

North hands

Overcalls

Board: 1	♠ Q9542	Partner bids first.
Dealer: South	♥ 6	West (RHO) bids 1♥ if possible.
Vul: None	♦ AK8	East (LHO) bids 3♦ if possible.
HCP: 13+1	♣ A942	
 Board: 2	 ♠ 75	 RHO opens the bidding 1♦.
Dealer: West	♥ KQ	You bid next.
Vul: N-S	♦ T74	
HCP: 12+2	♣ AQJT83	
 Board: 3	 ♠ AKQ98	 You bid first.
Dealer: North	♥ 7	East (LHO) bids 2♥ if possible.
Vul: N-S	♦ KT752	
HCP: 12+2	♣ 97	
 Board: 4	 ♠ 98	 Partner bids first.
Dealer: South	♥ J54	West (RHO) bids 1♠ if possible.
Vul: Both	♦ KQT32	
HCP: 13+1	♣ AKT	
 Board: 5	 ♠ AT8	 You bid first.
Dealer: North	♥ KT43	East (LHO) bids 1♠ if possible.
Vul: E-W	♦ J63	
HCP: 14	♣ AQ3	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ Q9542	♠ AJ87				1♦
Vul: None	♥ 6	♥ A82	1♥	1♠	3♥	3♠
North HCP: 13+1	♦ AK8	♦ QJ52	Pass	3NT	Pass	4♠
South HCP: 12	♣ A942	♣ T8	All Pass			
Contract: 4♠ South						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ 75	♠ KJT984	1♦	2♣	Pass	2♠
Vul: N-S	♥ KQ	♥ A74	Pass	3♣	Pass	3♠
North HCP: 12+2	♦ T74	♦ 32	All Pass			
South HCP: 11+2	♣ AQJT83	♣ K9				
Contract: 3♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKQ98	♠ 632		1♠	2♥	2♠
Vul: N-S	♥ 7	♥ J9652	All Pass			
North HCP: 12+2	♦ KT752	♦ J6				
South HCP: 9+1	♣ 97	♣ AK8				
Contract: 2♠ South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ Q52				1♣
Vul: Both	♥ J54	♥ KQ86	1♠	2♦ ¹	Pass	2♥
North HCP: 13+1	♦ KQT32	♦ A8	Pass	2♣ ²	Pass	3NT
South HCP: 13	♣ AKT	♣ Q974	All Pass			
Contract: 3NT South			1. 1X-(Y)-2Z forcing 2. strength cue bid			

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ 42		1♣	1♠	2♣ ¹
Vul: E-W	♥ KT43	♥ A	Pass	3NT	All Pass	
North HCP: 14	♦ J63	♦ AKT92	1. limit raise or better in !C			
South HCP: 14+2	♣ AQ3	♣ K9852				
Contract: 3NT North						

South hands

Overcalls

Board: 1	♠ AJ87	You bid first.
Dealer: South	♥ A82	West (LHO) bids 1♥ if possible.
Vul: None	♦ QJ52	East (RHO) bids 3♦ if possible.
HCP: 12	♣ T8	

Board: 2	♠ KJT984	LHO opens the bidding 1♦.
Dealer: West	♥ A74	Partner bids next.
Vul: N-S	♦ 32	
HCP: 11+2	♣ K9	

Board: 3	♠ 632	Partner bids first.
Dealer: North	♥ J9652	East (RHO) bids 2♥ if possible.
Vul: N-S	♦ J6	
HCP: 9+1	♣ AK8	

Board: 4	♠ Q52	You bid first.
Dealer: South	♥ KQ86	West (LHO) bids 1♠ if possible.
Vul: Both	♦ A8	
HCP: 13	♣ Q974	

Board: 5	♠ 42	Partner bids first.
Dealer: North	♥ A	East (RHO) bids 1♠ if possible.
Vul: E-W	♦ AKT92	
HCP: 14+2	♣ K9852	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ Q9542	♠ AJ87				1♦
Vul: None	♥ 6	♥ A82	1♥	1♠	3♥	3♠
North HCP: 13+1	♦ AK8	♦ QJ52	Pass	3NT	Pass	4♠
South HCP: 12	♣ A942	♣ T8	All Pass			
Contract: 4♠ South						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ 75	♠ KJT984	1♦	2♣	Pass	2♠
Vul: N-S	♥ KQ	♥ A74	Pass	3♣	Pass	3♠
North HCP: 12+2	♦ T74	♦ 32	All Pass			
South HCP: 11+2	♣ AQJT83	♣ K9				
Contract: 3♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKQ98	♠ 632		1♠	2♥	2♠
Vul: N-S	♥ 7	♥ J9652	All Pass			
North HCP: 12+2	♦ KT752	♦ J6				
South HCP: 9+1	♣ 97	♣ AK8				
Contract: 2♠ South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ Q52				1♣
Vul: Both	♥ J54	♥ KQ86	1♠	2♦ ¹	Pass	2♥
North HCP: 13+1	♦ KQT32	♦ A8	Pass	2♣ ²	Pass	3NT
South HCP: 13	♣ AKT	♣ Q974	All Pass			
Contract: 3NT South			1. 1X-(Y)-2Z forcing 2. strength cue bid			

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ 42		1♣	1♠	2♣ ¹
Vul: E-W	♥ KT43	♥ A	Pass	3NT	All Pass	
North HCP: 14	♦ J63	♦ AKT92	1. limit raise or better in !C			
South HCP: 14+2	♣ AQ3	♣ K9852				
Contract: 3NT North						

Board: 6	♠ 62	RHO opens the bidding 1♣.
Dealer: West	♥ A42	You bid next.
Vul: E-W	♦ AKJ98	
HCP: 13+1	♣ J64	

Board: 7	♠ -	You bid first.
Dealer: North	♥ Q8652	East (LHO) bids 1♠ if possible.
Vul: Both	♦ K82	West (RHO) bids 3♠ if possible.
HCP: 12+2	♣ AQJT4	

Board: 8	♠ KJ6	LHO opens the bidding 1♦.
Dealer: East	♥ 762	Partner bids next.
Vul: None	♦ 853	West (RHO) Doubles 1♥ if possible.
HCP: 11	♣ AKT2	East (LHO) bids 2♦ if possible.

Board: 9	♠ K3	You bid first.
Dealer: North	♥ A943	East (LHO) bids 1♦ if possible.
Vul: N-S	♦ 4	West (RHO) bids 1♠ if possible.
HCP: 14+2	♣ AKT865	West (RHO) bids 2♦ if possible.

Board: 10	♠ 93	Partner bids first.
Dealer: South	♥ AJ72	West (RHO) bids 1♠ if possible.
Vul: Both	♦ KT4	
HCP: 8	♣ T954	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ 62	♠ KJT73	1♣	1♦	Pass	1♠
Vul: E-W	♥ A42	♥ K965	Pass	1NT	Pass	2♥
North HCP: 13+1	♦ AKJ98	♦ Q2			All Pass	
South HCP: 12+1	♣ J64	♣ K5				
Contract: 2♥ South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ KT62		1♥	1♠	2♠ ¹
Vul: Both	♥ Q8652	♥ J73	3♠	4♥	All Pass	
North HCP: 12+2	♦ K82	♦ AQT95				
South HCP: 10+1	♣ AQJT4	♣ 8				1. limit raise or better in !H
Contract: 4♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ KJ6	♠ T832			1♦	1♥
Vul: None	♥ 762	♥ AKQT5	X	1♠ ¹	2♦	4♥
North HCP: 11	♦ 853	♦ J9			All Pass	
South HCP: 10+1	♣ AKT2	♣ 64				1. limit raise or better in !H
Contract: 4♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AT62		1♣	1♦	Pass
Vul: N-S	♥ A943	♥ T752	1♠	2♣	Pass	Pass
North HCP: 14+2	♦ 4	♦ 7653	2♦	2♥	All Pass	
South HCP: 4	♣ AKT865	♣ 7				
Contract: 2♥ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ KT86				1♣
Vul: Both	♥ AJ72	♥ Q83	1♠	X	Pass	2♥
North HCP: 8	♦ KT4	♦ A93			All Pass	
South HCP: 13	♣ T954	♣ A32				
Contract: 2♥ South						

South hands

Overcalls

Board: 6 ♠ KJT73 LHO opens the bidding 1♣.

Dealer: West ♥ K965 Partner bids next.

Vul: E-W ♦ Q2

HCP: 12+1 ♣ K5

Board: 7 ♠ KT62 Partner bids first.

Dealer: North ♥ J73 East (RHO) bids 1♠ if possible.

Vul: Both ♦ AQT95 West (LHO) bids 3♠ if possible.

HCP: 10+1 ♣ 8

Board: 8 ♠ T832 RHO opens the bidding 1♦.

Dealer: East ♥ AKQT5 You bid next.

Vul: None ♦ J9 West (LHO) Doubles 1♥ if possible.

HCP: 10+1 ♣ 64 East (RHO) bids 2♦ if possible.

Board: 9 ♠ AT62 Partner bids first.

Dealer: North ♥ T752 East (RHO) bids 1♦ if possible.

Vul: N-S ♦ 7653 West (LHO) bids 1♠ if possible.

HCP: 4 ♣ 7 West (LHO) bids 2♦ if possible.

Board: 10 ♠ KT86 You bid first.

Dealer: South ♥ Q83 West (LHO) bids 1♠ if possible.

Vul: Both ♦ A93

HCP: 13 ♣ A32

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ 62	♠ KJT73	1♣	1♦	Pass	1♠
Vul: E-W	♥ A42	♥ K965	Pass	1NT	Pass	2♥
North HCP: 13+1	♦ AKJ98	♦ Q2			All Pass	
South HCP: 12+1	♣ J64	♣ K5				
Contract: 2♥ South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ KT62		1♥	1♠	2♠ ¹
Vul: Both	♥ Q8652	♥ J73	3♠	4♥	All Pass	
North HCP: 12+2	♦ K82	♦ AQT95				
South HCP: 10+1	♣ AQJT4	♣ 8				1. limit raise or better in !H
Contract: 4♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ KJ6	♠ T832			1♦	1♥
Vul: None	♥ 762	♥ AKQT5	X	1♠ ¹	2♦	4♥
North HCP: 11	♦ 853	♦ J9			All Pass	
South HCP: 10+1	♣ AKT2	♣ 64				1. limit raise or better in !H
Contract: 4♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AT62		1♣	1♦	Pass
Vul: N-S	♥ A943	♥ T752	1♠	2♣	Pass	Pass
North HCP: 14+2	♦ 4	♦ 7653	2♦	2♥	All Pass	
South HCP: 4	♣ AKT865	♣ 7				
Contract: 2♥ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ KT86				1♣
Vul: Both	♥ AJ72	♥ Q83	1♠	X	Pass	2♥
North HCP: 8	♦ KT4	♦ A93			All Pass	
South HCP: 13	♣ T954	♣ A32				
Contract: 2♥ South						

North hands

Overcalls

Board: 11	♠ Q83	You bid first.
Dealer: North	♥ KJ843	East (LHO) bids 2♣ if possible.
Vul: None	♦ KQJ5	
HCP: 12+1	♣ 4	
Board: 12	♠ KJ	RHO opens the bidding 1♣.
Dealer: West	♥ JT93	You bid next.
Vul: N-S	♦ KQJT73	West (RHO) bids 1♠ if possible.
HCP: 11+2	♣ 3	
Board: 13	♠ 2	RHO opens the bidding 1♠.
Dealer: West	♥ Q	You bid next.
Vul: Both	♦ KQ3	East (LHO) bids 2♠ if possible.
HCP: 13+4	♣ KQJ96542	West (RHO) bids 3♠ if possible.
Board: 14	♠ J72	Partner bids first.
Dealer: South	♥ QJ	West (RHO) bids 1♠ if possible.
Vul: None	♦ Q76	West (RHO) bids 2♠ if possible.
HCP: 8+1	♣ Q9873	West (RHO) bids 3♠ if possible.
Board: 15	♠ AQJ54	Partner bids first.
Dealer: South	♥ 965	West (RHO) bids 2♣ if possible.
Vul: E-W	♦ T74	West (RHO) Doubles 2♠ if possible.
HCP: 7+1	♣ T7	East (LHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 11

Dealer: North

North:

♠ Q83

South:

♠ KT75

W N E S

 1♥ 2♣ 3♣¹

Vul: None

♥ KJ843

♥ AQT6

Pass 4♥ All Pass

North HCP: 12+1

♦ KQJ5

♦ 643

1. limit raise or better in !H

South HCP: 9

♣ 4

♣ 92

Contract: 4♥ North

Board: 12

Dealer: West

North:

♠ KJ

South:

♠ AT93

W N E S

1♣ 1♦ Pass 1♥

Vul: N-S

♥ JT93

♥ AQ87

1♠ 2♥ Pass 3♥

North HCP: 11+2

♦ KQJT73

♦ -

Pass 4♥ All Pass

South HCP: 13+1

♣ 3

♣ QJT76

Contract: 4♥ North

Board: 13

Dealer: West

North:

♠ 2

South:

♠ Q75

W N E S

1♠ 2♣ 2♠ X

Vul: Both

♥ Q

♥ T954

Pass 3♣ Pass Pass

North HCP: 13+4

♦ KQ3

♦ AJ64

3♠ 4♣ All Pass

South HCP: 7

♣ KQJ96542

♣ T3

Contract: 4♣ North

Board: 14

Dealer: South

North:

♠ J72

South:

♠ T4

W N E S

1♦

Vul: None

♥ QJ

♥ AT8

1♠ Pass Pass 2♦

North HCP: 8+1

♦ Q76

♦ KJT854

2♠ 3♦ Pass Pass

South HCP: 13+2

♣ Q9873

♣ AJ

3♠ 4♦ All Pass

Contract: 4♦ North

Board: 15

Dealer: South

North:

♠ AQJ54

South:

♠ KT62

W N E S

1♦

Vul: E-W

♥ 965

♥ QJT7

2♣ Pass Pass X

North HCP: 7+1

♦ T74

♦ AK6

Pass 2♠ Pass Pass

South HCP: 13

♣ T7

♣ 83

X Pass 3♣ Pass

Contract: 3♠ North

Pass 3♠ All Pass

South hands

Overcalls

Board: 11	♠ KT75	Partner bids first.
Dealer: North	♥ AQT6	East (RHO) bids 2♣ if possible.
Vul: None	♦ 643	
HCP: 9	♣ 92	
Board: 12	♠ AT93	LHO opens the bidding 1♣.
Dealer: West	♥ AQ87	Partner bids next.
Vul: N-S	♦ -	West (LHO) bids 1♠ if possible.
HCP: 13+1	♣ QJT76	
Board: 13	♠ Q75	LHO opens the bidding 1♠.
Dealer: West	♥ T954	Partner bids next.
Vul: Both	♦ AJ64	East (RHO) bids 2♠ if possible.
HCP: 7	♣ T3	West (LHO) bids 3♠ if possible.
Board: 14	♠ T4	You bid first.
Dealer: South	♥ AT8	West (LHO) bids 1♠ if possible.
Vul: None	♦ KJT854	West (LHO) bids 2♠ if possible.
HCP: 13+2	♣ AJ	West (LHO) bids 3♠ if possible.
Board: 15	♠ KT62	You bid first.
Dealer: South	♥ QJT7	West (LHO) bids 2♣ if possible.
Vul: E-W	♦ AK6	West (LHO) Doubles 2♠ if possible.
HCP: 13	♣ 83	East (RHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 11

Dealer: North

North:

♠ Q83

South:

♠ KT75

W N E S

 1♥ 2♣ 3♣¹

Vul: None

♥ KJ843

♥ AQT6

Pass 4♥ All Pass

North HCP: 12+1

♦ KQJ5

♦ 643

1. limit raise or better in !H

South HCP: 9

♣ 4

♣ 92

Contract: 4♥ North

Board: 12

Dealer: West

North:

♠ KJ

South:

♠ AT93

W N E S

1♣ 1♦ Pass 1♥

Vul: N-S

♥ JT93

♥ AQ87

1♠ 2♥ Pass 3♥

North HCP: 11+2

♦ KQJT73

♦ -

Pass 4♥ All Pass

South HCP: 13+1

♣ 3

♣ QJT76

Contract: 4♥ North

Board: 13

Dealer: West

North:

♠ 2

South:

♠ Q75

W N E S

1♠ 2♣ 2♠ X

Vul: Both

♥ Q

♥ T954

Pass 3♣ Pass Pass

North HCP: 13+4

♦ KQ3

♦ AJ64

3♠ 4♣ All Pass

South HCP: 7

♣ KQJ96542

♣ T3

Contract: 4♣ North

Board: 14

Dealer: South

North:

♠ J72

South:

♠ T4

W N E S

1♦

Vul: None

♥ QJ

♥ AT8

1♠ Pass Pass 2♦

North HCP: 8+1

♦ Q76

♦ KJT854

2♠ 3♦ Pass Pass

South HCP: 13+2

♣ Q9873

♣ AJ

3♠ 4♦ All Pass

Contract: 4♦ North

Board: 15

Dealer: South

North:

♠ AQJ54

South:

♠ KT62

W N E S

1♦

Vul: E-W

♥ 965

♥ QJT7

2♣ Pass Pass X

North HCP: 7+1

♦ T74

♦ AK6

Pass 2♠ Pass Pass

South HCP: 13

♣ T7

♣ 83

X Pass 3♣ Pass

Contract: 3♠ North

Pass 3♠ All Pass

North hands

Overcalls

Board: 16 ♠ A985

You bid first.

Dealer: North ♥ J865

East (LHO) bids 1 ♠ if possible.

Vul: N-S ♦ K86

HCP: 13 ♣ AJ

Board: 17 ♠ J

LHO opens the bidding 1 ♦.

Dealer: East ♥ K75

Partner bids next.

Vul: None ♦ AT76542

West (RHO) Doubles 1 ♠ if possible.

HCP: 12+3 ♣ KJ

East (LHO) bids 2 ♥ if possible.

Board: 18 ♠ KT54

LHO opens the bidding 1 ♠.

Dealer: East ♥ Q42

Partner bids next.

Vul: N-S ♦ 98

HCP: 9 ♣ A874

Board: 19 ♠ 952

LHO opens the bidding 1 ♠.

Dealer: East ♥ AKQT63

Partner bids next.

Vul: E-W ♦ J

HCP: 13+2 ♣ K92

Board: 20 ♠ 98

LHO opens the bidding 1 ♦.

Dealer: East ♥ 875

Partner bids next.

Vul: Both ♦ K92

West (RHO) bids 2 ♠ if possible.

HCP: 9+1 ♣ AQT85

Both hands (Answers Page)

Board: 16

Dealer: North

North:

♠ A985

South:

♠ 762

W N E S

 1♦ 1♠ 2♥¹

Vul: N-S

♥ J865

♥ AT932

Pass 4♥ All Pass

North HCP: 13

♦ K86

♦ AT4

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

South HCP: 8+1

♣ AJ

♣ T6

Contract: 4♥ North

Board: 17

Dealer: East

North:

♠ J

South:

♠ AKQ86

W N E S

1♦ 1♠

Vul: None

♥ K75

♥ J6

X 1NT 2♥ Pass

North HCP: 12+3

♦ AT76542

♦ 83

Pass 3♦ All Pass

South HCP: 10+1

♣ KJ

♣ 9842

Contract: 3♦ North

Board: 18

Dealer: East

North:

♠ KT54

South:

♠ 97

W N E S

1♠ 2♥

Vul: N-S

♥ Q42

♥ AKJT5

Pass 3♥ All Pass

North HCP: 9

♦ 98

♦ AJ73

South HCP: 13+1

♣ A874

♣ T2

Contract: 3♥ North

Board: 19

Dealer: East

North:

♠ 952

South:

♠ 73

W N E S

1♠ 2♦

Vul: E-W

♥ AKQT63

♥ 7

Pass 2♥ Pass 3♣

North HCP: 13+2

♦ J

♦ AKQ762

Pass 3♥ All Pass

South HCP: 12+2

♣ K92

♣ QJ76

Contract: 3♥ North

Board: 20

Dealer: East

North:

♠ 98

South:

♠ A42

W N E S

1♦ 1♥

Vul: Both

♥ 875

♥ AKQ963

 2♠¹ Pass Pass 3♥

North HCP: 9+1

♦ K92

♦ J86

Pass 4♥ All Pass

South HCP: 14+2

♣ AQT85

♣ 3

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

Contract: 4♥ North

South hands

Overcalls

Board: 16 ♠ 762 Partner bids first.

Dealer: North ♥ AT932 East (RHO) bids 1♠ if possible.

Vul: N-S ♦ AT4

HCP: 8+1 ♣ T6

Board: 17 ♠ AKQ86 RHO opens the bidding 1♦.

Dealer: East ♥ J6 You bid next.

Vul: None ♦ 83 West (LHO) Doubles 1♠ if possible.

HCP: 10+1 ♣ 9842 East (RHO) bids 2♥ if possible.

Board: 18 ♠ 97 RHO opens the bidding 1♠.

Dealer: East ♥ AKJT5 You bid next.

Vul: N-S ♦ AJ73

HCP: 13+1 ♣ T2

Board: 19 ♠ 73 RHO opens the bidding 1♠.

Dealer: East ♥ 7 You bid next.

Vul: E-W ♦ AKQ762

HCP: 12+2 ♣ QJ76

Board: 20 ♠ A42 RHO opens the bidding 1♦.

Dealer: East ♥ AKQ963 You bid next.

Vul: Both ♦ J86 West (LHO) bids 2♠ if possible.

HCP: 14+2 ♣ 3

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ A985	♠ 762		1♦	1♠	2♥ ¹
Vul: N-S	♥ J865	♥ AT932	Pass	4♥	All Pass	
North HCP: 13	♦ K86	♦ AT4				
South HCP: 8+1	♣ AJ	♣ T6				1. 1X-(Y)-2Z forcing
Contract: 4♥ North						

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ AKQ86		1♦	1♠	
Vul: None	♥ K75	♥ J6	X	1NT	2♥	Pass
North HCP: 12+3	♦ AT76542	♦ 83	Pass	3♦	All Pass	
South HCP: 10+1	♣ KJ	♣ 9842				
Contract: 3♦ North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ KT54	♠ 97		1♠	2♥	
Vul: N-S	♥ Q42	♥ AKJT5	Pass	3♥	All Pass	
North HCP: 9	♦ 98	♦ AJ73				
South HCP: 13+1	♣ A874	♣ T2				
Contract: 3♥ North						

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ 952	♠ 73		1♠	2♦	
Vul: E-W	♥ AKQT63	♥ 7	Pass	2♥	Pass	3♣
North HCP: 13+2	♦ J	♦ AKQ762	Pass	3♥	All Pass	
South HCP: 12+2	♣ K92	♣ QJ76				
Contract: 3♥ North						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ A42		1♦	1♥	
Vul: Both	♥ 875	♥ AKQ963	2♠ ¹	Pass	Pass	3♥
North HCP: 9+1	♦ K92	♦ J86	Pass	4♥	All Pass	
South HCP: 14+2	♣ AQT85	♣ 3				1. 1X-(1Y)-2Z weak
Contract: 4♥ North						

North hands

Overcalls

Board: 21	♠ AQJ6532	You bid first.
Dealer: North	♥ T	East (LHO) bids 2♦ if possible.
Vul: E-W	♦ 6	
HCP: 12+3	♣ AJ43	
Board: 22	♠ AJ7	LHO opens the bidding 1♥.
Dealer: East	♥ 4	Partner bids next.
Vul: E-W	♦ AJT653	East (LHO) Doubles 2♥ if possible.
HCP: 10+2	♣ 932	
Board: 23	♠ AT986	Partner bids first.
Dealer: South	♥ 5	West (RHO) bids 1♥ if possible.
Vul: Both	♦ KJT	West (RHO) bids 3♥ if possible.
HCP: 12+1	♣ A876	
Board: 24	♠ T732	Partner bids first.
Dealer: South	♥ KQ42	West (RHO) bids 1♠ if possible.
Vul: None	♦ 7	
HCP: 6	♣ J652	
Board: 25	♠ AQT865	LHO opens the bidding 1♣.
Dealer: East	♥ K642	Partner bids next.
Vul: E-W	♦ J4	West (RHO) bids 1♥ if possible.
HCP: 10+2	♣ 2	East (LHO) Doubles 1♠ if possible.

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AQJ6532	♠ 87		1 ♠	2 ♦	Pass
Vul: E-W	♥ T	♥ A87	Pass	2 ♠	Pass	3 ♠
North HCP: 12+3	♦ 6	♦ Q972	Pass	4 ♠	All Pass	
South HCP: 9	♣ AJ43	♣ K752				
Contract:	4 ♠ North					

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ AJ7	♠ T632			1 ♥	2 ♣
Vul: E-W	♥ 4	♥ QJ8	Pass	2 ♥ ¹	X	3 ♠
North HCP: 10+2	♦ AJT653	♦ K	All Pass			
South HCP: 14+1	♣ 932	♣ AKJT7				
Contract:	3 ♠ South		1. strength cue bid			

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ AT986	♠ KQ43			1 ♦	
Vul: Both	♥ 5	♥ 92	1 ♥	1 ♠	Pass	2 ♠
North HCP: 12+1	♦ KJT	♦ AQ96	3 ♥	3 ♠	Pass	4 ♠
South HCP: 12	♣ A876	♣ JT4	All Pass			
Contract:	4 ♠ South					

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ T732	♠ Q965			1 ♦	
Vul: None	♥ KQ42	♥ AT9	1 ♠	X	Pass	2 ♥
North HCP: 6	♦ 7	♦ AKJT	All Pass			
South HCP: 14	♣ J652	♣ 98				
Contract:	2 ♥ South					

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ AQT865	♠ 9732			1 ♣	1 ♦
Vul: E-W	♥ K642	♥ T5	1 ♥	1 ♠	X	2 ♠
North HCP: 10+2	♦ J4	♦ AKQ63	All Pass			
South HCP: 9+1	♣ 2	♣ 43				
Contract:	2 ♠ South					

South hands

Overcalls

Board: 21	♠ 87	Partner bids first.
Dealer: North	♥ A87	East (RHO) bids 2♦ if possible.
Vul: E-W	♦ Q972	
HCP: 9	♣ K752	
Board: 22	♠ T632	RHO opens the bidding 1♥.
Dealer: East	♥ QJ8	You bid next.
Vul: E-W	♦ K	East (RHO) Doubles 2♥ if possible.
HCP: 14+1	♣ AKJT7	
Board: 23	♠ KQ43	You bid first.
Dealer: South	♥ 92	West (LHO) bids 1♥ if possible.
Vul: Both	♦ AQ96	West (LHO) bids 3♥ if possible.
HCP: 12	♣ JT4	
Board: 24	♠ Q965	You bid first.
Dealer: South	♥ AT9	West (LHO) bids 1♠ if possible.
Vul: None	♦ AKJT	
HCP: 14	♣ 98	
Board: 25	♠ 9732	RHO opens the bidding 1♣.
Dealer: East	♥ T5	You bid next.
Vul: E-W	♦ AKQ63	West (LHO) bids 1♥ if possible.
HCP: 9+1	♣ 43	East (RHO) Doubles 1♠ if possible.

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AQJ6532	♠ 87		1 ♠	2 ♦	Pass
Vul: E-W	♥ T	♥ A87	Pass	2 ♠	Pass	3 ♠
North HCP: 12+3	♦ 6	♦ Q972	Pass	4 ♠	All Pass	
South HCP: 9	♣ AJ43	♣ K752				
Contract:	4 ♠ North					

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ AJ7	♠ T632			1 ♥	2 ♣
Vul: E-W	♥ 4	♥ QJ8	Pass	2 ♥ ¹	X	3 ♠
North HCP: 10+2	♦ AJT653	♦ K	All Pass			
South HCP: 14+1	♣ 932	♣ AKJT7				
Contract:	3 ♠ South		1. strength cue bid			

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ AT986	♠ KQ43			1 ♦	
Vul: Both	♥ 5	♥ 92	1 ♥	1 ♠	Pass	2 ♠
North HCP: 12+1	♦ KJT	♦ AQ96	3 ♥	3 ♠	Pass	4 ♠
South HCP: 12	♣ A876	♣ JT4	All Pass			
Contract:	4 ♠ South					

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ T732	♠ Q965			1 ♦	
Vul: None	♥ KQ42	♥ AT9	1 ♠	X	Pass	2 ♥
North HCP: 6	♦ 7	♦ AKJT	All Pass			
South HCP: 14	♣ J652	♣ 98				
Contract:	2 ♥ South					

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ AQT865	♠ 9732			1 ♣	1 ♦
Vul: E-W	♥ K642	♥ T5	1 ♥	1 ♠	X	2 ♠
North HCP: 10+2	♦ J4	♦ AKQ63	All Pass			
South HCP: 9+1	♣ 2	♣ 43				
Contract:	2 ♠ South					

North hands

Overcalls

Board: 26	♠ 987	LHO opens the bidding 1♥.
Dealer: East	♥ A42	Partner bids next.
Vul: Both	♦ Q96	West (RHO) bids 2♥ if possible.
HCP: 11	♣ KQ86	

Board: 27	♠ A8	You bid first.
Dealer: North	♥ A96	East (LHO) bids 1♦ if possible.
Vul: None	♦ 65	East (LHO) bids 2♦ if possible.
HCP: 12+2	♣ KJT743	West (RHO) bids 3♦ if possible.

Board: 28	♠ A953	You bid first.
Dealer: North	♥ 6	East (LHO) bids 2♣ if possible.
Vul: E-W	♦ AKQ5	
HCP: 14	♣ JT75	

Board: 29	♠ K743	RHO opens the bidding 1♥.
Dealer: West	♥ K	You bid next.
Vul: Both	♦ KQJ7652	West (RHO) Doubles 2♦ if possible.
HCP: 14+3	♣ Q	

Board: 30	♠ J6532	LHO opens the bidding 1♦.
Dealer: East	♥ A8753	Partner bids next.
Vul: None	♦ 4	
HCP: 5+2	♣ 53	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ 987	♠ AKJT6			1 ♥	1 ♠
Vul: Both	♥ A42	♥ 97	2 ♥	2 ♠	All Pass	
North HCP: 11	♦ Q96	♦ T5				
South HCP: 8+1	♣ KQ86	♣ 9752				
Contract: 2 ♠	North					

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ J743		1 ♣	1 ♦	X
Vul: None	♥ A96	♥ 7542	Pass	2 ♣	2 ♦	3 ♣
North HCP: 12+2	♦ 65	♦ Q7	3 ♦	4 ♣	All Pass	
South HCP: 9	♣ KJT743	♣ AQ6				
Contract: 4 ♣	North					

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ A953	♠ J74		1 ♦	2 ♣	4 ♥
Vul: E-W	♥ 6	♥ AQT9852	All Pass			
North HCP: 14	♦ AKQ5	♦ J4				
South HCP: 8+3	♣ JT75	♣ 2				
Contract: 4 ♥	South					

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ K743	♠ AQJ82	1 ♥	2 ♦	Pass	Pass
Vul: Both	♥ K	♥ J7643	X	2 ♠	Pass	3 ♥ ¹
North HCP: 14+3	♦ KQJ7652	♦ 3	Pass	3 ♣	Pass	4 ♠
South HCP: 8+2	♣ Q	♣ T8	All Pass			
Contract: 4 ♠	South					

1. limit raise or better in !S

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ J6532	♠ AKQ87			1 ♦	1 ♠
Vul: None	♥ A8753	♥ 94	Pass	4 ♠	All Pass	
North HCP: 5+2	♦ 4	♦ 85				
South HCP: 16+1	♣ 53	♣ AK84				
Contract: 4 ♠	North					

South hands

Overcalls

Board: 26	♠ AKJT6	RHO opens the bidding 1♥.
Dealer: East	♥ 97	You bid next.
Vul: Both	♦ T5	West (LHO) bids 2♥ if possible.
HCP: 8+1	♣ 9752	

Board: 27	♠ J743	Partner bids first.
Dealer: North	♥ 7542	East (RHO) bids 1♦ if possible.
Vul: None	♦ Q7	East (RHO) bids 2♦ if possible.
HCP: 9	♣ AQ6	West (LHO) bids 3♦ if possible.

Board: 28	♠ J74	Partner bids first.
Dealer: North	♥ AQT9852	East (RHO) bids 2♣ if possible.
Vul: E-W	♦ J4	
HCP: 8+3	♣ 2	

Board: 29	♠ AQJ82	LHO opens the bidding 1♥.
Dealer: West	♥ J7643	Partner bids next.
Vul: Both	♦ 3	West (LHO) Doubles 2♦ if possible.
HCP: 8+2	♣ T8	

Board: 30	♠ AKQ87	RHO opens the bidding 1♦.
Dealer: East	♥ 94	You bid next.
Vul: None	♦ 85	
HCP: 16+1	♣ AK84	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ 987	♠ AKJT6			1 ♥	1 ♠
Vul: Both	♥ A42	♥ 97	2 ♥	2 ♠	All Pass	
North HCP: 11	♦ Q96	♦ T5				
South HCP: 8+1	♣ KQ86	♣ 9752				
Contract: 2 ♠	North					

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ J743		1 ♣	1 ♦	X
Vul: None	♥ A96	♥ 7542	Pass	2 ♣	2 ♦	3 ♣
North HCP: 12+2	♦ 65	♦ Q7	3 ♦	4 ♣	All Pass	
South HCP: 9	♣ KJT743	♣ AQ6				
Contract: 4 ♣	North					

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ A953	♠ J74		1 ♦	2 ♣	4 ♥
Vul: E-W	♥ 6	♥ AQT9852	All Pass			
North HCP: 14	♦ AKQ5	♦ J4				
South HCP: 8+3	♣ JT75	♣ 2				
Contract: 4 ♥	South					

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ K743	♠ AQJ82	1 ♥	2 ♦	Pass	Pass
Vul: Both	♥ K	♥ J7643	X	2 ♠	Pass	3 ♥ ¹
North HCP: 14+3	♦ KQJ7652	♦ 3	Pass	3 ♣	Pass	4 ♠
South HCP: 8+2	♣ Q	♣ T8	All Pass			
Contract: 4 ♠	South					

1. limit raise or better in !S

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ J6532	♠ AKQ87			1 ♦	1 ♠
Vul: None	♥ A8753	♥ 94	Pass	4 ♠	All Pass	
North HCP: 5+2	♦ 4	♦ 85				
South HCP: 16+1	♣ 53	♣ AK84				
Contract: 4 ♠	North					

North hands

Overcalls

Board: 31	♠ AKJ93	You bid first.
Dealer: North	♥ -	East (LHO) bids 1♦ if possible.
Vul: E-W	♦ 94	West (RHO) bids 1♥ if possible.
HCP: 12+3	♣ KJT764	

Board: 32	♠ 2	Partner bids first.
Dealer: South	♥ QJT6	West (RHO) bids 1♠ if possible.
Vul: N-S	♦ T8	East (LHO) bids 3♠ if possible.
HCP: 9+2	♣ AQ9763	

Board: 33	♠ QJ7	RHO opens the bidding 1♠.
Dealer: West	♥ AQJ52	You bid next.
Vul: None	♦ KT8	West (RHO) bids 2♠ if possible.
HCP: 13+1	♣ T8	

Board: 34	♠ 75	Partner bids first.
Dealer: South	♥ 65	West (RHO) bids 1♠ if possible.
Vul: E-W	♦ KQJT3	East (LHO) bids 2♥ if possible.
HCP: 7+1	♣ JT43	West (RHO) bids 3♠ if possible.

Board: 35	♠ 5	You bid first.
Dealer: North	♥ AKQ2	East (LHO) bids 1♦ if possible.
Vul: N-S	♦ 8	West (RHO) bids 2♦ if possible.
HCP: 13+3	♣ A876542	West (RHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AKJ93	♠ Q874		1♣	1♦	X
Vul: E-W	♥ -	♥ KJ854	1♥ ¹	4♠	All Pass	
North HCP: 12+3	♦ 94	♦ Q86				
South HCP: 8+1	♣ KJT764	♣ 9				1. limit raise or better in !D
Contract: 4♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ T96				1♣
Vul: N-S	♥ QJT6	♥ AK54	1♠	X	3♠	Pass
North HCP: 9+2	♦ T8	♦ K97	Pass	4♣	Pass	4♥
South HCP: 13	♣ AQ9763	♣ K82				All Pass
Contract: 4♥ South						

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ 942	1♠	2♥	Pass	Pass
Vul: None	♥ AQJ52	♥ 974	2♠	Pass	Pass	3♥
North HCP: 13+1	♦ KT8	♦ 4				All Pass
South HCP: 6+2	♣ T8	♣ KQJ642				
Contract: 3♥ South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ 98				1♥
Vul: E-W	♥ 65	♥ QT872	1♠	X	2♥ ¹	3♣
North HCP: 7+1	♦ KQJT3	♦ A	3♠	Pass	Pass	4♣
South HCP: 13+2	♣ JT43	♣ AK965				All Pass
Contract: 4♣ South						1. limit raise or better in !S

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ A843		1♣	1♦	1♠
Vul: N-S	♥ AKQ2	♥ J63	2♦	3♣	Pass	Pass
North HCP: 13+3	♦ 8	♦ JT	3♦	Pass	Pass	4♣
South HCP: 11	♣ A876542	♣ KQT3	Pass	5♣	All Pass	
Contract: 5♣ North						

South hands

Overcalls

Board: 31	♠ Q874	Partner bids first.
Dealer: North	♥ KJ854	East (RHO) bids 1♦ if possible.
Vul: E-W	♦ Q86	West (LHO) bids 1♥ if possible.
HCP: 8+1	♣ 9	

Board: 32	♠ T96	You bid first.
Dealer: South	♥ AK54	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ K97	East (RHO) bids 3♠ if possible.
HCP: 13	♣ K82	

Board: 33	♠ 942	LHO opens the bidding 1♠.
Dealer: West	♥ 974	Partner bids next.
Vul: None	♦ 4	West (LHO) bids 2♠ if possible.
HCP: 6+2	♣ KQJ642	

Board: 34	♠ 98	You bid first.
Dealer: South	♥ QT872	West (LHO) bids 1♠ if possible.
Vul: E-W	♦ A	East (RHO) bids 2♥ if possible.
HCP: 13+2	♣ AK965	West (LHO) bids 3♠ if possible.

Board: 35	♠ A843	Partner bids first.
Dealer: North	♥ J63	East (RHO) bids 1♦ if possible.
Vul: N-S	♦ JT	West (LHO) bids 2♦ if possible.
HCP: 11	♣ KQT3	West (LHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AKJ93	♠ Q874		1♣	1♦	X
Vul: E-W	♥ -	♥ KJ854	1♥ ¹	4♠	All Pass	
North HCP: 12+3	♦ 94	♦ Q86				
South HCP: 8+1	♣ KJT764	♣ 9				1. limit raise or better in !D
Contract: 4♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ T96				1♣
Vul: N-S	♥ QJT6	♥ AK54	1♠	X	3♠	Pass
North HCP: 9+2	♦ T8	♦ K97	Pass	4♣	Pass	4♥
South HCP: 13	♣ AQ9763	♣ K82				All Pass
Contract: 4♥ South						

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ 942	1♠	2♥	Pass	Pass
Vul: None	♥ AQJ52	♥ 974	2♠	Pass	Pass	3♥
North HCP: 13+1	♦ KT8	♦ 4				All Pass
South HCP: 6+2	♣ T8	♣ KQJ642				
Contract: 3♥ South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ 98				1♥
Vul: E-W	♥ 65	♥ QT872	1♠	X	2♥ ¹	3♣
North HCP: 7+1	♦ KQJT3	♦ A	3♠	Pass	Pass	4♣
South HCP: 13+2	♣ JT43	♣ AK965				All Pass
Contract: 4♣ South						1. limit raise or better in !S

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ A843		1♣	1♦	1♠
Vul: N-S	♥ AKQ2	♥ J63	2♦	3♣	Pass	Pass
North HCP: 13+3	♦ 8	♦ JT	3♦	Pass	Pass	4♣
South HCP: 11	♣ A876542	♣ KQT3	Pass	5♣	All Pass	
Contract: 5♣ North						

North hands

Overcalls

Board: 36	♠ 876	You bid first.
Dealer: North	♥ 3	East (LHO) bids 1 ♠ if possible.
Vul: Both	♦ QT97	
HCP: 12+1	♣ AKQJ4	
Board: 37	♠ KT963	Partner bids first.
Dealer: South	♥ 3	West (RHO) bids 1 ♥ if possible.
Vul: E-W	♦ K4	East (LHO) bids 2 ♥ if possible.
HCP: 14+2	♣ AKJT4	East (LHO) Doubles 3 ♥ if possible.
Board: 38	♠ Q6	You bid first.
Dealer: North	♥ T6	East (LHO) bids 1 ♠ if possible.
Vul: N-S	♦ KQ97	East (LHO) bids 3 ♠ if possible.
HCP: 12+1	♣ AJ984	
Board: 39	♠ K2	Partner bids first.
Dealer: South	♥ J932	West (RHO) bids 1 ♥ if possible.
Vul: Both	♦ AQT9	
HCP: 15	♣ AJ8	
Board: 40	♠ AKT6	LHO opens the bidding 1 ♦ .
Dealer: East	♥ J94	Partner bids next.
Vul: None	♦ 9864	East (LHO) Doubles 2 ♦ if possible.
HCP: 10	♣ QT	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ 876	♠ 53		1♣	1♠	2♥ ¹
Vul: Both	♥ 3	♥ AQJ754	Pass	3♦	Pass	3♥
North HCP: 12+1	♦ QT97	♦ AJ86		All Pass		
South HCP: 12+2	♣ AKQJ4	♣ 9				1. 1X-(Y)-2Z forcing
Contract: 3♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ KT963	♠ QJ5				1♦
Vul: E-W	♥ 3	♥ Q52	1♥	1♠	2♥	X
North HCP: 14+2	♦ K4	♦ AJT6	Pass	3♥	X	Pass
South HCP: 12	♣ AKJT4	♣ Q97	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ T97		1♣	1♠	2♥ ¹
Vul: N-S	♥ T6	♥ AKJ95432	Pass	3♦	3♠	4♥
North HCP: 12+1	♦ KQ97	♦ J		All Pass		
South HCP: 12+4	♣ AJ984	♣ K				1. 1X-(Y)-2Z forcing
Contract: 4♥ South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ AQ87				1♦
Vul: Both	♥ J932	♥ 4	1♥	3NT	All Pass	
North HCP: 15	♦ AQT9	♦ J754				
South HCP: 12	♣ AJ8	♣ KQ63				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ AKT6	♠ Q4			1♦	2♣
Vul: None	♥ J94	♥ Q6	Pass	2♦ ¹	X	3♣
North HCP: 10	♦ 9864	♦ 7		All Pass		
South HCP: 12+4	♣ QT	♣ AKJ96543				1. strength cue bid
Contract: 3♣ South						

South hands

Overcalls

Board: 36	♠ 53	Partner bids first.
Dealer: North	♥ AQJ754	East (RHO) bids 1 ♠ if possible.
Vul: Both	♦ AJ86	
HCP: 12+2	♣ 9	
Board: 37	♠ QJ5	You bid first.
Dealer: South	♥ Q52	West (LHO) bids 1 ♥ if possible.
Vul: E-W	♦ AJT6	East (RHO) bids 2 ♥ if possible.
HCP: 12	♣ Q97	East (RHO) Doubles 3 ♥ if possible.
Board: 38	♠ T97	Partner bids first.
Dealer: North	♥ AKJ95432	East (RHO) bids 1 ♠ if possible.
Vul: N-S	♦ J	East (RHO) bids 3 ♠ if possible.
HCP: 12+4	♣ K	
Board: 39	♠ AQ87	You bid first.
Dealer: South	♥ 4	West (LHO) bids 1 ♥ if possible.
Vul: Both	♦ J754	
HCP: 12	♣ KQ63	
Board: 40	♠ Q4	RHO opens the bidding 1 ♦ .
Dealer: East	♥ Q6	You bid next.
Vul: None	♦ 7	East (RHO) Doubles 2 ♦ if possible.
HCP: 12+4	♣ AKJ96543	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ 876	♠ 53		1♣	1♠	2♥ ¹
Vul: Both	♥ 3	♥ AQJ754	Pass	3♦	Pass	3♥
North HCP: 12+1	♦ QT97	♦ AJ86		All Pass		
South HCP: 12+2	♣ AKQJ4	♣ 9				1. 1X-(Y)-2Z forcing
Contract: 3♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ KT963	♠ QJ5				1♦
Vul: E-W	♥ 3	♥ Q52	1♥	1♠	2♥	X
North HCP: 14+2	♦ K4	♦ AJT6	Pass	3♥	X	Pass
South HCP: 12	♣ AKJT4	♣ Q97	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ T97		1♣	1♠	2♥ ¹
Vul: N-S	♥ T6	♥ AKJ95432	Pass	3♦	3♠	4♥
North HCP: 12+1	♦ KQ97	♦ J		All Pass		
South HCP: 12+4	♣ AJ984	♣ K				1. 1X-(Y)-2Z forcing
Contract: 4♥ South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ AQ87				1♦
Vul: Both	♥ J932	♥ 4	1♥	3NT	All Pass	
North HCP: 15	♦ AQT9	♦ J754				
South HCP: 12	♣ AJ8	♣ KQ63				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ AKT6	♠ Q4			1♦	2♣
Vul: None	♥ J94	♥ Q6	Pass	2♦ ¹	X	3♣
North HCP: 10	♦ 9864	♦ 7		All Pass		
South HCP: 12+4	♣ QT	♣ AKJ96543				1. strength cue bid
Contract: 3♣ South						

North hands

Overcalls

Board: 41	♠ Q65	RHO opens the bidding 1 ♠.
Dealer: West	♥ A	You bid next.
Vul: E-W	♦ KQJT732	East (LHO) bids 2 ♥ if possible.
HCP: 13+3	♣ J6	West (RHO) bids 3 ♥ if possible.

Board: 42	♠ K842	LHO opens the bidding 1 ♦.
Dealer: East	♥ 3	Partner bids next.
Vul: Both	♦ 532	West (RHO) Doubles 1 ♥ if possible.
HCP: 6+1	♣ K9832	

Board: 43	♠ A983	You bid first.
Dealer: North	♥ KJ85	East (LHO) bids 1 ♦ if possible.
Vul: None	♦ Q5	West (RHO) bids 2 ♦ if possible.
HCP: 14	♣ A64	

Board: 44	♠ AQ97	LHO opens the bidding 1 ♦.
Dealer: East	♥ K7542	Partner bids next.
Vul: N-S	♦ -	West (RHO) bids 3 ♦ if possible.
HCP: 14+1	♣ AJ95	East (LHO) Doubles 4 ♦ if possible.

Board: 45	♠ K62	RHO opens the bidding 1 ♠.
Dealer: West	♥ AKJ63	You bid next.
Vul: Both	♦ KQ52	West (RHO) bids 3 ♠ if possible.
HCP: 16+1	♣ 3	

Both hands (Answers Page)

Board: 41

Dealer: West

North:

♠ Q65

South:

♠ T7

W N E S

 1♠ 2♦ 2♥¹ 3♦

Vul: E-W

♥ A

♥ KQ42

3♥ 4♦ All Pass

North HCP: 13+3

♦ KQJT732

♦ 8654

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

South HCP: 7

♣ J6

♣ Q43

Contract: 4♦ North

Board: 42

Dealer: East

North:

♠ K842

South:

♠ 953

W N E S

1♦ 1♥

Vul: Both

♥ 3

♥ AQJT8

X All Pass

North HCP: 6+1

♦ 532

♦ A98

South HCP: 11+1

♣ K9832

♣ T6

Contract: 1♥X South

Board: 43

Dealer: North

North:

♠ A983

South:

♠ KJT

W N E S

1♣ 1♦ 2♣

Vul: None

♥ KJ85

♥ Q74

2♦ X Pass 3♣

North HCP: 14

♦ Q5

♦ 943

All Pass

South HCP: 8

♣ A64

♣ Q752

Contract: 3♣ South

Board: 44

Dealer: East

North:

♠ AQ97

South:

♠ J

W N E S

1♦ 1♥

Vul: N-S

♥ K7542

♥ AQJT9

 3♦ 4♦¹ X 4NT

North HCP: 14+1

♦ -

♦ QJT3

 Pass 5♣² Pass 6♥

South HCP: 11+1

♣ AJ95

♣ 432

All Pass

Contract: 6♥ South

1. limit raise or better in !H

2. A=0/5 or 3/5

Board: 45

Dealer: West

North:

♠ K62

South:

♠ 53

W N E S

1♠ 2♥ Pass 3♥

Vul: Both

♥ AKJ63

♥ QT9754

3♠ 4♥ All Pass

North HCP: 16+1

♦ KQ52

♦ JT6

South HCP: 6+2

♣ 3

♣ K7

Contract: 4♥ North

South hands

Overcalls

Board: 41	♠ T7	LHO opens the bidding 1♠.
Dealer: West	♥ KQ42	Partner bids next.
Vul: E-W	♦ 8654	East (RHO) bids 2♥ if possible.
HCP: 7	♣ Q43	West (LHO) bids 3♥ if possible.

Board: 42	♠ 953	RHO opens the bidding 1♦.
Dealer: East	♥ AQJT8	You bid next.
Vul: Both	♦ A98	West (LHO) Doubles 1♥ if possible.
HCP: 11+1	♣ T6	

Board: 43	♠ KJT	Partner bids first.
Dealer: North	♥ Q74	East (RHO) bids 1♦ if possible.
Vul: None	♦ 943	West (LHO) bids 2♦ if possible.
HCP: 8	♣ Q752	

Board: 44	♠ J	RHO opens the bidding 1♦.
Dealer: East	♥ AQJT9	You bid next.
Vul: N-S	♦ QJT3	West (LHO) bids 3♦ if possible.
HCP: 11+1	♣ 432	East (RHO) Doubles 4♦ if possible.

Board: 45	♠ 53	LHO opens the bidding 1♠.
Dealer: West	♥ QT9754	Partner bids next.
Vul: Both	♦ JT6	West (LHO) bids 3♠ if possible.
HCP: 6+2	♣ K7	

Both hands (Answers Page)

Board: 41

Dealer: West

North:

♠ Q65

South:

♠ T7

W N E S

 1♠ 2♦ 2♥¹ 3♦

Vul: E-W

♥ A

♥ KQ42

3♥ 4♦ All Pass

North HCP: 13+3

♦ KQJT732

♦ 8654

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

South HCP: 7

♣ J6

♣ Q43

Contract: 4♦ North

Board: 42

Dealer: East

North:

♠ K842

South:

♠ 953

W N E S

1♦ 1♥

Vul: Both

♥ 3

♥ AQJT8

X All Pass

North HCP: 6+1

♦ 532

♦ A98

South HCP: 11+1

♣ K9832

♣ T6

Contract: 1♥X South

Board: 43

Dealer: North

North:

♠ A983

South:

♠ KJT

W N E S

1♣ 1♦ 2♣

Vul: None

♥ KJ85

♥ Q74

2♦ X Pass 3♣

North HCP: 14

♦ Q5

♦ 943

All Pass

South HCP: 8

♣ A64

♣ Q752

Contract: 3♣ South

Board: 44

Dealer: East

North:

♠ AQ97

South:

♠ J

W N E S

1♦ 1♥

Vul: N-S

♥ K7542

♥ AQJT9

 3♦ 4♦¹ X 4NT

North HCP: 14+1

♦ -

♦ QJT3

 Pass 5♣² Pass 6♥

South HCP: 11+1

♣ AJ95

♣ 432

All Pass

Contract: 6♥ South

1. limit raise or better in !H

2. A=0/5 or 3/5

Board: 45

Dealer: West

North:

♠ K62

South:

♠ 53

W N E S

1♠ 2♥ Pass 3♥

Vul: Both

♥ AKJ63

♥ QT9754

3♠ 4♥ All Pass

North HCP: 16+1

♦ KQ52

♦ JT6

South HCP: 6+2

♣ 3

♣ K7

Contract: 4♥ North

North hands

Overcalls

Board: 46	♠ 653	LHO opens the bidding 1♦.
Dealer: East	♥ QT4	Partner bids next.
Vul: None	♦ T75	West (RHO) bids 2♦ if possible.
HCP: 10	♣ AKJ2	East (LHO) bids 3♦ if possible.

Board: 47	♠ Q94	You bid first.
Dealer: North	♥ AKJ74	East (LHO) bids 2♣ if possible.
Vul: E-W	♦ J	
HCP: 13+1	♣ Q632	

Board: 48	♠ J4	LHO opens the bidding 1♥.
Dealer: East	♥ T743	Partner bids next.
Vul: E-W	♦ K9852	East (LHO) bids 2♣ if possible.
HCP: 8+1	♣ A8	

Board: 49	♠ AK86432	You bid first.
Dealer: North	♥ KQ2	East (LHO) bids 2♣ if possible.
Vul: None	♦ Q7	West (RHO) bids 2♥ if possible.
HCP: 14+3	♣ 2	East (LHO) bids 4♥ if possible.
		East (LHO) Doubles 4♠ if possible.

Board: 50	♠ T76	LHO opens the bidding 1♣.
Dealer: East	♥ K853	Partner bids next.
Vul: N-S	♦ AQ2	
HCP: 9	♣ 943	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ 653	♠ AQJ94			1♦	1♠
Vul: None	♥ QT4	♥ 852	2♦	2♠	3♦	Pass
North HCP: 10	♦ T75	♦ Q3	Pass	3♠	All Pass	
South HCP: 9+1	♣ AKJ2	♣ 853				
Contract: 3♠ North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ Q94	♠ 85		1♥	2♣	3♣ ¹
Vul: E-W	♥ AKJ74	♥ T98	Pass	4♥	All Pass	
North HCP: 13+1	♦ J	♦ AKQ9643				
South HCP: 9+3	♣ Q632	♣ 8				1. limit raise or better in !H
Contract: 4♥ North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ AKQ93			1♥	1♠
Vul: E-W	♥ T743	♥ Q9	Pass	Pass	2♣	2♦
North HCP: 8+1	♦ K9852	♦ QT63	Pass	2♥ ¹	Pass	3♠
South HCP: 15+1	♣ A8	♣ Q7	Pass	5♦	All Pass	
Contract: 5♦ North						1. limit raise or better in !D

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AK86432	♠ T5		1♠	2♣	Pass
Vul: None	♥ KQ2	♥ -	2♥	2♠	4♥	Pass
North HCP: 14+3	♦ Q7	♦ K986532	Pass	4♠	X	All Pass
South HCP: 5+3	♣ 2	♣ Q965				
Contract: 4♠X North						

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ AKJ52			1♣	1♠
Vul: N-S	♥ K853	♥ QT4	Pass	2♠	All Pass	
North HCP: 9	♦ AQ2	♦ K5				
South HCP: 13+1	♣ 943	♣ T85				
Contract: 2♠ North						

South hands

Overcalls

Board: 46	♠ AQJ94	RHO opens the bidding 1♦.
Dealer: East	♥ 852	You bid next.
Vul: None	♦ Q3	West (LHO) bids 2♦ if possible.
HCP: 9+1	♣ 853	East (RHO) bids 3♦ if possible.

Board: 47	♠ 85	Partner bids first.
Dealer: North	♥ T98	East (RHO) bids 2♣ if possible.
Vul: E-W	♦ AKQ9643	
HCP: 9+3	♣ 8	

Board: 48	♠ AKQ93	RHO opens the bidding 1♥.
Dealer: East	♥ Q9	You bid next.
Vul: E-W	♦ QT63	East (RHO) bids 2♣ if possible.
HCP: 15+1	♣ Q7	

Board: 49	♠ T5	Partner bids first.
Dealer: North	♥ -	East (RHO) bids 2♣ if possible.
Vul: None	♦ K986532	West (LHO) bids 2♥ if possible.
HCP: 5+3	♣ Q965	East (RHO) bids 4♥ if possible.

East (RHO) Doubles 4♠ if possible.

Board: 50	♠ AKJ52	RHO opens the bidding 1♣.
Dealer: East	♥ QT4	You bid next.
Vul: N-S	♦ K5	
HCP: 13+1	♣ T85	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ 653	♠ AQJ94			1♦	1♠
Vul: None	♥ QT4	♥ 852	2♦	2♠	3♦	Pass
North HCP: 10	♦ T75	♦ Q3	Pass	3♠	All Pass	
South HCP: 9+1	♣ AKJ2	♣ 853				
Contract: 3♠ North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ Q94	♠ 85		1♥	2♣	3♣ ¹
Vul: E-W	♥ AKJ74	♥ T98	Pass	4♥	All Pass	
North HCP: 13+1	♦ J	♦ AKQ9643				
South HCP: 9+3	♣ Q632	♣ 8				1. limit raise or better in !H
Contract: 4♥ North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ AKQ93			1♥	1♠
Vul: E-W	♥ T743	♥ Q9	Pass	Pass	2♣	2♦
North HCP: 8+1	♦ K9852	♦ QT63	Pass	2♥ ¹	Pass	3♠
South HCP: 15+1	♣ A8	♣ Q7	Pass	5♦	All Pass	
Contract: 5♦ North						1. limit raise or better in !D

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AK86432	♠ T5		1♠	2♣	Pass
Vul: None	♥ KQ2	♥ -	2♥	2♠	4♥	Pass
North HCP: 14+3	♦ Q7	♦ K986532	Pass	4♠	X	All Pass
South HCP: 5+3	♣ 2	♣ Q965				
Contract: 4♠X North						

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ AKJ52			1♣	1♠
Vul: N-S	♥ K853	♥ QT4	Pass	2♠	All Pass	
North HCP: 9	♦ AQ2	♦ K5				
South HCP: 13+1	♣ 943	♣ T85				
Contract: 2♠ North						