

North hands

Overcall S/J

Board: 1 ♠ J543 LHO is dealer.
 Dealer: East ♥ A East (LHO) opens 1NT if possible.
 Vul: E-W ♦ KQJ842 West (RHO) bids 2♦ if possible.
 HCP: 15+2 ♣ AT West (RHO) Doubles 3♦ if possible.

Board: 2 ♠ AKJ432 LHO is dealer.
 Dealer: East ♥ 6 East (LHO) opens 1NT if possible.
 Vul: E-W ♦ 8 West (RHO) bids 2♦ if possible.
 HCP: 11+3 ♣ K9764

Board: 3 ♠ AK LHO is dealer.
 Dealer: East ♥ 754 East (LHO) opens 1NT if possible.
 Vul: N-S ♦ AQJ6432 West (RHO) bids 2♥ if possible.
 HCP: 14+3 ♣ 9 West (RHO) Doubles 3♦ if possible.

Board: 4 ♠ 642 RHO is dealer. You bid second.
 Dealer: West ♥ Q954 West (RHO) opens 1NT if possible.
 Vul: Both ♦ Q9842 East (LHO) bids 2♦ if possible.
 HCP: 4+1 ♣ 5

Board: 5 ♠ Q3 LHO is dealer.
 Dealer: East ♥ AJ4 East (LHO) opens 1NT if possible.
 Vul: E-W ♦ AKJT85 West (RHO) bids 2♦ if possible.
 HCP: 15+2 ♣ 98

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ J543	♠ 87			1NT	Pass
Vul: E-W	♥ A	♥ QJ742	2♦	3♦	Pass	Pass
North HCP: 15+2	♦ KQJ842	♦ T76	X	All Pass		
South HCP: 3+1	♣ AT	♣ 943				
Contract: 3♦ X North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ AKJ432	♠ QT5			1NT	Pass
Vul: E-W	♥ 6	♥ J832	2♦	2♥ ¹	Pass	2♠
North HCP: 11+3	♦ 8	♦ AK6	All Pass			
South HCP: 10	♣ K9764	♣ 832				
Contract: 2♠ South					1. Michaels Cuebid	

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ AK	♠ 962			1NT	Pass
Vul: N-S	♥ 754	♥ J3	2♥	3♦	Pass	Pass
North HCP: 14+3	♦ AQJ6432	♦ 987	X	All Pass		
South HCP: 2+1	♣ 9	♣ JT862				
Contract: 3♦ X North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ 642	♠ AQT	1NT	Pass	2♦	3♣
Vul: Both	♥ Q954	♥ K	All Pass			
North HCP: 4+1	♦ Q9842	♦ J63				
South HCP: 19+2	♣ 5	♣ AKQT73				
Contract: 3♣ South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ Q3	♠ 76542			1NT	Pass
Vul: E-W	♥ AJ4	♥ 52	2♦	3♦	All Pass	
North HCP: 15+2	♦ AKJT85	♦ 3				
South HCP: 2+2	♣ 98	♣ Q7543				
Contract: 3♦ North						

South hands

Overcall S/J

Board: 1	♠ 87	RHO is dealer. You bid second.
Dealer: East	♥ QJ742	East (RHO) opens 1NT if possible.
Vul: E-W	♦ T76	West (LHO) bids 2♦ if possible.
HCP: 3+1	♣ 943	West (LHO) Doubles 3♦ if possible.

Board: 2	♠ QT5	RHO is dealer. You bid second.
Dealer: East	♥ J832	East (RHO) opens 1NT if possible.
Vul: E-W	♦ AK6	West (LHO) bids 2♦ if possible.
HCP: 10	♣ 832	

Board: 3	♠ 962	RHO is dealer. You bid second.
Dealer: East	♥ J3	East (RHO) opens 1NT if possible.
Vul: N-S	♦ 987	West (LHO) bids 2♥ if possible.
HCP: 2+1	♣ JT862	West (LHO) Doubles 3♦ if possible.

Board: 4	♠ AQT	LHO is dealer.
Dealer: West	♥ K	West (LHO) opens 1NT if possible.
Vul: Both	♦ J63	East (RHO) bids 2♦ if possible.
HCP: 19+2	♣ AKQT73	

Board: 5	♠ 76542	RHO is dealer. You bid second.
Dealer: East	♥ 52	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 3	West (LHO) bids 2♦ if possible.
HCP: 2+2	♣ Q7543	

Both hands (Answers Page)

Board: 1

Dealer: East

Vul: E-W

North HCP: 15+2

South HCP: 3+1

Contract: 3 ♦ X North

North:

♠ J543

♥ A

♦ KQJ842

♣ AT

South:

♠ 87

♥ QJ742

♦ T76

♣ 943

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

Board: 2

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 10

Contract: 2 ♠ South

North:

♠ AKJ432

♥ 6

♦ 8

♣ K9764

South:

♠ QT5

♥ J832

♦ AK6

♣ 832

W	N	E	S
		1NT	Pass
2 ♦	2 ♥ ¹	Pass	2 ♠
All Pass			

1. Michaels Cuebid

Board: 3

Dealer: East

Vul: N-S

North HCP: 14+3

South HCP: 2+1

Contract: 3 ♦ X North

North:

♠ AK

♥ 754

♦ AQJ6432

♣ 9

South:

♠ 962

♥ J3

♦ 987

♣ JT862

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

Board: 4

Dealer: West

Vul: Both

North HCP: 4+1

South HCP: 19+2

Contract: 3 ♣ South

North:

♠ 642

♥ Q954

♦ Q9842

♣ 5

South:

♠ AQT

♥ K

♦ J63

♣ AKQT73

W	N	E	S
1NT	Pass	2 ♦	3 ♣
All Pass			

Board: 5

Dealer: East

Vul: E-W

North HCP: 15+2

South HCP: 2+2

Contract: 3 ♦ North

North:

♠ Q3

♥ AJ4

♦ AKJT85

♣ 98

South:

♠ 76542

♥ 52

♦ 3

♣ Q7543

W	N	E	S
		1NT	Pass
2 ♦	3 ♦	All Pass	

North hands

Overcall S/J

Board: 6

♠ KQT

RHO is dealer. You bid second.

Dealer: West

♥ 92

West (RHO) opens 1NT if possible.

Vul: E-W

♦ K732

East (LHO) bids 2♥ if possible.

HCP: 9

♣ J874

Board: 7

♠ AKT9

You are dealer.

Dealer: North

♥ A95

West (RHO) bids 3♣ if possible.

Vul: Both

♦ KJT8

HCP: 15

♣ 32

Board: 8

♠ QT982

Partner is dealer.

Dealer: South

♥ 52

East (LHO) bids 3♥ if possible.

Vul: None

♦ AT7

HCP: 8+1

♣ QT5

Board: 9

♠ T5

Partner is dealer.

Dealer: South

♥ AJT974

East (LHO) bids 3♠ if possible.

Vul: Both

♦ J72

HCP: 7+2

♣ JT

Both hands (Answers Page)

Board: 6

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 14+2

Contract: 3♥ South

North:

♠ KQT

♥ 92

♦ K732

♣ J874

South:

♠ 82

♥ AKJT85

♦ 8

♣ AQT5

W N E S

1NT Pass 2♥ 3♥

All Pass

Board: 7

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 4♥ North

North:

♠ AKT9

♥ A95

♦ KJT8

♣ 32

South:

♠ 8

♥ 86432

♦ AQ64

♣ KT4

W N E S

1NT Pass 2♦

3♣ Pass Pass 3♦

Pass 4♥ All Pass

Board: 8

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 3♠ South

North:

♠ QT982

♥ 52

♦ AT7

♣ QT5

South:

♠ AK5

♥ K74

♦ KQJ3

♣ J43

W N E S

1NT

Pass 2♥ 3♥ Pass

Pass X Pass 3♠

All Pass

Board: 9

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 17

Contract: 4♥ North

North:

♠ T5

♥ AJT974

♦ J72

♣ JT

South:

♠ Q62

♥ K852

♦ AK4

♣ KQ5

W N E S

1NT

Pass 2♦ 3♠ Pass

Pass 4♥ All Pass

South hands

Overcall S/J

Board: 6 ♠ 82 LHO is dealer.
 Dealer: West ♥ AKJT85 West (LHO) opens 1NT if possible.
 Vul: E-W ♦ 8 East (RHO) bids 2♥ if possible.
 HCP: 14+2 ♣ AQT5

Board: 7 ♠ 8 Partner is dealer.
 Dealer: North ♥ 86432 West (LHO) bids 3♣ if possible.
 Vul: Both ♦ AQ64
 HCP: 9+1 ♣ KT4

Board: 8 ♠ AK5 You are dealer.
 Dealer: South ♥ K74 East (RHO) bids 3♥ if possible.
 Vul: None ♦ KQJ3
 HCP: 17 ♣ J43

Board: 9 ♠ Q62 You are dealer.
 Dealer: South ♥ K852 East (RHO) bids 3♠ if possible.
 Vul: Both ♦ AK4
 HCP: 17 ♣ KQ5

Both hands (Answers Page)

Board: 6

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 14+2

Contract: 3♥ South

North:

♠ KQT

♥ 92

♦ K732

♣ J874

South:

♠ 82

♥ AKJT85

♦ 8

♣ AQT5

W	N	E	S
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1NT	Pass	2♥	3♥
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All Pass			
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Board: 7

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 4♥ North

North:

♠ AKT9

♥ A95

♦ KJT8

♣ 32

South:

♠ 8

♥ 86432

♦ AQ64

♣ KT4

W	N	E	S
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	1NT	Pass	2♦
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3♣	Pass	Pass	3♦
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Pass	4♥	All Pass	
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Board: 8

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 3♠ South

North:

♠ QT982

♥ 52

♦ AT7

♣ QT5

South:

♠ AK5

♥ K74

♦ KQJ3

♣ J43

W	N	E	S
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			1NT
--	--	--	-----

Pass	2♥	3♥	Pass
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Pass	X	Pass	3♠
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All Pass			
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Board: 9

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 17

Contract: 4♥ North

North:

♠ T5

♥ AJT974

♦ J72

♣ JT

South:

♠ Q62

♥ K852

♦ AK4

♣ KQ5

W	N	E	S
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			1NT
--	--	--	-----

Pass	2♦	3♠	Pass
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Pass	4♥	All Pass	
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North hands

Overcall S/J

Board: 10 ♠ 4 LHO is dealer.
Dealer: East ♥ QT643 East (LHO) opens 1NT if possible.
Vul: E-W ♦ AKJ842 West (RHO) bids 2♥ if possible.
HCP: 12+3 ♣ Q East (LHO) Doubles 2♠ if possible.
West (RHO) bids 3♠ if possible.
East (LHO) Doubles 4♦ if possible.

Board: 11 ♠ A6 You are dealer.
Dealer: North ♥ AT9 West (RHO) bids 3♦ if possible.
Vul: None ♦ K52
HCP: 17+1 ♣ AQT74

Board: 12 ♠ 5 Partner is dealer.
Dealer: South ♥ QJT86 East (LHO) bids 2♠ if possible.
Vul: E-W ♦ AQ9754
HCP: 9+3 ♣ 7

Board: 13 ♠ Q93 LHO is dealer.
Dealer: East ♥ J East (LHO) opens 1NT if possible.
Vul: None ♦ AKJ965 West (RHO) bids 2♦ if possible.
HCP: 15+2 ♣ A92

Both hands (Answers Page)

Board: 10

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 5

Contract: 4♥ North

North:

♠ 4

♥ QT643

♦ AKJ842

♣ Q

South:

♠ KJ93

♥ J72

♦ T73

♣ T96

W	N	E	S
		1NT	Pass
2♥	2♠ ¹	X	3♥
3♠	4♦	X	Pass
Pass	4♥	All Pass	

1. Michaels Cuebid

Board: 11

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 1+2

Contract: 3♥ North

North:

♠ A6

♥ AT9

♦ K52

♣ AQT74

South:

♠ 74

♥ J87632

♦ T74

♣ 98

W	N	E	S
	1NT	Pass	2♦
3♦	3♥	All Pass	

Board: 12

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 15

Contract: 4♥ South

North:

♠ 5

♥ QJT86

♦ AQ9754

♣ 7

South:

♠ Q83

♥ K952

♦ K8

♣ AQJ6

W	N	E	S
			1NT
Pass	2♦	2♠	Pass
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
All Pass			

Board: 13

Dealer: East

Vul: None

North HCP: 15+2

South HCP: 5+1

Contract: 3♦ North

North:

♠ Q93

♥ J

♦ AKJ965

♣ A92

South:

♠ 75

♥ KQ653

♦ 42

♣ T873

W	N	E	S
		1NT	Pass
2♦	3♦	All Pass	

South hands

Overcall S/J

Board: 10 ♠ KJ93 RHO is dealer. You bid second.

Dealer: East ♥ J72 East (RHO) opens 1NT if possible.

Vul: E-W ♦ T73 West (LHO) bids 2♥ if possible.

HCP: 5 ♣ T96 East (RHO) Doubles 2♠ if possible.

West (LHO) bids 3♠ if possible.

East (RHO) Doubles 4♦ if possible.

Board: 11 ♠ 74 Partner is dealer.

Dealer: North ♥ J87632 West (LHO) bids 3♦ if possible.

Vul: None ♦ T74

HCP: 1+2 ♣ 98

Board: 12 ♠ Q83 You are dealer.

Dealer: South ♥ K952 East (RHO) bids 2♠ if possible.

Vul: E-W ♦ K8

HCP: 15 ♣ AQJ6

Board: 13 ♠ 75 RHO is dealer. You bid second.

Dealer: East ♥ KQ653 East (RHO) opens 1NT if possible.

Vul: None ♦ 42 West (LHO) bids 2♦ if possible.

HCP: 5+1 ♣ T873

Both hands (Answers Page)

Board: 10

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 5

Contract: 4♥ North

North:

♠ 4

♥ QT643

♦ AKJ842

♣ Q

South:

♠ KJ93

♥ J72

♦ T73

♣ T96

W	N	E	S
		1NT	Pass
2♥	2♠ ¹	X	3♥
3♠	4♦	X	Pass
Pass	4♥	All Pass	

1. Michaels Cuebid

Board: 11

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 1+2

Contract: 3♥ North

North:

♠ A6

♥ AT9

♦ K52

♣ AQT74

South:

♠ 74

♥ J87632

♦ T74

♣ 98

W	N	E	S
	1NT	Pass	2♦
3♦	3♥	All Pass	

Board: 12

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 15

Contract: 4♥ South

North:

♠ 5

♥ QJT86

♦ AQ9754

♣ 7

South:

♠ Q83

♥ K952

♦ K8

♣ AQJ6

W	N	E	S
			1NT
Pass	2♦	2♠	Pass
Pass	3♦	Pass	3♥
Pass	3NT	Pass	4♥
All Pass			

Board: 13

Dealer: East

Vul: None

North HCP: 15+2

South HCP: 5+1

Contract: 3♦ North

North:

♠ Q93

♥ J

♦ AKJ965

♣ A92

South:

♠ 75

♥ KQ653

♦ 42

♣ T873

W	N	E	S
		1NT	Pass
2♦	3♦	All Pass	

Both hands (Answers Page)

Board: 14

Dealer: West

Vul: Both

North HCP: 3+2

South HCP: 18+2

Contract: 4 ♠ X North

North:

♠ T864

♥ 862

♦ -

♣ QJ7532

South:

♠ AQ97

♥ K5

♦ AKQ965

♣ 9

W	N	E	S
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1NT	Pass	2 ♦	3 ♦
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Pass	Pass	3 ♥	3 ♠
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Pass	4 ♠	Pass	Pass
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X	All Pass		
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Board: 15

Dealer: North

Vul: None

North HCP: 16

South HCP: 7+2

Contract: 4 ♠ South

North:

♠ AQ83

♥ Q7

♦ J93

♣ AKT6

South:

♠ J9742

♥ AJT96

♦ 6

♣ J9

W	N	E	S
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	1NT	Pass	2 ♥
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3 ♦	3 ♠	Pass	4 ♠
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All Pass			
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Board: 16

Dealer: West

Vul: None

North HCP: 5+2

South HCP: 16+2

Contract: 2 ♠ South

North:

♠ T

♥ Q98

♦ QJT743

♣ T52

South:

♠ AKJ876

♥ A2

♦ A52

♣ 84

W	N	E	S
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1NT	Pass	2 ♦	2 ♠
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All Pass			
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Board: 17

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 9

Contract: 3 ♦ North

North:

♠ T72

♥ T97

♦ AKJ632

♣ A

South:

♠ AK8

♥ Q85

♦ 875

♣ T873

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

2 ♦	3 ♦	All Pass	
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Board: 18

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 12+2

Contract: 2 ♠ South

North:

♠ 62

♥ A76

♦ A754

♣ J953

South:

♠ AKQ943

♥ KT4

♦ 2

♣ T62

W	N	E	S
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1NT	Pass	2 ♦	2 ♠
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All Pass			
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South hands

Overcall S/J

Board: 14 ♠ AQ97 LHO is dealer.
 Dealer: West ♥ K5 West (LHO) opens 1NT if possible.
 Vul: Both ♦ AKQ965 East (RHO) bids 2♦ if possible.
 HCP: 18+2 ♣ 9 East (RHO) bids 3♥ if possible.
 West (LHO) Doubles 4♠ if possible.

Board: 15 ♠ J9742 Partner is dealer.
 Dealer: North ♥ AJT96 West (LHO) bids 3♦ if possible.
 Vul: None ♦ 6
 HCP: 7+2 ♣ J9

Board: 16 ♠ AKJ876 LHO is dealer.
 Dealer: West ♥ A2 West (LHO) opens 1NT if possible.
 Vul: None ♦ A52 East (RHO) bids 2♦ if possible.
 HCP: 16+2 ♣ 84

Board: 17 ♠ AK8 RHO is dealer. You bid second.
 Dealer: East ♥ Q85 East (RHO) opens 1NT if possible.
 Vul: None ♦ 875 West (LHO) bids 2♦ if possible.
 HCP: 9 ♣ T873

Board: 18 ♠ AKQ943 LHO is dealer.
 Dealer: West ♥ KT4 West (LHO) opens 1NT if possible.
 Vul: E-W ♦ 2 East (RHO) bids 2♦ if possible.
 HCP: 12+2 ♣ T62

Both hands (Answers Page)

Board: 14

	North:	South:	W	N	E	S
Dealer: West	♠ T864	♠ AQ97	1NT	Pass	2♦	3♦
Vul: Both	♥ 862	♥ K5	Pass	Pass	3♥	3♠
North HCP: 3+2	♦ -	♦ AKQ965	Pass	4♠	Pass	Pass
South HCP: 18+2	♣ QJ7532	♣ 9	X	All Pass		
Contract: 4♠ X North						

Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ AQ83	♠ J9742		1NT	Pass	2♥
Vul: None	♥ Q7	♥ AJT96	3♦	3♠	Pass	4♠
North HCP: 16	♦ J93	♦ 6	All Pass			
South HCP: 7+2	♣ AKT6	♣ J9				
Contract: 4♠ South						

Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ AKJ876	1NT	Pass	2♦	2♠
Vul: None	♥ Q98	♥ A2	All Pass			
North HCP: 5+2	♦ QJT743	♦ A52				
South HCP: 16+2	♣ T52	♣ 84				
Contract: 2♠ South						

Board: 17

	North:	South:	W	N	E	S
Dealer: East	♠ T72	♠ AK8			1NT	Pass
Vul: None	♥ T97	♥ Q85	2♦	3♦	All Pass	
North HCP: 12+2	♦ AKJ632	♦ 875				
South HCP: 9	♣ A	♣ T873				
Contract: 3♦ North						

Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ 62	♠ AKQ943	1NT	Pass	2♦	2♠
Vul: E-W	♥ A76	♥ KT4	All Pass			
North HCP: 9	♦ A754	♦ 2				
South HCP: 12+2	♣ J953	♣ T62				
Contract: 2♠ South						

North hands

Overcall S/J

Board: 19

♠ 9

LHO is dealer.

Dealer: East

♥ AK87

East (LHO) opens 1NT if possible.

Vul: N-S

♦ T

West (RHO) bids 2♥ if possible.

HCP: 16+3

♣ AKQ9843

Board: 20

♠ Q753

RHO is dealer. You bid second.

Dealer: West

♥ KQJ32

West (RHO) opens 1NT if possible.

Vul: None

♦ 63

East (LHO) bids 2♥ if possible.

HCP: 8+1

♣ T2

Board: 21

♠ AK7

RHO is dealer. You bid second.

Dealer: West

♥ 832

West (RHO) opens 1NT if possible.

Vul: Both

♦ KT942

East (LHO) bids 2♥ if possible.

HCP: 10+1

♣ 54

Board: 22

♠ AQ432

You are dealer.

Dealer: North

♥ Q5

West (RHO) bids 3♦ if possible.

Vul: Both

♦ K53

HCP: 16+1

♣ AJ3

Board: 23

♠ AJ92

You are dealer.

Dealer: North

♥ AT72

West (RHO) bids 3♣ if possible.

Vul: None

♦ KQ

HCP: 15

♣ J95

Both hands (Answers Page)

Board: 19

Dealer: East

Vul: N-S

North HCP: 16+3

South HCP: 1+2

Contract: 3♣ North

North:

♠ 9

♥ AK87

♦ T

♣ AKQ9843

South:

♠ 652

♥ T52

♦ J97642

♣ 6

W N E S

1NT Pass

2♥ 3♣ All Pass

Board: 20

Dealer: West

Vul: None

North HCP: 8+1

South HCP: 12+2

Contract: 3♣ South

North:

♠ Q753

♥ KQJ32

♦ 63

♣ T2

South:

♠ 2

♥ 96

♦ KQ95

♣ AQJ653

W N E S

1NT Pass 2♥ 3♣

All Pass

Board: 21

Dealer: West

Vul: Both

North HCP: 10+1

South HCP: 13+2

Contract: 3NT North

North:

♠ AK7

♥ 832

♦ KT942

♣ 54

South:

♠ 82

♥ AK9

♦ 87

♣ KQJ873

W N E S

1NT Pass 2♥ 3♣

Pass 3NT All Pass

Board: 22

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+3

Contract: 5♣ South

North:

♠ AQ432

♥ Q5

♦ K53

♣ AJ3

South:

♠ K

♥ T8764

♦ 4

♣ KQT642

W N E S

1NT Pass 2♦

3♦ Pass Pass 5♣

All Pass

Board: 23

Dealer: North

Vul: None

North HCP: 15

South HCP: 5+1

Contract: 3♠ North

North:

♠ AJ92

♥ AT72

♦ KQ

♣ J95

South:

♠ QT764

♥ Q84

♦ JT75

♣ 8

W N E S

1NT Pass 2♥

3♣ 3♠ All Pass

South hands

Overcall S/J

Board: 19 ♠ 652 RHO is dealer. You bid second.
 Dealer: East ♥ T52 East (RHO) opens 1NT if possible.
 Vul: N-S ♦ J97642 West (LHO) bids 2♥ if possible.
 HCP: 1+2 ♣ 6

Board: 20 ♠ 2 LHO is dealer.
 Dealer: West ♥ 96 West (LHO) opens 1NT if possible.
 Vul: None ♦ KQ95 East (RHO) bids 2♥ if possible.
 HCP: 12+2 ♣ AQJ653

Board: 21 ♠ 82 LHO is dealer.
 Dealer: West ♥ AK9 West (LHO) opens 1NT if possible.
 Vul: Both ♦ 87 East (RHO) bids 2♥ if possible.
 HCP: 13+2 ♣ KQJ873

Board: 22 ♠ K Partner is dealer.
 Dealer: North ♥ T8764 West (LHO) bids 3♦ if possible.
 Vul: Both ♦ 4
 HCP: 8+3 ♣ KQT642

Board: 23 ♠ QT764 Partner is dealer.
 Dealer: North ♥ Q84 West (LHO) bids 3♣ if possible.
 Vul: None ♦ JT75
 HCP: 5+1 ♣ 8

Both hands (Answers Page)

Board: 19

Dealer: East

Vul: N-S

North HCP: 16+3

South HCP: 1+2

Contract: 3♣ North

North:

♠ 9

♥ AK87

♦ T

♣ AKQ9843

South:

♠ 652

♥ T52

♦ J97642

♣ 6

W

N

E

S

1NT Pass

2♥

3♣

All Pass

Board: 20

Dealer: West

Vul: None

North HCP: 8+1

South HCP: 12+2

Contract: 3♣ South

North:

♠ Q753

♥ KQJ32

♦ 63

♣ T2

South:

♠ 2

♥ 96

♦ KQ95

♣ AQJ653

W

N

E

S

1NT Pass 2♥ 3♣

All Pass

Board: 21

Dealer: West

Vul: Both

North HCP: 10+1

South HCP: 13+2

Contract: 3NT North

North:

♠ AK7

♥ 832

♦ KT942

♣ 54

South:

♠ 82

♥ AK9

♦ 87

♣ KQJ873

W

N

E

S

1NT Pass 2♥ 3♣

Pass 3NT All Pass

Board: 22

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+3

Contract: 5♣ South

North:

♠ AQ432

♥ Q5

♦ K53

♣ AJ3

South:

♠ K

♥ T8764

♦ 4

♣ KQT642

W

N

E

S

1NT Pass 2♦

3♦ Pass Pass 5♣

All Pass

Board: 23

Dealer: North

Vul: None

North HCP: 15

South HCP: 5+1

Contract: 3♠ North

North:

♠ AJ92

♥ AT72

♦ KQ

♣ J95

South:

♠ QT764

♥ Q84

♦ JT75

♣ 8

W

N

E

S

1NT Pass 2♥

3♣ 3♠ All Pass

North hands

Overcall S/J

Board: 24

♠ 42

Partner is dealer.

Dealer: South

♥ Q8432

East (LHO) bids 3♦ if possible.

Vul: Both

♦ 64

HCP: 2+1

♣ T542

Board: 25

♠ KQJT

You are dealer.

Dealer: North

♥ KQJ

West (RHO) bids 3♣ if possible.

Vul: None

♦ A82

HCP: 16

♣ T64

Board: 26

♠ 752

RHO is dealer. You bid second.

Dealer: West

♥ AJ8

West (RHO) opens 1NT if possible.

Vul: E-W

♦ T9754

East (LHO) bids 2♥ if possible.

HCP: 5+1

♣ 92

Board: 27

♠ AQJ643

LHO is dealer.

Dealer: East

♥ 86

East (LHO) opens 1NT if possible.

Vul: None

♦ A8

West (RHO) bids 2♦ if possible.

HCP: 13+2

♣ Q42

East (LHO) bids 3♥ if possible.

Board: 28

♠ AJ

You are dealer.

Dealer: North

♥ JT5

West (RHO) bids 3♦ if possible.

Vul: N-S

♦ A73

HCP: 16+1

♣ AQ865

Both hands (Answers Page)

Board: 24

Dealer: South

Vul: Both

North HCP: 2+1

South HCP: 17+1

Contract: 3♥ South

North:

♠ 42

♥ Q8432

♦ 64

♣ T542

South:

♠ AKQ65

♥ AT9

♦ 52

♣ KJ8

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

Board: 25

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+1

Contract: 4♥ North

North:

♠ KQJT

♥ KQJ

♦ A82

♣ T64

South:

♠ 5

♥ T9643

♦ KQ43

♣ K92

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

Board: 26

Dealer: West

Vul: E-W

North HCP: 5+1

South HCP: 13+3

Contract: 3♣ South

North:

♠ 752

♥ AJ8

♦ T9754

♣ 92

South:

♠ A4

♥ 93

♦ 82

♣ AKQT853

W	N	E	S
1NT	Pass	2♥	3♣
All Pass			

Board: 27

Dealer: East

Vul: None

North HCP: 13+2

South HCP: 8+1

Contract: 4♠ North

North:

♠ AQJ643

♥ 86

♦ A8

♣ Q42

South:

♠ 72

♥ T7

♦ KJ62

♣ AT973

W	N	E	S
		1NT	Pass
2♦	2♠	3♥	Pass
Pass	3♠	Pass	4♥ ¹
Pass	4♠	All Pass	

1. limit raise or better in !S

Board: 28

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 3+2

Contract: 3♠ South

North:

♠ AJ

♥ JT5

♦ A73

♣ AQ865

South:

♠ K87643

♥ 863

♦ 852

♣ 2

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

South hands

Overcall S/J

Board: 24 ♠ AKQ65 You are dealer.
 Dealer: South ♥ AT9 East (RHO) bids 3 ♦ if possible.
 Vul: Both ♦ 52
 HCP: 17+1 ♣ KJ8

Board: 25 ♠ 5 Partner is dealer.
 Dealer: North ♥ T9643 West (LHO) bids 3 ♣ if possible.
 Vul: None ♦ KQ43
 HCP: 8+1 ♣ K92

Board: 26 ♠ A4 LHO is dealer.
 Dealer: West ♥ 93 West (LHO) opens 1NT if possible.
 Vul: E-W ♦ 82 East (RHO) bids 2 ♥ if possible.
 HCP: 13+3 ♣ AKQT853

Board: 27 ♠ 72 RHO is dealer. You bid second.
 Dealer: East ♥ T7 East (RHO) opens 1NT if possible.
 Vul: None ♦ KJ62 West (LHO) bids 2 ♦ if possible.
 HCP: 8+1 ♣ AT973 East (RHO) bids 3 ♥ if possible.

Board: 28 ♠ K87643 Partner is dealer.
 Dealer: North ♥ 863 West (LHO) bids 3 ♦ if possible.
 Vul: N-S ♦ 852
 HCP: 3+2 ♣ 2

Both hands (Answers Page)

Board: 24

Dealer: South

Vul: Both

North HCP: 2+1

South HCP: 17+1

Contract: 3♥ South

North:

♠ 42

♥ Q8432

♦ 64

♣ T542

South:

♠ AKQ65

♥ AT9

♦ 52

♣ KJ8

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

Board: 25

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+1

Contract: 4♥ North

North:

♠ KQJT

♥ KQJ

♦ A82

♣ T64

South:

♠ 5

♥ T9643

♦ KQ43

♣ K92

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

Board: 26

Dealer: West

Vul: E-W

North HCP: 5+1

South HCP: 13+3

Contract: 3♣ South

North:

♠ 752

♥ AJ8

♦ T9754

♣ 92

South:

♠ A4

♥ 93

♦ 82

♣ AKQT853

W	N	E	S
1NT	Pass	2♥	3♣
All Pass			

Board: 27

Dealer: East

Vul: None

North HCP: 13+2

South HCP: 8+1

Contract: 4♠ North

North:

♠ AQJ643

♥ 86

♦ A8

♣ Q42

South:

♠ 72

♥ T7

♦ KJ62

♣ AT973

W	N	E	S
		1NT	Pass
2♦	2♠	3♥	Pass
Pass	3♠	Pass	4♥ ¹
Pass	4♠	All Pass	

1. limit raise or better in !S

Board: 28

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 3+2

Contract: 3♠ South

North:

♠ AJ

♥ JT5

♦ A73

♣ AQ865

South:

♠ K87643

♥ 863

♦ 852

♣ 2

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

North hands

Overcall S/J

Board: 29 ♠ AT9872 RHO is dealer. You bid second.
 Dealer: West ♥ 75 West (RHO) opens 1NT if possible.
 Vul: None ♦ 83 East (LHO) bids 2♥ if possible.
 HCP: 7+2 ♣ QJ6

Board: 30 ♠ QJ2 RHO is dealer. You bid second.
 Dealer: West ♥ T843 West (RHO) opens 1NT if possible.
 Vul: N-S ♦ QT753 East (LHO) bids 2♥ if possible.
 HCP: 5+1 ♣ T

Board: 31 ♠ 97 You are dealer.
 Dealer: North ♥ AQ7 West (RHO) bids 2♠ if possible.
 Vul: Both ♦ A973
 HCP: 15 ♣ AJ72

Board: 32 ♠ T97 RHO is dealer. You bid second.
 Dealer: West ♥ J876 West (RHO) opens 1NT if possible.
 Vul: None ♦ AQ92 East (LHO) bids 2♦ if possible.
 HCP: 8 ♣ J9

Board: 33 ♠ Q97 Partner is dealer.
 Dealer: South ♥ AT9542 East (LHO) bids 3♦ if possible.
 Vul: Both ♦ 53 East (LHO) bids 4♦ if possible.
 HCP: 6+2 ♣ 83

Both hands (Answers Page)

Board: 29

Dealer: West

Vul: None

North HCP: 7+2

South HCP: 14+3

Contract: 4♥ North

North:

♠ AT9872

♥ 75

♦ 83

♣ QJ6

South:

♠ -

♥ KQJ643

♦ KJ754

♣ AT

W N E S

1NT Pass 2♥ 2♠¹

Pass 2NT² Pass 4♦

Pass 4♥ All Pass

1. Michaels Cuebid

2. to the partner's longer

Board: 30

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 13+3

Contract: 3♣ South

North:

♠ QJ2

♥ T843

♦ QT753

♣ T

South:

♠ K84

♥ Q

♦ 42

♣ AKJ7543

W N E S

1NT Pass 2♥ 3♣

All Pass

Board: 31

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 3♥ North

North:

♠ 97

♥ AQ7

♦ A973

♣ AJ72

South:

♠ 54

♥ KJ932

♦ K86

♣ T43

W N E S

1NT Pass 2♦

2♠ Pass Pass X

Pass 3♥ All Pass

Board: 32

Dealer: West

Vul: None

North HCP: 8

South HCP: 12+2

Contract: 3♣ South

North:

♠ T97

♥ J876

♦ AQ92

♣ J9

South:

♠ 53

♥ 3

♦ K654

♣ AKQT53

W N E S

1NT Pass 2♦ 3♣

All Pass

Board: 33

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 17+1

Contract: 4♥ South

North:

♠ Q97

♥ AT9542

♦ 53

♣ 83

South:

♠ A6532

♥ QJ8

♦ A4

♣ AQ7

W N E S

1NT

Pass 2♦ 3♦ Pass

Pass 3♥ 4♦ Pass

Pass X Pass 4♥

All Pass

South hands

Overcall S/J

Board: 29 ♠ - LHO is dealer.
 Dealer: West ♥ KQJ643 West (LHO) opens 1NT if possible.
 Vul: None ♦ KJ754 East (RHO) bids 2♥ if possible.
 HCP: 14+3 ♣ AT

Board: 30 ♠ K84 LHO is dealer.
 Dealer: West ♥ Q West (LHO) opens 1NT if possible.
 Vul: N-S ♦ 42 East (RHO) bids 2♥ if possible.
 HCP: 13+3 ♣ AKJ7543

Board: 31 ♠ 54 Partner is dealer.
 Dealer: North ♥ KJ932 West (LHO) bids 2♠ if possible.
 Vul: Both ♦ K86
 HCP: 7+1 ♣ T43

Board: 32 ♠ 53 LHO is dealer.
 Dealer: West ♥ 3 West (LHO) opens 1NT if possible.
 Vul: None ♦ K654 East (RHO) bids 2♦ if possible.
 HCP: 12+2 ♣ AKQT53

Board: 33 ♠ A6532 You are dealer.
 Dealer: South ♥ QJ8 East (RHO) bids 3♦ if possible.
 Vul: Both ♦ A4 East (RHO) bids 4♦ if possible.
 HCP: 17+1 ♣ AQ7

Both hands (Answers Page)

Board: 29

Dealer: West

Vul: None

North HCP: 7+2

South HCP: 14+3

Contract: 4♥ North

North:

♠ AT9872

♥ 75

♦ 83

♣ QJ6

South:

♠ -

♥ KQJ643

♦ KJ754

♣ AT

W N E S

1NT Pass 2♥ 2♠¹

Pass 2NT² Pass 4♦

Pass 4♥ All Pass

1. Michaels Cuebid

2. to the partner's longer

Board: 30

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 13+3

Contract: 3♣ South

North:

♠ QJ2

♥ T843

♦ QT753

♣ T

South:

♠ K84

♥ Q

♦ 42

♣ AKJ7543

W N E S

1NT Pass 2♥ 3♣

All Pass

Board: 31

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 3♥ North

North:

♠ 97

♥ AQ7

♦ A973

♣ AJ72

South:

♠ 54

♥ KJ932

♦ K86

♣ T43

W N E S

1NT Pass 2♦

2♠ Pass Pass X

Pass 3♥ All Pass

Board: 32

Dealer: West

Vul: None

North HCP: 8

South HCP: 12+2

Contract: 3♣ South

North:

♠ T97

♥ J876

♦ AQ92

♣ J9

South:

♠ 53

♥ 3

♦ K654

♣ AKQT53

W N E S

1NT Pass 2♦ 3♣

All Pass

Board: 33

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 17+1

Contract: 4♥ South

North:

♠ Q97

♥ AT9542

♦ 53

♣ 83

South:

♠ A6532

♥ QJ8

♦ A4

♣ AQ7

W N E S

1NT

Pass 2♦ 3♦ Pass

Pass 3♥ 4♦ Pass

Pass X Pass 4♥

All Pass

North hands

Overcall S/J

Board: 34	♠ Q86	RHO is dealer. You bid second.
Dealer: West	♥ Q8764	West (RHO) opens 1NT if possible.
Vul: None	♦ 6	East (LHO) bids 2♥ if possible.
HCP: 6+1	♣ Q752	
<hr/>		
Board: 35	♠ QJ84	You are dealer.
Dealer: North	♥ AK65	West (RHO) bids 3♣ if possible.
Vul: None	♦ AQ4	
HCP: 16	♣ 83	
<hr/>		
Board: 36	♠ J43	RHO is dealer. You bid second.
Dealer: West	♥ T6	West (RHO) opens 1NT if possible.
Vul: E-W	♦ QT863	East (LHO) bids 2♥ if possible.
HCP: 6+1	♣ QJ8	
<hr/>		
Board: 37	♠ KJ7	LHO is dealer.
Dealer: East	♥ Q74	East (LHO) opens 1NT if possible.
Vul: N-S	♦ AKQ9875	West (RHO) bids 2♥ if possible.
HCP: 15+3	♣ -	West (RHO) bids 3♠ if possible.
		West (RHO) Doubles 4♦ if possible.
<hr/>		
Board: 38	♠ 9632	RHO is dealer. You bid second.
Dealer: West	♥ KJ5	West (RHO) opens 1NT if possible.
Vul: Both	♦ T98	East (LHO) bids 2♥ if possible.
HCP: 4	♣ T98	East (LHO) bids 3♠ if possible.

Both hands (Answers Page)

Board: 34

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 11+3

Contract: 3 ♦ South

North:

♠ Q86

♥ Q8764

♦ 6

♣ Q752

South:

♠ 93

♥ KT

♦ AQJT982

♣ JT

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

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

All Pass

Board: 35

Dealer: North

Vul: None

North HCP: 16

South HCP: 4+1

Contract: 3 ♥ North

North:

♠ QJ84

♥ AK65

♦ AQ4

♣ 83

South:

♠ T973

♥ J9832

♦ K7

♣ 95

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

	1NT	Pass	2 ♦
--	-----	------	-----

3 ♣	3 ♥	All Pass	
-----	-----	----------	--

Board: 36

Dealer: West

Vul: E-W

North HCP: 6+1

South HCP: 12+2

Contract: 3 ♥ South

North:

♠ J43

♥ T6

♦ QT863

♣ QJ8

South:

♠ 2

♥ AKJ954

♦ 754

♣ A96

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

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

All Pass

Board: 37

Dealer: East

Vul: N-S

North HCP: 15+3

South HCP: 4+3

Contract: 4 ♦ X North

North:

♠ KJ7

♥ Q74

♦ AKQ9875

♣ -

South:

♠ 5

♥ 963

♦ T3

♣ KJT7542

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

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

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

3 ♠	4 ♦	Pass	Pass
-----	-----	------	------

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

Board: 38

Dealer: West

Vul: Both

North HCP: 4

South HCP: 19+3

Contract: 4 ♦ South

North:

♠ 9632

♥ KJ5

♦ T98

♣ T98

South:

♠ -

♥ Q93

♦ AKJ7632

♣ AKQ

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

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

Pass	Pass	3 ♠	4 ♦
------	------	-----	-----

All Pass

Board: 34 ♠ 93

Board: 34 ♠ 93 LHO is dealer.

Dealer: West ♥ KT West (LHO) opens 1NT if possible.

Vul: None ♦ AQJT982 East (RHO) bids 2♥ if possible.

HCP: 11+3 ♣ JT

Board: 35 ♠ T973 Partner is dealer.

Dealer: North ♥ J9832 West (LHO) bids 3♣ if possible.

Vul: None  K7

HCP: 4+1 ♣ 95

Board: 36 ♠ 2 LHO is dealer.

Dealer: West ♥ AKJ954 West (LHO) opens 1NT if possible.

Vul: E-W ♦ 754 East (RHO) bids 2♥ if possible.

HCP: 12+2 ♣ A96

Board: 37 ♠ 5 RHO is dealer. You bid second.

Dealer: East ♥ 963 East (RHO) opens 1NT if possible.

Vul: N-S ♦ T3 West (LHO) bids 2♥ if possible.

HCP: 4+3 ♣ KJT7542 West (LHO) bids 3♠ if possible.

West (LHO) Doubles 4♦ if possible.

Board: 38 ♠ - LHO is dealer.

Dealer: West ♥ Q93 West (LHO) opens 1NT if possible.

Vul: Both ♦ AKJ7632 East (RHO) bids 2♥ if possible.

HCP: 19+3 ♣ AKQ East (RHO) bids 3♠ if possible.

Both hands (Answers Page)

Board: 34

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 11+3

Contract: 3 ♦ South

North:

♠ Q86

♥ Q8764

♦ 6

♣ Q752

South:

♠ 93

♥ KT

♦ AQJT982

♣ JT

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

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

All Pass

Board: 35

Dealer: North

Vul: None

North HCP: 16

South HCP: 4+1

Contract: 3 ♥ North

North:

♠ QJ84

♥ AK65

♦ AQ4

♣ 83

South:

♠ T973

♥ J9832

♦ K7

♣ 95

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

	1NT	Pass	2 ♦
--	-----	------	-----

3 ♣	3 ♥	All Pass	
-----	-----	----------	--

Board: 36

Dealer: West

Vul: E-W

North HCP: 6+1

South HCP: 12+2

Contract: 3 ♥ South

North:

♠ J43

♥ T6

♦ QT863

♣ QJ8

South:

♠ 2

♥ AKJ954

♦ 754

♣ A96

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

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

All Pass

Board: 37

Dealer: East

Vul: N-S

North HCP: 15+3

South HCP: 4+3

Contract: 4 ♦ X North

North:

♠ KJ7

♥ Q74

♦ AKQ9875

♣ -

South:

♠ 5

♥ 963

♦ T3

♣ KJT7542

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

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

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

3 ♠	4 ♦	Pass	Pass
-----	-----	------	------

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

Board: 38

Dealer: West

Vul: Both

North HCP: 4

South HCP: 19+3

Contract: 4 ♦ South

North:

♠ 9632

♥ KJ5

♦ T98

♣ T98

South:

♠ -

♥ Q93

♦ AKJ7632

♣ AKQ

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

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

Pass	Pass	3 ♠	4 ♦
------	------	-----	-----

All Pass

North hands

Overcall S/J

Board: 39

♠ AT97

RHO is dealer. You bid second.

Dealer: West

♥ OT72

West (RHO) opens 1NT if possible.

Vul: None

◆ JT62

East (LHO) bids 2♦ if possible.

HCP: 7

♣ 9

Board: 40

♠ 8

Partner is dealer.

Dealer: South

♥ AT854

East (LHO) bids 3♦ if possible.

Vul: E-W

◆ 8

HCP: 5+3

♣ JT9762

Board: 41

♠ AKJT6

You are dealer.

Dealer: North

♥ K42

West (RHO) bids 3♥ if possible.

Vul: None

◆ 86

West (RHO) bids 4♥ if possible.

HCP: 15+1

♣ AT4

East (LHO) Doubles $4\spadesuit$ if possible.

Board: 42

♠ 3

RHO is dealer. You bid second.

Dealer: West

♥ 873

West (RHO) opens 1NT if possible.

Vul: E-W

◆ 0865432

East (LHO) bids 2♥ if possible.

HCP: 4+3

♣ 03

East (LHO) bids 3♠ if possible.

West (RHO) Doubles 6♥ if possible.

Both hands (Answers Page)

Board: 39

Dealer: West

Vul: None

North HCP: 7

South HCP: 12+3

Contract: 2♠ North

North:

♠ AT97

♥ QT72

♦ JT62

♣ 9

South:

♠ K6542

♥ J

♦ 4

♣ AKJT87

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

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

Pass	2♠	All Pass	
------	----	----------	--

1. Michaels Cuebid

Board: 40

Dealer: South

Vul: E-W

North HCP: 5+3

South HCP: 15

Contract: 4♥ North

North:

♠ 8

♥ AT854

♦ 8

♣ JT9762

South:

♠ AQT2

♥ KQ96

♦ Q42

♣ Q3

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

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

Pass	2♦	3♦	3♥
------	----	----	----

Pass	4♥	All Pass	
------	----	----------	--

Board: 41

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5+2

Contract: 4♠X North

North:

♠ AKJT6

♥ K42

♦ 86

♣ AT4

South:

♠ Q9874

♥ 6

♦ QJT92

♣ 72

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

	1NT	Pass	2♥
--	-----	------	----

3♥	3♠	Pass	Pass
----	----	------	------

4♥	4♠	X	All Pass
----	----	---	----------

Board: 42

Dealer: West

Vul: E-W

North HCP: 4+3

South HCP: 17+2

Contract: 6♥X South

North:

♠ 3

♥ 873

♦ Q865432

♣ Q3

South:

♠ AT9

♥ AKQ965

♦ -

♣ A987

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

1NT	Pass	2♥	3♥
-----	------	----	----

Pass	Pass	3♠	Pass
------	------	----	------

Pass	4♥	Pass	4NT ¹
------	----	------	------------------

Pass	5♣ ²	Pass	6♥
------	-----------------	------	----

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

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

South hands	Overall S/J
<p>♠ 10 9 8 7 6 5 4 3 2</p> <p>♥ 10 9 8 7 6 5 4 3 2</p> <p>♦ 10 9 8 7 6 5 4 3 2</p> <p>♣ 10 9 8 7 6 5 4 3 2</p>	<p>♠ 10 9 8 7 6 5 4 3 2</p> <p>♥ 10 9 8 7 6 5 4 3 2</p> <p>♦ 10 9 8 7 6 5 4 3 2</p> <p>♣ 10 9 8 7 6 5 4 3 2</p>

South hands	Overall S/J
-------------	-------------

Board: 39 ♠ K6542

LHO is dealer.

West (LHO) opens 1NT if possible.

East (RHO) bids 2♦ if possible.

♣ AKJT87

You are dealer.

East (RHO) bids 3♦ if possible.

◆ 042

♣ Q3

Partner is dealer.

West (LHO) bids 3♥ if possible.

West (LHO) bids 4♥ if possible.

East (RHO) Doubles 4♠ if possible.

LHO is dealer.

West (LHO) opens 1NT if possible.

East (RHO) bids 2♥ if possible.

East (RHO) bids 3♠ if possible.

West (LHO) Doubles 6♥ if possible.

Both hands (Answers Page)

Board: 39

Dealer: West

Vul: None

North HCP: 7

South HCP: 12+3

Contract: 2♠ North

North:

♠ AT97

♥ QT72

♦ JT62

♣ 9

South:

♠ K6542

♥ J

♦ 4

♣ AKJT87

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

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

Pass	2♠	All Pass	
------	----	----------	--

1. Michaels Cuebid

Board: 40

Dealer: South

Vul: E-W

North HCP: 5+3

South HCP: 15

Contract: 4♥ North

North:

♠ 8

♥ AT854

♦ 8

♣ JT9762

South:

♠ AQT2

♥ KQ96

♦ Q42

♣ Q3

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

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

Pass	2♦	3♦	3♥
------	----	----	----

Pass	4♥	All Pass	
------	----	----------	--

Board: 41

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5+2

Contract: 4♠X North

North:

♠ AKJT6

♥ K42

♦ 86

♣ AT4

South:

♠ Q9874

♥ 6

♦ QJT92

♣ 72

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

	1NT	Pass	2♥
--	-----	------	----

3♥	3♠	Pass	Pass
----	----	------	------

4♥	4♠	X	All Pass
----	----	---	----------

Board: 42

Dealer: West

Vul: E-W

North HCP: 4+3

South HCP: 17+2

Contract: 6♥X South

North:

♠ 3

♥ 873

♦ Q865432

♣ Q3

South:

♠ AT9

♥ AKQ965

♦ -

♣ A987

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

1NT	Pass	2♥	3♥
-----	------	----	----

Pass	Pass	3♠	Pass
------	------	----	------

Pass	4♥	Pass	4NT ¹
------	----	------	------------------

Pass	5♣ ²	Pass	6♥
------	-----------------	------	----

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

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

North hands

Overcall S/J

Board: 43

♠ K9

LHO is dealer.

Dealer: East

♥ A874

East (LHO) opens 1NT if possible.

Vul: N-S

♦ J

West (RHO) bids 2♦ if possible.

HCP: 14+2

♣ KQJ872

Board: 44

♠ J95

RHO is dealer. You bid second.

Dealer: West

♥ J8642

West (RHO) opens 1NT if possible.

Vul: Both

♦ 2

East (LHO) bids 2♦ if possible.

HCP: 2+1

♣ T974

Board: 45

♠ J4

LHO is dealer.

Dealer: East

♥ AQJ872

East (LHO) opens 1NT if possible.

Vul: Both

♦ -

West (RHO) bids 2♥ if possible.

HCP: 11+3

♣ KT985

Board: 46

♠ K63

You are dealer.

Dealer: North

♥ AT5

West (RHO) bids 2♠ if possible.

Vul: E-W

♦ KQ53

East (LHO) bids 2NT if possible.

HCP: 17

♣ KQ9

West (RHO) bids 4♣ if possible.

East (LHO) bids 4♥ if possible.

East (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 43

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 8+1

Contract: 3 ♣ North

North:

♠ K9

♥ A874

♦ J

♣ KQJ872

South:

♠ AQ3

♥ Q9

♦ T6543

♣ 543

W	N	E	S
		1NT	Pass
2♦	3♣	All Pass	

Board: 44

Dealer: West

Vul: Both

North HCP: 2+1

South HCP: 15+2

Contract: 3♦ South

North:

♠ J95

♥ J8642

♦ 2

♣ T974

South:

♠ AK

♥ 9

♦ AKJ987

♣ 8652

W	N	E	S
1NT	Pass	2♦	3♦
All Pass			

Board: 45

Dealer: East

Vul: Both

North HCP: 11+3

South HCP: 12+1

Contract: 4♥ North

North:

♠ J4

♥ AQJ872

♦ -

♣ KT985

South:

♠ K2

♥ K6

♦ A942

♣ Q7632

W	N	E	S
		1NT	Pass
2♥	2♠ ¹	Pass	3NT ²
Pass	4♥	All Pass	

1. Michaels Cuebid
2. support

Board: 46

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 6+1

Contract: 4♠ X South

North:

♠ K63

♥ AT5

♦ KQ53

♣ KQ9

South:

♠ AJ975

♥ 86

♦ J976

♣ T4

W	N	E	S
	1NT	Pass	2♥
2♠ ¹	X	2NT ²	Pass
4♣	Pass	4♥	4♠
Pass	Pass	X	All Pass

1. Michaels Cuebid
2. to the partner's longer

South hands

Overcall S/J

Board: 43

♠ AQ3

RHO is dealer. You bid second.

Dealer: East

♥ Q9

East (RHO) opens 1NT if possible.

Vul: N-S

◆ T6543

West (LHO) bids 2♦ if possible.

HCP: 8+1

♣ 543

Board: 44

♠ AK

LHO is dealer.

Dealer: West

♥ 9

West (LHO) opens 1NT if possible.

Vul: Both

◆ AKJ987

East (RHO) bids 2♦ if possible.

HCP: 15+2

♣ 8652

Board: 45

♠ K2

RHO is dealer. You bid second.

Dealer: East

♥ K6

East (RHO) opens 1NT if possible.

Vul: Both

◆ A942

West (LHO) bids 2♥ if possible.

HCP: 12+1

♣ Q7632

Board: 46

♠ AJ975

Partner is dealer.

Dealer: North

♥ 86

West (LHO) bids $2\spadesuit$ if possible.

Vul: E-W

◆ J976

East (RHO) bids 2NT if possible.

HCP: 6+1

♣ T4

West (LHO) bids 4♣ if possible.

East (RHO) bids 4♥ if possible.

East (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 43

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 8+1

Contract: 3 ♣ North

North:

♠ K9

♥ A874

♦ J

♣ KQJ872

South:

♠ AQ3

♥ Q9

♦ T6543

♣ 543

W N E S

1NT Pass

2 ♦ 3 ♣ All Pass

Board: 44

Dealer: West

Vul: Both

North HCP: 2+1

South HCP: 15+2

Contract: 3 ♦ South

North:

♠ J95

♥ J8642

♦ 2

♣ T974

South:

♠ AK

♥ 9

♦ AKJ987

♣ 8652

W N E S

1NT Pass 2 ♦ 3 ♦

All Pass

Board: 45

Dealer: East

Vul: Both

North HCP: 11+3

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ J4

♥ AQJ872

♦ -

♣ KT985

South:

♠ K2

♥ K6

♦ A942

♣ Q7632

W N E S

1NT Pass

2 ♥ 2 ♠¹ Pass 3NT²

Pass 4 ♥ All Pass

1. Michaels Cuebid

2. support

Board: 46

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 6+1

Contract: 4 ♠ X South

North:

♠ K63

♥ AT5

♦ KQ53

♣ KQ9

South:

♠ AJ975

♥ 86

♦ J976

♣ T4

W N E S

1NT Pass 2 ♥

2 ♠¹ X 2NT² Pass

4 ♣ Pass 4 ♥ 4 ♠

Pass Pass X All Pass

1. Michaels Cuebid

2. to the partner's longer

North hands

Overcall S/J

Board: 47	♠ AKJ862	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1NT if possible.
Vul: E-W	♦ KQ2	West (RHO) bids 2♦ if possible.
HCP: 15+2	♣ Q973	
<hr/>		
Board: 48	♠ K43	Partner is dealer.
Dealer: South	♥ KT752	East (LHO) bids 3♣ if possible.
Vul: None	♦ 643	
HCP: 6+1	♣ 42	
<hr/>		
Board: 49	♠ KQJ754	LHO is dealer.
Dealer: East	♥ K7	East (LHO) opens 1NT if possible.
Vul: E-W	♦ Q2	West (RHO) bids 2♦ if possible.
HCP: 13+2	♣ Q65	
<hr/>		
Board: 50	♠ T92	RHO is dealer. You bid second.
Dealer: West	♥ 4	West (RHO) opens 1NT if possible.
Vul: E-W	♦ J98763	East (LHO) bids 2♦ if possible.
HCP: 1+2	♣ T92	East (LHO) bids 3♣ if possible.
		East (LHO) Doubles 3♠ if possible.
<hr/>		
Board: 51	♠ Q83	LHO is dealer.
Dealer: East	♥ AKJT876	East (LHO) opens 1NT if possible.
Vul: E-W	♦ 9	West (RHO) bids 2♥ if possible.
HCP: 13+3	♣ K7	

Both hands (Answers Page)

Board: 47

Dealer: East

Vul: E-W

North HCP: 15+2

South HCP: 6

Contract: 2 ♠ North

North:

♠ AKJ862

♥ -

♦ KQ2

♣ Q973

South:

♠ T3

♥ 9532

♦ AJ98

♣ JT8

W

N

E

S

1NT Pass

2 ♦ 2 ♠

All Pass

Board: 48

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16

Contract: 3 ♥ South

North:

♠ K43

♥ KT752

♦ 643

♣ 42

South:

♠ A2

♥ AQ93

♦ A985

♣ Q93

W

N

E

S

1NT

Pass 2 ♦ 3 ♣ 3 ♥

All Pass

Board: 49

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ KQJ754

♥ K7

♦ Q2

♣ Q65

South:

♠ 3

♥ QJ2

♦ JT976

♣ K943

W

N

E

S

1NT Pass

2 ♦ 2 ♠

All Pass

Board: 50

Dealer: West

Vul: E-W

North HCP: 1+2

South HCP: 14+2

Contract: 3 ♠ X South

North:

♠ T92

♥ 4

♦ J98763

♣ T92

South:

♠ AKQ854

♥ KQT7

♦ T

♣ 87

W

N

E

S

1NT Pass 2 ♦ 2 ♠

Pass Pass 3 ♣ 3 ♠

Pass Pass X All Pass

Board: 51

Dealer: East

Vul: E-W

North HCP: 13+3

South HCP: 10+2

Contract: 3 ♥ North

North:

♠ Q83

♥ AKJT876

♦ 9

♣ K7

South:

♠ 52

♥ 54

♦ A65

♣ AQT942

W

N

E

S

1NT Pass

2 ♥ 3 ♥ All Pass

South hands

Overcall S/J

Board: 47 ♠ T3 RHO is dealer. You bid second.
 Dealer: East ♥ 9532 East (RHO) opens 1NT if possible.
 Vul: E-W ♦ AJ98 West (LHO) bids 2♦ if possible.
 HCP: 6 ♣ JT8

Board: 48 ♠ A2 You are dealer.
 Dealer: South ♥ AQ93 East (RHO) bids 3♣ if possible.
 Vul: None ♦ A985
 HCP: 16 ♣ Q93

Board: 49 ♠ 3 RHO is dealer. You bid second.
 Dealer: East ♥ QJ2 East (RHO) opens 1NT if possible.
 Vul: E-W ♦ JT976 West (LHO) bids 2♦ if possible.
 HCP: 7+1 ♣ K943

Board: 50 ♠ AKQ854 LHO is dealer.
 Dealer: West ♥ KQT7 West (LHO) opens 1NT if possible.
 Vul: E-W ♦ T East (RHO) bids 2♦ if possible.
 HCP: 14+2 ♣ 87 East (RHO) bids 3♣ if possible.
 East (RHO) Doubles 3♠ if possible.

Board: 51 ♠ 52 RHO is dealer. You bid second.
 Dealer: East ♥ 54 East (RHO) opens 1NT if possible.
 Vul: E-W ♦ A65 West (LHO) bids 2♥ if possible.
 HCP: 10+2 ♣ AQT942

Both hands (Answers Page)

Board: 47

Dealer: East

Vul: E-W

North HCP: 15+2

South HCP: 6

Contract: 2 ♠ North

North:

♠ AKJ862

♥ -

♦ KQ2

♣ Q973

South:

♠ T3

♥ 9532

♦ AJ98

♣ JT8

W

N

E

S

1NT Pass

2 ♦ 2 ♠

All Pass

Board: 48

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16

Contract: 3 ♥ South

North:

♠ K43

♥ KT752

♦ 643

♣ 42

South:

♠ A2

♥ AQ93

♦ A985

♣ Q93

W

N

E

S

1NT

Pass 2 ♦ 3 ♣ 3 ♥

All Pass

Board: 49

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ KQJ754

♥ K7

♦ Q2

♣ Q65

South:

♠ 3

♥ QJ2

♦ JT976

♣ K943

W

N

E

S

1NT Pass

2 ♦ 2 ♠

All Pass

Board: 50

Dealer: West

Vul: E-W

North HCP: 1+2

South HCP: 14+2

Contract: 3 ♠ X South

North:

♠ T92

♥ 4

♦ J98763

♣ T92

South:

♠ AKQ854

♥ KQT7

♦ T

♣ 87

W

N

E

S

1NT Pass 2 ♦ 2 ♠

Pass Pass 3 ♣ 3 ♠

Pass Pass X All Pass

Board: 51

Dealer: East

Vul: E-W

North HCP: 13+3

South HCP: 10+2

Contract: 3 ♥ North

North:

♠ Q83

♥ AKJT876

♦ 9

♣ K7

South:

♠ 52

♥ 54

♦ A65

♣ AQT942

W

N

E

S

1NT Pass

2 ♥ 3 ♥ All Pass

North hands

Overcall S/J

Board: 52

♠ QT976

Partner is dealer.

Dealer: South

♥ J54

East (LHO) bids 3♦ if possible.

Vul: None

♦ JT3

HCP: 5+1

♣ J9

Board: 53

♠ K3

LHO is dealer.

Dealer: East

♥ AQJ532

East (LHO) opens 1NT if possible.

Vul: N-S

♦ JT43

West (RHO) bids 2♥ if possible.

HCP: 14+2

♣ K

Board: 54

♠ Q32

RHO is dealer. You bid second.

Dealer: West

♥ T76

West (RHO) opens 1NT if possible.

Vul: Both

♦ AQ86

East (LHO) bids 2♥ if possible.

HCP: 8

♣ 632

Board: 55

♠ KQJ4

You are dealer.

Dealer: North

♥ K7

West (RHO) bids 3♥ if possible.

Vul: None

♦ A983

HCP: 16

♣ K63

Both hands (Answers Page)

Board: 52

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 16+1

Contract: 3 ♠ South

North:

♠ QT976

♥ J54

♦ JT3

♣ J9

South:

♠ AK843

♥ Q3

♦ 865

♣ AK7

W

N

E

S

1NT

Pass 2 ♥ 3 ♦ 3 ♠

All Pass

Board: 53

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 4+1

Contract: 3 ♥ North

North:

♠ K3

♥ AQJ532

♦ JT43

♣ K

South:

♠ J96

♥ T

♦ K962

♣ 98762

W

N

E

S

1NT Pass

2 ♥ 3 ♥ All Pass

Board: 54

Dealer: West

Vul: Both

North HCP: 8

South HCP: 13+2

Contract: 3 ♣ South

North:

♠ Q32

♥ T76

♦ AQ86

♣ 632

South:

♠ AJ7

♥ 5

♦ 543

♣ AKJ985

W

N

E

S

1NT Pass 2 ♥ 3 ♣

All Pass

Board: 55

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+1

Contract: 4 ♠ South

North:

♠ KQJ4

♥ K7

♦ A983

♣ K63

South:

♠ AT765

♥ 632

♦ KT

♣ JT5

W

N

E

S

1NT Pass 2 ♥

3 ♥ 3 ♠ Pass 4 ♠

All Pass

South hands

Overcall S/J

Board: 52 ♠ AK843 You are dealer.
 Dealer: South ♥ Q3 East (RHO) bids 3 ♦ if possible.
 Vul: None ♦ 865
 HCP: 16+1 ♣ AK7

Board: 53 ♠ J96 RHO is dealer. You bid second.
 Dealer: East ♥ T East (RHO) opens 1NT if possible.
 Vul: N-S ♦ K962 West (LHO) bids 2 ♥ if possible.
 HCP: 4+1 ♣ 98762

Board: 54 ♠ AJ7 LHO is dealer.
 Dealer: West ♥ 5 West (LHO) opens 1NT if possible.
 Vul: Both ♦ 543 East (RHO) bids 2 ♥ if possible.
 HCP: 13+2 ♣ AKJ985

Board: 55 ♠ AT765 Partner is dealer.
 Dealer: North ♥ 632 West (LHO) bids 3 ♥ if possible.
 Vul: None ♦ KT
 HCP: 8+1 ♣ JT5

Both hands (Answers Page)

Board: 52

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 16+1

Contract: 3 ♠ South

North:

♠ QT976

♥ J54

♦ JT3

♣ J9

South:

♠ AK843

♥ Q3

♦ 865

♣ AK7

W

N

E

S

1NT

Pass 2 ♥ 3 ♦ 3 ♠

All Pass

Board: 53

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 4+1

Contract: 3 ♥ North

North:

♠ K3

♥ AQJ532

♦ JT43

♣ K

South:

♠ J96

♥ T

♦ K962

♣ 98762

W

N

E

S

1NT Pass

2 ♥ 3 ♥ All Pass

Board: 54

Dealer: West

Vul: Both

North HCP: 8

South HCP: 13+2

Contract: 3 ♣ South

North:

♠ Q32

♥ T76

♦ AQ86

♣ 632

South:

♠ AJ7

♥ 5

♦ 543

♣ AKJ985

W

N

E

S

1NT Pass 2 ♥ 3 ♣

All Pass

Board: 55

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+1

Contract: 4 ♠ South

North:

♠ KQJ4

♥ K7

♦ A983

♣ K63

South:

♠ AT765

♥ 632

♦ KT

♣ JT5

W

N

E

S

1NT Pass 2 ♥

3 ♥ 3 ♠ Pass 4 ♠

All Pass

North hands

Overcall S/J

Board: 56 ♠ AQ RHO is dealer. You bid second.
Dealer: West ♥ 7642 West (RHO) opens 1NT if possible.
Vul: None ♦ J64 East (LHO) bids 2♥ if possible.
HCP: 9 ♣ Q873 West (RHO) bids 3♠ if possible.
West (RHO) bids 4♠ if possible.
West (RHO) Doubles 5♦ if possible.

Board: 57 ♠ AKQ LHO is dealer.
Dealer: East ♥ KQJT84 East (LHO) opens 1NT if possible.
Vul: N-S ♦ T5 West (RHO) bids 2♥ if possible.
HCP: 16+2 ♣ J5

Board: 58 ♠ 43 RHO is dealer. You bid second.
Dealer: West ♥ Q7 West (RHO) opens 1NT if possible.
Vul: E-W ♦ 7652 East (LHO) bids 2♦ if possible.
HCP: 6+1 ♣ AT852 West (RHO) bids 3♥ if possible.

Board: 59 ♠ 96 RHO is dealer. You bid second.
Dealer: West ♥ KT98763 West (RHO) opens 1NT if possible.
Vul: Both ♦ 82 East (LHO) bids 2♥ if possible.
HCP: 4+3 ♣ J9 East (LHO) Doubles 4♥ if possible.

Both hands (Answers Page)

Board: 56

	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ 6	1NT	Pass	2♥	3♦
Vul: None	♥ 7642	♥ QJT3	3♠	Pass	Pass	4♦
North HCP: 9	♦ J64	♦ AKQT982	4♠	5♦	Pass	Pass
South HCP: 12+3	♣ Q873	♣ 9	X	All Pass		
Contract: 5♦ X North						

Board: 57

	North:	South:	W	N	E	S
Dealer: East	♠ AKQ	♠ 752			1NT	Pass
Vul: N-S	♥ KQJT84	♥ 75	2♥	3♥	All Pass	
North HCP: 16+2	♦ T5	♦ Q8				
South HCP: 4+2	♣ J5	♣ Q98632				
Contract: 3♥ North						

Board: 58

	North:	South:	W	N	E	S
Dealer: West	♠ 43	♠ AQJ972	1NT	Pass	2♦	2♠
Vul: E-W	♥ Q7	♥ KJ	3♥	Pass	Pass	3♠
North HCP: 6+1	♦ 7652	♦ 983	All Pass			
South HCP: 14+2	♣ AT852	♣ K4				
Contract: 3♠ South						

Board: 59

	North:	South:	W	N	E	S
Dealer: West	♠ 96	♠ 42	1NT	Pass	2♥	3♦
Vul: Both	♥ KT98763	♥ A	Pass	4♥	X	All Pass
North HCP: 4+3	♦ 82	♦ AKQT54				
South HCP: 15+2	♣ J9	♣ QT73				
Contract: 4♥ X North						

South hands

Overcall S/J

Board: 56 ♠ 6 LHO is dealer.

Dealer: West ♥ QJT3 West (LHO) opens 1NT if possible.

Vul: None ♦ AKQT982 East (RHO) bids 2♥ if possible.

HCP: 12+3 ♣ 9 West (LHO) bids 3♠ if possible.

West (LHO) bids 4♠ if possible.

West (LHO) Doubles 5♦ if possible.

Board: 57 ♠ 752 RHO is dealer. You bid second.

Dealer: East ♥ 75 East (RHO) opens 1NT if possible.

Vul: N-S ♦ Q8 West (LHO) bids 2♥ if possible.

HCP: 4+2 ♣ Q98632

Board: 58 ♠ AQJ972 LHO is dealer.

Dealer: West ♥ KJ West (LHO) opens 1NT if possible.

Vul: E-W ♦ 983 East (RHO) bids 2♦ if possible.

HCP: 14+2 ♣ K4 West (LHO) bids 3♥ if possible.

Board: 59 ♠ 42 LHO is dealer.

Dealer: West ♥ A West (LHO) opens 1NT if possible.

Vul: Both ♦ AKQT54 East (RHO) bids 2♥ if possible.

HCP: 15+2 ♣ QT73 East (RHO) Doubles 4♥ if possible.

Both hands (Answers Page)

Board: 56

	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ 6	1NT	Pass	2♥	3♦
Vul: None	♥ 7642	♥ QJT3	3♠	Pass	Pass	4♦
North HCP: 9	♦ J64	♦ AKQT982	4♠	5♦	Pass	Pass
South HCP: 12+3	♣ Q873	♣ 9	X	All Pass		
Contract: 5♦ X North						

Board: 57

	North:	South:	W	N	E	S
Dealer: East	♠ AKQ	♠ 752			1NT	Pass
Vul: N-S	♥ KQJT84	♥ 75	2♥	3♥	All Pass	
North HCP: 16+2	♦ T5	♦ Q8				
South HCP: 4+2	♣ J5	♣ Q98632				
Contract: 3♥ North						

Board: 58

	North:	South:	W	N	E	S
Dealer: West	♠ 43	♠ AQJ972	1NT	Pass	2♦	2♠
Vul: E-W	♥ Q7	♥ KJ	3♥	Pass	Pass	3♠
North HCP: 6+1	♦ 7652	♦ 983	All Pass			
South HCP: 14+2	♣ AT852	♣ K4				
Contract: 3♠ South						

Board: 59

	North:	South:	W	N	E	S
Dealer: West	♠ 96	♠ 42	1NT	Pass	2♥	3♦
Vul: Both	♥ KT98763	♥ A	Pass	4♥	X	All Pass
North HCP: 4+3	♦ 82	♦ AKQT54				
South HCP: 15+2	♣ J9	♣ QT73				
Contract: 4♥ X North						

North hands

Overcall S/J

Board: 60 ♠ JT2 RHO is dealer. You bid second.
 Dealer: West ♥ 9 West (RHO) opens 1NT if possible.
 Vul: Both ♦ KT752 East (LHO) bids 2♥ if possible.
 HCP: 5+1 ♣ J985

Board: 61 ♠ Q6 LHO is dealer.
 Dealer: East ♥ AJ East (LHO) opens 1NT if possible.
 Vul: None ♦ AQJT652 West (RHO) bids 2♥ if possible.
 HCP: 14+3 ♣ 64

Board: 62 ♠ 32 Partner is dealer.
 Dealer: South ♥ J8643 East (LHO) bids 3♦ if possible.
 Vul: N-S ♦ 42
 HCP: 5+1 ♣ KJ76

Board: 63 ♠ 63 Partner is dealer.
 Dealer: South ♥ AT9542 East (LHO) bids 3♦ if possible.
 Vul: None ♦ 3
 HCP: 4+2 ♣ 8432

Board: 64 ♠ AKJ765 LHO is dealer.
 Dealer: East ♥ - East (LHO) opens 1NT if possible.
 Vul: E-W ♦ A8752 West (RHO) bids 2♦ if possible.
 HCP: 12+3 ♣ 95

Both hands (Answers Page)

Board: 60

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 12+3

Contract: 3♥ South

North:

♠ JT2

♥ 9

♦ KT752

♣ J985

South:

♠ 73

♥ AKJ6432

♦ 84

♣ AT

W N E S

1NT Pass 2♥ 3♥

All Pass

Board: 61

Dealer: East

Vul: None

North HCP: 14+3

South HCP: 6

Contract: 3♦ North

North:

♠ Q6

♥ AJ

♦ AQJT652

♣ 64

South:

♠ AT94

♥ 987

♦ 73

♣ Q987

W N E S

1NT Pass

2♥ 3♦ All Pass

Board: 62

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 3♥ South

North:

♠ 32

♥ J8643

♦ 42

♣ KJ76

South:

♠ 85

♥ AKQ2

♦ K863

♣ A32

W N E S

1NT

Pass 2♦ 3♦ 3♥

All Pass

Board: 63

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 15+1

Contract: 3♥ North

North:

♠ 63

♥ AT9542

♦ 3

♣ 8432

South:

♠ AKT85

♥ Q8

♦ T87

♣ AQ7

W N E S

1NT

Pass 2♦ 3♦ Pass

Pass 3♥ All Pass

Board: 64

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 9+2

Contract: 4♠ South

North:

♠ AKJ765

♥ -

♦ A8752

♣ 95

South:

♠ 98

♥ A42

♦ T6

♣ AJ8732

W N E S

1NT Pass

2♦ 2♥¹ Pass 2NT²

Pass 4♦ Pass 4♠

All Pass

1. Michaels Cuebid

2. to the partner's longer

South hands

Overcall S/J

Board: 60 ♠ 73 LHO is dealer.
 Dealer: West ♥ AKJ6432 West (LHO) opens 1NT if possible.
 Vul: Both ♦ 84 East (RHO) bids 2♥ if possible.
 HCP: 12+3 ♣ AT

Board: 61 ♠ AT94 RHO is dealer. You bid second.
 Dealer: East ♥ 987 East (RHO) opens 1NT if possible.
 Vul: None ♦ 73 West (LHO) bids 2♥ if possible.
 HCP: 6 ♣ Q987

Board: 62 ♠ 85 You are dealer.
 Dealer: South ♥ AKQ2 East (RHO) bids 3♦ if possible.
 Vul: N-S ♦ K863
 HCP: 16 ♣ A32

Board: 63 ♠ AKT85 You are dealer.
 Dealer: South ♥ Q8 East (RHO) bids 3♦ if possible.
 Vul: None ♦ T87
 HCP: 15+1 ♣ AQ7

Board: 64 ♠ 98 RHO is dealer. You bid second.
 Dealer: East ♥ A42 East (RHO) opens 1NT if possible.
 Vul: E-W ♦ T6 West (LHO) bids 2♦ if possible.
 HCP: 9+2 ♣ AJ8732

Both hands (Answers Page)

Board: 60

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 12+3

Contract: 3♥ South

North:

♠ JT2

♥ 9

♦ KT752

♣ J985

South:

♠ 73

♥ AKJ6432

♦ 84

♣ AT

W N E S

1NT Pass 2♥ 3♥

All Pass

Board: 61

Dealer: East

Vul: None

North HCP: 14+3

South HCP: 6

Contract: 3♦ North

North:

♠ Q6

♥ AJ

♦ AQJT652

♣ 64

South:

♠ AT94

♥ 987

♦ 73

♣ Q987

W N E S

1NT Pass

2♥ 3♦ All Pass

Board: 62

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 16

Contract: 3♥ South

North:

♠ 32

♥ J8643

♦ 42

♣ KJ76

South:

♠ 85

♥ AKQ2

♦ K863

♣ A32

W N E S

1NT

Pass 2♦ 3♦ 3♥

All Pass

Board: 63

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 15+1

Contract: 3♥ North

North:

♠ 63

♥ AT9542

♦ 3

♣ 8432

South:

♠ AKT85

♥ Q8

♦ T87

♣ AQ7

W N E S

1NT

Pass 2♦ 3♦ Pass

Pass 3♥ All Pass

Board: 64

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 9+2

Contract: 4♠ South

North:

♠ AKJ765

♥ -

♦ A8752

♣ 95

South:

♠ 98

♥ A42

♦ T6

♣ AJ8732

W N E S

1NT Pass

2♦ 2♥¹ Pass 2NT²

Pass 4♦ Pass 4♠

All Pass

1. Michaels Cuebid

2. to the partner's longer

North hands

Overcall S/J

Board: 65	♠ 963	Partner is dealer.
Dealer: South	♥ KJT432	East (LHO) bids 3♣ if possible.
Vul: E-W	♦ 53	
HCP: 4+2	♣ 75	
<hr/>		
Board: 66	♠ -	Partner is dealer.
Dealer: South	♥ AKQ94	East (LHO) bids 2♥ if possible.
Vul: Both	♦ 7	West (RHO) bids 2♠ if possible.
HCP: 10+4	♣ JT76532	East (LHO) Doubles 3♠ if possible.
<hr/>		
Board: 67	♠ AQ87	LHO is dealer.
Dealer: East	♥ 8	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AKQ8642	West (RHO) bids 2♦ if possible.
HCP: 15+3	♣ 5	
<hr/>		
Board: 68	♠ Q9653	Partner is dealer.
Dealer: South	♥ Q82	East (LHO) bids 3♣ if possible.
Vul: None	♦ QJ	
HCP: 8+1	♣ J52	
<hr/>		
Board: 69	♠ KT532	You are dealer.
Dealer: North	♥ KJ3	West (RHO) bids 2♥ if possible.
Vul: N-S	♦ A32	East (LHO) bids 2NT if possible.
HCP: 15+1	♣ A2	

Both hands (Answers Page)

Board: 65

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 16

Contract: 3♥ North

North:

♠ 963

♥ KJT432

♦ 53

♣ 75

South:

♠ KQ8

♥ A86

♦ KT94

♣ A93

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

Board: 66

Dealer: South

Vul: Both

North HCP: 10+4

South HCP: 15

Contract: 4♥ South

North:

♠ -

♥ AKQ94

♦ 7

♣ JT76532

South:

♠ J42

♥ JT6

♦ AQ3

♣ AK84

W	N	E	S
			1NT
Pass	2♦	2♥ ¹	Pass
2♠	3♠ ²	X	4♥
All Pass			

1. Michaels Cuebid

2. artificial

Board: 67

Dealer: East

Vul: E-W

North HCP: 15+3

South HCP: 4+1

Contract: 3♦ North

North:

♠ AQ87

♥ 8

♦ AKQ8642

♣ 5

South:

♠ 4

♥ QT52

♦ JT3

♣ J9743

W	N	E	S
			1NT Pass
2♦	3♦	All Pass	

Board: 68

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 17+1

Contract: 3♠ South

North:

♠ Q9653

♥ Q82

♦ QJ

♣ J52

South:

♠ K72

♥ AKT

♦ AKT96

♣ 87

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

Board: 69

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10+2

Contract: 4♥ North

North:

♠ KT532

♥ KJ3

♦ A32

♣ A2

South:

♠ J9

♥ AQT94

♦ KT754

♣ 7

W	N	E	S
			1NT
2♥ ¹	Pass	2NT ²	3NT
Pass	4♥	All Pass	

1. Michaels Cuebid

2. to the partner's longer

South hands

Overcall S/J

Board: 65	♠ KQ8	You are dealer.
Dealer: South	♥ A86	East (RHO) bids 3♣ if possible.
Vul: E-W	♦ KT94	
HCP: 16	♣ A93	
<hr/>		
Board: 66	♠ J42	You are dealer.
Dealer: South	♥ JT6	East (RHO) bids 2♥ if possible.
Vul: Both	♦ AQ3	West (LHO) bids 2♠ if possible.
HCP: 15	♣ AK84	East (RHO) Doubles 3♠ if possible.
<hr/>		
Board: 67	♠ 4	RHO is dealer. You bid second.
Dealer: East	♥ QT52	East (RHO) opens 1NT if possible.
Vul: E-W	♦ JT3	West (LHO) bids 2♦ if possible.
HCP: 4+1	♣ J9743	
<hr/>		
Board: 68	♠ K72	You are dealer.
Dealer: South	♥ AKT	East (RHO) bids 3♣ if possible.
Vul: None	♦ AKT96	
HCP: 17+1	♣ 87	
<hr/>		
Board: 69	♠ J9	Partner is dealer.
Dealer: North	♥ AQT94	West (LHO) bids 2♥ if possible.
Vul: N-S	♦ KT754	East (RHO) bids 2NT if possible.
HCP: 10+2	♣ 7	

Both hands (Answers Page)

Board: 65

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 16

Contract: 3♥ North

North:

♠ 963

♥ KJT432

♦ 53

♣ 75

South:

♠ KQ8

♥ A86

♦ KT94

♣ A93

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

Board: 66

Dealer: South

Vul: Both

North HCP: 10+4

South HCP: 15

Contract: 4♥ South

North:

♠ -

♥ AKQ94

♦ 7

♣ JT76532

South:

♠ J42

♥ JT6

♦ AQ3

♣ AK84

W	N	E	S
			1NT
Pass	2♦	2♥ ¹	Pass
2♠	3♠ ²	X	4♥
All Pass			

1. Michaels Cuebid

2. artificial

Board: 67

Dealer: East

Vul: E-W

North HCP: 15+3

South HCP: 4+1

Contract: 3♦ North

North:

♠ AQ87

♥ 8

♦ AKQ8642

♣ 5

South:

♠ 4

♥ QT52

♦ JT3

♣ J9743

W	N	E	S
			1NT Pass
2♦	3♦	All Pass	

Board: 68

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 17+1

Contract: 3♠ South

North:

♠ Q9653

♥ Q82

♦ QJ

♣ J52

South:

♠ K72

♥ AKT

♦ AKT96

♣ 87

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

Board: 69

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10+2

Contract: 4♥ North

North:

♠ KT532

♥ KJ3

♦ A32

♣ A2

South:

♠ J9

♥ AQT94

♦ KT754

♣ 7

W	N	E	S
			1NT
2♥ ¹	Pass	2NT ²	3NT
Pass	4♥	All Pass	

1. Michaels Cuebid

2. to the partner's longer

North hands

Overcall S/J

Board: 70	♠ J753	RHO is dealer. You bid second.
Dealer: West	♥ KJ8	West (RHO) opens 1NT if possible.
Vul: N-S	♦ 942	East (LHO) bids 2♥ if possible.
HCP: 5	♣ 863	

Board: 71	♠ 87	You are dealer.
Dealer: North	♥ 872	West (RHO) bids 2♠ if possible.
Vul: Both	♦ KQJ4	
HCP: 15	♣ AKQT	

Board: 72	♠ T2	LHO is dealer.
Dealer: East	♥ 7	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AKJT76	West (RHO) bids 2♦ if possible.
HCP: 11+2	♣ K542	

Board: 73	♠ 653	LHO is dealer.
Dealer: East	♥ AKJ643	East (LHO) opens 1NT if possible.
Vul: None	♦ A32	West (RHO) bids 2♥ if possible.
HCP: 12+2	♣ 8	

Board: 74	♠ 542	You are dealer.
Dealer: North	♥ AJ	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ KQ95	
HCP: 15	♣ AJ95	

Both hands (Answers Page)

Board: 70

	North:	South:	W	N	E	S
Dealer: West	♠ J753	♠ A	1NT	Pass	2♥	3♦
Vul: N-S	♥ KJ8	♥ Q764	All Pass			
North HCP: 5	♦ 942	♦ KQJT53				
South HCP: 15+2	♣ 863	♣ K9				
Contract: 3♦ South						

Board: 71

	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ K6		1NT	Pass	2♦
Vul: Both	♥ 872	♥ KQ643	2♠	Pass	Pass	2NT
North HCP: 15	♦ KQJ4	♦ 8765	Pass	3♥	All Pass	
South HCP: 8+1	♣ AKQT	♣ 98				
Contract: 3♥ North						

Board: 72

	North:	South:	W	N	E	S
Dealer: East	♠ T2	♠ QJ64			1NT	Pass
Vul: E-W	♥ 7	♥ AQ65	2♦	3♦	Pass	3NT
North HCP: 11+2	♦ AKJT76	♦ 42	All Pass			
South HCP: 11	♣ K542	♣ Q73				
Contract: 3NT South						

Board: 73

	North:	South:	W	N	E	S
Dealer: East	♠ 653	♠ K74			1NT	Pass
Vul: None	♥ AKJ643	♥ 852	2♥	3♥	All Pass	
North HCP: 12+2	♦ A32	♦ QT984				
South HCP: 5+1	♣ 8	♣ 62				
Contract: 3♥ North						

Board: 74

	North:	South:	W	N	E	S
Dealer: North	♠ 542	♠ J9		1NT	Pass	2♦
Vul: N-S	♥ AJ	♥ KQ972	2♠	Pass	Pass	3♦
North HCP: 15	♦ KQ95	♦ 6432	All Pass			
South HCP: 9+1	♣ AJ95	♣ K3				
Contract: 3♦ South						

South hands

Overcall S/J

Board: 70 ♠ A LHO is dealer.
 Dealer: West ♥ Q764 West (LHO) opens 1NT if possible.
 Vul: N-S ♦ KQJT53 East (RHO) bids 2♥ if possible.
 HCP: 15+2 ♣ K9

Board: 71 ♠ K6 Partner is dealer.
 Dealer: North ♥ KQ643 West (LHO) bids 2♠ if possible.
 Vul: Both ♦ 8765
 HCP: 8+1 ♣ 98

Board: 72 ♠ QJ64 RHO is dealer. You bid second.
 Dealer: East ♥ AQ65 East (RHO) opens 1NT if possible.
 Vul: E-W ♦ 42 West (LHO) bids 2♦ if possible.
 HCP: 11 ♣ Q73

Board: 73 ♠ K74 RHO is dealer. You bid second.
 Dealer: East ♥ 852 East (RHO) opens 1NT if possible.
 Vul: None ♦ QT984 West (LHO) bids 2♥ if possible.
 HCP: 5+1 ♣ 62

Board: 74 ♠ J9 Partner is dealer.
 Dealer: North ♥ KQ972 West (LHO) bids 2♠ if possible.
 Vul: N-S ♦ 6432
 HCP: 9+1 ♣ K3

Both hands (Answers Page)

Board: 70

	North:	South:	W	N	E	S
Dealer: West	♠ J753	♠ A	1NT	Pass	2♥	3♦
Vul: N-S	♥ KJ8	♥ Q764	All Pass			
North HCP: 5	♦ 942	♦ KQJT53				
South HCP: 15+2	♣ 863	♣ K9				
Contract: 3♦ South						

Board: 71

	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ K6		1NT	Pass	2♦
Vul: Both	♥ 872	♥ KQ643	2♠	Pass	Pass	2NT
North HCP: 15	♦ KQJ4	♦ 8765	Pass	3♥	All Pass	
South HCP: 8+1	♣ AKQT	♣ 98				
Contract: 3♥ North						

Board: 72

	North:	South:	W	N	E	S
Dealer: East	♠ T2	♠ QJ64			1NT	Pass
Vul: E-W	♥ 7	♥ AQ65	2♦	3♦	Pass	3NT
North HCP: 11+2	♦ AKJT76	♦ 42	All Pass			
South HCP: 11	♣ K542	♣ Q73				
Contract: 3NT South						

Board: 73

	North:	South:	W	N	E	S
Dealer: East	♠ 653	♠ K74			1NT	Pass
Vul: None	♥ AKJ643	♥ 852	2♥	3♥	All Pass	
North HCP: 12+2	♦ A32	♦ QT984				
South HCP: 5+1	♣ 8	♣ 62				
Contract: 3♥ North						

Board: 74

	North:	South:	W	N	E	S
Dealer: North	♠ 542	♠ J9		1NT	Pass	2♦
Vul: N-S	♥ AJ	♥ KQ972	2♠	Pass	Pass	3♦
North HCP: 15	♦ KQ95	♦ 6432	All Pass			
South HCP: 9+1	♣ AJ95	♣ K3				
Contract: 3♦ South						

North hands

Overcall S/J

Board: 75 ♠ 7 LHO is dealer.
 Dealer: East ♥ AKQ973 East (LHO) opens 1NT if possible.
 Vul: None ♦ AQJ84 West (RHO) bids 2♥ if possible.
 HCP: 16+3 ♣ 5 East (LHO) bids 3♠ if possible.
 East (LHO) Doubles 4♥ if possible.

Board: 76 ♠ J97 Partner is dealer.
 Dealer: South ♥ AT953 East (LHO) bids 3♣ if possible.
 Vul: N-S ♦ Q52
 HCP: 7+1 ♣ 94

Board: 77 ♠ KQ9865 Partner is dealer.
 Dealer: South ♥ 543 East (LHO) bids 3♦ if possible.
 Vul: E-W ♦ 64
 HCP: 5+2 ♣ 86

Board: 78 ♠ QJ432 Partner is dealer.
 Dealer: South ♥ 9 East (LHO) bids 3♥ if possible.
 Vul: None ♦ JT954
 HCP: 6+2 ♣ Q6

Board: 79 ♠ T73 You are dealer.
 Dealer: North ♥ K53 West (RHO) bids 3♦ if possible.
 Vul: None ♦ AT2
 HCP: 17 ♣ AKQJ

Both hands (Answers Page)

Board: 75

Dealer: East

Vul: None

North HCP: 16+3

South HCP: 3+1

Contract: 4♥X North

North:

♠ 7

♥ AKQ973

♦ AQJ84

♣ 5

South:

♠ T32

♥ 42

♦ K75

♣ T7642

W

N

E

S

1NT Pass

2♥

2♠¹

3♠

Pass

Pass

4♥

X

All Pass

1. Michaels Cuebid

Board: 76

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 16

Contract: 4♥ North

North:

♠ J97

♥ AT953

♦ Q52

♣ 94

South:

♠ AKT4

♥ KQ42

♦ K43

♣ J6

W

N

E

S

1NT

Pass

2♦

3♣

3♥

Pass

4♥

All Pass

Board: 77

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 17

Contract: 3♠ North

North:

♠ KQ9865

♥ 543

♦ 64

♣ 86

South:

♠ 32

♥ AK97

♦ K975

♣ AK9

W

N

E

S

1NT

Pass

2♥

3♦

Pass

Pass

3♠

All Pass

Board: 78

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 17

Contract: 4♠ North

North:

♠ QJ432

♥ 9

♦ JT954

♣ Q6

South:

♠ A965

♥ J7

♦ KQ6

♣ AK74

W

N

E

S

1NT

Pass

2♥

3♥

3♠

Pass

4♠

All Pass

Board: 79

Dealer: North

Vul: None

North HCP: 17

South HCP: 5+2

Contract: 4♥ South

North:

♠ T73

♥ K53

♦ AT2

♣ AKQJ

South:

♠ KJ8

♥ JT9876

♦ -

♣ 9832

W

N

E

S

1NT

Pass

2♦

3♦

3♥

Pass

4♥

All Pass

South hands

Overcall S/J

Board: 75	♠ T32	RHO is dealer. You bid second.
Dealer: East	♥ 42	East (RHO) opens 1NT if possible.
Vul: None	♦ K75	West (LHO) bids 2♥ if possible.
HCP: 3+1	♣ T7642	East (RHO) bids 3♠ if possible.
		East (RHO) Doubles 4♥ if possible.

Board: 76	♠ AKT4	You are dealer.
Dealer: South	♥ KQ42	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ K43	
HCP: 16	♣ J6	

Board: 77	♠ 32	You are dealer.
Dealer: South	♥ AK97	East (RHO) bids 3♦ if possible.
Vul: E-W	♦ K975	
HCP: 17	♣ AK9	

Board: 78	♠ A965	You are dealer.
Dealer: South	♥ J7	East (RHO) bids 3♥ if possible.
Vul: None	♦ KQ6	
HCP: 17	♣ AK74	

Board: 79	♠ KJ8	Partner is dealer.
Dealer: North	♥ JT9876	West (LHO) bids 3♦ if possible.
Vul: None	♦ -	
HCP: 5+2	♣ 9832	

Both hands (Answers Page)

Board: 75	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ T32			1NT	Pass
Vul: None	♥ AKQ973	♥ 42	2♥	2♠ ¹	3♠	Pass
North HCP: 16+3	♦ AQJ84	♦ K75	Pass	4♥	X	All Pass
South HCP: 3+1	♣ 5	♣ T7642				
Contract: 4♥X North						1. Michaels Cuebid

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ J97	♠ AKT4				1NT
Vul: N-S	♥ AT953	♥ KQ42	Pass	2♦	3♣	3♥
North HCP: 7+1	♦ Q52	♦ K43	Pass	4♥	All Pass	
South HCP: 16	♣ 94	♣ J6				
Contract: 4♥ North						

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ KQ9865	♠ 32				1NT
Vul: E-W	♥ 543	♥ AK97	Pass	2♥	3♦	Pass
North HCP: 5+2	♦ 64	♦ K975	Pass	3♠	All Pass	
South HCP: 17	♣ 86	♣ AK9				
Contract: 3♠ North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ QJ432	♠ A965				1NT
Vul: None	♥ 9	♥ J7	Pass	2♥	3♥	3♠
North HCP: 6+2	♦ JT954	♦ KQ6	Pass	4♠	All Pass	
South HCP: 17	♣ Q6	♣ AK74				
Contract: 4♠ North						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ T73	♠ KJ8		1NT	Pass	2♦
Vul: None	♥ K53	♥ JT9876	3♦	3♥	Pass	4♥
North HCP: 17	♦ AT2	♦ -	All Pass			
South HCP: 5+2	♣ AKQJ	♣ 9832				
Contract: 4♥ South						

North hands

Overcall S/J

Board: 80

♠ K94

You are dealer.

Dealer: North

♥ A86

West (RHO) bids 3 ♦ if possible.

Vul: N-S

♦ K953

HCP: 17

♣ AK4

Board: 81

♠ 2

LHO is dealer.

Dealer: East

♥ 3

East (LHO) opens 1NT if possible.

Vul: E-W

♦ AQJ7652

West (RHO) bids 2 ♥ if possible.

HCP: 12+3

♣ KQ93

West (RHO) bids 3 ♠ if possible.

Board: 82

♠ J5

LHO is dealer.

Dealer: East

♥ T

East (LHO) opens 1NT if possible.

Vul: N-S

♦ AKQT974

West (RHO) bids 2 ♥ if possible.

HCP: 13+3

♣ KT4

Board: 83

♠ AKJT83

LHO is dealer.

Dealer: East

♥ -

East (LHO) opens 1NT if possible.

Vul: Both

♦ 5

West (RHO) bids 2 ♦ if possible.

HCP: 12+4

♣ A76532

East (LHO) bids 3 ♥ if possible.

Board: 84

♠ AQT542

RHO is dealer. You bid second.

Dealer: West

♥ 75

West (RHO) opens 1NT if possible.

Vul: N-S

♦ J75

East (LHO) bids 2 ♦ if possible.

HCP: 7+2

♣ T3

Both hands (Answers Page)

Board: 80

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6+2

Contract: 3♥ South

North:

♠ K94

♥ A86

♦ K953

♣ AK4

South:

♠ 75

♥ KT7542

♦ 42

♣ QJ6

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

Board: 81

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 8

Contract: 4♦ North

North:

♠ 2

♥ 3

♦ AQJ7652

♣ KQ93

South:

♠ AK6

♥ 752

♦ 984

♣ J875

W	N	E	S
		1NT	Pass
2♥	3♦	Pass	Pass
3♠	4♦	All Pass	

Board: 82

Dealer: East

Vul: N-S

North HCP: 13+3

South HCP: 5+3

Contract: 4♥ South

North:

♠ J5

♥ T

♦ AKQT974

♣ KT4

South:

♠ 93

♥ J987432

♦ -

♣ A632

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

Board: 83

Dealer: East

Vul: Both

North HCP: 12+4

South HCP: 9+1

Contract: 3♠ North

North:

♠ AKJT83

♥ -

♦ 5

♣ A76532

South:

♠ Q6

♥ J83

♦ AJ972

♣ J98

W	N	E	S
		1NT	Pass
2♦	2♥ ¹	3♥	Pass
Pass	3♠	All Pass	
1. Michaels Cuebid			

Board: 84

Dealer: West

Vul: N-S

North HCP: 7+2

South HCP: 14+2

Contract: 3♣ South

North:

♠ AQT542

♥ 75

♦ J75

♣ T3

South:

♠ 7

♥ Q63

♦ KT3

♣ AKQ874

W	N	E	S
1NT	Pass	2♦	3♣
All Pass			

South hands

Overcall S/J

Board: 80 ♠ 75 Partner is dealer.
 Dealer: North ♥ KT7542 West (LHO) bids 3 ♦ if possible.
 Vul: N-S ♦ 42
 HCP: 6+2 ♣ QJ6

Board: 81 ♠ AK6 RHO is dealer. You bid second.
 Dealer: East ♥ 752 East (RHO) opens 1NT if possible.
 Vul: E-W ♦ 984 West (LHO) bids 2 ♥ if possible.
 HCP: 8 ♣ J875 West (LHO) bids 3 ♠ if possible.

Board: 82 ♠ 93 RHO is dealer. You bid second.
 Dealer: East ♥ J987432 East (RHO) opens 1NT if possible.
 Vul: N-S ♦ - West (LHO) bids 2 ♥ if possible.
 HCP: 5+3 ♣ A632

Board: 83 ♠ Q6 RHO is dealer. You bid second.
 Dealer: East ♥ J83 East (RHO) opens 1NT if possible.
 Vul: Both ♦ AJ972 West (LHO) bids 2 ♦ if possible.
 HCP: 9+1 ♣ J98 East (RHO) bids 3 ♥ if possible.

Board: 84 ♠ 7 LHO is dealer.
 Dealer: West ♥ Q63 West (LHO) opens 1NT if possible.
 Vul: N-S ♦ KT3 East (RHO) bids 2 ♦ if possible.
 HCP: 14+2 ♣ AKQ874

Both hands (Answers Page)

Board: 80

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6+2

Contract: 3♥ South

North:

♠ K94

♥ A86

♦ K953

♣ AK4

South:

♠ 75

♥ KT7542

♦ 42

♣ QJ6

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

Board: 81

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 8

Contract: 4♦ North

North:

♠ 2

♥ 3

♦ AQJ7652

♣ KQ93

South:

♠ AK6

♥ 752

♦ 984

♣ J875

W	N	E	S
		1NT	Pass
2♥	3♦	Pass	Pass
3♠	4♦	All Pass	

Board: 82

Dealer: East

Vul: N-S

North HCP: 13+3

South HCP: 5+3

Contract: 4♥ South

North:

♠ J5

♥ T

♦ AKQT974

♣ KT4

South:

♠ 93

♥ J987432

♦ -

♣ A632

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

Board: 83

Dealer: East

Vul: Both

North HCP: 12+4

South HCP: 9+1

Contract: 3♠ North

North:

♠ AKJT83

♥ -

♦ 5

♣ A76532

South:

♠ Q6

♥ J83

♦ AJ972

♣ J98

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

1. Michaels Cuebid

Board: 84

Dealer: West

Vul: N-S

North HCP: 7+2

South HCP: 14+2

Contract: 3♣ South

North:

♠ AQT542

♥ 75

♦ J75

♣ T3

South:

♠ 7

♥ Q63

♦ KT3

♣ AKQ874

W	N	E	S
1NT	Pass	2♦	3♣
All Pass			

North hands

Overcall S/J

Board: 85 ♠ AT LHO is dealer.
Dealer: East ♥ J9 East (LHO) opens 1NT if possible.
Vul: E-W ♦ AKJT76 West (RHO) bids 2♦ if possible.
HCP: 13+2 ♣ 763 West (RHO) bids 3♠ if possible.
East (LHO) bids 4♥ if possible.
East (LHO) Doubles 5♦ if possible.

Board: 86 ♠ - RHO is dealer. You bid second.
Dealer: West ♥ T8 West (RHO) opens 1NT if possible.
Vul: None ♦ J7532 East (LHO) bids 2♦ if possible.
HCP: 3+3 ♣ QT9876 West (RHO) bids 3♥ if possible.
East (LHO) Doubles 3♠ if possible.

Board: 87 ♠ A8 You are dealer.
Dealer: North ♥ KQ542 West (RHO) bids 3♣ if possible.
Vul: None ♦ KJ6
HCP: 16+1 ♣ K43

Board: 88 ♠ 743 You are dealer.
Dealer: North ♥ K2 West (RHO) bids 2♠ if possible.
Vul: E-W ♦ AJ72 East (LHO) bids 3♠ if possible.
HCP: 15 ♣ AKT7

Both hands (Answers Page)

Board: 85

	North:	South:	W	N	E	S
Dealer: East	♠ AT	♠ 87432			1NT	Pass
Vul: E-W	♥ J9	♥ K62	2♦	3♦	Pass	Pass
North HCP: 13+2	♦ AKJT76	♦ 9532	3♠	Pass	4♥	5♦
South HCP: 3+1	♣ 763	♣ 8	Pass	Pass	X	All Pass
Contract: 5♦ X South						

Board: 86

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ KQJT872	1NT	Pass	2♦	2♠
Vul: None	♥ T8	♥ 53	3♥	Pass	Pass	3♠
North HCP: 3+3	♦ J7532	♦ 96	Pass	Pass	X	All Pass
South HCP: 13+3	♣ QT9876	♣ AK				
Contract: 3♠ X South						

Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KQ752		1NT	Pass	2♥
Vul: None	♥ KQ542	♥ 6	3♣	Pass	Pass	3♦
North HCP: 16+1	♦ KJ6	♦ A7543	Pass	3♠	All Pass	
South HCP: 9+2	♣ K43	♣ 92				
Contract: 3♠ North						

Board: 88

	North:	South:	W	N	E	S
Dealer: North	♠ 743	♠ -		1NT	Pass	2♦
Vul: E-W	♥ K2	♥ J9873	2♠	Pass	Pass	X
North HCP: 15	♦ AJ72	♦ KQ983	Pass	3♣	3♠	4♦
South HCP: 8+2	♣ AKT7	♣ Q65	Pass	5♦	All Pass	
Contract: 5♦ North						

South hands

Overcall S/J

Board: 85 ♠ 87432 RHO is dealer. You bid second.
 Dealer: East ♥ K62 East (RHO) opens 1NT if possible.
 Vul: E-W ♦ 9532 West (LHO) bids 2♦ if possible.
 HCP: 3+1 ♣ 8 West (LHO) bids 3♠ if possible.
 East (RHO) bids 4♥ if possible.
 East (RHO) Doubles 5♦ if possible.

Board: 86 ♠ KQJT872 LHO is dealer.
 Dealer: West ♥ 53 West (LHO) opens 1NT if possible.
 Vul: None ♦ 96 East (RHO) bids 2♦ if possible.
 HCP: 13+3 ♣ AK West (LHO) bids 3♥ if possible.
 East (RHO) Doubles 3♠ if possible.

Board: 87 ♠ KQ752 Partner is dealer.
 Dealer: North ♥ 6 West (LHO) bids 3♣ if possible.
 Vul: None ♦ A7543
 HCP: 9+2 ♣ 92

Board: 88 ♠ - Partner is dealer.
 Dealer: North ♥ J9873 West (LHO) bids 2♠ if possible.
 Vul: E-W ♦ KQ983 East (RHO) bids 3♠ if possible.
 HCP: 8+2 ♣ Q65

Both hands (Answers Page)

Board: 85

	North:	South:	W	N	E	S
Dealer: East	♠ AT	♠ 87432			1NT	Pass
Vul: E-W	♥ J9	♥ K62	2♦	3♦	Pass	Pass
North HCP: 13+2	♦ AKJT76	♦ 9532	3♠	Pass	4♥	5♦
South HCP: 3+1	♣ 763	♣ 8	Pass	Pass	X	All Pass
Contract: 5♦ X South						

Board: 86

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ KQJT872	1NT	Pass	2♦	2♠
Vul: None	♥ T8	♥ 53	3♥	Pass	Pass	3♠
North HCP: 3+3	♦ J7532	♦ 96	Pass	Pass	X	All Pass
South HCP: 13+3	♣ QT9876	♣ AK				
Contract: 3♠ X South						

Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KQ752		1NT	Pass	2♥
Vul: None	♥ KQ542	♥ 6	3♣	Pass	Pass	3♦
North HCP: 16+1	♦ KJ6	♦ A7543	Pass	3♠	All Pass	
South HCP: 9+2	♣ K43	♣ 92				
Contract: 3♠ North						

Board: 88

	North:	South:	W	N	E	S
Dealer: North	♠ 743	♠ -		1NT	Pass	2♦
Vul: E-W	♥ K2	♥ J9873	2♠	Pass	Pass	X
North HCP: 15	♦ AJ72	♦ KQ983	Pass	3♣	3♠	4♦
South HCP: 8+2	♣ AKT7	♣ Q65	Pass	5♦	All Pass	
Contract: 5♦ North						

Both hands (Answers Page)

Board: 89

Dealer: East

Vul: N-S

North HCP: 14+3

South HCP: 4+2

Contract: 4 ♦ X North

North:

♠ 87

♥ 92

♦ AQJ6532

♣ AK

South:

♠ JT652

♥ T

♦ 84

♣ QJT74

W

N

E

S

1NT Pass

2 ♦

3 ♦

3 ♥

Pass

Pass

4 ♦

Pass

Pass

X

All Pass

Board: 90

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 4 ♥ North

North:

♠ 62

♥ T6542

♦ QJ96

♣ A3

South:

♠ 984

♥ AKJ7

♦ AK72

♣ 97

W

N

E

S

1NT

Pass

2 ♦

3 ♣

3 ♥

Pass

4 ♥

All Pass

Board: 91

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 15+1

Contract: 3 ♥ North

North:

♠ 92

♥ AQJ984

♦ T5

♣ 972

South:

♠ AKJ63

♥ 72

♦ AQ6

♣ J84

W

N

E

S

1NT

Pass

2 ♦

3 ♣

Pass

Pass

3 ♥

All Pass

Board: 92

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 3 ♥ South

North:

♠ 63

♥ QT863

♦ QJ2

♣ A62

South:

♠ K874

♥ A2

♦ K53

♣ KQ93

W

N

E

S

1NT

Pass

2 ♦

2 ♠

Pass

Pass

X

Pass

3 ♥

All Pass

Board: 93

Dealer: East

Vul: E-W

North HCP: 19+3

South HCP: 4+1

Contract: 3 ♣ North

North:

♠ AKJ

♥ -

♦ A42

♣ AQJT963

South:

♠ T7

♥ J9762

♦ QJ95

♣ 54

W

N

E

S

1NT Pass

2 ♥

3 ♣

All Pass

South hands

Overcall S/J

Board: 89 ♠ JT652 RHO is dealer. You bid second.
 Dealer: East ♥ T East (RHO) opens 1NT if possible.
 Vul: N-S ♦ 84 West (LHO) bids 2♦ if possible.
 HCP: 4+2 ♣ QJT74 East (RHO) bids 3♥ if possible.
 West (LHO) Doubles 4♦ if possible.

Board: 90 ♠ 984 You are dealer.
 Dealer: South ♥ AKJ7 East (RHO) bids 3♣ if possible.
 Vul: Both ♦ AK72
 HCP: 15 ♣ 97

Board: 91 ♠ AKJ63 You are dealer.
 Dealer: South ♥ 72 East (RHO) bids 3♣ if possible.
 Vul: None ♦ AQ6
 HCP: 15+1 ♣ J84

Board: 92 ♠ K874 You are dealer.
 Dealer: South ♥ A2 East (RHO) bids 2♠ if possible.
 Vul: E-W ♦ K53
 HCP: 15 ♣ KQ93

Board: 93 ♠ T7 RHO is dealer. You bid second.
 Dealer: East ♥ J9762 East (RHO) opens 1NT if possible.
 Vul: E-W ♦ QJ95 West (LHO) bids 2♥ if possible.
 HCP: 4+1 ♣ 54

Both hands (Answers Page)

Board: 89

Dealer: East

Vul: N-S

North HCP: 14+3

South HCP: 4+2

Contract: 4 ♦ X North

North:

♠ 87

♥ 92

♦ AQJ6532

♣ AK

South:

♠ JT652

♥ T

♦ 84

♣ QJT74

W

N

E

S

1NT Pass

2 ♦

3 ♦

3 ♥

Pass

Pass

4 ♦

Pass

Pass

X

All Pass

Board: 90

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15

Contract: 4 ♥ North

North:

♠ 62

♥ T6542

♦ QJ96

♣ A3

South:

♠ 984

♥ AKJ7

♦ AK72

♣ 97

W

N

E

S

1NT

Pass

2 ♦

3 ♣

3 ♥

Pass

4 ♥

All Pass

Board: 91

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 15+1

Contract: 3 ♥ North

North:

♠ 92

♥ AQJ984

♦ T5

♣ 972

South:

♠ AKJ63

♥ 72

♦ AQ6

♣ J84

W

N

E

S

1NT

Pass

2 ♦

3 ♣

Pass

Pass

3 ♥

All Pass

Board: 92

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 3 ♥ South

North:

♠ 63

♥ QT863

♦ QJ2

♣ A62

South:

♠ K874

♥ A2

♦ K53

♣ KQ93

W

N

E

S

1NT

Pass

2 ♦

2 ♠

Pass

Pass

X

Pass

3 ♥

All Pass

Board: 93

Dealer: East

Vul: E-W

North HCP: 19+3

South HCP: 4+1

Contract: 3 ♣ North

North:

♠ AKJ

♥ -

♦ A42

♣ AQJT963

South:

♠ T7

♥ J9762

♦ QJ95

♣ 54

W

N

E

S

1NT Pass

2 ♥

3 ♣

All Pass

North hands

Overcall S/J

Board: 94

♠ J65

Partner is dealer.

Dealer: South

♥ K6543

East (LHO) bids 3♣ if possible.

Vul: None

♦ K84

HCP: 7+1

♣ 94

Board: 95

♠ KQJT5

You are dealer.

Dealer: North

♥ K65

West (RHO) bids 3♥ if possible.

Vul: N-S

♦ A97

HCP: 15+1

♣ Q7

Board: 96

♠ T85

You are dealer.

Dealer: North

♥ KT95

West (RHO) bids 3♦ if possible.

Vul: E-W

♦ A3

HCP: 16

♣ AKQ9

Board: 97

♠ K

LHO is dealer.

Dealer: East

♥ KQJ8543

East (LHO) opens 1NT if possible.

Vul: N-S

♦ A9

West (RHO) bids 2♥ if possible.

HCP: 17+3

♣ A63

East (LHO) bids 3♠ if possible.

Board: 98

♠ -

RHO is dealer. You bid second.

Dealer: West

♥ J87

West (RHO) opens 1NT if possible.

Vul: None

♦ T97654

East (LHO) bids 2♦ if possible.

HCP: 4+2

♣ K654

East (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 94

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 16

Contract: 3 ♠ South

North:

♠ J65

♥ K6543

♦ K84

♣ 94

South:

♠ K842

♥ AQ

♦ AQT5

♣ JT2

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

Board: 95

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 3 ♠ North

North:

♠ KQJT5

♥ K65

♦ A97

♣ Q7

South:

♠ A7642

♥ 2

♦ QT2

♣ K853

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

Board: 96

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 7+2

Contract: 4 ♠ South

North:

♠ T85

♥ KT95

♦ A3

♣ AKQ9

South:

♠ AQJ942

♥ 62

♦ T5

♣ 842

W	N	E	S
	1NT	Pass	2 ♥
3 ♦	Pass	Pass	4 ♠
All Pass			

Board: 97

Dealer: East

Vul: N-S

North HCP: 17+3

South HCP: 4+1

Contract: 4 ♥ North

North:

♠ K

♥ KQJ8543

♦ A9

♣ A63

South:

♠ A94

♥ 96

♦ T8754

♣ T97

W	N	E	S
		1NT	Pass
2 ♥	3 ♥	3 ♠	Pass
Pass	4 ♥	All Pass	

Board: 98

Dealer: West

Vul: None

North HCP: 4+2

South HCP: 16+2

Contract: 3 ♠ South

North:

♠ -

♥ J87

♦ T97654

♣ K654

South:

♠ AKJ984

♥ AK

♦ 3

♣ JT73

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

South hands

Overcall S/J

Board: 94 ♠ K842 You are dealer.
 Dealer: South ♥ AQ East (RHO) bids 3♣ if possible.
 Vul: None ♦ AQT5
 HCP: 16 ♣ JT2

Board: 95 ♠ A7642 Partner is dealer.
 Dealer: North ♥ 2 West (LHO) bids 3♥ if possible.
 Vul: N-S ♦ QT2
 HCP: 9+1 ♣ K853

Board: 96 ♠ AQJ942 Partner is dealer.
 Dealer: North ♥ 62 West (LHO) bids 3♦ if possible.
 Vul: E-W ♦ T5
 HCP: 7+2 ♣ 842

Board: 97 ♠ A94 RHO is dealer. You bid second.
 Dealer: East ♥ 96 East (RHO) opens 1NT if possible.
 Vul: N-S ♦ T8754 West (LHO) bids 2♥ if possible.
 HCP: 4+1 ♣ T97 East (RHO) bids 3♠ if possible.

Board: 98 ♠ AKJ984 LHO is dealer.
 Dealer: West ♥ AK West (LHO) opens 1NT if possible.
 Vul: None ♦ 3 East (RHO) bids 2♦ if possible.
 HCP: 16+2 ♣ JT73 East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 94

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 16

Contract: 3 ♠ South

North:

♠ J65

♥ K6543

♦ K84

♣ 94

South:

♠ K842

♥ AQ

♦ AQT5

♣ JT2

W

N

E

S

1NT

Pass 2 ♦ 3 ♣ Pass

Pass X Pass 3 ♠

All Pass

Board: 95

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 3 ♠ North

North:

♠ KQJT5

♥ K65

♦ A97

♣ Q7

South:

♠ A7642

♥ 2

♦ QT2

♣ K853

W

N

E

S

1NT Pass 2 ♥

3 ♥ 3 ♠ All Pass

Board: 96

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 7+2

Contract: 4 ♠ South

North:

♠ T85

♥ KT95

♦ A3

♣ AKQ9

South:

♠ AQJ942

♥ 62

♦ T5

♣ 842

W

N

E

S

1NT Pass 2 ♥

3 ♦ Pass Pass 4 ♠

All Pass

Board: 97

Dealer: East

Vul: N-S

North HCP: 17+3

South HCP: 4+1

Contract: 4 ♥ North

North:

♠ K

♥ KQJ8543

♦ A9

♣ A63

South:

♠ A94

♥ 96

♦ T8754

♣ T97

W

N

E

S

1NT Pass

2 ♥ 3 ♥ 3 ♠ Pass

Pass 4 ♥ All Pass

Board: 98

Dealer: West

Vul: None

North HCP: 4+2

South HCP: 16+2

Contract: 3 ♠ South

North:

♠ -

♥ J87

♦ T97654

♣ K654

South:

♠ AKJ984

♥ AK

♦ 3

♣ JT73

W

N

E

S

1NT Pass 2 ♦ 2 ♠

Pass Pass 3 ♥ 3 ♠

All Pass

North hands

Overcall S/J

Board: 99	♠ 62	Partner is dealer.
Dealer: South	♥ KJ965	East (LHO) bids 2♠ if possible.
Vul: None	♦ 9853	
HCP: 8+1	♣ A3	
<hr/>		
Board: 100	♠ 97632	Partner is dealer.
Dealer: South	♥ A852	East (LHO) bids 3♦ if possible.
Vul: E-W	♦ 7	East (LHO) bids 4♦ if possible.
HCP: 5+1	♣ J43	West (RHO) Doubles 4♠ if possible.
<hr/>		
Board: 101	♠ 5	LHO is dealer.
Dealer: East	♥ Q4	East (LHO) opens 1NT if possible.
Vul: Both	♦ KQJT542	West (RHO) bids 2♦ if possible.
HCP: 13+3	♣ KQ6	East (LHO) bids 3♥ if possible.
		East (LHO) Doubles 4♦ if possible.
<hr/>		
Board: 102	♠ 8	RHO is dealer. You bid second.
Dealer: West	♥ A6	West (RHO) opens 1NT if possible.
Vul: N-S	♦ T984	East (LHO) bids 2♥ if possible.
HCP: 8+2	♣ A86532	West (RHO) bids 3♠ if possible.

Both hands (Answers Page)

Board: 99

	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ A75				1NT
Vul: None	♥ KJ965	♥ AT	Pass	2♦	2♠	Pass
North HCP: 8+1	♦ 9853	♦ KQJ62	Pass	3♦	Pass	4♦
South HCP: 16+1	♣ A3	♣ Q84	All Pass			
Contract: 4♦ South						

Board: 100

	North:	South:	W	N	E	S
Dealer: South	♠ 97632	♠ KQJ84				1NT
Vul: E-W	♥ A852	♥ QT9	Pass	2♥	3♦	3♠
North HCP: 5+1	♦ 7	♦ A62	Pass	Pass	4♦	Pass
South HCP: 15+1	♣ J43	♣ K6	Pass	4♠	Pass	Pass
Contract: 4♠ X North			X	All Pass		

Board: 101

	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ A8643			1NT	Pass
Vul: Both	♥ Q4	♥ J7	2♦	3♦	3♥	Pass
North HCP: 13+3	♦ KQJT542	♦ 83	Pass	4♦	X	All Pass
South HCP: 6+1	♣ KQ6	♣ J984				
Contract: 4♦ X North						

Board: 102

	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ AQT	1NT	Pass	2♥	3♦
Vul: N-S	♥ A6	♥ J32	3♠	5♦	All Pass	
North HCP: 8+2	♦ T984	♦ AQJ763				
South HCP: 14+2	♣ A86532	♣ 4				
Contract: 5♦ North						

South hands

Overcall S/J

Board: 99	♠ A75	You are dealer.
Dealer: South	♥ AT	East (RHO) bids 2♠ if possible.
Vul: None	♦ KQJ62	
HCP: 16+1	♣ Q84	
Board: 100	♠ KQJ84	You are dealer.
Dealer: South	♥ QT9	East (RHO) bids 3♦ if possible.
Vul: E-W	♦ A62	East (RHO) bids 4♦ if possible.
HCP: 15+1	♣ K6	West (LHO) Doubles 4♠ if possible.
Board: 101	♠ A8643	RHO is dealer. You bid second.
Dealer: East	♥ J7	East (RHO) opens 1NT if possible.
Vul: Both	♦ 83	West (LHO) bids 2♦ if possible.
HCP: 6+1	♣ J984	East (RHO) bids 3♥ if possible.
		East (RHO) Doubles 4♦ if possible.
Board: 102	♠ AQT	LHO is dealer.
Dealer: West	♥ J32	West (LHO) opens 1NT if possible.
Vul: N-S	♦ AQJ763	East (RHO) bids 2♥ if possible.
HCP: 14+2	♣ 4	West (LHO) bids 3♠ if possible.

Both hands (Answers Page)

Board: 99

	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ A75				1NT
Vul: None	♥ KJ965	♥ AT	Pass	2♦	2♠	Pass
North HCP: 8+1	♦ 9853	♦ KQJ62	Pass	3♦	Pass	4♦
South HCP: 16+1	♣ A3	♣ Q84	All Pass			
Contract: 4♦ South						

Board: 100

	North:	South:	W	N	E	S
Dealer: South	♠ 97632	♠ KQJ84				1NT
Vul: E-W	♥ A852	♥ QT9	Pass	2♥	3♦	3♠
North HCP: 5+1	♦ 7	♦ A62	Pass	Pass	4♦	Pass
South HCP: 15+1	♣ J43	♣ K6	Pass	4♠	Pass	Pass
Contract: 4♠ X North			X	All Pass		

Board: 101

	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ A8643			1NT	Pass
Vul: Both	♥ Q4	♥ J7	2♦	3♦	3♥	Pass
North HCP: 13+3	♦ KQJT542	♦ 83	Pass	4♦	X	All Pass
South HCP: 6+1	♣ KQ6	♣ J984				
Contract: 4♦ X North						

Board: 102

	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ AQT	1NT	Pass	2♥	3♦
Vul: N-S	♥ A6	♥ J32	3♠	5♦	All Pass	
North HCP: 8+2	♦ T984	♦ AQJ763				
South HCP: 14+2	♣ A86532	♣ 4				
Contract: 5♦ North						

North hands

Overcall S/J

Board: 103	♠ 9	Partner is dealer.
Dealer: South	♥ Q98654	East (LHO) bids 2♥ if possible.
Vul: None	♦ 864	West (RHO) bids 2NT if possible.
HCP: 3+2	♣ J63	East (LHO) bids 3♠ if possible.
<hr/>		
Board: 104	♠ 98763	Partner is dealer.
Dealer: South	♥ K6	East (LHO) bids 3♦ if possible.
Vul: None	♦ 986	
HCP: 3+1	♣ T97	
<hr/>		
Board: 105	♠ T5	LHO is dealer.
Dealer: East	♥ K53	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AKJT753	West (RHO) bids 2♥ if possible.
HCP: 15+3	♣ A	
<hr/>		
Board: 106	♠ AKQ532	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 1NT if possible.
Vul: Both	♦ J9876	West (RHO) bids 2♦ if possible.
HCP: 12+3	♣ Q	West (RHO) Doubles 2♠ if possible.
		East (LHO) bids 4♥ if possible.
		East (LHO) bids 5♥ if possible.
		East (LHO) Doubles 5♠ if possible.

Both hands (Answers Page)

Board: 103

Dealer: South

Vul: None

North HCP: 3+2

South HCP: 16

Contract: 4♥ South

North:

♠ 9

♥ Q98654

♦ 864

♣ J63

South:

♠ A752

♥ K73

♦ KQJ5

♣ K7

W	N	E	S
			1NT
Pass	2♦	2♥ ¹	Pass
2NT ²	3♥	3♠	4♥
All Pass			

1. Michaels Cuebid
2. to the partner's longer

Board: 104

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 15

Contract: 3♠ South

North:

♠ 98763

♥ K6

♦ 986

♣ T97

South:

♠ KQ54

♥ Q954

♦ K3

♣ AJ3

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

Board: 105

Dealer: East

Vul: E-W

North HCP: 15+3

South HCP: 2+2

Contract: 3♦ North

North:

♠ T5

♥ K53

♦ AKJT753

♣ A

South:

♠ 62

♥ J942

♦ 9

♣ JT7654

W	N	E	S
		1NT	Pass
2♥	3♦	All Pass	

Board: 106

Dealer: East

Vul: Both

North HCP: 12+3

South HCP: 6

Contract: 5♠ X North

North:

♠ AKQ532

♥ 3

♦ J9876

♣ Q

South:

♠ T984

♥ Q2

♦ KT4

♣ J987

W	N	E	S
		1NT	Pass
2♦	2♥ ¹	Pass	2♠
X	Pass	4♥	4♠
Pass	Pass	5♥	Pass
Pass	5♠	X	All Pass

1. Michaels Cuebid

South hands

Overcall S/J

Board: 103	♠ A752	You are dealer.
Dealer: South	♥ K73	East (RHO) bids 2♥ if possible.
Vul: None	♦ KQJ5	West (LHO) bids 2NT if possible.
HCP: 16	♣ K7	East (RHO) bids 3♠ if possible.

Board: 104	♠ KQ54	You are dealer.
Dealer: South	♥ Q954	East (RHO) bids 3♦ if possible.
Vul: None	♦ K3	
HCP: 15	♣ AJ3	

Board: 105	♠ 62	RHO is dealer. You bid second.
Dealer: East	♥ J942	East (RHO) opens 1NT if possible.
Vul: E-W	♦ 9	West (LHO) bids 2♥ if possible.
HCP: 2+2	♣ JT7654	

Board: 106	♠ T984	RHO is dealer. You bid second.
Dealer: East	♥ Q2	East (RHO) opens 1NT if possible.
Vul: Both	♦ KT4	West (LHO) bids 2♦ if possible.
HCP: 6	♣ J987	West (LHO) Doubles 2♠ if possible.
		East (RHO) bids 4♥ if possible.
		East (RHO) bids 5♥ if possible.
		East (RHO) Doubles 5♠ if possible.

Both hands (Answers Page)

Board: 103

Dealer: South

Vul: None

North HCP: 3+2

South HCP: 16

Contract: 4♥ South

North:

♠ 9

♥ Q98654

♦ 864

♣ J63

South:

♠ A752

♥ K73

♦ KQJ5

♣ K7

W	N	E	S
			1NT
Pass	2♦	2♥ ¹	Pass
2NT ²	3♥	3♠	4♥
All Pass			

1. Michaels Cuebid
2. to the partner's longer

Board: 104

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 15

Contract: 3♠ South

North:

♠ 98763

♥ K6

♦ 986

♣ T97

South:

♠ KQ54

♥ Q954

♦ K3

♣ AJ3

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

Board: 105

Dealer: East

Vul: E-W

North HCP: 15+3

South HCP: 2+2

Contract: 3♦ North

North:

♠ T5

♥ K53

♦ AKJT753

♣ A

South:

♠ 62

♥ J942

♦ 9

♣ JT7654

W	N	E	S
		1NT	Pass
2♥	3♦	All Pass	

Board: 106

Dealer: East

Vul: Both

North HCP: 12+3

South HCP: 6

Contract: 5♠ X North

North:

♠ AKQ532

♥ 3

♦ J9876

♣ Q

South:

♠ T984

♥ Q2

♦ KT4

♣ J987

W	N	E	S
		1NT	Pass
2♦	2♥ ¹	Pass	2♠
X	Pass	4♥	4♠
Pass	Pass	5♥	Pass
Pass	5♠	X	All Pass

1. Michaels Cuebid

North hands

Overcall S/J

Board: 107	♠ Q76	RHO is dealer. You bid second.
Dealer: West	♥ 986	West (RHO) opens 1NT if possible.
Vul: E-W	♦ AT	East (LHO) bids 2♥ if possible.
HCP: 11+1	♣ KQT63	
Board: 108	♠ 4	RHO is dealer. You bid second.
Dealer: West	♥ J9	West (RHO) opens 1NT if possible.
Vul: None	♦ J765	East (LHO) bids 2♦ if possible.
HCP: 7+2	♣ AJ7643	
Board: 109	♠ AKQ963	LHO is dealer.
Dealer: East	♥ J	East (LHO) opens 1NT if possible.
Vul: N-S	♦ AJ9	West (RHO) bids 2♦ if possible.
HCP: 16+2	♣ J72	West (RHO) bids 3♥ if possible.
Board: 110	♠ KQT65	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 1NT if possible.
Vul: E-W	♦ 6	West (RHO) bids 2♦ if possible.
HCP: 11+3	♣ KQJT76	East (LHO) bids 3♥ if possible.
		East (LHO) bids 4♥ if possible.
		West (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 107

	North:	South:	W	N	E	S
Dealer: West	♠ Q76	♠ T	1NT	Pass	2♥	2♠ ¹
Vul: E-W	♥ 986	♥ AQJ743	Pass	3♥	All Pass	
North HCP: 11+1	♦ AT	♦ KQJ764				
South HCP: 13+4	♣ KQT63	♣ -				
Contract: 3♥ North						1. Michaels Cuebid

Board: 108

	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AQJT876	1NT	Pass	2♦	3♠
Vul: None	♥ J9	♥ AT6	All Pass			
North HCP: 7+2	♦ J765	♦ 42				
South HCP: 11+3	♣ AJ7643	♣ 9				
Contract: 3♠ South						

Board: 109

	North:	South:	W	N	E	S
Dealer: East	♠ AKQ963	♠ 87			1NT	Pass
Vul: N-S	♥ J	♥ QT	2♦	2♠	Pass	Pass
North HCP: 16+2	♦ AJ9	♦ T542	3♥	3♠	All Pass	
South HCP: 5+1	♣ J72	♣ K9853				
Contract: 3♠ North						

Board: 110

	North:	South:	W	N	E	S
Dealer: East	♠ KQT65	♠ J432			1NT	Pass
Vul: E-W	♥ 3	♥ 65	2♦	2♥ ¹	Pass	2♠
North HCP: 11+3	♦ 6	♦ AKQ92	Pass	Pass	3♥	3♠
South HCP: 10+1	♣ KQJT76	♣ 92	Pass	Pass	4♥	4♠
Contract: 4♠ X South			X	All Pass		

1. Michaels Cuebid

South hands

Overcall S/J

Board: 107	♠ T	LHO is dealer.
Dealer: West	♥ AQJ743	West (LHO) opens 1NT if possible.
Vul: E-W	♦ KQJ764	East (RHO) bids 2♥ if possible.
HCP: 13+4	♣ -	
Board: 108	♠ AQJT876	LHO is dealer.
Dealer: West	♥ AT6	West (LHO) opens 1NT if possible.
Vul: None	♦ 42	East (RHO) bids 2♦ if possible.
HCP: 11+3	♣ 9	
Board: 109	♠ 87	RHO is dealer. You bid second.
Dealer: East	♥ QT	East (RHO) opens 1NT if possible.
Vul: N-S	♦ T542	West (LHO) bids 2♦ if possible.
HCP: 5+1	♣ K9853	West (LHO) bids 3♥ if possible.
Board: 110	♠ J432	RHO is dealer. You bid second.
Dealer: East	♥ 65	East (RHO) opens 1NT if possible.
Vul: E-W	♦ AKQ92	West (LHO) bids 2♦ if possible.
HCP: 10+1	♣ 92	East (RHO) bids 3♥ if possible.
		East (RHO) bids 4♥ if possible.
		West (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 107

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 13+4

Contract: 3♥ North

North:

♠ Q76

♥ 986

♦ AT

♣ KQT63

South:

♠ T

♥ AQJ743

♦ KQJ764

♣ -

W N E S

1NT Pass 2♥ 2♠¹

Pass 3♥ All Pass

1. Michaels Cuebid

Board: 108

Dealer: West

Vul: None

North HCP: 7+2

South HCP: 11+3

Contract: 3♠ South

North:

♠ 4

♥ J9

♦ J765

♣ AJ7643

South:

♠ AQJT876

♥ AT6

♦ 42

♣ 9

W N E S

1NT Pass 2♦ 3♠

All Pass

Board: 109

Dealer: East

Vul: N-S

North HCP: 16+2

South HCP: 5+1

Contract: 3♠ North

North:

♠ AKQ963

♥ J

♦ AJ9

♣ J72

South:

♠ 87

♥ QT

♦ T542

♣ K9853

W N E S

1NT Pass

2♦ 2♠ Pass Pass

3♥ 3♠ All Pass

Board: 110

Dealer: East

Vul: E-W

North HCP: 11+3

South HCP: 10+1

Contract: 4♠ X South

North:

♠ KQT65

♥ 3

♦ 6

♣ KQJT76

South:

♠ J432

♥ 65

♦ AKQ92

♣ 92

W N E S

1NT Pass

2♦ 2♥¹ Pass 2♠

Pass Pass 3♥ 3♠

Pass Pass 4♥ 4♠

X All Pass

1. Michaels Cuebid

North hands

Overcall S/J

Board: 111	♠ AQ953	You are dealer.
Dealer: North	♥ J8	West (RHO) bids 3 ♦ if possible.
Vul: N-S	♦ A95	
HCP: 15+1	♣ AT4	
<hr/>		
Board: 112	♠ 87	RHO is dealer. You bid second.
Dealer: West	♥ Q7	West (RHO) opens 1NT if possible.
Vul: Both	♦ J762	East (LHO) bids 2 ♥ if possible.
HCP: 3+1	♣ 86432	
<hr/>		
Board: 113	♠ 65	You are dealer.
Dealer: North	♥ A83	West (RHO) bids 2 ♠ if possible.
Vul: None	♦ A96	West (RHO) Doubles 3 ♠ if possible.
HCP: 15+1	♣ AK754	East (LHO) bids 4 ♠ if possible.
<hr/>		
Board: 114	♠ J75	RHO is dealer. You bid second.
Dealer: West	♥ QT6543	West (RHO) opens 1NT if possible.
Vul: Both	♦ 8	East (LHO) bids 2 ♥ if possible.
HCP: 3+2	♣ 982	

Both hands (Answers Page)

Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ AQ953	♠ KJ874		1NT	Pass	2♥
Vul: N-S	♥ J8	♥ T93	3♦	3♠	All Pass	
North HCP: 15+1	♦ A95	♦ 6				
South HCP: 4+1	♣ AT4	♣ 9863				
Contract: 3♠ North						

Board: 112

	North:	South:	W	N	E	S
Dealer: West	♠ 87	♠ A52	1NT	Pass	2♥	3♥
Vul: Both	♥ Q7	♥ AKJ9632	All Pass			
North HCP: 3+1	♦ J762	♦ A				
South HCP: 16+3	♣ 86432	♣ 75				
Contract: 3♥ South						

Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ 2		1NT	Pass	2♦
Vul: None	♥ A83	♥ KQT62	2♠	3♥	Pass	3♠ ¹
North HCP: 15+1	♦ A96	♦ KQ75	X	4♣ ²	Pass	4♦ ³
South HCP: 11+1	♣ AK754	♣ J82	Pass	4♥	4♠	5♥
Contract: 5♥ South			All Pass			

1. Cue bid, a !S stopper
2. Cue bid, a !C stopper
3. surplus

Board: 114

	North:	South:	W	N	E	S
Dealer: West	♠ J75	♠ T	1NT	Pass	2♥	3♣
Vul: Both	♥ QT6543	♥ AKJ	All Pass			
North HCP: 3+2	♦ 8	♦ JT9				
South HCP: 16+2	♣ 982	♣ AQJ653				
Contract: 3♣ South						

South hands

Overcall S/J

Board: 111	♠ KJ874	Partner is dealer.
Dealer: North	♥ T93	West (LHO) bids 3♦ if possible.
Vul: N-S	♦ 6	
HCP: 4+1	♣ 9863	
<hr/>		
Board: 112	♠ A52	LHO is dealer.
Dealer: West	♥ AKJ9632	West (LHO) opens 1NT if possible.
Vul: Both	♦ A	East (RHO) bids 2♥ if possible.
HCP: 16+3	♣ 75	
<hr/>		
Board: 113	♠ 2	Partner is dealer.
Dealer: North	♥ KQT62	West (LHO) bids 2♠ if possible.
Vul: None	♦ KQ75	West (LHO) Doubles 3♠ if possible.
HCP: 11+1	♣ J82	East (RHO) bids 4♠ if possible.
<hr/>		
Board: 114	♠ T	LHO is dealer.
Dealer: West	♥ AKJ	West (LHO) opens 1NT if possible.
Vul: Both	♦ JT9	East (RHO) bids 2♥ if possible.
HCP: 16+2	♣ AQJ653	

Both hands (Answers Page)

Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ AQ953	♠ KJ874		1NT	Pass	2♥
Vul: N-S	♥ J8	♥ T93	3♦	3♠	All Pass	
North HCP: 15+1	♦ A95	♦ 6				
South HCP: 4+1	♣ AT4	♣ 9863				
Contract: 3♠ North						

Board: 112

	North:	South:	W	N	E	S
Dealer: West	♠ 87	♠ A52	1NT	Pass	2♥	3♥
Vul: Both	♥ Q7	♥ AKJ9632	All Pass			
North HCP: 3+1	♦ J762	♦ A				
South HCP: 16+3	♣ 86432	♣ 75				
Contract: 3♥ South						

Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ 2		1NT	Pass	2♦
Vul: None	♥ A83	♥ KQT62	2♠	3♥	Pass	3♠ ¹
North HCP: 15+1	♦ A96	♦ KQ75	X	4♣ ²	Pass	4♦ ³
South HCP: 11+1	♣ AK754	♣ J82	Pass	4♥	4♠	5♥
Contract: 5♥ South			All Pass			

1. Cue bid, a !S stopper
2. Cue bid, a !C stopper
3. surplus

Board: 114

	North:	South:	W	N	E	S
Dealer: West	♠ J75	♠ T	1NT	Pass	2♥	3♣
Vul: Both	♥ QT6543	♥ AKJ	All Pass			
North HCP: 3+2	♦ 8	♦ JT9				
South HCP: 16+2	♣ 982	♣ AQJ653				
Contract: 3♣ South						

North hands

Overcall S/J

Board: 115

♠ T

LHO is dealer.

Dealer: East

♥ 87

East (LHO) opens 1NT if possible.

Vul: E-W

♦ AKQT42

West (RHO) bids 2♥ if possible.

HCP: 15+2

♣ AQ53

Board: 116

♠ J92

RHO is dealer. You bid second.

Dealer: West

♥ J87

West (RHO) opens 1NT if possible.

Vul: N-S

♦ AT852

East (LHO) bids 2♥ if possible.

HCP: 6+1

♣ 54

Board: 117

♠ A3

LHO is dealer.

Dealer: East

♥ KQJ4

East (LHO) opens 1NT if possible.

Vul: N-S

♦ T

West (RHO) bids 2♦ if possible.

HCP: 18+2

♣ AKJ743

Board: 118

♠ Q854

RHO is dealer. You bid second.

Dealer: West

♥ T

West (RHO) opens 1NT if possible.

Vul: E-W

♦ Q983

East (LHO) bids 2♥ if possible.

HCP: 4

♣ T432

Board: 119

♠ AK5

You are dealer.

Dealer: North

♥ KQJ3

West (RHO) bids 3♦ if possible.

Vul: E-W

♦ Q765

HCP: 16

♣ JT

Both hands (Answers Page)

Board: 115

Dealer: East

Vul: E-W

North HCP: 15+2

South HCP: 5+1

Contract: 3 ♦ North

North:

♠ T

♥ 87

♦ AKQT42

♣ AQ53

South:

♠ A9742

♥ 532

♦ J6

♣ 962

W

N

E

S

1NT Pass

2 ♥

3 ♦

All Pass

Board: 116

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 17+3

Contract: 3 ♥ South

North:

♠ J92

♥ J87

♦ AT852

♣ 54

South:

♠ A6

♥ AKQT963

♦ Q

♣ Q73

W

N

E

S

1NT Pass 2 ♥ 3 ♥

All Pass

Board: 117

Dealer: East

Vul: N-S

North HCP: 18+2

South HCP: 4+3

Contract: 3 ♣ North

North:

♠ A3

♥ KQJ4

♦ T

♣ AKJ743

South:

♠ J97654

♥ 53

♦ K7432

♣ -

W

N

E

S

1NT Pass

2 ♦

3 ♣

All Pass

Board: 118

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 14+3

Contract: 3 ♥ South

North:

♠ Q854

♥ T

♦ Q983

♣ T432

South:

♠ KJ

♥ KQJ7643

♦ -

♣ KJ75

W

N

E

S

1NT Pass 2 ♥ 3 ♥

All Pass

Board: 119

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 8+1

Contract: 4 ♥ South

North:

♠ AK5

♥ KQJ3

♦ Q765

♣ JT

South:

♠ J98

♥ A7642

♦ 3

♣ K952

W

N

E

S

1NT Pass 2 ♦

3 ♦ 3 ♥

Pass 4 ♥

All Pass

South hands

Overcall S/J

Board: 115 ♠ A9742 RHO is dealer. You bid second.
 Dealer: East ♥ 532 East (RHO) opens 1NT if possible.
 Vul: E-W ♦ J6 West (LHO) bids 2♥ if possible.
 HCP: 5+1 ♣ 962

Board: 116 ♠ A6 LHO is dealer.
 Dealer: West ♥ AKQT963 West (LHO) opens 1NT if possible.
 Vul: N-S ♦ Q East (RHO) bids 2♥ if possible.
 HCP: 17+3 ♣ Q73

Board: 117 ♠ J97654 RHO is dealer. You bid second.
 Dealer: East ♥ 53 East (RHO) opens 1NT if possible.
 Vul: N-S ♦ K7432 West (LHO) bids 2♦ if possible.
 HCP: 4+3 ♣ -

Board: 118 ♠ KJ LHO is dealer.
 Dealer: West ♥ KQJ7643 West (LHO) opens 1NT if possible.
 Vul: E-W ♦ - East (RHO) bids 2♥ if possible.
 HCP: 14+3 ♣ KJ75

Board: 119 ♠ J98 Partner is dealer.
 Dealer: North ♥ A7642 West (LHO) bids 3♦ if possible.
 Vul: E-W ♦ 3
 HCP: 8+1 ♣ K952

Both hands (Answers Page)

Board: 115

Dealer: East

Vul: E-W

North HCP: 15+2

South HCP: 5+1

Contract: 3 ♦ North

North:

♠ T

♥ 87

♦ AKQT42

♣ AQ53

South:

♠ A9742

♥ 532

♦ J6

♣ 962

W

N

E

S

1NT Pass

2 ♥

3 ♦

All Pass

Board: 116

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 17+3

Contract: 3 ♥ South

North:

♠ J92

♥ J87

♦ AT852

♣ 54

South:

♠ A6

♥ AKQT963

♦ Q

♣ Q73

W

N

E

S

1NT Pass 2 ♥ 3 ♥

All Pass

Board: 117

Dealer: East

Vul: N-S

North HCP: 18+2

South HCP: 4+3

Contract: 3 ♣ North

North:

♠ A3

♥ KQJ4

♦ T

♣ AKJ743

South:

♠ J97654

♥ 53

♦ K7432

♣ -

W

N

E

S

1NT Pass

2 ♦

3 ♣

All Pass

Board: 118

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 14+3

Contract: 3 ♥ South

North:

♠ Q854

♥ T

♦ Q983

♣ T432

South:

♠ KJ

♥ KQJ7643

♦ -

♣ KJ75

W

N

E

S

1NT Pass 2 ♥ 3 ♥

All Pass

Board: 119

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 8+1

Contract: 4 ♥ South

North:

♠ AK5

♥ KQJ3

♦ Q765

♣ JT

South:

♠ J98

♥ A7642

♦ 3

♣ K952

W

N

E

S

1NT Pass 2 ♦

3 ♦ 3 ♥

Pass 4 ♥

All Pass

North hands

Overcall S/J

Board: 120 ♠ 4 RHO is dealer. You bid second.
Dealer: West ♥ J96 West (RHO) opens 1NT if possible.
Vul: Both ♦ AQ9754 East (LHO) bids 2♦ if possible.
HCP: 7+2 ♣ T98

Board: 121 ♠ QJ9865 Partner is dealer.
Dealer: South ♥ J82 East (LHO) bids 3♣ if possible.
Vul: None ♦ A3
HCP: 10+2 ♣ Q2

Board: 122 ♠ - LHO is dealer.
Dealer: East ♥ AKQ854 East (LHO) opens 1NT if possible.
Vul: Both ♦ T2 West (RHO) bids 2♥ if possible.
HCP: 13+3 ♣ KJT62 West (RHO) bids 4♠ if possible.

Board: 123 ♠ 3 LHO is dealer.
Dealer: East ♥ 654 East (LHO) opens 1NT if possible.
Vul: None ♦ AKQ8542 West (RHO) bids 2♦ if possible.
HCP: 13+3 ♣ A2 East (LHO) bids 3♥ if possible.

Board: 124 ♠ J62 RHO is dealer. You bid second.
Dealer: West ♥ T4 West (RHO) opens 1NT if possible.
Vul: None ♦ J6543 East (LHO) bids 2♥ if possible.
HCP: 2+1 ♣ T32

Both hands (Answers Page)

Board: 120

Dealer: West

Vul: Both

North HCP: 7+2

South HCP: 13+2

Contract: 2 ♠ South

North:

♠ 4

♥ J96

♦ AQ9754

♣ T98

South:

♠ AQJT92

♥ Q7

♦ T6

♣ KJ7

W	N	E	S
1NT	Pass	2♦	2♠
All Pass			

Board: 121

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ QJ9865

♥ J82

♦ A3

♣ Q2

South:

♠ K7

♥ AKQ96

♦ QJ5

♣ T75

W	N	E	S
			1NT
Pass	2♥	3♣	Pass
Pass	4♠	All Pass	

Board: 122

Dealer: East

Vul: Both

North HCP: 13+3

South HCP: 7+1

Contract: 5♥ North

North:

♠ -

♥ AKQ854

♦ T2

♣ KJT62

South:

♠ K962

♥ JT732

♦ K654

♣ -

W	N	E	S
		1NT	Pass
2♥	2♠ ¹	Pass	4♥
4♠	5♥	All Pass	

1. Michaels Cuebid

Board: 123

Dealer: East

Vul: None

North HCP: 13+3

South HCP: 6+1

Contract: 4♦ North

North:

♠ 3

♥ 654

♦ AKQ8542

♣ A2

South:

♠ 97654

♥ K2

♦ T9

♣ QJ86

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

Board: 124

Dealer: West

Vul: None

North HCP: 2+1

South HCP: 17+2

Contract: 3♦ South

North:

♠ J62

♥ T4

♦ J6543

♣ T32

South:

♠ 53

♥ A62

♦ AKQT97

♣ A5

W	N	E	S
1NT	Pass	2♥	3♦
All Pass			

South hands

Overcall S/J

Board: 120 ♠ AQJT92 LHO is dealer.
 Dealer: West ♥ Q7 West (LHO) opens 1NT if possible.
 Vul: Both ♦ T6 East (RHO) bids 2♦ if possible.
 HCP: 13+2 ♣ KJ7

Board: 121 ♠ K7 You are dealer.
 Dealer: South ♥ AKQ96 East (RHO) bids 3♣ if possible.
 Vul: None ♦ QJ5
 HCP: 15+1 ♣ T75

Board: 122 ♠ K962 RHO is dealer. You bid second.
 Dealer: East ♥ JT732 East (RHO) opens 1NT if possible.
 Vul: Both ♦ K654 West (LHO) bids 2♥ if possible.
 HCP: 7+1 ♣ - West (LHO) bids 4♠ if possible.

Board: 123 ♠ 97654 RHO is dealer. You bid second.
 Dealer: East ♥ K2 East (RHO) opens 1NT if possible.
 Vul: None ♦ T9 West (LHO) bids 2♦ if possible.
 HCP: 6+1 ♣ QJ86 East (RHO) bids 3♥ if possible.

Board: 124 ♠ 53 LHO is dealer.
 Dealer: West ♥ A62 West (LHO) opens 1NT if possible.
 Vul: None ♦ AKQT97 East (RHO) bids 2♥ if possible.
 HCP: 17+2 ♣ A5

Both hands (Answers Page)

Board: 120

Dealer: West

Vul: Both

North HCP: 7+2

South HCP: 13+2

Contract: 2 ♠ South

North:

♠ 4

♥ J96

♦ AQ9754

♣ T98

South:

♠ AQJT92

♥ Q7

♦ T6

♣ KJ7

W	N	E	S
1NT	Pass	2♦	2♠
All Pass			

Board: 121

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ QJ9865

♥ J82

♦ A3

♣ Q2

South:

♠ K7

♥ AKQ96

♦ QJ5

♣ T75

W	N	E	S
			1NT
Pass	2♥	3♣	Pass
Pass	4♠	All Pass	

Board: 122

Dealer: East

Vul: Both

North HCP: 13+3

South HCP: 7+1

Contract: 5♥ North

North:

♠ -

♥ AKQ854

♦ T2

♣ KJT62

South:

♠ K962

♥ JT732

♦ K654

♣ -

W	N	E	S
		1NT	Pass
2♥	2♠ ¹	Pass	4♥
4♠	5♥	All Pass	

1. Michaels Cuebid

Board: 123

Dealer: East

Vul: None

North HCP: 13+3

South HCP: 6+1

Contract: 4♦ North

North:

♠ 3

♥ 654

♦ AKQ8542

♣ A2

South:

♠ 97654

♥ K2

♦ T9

♣ QJ86

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

Board: 124

Dealer: West

Vul: None

North HCP: 2+1

South HCP: 17+2

Contract: 3♦ South

North:

♠ J62

♥ T4

♦ J6543

♣ T32

South:

♠ 53

♥ A62

♦ AKQT97

♣ A5

W	N	E	S
1NT	Pass	2♥	3♦
All Pass			

North hands

Overcall S/J

Board: 125

♠ KT9873

Partner is dealer.

Dealer: South

♥ 73

East (LHO) bids 3♥ if possible.

Vul: E-W

♦ 64

HCP: 6+2

♣ K74

Board: 126

♠ AJ2

RHO is dealer. You bid second.

Dealer: West

♥ KQ987

West (RHO) opens 1NT if possible.

Vul: N-S

♦ 963

East (LHO) bids 2♥ if possible.

HCP: 10+1

♣ 86

West (RHO) bids 3♠ if possible.

Board: 127

♠ 5

Partner is dealer.

Dealer: South

♥ QT754

East (LHO) bids 2♠ if possible.

Vul: None

♦ QT543

East (LHO) bids 3♠ if possible.

HCP: 4+2

♣ T4

Board: 128

♠ AJ3

Partner is dealer.

Dealer: South

♥ KT874

East (LHO) bids 3♦ if possible.

Vul: N-S

♦ 4

East (LHO) Doubles 4♦ if possible.

HCP: 10+1

♣ Q654

West (RHO) bids 5♦ if possible.

Both hands (Answers Page)

Board: 125

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 16

Contract: 3 ♠ North

North:

♠ KT9873

♥ 73

♦ 64

♣ K74

South:

♠ A2

♥ Q982

♦ QJ8

♣ AQJ2

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

Board: 126

Dealer: West

Vul: N-S

North HCP: 10+1

South HCP: 13+3

Contract: 5 ♦ South

North:

♠ AJ2

♥ KQ987

♦ 963

♣ 86

South:

♠ KQ

♥ 5

♦ AKJT754

♣ 543

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

1. limit raise or better in !D

Board: 127

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 15

Contract: 4 ♦ South

North:

♠ 5

♥ QT754

♦ QT543

♣ T4

South:

♠ T643

♥ KJ3

♦ AKJ2

♣ K5

W	N	E	S
			1NT
Pass	2 ♦	2 ♠	Pass
Pass	3 ♦	3 ♠	4 ♦
All Pass			

Board: 128

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 5 ♥ North

North:

♠ AJ3

♥ KT874

♦ 4

♣ Q654

South:

♠ K85

♥ AJ65

♦ A9

♣ K732

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

1. Cue bid, a !S stopper

2. Cue bid, a !C stopper

3. surplus

South hands

Overcall S/J

Board: 125

♠ A2

You are dealer.

Dealer: South

♥ Q982

East (RHO) bids 3♥ if possible.

Vul: E-W

♦ QJ8

HCP: 16

♣ AQJ2

Board: 126

♠ KQ

LHO is dealer.

Dealer: West

♥ 5

West (LHO) opens 1NT if possible.

Vul: N-S

♦ AKJT754

East (RHO) bids 2♥ if possible.

HCP: 13+3

♣ 543

West (LHO) bids 3♠ if possible.

Board: 127

♠ T643

You are dealer.

Dealer: South

♥ KJ3

East (RHO) bids 2♠ if possible.

Vul: None

♦ AKJ2

East (RHO) bids 3♠ if possible.

HCP: 15

♣ K5

Board: 128

♠ K85

You are dealer.

Dealer: South

♥ AJ65

East (RHO) bids 3♦ if possible.

Vul: N-S

♦ A9

East (RHO) Doubles 4♦ if possible.

HCP: 15

♣ K732

West (LHO) bids 5♦ if possible.

Both hands (Answers Page)

Board: 125

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 16

Contract: 3 ♠ North

North:

♠ KT9873

♥ 73

♦ 64

♣ K74

South:

♠ A2

♥ Q982

♦ QJ8

♣ AQJ2

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

Board: 126

Dealer: West

Vul: N-S

North HCP: 10+1

South HCP: 13+3

Contract: 5 ♦ South

North:

♠ AJ2

♥ KQ987

♦ 963

♣ 86

South:

♠ KQ

♥ 5

♦ AKJT754

♣ 543

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

1. limit raise or better in !D

Board: 127

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 15

Contract: 4 ♦ South

North:

♠ 5

♥ QT754

♦ QT543

♣ T4

South:

♠ T643

♥ KJ3

♦ AKJ2

♣ K5

W	N	E	S
			1NT
Pass	2 ♦	2 ♠	Pass
Pass	3 ♦	3 ♠	4 ♦
All Pass			

Board: 128

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 5 ♥ North

North:

♠ AJ3

♥ KT874

♦ 4

♣ Q654

South:

♠ K85

♥ AJ65

♦ A9

♣ K732

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

1. Cue bid, a !S stopper

2. Cue bid, a !C stopper

3. surplus

North hands

Overcall S/J

Board: 129 ♠ K63 LHO is dealer.
 Dealer: East ♥ 3 East (LHO) opens 1NT if possible.
 Vul: Both ♦ AK6 West (RHO) bids 2♦ if possible.
 HCP: 19+2 ♣ AKQT42

Board: 130 ♠ KT762 Partner is dealer.
 Dealer: South ♥ QT32 East (LHO) bids 3♣ if possible.
 Vul: N-S ♦ J98
 HCP: 6+1 ♣ 6

Board: 131 ♠ Q7 You are dealer.
 Dealer: North ♥ AKQ West (RHO) bids 2♠ if possible.
 Vul: E-W ♦ J943
 HCP: 15 ♣ KT62

Board: 132 ♠ 63 Partner is dealer.
 Dealer: South ♥ Q8543 East (LHO) bids 2♠ if possible.
 Vul: E-W ♦ QJ East (LHO) bids 3♠ if possible.
 HCP: 7+1 ♣ QT52

Board: 133 ♠ KT75 LHO is dealer.
 Dealer: East ♥ 4 East (LHO) opens 1NT if possible.
 Vul: Both ♦ AKQT652 West (RHO) bids 2♦ if possible.
 HCP: 15+3 ♣ K East (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 129

Dealer: East

Vul: Both

North HCP: 19+2

South HCP: 4+1

Contract: 3♣ North

North:

♠ K63

♥ 3

♦ AK6

♣ AKQT42

South:

♠ 9

♥ KT96

♦ T9754

♣ J97

W	N	E	S
		1NT	Pass
2♦	3♣	All Pass	

Board: 130

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 3♠ South

North:

♠ KT762

♥ QT32

♦ J98

♣ 6

South:

♠ AQ8

♥ AK9

♦ Q765

♣ JT7

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

Board: 131

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3♥ North

North:

♠ Q7

♥ AKQ

♦ J943

♣ KT62

South:

♠ 2

♥ T8732

♦ KQ52

♣ A53

W	N	E	S
	1NT	Pass	2♦
2♠	Pass	Pass	X
Pass	3♥	All Pass	

Board: 132

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17+1

Contract: 4♥ South

North:

♠ 63

♥ Q8543

♦ QJ

♣ QT52

South:

♠ K54

♥ KT2

♦ AKT94

♣ KJ

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

Board: 133

Dealer: East

Vul: Both

North HCP: 15+3

South HCP: 5+1

Contract: 4♦ North

North:

♠ KT75

♥ 4

♦ AKQT652

♣ K

South:

♠ 84

♥ AJ3

♦ 984

♣ T7642

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

South hands

Overcall S/J

Board: 129	♠ 9	RHO is dealer. You bid second.
Dealer: East	♥ KT96	East (RHO) opens 1NT if possible.
Vul: Both	♦ T9754	West (LHO) bids 2♦ if possible.
HCP: 4+1	♣ J97	

Board: 130	♠ AQ8	You are dealer.
Dealer: South	♥ AK9	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ Q765	
HCP: 16	♣ JT7	

Board: 131	♠ 2	Partner is dealer.
Dealer: North	♥ T8732	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ KQ52	
HCP: 9+1	♣ A53	

Board: 132	♠ K54	You are dealer.
Dealer: South	♥ KT2	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ AKT94	East (RHO) bids 3♠ if possible.
HCP: 17+1	♣ KJ	

Board: 133	♠ 84	RHO is dealer. You bid second.
Dealer: East	♥ AJ3	East (RHO) opens 1NT if possible.
Vul: Both	♦ 984	West (LHO) bids 2♦ if possible.
HCP: 5+1	♣ T7642	East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 129

Dealer: East

Vul: Both

North HCP: 19+2

South HCP: 4+1

Contract: 3♣ North

North:

♠ K63

♥ 3

♦ AK6

♣ AKQT42

South:

♠ 9

♥ KT96

♦ T9754

♣ J97

W	N	E	S
		1NT	Pass
2♦	3♣	All Pass	

Board: 130

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 3♠ South

North:

♠ KT762

♥ QT32

♦ J98

♣ 6

South:

♠ AQ8

♥ AK9

♦ Q765

♣ JT7

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

Board: 131

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3♥ North

North:

♠ Q7

♥ AKQ

♦ J943

♣ KT62

South:

♠ 2

♥ T8732

♦ KQ52

♣ A53

W	N	E	S
	1NT	Pass	2♦
2♠	Pass	Pass	X
Pass	3♥	All Pass	

Board: 132

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17+1

Contract: 4♥ South

North:

♠ 63

♥ Q8543

♦ QJ

♣ QT52

South:

♠ K54

♥ KT2

♦ AKT94

♣ KJ

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

Board: 133

Dealer: East

Vul: Both

North HCP: 15+3

South HCP: 5+1

Contract: 4♦ North

North:

♠ KT75

♥ 4

♦ AKQT652

♣ K

South:

♠ 84

♥ AJ3

♦ 984

♣ T7642

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

North hands

Overcall S/J

Board: 134 ♠ J8743 Partner is dealer.
Dealer: South ♥ KJ9 East (LHO) bids 3♣ if possible.
Vul: N-S ♦ 6
HCP: 7+1 ♣ Q532

Board: 135 ♠ Q84 LHO is dealer.
Dealer: East ♥ 3 East (LHO) opens 1NT if possible.
Vul: None ♦ AK3 West (RHO) bids 2♦ if possible.
HCP: 16+2 ♣ AQJT84

Board: 136 ♠ KJT75 Partner is dealer.
Dealer: South ♥ KT832 East (LHO) bids 3♣ if possible.
Vul: E-W ♦ 4
HCP: 7+2 ♣ 97

Board: 137 ♠ T952 You are dealer.
Dealer: North ♥ AJ42 West (RHO) bids 3♦ if possible.
Vul: Both ♦ A7
HCP: 16 ♣ AK9

Board: 138 ♠ AT RHO is dealer. You bid second.
Dealer: West ♥ QJ95 West (RHO) opens 1NT if possible.
Vul: None ♦ T9632 East (LHO) bids 2♥ if possible.
HCP: 7+1 ♣ 52

Both hands (Answers Page)

Board: 134

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ J8743

♥ KJ9

♦ 6

♣ Q532

South:

♠ AKQ6

♥ T32

♦ AQ53

♣ 87

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

Board: 135

Dealer: East

Vul: None

North HCP: 16+2

South HCP: 4+1

Contract: 3 ♣ North

North:

♠ Q84

♥ 3

♦ AK3

♣ AQJT84

South:

♠ 963

♥ AT962

♦ T765

♣ 7

W	N	E	S
		1NT	Pass
2 ♦	3 ♣	All Pass	

Board: 136

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 16

Contract: 4 ♠ North

North:

♠ KJT75

♥ KT832

♦ 4

♣ 97

South:

♠ A863

♥ AQ

♦ AJ65

♣ JT2

W	N	E	S
			1NT
Pass	2 ♥	3 ♣	3 ♠
Pass	4 ♠	All Pass	

Board: 137

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6+1

Contract: 3 ♥ North

North:

♠ T952

♥ AJ42

♦ A7

♣ AK9

South:

♠ J7

♥ KQ975

♦ T98

♣ 862

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

Board: 138

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 16+3

Contract: 3 ♣ South

North:

♠ AT

♥ QJ95

♦ T9632

♣ 52

South:

♠ Q9

♥ T6

♦ AJ

♣ AKQT973

W	N	E	S
1NT	Pass	2 ♥	3 ♣
All Pass			

South hands

Overcall S/J

Board: 134 ♠ AKQ6 You are dealer.
 Dealer: South ♥ T32 East (RHO) bids 3♣ if possible.
 Vul: N-S ♦ AQ53
 HCP: 15 ♣ 87

Board: 135 ♠ 963 RHO is dealer. You bid second.
 Dealer: East ♥ AT962 East (RHO) opens 1NT if possible.
 Vul: None ♦ T765 West (LHO) bids 2♦ if possible.
 HCP: 4+1 ♣ 7

Board: 136 ♠ A863 You are dealer.
 Dealer: South ♥ AQ East (RHO) bids 3♣ if possible.
 Vul: E-W ♦ AJ65
 HCP: 16 ♣ JT2

Board: 137 ♠ J7 Partner is dealer.
 Dealer: North ♥ KQ975 West (LHO) bids 3♦ if possible.
 Vul: Both ♦ T98
 HCP: 6+1 ♣ 862

Board: 138 ♠ Q9 LHO is dealer.
 Dealer: West ♥ T6 West (LHO) opens 1NT if possible.
 Vul: None ♦ AJ East (RHO) bids 2♥ if possible.
 HCP: 16+3 ♣ AKQT973

Both hands (Answers Page)

Board: 134

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ J8743

♥ KJ9

♦ 6

♣ Q532

South:

♠ AKQ6

♥ T32

♦ AQ53

♣ 87

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

Board: 135

Dealer: East

Vul: None

North HCP: 16+2

South HCP: 4+1

Contract: 3 ♣ North

North:

♠ Q84

♥ 3

♦ AK3

♣ AQJT84

South:

♠ 963

♥ AT962

♦ T765

♣ 7

W	N	E	S
		1NT	Pass
2 ♦	3 ♣	All Pass	

Board: 136

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 16

Contract: 4 ♠ North

North:

♠ KJT75

♥ KT832

♦ 4

♣ 97

South:

♠ A863

♥ AQ

♦ AJ65

♣ JT2

W	N	E	S
			1NT
Pass	2 ♥	3 ♣	3 ♠
Pass	4 ♠	All Pass	

Board: 137

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6+1

Contract: 3 ♥ North

North:

♠ T952

♥ AJ42

♦ A7

♣ AK9

South:

♠ J7

♥ KQ975

♦ T98

♣ 862

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

Board: 138

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 16+3

Contract: 3 ♣ South

North:

♠ AT

♥ QJ95

♦ T9632

♣ 52

South:

♠ Q9

♥ T6

♦ AJ

♣ AKQT973

W	N	E	S
1NT	Pass	2 ♥	3 ♣
All Pass			

North hands

Overcall S/J

Board: 139 ♠ AK4 LHO is dealer.
Dealer: East ♥ Q East (LHO) opens 1NT if possible.
Vul: None ♦ AKQ9832 West (RHO) bids 2♥ if possible.
HCP: 18+3 ♣ 82 East (LHO) bids 3♠ if possible.

Board: 140 ♠ KT52 RHO is dealer. You bid second.
Dealer: West ♥ JT53 West (RHO) opens 1NT if possible.
Vul: E-W ♦ Q East (LHO) bids 2♦ if possible.
HCP: 7 ♣ J743 East (LHO) bids 3♥ if possible.

Board: 141 ♠ Q32 LHO is dealer.
Dealer: East ♥ J East (LHO) opens 1NT if possible.
Vul: N-S ♦ KJ3 West (RHO) bids 2♥ if possible.
HCP: 15+2 ♣ AKJ543 East (LHO) bids 3♠ if possible.

Board: 142 ♠ AQ852 Partner is dealer.
Dealer: South ♥ 42 East (LHO) bids 3♥ if possible.
Vul: E-W ♦ 9765
HCP: 7+1 ♣ J3

Board: 143 ♠ K3 LHO is dealer.
Dealer: East ♥ A4 East (LHO) opens 1NT if possible.
Vul: N-S ♦ AKQ9862 West (RHO) bids 2♦ if possible.
HCP: 17+3 ♣ J4 East (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 139

Dealer: East

Vul: None

North HCP: 18+3

South HCP: 3+2

Contract: 4 ♦ North

North:

♠ AK4

♥ Q

♦ AKQ9832

♣ 82

South:

♠ 52

♥ K85432

♦ T5

♣ 754

W

N

E

S

1NT Pass

2 ♥

3 ♦

3 ♠

Pass

Pass

4 ♦

All Pass

Board: 140

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 14+3

Contract: 4 ♦ South

North:

♠ KT52

♥ JT53

♦ Q

♣ J743

South:

♠ Q874

♥ -

♦ AKJ9843

♣ A8

W

N

E

S

1NT Pass 2 ♦ 3 ♦

Pass Pass 3 ♥ 4 ♦

All Pass

Board: 141

Dealer: East

Vul: N-S

North HCP: 15+2

South HCP: 7+2

Contract: 5 ♣ South

North:

♠ Q32

♥ J

♦ KJ3

♣ AKJ543

South:

♠ 9

♥ KT7543

♦ A5

♣ T976

W

N

E

S

1NT Pass

2 ♥ 3 ♣ 3 ♠ 5 ♣

All Pass

Board: 142

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17+1

Contract: 4 ♠ North

North:

♠ AQ852

♥ 42

♦ 9765

♣ J3

South:

♠ 943

♥ A7

♦ AKQ83

♣ AT7

W

N

E

S

1NT

Pass 2 ♥ 3 ♥ 3 ♠

Pass 4 ♠ All Pass

Board: 143

Dealer: East

Vul: N-S

North HCP: 17+3

South HCP: 3

Contract: 4 ♦ North

North:

♠ K3

♥ A4

♦ AKQ9862

♣ J4

South:

♠ 8652

♥ 85

♦ JT5

♣ QT32

W

N

E

S

1NT Pass

2 ♦ 3 ♦ 3 ♥ Pass

Pass 4 ♦ All Pass

South hands

Overcall S/J

Board: 139	♠ 52	RHO is dealer. You bid second.
Dealer: East	♥ K85432	East (RHO) opens 1NT if possible.
Vul: None	♦ T5	West (LHO) bids 2♥ if possible.
HCP: 3+2	♣ 754	East (RHO) bids 3♠ if possible.

Board: 140	♠ Q874	LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 1NT if possible.
Vul: E-W	♦ AKJ9843	East (RHO) bids 2♦ if possible.
HCP: 14+3	♣ A8	East (RHO) bids 3♥ if possible.

Board: 141	♠ 9	RHO is dealer. You bid second.
Dealer: East	♥ KT7543	East (RHO) opens 1NT if possible.
Vul: N-S	♦ A5	West (LHO) bids 2♥ if possible.
HCP: 7+2	♣ T976	East (RHO) bids 3♠ if possible.

Board: 142	♠ 943	You are dealer.
Dealer: South	♥ A7	East (RHO) bids 3♥ if possible.
Vul: E-W	♦ AKQ83	
HCP: 17+1	♣ AT7	

Board: 143	♠ 8652	RHO is dealer. You bid second.
Dealer: East	♥ 85	East (RHO) opens 1NT if possible.
Vul: N-S	♦ JT5	West (LHO) bids 2♦ if possible.
HCP: 3	♣ QT32	East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 139

Dealer: East

Vul: None

North HCP: 18+3

South HCP: 3+2

Contract: 4 ♦ North

North:

♠ AK4

♥ Q

♦ AKQ9832

♣ 82

South:

♠ 52

♥ K85432

♦ T5

♣ 754

W

N

E

S

1NT Pass

2 ♥

3 ♦

3 ♠ Pass

Pass

4 ♦

All Pass

Board: 140

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 14+3

Contract: 4 ♦ South

North:

♠ KT52

♥ JT53

♦ Q

♣ J743

South:

♠ Q874

♥ -

♦ AKJ9843

♣ A8

W

N

E

S

1NT Pass 2 ♦ 3 ♦

Pass Pass 3 ♥ 4 ♦

All Pass

Board: 141

Dealer: East

Vul: N-S

North HCP: 15+2

South HCP: 7+2

Contract: 5 ♣ South

North:

♠ Q32

♥ J

♦ KJ3

♣ AKJ543

South:

♠ 9

♥ KT7543

♦ A5

♣ T976

W

N

E

S

1NT Pass

2 ♥ 3 ♣ 3 ♠ 5 ♣

All Pass

Board: 142

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17+1

Contract: 4 ♠ North

North:

♠ AQ852

♥ 42

♦ 9765

♣ J3

South:

♠ 943

♥ A7

♦ AKQ83

♣ AT7

W

N

E

S

1NT

Pass 2 ♥ 3 ♥ 3 ♠

Pass 4 ♠ All Pass

Board: 143

Dealer: East

Vul: N-S

North HCP: 17+3

South HCP: 3

Contract: 4 ♦ North

North:

♠ K3

♥ A4

♦ AKQ9862

♣ J4

South:

♠ 8652

♥ 85

♦ JT5

♣ QT32

W

N

E

S

1NT Pass

2 ♦ 3 ♦ 3 ♥ Pass

Pass 4 ♦ All Pass

North hands

Overcall S/J

Board: 144	♠ T8	RHO is dealer. You bid second.
Dealer: West	♥ 76	West (RHO) opens 1NT if possible.
Vul: None	♦ QT82	East (LHO) bids 2♥ if possible.
HCP: 4+1	♣ Q8652	

Board: 145	♠ AJ863	You are dealer.
Dealer: North	♥ K74	West (RHO) bids 3♣ if possible.
Vul: E-W	♦ A52	
HCP: 16+1	♣ A6	

Board: 146	♠ QJT9	RHO is dealer. You bid second.
Dealer: West	♥ 87	West (RHO) opens 1NT if possible.
Vul: None	♦ J987542	East (LHO) bids 2♦ if possible.
HCP: 4+3	♣ -	

Board: 147	♠ A	LHO is dealer.
Dealer: East	♥ AQJ8765	East (LHO) opens 1NT if possible.
Vul: None	♦ Q	West (RHO) bids 2♥ if possible.
HCP: 14+3	♣ J982	East (LHO) bids 3♠ if possible.
		East (LHO) Doubles 4♥ if possible.

Board: 148	♠ AQ932	RHO is dealer. You bid second.
Dealer: West	♥ 9862	West (RHO) opens 1NT if possible.
Vul: E-W	♦ Q98	East (LHO) bids 2♦ if possible.
HCP: 10+1	♣ Q	

Both hands (Answers Page)

Board: 144

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 14+2

Contract: 3♥ South

North:

♠ T8

♥ 76

♦ QT82

♣ Q8652

South:

♠ AJ43

♥ AKQT32

♦ 94

♣ 7

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

1NT	Pass	2♥	3♥
-----	------	----	----

All Pass

Board: 145

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 6+2

Contract: 3♠ North

North:

♠ AJ863

♥ K74

♦ A52

♣ A6

South:

♠ KT9752

♥ Q2

♦ J98

♣ 75

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

	1NT	Pass	2♥
--	-----	------	----

3♣	3♠	All Pass	
----	----	----------	--

Board: 146

Dealer: West

Vul: None

North HCP: 4+3

South HCP: 12+3

Contract: 3♣ South

North:

♠ QJT9

♥ 87

♦ J987542

♣ -

South:

♠ A8

♥ JT5

♦ 3

♣ AQJ8732

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

1NT	Pass	2♦	3♣
-----	------	----	----

All Pass

Board: 147

Dealer: East

Vul: None

North HCP: 14+3

South HCP: 6+1

Contract: 4♥X North

North:

♠ A

♥ AQJ8765

♦ Q

♣ J982

South:

♠ JT4

♥ 3

♦ 9832

♣ KQ654

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

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

2♥	3♥	3♠	Pass
----	----	----	------

Pass	4♥	X	All Pass
------	----	---	----------

Board: 148

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 13+3

Contract: 3♦ South

North:

♠ AQ932

♥ 9862

♦ Q98

♣ Q

South:

♠ KJ

♥ 5

♦ AKJ7632

♣ J96

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

1NT	Pass	2♦	3♦
-----	------	----	----

All Pass

South hands

Overcall S/J

Board: 144 ♠ AJ43 LHO is dealer.
 Dealer: West ♥ AKQT32 West (LHO) opens 1NT if possible.
 Vul: None ♦ 94 East (RHO) bids 2♥ if possible.
 HCP: 14+2 ♣ 7

Board: 145 ♠ KT9752 Partner is dealer.
 Dealer: North ♥ Q2 West (LHO) bids 3♣ if possible.
 Vul: E-W ♦ J98
 HCP: 6+2 ♣ 75

Board: 146 ♠ A8 LHO is dealer.
 Dealer: West ♥ JT5 West (LHO) opens 1NT if possible.
 Vul: None ♦ 3 East (RHO) bids 2♦ if possible.
 HCP: 12+3 ♣ AQJ8732

Board: 147 ♠ JT4 RHO is dealer. You bid second.
 Dealer: East ♥ 3 East (RHO) opens 1NT if possible.
 Vul: None ♦ 9832 West (LHO) bids 2♥ if possible.
 HCP: 6+1 ♣ KQ654 East (RHO) bids 3♠ if possible.
 East (RHO) Doubles 4♥ if possible.

Board: 148 ♠ KJ LHO is dealer.
 Dealer: West ♥ 5 West (LHO) opens 1NT if possible.
 Vul: E-W ♦ AKJ7632 East (RHO) bids 2♦ if possible.
 HCP: 13+3 ♣ J96

Both hands (Answers Page)

Board: 144

	North:	South:	W	N	E	S
Dealer: West	♠ T8	♠ AJ43	1NT	Pass	2♥	3♥
Vul: None	♥ 76	♥ AKQT32	All Pass			
North HCP: 4+1	♦ QT82	♦ 94				
South HCP: 14+2	♣ Q8652	♣ 7				
Contract: 3♥ South						

Board: 145

	North:	South:	W	N	E	S
Dealer: North	♠ AJ863	♠ KT9752		1NT	Pass	2♥
Vul: E-W	♥ K74	♥ Q2	3♣	3♠	All Pass	
North HCP: 16+1	♦ A52	♦ J98				
South HCP: 6+2	♣ A6	♣ 75				
Contract: 3♠ North						

Board: 146

	North:	South:	W	N	E	S
Dealer: West	♠ QJT9	♠ A8	1NT	Pass	2♦	3♣
Vul: None	♥ 87	♥ JT5	All Pass			
North HCP: 4+3	♦ J987542	♦ 3				
South HCP: 12+3	♣ -	♣ AQJ8732				
Contract: 3♣ South						

Board: 147

	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ JT4			1NT	Pass
Vul: None	♥ AQJ8765	♥ 3	2♥	3♥	3♠	Pass
North HCP: 14+3	♦ Q	♦ 9832	Pass	4♥	X	All Pass
South HCP: 6+1	♣ J982	♣ KQ654				
Contract: 4♥X North						

Board: 148

	North:	South:	W	N	E	S
Dealer: West	♠ AQ932	♠ KJ	1NT	Pass	2♦	3♦
Vul: E-W	♥ 9862	♥ 5	All Pass			
North HCP: 10+1	♦ Q98	♦ AKJ7632				
South HCP: 13+3	♣ Q	♣ J96				
Contract: 3♦ South						

North hands

Overcall S/J

Board: 149

Dealer: East

Vul: N-S

HCP: 14+2

♠ QJ63

♥ -

♦ Q98

♣ AKQ975

LHO is dealer.

East (LHO) opens 1NT if possible.

West (RHO) bids 2♥ if possible.

Board: 150

Dealer: West

Vul: Both

HCP: 4

♠ J973

♥ QT95

♦ 32

♣ J96

RHO is dealer. You bid second.

West (RHO) opens 1NT if possible.

East (LHO) bids 2♦ if possible.

Board: 151

Dealer: East

Vul: N-S

HCP: 13+2

♠ T82

♥ T8

♦ AKQ963

♣ A7

LHO is dealer.

East (LHO) opens 1NT if possible.

West (RHO) bids 2♥ if possible.

Board: 152

Dealer: West

Vul: None

HCP: 5

♠ 982

♥ J764

♦ A652

♣ T3

RHO is dealer. You bid second.

West (RHO) opens 1NT if possible.

East (LHO) bids 2♥ if possible.

West (RHO) bids 3♠ if possible.

Board: 153

Dealer: East

Vul: None

HCP: 11+3

♠ A7

♥ KQJT832

♦ 3

♣ J43

LHO is dealer.

East (LHO) opens 1NT if possible.

West (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 149

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 6+2

Contract: 3 ♣ North

North:

♠ QJ63

♥ -

♦ Q98

♣ AKQ975

South:

♠ 2

♥ AT6543

♦ J32

♣ JT2

W N E S

1NT Pass

2 ♥ 3 ♣ All Pass

Board: 150

Dealer: West

Vul: Both

North HCP: 4

South HCP: 14+2

Contract: 3 ♦ South

North:

♠ J973

♥ QT95

♦ 32

♣ J96

South:

♠ A542

♥ J7

♦ AKQ865

♣ 2

W N E S

1NT Pass 2 ♦ 3 ♦

All Pass

Board: 151

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 6+1

Contract: 3 ♦ North

North:

♠ T82

♥ T8

♦ AKQ963

♣ A7

South:

♠ K3

♥ J72

♦ J75

♣ J9854

W N E S

1NT Pass

2 ♥ 3 ♦ All Pass

Board: 152

Dealer: West

Vul: None

North HCP: 5

South HCP: 12+3

Contract: 4 ♣ South

North:

♠ 982

♥ J764

♦ A652

♣ T3

South:

♠ 5

♥ AT

♦ 873

♣ AKJ9752

W N E S

1NT Pass 2 ♥ 3 ♣

3 ♠ Pass Pass 4 ♣

All Pass

Board: 153

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 8

Contract: 3 ♥ North

North:

♠ A7

♥ KQJT832

♦ 3

♣ J43

South:

♠ QT86

♥ 5

♦ AQ54

♣ T872

W N E S

1NT Pass

2 ♥ 3 ♥ All Pass

South hands

Overcall S/J

Board: 149 ♠ 2 RHO is dealer. You bid second.
 Dealer: East ♥ AT6543 East (RHO) opens 1NT if possible.
 Vul: N-S ♦ J32 West (LHO) bids 2♥ if possible.
 HCP: 6+2 ♣ JT2

Board: 150 ♠ A542 LHO is dealer.
 Dealer: West ♥ J7 West (LHO) opens 1NT if possible.
 Vul: Both ♦ AKQ865 East (RHO) bids 2♦ if possible.
 HCP: 14+2 ♣ 2

Board: 151 ♠ K3 RHO is dealer. You bid second.
 Dealer: East ♥ J72 East (RHO) opens 1NT if possible.
 Vul: N-S ♦ J75 West (LHO) bids 2♥ if possible.
 HCP: 6+1 ♣ J9854

Board: 152 ♠ 5 LHO is dealer.
 Dealer: West ♥ AT West (LHO) opens 1NT if possible.
 Vul: None ♦ 873 East (RHO) bids 2♥ if possible.
 HCP: 12+3 ♣ AKJ9752 West (LHO) bids 3♠ if possible.

Board: 153 ♠ QT86 RHO is dealer. You bid second.
 Dealer: East ♥ 5 East (RHO) opens 1NT if possible.
 Vul: None ♦ AQ54 West (LHO) bids 2♥ if possible.
 HCP: 8 ♣ T872

Both hands (Answers Page)

Board: 149

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 6+2

Contract: 3 ♣ North

North:

♠ QJ63

♥ -

♦ Q98

♣ AKQ975

South:

♠ 2

♥ AT6543

♦ J32

♣ JT2

W N E S

1NT Pass

2 ♥ 3 ♣ All Pass

Board: 150

Dealer: West

Vul: Both

North HCP: 4

South HCP: 14+2

Contract: 3 ♦ South

North:

♠ J973

♥ QT95

♦ 32

♣ J96

South:

♠ A542

♥ J7

♦ AKQ865

♣ 2

W N E S

1NT Pass 2 ♦ 3 ♦

All Pass

Board: 151

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 6+1

Contract: 3 ♦ North

North:

♠ T82

♥ T8

♦ AKQ963

♣ A7

South:

♠ K3

♥ J72

♦ J75

♣ J9854

W N E S

1NT Pass

2 ♥ 3 ♦ All Pass

Board: 152

Dealer: West

Vul: None

North HCP: 5

South HCP: 12+3

Contract: 4 ♣ South

North:

♠ 982

♥ J764

♦ A652

♣ T3

South:

♠ 5

♥ AT

♦ 873

♣ AKJ9752

W N E S

1NT Pass 2 ♥ 3 ♣

3 ♠ Pass Pass 4 ♣

All Pass

Board: 153

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 8

Contract: 3 ♥ North

North:

♠ A7

♥ KQJT832

♦ 3

♣ J43

South:

♠ QT86

♥ 5

♦ AQ54

♣ T872

W N E S

1NT Pass

2 ♥ 3 ♥ All Pass

North hands

Overcall S/J

Board: 154 ♠ J7432 RHO is dealer. You bid second.
 Dealer: West ♥ T74 West (RHO) opens 1NT if possible.
 Vul: E-W ♦ QT6 East (LHO) bids 2♥ if possible.
 HCP: 3+1 ♣ 65

Board: 155 ♠ Q8 LHO is dealer.
 Dealer: East ♥ AKJT76 East (LHO) opens 1NT if possible.
 Vul: None ♦ J West (RHO) bids 2♥ if possible.
 HCP: 13+2 ♣ Q853

Board: 156 ♠ T973 RHO is dealer. You bid second.
 Dealer: West ♥ K98 West (RHO) opens 1NT if possible.
 Vul: Both ♦ QJ73 East (LHO) bids 2♥ if possible.
 HCP: 6 ♣ T9

Board: 157 ♠ AKQ93 You are dealer.
 Dealer: North ♥ A42 West (RHO) bids 3♣ if possible.
 Vul: None ♦ KJ5 East (LHO) Doubles 3♠ if possible.
 HCP: 17+1 ♣ T8 West (RHO) bids 4♣ if possible.
 West (RHO) Doubles 4♠ if possible.

Board: 158 ♠ JT862 Partner is dealer.
 Dealer: South ♥ AT3 East (LHO) bids 3♣ if possible.
 Vul: None ♦ 85
 HCP: 7+1 ♣ Q53

Both hands (Answers Page)

Board: 154

	North:	South:	W	N	E	S
Dealer: West	♠ J7432	♠ -	1NT	Pass	2♥	3♣
Vul: E-W	♥ T74	♥ A65	All Pass			
North HCP: 3+1	♦ QT6	♦ K872				
South HCP: 13+2	♣ 65	♣ KQJT74				
Contract: 3♣ South						

Board: 155

	North:	South:	W	N	E	S
Dealer: East	♠ Q8	♠ KJ74			1NT	Pass
Vul: None	♥ AKJT76	♥ -	2♥	3♥	All Pass	
North HCP: 13+2	♦ J	♦ T632				
South HCP: 8+1	♣ Q853	♣ A9762				
Contract: 3♥ North						

Board: 156

	North:	South:	W	N	E	S
Dealer: West	♠ T973	♠ K8	1NT	Pass	2♥	3♣
Vul: Both	♥ K98	♥ QT	All Pass			
North HCP: 6	♦ QJ73	♦ K98				
South HCP: 15+2	♣ T9	♣ AQJ742				
Contract: 3♣ South						

Board: 157

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ93	♠ JT874		1NT	Pass	2♥
Vul: None	♥ A42	♥ J863	3♣	3♠	X	Pass
North HCP: 17+1	♦ KJ5	♦ 84	4♣	4♠	Pass	Pass
South HCP: 2+1	♣ T8	♣ 73	X	All Pass		
Contract: 4♠ X North						

Board: 158

	North:	South:	W	N	E	S
Dealer: South	♠ JT862	♠ AK73				1NT
Vul: None	♥ AT3	♥ K42	Pass	2♥	3♣	3♠
North HCP: 7+1	♦ 85	♦ KQT2	All Pass			
South HCP: 15	♣ Q53	♣ 42				
Contract: 3♠ South						

South hands

Overcall S/J

Board: 154 ♠ - LHO is dealer.
 Dealer: West ♥ A65 West (LHO) opens 1NT if possible.
 Vul: E-W ♦ K872 East (RHO) bids 2♥ if possible.
 HCP: 13+2 ♣ KQJT74

Board: 155 ♠ KJ74 RHO is dealer. You bid second.
 Dealer: East ♥ - East (RHO) opens 1NT if possible.
 Vul: None ♦ T632 West (LHO) bids 2♥ if possible.
 HCP: 8+1 ♣ A9762

Board: 156 ♠ K8 LHO is dealer.
 Dealer: West ♥ QT West (LHO) opens 1NT if possible.
 Vul: Both ♦ K98 East (RHO) bids 2♥ if possible.
 HCP: 15+2 ♣ AQJ742

Board: 157 ♠ JT874 Partner is dealer.
 Dealer: North ♥ J863 West (LHO) bids 3♣ if possible.
 Vul: None ♦ 84 East (RHO) Doubles 3♠ if possible.
 HCP: 2+1 ♣ 73 West (LHO) bids 4♣ if possible.
 West (LHO) Doubles 4♠ if possible.

Board: 158 ♠ AK73 You are dealer.
 Dealer: South ♥ K42 East (RHO) bids 3♣ if possible.
 Vul: None ♦ KQT2
 HCP: 15 ♣ 42

Both hands (Answers Page)

Board: 154

	North:	South:	W	N	E	S
Dealer: West	♠ J7432	♠ -	1NT	Pass	2♥	3♣
Vul: E-W	♥ T74	♥ A65	All Pass			
North HCP: 3+1	♦ QT6	♦ K872				
South HCP: 13+2	♣ 65	♣ KQJT74				
Contract: 3♣ South						

Board: 155

	North:	South:	W	N	E	S
Dealer: East	♠ Q8	♠ KJ74			1NT	Pass
Vul: None	♥ AKJT76	♥ -	2♥	3♥	All Pass	
North HCP: 13+2	♦ J	♦ T632				
South HCP: 8+1	♣ Q853	♣ A9762				
Contract: 3♥ North						

Board: 156

	North:	South:	W	N	E	S
Dealer: West	♠ T973	♠ K8	1NT	Pass	2♥	3♣
Vul: Both	♥ K98	♥ QT	All Pass			
North HCP: 6	♦ QJ73	♦ K98				
South HCP: 15+2	♣ T9	♣ AQJ742				
Contract: 3♣ South						

Board: 157

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ93	♠ JT874		1NT	Pass	2♥
Vul: None	♥ A42	♥ J863	3♣	3♠	X	Pass
North HCP: 17+1	♦ KJ5	♦ 84	4♣	4♠	Pass	Pass
South HCP: 2+1	♣ T8	♣ 73	X	All Pass		
Contract: 4♠ X North						

Board: 158

	North:	South:	W	N	E	S
Dealer: South	♠ JT862	♠ AK73				1NT
Vul: None	♥ AT3	♥ K42	Pass	2♥	3♣	3♠
North HCP: 7+1	♦ 85	♦ KQT2	All Pass			
South HCP: 15	♣ Q53	♣ 42				
Contract: 3♠ South						

North hands

Overcall S/J

Board: 159

♠ AKQ763

LHO is dealer.

Dealer: East

♥ K5

East (LHO) opens 1NT if possible.

Vul: None

♦ K432

West (RHO) bids 2♦ if possible.

HCP: 16+2

♣ J

Board: 160

♠ J74

RHO is dealer. You bid second.

Dealer: West

♥ AJ53

West (RHO) opens 1NT if possible.

Vul: E-W

♦ Q64

East (LHO) bids 2♦ if possible.

HCP: 8

♣ 432

Board: 161

♠ AJ3

You are dealer.

Dealer: North

♥ A984

West (RHO) bids 3♣ if possible.

Vul: N-S

♦ A953

HCP: 15

♣ QT

Board: 162

♠ J532

Partner is dealer.

Dealer: South

♥ KQJ74

East (LHO) bids 3♣ if possible.

Vul: N-S

♦ 853

HCP: 7+1

♣ 2

Board: 163

♠ AK

LHO is dealer.

Dealer: East

♥ K97

East (LHO) opens 1NT if possible.

Vul: E-W

♦ AKQT75

West (RHO) bids 2♥ if possible.

HCP: 19+2

♣ 96

Both hands (Answers Page)

Board: 159

Dealer: East

Vul: None

North HCP: 16+2

South HCP: 6

Contract: 2 ♠ North

North:

♠ AKQ763

♥ K5

♦ K432

♣ J

South:

♠ T2

♥ J62

♦ J765

♣ A864

W	N	E	S
		1NT	Pass
2 ♦	2 ♠	All Pass	

Board: 160

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 14+2

Contract: 2 ♠ South

North:

♠ J74

♥ AJ53

♦ Q64

♣ 432

South:

♠ AKQT53

♥ 6

♦ K983

♣ Q5

W	N	E	S
1NT	Pass	2 ♦	2 ♠
All Pass			

Board: 161

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4+1

Contract: 3 ♥ North

North:

♠ AJ3

♥ A984

♦ A953

♣ QT

South:

♠ K86

♥ JT753

♦ T62

♣ 53

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

Board: 162

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 3 ♥ South

North:

♠ J532

♥ KQJ74

♦ 853

♣ 2

South:

♠ AKQ7

♥ A853

♦ QT9

♣ 74

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

Board: 163

Dealer: East

Vul: E-W

North HCP: 19+2

South HCP: 2

Contract: 3 ♦ North

North:

♠ AK

♥ K97

♦ AKQT75

♣ 96

South:

♠ T942

♥ J8

♦ 986

♣ J843

W	N	E	S
		1NT	Pass
2 ♥	3 ♦	All Pass	

South hands

Overcall S/J

Board: 159

Dealer: East

Vul: None

HCP: 6

♠ T2

♥ J62

♦ J765

♣ A864

RHO is dealer. You bid second.

East (RHO) opens 1NT if possible.

West (LHO) bids 2♦ if possible.

Board: 160

Dealer: West

Vul: E-W

HCP: 14+2

♠ AKQT53

♥ 6

♦ K983

♣ Q5

LHO is dealer.

West (LHO) opens 1NT if possible.

East (RHO) bids 2♦ if possible.

Board: 161

Dealer: North

Vul: N-S

HCP: 4+1

♠ K86

♥ JT753

♦ T62

♣ 53

Partner is dealer.

West (LHO) bids 3♣ if possible.

Board: 162

Dealer: South

Vul: N-S

HCP: 15

♠ AKQ7

♥ A853

♦ QT9

♣ 74

You are dealer.

East (RHO) bids 3♣ if possible.

Board: 163

Dealer: East

Vul: E-W

HCP: 2

♠ T942

♥ J8

♦ 986

♣ J843

RHO is dealer. You bid second.

East (RHO) opens 1NT if possible.

West (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 159

Dealer: East

Vul: None

North HCP: 16+2

South HCP: 6

Contract: 2 ♠ North

North:

♠ AKQ763

♥ K5

♦ K432

♣ J

South:

♠ T2

♥ J62

♦ J765

♣ A864

W	N	E	S
		1NT	Pass
2 ♦	2 ♠	All Pass	

Board: 160

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 14+2

Contract: 2 ♠ South

North:

♠ J74

♥ AJ53

♦ Q64

♣ 432

South:

♠ AKQT53

♥ 6

♦ K983

♣ Q5

W	N	E	S
1NT	Pass	2 ♦	2 ♠
All Pass			

Board: 161

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 4+1

Contract: 3 ♥ North

North:

♠ AJ3

♥ A984

♦ A953

♣ QT

South:

♠ K86

♥ JT753

♦ T62

♣ 53

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

Board: 162

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 3 ♥ South

North:

♠ J532

♥ KQJ74

♦ 853

♣ 2

South:

♠ AKQ7

♥ A853

♦ QT9

♣ 74

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

Board: 163

Dealer: East

Vul: E-W

North HCP: 19+2

South HCP: 2

Contract: 3 ♦ North

North:

♠ AK

♥ K97

♦ AKQT75

♣ 96

South:

♠ T942

♥ J8

♦ 986

♣ J843

W	N	E	S
		1NT	Pass
2 ♥	3 ♦	All Pass	

North hands

Overcall S/J

Board: 164	♠ K76	RHO is dealer. You bid second.
Dealer: West	♥ T8	West (RHO) opens 1NT if possible.
Vul: N-S	♦ J943	East (LHO) bids 2♦ if possible.
HCP: 6	♣ QT53	East (LHO) bids 3♥ if possible.

Board: 165	♠ 3	LHO is dealer.
Dealer: East	♥ J2	East (LHO) opens 1NT if possible.
Vul: None	♦ K76	West (RHO) bids 2♥ if possible.
HCP: 13+3	♣ AKQT873	West (RHO) Doubles 3♣ if possible.

Board: 166	♠ AT852	Partner is dealer.
Dealer: South	♥ 743	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ K93	
HCP: 7+1	♣ 65	

Board: 167	♠ A7	LHO is dealer.
Dealer: East	♥ AQJ862	East (LHO) opens 1NT if possible.
Vul: E-W	♦ A743	West (RHO) bids 2♥ if possible.
HCP: 18+2	♣ K	

Board: 168	♠ 2	Partner is dealer.
Dealer: South	♥ KJT75	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ K765	West (RHO) Doubles 2♠ if possible.
HCP: 7+1	♣ 752	

Both hands (Answers Page)

Board: 164

Dealer: West

Vul: N-S

North HCP: 6

South HCP: 15+3

Contract: 4 ♣ South

North:

♠ K76

♥ T8

♦ J943

♣ QT53

South:

♠ 2

♥ QJ

♦ AT8

♣ AKJ7642

W N E S

1NT Pass 2 ♦ 3 ♣

Pass Pass 3 ♥ 4 ♣

All Pass

Board: 165

Dealer: East

Vul: None

North HCP: 13+3

South HCP: 5

Contract: 3 ♣ X North

North:

♠ 3

♥ J2

♦ K76

♣ AKQT873

South:

♠ KJ75

♥ 963

♦ JT94

♣ 94

W N E S

1NT Pass

2 ♥ 3 ♣ Pass Pass

X All Pass

Board: 166

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ AT852

♥ 743

♦ K93

♣ 65

South:

♠ KQ9

♥ AKQT

♦ JT54

♣ 82

W N E S

1NT

Pass 2 ♥ 3 ♣ Pass

Pass X Pass 3 ♠

All Pass

Board: 167

Dealer: East

Vul: E-W

North HCP: 18+2

South HCP: 0+1

Contract: 3 ♥ North

North:

♠ A7

♥ AQJ862

♦ A743

♣ K

South:

♠ T865

♥ 93

♦ T5

♣ T9872

W N E S

1NT Pass

2 ♥ 3 ♥ All Pass

Board: 168

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ 2

♥ KJT75

♦ K765

♣ 752

South:

♠ AK97

♥ AQ42

♦ 43

♣ KJ4

W N E S

1NT

Pass 2 ♦ 2 ♥¹ 2 ♠²

X XX Pass 4 ♥

All Pass

1. Michaels Cuebid

2. limit raise or better in !H

South hands

Overcall S/J

Board: 164 ♠ 2 LHO is dealer.
 Dealer: West ♥ QJ West (LHO) opens 1NT if possible.
 Vul: N-S ♦ AT8 East (RHO) bids 2♦ if possible.
 HCP: 15+3 ♣ AKJ7642 East (RHO) bids 3♥ if possible.

Board: 165 ♠ KJ75 RHO is dealer. You bid second.
 Dealer: East ♥ 963 East (RHO) opens 1NT if possible.
 Vul: None ♦ JT94 West (LHO) bids 2♥ if possible.
 HCP: 5 ♣ 94 West (LHO) Doubles 3♣ if possible.

Board: 166 ♠ KQ9 You are dealer.
 Dealer: South ♥ AKQT East (RHO) bids 3♣ if possible.
 Vul: N-S ♦ JT54
 HCP: 15 ♣ 82

Board: 167 ♠ T865 RHO is dealer. You bid second.
 Dealer: East ♥ 93 East (RHO) opens 1NT if possible.
 Vul: E-W ♦ T5 West (LHO) bids 2♥ if possible.
 HCP: 0+1 ♣ T9872

Board: 168 ♠ AK97 You are dealer.
 Dealer: South ♥ AQ42 East (RHO) bids 2♥ if possible.
 Vul: E-W ♦ 43 West (LHO) Doubles 2♠ if possible.
 HCP: 17 ♣ KJ4

Both hands (Answers Page)

Board: 164

Dealer: West

Vul: N-S

North HCP: 6

South HCP: 15+3

Contract: 4 ♣ South

North:

♠ K76

♥ T8

♦ J943

♣ QT53

South:

♠ 2

♥ QJ

♦ AT8

♣ AKJ7642

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

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

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

All Pass

Board: 165

Dealer: East

Vul: None

North HCP: 13+3

South HCP: 5

Contract: 3 ♣ X North

North:

♠ 3

♥ J2

♦ K76

♣ AKQT873

South:

♠ KJ75

♥ 963

♦ JT94

♣ 94

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

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

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

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

Board: 166

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ AT852

♥ 743

♦ K93

♣ 65

South:

♠ KQ9

♥ AKQT

♦ JT54

♣ 82

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

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

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

Pass	X	Pass	3 ♠
------	---	------	-----

All Pass

Board: 167

Dealer: East

Vul: E-W

North HCP: 18+2

South HCP: 0+1

Contract: 3 ♥ North

North:

♠ A7

♥ AQJ862

♦ A743

♣ K

South:

♠ T865

♥ 93

♦ T5

♣ T9872

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

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

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

Board: 168

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ 2

♥ KJT75

♦ K765

♣ 752

South:

♠ AK97

♥ AQ42

♦ 43

♣ KJ4

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

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

Pass	2 ♦	2 ♥ ¹	2 ♠ ²
------	-----	------------------	------------------

X	XX	Pass	4 ♥
---	----	------	-----

All Pass

1. Michaels Cuebid

2. limit raise or better in !H

North hands

Overcall S/J

Board: 169

♠ KQJT82

LHO is dealer.

Dealer: East

♥ A8

East (LHO) opens 1NT if possible.

Vul: Both

♦ Q8

West (RHO) bids 2♦ if possible.

HCP: 14+2

♣ QT3

Board: 170

♠ J9432

Partner is dealer.

Dealer: South

♥ AT84

East (LHO) bids 3♦ if possible.

Vul: Both

♦ 4

HCP: 6+1

♣ J74

Board: 171

♠ AJ6

You are dealer.

Dealer: North

♥ AT6

West (RHO) bids 3♥ if possible.

Vul: None

♦ KQT63

HCP: 17+1

♣ KT

Board: 172

♠ K8652

Partner is dealer.

Dealer: South

♥ KT2

East (LHO) bids 3♦ if possible.

Vul: N-S

♦ 5

HCP: 6+1

♣ 9742

Board: 173

♠ 8

LHO is dealer.

Dealer: East

♥ Q8

East (LHO) opens 1NT if possible.

Vul: E-W

♦ AKJT32

West (RHO) bids 2♦ if possible.

HCP: 19+2

♣ AKQ4

Both hands (Answers Page)

Board: 169

Dealer: East

Vul: Both

North HCP: 14+2

South HCP: 4

Contract: 2 ♠ North

North:

♠ KQJT82

♥ A8

♦ Q8

♣ QT3

South:

♠ 93

♥ T73

♦ T643

♣ A984

W	N	E	S
		1NT	Pass
2 ♦	2 ♠	All Pass	

Board: 170

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ J9432

♥ AT84

♦ 4

♣ J74

South:

♠ AKT8

♥ K53

♦ 53

♣ KQT5

W	N	E	S
			1NT
Pass	2 ♥	3 ♦	Pass
Pass	X	Pass	3 ♠
All Pass			

Board: 171

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 10+1

Contract: 4 ♠ South

North:

♠ AJ6

♥ AT6

♦ KQT63

♣ KT

South:

♠ KT973

♥ 2

♦ 752

♣ AQJ3

W	N	E	S
	1NT	Pass	2 ♥
3 ♥	3 ♠	Pass	4 ♠
All Pass			

Board: 172

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 4 ♠ North

North:

♠ K8652

♥ KT2

♦ 5

♣ 9742

South:

♠ AQT4

♥ QJ4

♦ J8

♣ AQT8

W	N	E	S
			1NT
Pass	2 ♥	3 ♦	3 ♠
Pass	4 ♠	All Pass	

Board: 173

Dealer: East

Vul: E-W

North HCP: 19+2

South HCP: 2

Contract: 3 ♦ North

North:

♠ 8

♥ Q8

♦ AKJT32

♣ AKQ4

South:

♠ J952

♥ J54

♦ 964

♣ 982

W	N	E	S
		1NT	Pass
2 ♦	3 ♦	All Pass	

South hands

Overcall S/J

Board: 169

♠ 93

RHO is dealer. You bid second.

Dealer: East

♥ T73

East (RHO) opens 1NT if possible.

Vul: Both

♦ T643

West (LHO) bids 2♦ if possible.

HCP: 4

♣ A984

Board: 170

♠ AKT8

You are dealer.

Dealer: South

♥ K53

East (RHO) bids 3♦ if possible.

Vul: Both

♦ 53

HCP: 15

♣ KQT5

Board: 171

♠ KT973

Partner is dealer.

Dealer: North

♥ 2

West (LHO) bids 3♥ if possible.

Vul: None

♦ 752

HCP: 10+1

♣ AQJ3

Board: 172

♠ AQT4

You are dealer.

Dealer: South

♥ QJ4

East (RHO) bids 3♦ if possible.

Vul: N-S

♦ J8

HCP: 16

♣ AQT8

Board: 173

♠ J952

RHO is dealer. You bid second.

Dealer: East

♥ J54

East (RHO) opens 1NT if possible.

Vul: E-W

♦ 964

West (LHO) bids 2♦ if possible.

HCP: 2

♣ 982

Both hands (Answers Page)

Board: 169

Dealer: East

Vul: Both

North HCP: 14+2

South HCP: 4

Contract: 2 ♠ North

North:

♠ KQJT82

♥ A8

♦ Q8

♣ QT3

South:

♠ 93

♥ T73

♦ T643

♣ A984

W	N	E	S
		1NT	Pass
2♦	2♠	All Pass	

Board: 170

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ J9432

♥ AT84

♦ 4

♣ J74

South:

♠ AKT8

♥ K53

♦ 53

♣ KQT5

W	N	E	S
			1NT
Pass	2♥	3♦	Pass
Pass	X	Pass	3♠
All Pass			

Board: 171

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 10+1

Contract: 4 ♠ South

North:

♠ AJ6

♥ AT6

♦ KQT63

♣ KT

South:

♠ KT973

♥ 2

♦ 752

♣ AQJ3

W	N	E	S
	1NT	Pass	2♥
3♥	3♠	Pass	4♠
All Pass			

Board: 172

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 4 ♠ North

North:

♠ K8652

♥ KT2

♦ 5

♣ 9742

South:

♠ AQT4

♥ QJ4

♦ J8

♣ AQT8

W	N	E	S
			1NT
Pass	2♥	3♦	3♠
Pass	4♠	All Pass	

Board: 173

Dealer: East

Vul: E-W

North HCP: 19+2

South HCP: 2

Contract: 3 ♦ North

North:

♠ 8

♥ Q8

♦ AKJT32

♣ AKQ4

South:

♠ J952

♥ J54

♦ 964

♣ 982

W	N	E	S
		1NT	Pass
2♦	3♦	All Pass	

North hands

Overcall S/J

Board: 174	♠ 84	You are dealer.
Dealer: North	♥ A82	West (RHO) bids 3♥ if possible.
Vul: N-S	♦ A8763	
HCP: 15+1	♣ AK8	
Board: 175	♠ 543	LHO is dealer.
Dealer: East	♥ KQJ932	East (LHO) opens 1NT if possible.
Vul: Both	♦ A	West (RHO) bids 2♥ if possible.
HCP: 15+2	♣ AJ3	
Board: 176	♠ AJT73	RHO is dealer. You bid second.
Dealer: West	♥ Q63	West (RHO) opens 1NT if possible.
Vul: E-W	♦ K54	East (LHO) bids 2♦ if possible.
HCP: 10+1	♣ 84	
Board: 177	♠ 9865	RHO is dealer. You bid second.
Dealer: West	♥ K842	West (RHO) opens 1NT if possible.
Vul: N-S	♦ T874	East (LHO) bids 2♦ if possible.
HCP: 3	♣ T	West (RHO) bids 3♥ if possible.
Board: 178	♠ K8	RHO is dealer. You bid second.
Dealer: West	♥ 8	West (RHO) opens 1NT if possible.
Vul: None	♦ JT7532	East (LHO) bids 2♦ if possible.
HCP: 7+2	♣ KT72	

Both hands (Answers Page)

Board: 174

	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ KT6532		1NT	Pass	2♥
Vul: N-S	♥ A82	♥ 3	3♥	Pass	Pass	3♠
North HCP: 15+1	♦ A8763	♦ K92	All Pass			
South HCP: 6+2	♣ AK8	♣ 643				
Contract: 3♠ South						

Board: 175

	North:	South:	W	N	E	S
Dealer: East	♠ 543	♠ 98			1NT	Pass
Vul: Both	♥ KQJ932	♥ 854	2♥	3♥	All Pass	
North HCP: 15+2	♦ A	♦ 643				
South HCP: 3+1	♣ AJ3	♣ KT984				
Contract: 3♥ North						

Board: 176

	North:	South:	W	N	E	S
Dealer: West	♠ AJT73	♠ 854	1NT	Pass	2♦	3♣
Vul: E-W	♥ Q63	♥ -	All Pass			
North HCP: 10+1	♦ K54	♦ AJT3				
South HCP: 13+2	♣ 84	♣ AKJT62				
Contract: 3♣ South						

Board: 177

	North:	South:	W	N	E	S
Dealer: West	♠ 9865	♠ AKJT42	1NT	Pass	2♦	2♥ ¹
Vul: N-S	♥ K842	♥ T	3♥	3♠	Pass	4♠
North HCP: 3	♦ T874	♦ J	All Pass			
South HCP: 17+3	♣ T	♣ AKJ75				
Contract: 4♠ South			1. Michaels Cuebid			

Board: 178

	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ AQJ754	1NT	Pass	2♦	2♠
Vul: None	♥ 8	♥ KQJ92	All Pass			
North HCP: 7+2	♦ JT7532	♦ 9				
South HCP: 17+3	♣ KT72	♣ A				
Contract: 2♠ South						

South hands

Overcall S/J

Board: 174	♠ KT6532	Partner is dealer.
Dealer: North	♥ 3	West (LHO) bids 3♥ if possible.
Vul: N-S	♦ K92	
HCP: 6+2	♣ 643	
Board: 175	♠ 98	RHO is dealer. You bid second.
Dealer: East	♥ 854	East (RHO) opens 1NT if possible.
Vul: Both	♦ 643	West (LHO) bids 2♥ if possible.
HCP: 3+1	♣ KT984	
Board: 176	♠ 854	LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 1NT if possible.
Vul: E-W	♦ AJT3	East (RHO) bids 2♦ if possible.
HCP: 13+2	♣ AKJT62	
Board: 177	♠ AKJT42	LHO is dealer.
Dealer: West	♥ T	West (LHO) opens 1NT if possible.
Vul: N-S	♦ J	East (RHO) bids 2♦ if possible.
HCP: 17+3	♣ AKJ75	West (LHO) bids 3♥ if possible.
Board: 178	♠ AQJ754	LHO is dealer.
Dealer: West	♥ KQJ92	West (LHO) opens 1NT if possible.
Vul: None	♦ 9	East (RHO) bids 2♦ if possible.
HCP: 17+3	♣ A	

Both hands (Answers Page)

Board: 174

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+2

Contract: 3 ♠ South

North:

♠ 84

♥ A82

♦ A8763

♣ AK8

South:

♠ KT6532

♥ 3

♦ K92

♣ 643

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

Board: 175

Dealer: East

Vul: Both

North HCP: 15+2

South HCP: 3+1

Contract: 3 ♥ North

North:

♠ 543

♥ KQJ932

♦ A

♣ AJ3

South:

♠ 98

♥ 854

♦ 643

♣ KT984

W	N	E	S
		1NT	Pass
2 ♥	3 ♥	All Pass	

Board: 176

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 13+2

Contract: 3 ♣ South

North:

♠ AJT73

♥ Q63

♦ K54

♣ 84

South:

♠ 854

♥ -

♦ AJT3

♣ AKJT62

W	N	E	S
1NT	Pass	2 ♦	3 ♣
All Pass			

Board: 177

Dealer: West

Vul: N-S

North HCP: 3

South HCP: 17+3

Contract: 4 ♠ South

North:

♠ 9865

♥ K842

♦ T874

♣ T

South:

♠ AKJT42

♥ T

♦ J

♣ AKJ75

W	N	E	S
1NT	Pass	2 ♦	2 ♥ ¹
3 ♥	3 ♠	Pass	4 ♠
All Pass			
1. Michaels Cuebid			

Board: 178

Dealer: West

Vul: None

North HCP: 7+2

South HCP: 17+3

Contract: 2 ♠ South

North:

♠ K8

♥ 8

♦ JT7532

♣ KT72

South:

♠ AQJ754

♥ KQJ92

♦ 9

♣ A

W	N	E	S
1NT	Pass	2 ♦	2 ♠
All Pass			

North hands

Overcall S/J

Board: 179	♠ J76532	Partner is dealer.
Dealer: South	♥ 53	East (LHO) bids 3♥ if possible.
Vul: N-S	♦ 92	
HCP: 2+2	♣ J64	
<hr/>		
Board: 180	♠ T	RHO is dealer. You bid second.
Dealer: West	♥ KT42	West (RHO) opens 1NT if possible.
Vul: Both	♦ 843	East (LHO) bids 2♦ if possible.
HCP: 6+1	♣ QJT92	
<hr/>		
Board: 181	♠ T4	LHO is dealer.
Dealer: East	♥ 93	East (LHO) opens 1NT if possible.
Vul: N-S	♦ AQJT75	West (RHO) bids 2♦ if possible.
HCP: 13+2	♣ AQ6	West (RHO) Doubles 3♦ if possible.
<hr/>		
Board: 182	♠ A8	You are dealer.
Dealer: North	♥ AK76	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ Q865	
HCP: 15	♣ Q86	
<hr/>		
Board: 183	♠ K62	You are dealer.
Dealer: North	♥ AQ96	West (RHO) bids 3♦ if possible.
Vul: E-W	♦ QT52	
HCP: 15	♣ A8	

Both hands (Answers Page)

Board: 179

Dealer: South

Vul: N-S

North HCP: 2+2

South HCP: 15

Contract: 3 ♠ North

North:

♠ J76532

♥ 53

♦ 92

♣ J64

South:

♠ KQT

♥ K76

♦ QJ5

♣ AT72

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

Board: 180

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 11+3

Contract: 3 ♠ South

North:

♠ T

♥ KT42

♦ 843

♣ QJT92

South:

♠ AKJ9763

♥ 9

♦ K

♣ 7654

W	N	E	S
1NT	Pass	2 ♦	3 ♠
All Pass			

Board: 181

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 5+1

Contract: 3 ♦ X North

North:

♠ T4

♥ 93

♦ AQJT75

♣ AQ6

South:

♠ Q8653

♥ QJ64

♦ 98

♣ 54

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

Board: 182

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 3 ♦ South

North:

♠ A8

♥ AK76

♦ Q865

♣ Q86

South:

♠ KQ752

♥ Q42

♦ J973

♣ 9

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

Board: 183

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 4 ♥ South

North:

♠ K62

♥ AQ96

♦ QT52

♣ A8

South:

♠ AT5

♥ KJ832

♦ 74

♣ T92

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

South hands

Overcall S/J

Board: 179	♠ KQT	You are dealer.
Dealer: South	♥ K76	East (RHO) bids 3♥ if possible.
Vul: N-S	♦ QJ5	
HCP: 15	♣ AT72	
Board: 180	♠ AKJ9763	LHO is dealer.
Dealer: West	♥ 9	West (LHO) opens 1NT if possible.
Vul: Both	♦ K	East (RHO) bids 2♦ if possible.
HCP: 11+3	♣ 7654	
Board: 181	♠ Q8653	RHO is dealer. You bid second.
Dealer: East	♥ QJ64	East (RHO) opens 1NT if possible.
Vul: N-S	♦ 98	West (LHO) bids 2♦ if possible.
HCP: 5+1	♣ 54	West (LHO) Doubles 3♦ if possible.
Board: 182	♠ KQ752	Partner is dealer.
Dealer: North	♥ Q42	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ J973	
HCP: 8+1	♣ 9	
Board: 183	♠ AT5	Partner is dealer.
Dealer: North	♥ KJ832	West (LHO) bids 3♦ if possible.
Vul: E-W	♦ 74	
HCP: 8+1	♣ T92	

Both hands (Answers Page)

Board: 179

	North:	South:	W	N	E	S
Dealer: South	♠ J76532	♠ KQT				1NT
Vul: N-S	♥ 53	♥ K76	Pass	2♥	3♥	Pass
North HCP: 2+2	♦ 92	♦ QJ5	Pass	3♠	All Pass	
South HCP: 15	♣ J64	♣ AT72				
Contract: 3♠ North						

Board: 180

	North:	South:	W	N	E	S
Dealer: West	♠ T	♠ AKJ9763	1NT	Pass	2♦	3♠
Vul: Both	♥ KT42	♥ 9	All Pass			
North HCP: 6+1	♦ 843	♦ K				
South HCP: 11+3	♣ QJT92	♣ 7654				
Contract: 3♠ South						

Board: 181

	North:	South:	W	N	E	S
Dealer: East	♠ T4	♠ Q8653			1NT	Pass
Vul: N-S	♥ 93	♥ QJ64	2♦	3♦	Pass	Pass
North HCP: 13+2	♦ AQJT75	♦ 98	X	All Pass		
South HCP: 5+1	♣ AQ6	♣ 54				
Contract: 3♦ X North						

Board: 182

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KQ752		1NT	Pass	2♥
Vul: N-S	♥ AK76	♥ Q42	3♣	Pass	Pass	3♦
North HCP: 15	♦ Q865	♦ J973	All Pass			
South HCP: 8+1	♣ Q86	♣ 9				
Contract: 3♦ South						

Board: 183

	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ AT5		1NT	Pass	2♦
Vul: E-W	♥ AQ96	♥ KJ832	3♦	3♥	Pass	4♥
North HCP: 15	♦ QT52	♦ 74	All Pass			
South HCP: 8+1	♣ A8	♣ T92				
Contract: 4♥ South						

North hands

Overcall S/J

Board: 184	♠ KQ876	Partner is dealer.
Dealer: South	♥ Q2	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ T97532	West (RHO) bids 5♣ if possible.
HCP: 7+3	♣ -	
Board: 185	♠ AJT65	You are dealer.
Dealer: North	♥ K5	West (RHO) bids 3♥ if possible.
Vul: None	♦ A43	East (LHO) bids 3NT if possible.
HCP: 15+1	♣ KT9	West (RHO) bids 4♥ if possible.
		East (LHO) Doubles 4♠ if possible.
Board: 186	♠ J	RHO is dealer. You bid second.
Dealer: West	♥ JT9653	West (RHO) opens 1NT if possible.
Vul: None	♦ 4	East (LHO) bids 2♥ if possible.
HCP: 5+3	♣ QJ876	West (RHO) bids 3♠ if possible.
Board: 187	♠ AK4	LHO is dealer.
Dealer: East	♥ -	East (LHO) opens 1NT if possible.
Vul: N-S	♦ 732	West (RHO) bids 2♦ if possible.
HCP: 14+3	♣ AQJ9763	
Board: 188	♠ AT75	RHO is dealer. You bid second.
Dealer: West	♥ 7	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 93	East (LHO) bids 2♥ if possible.
HCP: 9+2	♣ KQT984	

Both hands (Answers Page)

Board: 184

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 15+1

Contract: 5 ♠ North

North:

♠ KQ876

♥ Q2

♦ T97532

♣ -

South:

♠ JT4

♥ AKJ54

♦ KQJ

♣ 73

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

Board: 185

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 3+1

Contract: 4 ♠ X North

North:

♠ AJT65

♥ K5

♦ A43

♣ KT9

South:

♠ Q9873

♥ 84

♦ JT

♣ 7543

W	N	E	S
	1NT	Pass	2 ♥
3 ♥	3 ♠	3NT	Pass
4 ♥	4 ♠	X	All Pass

Board: 186

Dealer: West

Vul: None

North HCP: 5+3

South HCP: 17+3

Contract: 4 ♦ South

North:

♠ J

♥ JT9653

♦ 4

♣ QJ876

South:

♠ KQ5

♥ KQ2

♦ AQJT862

♣ -

W	N	E	S
1NT	Pass	2 ♥	3 ♦
3 ♠	Pass	Pass	4 ♦
All Pass			

Board: 187

Dealer: East

Vul: N-S

North HCP: 14+3

South HCP: 7+1

Contract: 3 ♣ North

North:

♠ AK4

♥ -

♦ 732

♣ AQJ9763

South:

♠ J3

♥ Q9642

♦ J65

♣ K85

W	N	E	S
		1NT	Pass
2 ♦	3 ♣	All Pass	

Board: 188

Dealer: West

Vul: E-W

North HCP: 9+2

South HCP: 12+3

Contract: 4 ♦ South

North:

♠ AT75

♥ 7

♦ 93

♣ KQT984

South:

♠ 3

♥ AKJ943

♦ KJ862

♣ 7

W	N	E	S
1NT	Pass	2 ♥	2 ♠ ¹
Pass	2NT ²	Pass	4 ♦
All Pass			

1. Michaels Cuebid
2. to the partner's longer

South hands

Overcall S/J

Board: 184	♠ JT4	You are dealer.
Dealer: South	♥ AKJ54	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ KQJ	West (LHO) bids 5♣ if possible.
HCP: 15+1	♣ 73	
Board: 185	♠ Q9873	Partner is dealer.
Dealer: North	♥ 84	West (LHO) bids 3♥ if possible.
Vul: None	♦ JT	East (RHO) bids 3NT if possible.
HCP: 3+1	♣ 7543	West (LHO) bids 4♥ if possible.
		East (RHO) Doubles 4♠ if possible.
Board: 186	♠ KQ5	LHO is dealer.
Dealer: West	♥ KQ2	West (LHO) opens 1NT if possible.
Vul: None	♦ AQJT862	East (RHO) bids 2♥ if possible.
HCP: 17+3	♣ -	West (LHO) bids 3♠ if possible.
Board: 187	♠ J3	RHO is dealer. You bid second.
Dealer: East	♥ Q9642	East (RHO) opens 1NT if possible.
Vul: N-S	♦ J65	West (LHO) bids 2♦ if possible.
HCP: 7+1	♣ K85	
Board: 188	♠ 3	LHO is dealer.
Dealer: West	♥ AKJ943	West (LHO) opens 1NT if possible.
Vul: E-W	♦ KJ862	East (RHO) bids 2♥ if possible.
HCP: 12+3	♣ 7	

Both hands (Answers Page)

Board: 184

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 15+1

Contract: 5 ♠ North

North:

♠ KQ876

♥ Q2

♦ T97532

♣ -

South:

♠ JT4

♥ AKJ54

♦ KQJ

♣ 73

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

Board: 185

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 3+1

Contract: 4 ♠ X North

North:

♠ AJT65

♥ K5

♦ A43

♣ KT9

South:

♠ Q9873

♥ 84

♦ JT

♣ 7543

W	N	E	S
	1NT	Pass	2 ♥
3 ♥	3 ♠	3NT	Pass
4 ♥	4 ♠	X	All Pass

Board: 186

Dealer: West

Vul: None

North HCP: 5+3

South HCP: 17+3

Contract: 4 ♦ South

North:

♠ J

♥ JT9653

♦ 4

♣ QJ876

South:

♠ KQ5

♥ KQ2

♦ AQJT862

♣ -

W	N	E	S
1NT	Pass	2 ♥	3 ♦
3 ♠	Pass	Pass	4 ♦
All Pass			

Board: 187

Dealer: East

Vul: N-S

North HCP: 14+3

South HCP: 7+1

Contract: 3 ♣ North

North:

♠ AK4

♥ -

♦ 732

♣ AQJ9763

South:

♠ J3

♥ Q9642

♦ J65

♣ K85

W	N	E	S
		1NT	Pass
2 ♦	3 ♣	All Pass	

Board: 188

Dealer: West

Vul: E-W

North HCP: 9+2

South HCP: 12+3

Contract: 4 ♦ South

North:

♠ AT75

♥ 7

♦ 93

♣ KQT984

South:

♠ 3

♥ AKJ943

♦ KJ862

♣ 7

W	N	E	S
1NT	Pass	2 ♥	2 ♠ ¹
Pass	2NT ²	Pass	4 ♦
All Pass			

1. Michaels Cuebid
2. to the partner's longer

Board: 189

♠ AT8

RHO is dealer. You bid second.

Dealer: West

♥ J3

West (RHO) opens 1NT if possible.

Vul: N-S

♦ 53

East (LHO) bids 2♦ if possible.

HCP: 8+2

♣ K87654

West (RHO) bids 3♥ if possible.

Board: 190

♠ K985

RHO is dealer. You bid second.

Dealer: West

♥ 543

West (RHO) opens 1NT if possible.

Vul: Both

♦ 8

East (LHO) bids 2♥ if possible.

HCP: 7+1

♣ KJ842

Both hands (Answers Page)

Board: 189

Dealer: West

Vul: N-S

North HCP: 8+2

South HCP: 13+3

Contract: 3 ♠ North

North:

♠ AT8

♥ J3

♦ 53

♣ K87654

South:

♠ J6432

♥ K7

♦ AKQT76

♣ -

W N E S1NT Pass 2 ♦ 2 ♥¹

Pass 2 ♠ Pass Pass

3 ♥ 3 ♠ All Pass

1. Michaels Cuebid

Board: 190

Dealer: West

Vul: Both

North HCP: 7+1

South HCP: 13+4

Contract: 3 ♦ South

North:

♠ K985

♥ 543

♦ 8

♣ KJ842

South:

♠ A

♥ JT

♦ KQJT9763

♣ Q3

W N E S

1NT Pass 2 ♥ 3 ♦

All Pass

Board: 189	♠ J6432	LHO is dealer.
Dealer: West	♥ K7	West (LHO) opens 1NT if possible.
Vul: N-S	♦ AKQT76	East (RHO) bids 2♦ if possible.
HCP: 13+3	♣ -	West (LHO) bids 3♥ if possible.

Board: 190	♠ A	LHO is dealer.
Dealer: West	♥ JT	West (LHO) opens 1NT if possible.
Vul: Both	♦ KQJT9763	East (RHO) bids 2♥ if possible.
HCP: 13+4	♣ Q3	

Both hands (Answers Page)

Board: 189

Dealer: West

Vul: N-S

North HCP: 8+2

South HCP: 13+3

Contract: 3 ♠ North

North:

♠ AT8

♥ J3

♦ 53

♣ K87654

South:

♠ J6432

♥ K7

♦ AKQT76

♣ -

W N E S1NT Pass 2 ♦ 2 ♥¹

Pass 2 ♠ Pass Pass

3 ♥ 3 ♠ All Pass

1. Michaels Cuebid

Board: 190

Dealer: West

Vul: Both

North HCP: 7+1

South HCP: 13+4

Contract: 3 ♦ South

North:

♠ K985

♥ 543

♦ 8

♣ KJ842

South:

♠ A

♥ JT

♦ KQJT9763

♣ Q3

W N E S

1NT Pass 2 ♥ 3 ♦

All Pass