>		
Board: 107	♠ K98532	Partner bids first.
Dealer: North	♥ 8	East (RHO) bids 1NT if possible.
Vul: N-S	♦ T965	West (LHO) bids 2NT if possible.
HCP: 3+2	♣ 54	West (LHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 103

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+3

Contract: 5 ♦ South

North:

♠ T972

♥ KJ75

♦ AK

♣ KJT

South:

♠ K5

♥ -

♦ T76542

♣ AQ962

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: 104

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ J4

♥ K

♦ 9843

♣ AT8732

South:

♠ Q87

♥ AQ86

♦ KJ65

♣ K4

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: 105

Dealer: West

Vul: Both

North HCP: 16

South HCP: 11+2

Contract: 3NT South

North:

♠ KQ

♥ 862

♦ AK54

♣ AT62

South:

♠ J95

♥ A3

♦ QJ9863

♣ K3

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: 106

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 17

Contract: 5 ♦ North

North:

♠ T8

♥ 98

♦ AQT732

♣ QJ3

South:

♠ AK94

♥ KT5

♦ KJ

♣ KT82

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: 107

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 3+2

Contract: 3 ♥ X North

North:

♠ A74

♥ QJ76532

♦ J

♣ AJ

South:

♠ K98532

♥ 8

♦ T965

♣ 54

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

	1 ♥	1NT	Pass
--	-----	-----	------

2NT ¹	3 ♥	Pass	Pass
------------------	-----	------	------

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

1. 1N-2N transfer to clubs

North hands

We_Overcall_NT_then_MST

Board: 108	♠ 65	LHO opens the bidding 1 ♠.
Dealer: East	♥ J52	Partner bids next.
Vul: Both	♦ A	
HCP: 8+3	♣ QJT7542	
Board: 109	♠ KQ7	RHO opens the bidding 1 ♣.
Dealer: West	♥ A42	You bid next.
Vul: None	♦ K987	
HCP: 16	♣ A72	
Board: 110	♠ AJ8	RHO opens the bidding 1 ♣.
Dealer: West	♥ AK9	You bid next.
Vul: E-W	♦ J943	West (RHO) Doubles 3 ♣ if possible.
HCP: 17	♣ A94	
Board: 111	♠ KQ32	RHO opens the bidding 1 ♥.
Dealer: West	♥ KQJ3	You bid next.
Vul: Both	♦ A43	
HCP: 15	♣ 87	
Board: 112	♠ AK9	LHO opens the bidding 1 ♦.
Dealer: East	♥ J3	Partner bids next.
Vul: None	♦ 72	
HCP: 9+2	♣ JT5432	

Both hands (Answers Page)

Board: 108

Dealer: East

Vul: Both

North HCP: 8+3

South HCP: 15

Contract: 3NT North

North:

♠ 65

♥ J52

♦ A

♣ QJT7542

South:

♠ KJ83

♥ AQ63

♦ KQ9

♣ 93

W N E S

1 ♠ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 109

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ7

♥ A42

♦ K987

♣ A72

South:

♠ 9

♥ T63

♦ AJT642

♣ QJ5

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: 110

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 8+2

Contract: 3♦ South

North:

♠ AJ8

♥ AK9

♦ J943

♣ A94

South:

♠ 93

♥ J83

♦ KQT852

♣ QT

W N E S

1♣ 1NT Pass 3♣¹

X XX Pass 3♦

All Pass

1. 1N-3C transfer to diamonds

Board: 111

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 5♣ South

North:

♠ KQ32

♥ KQJ3

♦ A43

♣ 87

South:

♠ 4

♥ 92

♦ KT98

♣ AQT654

W N E S

1♥ 1NT Pass 2NT¹

Pass 3♣² Pass 5♣

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 112

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ AK9

♥ J3

♦ 72

♣ JT5432

South:

♠ QJ53

♥ A54

♦ AK86

♣ Q8

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: 108	♠ KJ83	RHO opens the bidding 1 ♠.
Dealer: East	♥ AQ63	You bid next.
Vul: Both	♦ KQ9	
HCP: 15	♣ 93	
<hr/>		
Board: 109	♠ 9	LHO opens the bidding 1 ♣.
Dealer: West	♥ T63	Partner bids next.
Vul: None	♦ AJT642	
HCP: 8+2	♣ QJ5	
<hr/>		
Board: 110	♠ 93	LHO opens the bidding 1 ♣.
Dealer: West	♥ J83	Partner bids next.
Vul: E-W	♦ KQT852	West (LHO) Doubles 3 ♣ if possible.
HCP: 8+2	♣ QT	
<hr/>		
Board: 111	♠ 4	LHO opens the bidding 1 ♥.
Dealer: West	♥ 92	Partner bids next.
Vul: Both	♦ KT98	
HCP: 9+2	♣ AQT654	
<hr/>		
Board: 112	♠ QJ53	RHO opens the bidding 1 ♦.
Dealer: East	♥ A54	You bid next.
Vul: None	♦ AK86	
HCP: 16	♣ Q8	

Both hands (Answers Page)

Board: 108

Dealer: East

Vul: Both

North HCP: 8+3

South HCP: 15

Contract: 3NT North

North:

♠ 65

♥ J52

♦ A

♣ QJT7542

South:

♠ KJ83

♥ AQ63

♦ KQ9

♣ 93

W N E S

1 ♠ 1NT

Pass 2NT¹ Pass 3♣²

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 109

Dealer: West

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ7

♥ A42

♦ K987

♣ A72

South:

♠ 9

♥ T63

♦ AJT642

♣ QJ5

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: 110

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 8+2

Contract: 3♦ South

North:

♠ AJ8

♥ AK9

♦ J943

♣ A94

South:

♠ 93

♥ J83

♦ KQT852

♣ QT

W N E S

1♣ 1NT Pass 3♣¹

X XX Pass 3♦

All Pass

1. 1N-3C transfer to diamonds

Board: 111

Dealer: West

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 5♣ South

North:

♠ KQ32

♥ KQJ3

♦ A43

♣ 87

South:

♠ 4

♥ 92

♦ KT98

♣ AQT654

W N E S

1♥ 1NT Pass 2NT¹

Pass 3♣² Pass 5♣

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 112

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ AK9

♥ J3

♦ 72

♣ JT5432

South:

♠ QJ53

♥ A54

♦ AK86

♣ Q8

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: 113 ♠ 8 LHO opens the bidding 1 ♥.

Dealer: East ♥ 964 Partner bids next.

Vul: E-W ♦ AKQ7643 East (LHO) bids 3 ♥ if possible.

HCP: 9+3 ♣ 74

Board: 114 ♠ KT7 LHO opens the bidding 1 ♥.

Dealer: East ♥ Q84 Partner bids next.

Vul: N-S ♦ KJ8632

HCP: 9+2 ♣ 4

Board: 115 ♠ AQ64 RHO opens the bidding 1 ♦.

Dealer: West ♥ 542 You bid next.

Vul: E-W ♦ AQT2

HCP: 17 ♣ KQ

Board: 116 ♠ K9 LHO opens the bidding 1 ♥.

Dealer: East ♥ 986 Partner bids next.

Vul: Both ♦ KQJ743

HCP: 9+2 ♣ 73

Both hands (Answers Page)

Board: 113

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 16+1

Contract: 6 ♦ North

North:

♠ 8

♥ 964

♦ AKQ7643

♣ 74

South:

♠ AK4

♥ K83

♦ 98

♣ AQT52

W	N	E	S
		1 ♥	1NT
Pass	3 ♣ ¹	3 ♥	Pass
Pass	4NT	Pass	5 ♥ ²
Pass	6 ♦	All Pass	

1. 1N-3C transfer to diamonds

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

Board: 114

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 5 ♦ North

North:

♠ KT7

♥ Q84

♦ KJ8632

♣ 4

South:

♠ Q8

♥ K72

♦ AQT5

♣ A965

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: 115

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 9+3

Contract: 5 ♣ South

North:

♠ AQ64

♥ 542

♦ AQT2

♣ KQ

South:

♠ K87

♥ A

♦ J9

♣ J965432

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

1. 1N-2N transfer to clubs

2. automat

Board: 116

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 16

Contract: 5 ♦ North

North:

♠ K9

♥ 986

♦ KQJ743

♣ 73

South:

♠ A43

♥ AQ2

♦ A82

♣ Q842

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: 113	♠ AK4	RHO opens the bidding 1♥.
Dealer: East	♥ K83	You bid next.
Vul: E-W	♦ 98	East (RHO) bids 3♥ if possible.
HCP: 16+1	♣ AQT52	

Board: 114	♠ Q8	RHO opens the bidding 1♥.
Dealer: East	♥ K72	You bid next.
Vul: N-S	♦ AQT5	
HCP: 15	♣ A965	

Board: 115	♠ K87	LHO opens the bidding 1♦.
Dealer: West	♥ A	Partner bids next.
Vul: E-W	♦ J9	
HCP: 9+3	♣ J965432	

Board: 116	♠ A43	RHO opens the bidding 1♥.
Dealer: East	♥ AQ2	You bid next.
Vul: Both	♦ A82	
HCP: 16	♣ Q842	

Both hands (Answers Page)

Board: 113

Dealer: East

Vul: E-W

North HCP: 9+3

South HCP: 16+1

Contract: 6 ♦ North

North:

♠ 8

♥ 964

♦ AKQ7643

♣ 74

South:

♠ AK4

♥ K83

♦ 98

♣ AQT52

W N E S

1 ♥ 1NT

Pass 3 ♣¹ 3 ♥ Pass

Pass 4NT Pass 5 ♥²

Pass 6 ♦ All Pass

1. 1N-3C transfer to diamonds

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

Board: 114

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 5 ♦ North

North:

♠ KT7

♥ Q84

♦ KJ8632

♣ 4

South:

♠ Q8

♥ K72

♦ AQT5

♣ A965

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: 115

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 9+3

Contract: 5 ♣ South

North:

♠ AQ64

♥ 542

♦ AQT2

♣ KQ

South:

♠ K87

♥ A

♦ J9

♣ J965432

W N E S

1 ♦ 1NT Pass 2NT¹

Pass 3 ♣² Pass 5 ♣

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 116

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 16

Contract: 5 ♦ North

North:

♠ K9

♥ 986

♦ KQJ743

♣ 73

South:

♠ A43

♥ AQ2

♦ A82

♣ Q842

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: 117 ♠ AQ86 RHO opens the bidding 1 ♣.
 Dealer: West ♥ Q76 You bid next.
 Vul: N-S ♦ KJ9
 HCP: 16 ♣ KJ2

Board: 118 ♠ J4 LHO opens the bidding 1 ♣.
 Dealer: East ♥ 92 Partner bids next.
 Vul: N-S ♦ AT7532
 HCP: 10+2 ♣ KQ9

Board: 119 ♠ AJ RHO opens the bidding 1 ♦.
 Dealer: West ♥ AQ76 You bid next.
 Vul: N-S ♦ AQT6
 HCP: 17 ♣ 753

Board: 120 ♠ Q3 LHO opens the bidding 1 ♦.
 Dealer: East ♥ 73 Partner bids next.
 Vul: E-W ♦ J8
 HCP: 8+3 ♣ AJ98764

Both hands (Answers Page)

Board: 117

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+2

Contract: 5♦ South

North:

♠ AQ86

♥ Q76

♦ KJ9

♣ KJ2

South:

♠ J

♥ A94

♦ AT8653

♣ 986

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: 118

Dealer: East

Vul: N-S

North HCP: 10+2

South HCP: 15

Contract: 3NT North

North:

♠ J4

♥ 92

♦ AT7532

♣ KQ9

South:

♠ QT5

♥ A654

♦ KQ8

♣ AT5

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: 119

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8+2

Contract: 5♣ South

North:

♠ AJ

♥ AQ76

♦ AQT6

♣ 753

South:

♠ KQ4

♥ 42

♦ 93

♣ QJ9862

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

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

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

Pass	4NT	Pass	5♣ ³
------	-----	------	-----------------

All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=0/5 or 3/5

Board: 120

Dealer: East

Vul: E-W

North HCP: 8+3

South HCP: 16

Contract: 3NT North

North:

♠ Q3

♥ 73

♦ J8

♣ AJ98764

South:

♠ 85

♥ AK42

♦ AK94

♣ QT2

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

		1♦	1NT
--	--	----	-----

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

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

1. 1N-2N transfer to clubs

2. automat

South hands

We_Overcall_NT_then_MST

Board: 117	♠ J	LHO opens the bidding 1 ♣.
Dealer: West	♥ A94	Partner bids next.
Vul: N-S	♦ AT8653	
HCP: 9+2	♣ 986	

Board: 118	♠ QT5	RHO opens the bidding 1 ♣.
Dealer: East	♥ A654	You bid next.
Vul: N-S	♦ KQ8	
HCP: 15	♣ AT5	

Board: 119	♠ KQ4	LHO opens the bidding 1 ♦.
Dealer: West	♥ 42	Partner bids next.
Vul: N-S	♦ 93	
HCP: 8+2	♣ QJ9862	

Board: 120	♠ 85	RHO opens the bidding 1 ♦.
Dealer: East	♥ AK42	You bid next.
Vul: E-W	♦ AK94	
HCP: 16	♣ QT2	

Both hands (Answers Page)

Board: 117

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 9+2

Contract: 5♦ South

North:

♠ AQ86

♥ Q76

♦ KJ9

♣ KJ2

South:

♠ J

♥ A94

♦ AT8653

♣ 986

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: 118

Dealer: East

Vul: N-S

North HCP: 10+2

South HCP: 15

Contract: 3NT North

North:

♠ J4

♥ 92

♦ AT7532

♣ KQ9

South:

♠ QT5

♥ A654

♦ KQ8

♣ AT5

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: 119

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8+2

Contract: 5♣ South

North:

♠ AJ

♥ AQ76

♦ AQT6

♣ 753

South:

♠ KQ4

♥ 42

♦ 93

♣ QJ9862

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

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

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

Pass	4NT	Pass	5♣ ³
------	-----	------	-----------------

All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=0/5 or 3/5

Board: 120

Dealer: East

Vul: E-W

North HCP: 8+3

South HCP: 16

Contract: 3NT North

North:

♠ Q3

♥ 73

♦ J8

♣ AJ98764

South:

♠ 85

♥ AK42

♦ AK94

♣ QT2

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

		1♦	1NT
--	--	----	-----

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

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

1. 1N-2N transfer to clubs

2. automat

North hands

We_Overcall_NT_then_MST

Board: 121	♠ K32	RHO opens the bidding 1 ♠.
Dealer: West	♥ 9862	You bid next.
Vul: E-W	♦ KQJ9	
HCP: 15	♣ AQ	

Board: 122	♠ T97	LHO opens the bidding 1 ♠.
Dealer: East	♥ Q	Partner bids next.
Vul: Both	♦ A2	
HCP: 9+3	♣ QJ96532	

Board: 123	♠ 8732	RHO opens the bidding 1 ♣.
Dealer: West	♥ A4	You bid next.
Vul: Both	♦ AKT	
HCP: 15	♣ A987	

Board: 124	♠ T42	Partner bids first.
Dealer: South	♥ A6432	West (RHO) bids 1NT if possible.
Vul: E-W	♦ J93	East (LHO) bids 2NT if possible.
HCP: 5+1	♣ T4	

Board: 125	♠ AQJ9	RHO opens the bidding 1 ♥.
Dealer: West	♥ AJ5	You bid next.
Vul: N-S	♦ Q4	
HCP: 16	♣ Q984	

Both hands (Answers Page)

Board: 121

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4 ♦ North

North:

♠ K32

♥ 9862

♦ KQJ9

♣ AQ

South:

♠ 9

♥ KJ7

♦ A86532

♣ J42

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

Board: 122

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 5 ♣ North

North:

♠ T97

♥ Q

♦ A2

♣ QJ96532

South:

♠ KQ52

♥ KT93

♦ 63

♣ AK7

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

		1 ♠	1 NT
--	--	-----	------

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

Pass	5 ♣	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 123

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+2

Contract: 3 NT South

North:

♠ 8732

♥ A4

♦ AKT

♣ A987

South:

♠ AJ

♥ J85

♦ Q97652

♣ Q2

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: 124

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 12+3

Contract: 4 ♠ South

North:

♠ T42

♥ A6432

♦ J93

♣ T4

South:

♠ KQJ86

♥ Q

♦ AT8762

♣ 5

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

			1 ♦
--	--	--	-----

1 NT	Pass	2 NT ¹	4 ♠
------	------	-------------------	-----

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

1. 1N-2N transfer to clubs

Board: 125

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3 NT South

North:

♠ AQJ9

♥ AJ5

♦ Q4

♣ Q984

South:

♠ T7

♥ KT7

♦ 76

♣ AJT763

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

South hands

We_Overcall_NT_then_MST

Board: 121 ♠ 9 LHO opens the bidding 1 ♠.
 Dealer: West ♥ KJ7 Partner bids next.
 Vul: E-W ♦ A86532
 HCP: 9+2 ♣ J42

Board: 122 ♠ KQ52 RHO opens the bidding 1 ♠.
 Dealer: East ♥ KT93 You bid next.
 Vul: Both ♦ 63
 HCP: 15 ♣ AK7

Board: 123 ♠ AJ LHO opens the bidding 1 ♣.
 Dealer: West ♥ J85 Partner bids next.
 Vul: Both ♦ Q97652
 HCP: 10+2 ♣ Q2

Board: 124 ♠ KQJ86 You bid first.
 Dealer: South ♥ Q West (LHO) bids 1NT if possible.
 Vul: E-W ♦ AT8762 East (RHO) bids 2NT if possible.
 HCP: 12+3 ♣ 5

Board: 125 ♠ T7 LHO opens the bidding 1 ♥.
 Dealer: West ♥ KT7 Partner bids next.
 Vul: N-S ♦ 76
 HCP: 8+2 ♣ AJT763

Both hands (Answers Page)

Board: 121

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 4 ♦ North

North:

♠ K32

♥ 9862

♦ KQJ9

♣ AQ

South:

♠ 9

♥ KJ7

♦ A86532

♣ J42

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

Board: 122

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 5 ♣ North

North:

♠ T97

♥ Q

♦ A2

♣ QJ96532

South:

♠ KQ52

♥ KT93

♦ 63

♣ AK7

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

		1 ♠	1 NT
--	--	-----	------

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

Pass	5 ♣	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

Board: 123

Dealer: West

Vul: Both

North HCP: 15

South HCP: 10+2

Contract: 3 NT South

North:

♠ 8732

♥ A4

♦ AKT

♣ A987

South:

♠ AJ

♥ J85

♦ Q97652

♣ Q2

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: 124

Dealer: South

Vul: E-W

North HCP: 5+1

South HCP: 12+3

Contract: 4 ♠ South

North:

♠ T42

♥ A6432

♦ J93

♣ T4

South:

♠ KQJ86

♥ Q

♦ AT8762

♣ 5

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

			1 ♦
--	--	--	-----

1 NT	Pass	2 NT ¹	4 ♠
------	------	-------------------	-----

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

1. 1N-2N transfer to clubs

Board: 125

Dealer: West

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3 NT South

North:

♠ AQJ9

♥ AJ5

♦ Q4

♣ Q984

South:

♠ T7

♥ KT7

♦ 76

♣ AJT763

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

North hands

We_Overcall_NT_then_MST

Board: 126	♠ Q2	LHO opens the bidding 1 ♥.
Dealer: East	♥ J9	Partner bids next.
Vul: E-W	♦ AQT876	
HCP: 11+2	♣ Q43	
Board: 127	♠ J72	RHO opens the bidding 1 ♥.
Dealer: West	♥ AQ62	You bid next.
Vul: E-W	♦ AQJ6	
HCP: 16	♣ Q3	
Board: 128	♠ T	LHO opens the bidding 1 ♥.
Dealer: East	♥ 872	Partner bids next.
Vul: None	♦ T9	
HCP: 10+3	♣ AKQJ742	
Board: 129	♠ Q865	RHO opens the bidding 1 ♣.
Dealer: West	♥ KQ	You bid next.
Vul: N-S	♦ AJ3	West (RHO) Doubles 3 ♣ if possible.
HCP: 17	♣ AJ75	

Both hands (Answers Page)

Board: 126

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 15

Contract: 3NT North

North:

♠ Q2

♥ J9

♦ AQT876

♣ Q43

South:

♠ AT43

♥ A76

♦ K94

♣ KJT

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: 127

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+3

Contract: 3NT South

North:

♠ J72

♥ AQ62

♦ AQJ6

♣ Q3

South:

♠ T5

♥ K8

♦ T7

♣ AJT9854

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

1 ♥ 1NT Pass 2NT¹

Pass 3 ♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 128

Dealer: East

Vul: None

North HCP: 10+3

South HCP: 16

Contract: 6 ♣ North

North:

♠ T

♥ 872

♦ T9

♣ AKQJ742

South:

♠ AQ7

♥ KJ3

♦ AQ83

♣ 653

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

1 ♥ 1NT

Pass 2NT¹ Pass 3 ♣²

Pass 4NT Pass 5 ♥³

Pass 6 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

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

Board: 129

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ Q865

♥ KQ

♦ AJ3

♣ AJ75

South:

♠ AJ3

♥ 74

♦ KT9865

♣ 94

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

1 ♣ 1NT Pass 3 ♣¹

X 3 ♦ Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

South hands

We_Overcall_NT_then_MST

Board: 126	♠ AT43	RHO opens the bidding 1♥.
Dealer: East	♥ A76	You bid next.
Vul: E-W	♦ K94	
HCP: 15	♣ KJT	
<hr/>		
Board: 127	♠ T5	LHO opens the bidding 1♥.
Dealer: West	♥ K8	Partner bids next.
Vul: E-W	♦ T7	
HCP: 8+3	♣ AJT9854	
<hr/>		
Board: 128	♠ AQ7	RHO opens the bidding 1♥.
Dealer: East	♥ KJ3	You bid next.
Vul: None	♦ AQ83	
HCP: 16	♣ 653	
<hr/>		
Board: 129	♠ AJ3	LHO opens the bidding 1♣.
Dealer: West	♥ 74	Partner bids next.
Vul: N-S	♦ KT9865	West (LHO) Doubles 3♣ if possible.
HCP: 8+2	♣ 94	

Both hands (Answers Page)

Board: 126

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 15

Contract: 3NT North

North:

♠ Q2

♥ J9

♦ AQT876

♣ Q43

South:

♠ AT43

♥ A76

♦ K94

♣ KJT

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: 127

Dealer: West

Vul: E-W

North HCP: 16

South HCP: 8+3

Contract: 3NT South

North:

♠ J72

♥ AQ62

♦ AQJ6

♣ Q3

South:

♠ T5

♥ K8

♦ T7

♣ AJT9854

W N E S

1♥ 1NT Pass 2NT¹

Pass 3♣² Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 128

Dealer: East

Vul: None

North HCP: 10+3

South HCP: 16

Contract: 6♣ North

North:

♠ T

♥ 872

♦ T9

♣ AKQJ742

South:

♠ AQ7

♥ KJ3

♦ AQ83

♣ 653

W N E S

1♥ 1NT

Pass 2NT¹ Pass 3♣²

Pass 4NT Pass 5♥³

Pass 6♣ All Pass

1. 1N-2N transfer to clubs

2. automat

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

Board: 129

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ Q865

♥ KQ

♦ AJ3

♣ AJ75

South:

♠ AJ3

♥ 74

♦ KT9865

♣ 94

W N E S

1♣ 1NT Pass 3♣¹

X 3♦ Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

North hands

We_Overcall_NT_then_MST

Board: 130 ♠ A3 LHO opens the bidding 1 ♣.
 Dealer: East ♥ J83 Partner bids next.
 Vul: E-W ♦ QJT742
 HCP: 8+2 ♣ T5

Board: 131 ♠ QT RHO opens the bidding 1 ♥.
 Dealer: West ♥ AQJ7 You bid next.
 Vul: Both ♦ Q72
 HCP: 18 ♣ AK96

Board: 132 ♠ 2 LHO opens the bidding 1 ♠.
 Dealer: East ♥ A4 Partner bids next.
 Vul: None ♦ KT96 West (RHO) bids 3 ♠ if possible.
 HCP: 8+2 ♣ JT9542

Board: 133 ♠ AQ83 RHO opens the bidding 1 ♠.
 Dealer: West ♥ AK4 You bid next.
 Vul: Both ♦ QT
 HCP: 18 ♣ QJT2

Both hands (Answers Page)

Board: 130

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4 ♦ South

North:

♠ A3

♥ J83

♦ QJT742

♣ T5

South:

♠ T98

♥ Q54

♦ AK96

♣ AQ7

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: 131

Dealer: West

Vul: Both

North HCP: 18

South HCP: 9+2

Contract: 3NT South

North:

♠ QT

♥ AQJ7

♦ Q72

♣ AK96

South:

♠ K73

♥ 3

♦ KJT643

♣ Q74

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: 132

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 17

Contract: 4 ♣ North

North:

♠ 2

♥ A4

♦ KT96

♣ JT9542

South:

♠ QJ7

♥ KJ75

♦ AQJ5

♣ K7

W N E S

1 ♠ 1NT

Pass 2NT¹ Pass 3 ♣²

3 ♠ 4 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 133

Dealer: West

Vul: Both

North HCP: 18

South HCP: 9+2

Contract: 3NT South

North:

♠ AQ83

♥ AK4

♦ QT

♣ QJT2

South:

♠ 54

♥ J5

♦ AKJ975

♣ 543

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: 130 ♠ T98 RHO opens the bidding 1 ♣.
 Dealer: East ♥ Q54 You bid next.
 Vul: E-W ♦ AK96
 HCP: 15 ♣ AQ7

Board: 131 ♠ K73 LHO opens the bidding 1 ♥.
 Dealer: West ♥ 3 Partner bids next.
 Vul: Both ♦ KJT643
 HCP: 9+2 ♣ Q74

Board: 132 ♠ QJ7 RHO opens the bidding 1 ♠.
 Dealer: East ♥ KJ75 You bid next.
 Vul: None ♦ AQJ5 West (LHO) bids 3 ♠ if possible.
 HCP: 17 ♣ K7

Board: 133 ♠ 54 LHO opens the bidding 1 ♠.
 Dealer: West ♥ J5 Partner bids next.
 Vul: Both ♦ AKJ975
 HCP: 9+2 ♣ 543

Both hands (Answers Page)

Board: 130

Dealer: East

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 4 ♦ South

North:

♠ A3

♥ J83

♦ QJT742

♣ T5

South:

♠ T98

♥ Q54

♦ AK96

♣ AQ7

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: 131

Dealer: West

Vul: Both

North HCP: 18

South HCP: 9+2

Contract: 3NT South

North:

♠ QT

♥ AQJ7

♦ Q72

♣ AK96

South:

♠ K73

♥ 3

♦ KJT643

♣ Q74

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: 132

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 17

Contract: 4 ♣ North

North:

♠ 2

♥ A4

♦ KT96

♣ JT9542

South:

♠ QJ7

♥ KJ75

♦ AQJ5

♣ K7

W N E S

1 ♠ 1NT

Pass 2NT¹ Pass 3 ♣²

3 ♠ 4 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

Board: 133

Dealer: West

Vul: Both

North HCP: 18

South HCP: 9+2

Contract: 3NT South

North:

♠ AQ83

♥ AK4

♦ QT

♣ QJT2

South:

♠ 54

♥ J5

♦ AKJ975

♣ 543

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: 134**

♠ KQ43

RHO opens the bidding 1 ♠.

Dealer: West

♥ AQT9

You bid next.

Vul: None

♦ A98

West (RHO) bids 3 ♠ if possible.

HCP: 15

♣ 82

Board: 135

♠ AQ73

RHO opens the bidding 1 ♦.

Dealer: West

♥ KJT

You bid next.

Vul: Both

♦ A32

HCP: 17

♣ QJ3

Both hands (Answers Page)

Board: 134

Dealer: West

Vul: None

North HCP: 15

South HCP: 11+2

Contract: 4♣ South

North:

♠ KQ43

♥ AQT9

♦ A98

♣ 82

South:

♠ 7

♥ K87

♦ KQ3

♣ QJT973

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

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

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

All Pass

1. 1N-2N transfer to clubs

Board: 135

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ73

♥ KJT

♦ A32

♣ QJ3

South:

♠ J84

♥ 963

♦ 6

♣ AK9652

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

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

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

All Pass

1. 1N-2N transfer to clubs

2. automat

South hands**We_Overcall_NT_then_MST**

Board: 134	♠ 7	LHO opens the bidding 1 ♠.
Dealer: West	♥ K87	Partner bids next.
Vul: None	♦ KQ3	West (LHO) bids 3 ♠ if possible.
HCP: 11+2	♣ QJT973	

Board: 135	♠ J84	LHO opens the bidding 1 ♦.
Dealer: West	♥ 963	Partner bids next.
Vul: Both	♦ 6	
HCP: 8+2	♣ AK9652	

Both hands (Answers Page)

Board: 134

Dealer: West

Vul: None

North HCP: 15

South HCP: 11+2

Contract: 4♣ South

North:

♠ KQ43

♥ AQT9

♦ A98

♣ 82

South:

♠ 7

♥ K87

♦ KQ3

♣ QJT973

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

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

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

All Pass

1. 1N-2N transfer to clubs

Board: 135

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ73

♥ KJT

♦ A32

♣ QJ3

South:

♠ J84

♥ 963

♦ 6

♣ AK9652

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

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

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

All Pass

1. 1N-2N transfer to clubs

2. automat