

North hands

After_Opp_Overcalls

Board: 1	♠ QJT63	You are dealer.
Dealer: North	♥ QJ	East (LHO) bids 2♥ if possible.
Vul: None	♦ 972	
HCP: 13+1	♣ AK9	
Board: 2	♠ T9642	LHO is dealer.
Dealer: East	♥ J854	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ K	West (RHO) Doubles 1♥ if possible.
HCP: 7+1	♣ K63	East (LHO) bids 2♠ if possible.
Board: 3	♠ Q85	You are dealer.
Dealer: North	♥ Q87	East (LHO) bids 1♥ if possible.
Vul: E-W	♦ A63	
HCP: 14	♣ AQ32	
Board: 4	♠ 4	Partner is dealer.
Dealer: South	♥ T875	West (RHO) bids 1♦ if possible.
Vul: Both	♦ T93	
HCP: 3+1	♣ KT953	
Board: 5	♠ T6	You are dealer.
Dealer: North	♥ AKT93	East (LHO) bids 2♣ if possible.
Vul: N-S	♦ AQ97	West (RHO) bids 3♣ if possible.
HCP: 13+1	♣ 84	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+3

Contract: 4 ♠ South

North:

♠ QJT63

♥ QJ

♦ 972

♣ AK9

South:

♠ AK9542

♥ T9432

♦ 3

♣ 6

W	N	E	S
	1 ♠	2 ♥	3 ♥ ¹

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

All Pass

1. limit raise or better in !S

Board: 2

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 13+2

Contract: 4 ♥ North

North:

♠ T9642

♥ J854

♦ K

♣ K63

South:

♠ -

♥ AKQ732

♦ J42

♣ QJT7

W	N	E	S
		1 ♦	1 ♥

X	2 ♥	2 ♠	3 ♥
---	-----	-----	-----

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

Board: 3

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8

Contract: 1 ♠ North

North:

♠ Q85

♥ Q87

♦ A63

♣ AQ32

South:

♠ K432

♥ 63

♦ KJT

♣ JT74

W	N	E	S
	1 ♣	1 ♥	X

Pass	1 ♠	All Pass	
------	-----	----------	--

Board: 4

Dealer: South

Vul: Both

North HCP: 3+1

South HCP: 12

Contract: 3 ♣ North

North:

♠ 4

♥ T875

♦ T93

♣ KT953

South:

♠ KJ75

♥ A942

♦ 75

♣ A82

W	N	E	S
			1 ♣

1 ♦	3 ♣	All Pass	
-----	-----	----------	--

Board: 5

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8+2

Contract: 3 ♥ North

North:

♠ T6

♥ AKT93

♦ AQ97

♣ 84

South:

♠ KQ8752

♥ Q85

♦ J83

♣ 5

W	N	E	S
	1 ♥	2 ♣	2 ♥

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

South hands

After_Opp_Overcalls

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

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+3

Contract: 4 ♠ South

North:

♠ QJT63

♥ QJ

♦ 972

♣ AK9

South:

♠ AK9542

♥ T9432

♦ 3

♣ 6

W	N	E	S
	1 ♠	2 ♥	3 ♥ ¹

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

All Pass

1. limit raise or better in !S

Board: 2

Dealer: East

Vul: E-W

North HCP: 7+1

South HCP: 13+2

Contract: 4 ♥ North

North:

♠ T9642

♥ J854

♦ K

♣ K63

South:

♠ -

♥ AKQ732

♦ J42

♣ QJT7

W	N	E	S
		1 ♦	1 ♥

X	2 ♥	2 ♠	3 ♥
---	-----	-----	-----

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

Board: 3

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8

Contract: 1 ♠ North

North:

♠ Q85

♥ Q87

♦ A63

♣ AQ32

South:

♠ K432

♥ 63

♦ KJT

♣ JT74

W	N	E	S
	1 ♣	1 ♥	X

Pass	1 ♠	All Pass	
------	-----	----------	--

Board: 4

Dealer: South

Vul: Both

North HCP: 3+1

South HCP: 12

Contract: 3 ♣ North

North:

♠ 4

♥ T875

♦ T93

♣ KT953

South:

♠ KJ75

♥ A942

♦ 75

♣ A82

W	N	E	S
			1 ♣

1 ♦	3 ♣	All Pass	
-----	-----	----------	--

Board: 5

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8+2

Contract: 3 ♥ North

North:

♠ T6

♥ AKT93

♦ AQ97

♣ 84

South:

♠ KQ8752

♥ Q85

♦ J83

♣ 5

W	N	E	S
	1 ♥	2 ♣	2 ♥

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

North hands

After_Opp_Overcalls

Board: 6	♠ Q2	Partner is dealer.
Dealer: South	♥ 93	West (RHO) bids 1 ♥ if possible.
Vul: E-W	♦ Q7642	
HCP: 11+1	♣ AK63	
Board: 7	♠ KT32	LHO is dealer.
Dealer: East	♥ 75	East (LHO) opens 1 ♦ if possible.
Vul: Both	♦ J	West (RHO) Doubles 1 ♥ if possible.
HCP: 9+2	♣ AJT952	East (LHO) bids 1 ♠ if possible.
		East (LHO) bids 2 ♠ if possible.
Board: 8	♠ 8542	Partner is dealer.
Dealer: South	♥ 74	West (RHO) bids 1 ♥ if possible.
Vul: E-W	♦ A83	West (RHO) Doubles 1 ♠ if possible.
HCP: 11	♣ AK42	East (LHO) bids 2 ♥ if possible.
Board: 9	♠ A5	RHO is dealer. You bid second.
Dealer: West	♥ AK972	West (RHO) opens 1 ♣ if possible.
Vul: None	♦ Q643	East (LHO) Doubles 1 ♥ if possible.
HCP: 17+1	♣ A3	
Board: 10	♠ J987	Partner is dealer.
Dealer: South	♥ K65	West (RHO) bids 1NT if possible.
Vul: N-S	♦ 975	
HCP: 9	♣ KQ6	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 3 ♦ North

North:

♠ Q2

♥ 93

♦ Q7642

♣ AK63

South:

♠ A543

♥ QJT2

♦ KT98

♣ Q

W N E S

1 ♥ 2 ♥¹ Pass 2 ♠

Pass 3 ♦ All Pass

1. limit raise or better in !D

Board: 7

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 12+1

Contract: 4 ♣ North

North:

♠ KT32

♥ 75

♦ J

♣ AJT952

South:

♠ Q

♥ AQ432

♦ QT85

♣ Q87

W N E S

X Pass 1 ♦ 1 ♥

Pass 2 ♣ 2 ♠ Pass

Pass 4 ♣ All Pass

Board: 8

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13

Contract: 2 ♠ South

North:

♠ 8542

♥ 74

♦ A83

♣ AK42

South:

♠ KQT3

♥ QJ5

♦ K2

♣ Q763

W N E S

1 ♥ X Pass 1 ♠

X XX 2 ♥ 2 ♠

All Pass

Board: 9

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 4+1

Contract: 4 ♥ South

North:

♠ A5

♥ AK972

♦ Q643

♣ A3

South:

♠ T72

♥ JT643

♦ JT72

♣ Q

W N E S

1 ♣ 1 ♥ X 4 ♥

All Pass

Board: 10

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ J987

♥ K65

♦ 975

♣ KQ6

South:

♠ KQT654

♥ AQ97

♦ K

♣ 54

W N E S

1NT 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

South hands

After_Opp_Overcalls

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

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 3 ♦ North

North:

♠ Q2

♥ 93

♦ Q7642

♣ AK63

South:

♠ A543

♥ QJT2

♦ KT98

♣ Q

W N E S

1 ♥ 2 ♥¹ Pass 2 ♠

1 ♥ 2 ♥¹ Pass 2 ♠

Pass 3 ♦ All Pass

1. limit raise or better in !D

Board: 7

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 12+1

Contract: 4 ♣ North

North:

♠ KT32

♥ 75

♦ J

♣ AJT952

South:

♠ Q

♥ AQ432

♦ QT85

♣ Q87

W N E S

X Pass 1 ♠ X

Pass 2 ♣ 2 ♠ Pass

Pass 4 ♣ All Pass

Board: 8

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13

Contract: 2 ♠ South

North:

♠ 8542

♥ 74

♦ A83

♣ AK42

South:

♠ KQT3

♥ QJ5

♦ K2

♣ Q763

W N E S

1 ♥ X Pass 1 ♠

X XX 2 ♥ 2 ♠

All Pass

Board: 9

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 4+1

Contract: 4 ♥ South

North:

♠ A5

♥ AK972

♦ Q643

♣ A3

South:

♠ T72

♥ JT643

♦ JT72

♣ Q

W N E S

1 ♣ 1 ♥ X 4 ♥

All Pass

Board: 10

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ J987

♥ K65

♦ 975

♣ KQ6

South:

♠ KQT654

♥ AQ97

♦ K

♣ 54

W N E S

1NT 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

North hands

After_Opp_Overcalls

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

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 9

Contract: 3 ♠ North

North:

♠ AQ753

♥ K5

♦ QJ4

♣ T65

South:

♠ T986

♥ AJ76

♦ A62

♣ 42

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

1. limit raise or better in !S

Board: 12

Dealer: East

Vul: None

North HCP: 4+3

South HCP: 11+4

Contract: 5 ♦ X South

North:

♠ 7

♥ Q63

♦ 86

♣ QT98742

South:

♠ K9863

♥ 8

♦ AKJT742

♣ -

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

1. Michaels Cuebid

2. limit raise or better in !H

Board: 13

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 14+1

Contract: 2 ♠ South

North:

♠ A643

♥ A6

♦ J985

♣ JT4

South:

♠ KJ95

♥ K54

♦ K

♣ A9765

W	N	E	S
			1 ♣
1 ♦	1 ♠	Pass	2 ♠
All Pass			

Board: 14

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 10+2

Contract: 5 ♦ South

North:

♠ T

♥ KJ64

♦ K42

♣ AQ963

South:

♠ KJ76

♥ -

♦ AQT953

♣ 754

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

Board: 15

Dealer: North

Vul: None

North HCP: 13+4

South HCP: 11

Contract: 6 ♠ North

North:

♠ KQJT86

♥ -

♦ AJ8765

♣ Q

South:

♠ A73

♥ T872

♦ K2

♣ KJ96

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

1. limit raise or better in !S

2. A=1/5 or 4/5

South hands

After_Opp_Overcalls

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

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 9

Contract: 3 ♠ North

North:

♠ AQ753

♥ K5

♦ QJ4

♣ T65

South:

♠ T986

♥ AJ76

♦ A62

♣ 42

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

1. limit raise or better in !S

Board: 12

Dealer: East

Vul: None

North HCP: 4+3

South HCP: 11+4

Contract: 5 ♦ X South

North:

♠ 7

♥ Q63

♦ 86

♣ QT98742

South:

♠ K9863

♥ 8

♦ AKJT742

♣ -

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

1. Michaels Cuebid

2. limit raise or better in !H

Board: 13

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 14+1

Contract: 2 ♠ South

North:

♠ A643

♥ A6

♦ J985

♣ JT4

South:

♠ KJ95

♥ K54

♦ K

♣ A9765

W	N	E	S
			1 ♣
1 ♦	1 ♠	Pass	2 ♠
All Pass			

Board: 14

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 10+2

Contract: 5 ♦ South

North:

♠ T

♥ KJ64

♦ K42

♣ AQ963

South:

♠ KJ76

♥ -

♦ AQT953

♣ 754

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

Board: 15

Dealer: North

Vul: None

North HCP: 13+4

South HCP: 11

Contract: 6 ♠ North

North:

♠ KQJT86

♥ -

♦ AJ8765

♣ Q

South:

♠ A73

♥ T872

♦ K2

♣ KJ96

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

1. limit raise or better in !S

2. A=1/5 or 4/5

North hands

After_Opp_Overcalls

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

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: N-S

North HCP: 6+1

South HCP: 15+2

Contract: 3 ♦ South

North:

♠ 542

♥ 965

♦ K8

♣ K9643

South:

♠ T7

♥ A42

♦ AQJT62

♣ A2

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

Board: 17

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 12+1

Contract: 4 ♦ South

North:

♠ K82

♥ T9

♦ AQ7632

♣ A3

South:

♠ AQ74

♥ 7

♦ KT954

♣ QJ4

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

Board: 18

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 14

Contract: 3NT South

North:

♠ 6

♥ A542

♦ AQ8652

♣ 84

South:

♠ KJT

♥ K63

♦ KT3

♣ AT63

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

Board: 19

Dealer: West

Vul: N-S

North HCP: 12+2

South HCP: 7+3

Contract: 5 ♦ X South

North:

♠ Q3

♥ K84

♦ AK9753

♣ 43

South:

♠ -

♥ J9

♦ J642

♣ AJ98652

W	N	E	S
1 ♠	2 ♦	3 ♦ ¹	Pass
4 ♠	Pass	Pass	5 ♦
X	All Pass		
1. limit raise or better in !S			

Board: 20

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14+1

Contract: 4 ♥ South

North:

♠ KT987

♥ Q82

♦ 83

♣ AQ6

South:

♠ AQ6

♥ A9763

♦ A6

♣ T83

W	N	E	S
			1 ♥
2 ♦	3 ♦ ¹	Pass	4 ♥
All Pass			
1. limit raise or better in !H			

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: N-S

North HCP: 6+1

South HCP: 15+2

Contract: 3 ♦ South

North:

♠ 542

♥ 965

♦ K8

♣ K9643

South:

♠ T7

♥ A42

♦ AQJT62

♣ A2

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

Board: 17

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 12+1

Contract: 4 ♦ South

North:

♠ K82

♥ T9

♦ AQ7632

♣ A3

South:

♠ AQ74

♥ 7

♦ KT954

♣ QJ4

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

Board: 18

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 14

Contract: 3NT South

North:

♠ 6

♥ A542

♦ AQ8652

♣ 84

South:

♠ KJT

♥ K63

♦ KT3

♣ AT63

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

Board: 19

Dealer: West

Vul: N-S

North HCP: 12+2

South HCP: 7+3

Contract: 5 ♦ X South

North:

♠ Q3

♥ K84

♦ AK9753

♣ 43

South:

♠ -

♥ J9

♦ J642

♣ AJ98652

W	N	E	S
1 ♠	2 ♦	3 ♦ ¹	Pass
4 ♠	Pass	Pass	5 ♦
X	All Pass		
1. limit raise or better in !S			

Board: 20

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14+1

Contract: 4 ♥ South

North:

♠ KT987

♥ Q82

♦ 83

♣ AQ6

South:

♠ AQ6

♥ A9763

♦ A6

♣ T83

W	N	E	S
			1 ♥
2 ♦	3 ♦ ¹	Pass	4 ♥
All Pass			
1. limit raise or better in !H			

North hands

After_Opp_Overcalls

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

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ K843		1 ♦	1 ♥	X
Vul: None	♥ J642	♥ -	3 ♥	Pass	Pass	4 ♦
North HCP: 14+1	♦ AK543	♦ QJ762	Pass	4NT	Pass	5 ♣ ¹
South HCP: 9+1	♣ Q	♣ K865	Pass	5 ♦	All Pass	

1. A=0/5 or 3/5

Board: 22

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

Board: 23

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

Board: 24

	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ K3			1 ♠	2 ♦
Vul: E-W	♥ Q95	♥ K643	3 ♦ ¹	Pass	4 ♠	Pass
North HCP: 5+1	♦ T542	♦ AKJ86	Pass	5 ♦	Pass	Pass
South HCP: 14+1	♣ KT943	♣ 72	X	All Pass		
Contract: 5 ♦ X North						

1. limit raise or better in !S

Board: 25

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

South hands

After_Opp_Overcalls

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

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ K843		1 ♦	1 ♥	X
Vul: None	♥ J642	♥ -	3 ♥	Pass	Pass	4 ♦
North HCP: 14+1	♦ AK543	♦ QJ762	Pass	4NT	Pass	5 ♣ ¹
South HCP: 9+1	♣ Q	♣ K865	Pass	5 ♦	All Pass	

1. A=0/5 or 3/5

Board: 22

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

Board: 23

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

Board: 24

	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ K3			1 ♠	2 ♦
Vul: E-W	♥ Q95	♥ K643	3 ♦ ¹	Pass	4 ♠	Pass
North HCP: 5+1	♦ T542	♦ AKJ86	Pass	5 ♦	Pass	Pass
South HCP: 14+1	♣ KT943	♣ 72	X	All Pass		

1. limit raise or better in !S

Board: 25

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

North hands

After_Opp_Overcalls

Board: 26	♠ T94	Partner is dealer.
Dealer: South	♥ K974	West (RHO) bids 1 ♥ if possible.
Vul: None	♦ AT97	West (RHO) Doubles 2 ♦ if possible.
HCP: 7	♣ 95	East (LHO) bids 2 ♠ if possible.

Board: 27	♠ KQ87	RHO is dealer. You bid second.
Dealer: West	♥ AQ8652	West (RHO) opens 1 ♣ if possible.
Vul: None	♦ 94	East (LHO) bids 3 ♣ if possible.
HCP: 11+2	♣ 9	

Board: 28	♠ A64	You are dealer.
Dealer: North	♥ A43	East (LHO) bids 1 ♦ if possible.
Vul: N-S	♦ 72	West (RHO) bids 2 ♣ if possible.
HCP: 12+1	♣ AT862	East (LHO) Redoubles if possible.
		West (RHO) Doubles 2 ♠ if possible.

Board: 29	♠ AK32	You are dealer.
Dealer: North	♥ Q3	East (LHO) bids 1 ♥ if possible.
Vul: E-W	♦ T974	
HCP: 14	♣ AJ8	

Board: 30	♠ T	RHO is dealer. You bid second.
Dealer: West	♥ AK952	West (RHO) opens 1 ♣ if possible.
Vul: Both	♦ AJ84	East (LHO) Doubles 1 ♥ if possible.
HCP: 12+1	♣ 532	West (RHO) bids 1 ♠ if possible.
		East (LHO) Redoubles if possible.

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: None

North HCP: 7

South HCP: 12

Contract: 3 ♦ South

North:

♠ T94

♥ K974

♦ AT97

♣ 95

South:

♠ A85

♥ 62

♦ KJ85

♣ A872

W N E S

1 ♥ 2 ♦ Pass Pass

1 ♥ 2 ♦ Pass Pass

X Pass 2 ♠ 3 ♦

All Pass

Board: 27

Dealer: West

Vul: None

North HCP: 11+2

South HCP: 13+3

Contract: 4 ♥ North

North:

♠ KQ87

♥ AQ8652

♦ 94

♣ 9

South:

♠ 64

♥ K

♦ KQJ7632

♣ A86

W N E S

1 ♣ 1 ♥ 3 ♣ 3 ♦

Pass 3 ♠ Pass 3NT

Pass 4 ♥ All Pass

Board: 28

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 6+1

Contract: 2 ♠ X South

North:

♠ A64

♥ A43

♦ 72

♣ AT862

South:

♠ Q852

♥ 9

♦ 986

♣ KJ743

W N E S

1 ♣ 1 ♥ 1 ♦ 1 ♠

2 ♣¹ X XX 2 ♠

X All Pass

1. limit raise or better in !D

Board: 29

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9+2

Contract: 5 ♦ South

North:

♠ AK32

♥ Q3

♦ T974

♣ AJ8

South:

♠ T

♥ 94

♦ AKQ832

♣ T432

W N E S

1 ♥ 1 ♦ 5 ♦

All Pass

Board: 30

Dealer: West

Vul: Both

North HCP: 12+1

South HCP: 6+1

Contract: 2 ♦ South

North:

♠ T

♥ AK952

♦ AJ84

♣ 532

South:

♠ J7643

♥ Q4

♦ KT75

♣ 64

W N E S

1 ♣ 1 ♥ X Pass

1 ♠ X XX 2 ♦

All Pass

South hands

After_Opp_Overcalls

Board: 26	♠ A85	You are dealer.
Dealer: South	♥ 62	West (LHO) bids 1♥ if possible.
Vul: None	♦ KJ85	West (LHO) Doubles 2♦ if possible.
HCP: 12	♣ A872	East (RHO) bids 2♠ if possible.

Board: 27	♠ 64	LHO is dealer.
Dealer: West	♥ K	West (LHO) opens 1♣ if possible.
Vul: None	♦ KQJ7632	East (RHO) bids 3♣ if possible.
HCP: 13+3	♣ A86	

Board: 28	♠ Q852	Partner is dealer.
Dealer: North	♥ 9	East (RHO) bids 1♦ if possible.
Vul: N-S	♦ 986	West (LHO) bids 2♣ if possible.
HCP: 6+1	♣ KJ743	East (RHO) Redoubles if possible.
		West (LHO) Doubles 2♠ if possible.

Board: 29	♠ T	Partner is dealer.
Dealer: North	♥ 94	East (RHO) bids 1♥ if possible.
Vul: E-W	♦ AKQ832	
HCP: 9+2	♣ T432	

Board: 30	♠ J7643	LHO is dealer.
Dealer: West	♥ Q4	West (LHO) opens 1♣ if possible.
Vul: Both	♦ KT75	East (RHO) Doubles 1♥ if possible.
HCP: 6+1	♣ 64	West (LHO) bids 1♠ if possible.
		East (RHO) Redoubles if possible.

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: None

North HCP: 7

South HCP: 12

Contract: 3 ♦ South

North:

♠ T94

♥ K974

♦ AT97

♣ 95

South:

♠ A85

♥ 62

♦ KJ85

♣ A872

W N E S

1 ♥ 2 ♦ Pass Pass

1 ♥ 2 ♦ Pass Pass

X Pass 2 ♠ 3 ♦

All Pass

Board: 27

Dealer: West

Vul: None

North HCP: 11+2

South HCP: 13+3

Contract: 4 ♥ North

North:

♠ KQ87

♥ AQ8652

♦ 94

♣ 9

South:

♠ 64

♥ K

♦ KQJ7632

♣ A86

W N E S

1 ♣ 1 ♥ 3 ♣ 3 ♦

Pass 3 ♠ Pass 3NT

Pass 4 ♥ All Pass

Board: 28

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 6+1

Contract: 2 ♠ X South

North:

♠ A64

♥ A43

♦ 72

♣ AT862

South:

♠ Q852

♥ 9

♦ 986

♣ KJ743

W N E S

1 ♣ 1 ♥ 1 ♦ 1 ♠

2 ♣¹ X XX 2 ♠

X All Pass

1. limit raise or better in !D

Board: 29

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9+2

Contract: 5 ♦ South

North:

♠ AK32

♥ Q3

♦ T974

♣ AJ8

South:

♠ T

♥ 94

♦ AKQ832

♣ T432

W N E S

1 ♥ 1 ♦ 5 ♦

All Pass

Board: 30

Dealer: West

Vul: Both

North HCP: 12+1

South HCP: 6+1

Contract: 2 ♦ South

North:

♠ T

♥ AK952

♦ AJ84

♣ 532

South:

♠ J7643

♥ Q4

♦ KT75

♣ 64

W N E S

1 ♣ 1 ♥ X Pass

1 ♠ X XX 2 ♦

All Pass

North hands

After_Opp_Overcalls

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

Both hands (Answers Page)

Board: 31

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9+1

Contract: 4♥ North

North:

♠ 4

♥ AJT42

♦ AJ7

♣ QJ73

South:

♠ K63

♥ 985

♦ QT862

♣ A2

W N E S

1♥ 1♠ 2♠¹

Pass 4♥ All Pass

1. limit raise or better in !H

Board: 32

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 12

Contract: 3♣ South

North:

♠ Q62

♥ 763

♦ KJ

♣ A8764

South:

♠ A43

♥ KJ2

♦ Q83

♣ QT32

W N E S

1♣

1♥ 2♣ Pass Pass

X XX 2♦ 3♣

All Pass

Board: 33

Dealer: West

Vul: N-S

North HCP: 15+2

South HCP: 4+3

Contract: 3♣X North

North:

♠ AT4

♥ A3

♦ 86

♣ AK6432

South:

♠ QJ9753

♥ 87

♦ J5432

♣ -

W N E S

1♥ 2♣ 2♥ Pass

Pass 3♣ X All Pass

Board: 34

Dealer: East

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 3♦ North

North:

♠ K92

♥ J632

♦ 9865

♣ A8

South:

♠ QT53

♥ A7

♦ AQJ42

♣ Q9

W N E S

1♣ 1♦

Pass 1♥ 1♠ 2NT

Pass 3♦ All Pass

Board: 35

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13+1

Contract: 1NT North

North:

♠ T83

♥ AJT2

♦ A863

♣ JT

South:

♠ AQJ7

♥ K83

♦ 7

♣ K9865

W N E S

1♣

1♦ 1♥ Pass 1♠

Pass 1NT All Pass

South hands

After_Opp_Overcalls

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

Both hands (Answers Page)

Board: 31

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

Board: 32

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

Board: 33

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

Board: 34

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

Board: 35

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

North hands

After_Opp_Overcalls

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

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

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

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

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

Both hands (Answers Page)

Board: 36

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 11+2

Contract: 3 ♠ South

North:

♠ 873

♥ A93

♦ QJT98

♣ 62

South:

♠ KQT942

♥ 42

♦ 7

♣ AQT9

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

Board: 37

Dealer: North

Vul: N-S

North HCP: 12+4

South HCP: 10+3

Contract: 6 ♠ North

North:

♠ KT8754

♥ Q

♦ AKT852

♣ -

South:

♠ AQJ63

♥ 5

♦ 4

♣ K98743

W	N	E	S
	1 ♠	2 ♠ ¹	3 ♥ ²
4 ♥	4NT	6 ♥	X
Pass	6 ♠	All Pass	

1. Michaels Cuebid
2. limit raise or better in !S

Board: 38

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+2

Contract: 4 ♠ South

North:

♠ QT97

♥ KJ63

♦ J876

♣ J

South:

♠ KJ543

♥ 9

♦ K3

♣ AQT82

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

1. limit raise or better in !S

Board: 39

Dealer: East

Vul: None

North HCP: 14+5

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ AQJT983

♥ -

♦ -

♣ AQJ943

South:

♠ K

♥ AK9643

♦ Q75

♣ 652

W	N	E	S
		1 ♦	1 ♥
3 ♦	4 ♠	All Pass	

Board: 40

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 3 ♣ North

North:

♠ Q97

♥ 972

♦ AQ62

♣ A76

South:

♠ A

♥ 543

♦ KT53

♣ KJT93

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

1. 1X-(Y)-2Z forcing

South hands

After_Opp_Overcalls

Board: 36	♠ KQT942	RHO is dealer. You bid second.
Dealer: East	♥ 42	East (RHO) opens 1♦ if possible.
Vul: None	♦ 7	West (LHO) Doubles 1♠ if possible.
HCP: 11+2	♣ AQT9	East (RHO) bids 3♥ if possible.

Board: 37	♠ AQJ63	Partner is dealer.
Dealer: North	♥ 5	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ 4	West (LHO) bids 4♥ if possible.
HCP: 10+3	♣ K98743	East (RHO) bids 6♥ if possible.

Board: 38	♠ KJ543	You are dealer.
Dealer: South	♥ 9	West (LHO) bids 2♥ if possible.
Vul: E-W	♦ K3	
HCP: 13+2	♣ AQT82	

Board: 39	♠ K	RHO is dealer. You bid second.
Dealer: East	♥ AK9643	East (RHO) opens 1♦ if possible.
Vul: None	♦ Q75	West (LHO) bids 3♦ if possible.
HCP: 12+2	♣ 652	

Board: 40	♠ A	Partner is dealer.
Dealer: North	♥ 543	East (RHO) bids 1♥ if possible.
Vul: N-S	♦ KT53	
HCP: 11+1	♣ KJT93	

Both hands (Answers Page)

Board: 36

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 11+2

Contract: 3 ♠ South

North:

♠ 873

♥ A93

♦ QJT98

♣ 62

South:

♠ KQT942

♥ 42

♦ 7

♣ AQT9

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

Board: 37

Dealer: North

Vul: N-S

North HCP: 12+4

South HCP: 10+3

Contract: 6 ♠ North

North:

♠ KT8754

♥ Q

♦ AKT852

♣ -

South:

♠ AQJ63

♥ 5

♦ 4

♣ K98743

W	N	E	S
	1 ♠	2 ♠ ¹	3 ♥ ²
4 ♥	4NT	6 ♥	X
Pass	6 ♠	All Pass	

1. Michaels Cuebid
2. limit raise or better in !S

Board: 38

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+2

Contract: 4 ♠ South

North:

♠ QT97

♥ KJ63

♦ J876

♣ J

South:

♠ KJ543

♥ 9

♦ K3

♣ AQT82

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

1. limit raise or better in !S

Board: 39

Dealer: East

Vul: None

North HCP: 14+5

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ AQJT983

♥ -

♦ -

♣ AQJ943

South:

♠ K

♥ AK9643

♦ Q75

♣ 652

W	N	E	S
		1 ♦	1 ♥
3 ♦	4 ♠	All Pass	

Board: 40

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 3 ♣ North

North:

♠ Q97

♥ 972

♦ AQ62

♣ A76

South:

♠ A

♥ 543

♦ KT53

♣ KJT93

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

1. 1X-(Y)-2Z forcing

North hands

After_Opp_Overcalls

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

Both hands (Answers Page)

Board: 41

Dealer: East

Vul: N-S

North HCP: 8+3

South HCP: 13+1

Contract: 4♥ North

North:

♠ 2

♥ KQT5432

♦ Q962

♣ J

South:

♠ J874

♥ A

♦ AKJ73

♣ 984

W	N	E	S
		1♠	2♦
2♠	4♥	All Pass	

Board: 42

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+2

Contract: 4♠ South

North:

♠ Q843

♥ 852

♦ K75

♣ KT4

South:

♠ KJT652

♥ A7

♦ QT

♣ Q52

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

1. limit raise or better in !S

Board: 43

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 4♦ North

North:

♠ A852

♥ 93

♦ AT52

♣ A42

South:

♠ J6

♥ K2

♦ K864

♣ KJT53

W	N	E	S
	1♦	1♥	2♥ ¹
3♥	4♦	All Pass	

1. limit raise or better in !D

Board: 44

Dealer: East

Vul: Both

North HCP: 4+2

South HCP: 16+1

Contract: 4♥ North

North:

♠ T72

♥ JT9876

♦ T73

♣ K

South:

♠ Q85

♥ AKQ43

♦ A4

♣ J94

W	N	E	S
		1♦	1♥
Pass	4♥	All Pass	

Board: 45

Dealer: West

Vul: None

North HCP: 12+2

South HCP: 7+1

Contract: 5♣X South

North:

♠ K9

♥ 63

♦ K75

♣ AQ9632

South:

♠ Q853

♥ KJ

♦ 96

♣ J8754

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

1. limit raise or better in !H

South hands

After_Opp_Overcalls

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

Both hands (Answers Page)

Board: 41

Dealer: East

Vul: N-S

North HCP: 8+3

South HCP: 13+1

Contract: 4♥ North

North:

♠ 2

♥ KQT5432

♦ Q962

♣ J

South:

♠ J874

♥ A

♦ AKJ73

♣ 984

W	N	E	S
		1♠	2♦
2♠	4♥	All Pass	

Board: 42

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+2

Contract: 4♠ South

North:

♠ Q843

♥ 852

♦ K75

♣ KT4

South:

♠ KJT652

♥ A7

♦ QT

♣ Q52

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

1. limit raise or better in !S

Board: 43

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 4♦ North

North:

♠ A852

♥ 93

♦ AT52

♣ A42

South:

♠ J6

♥ K2

♦ K864

♣ KJT53

W	N	E	S
	1♦	1♥	2♥ ¹
3♥	4♦	All Pass	

1. limit raise or better in !D

Board: 44

Dealer: East

Vul: Both

North HCP: 4+2

South HCP: 16+1

Contract: 4♥ North

North:

♠ T72

♥ JT9876

♦ T73

♣ K

South:

♠ Q85

♥ AKQ43

♦ A4

♣ J94

W	N	E	S
		1♦	1♥
Pass	4♥	All Pass	

Board: 45

Dealer: West

Vul: None

North HCP: 12+2

South HCP: 7+1

Contract: 5♣X South

North:

♠ K9

♥ 63

♦ K75

♣ AQ9632

South:

♠ Q853

♥ KJ

♦ 96

♣ J8754

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

1. limit raise or better in !H

North hands

After_Opp_Overcalls

Board: 46 ♠ KT873 LHO is dealer.
 Dealer: East ♥ 732 East (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ AK53
 HCP: 10+1 ♣ T

Board: 47 ♠ AK743 You are dealer.
 Dealer: North ♥ - East (LHO) bids 2 ♦ if possible.
 Vul: Both ♦ QJ865
 HCP: 12+2 ♣ Q96

Board: 48 ♠ 972 Partner is dealer.
 Dealer: South ♥ 87632 West (RHO) bids 1 ♠ if possible.
 Vul: None ♦ KJT West (RHO) bids 3 ♠ if possible.
 HCP: 7+1 ♣ K7

Board: 49 ♠ T86 RHO is dealer. You bid second.
 Dealer: West ♥ KQ743 West (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ A2 East (LHO) bids 3 ♦ if possible.
 HCP: 11+1 ♣ Q86

Board: 50 ♠ Q92 LHO is dealer.
 Dealer: East ♥ J62 East (LHO) opens 1 ♠ if possible.
 Vul: Both ♦ Q95 West (RHO) bids 2 ♠ if possible.
 HCP: 7 ♣ Q842

Both hands (Answers Page)

Board: 46

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 12+1

Contract: 2♥ North

North:

♠ KT873

♥ 732

♦ AK53

♣ T

South:

♠ 9642

♥ AQJT9

♦ -

♣ KQ64

W	N	E	S
		1♦	1♥
Pass	2♥	All Pass	

Board: 47

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 8

Contract: 2♠ South

North:

♠ AK743

♥ -

♦ QJ865

♣ Q96

South:

♠ QT2

♥ KQ87

♦ 72

♣ JT84

W	N	E	S
	1♠	2♦	2♠
All Pass			

Board: 48

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 14+2

Contract: 4♥ North

North:

♠ 972

♥ 87632

♦ KJT

♣ K7

South:

♠ Q

♥ AQJT9

♦ 54

♣ AJ432

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

1. limit raise or better in !H

Board: 49

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 12+1

Contract: 3♥ South

North:

♠ T86

♥ KQ743

♦ A2

♣ Q86

South:

♠ KQ7

♥ 862

♦ 86

♣ AK954

W	N	E	S
1♦	1♥	3♦	3♥
All Pass			

Board: 50

Dealer: East

Vul: Both

North HCP: 7

South HCP: 13+2

Contract: 3♣ North

North:

♠ Q92

♥ J62

♦ Q95

♣ Q842

South:

♠ J7

♥ KQ9

♦ T4

♣ AKT976

W	N	E	S
		1♠	2♣
2♠	3♣	All Pass	

South hands

After_Opp_Overcalls

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

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

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

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

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

Both hands (Answers Page)

Board: 46

Dealer: East

Vul: N-S

North HCP: 10+1

South HCP: 12+1

Contract: 2♥ North

North:

♠ KT873

♥ 732

♦ AK53

♣ T

South:

♠ 9642

♥ AQJT9

♦ -

♣ KQ64

W	N	E	S
		1♦	1♥
Pass	2♥	All Pass	

Board: 47

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 8

Contract: 2♠ South

North:

♠ AK743

♥ -

♦ QJ865

♣ Q96

South:

♠ QT2

♥ KQ87

♦ 72

♣ JT84

W	N	E	S
	1♠	2♦	2♠
All Pass			

Board: 48

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 14+2

Contract: 4♥ North

North:

♠ 972

♥ 87632

♦ KJT

♣ K7

South:

♠ Q

♥ AQJT9

♦ 54

♣ AJ432

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

1. limit raise or better in !H

Board: 49

Dealer: West

Vul: E-W

North HCP: 11+1

South HCP: 12+1

Contract: 3♥ South

North:

♠ T86

♥ KQ743

♦ A2

♣ Q86

South:

♠ KQ7

♥ 862

♦ 86

♣ AK954

W	N	E	S
1♦	1♥	3♦	3♥
All Pass			

Board: 50

Dealer: East

Vul: Both

North HCP: 7

South HCP: 13+2

Contract: 3♣ North

North:

♠ Q92

♥ J62

♦ Q95

♣ Q842

South:

♠ J7

♥ KQ9

♦ T4

♣ AKT976

W	N	E	S
		1♠	2♣
2♠	3♣	All Pass	