

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 1	♠ J8753	Partner bids first.
Dealer: South	♥ K8742	East (LHO) bids 3 ♦ if possible.
Vul: None	♦ T	West (RHO) Doubles 3 ♠ if possible.
HCP: 4+2	♣ 52	

Board: 2	♠ AKJ2	RHO opens the bidding 1NT.
Dealer: West	♥ T53	You bid next.
Vul: E-W	♦ 84	East (LHO) bids 2 ♦ if possible.
HCP: 9	♣ J752	

Board: 3	♠ A64	You bid first.
Dealer: North	♥ KJT	West (RHO) bids 2 ♠ if possible.
Vul: E-W	♦ AQJ98	
HCP: 15+1	♣ 32	

Board: 4	♠ T92	RHO opens the bidding 1NT.
Dealer: West	♥ 96542	You bid next.
Vul: E-W	♦ 84	East (LHO) bids 2 ♥ if possible.
HCP: 0+1	♣ 964	

Board: 5	♠ A4	LHO opens the bidding 1NT.
Dealer: East	♥ AQJ954	Partner bids next.
Vul: None	♦ J8	West (RHO) bids 2 ♥ if possible.
HCP: 15+2	♣ K64	

Both hands (Answers Page)

Board: 1

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 17

Contract: 3 ♠ X North

North:

♠ J8753

♥ K8742

♦ T

♣ 52

South:

♠ KQ4

♥ AQ3

♦ 876

♣ KQJ6

W

N

E

S

1NT

Pass

2 ♥

3 ♦

X

Pass

3 ♠

Pass

Pass

X

All Pass

Board: 2

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 13+3

Contract: 3 ♦ South

North:

♠ AKJ2

♥ T53

♦ 84

♣ J752

South:

♠ 8754

♥ A

♦ KQJT965

♣ K

W

N

E

S

1NT

Pass

2 ♦

3 ♦

All Pass

Board: 3

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ A64

♥ KJT

♦ AQJ98

♣ 32

South:

♠ 53

♥ AQ732

♦ 5

♣ AQ875

W

N

E

S

1NT

Pass

2 ♦

2 ♠

Pass

Pass

3 ♣

Pass

3 ♥

Pass

3NT

Pass

4 ♥

All Pass

Board: 4

Dealer: West

Vul: E-W

North HCP: 0+1

South HCP: 18+2

Contract: 3 ♣ South

North:

♠ T92

♥ 96542

♦ 84

♣ 964

South:

♠ K

♥ J3

♦ AQ52

♣ AKJT53

W

N

E

S

1NT

Pass

2 ♥

3 ♣

All Pass

Board: 5

Dealer: East

Vul: None

North HCP: 15+2

South HCP: 7

Contract: 3 ♥ North

North:

♠ A4

♥ AQJ954

♦ J8

♣ K64

South:

♠ 986

♥ 63

♦ KQ76

♣ QT75

W

N

E

S

1NT

Pass

2 ♥

3 ♥

All Pass

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 1	♠ KQ4	You bid first.
Dealer: South	♥ AQ3	East (RHO) bids 3♦ if possible.
Vul: None	♦ 876	West (LHO) Doubles 3♠ if possible.
HCP: 17	♣ KQJ6	

Board: 2	♠ 8754	LHO opens the bidding 1NT.
Dealer: West	♥ A	Partner bids next.
Vul: E-W	♦ KQJT965	East (RHO) bids 2♦ if possible.
HCP: 13+3	♣ K	

Board: 3	♠ 53	Partner bids first.
Dealer: North	♥ AQ732	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ 5	
HCP: 12+2	♣ AQ875	

Board: 4	♠ K	LHO opens the bidding 1NT.
Dealer: West	♥ J3	Partner bids next.
Vul: E-W	♦ AQ52	East (RHO) bids 2♥ if possible.
HCP: 18+2	♣ AKJT53	

Board: 5	♠ 986	RHO opens the bidding 1NT.
Dealer: East	♥ 63	You bid next.
Vul: None	♦ KQ76	West (LHO) bids 2♥ if possible.
HCP: 7	♣ QT75	

Both hands (Answers Page)

Board: 1

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 17

Contract: 3 ♠ X North

North:

♠ J8753

♥ K8742

♦ T

♣ 52

South:

♠ KQ4

♥ AQ3

♦ 876

♣ KQJ6

W

N

E

S

1NT

Pass

2 ♥

3 ♦

X

Pass

3 ♠

Pass

Pass

X

All Pass

Board: 2

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 13+3

Contract: 3 ♦ South

North:

♠ AKJ2

♥ T53

♦ 84

♣ J752

South:

♠ 8754

♥ A

♦ KQJT965

♣ K

W

N

E

S

1NT

Pass

2 ♦

3 ♦

All Pass

Board: 3

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ A64

♥ KJT

♦ AQJ98

♣ 32

South:

♠ 53

♥ AQ732

♦ 5

♣ AQ875

W

N

E

S

1NT

Pass

2 ♦

2 ♠

Pass

Pass

3 ♣

Pass

3 ♥

Pass

3NT

Pass

4 ♥

All Pass

Board: 4

Dealer: West

Vul: E-W

North HCP: 0+1

South HCP: 18+2

Contract: 3 ♣ South

North:

♠ T92

♥ 96542

♦ 84

♣ 964

South:

♠ K

♥ J3

♦ AQ52

♣ AKJT53

W

N

E

S

1NT

Pass

2 ♥

3 ♣

All Pass

Board: 5

Dealer: East

Vul: None

North HCP: 15+2

South HCP: 7

Contract: 3 ♥ North

North:

♠ A4

♥ AQJ954

♦ J8

♣ K64

South:

♠ 986

♥ 63

♦ KQ76

♣ QT75

W

N

E

S

1NT

Pass

2 ♥

3 ♥

All Pass

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 6 ♠ KQ852 Partner bids first.
 Dealer: South ♥ 64 East (LHO) bids 3♥ if possible.
 Vul: Both ♦ AJ75
 HCP: 10+1 ♣ 64

Board: 7 ♠ J6 LHO opens the bidding 1NT.
 Dealer: East ♥ 4 Partner bids next.
 Vul: None ♦ AKJ8432 West (RHO) bids 2♥ if possible.
 HCP: 13+3 ♣ A96 East (LHO) bids 3♠ if possible.

Board: 8 ♠ A9843 Partner bids first.
 Dealer: South ♥ J87 East (LHO) bids 3♦ if possible.
 Vul: N-S ♦ 76
 HCP: 8+1 ♣ QJ5

Board: 9 ♠ 98 LHO opens the bidding 1NT.
 Dealer: East ♥ K86 Partner bids next.
 Vul: E-W ♦ AKJT73 West (RHO) bids 2♥ if possible.
 HCP: 11+2 ♣ 86

Board: 10 ♠ 98 RHO opens the bidding 1NT.
 Dealer: West ♥ T95 You bid next.
 Vul: E-W ♦ Q752 East (LHO) bids 2♦ if possible.
 HCP: 6 ♣ AT92

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ KQ852	♠ A7				1NT
Vul: Both	♥ 64	♥ K82	Pass	2♥	3♥	Pass
North HCP: 10+1	♦ AJ75	♦ K83	Pass	3NT	All Pass	
South HCP: 15+1	♣ 64	♣ KQT92				
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ J6	♠ T2			1NT	Pass
Vul: None	♥ 4	♥ AJT862	2♥	3♦	3♠	X
North HCP: 13+3	♦ AKJ8432	♦ T	Pass	4♦	All Pass	
South HCP: 6+2	♣ A96	♣ J542				
Contract: 4♦ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ A9843	♠ KQ6				1NT
Vul: N-S	♥ J87	♥ AKT6	Pass	2♥	3♦	Pass
North HCP: 8+1	♦ 76	♦ K82	Pass	X	Pass	3♠
South HCP: 15	♣ QJ5	♣ 743	All Pass			
Contract: 3♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ JT7			1NT	Pass
Vul: E-W	♥ K86	♥ QJT73	2♥	3♦	All Pass	
North HCP: 11+2	♦ AKJT73	♦ 4				
South HCP: 8+1	♣ 86	♣ A952				
Contract: 3♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ AKJT32	1NT	Pass	2♦	2♠
Vul: E-W	♥ T95	♥ -	All Pass			
North HCP: 6	♦ Q752	♦ AT63				
South HCP: 15+2	♣ AT92	♣ K76				
Contract: 2♠ South						

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 6 ♠ A7 You bid first.
 Dealer: South ♥ K82 East (RHO) bids 3♥ if possible.
 Vul: Both ♦ K83
 HCP: 15+1 ♣ KQT92

Board: 7 ♠ T2 RHO opens the bidding 1NT.
 Dealer: East ♥ AJT862 You bid next.
 Vul: None ♦ T West (LHO) bids 2♥ if possible.
 HCP: 6+2 ♣ J542 East (RHO) bids 3♠ if possible.

Board: 8 ♠ KQ6 You bid first.
 Dealer: South ♥ AKT6 East (RHO) bids 3♦ if possible.
 Vul: N-S ♦ K82
 HCP: 15 ♣ 743

Board: 9 ♠ JT7 RHO opens the bidding 1NT.
 Dealer: East ♥ QJT73 You bid next.
 Vul: E-W ♦ 4 West (LHO) bids 2♥ if possible.
 HCP: 8+1 ♣ A952

Board: 10 ♠ AKJT32 LHO opens the bidding 1NT.
 Dealer: West ♥ - Partner bids next.
 Vul: E-W ♦ AT63 East (RHO) bids 2♦ if possible.
 HCP: 15+2 ♣ K76

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ KQ852	♠ A7				1NT
Vul: Both	♥ 64	♥ K82	Pass	2♥	3♥	Pass
North HCP: 10+1	♦ AJ75	♦ K83	Pass	3NT	All Pass	
South HCP: 15+1	♣ 64	♣ KQT92				
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ J6	♠ T2			1NT	Pass
Vul: None	♥ 4	♥ AJT862	2♥	3♦	3♠	X
North HCP: 13+3	♦ AKJ8432	♦ T	Pass	4♦	All Pass	
South HCP: 6+2	♣ A96	♣ J542				
Contract: 4♦ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ A9843	♠ KQ6				1NT
Vul: N-S	♥ J87	♥ AKT6	Pass	2♥	3♦	Pass
North HCP: 8+1	♦ 76	♦ K82	Pass	X	Pass	3♠
South HCP: 15	♣ QJ5	♣ 743	All Pass			
Contract: 3♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ JT7			1NT	Pass
Vul: E-W	♥ K86	♥ QJT73	2♥	3♦	All Pass	
North HCP: 11+2	♦ AKJT73	♦ 4				
South HCP: 8+1	♣ 86	♣ A952				
Contract: 3♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ AKJT32	1NT	Pass	2♦	2♠
Vul: E-W	♥ T95	♥ -	All Pass			
North HCP: 6	♦ Q752	♦ AT63				
South HCP: 15+2	♣ AT92	♣ K76				
Contract: 2♠ South						

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 11	♠ Q832	RHO opens the bidding 1NT.
Dealer: West	♥ 652	You bid next.
Vul: Both	♦ 8	East (LHO) bids 2♦ if possible.
HCP: 6+1	♣ A9764	West (RHO) Doubles 2♥ if possible.

Board: 12	♠ KT5	You bid first.
Dealer: North	♥ K8	West (RHO) bids 3♠ if possible.
Vul: None	♦ AQ72	
HCP: 16	♣ A952	

Board: 13	♠ T732	LHO opens the bidding 1NT.
Dealer: East	♥ 6	Partner bids next.
Vul: None	♦ AQJT764	West (RHO) bids 2♦ if possible.
HCP: 11+3	♣ A	West (RHO) bids 3♥ if possible.
		West (RHO) Doubles 4♦ if possible.

Board: 14	♠ AK9	You bid first.
Dealer: North	♥ AJ98	West (RHO) bids 3♦ if possible.
Vul: N-S	♦ 63	
HCP: 16	♣ A974	

Board: 15	♠ 5	Partner bids first.
Dealer: South	♥ 98754	East (LHO) bids 2♠ if possible.
Vul: Both	♦ 764	
HCP: 5+1	♣ AJ98	

Both hands (Answers Page)

Board: 11

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 11+3

Contract: 3 ♠ North

North:

♠ Q832

♥ 652

♦ 8

♣ A9764

South:

♠ AJ965

♥ 3

♦ KQJ532

♣ 3

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

Board: 12

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♣ South

North:

♠ KT5

♥ K8

♦ AQ72

♣ A952

South:

♠ 8

♥ AJT43

♦ 98

♣ QJ873

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

	1NT	Pass	2 ♦
--	-----	------	-----

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

All Pass

Board: 13

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 8+1

Contract: 4 ♦ X North

North:

♠ T732

♥ 6

♦ AQJT764

♣ A

South:

♠ KJ8

♥ JT85

♦ 2

♣ K8754

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

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

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

3 ♥	4 ♦	Pass	Pass
-----	-----	------	------

X	All Pass		
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Board: 14

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 3 ♠ South

North:

♠ AK9

♥ AJ98

♦ 63

♣ A974

South:

♠ QJ654

♥ 4

♦ JT94

♣ T85

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

	1NT	Pass	2 ♥
--	-----	------	-----

3 ♦	X	Pass	3 ♠
-----	---	------	-----

All Pass

Board: 15

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 16

Contract: 3 ♥ North

North:

♠ 5

♥ 98754

♦ 764

♣ AJ98

South:

♠ A874

♥ AJ2

♦ AT83

♣ K7

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

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

Pass	2 ♦	2 ♠	X
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Pass	3 ♥	All Pass	
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South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 11	♠ AJ965	LHO opens the bidding 1NT.
Dealer: West	♥ 3	Partner bids next.
Vul: Both	♦ KQJ532	East (RHO) bids 2♦ if possible.
HCP: 11+3	♣ 3	West (LHO) Doubles 2♥ if possible.

Board: 12	♠ 8	Partner bids first.
Dealer: North	♥ AJT43	West (LHO) bids 3 ♠ if possible.
Vul: None	♦ 98	
HCP: 8+2	♣ QJ873	

Board: 13	♠ KJ8	RHO opens the bidding 1NT.
Dealer: East	♥ JT85	You bid next.
Vul: None	♦ 2	West (LHO) bids 2♦ if possible.
HCP: 8+1	♣ K8754	West (LHO) bids 3♥ if possible.
		West (LHO) Doubles 4♦ if possible.

Board: 14	♠ QJ654	Partner bids first.
Dealer: North	♥ 4	West (LHO) bids 3♦ if possible.
Vul: N-S	♦ JT94	
HCP: 4+1	♣ T85	

Board: 15	♠ A874	You bid first.
Dealer: South	♥ AJ2	East (RHO) bids 2♠ if possible.
Vul: Both	♦ AT83	
HCP: 16	♣ K7	

Both hands (Answers Page)

Board: 11

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 11+3

Contract: 3 ♠ North

North:

♠ Q832

♥ 652

♦ 8

♣ A9764

South:

♠ AJ965

♥ 3

♦ KQJ532

♣ 3

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

1NT	Pass	2 ♦	2 ♥ ¹
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X	3 ♠	All Pass	
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1. Michaels Cuebid

Board: 12

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♣ South

North:

♠ KT5

♥ K8

♦ AQ72

♣ A952

South:

♠ 8

♥ AJT43

♦ 98

♣ QJ873

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

	1NT	Pass	2 ♦
--	-----	------	-----

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

All Pass

Board: 13

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 8+1

Contract: 4 ♦ X North

North:

♠ T732

♥ 6

♦ AQJT764

♣ A

South:

♠ KJ8

♥ JT85

♦ 2

♣ K8754

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

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

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

3 ♥	4 ♦	Pass	Pass
-----	-----	------	------

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

Board: 14

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 4+1

Contract: 3 ♠ South

North:

♠ AK9

♥ AJ98

♦ 63

♣ A974

South:

♠ QJ654

♥ 4

♦ JT94

♣ T85

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

	1NT	Pass	2 ♥
--	-----	------	-----

3 ♦	X	Pass	3 ♠
-----	---	------	-----

All Pass

Board: 15

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 16

Contract: 3 ♥ North

North:

♠ 5

♥ 98754

♦ 764

♣ AJ98

South:

♠ A874

♥ AJ2

♦ AT83

♣ K7

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

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

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

Opps_Overcall_Stayman_or_Jacoby

Board: 16 ♠ 9875 RHO opens the bidding 1NT.
 Dealer: West ♥ Q53 You bid next.
 Vul: N-S ♦ T953 East (LHO) bids 2♦ if possible.
 HCP: 2 ♣ 95

Board: 17 ♠ Q98 You bid first.
 Dealer: North ♥ 85 West (RHO) bids 2♠ if possible.
 Vul: Both ♦ AKJ
 HCP: 15+1 ♣ AJ982

Board: 18 ♠ 82 RHO opens the bidding 1NT.
 Dealer: West ♥ 542 You bid next.
 Vul: E-W ♦ AQ542 East (LHO) bids 2♥ if possible.
 HCP: 9+1 ♣ K74

Board: 19 ♠ AKJ73 You bid first.
 Dealer: North ♥ A64 West (RHO) bids 3♦ if possible.
 Vul: E-W ♦ 72
 HCP: 15+1 ♣ K95

Board: 20 ♠ 8 RHO opens the bidding 1NT.
 Dealer: West ♥ T85 You bid next.
 Vul: None ♦ QJ98763 East (LHO) bids 2♦ if possible.
 HCP: 3+3 ♣ 73

Both hands (Answers Page)

Board: 16

Dealer: West

Vul: N-S

North HCP: 2

South HCP: 16+2

Contract: 3 ♣ South

North:

♠ 9875

♥ Q53

♦ T953

♣ 95

South:

♠ AT4

♥ T7

♦ K2

♣ AKQT62

W N E S

1NT Pass 2 ♦ 3 ♣

All Pass

Board: 17

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+1

Contract: 5 ♣ South

North:

♠ Q98

♥ 85

♦ AKJ

♣ AJ982

South:

♠ -

♥ AK963

♦ QT96

♣ 7643

W N E S

1NT Pass 2 ♦

2 ♠ Pass Pass X

Pass 3 ♣ Pass 5 ♣

All Pass

Board: 18

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 11+3

Contract: 3 ♥ South

North:

♠ 82

♥ 542

♦ AQ542

♣ K74

South:

♠ K94

♥ AQJT983

♦ -

♣ JT3

W N E S

1NT Pass 2 ♥ 3 ♥

All Pass

Board: 19

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 6+1

Contract: 3 ♠ North

North:

♠ AKJ73

♥ A64

♦ 72

♣ K95

South:

♠ T6542

♥ K82

♦ J

♣ Q876

W N E S

1NT Pass 2 ♥

3 ♦ 3 ♠ All Pass

Board: 20

Dealer: West

Vul: None

North HCP: 3+3

South HCP: 15+2

Contract: 2 ♠ South

North:

♠ 8

♥ T85

♦ QJ98763

♣ 73

South:

♠ AKJ942

♥ KJ9

♦ 4

♣ K54

W N E S

1NT Pass 2 ♦ 2 ♠

All Pass

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 16	♠ AT4	LHO opens the bidding 1NT.
Dealer: West	♥ T7	Partner bids next.
Vul: N-S	♦ K2	East (RHO) bids 2♦ if possible.
HCP: 16+2	♣ AKQT62	

Board: 17	♠ -	Partner bids first.
Dealer: North	♥ AK963	West (LHO) bids 2♠ if possible.
Vul: Both	♦ QT96	
HCP: 9+1	♣ 7643	

Board: 18	♠ K94	LHO opens the bidding 1NT.
Dealer: West	♥ AQJT983	Partner bids next.
Vul: E-W	♦ -	East (RHO) bids 2♥ if possible.
HCP: 11+3	♣ JT3	

Board: 19	♠ T6542	Partner bids first.
Dealer: North	♥ K82	West (LHO) bids 3♦ if possible.
Vul: E-W	♦ J	
HCP: 6+1	♣ Q876	

Board: 20	♠ AKJ942	LHO opens the bidding 1NT.
Dealer: West	♥ KJ9	Partner bids next.
Vul: None	♦ 4	East (RHO) bids 2♦ if possible.
HCP: 15+2	♣ K54	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ 9875	♠ AT4	1NT	Pass	2♦	3♣
Vul: N-S	♥ Q53	♥ T7	All Pass			
North HCP: 2	♦ T953	♦ K2				
South HCP: 16+2	♣ 95	♣ AKQT62				
Contract: 3♣ South						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ -		1NT	Pass	2♦
Vul: Both	♥ 85	♥ AK963	2♠	Pass	Pass	X
North HCP: 15+1	♦ AKJ	♦ QT96	Pass	3♣	Pass	5♣
South HCP: 9+1	♣ AJ982	♣ 7643	All Pass			
Contract: 5♣ South						

Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ K94	1NT	Pass	2♥	3♥
Vul: E-W	♥ 542	♥ AQJT983	All Pass			
North HCP: 9+1	♦ AQ542	♦ -				
South HCP: 11+3	♣ K74	♣ JT3				
Contract: 3♥ South						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ73	♠ T6542		1NT	Pass	2♥
Vul: E-W	♥ A64	♥ K82	3♦	3♠	All Pass	
North HCP: 15+1	♦ 72	♦ J				
South HCP: 6+1	♣ K95	♣ Q876				
Contract: 3♠ North						

Board: 20

	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ AKJ942	1NT	Pass	2♦	2♠
Vul: None	♥ T85	♥ KJ9	All Pass			
North HCP: 3+3	♦ QJ98763	♦ 4				
South HCP: 15+2	♣ 73	♣ K54				
Contract: 2♠ South						

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 21	♠ AK95	You bid first.
Dealer: North	♥ K643	West (RHO) bids 2♠ if possible.
Vul: None	♦ AQ7	East (LHO) bids 2NT if possible.
HCP: 16	♣ 84	
Board: 22	♠ KQ92	You bid first.
Dealer: North	♥ AK2	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ AJ83	
HCP: 17	♣ T3	
Board: 23	♠ J987	LHO opens the bidding 1NT.
Dealer: East	♥ A	Partner bids next.
Vul: N-S	♦ 5	West (RHO) bids 2♥ if possible.
HCP: 12+3	♣ AQJT642	East (LHO) Doubles 3♣ if possible.
Board: 24	♠ 65	Partner bids first.
Dealer: South	♥ KT754	East (LHO) bids 2♠ if possible.
Vul: None	♦ K9	
HCP: 10+1	♣ AT84	
Board: 25	♠ K65	LHO opens the bidding 1NT.
Dealer: East	♥ Q	Partner bids next.
Vul: E-W	♦ 82	West (RHO) bids 2♥ if possible.
HCP: 14+3	♣ AKQ8762	

Both hands (Answers Page)

Board: 21

Dealer: North
 Vul: None
 North HCP: 16
 South HCP: 10+1
 Contract: 4 ♠ South

North:

♠ AK95
 ♥ K643
 ♦ AQ7
 ♣ 84

South:

♠ JT732
 ♥ QJ9
 ♦ K3
 ♣ K72

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

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

Board: 22

Dealer: North
 Vul: N-S
 North HCP: 17
 South HCP: 4+1
 Contract: 3♥ South

North:

♠ KQ92
 ♥ AK2
 ♦ AJ83
 ♣ T3

South:

♠ JT3
 ♥ 98764
 ♦ Q765
 ♣ J

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

Board: 23

Dealer: East
 Vul: N-S
 North HCP: 12+3
 South HCP: 5+3
 Contract: 3♣X North

North:

♠ J987
 ♥ A
 ♦ 5
 ♣ AQJT642

South:

♠ 5
 ♥ KJ9632
 ♦ JT943
 ♣ 9

W	N	E	S
		1NT	Pass
2♥	3♣	X	All Pass

Board: 24

Dealer: South
 Vul: None
 North HCP: 10+1
 South HCP: 16+1
 Contract: 4♥ South

North:

♠ 65
 ♥ KT754
 ♦ K9
 ♣ AT84

South:

♠ A82
 ♥ QJ6
 ♦ A8654
 ♣ KQ

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

Board: 25

Dealer: East
 Vul: E-W
 North HCP: 14+3
 South HCP: 10+2
 Contract: 5♣ South

North:

♠ K65
 ♥ Q
 ♦ 82
 ♣ AKQ8762

South:

♠ Q
 ♥ T9874
 ♦ AKJT6
 ♣ T3

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

South hands**Opps_Overcall_Stayman_or_Jacoby**

Board: 21	♠ JT732	Partner bids first.
Dealer: North	♥ QJ9	West (LHO) bids 2♠ if possible.
Vul: None	♦ K3	East (RHO) bids 2NT if possible.
HCP: 10+1	♣ K72	
<hr/>		
Board: 22	♠ JT3	Partner bids first.
Dealer: North	♥ 98764	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ Q765	
HCP: 4+1	♣ J	
<hr/>		
Board: 23	♠ 5	RHO opens the bidding 1NT.
Dealer: East	♥ KJ9632	You bid next.
Vul: N-S	♦ JT943	West (LHO) bids 2♥ if possible.
HCP: 5+3	♣ 9	East (RHO) Doubles 3♣ if possible.
<hr/>		
Board: 24	♠ A82	You bid first.
Dealer: South	♥ QJ6	East (RHO) bids 2♠ if possible.
Vul: None	♦ A8654	
HCP: 16+1	♣ KQ	
<hr/>		
Board: 25	♠ Q	RHO opens the bidding 1NT.
Dealer: East	♥ T9874	You bid next.
Vul: E-W	♦ AKJT6	West (LHO) bids 2♥ if possible.
HCP: 10+2	♣ T3	

Both hands (Answers Page)

Board: 21

Dealer: North
 Vul: None
 North HCP: 16
 South HCP: 10+1
 Contract: 4 ♠ South

North:

♠ AK95
 ♥ K643
 ♦ AQ7
 ♣ 84

South:

♠ JT732
 ♥ QJ9
 ♦ K3
 ♣ K72

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

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

Board: 22

Dealer: North
 Vul: N-S
 North HCP: 17
 South HCP: 4+1
 Contract: 3♥ South

North:

♠ KQ92
 ♥ AK2
 ♦ AJ83
 ♣ T3

South:

♠ JT3
 ♥ 98764
 ♦ Q765
 ♣ J

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

Board: 23

Dealer: East
 Vul: N-S
 North HCP: 12+3
 South HCP: 5+3
 Contract: 3♣X North

North:

♠ J987
 ♥ A
 ♦ 5
 ♣ AQJT642

South:

♠ 5
 ♥ KJ9632
 ♦ JT943
 ♣ 9

W	N	E	S
		1NT	Pass
2♥	3♣	X	All Pass

Board: 24

Dealer: South
 Vul: None
 North HCP: 10+1
 South HCP: 16+1
 Contract: 4♥ South

North:

♠ 65
 ♥ KT754
 ♦ K9
 ♣ AT84

South:

♠ A82
 ♥ QJ6
 ♦ A8654
 ♣ KQ

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

Board: 25

Dealer: East
 Vul: E-W
 North HCP: 14+3
 South HCP: 10+2
 Contract: 5♣ South

North:

♠ K65
 ♥ Q
 ♦ 82
 ♣ AKQ8762

South:

♠ Q
 ♥ T9874
 ♦ AKJT6
 ♣ T3

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

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 26	♠ A98	You bid first.
Dealer: North	♥ Q4	West (RHO) bids 3♣ if possible.
Vul: E-W	♦ AK974	
HCP: 16+1	♣ K96	
Board: 27	♠ 9	LHO opens the bidding 1NT.
Dealer: East	♥ A84	Partner bids next.
Vul: Both	♦ KQJ983	West (RHO) bids 2♦ if possible.
HCP: 16+2	♣ AQ8	East (LHO) Doubles 3♦ if possible.
Board: 28	♠ 543	Partner bids first.
Dealer: South	♥ AT732	East (LHO) bids 2♠ if possible.
Vul: None	♦ A	
HCP: 12+1	♣ A642	
Board: 29	♠ Q93	LHO opens the bidding 1NT.
Dealer: East	♥ 2	Partner bids next.
Vul: E-W	♦ AKJT74	West (RHO) bids 2♦ if possible.
HCP: 13+2	♣ K42	
Board: 30	♠ AK5	You bid first.
Dealer: North	♥ K74	West (RHO) bids 3♣ if possible.
Vul: None	♦ AK976	
HCP: 17+1	♣ T5	

Both hands (Answers Page)

Board: 26

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ QJT7		1NT	Pass	2♦
Vul: E-W	♥ Q4	♥ AKT975	3♣	Pass	Pass	4♥
North HCP: 16+1	♦ AK974	♦ T5	All Pass			
South HCP: 10+2	♣ K96	♣ 5				
Contract: 4♥ South						

Board: 27

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ KT6542			1NT	Pass
Vul: Both	♥ A84	♥ 3	2 ♦	3 ♦	X	All Pass
North HCP: 16+2	♦ KQJ983	♦ T7				
South HCP: 3+2	♣ AQ8	♣ 7652				
Contract: 3 ♦ X North						

Board: 28

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ KT				1NT
Vul: None	♥ AT732	♥ KQ84	Pass	2 ♦	2 ♠	3 ♥
North HCP: 12+1	♦ A	♦ KQ75	Pass	4 ♥	All Pass	
South HCP: 15	♣ A642	♣ Q83				
Contract: 4 ♥ North						

Board: 29

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ Q93	♠ 854			1NT	Pass
Vul: E-W	♥ 2	♥ A9843	2 ♦	3 ♦	All Pass	
North HCP: 13+2	♦ AKJT74	♦ Q3				
South HCP: 6+1	♣ K42	♣ 876				
Contract: 3 ♦ North						

Board: 30

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ QJ43		1NT	Pass	2♦
Vul: None	♥ K74	♥ QJT92	3♣	X	Pass	3♥
North HCP: 17+1	♦ AK976	♦ 542	All Pass			
South HCP: 6+1	♣ T5	♣ 6				
Contract: 3♥ South						

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 26 ♠ QJT7 Partner bids first.
 Dealer: North ♥ AKT975 West (LHO) bids 3♣ if possible.
 Vul: E-W ♦ T5
 HCP: 10+2 ♣ 5

Board: 27 ♠ KT6542 RHO opens the bidding 1NT.
 Dealer: East ♥ 3 You bid next.
 Vul: Both ♦ T7 West (LHO) bids 2♦ if possible.
 HCP: 3+2 ♣ 7652 East (RHO) Doubles 3♦ if possible.

Board: 28 ♠ KT You bid first.
 Dealer: South ♥ KQ84 East (RHO) bids 2♠ if possible.
 Vul: None ♦ KQ75
 HCP: 15 ♣ Q83

Board: 29 ♠ 854 RHO opens the bidding 1NT.
 Dealer: East ♥ A9843 You bid next.
 Vul: E-W ♦ Q3 West (LHO) bids 2♦ if possible.
 HCP: 6+1 ♣ 876

Board: 30 ♠ QJ43 Partner bids first.
 Dealer: North ♥ QJT92 West (LHO) bids 3♣ if possible.
 Vul: None ♦ 542
 HCP: 6+1 ♣ 6

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ QJT7		1NT	Pass	2♦
Vul: E-W	♥ Q4	♥ AKT975	3♣	Pass	Pass	4♥
North HCP: 16+1	♦ AK974	♦ T5	All Pass			
South HCP: 10+2	♣ K96	♣ 5				
Contract: 4♥ South						

Board: 27

	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ KT6542			1NT	Pass
Vul: Both	♥ A84	♥ 3	2♦	3♦	X	All Pass
North HCP: 16+2	♦ KQJ983	♦ T7				
South HCP: 3+2	♣ AQ8	♣ 7652				
Contract: 3♦ X North						

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ KT				1NT
Vul: None	♥ AT732	♥ KQ84	Pass	2♦	2♠	3♥
North HCP: 12+1	♦ A	♦ KQ75	Pass	4♥	All Pass	
South HCP: 15	♣ A642	♣ Q83				
Contract: 4♥ North						

Board: 29

	North:	South:	W	N	E	S
Dealer: East	♠ Q93	♠ 854			1NT	Pass
Vul: E-W	♥ 2	♥ A9843	2♦	3♦	All Pass	
North HCP: 13+2	♦ AKJT74	♦ Q3				
South HCP: 6+1	♣ K42	♣ 876				
Contract: 3♦ North						

Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ QJ43		1NT	Pass	2♦
Vul: None	♥ K74	♥ QJT92	3♣	X	Pass	3♥
North HCP: 17+1	♦ AK976	♦ 542	All Pass			
South HCP: 6+1	♣ T5	♣ 6				
Contract: 3♥ South						

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 31 ♠ AK7 You bid first.
 Dealer: North ♥ QJ54 West (RHO) bids 3♣ if possible.
 Vul: E-W ♦ KQ4
 HCP: 15 ♣ 842

Board: 32 ♠ A97 You bid first.
 Dealer: North ♥ AT84 West (RHO) bids 3♥ if possible.
 Vul: None ♦ 52
 HCP: 16 ♣ AKJ5

Board: 33 ♠ 43 LHO opens the bidding 1NT.
 Dealer: East ♥ - Partner bids next.
 Vul: E-W ♦ AKQ6432 West (RHO) bids 2♥ if possible.
 HCP: 18+3 ♣ AKQT

Board: 34 ♠ T Partner bids first.
 Dealer: South ♥ Q8543 East (LHO) bids 2♠ if possible.
 Vul: None ♦ KT93 East (LHO) Doubles 3♠ if possible.
 HCP: 10+1 ♣ KQ7 West (RHO) bids 4♠ if possible.

Board: 35 ♠ 74 Partner bids first.
 Dealer: South ♥ KQ9832 East (LHO) bids 3♣ if possible.
 Vul: None ♦ 9762
 HCP: 5+2 ♣ 7

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ QJ832		1NT	Pass	2♥
Vul: E-W	♥ QJ54	♥ A32	3♣	Pass	Pass	3♦
North HCP: 15	♦ KQ4	♦ T862	Pass	3♠	All Pass	
South HCP: 7+1	♣ 842	♣ 5				
Contract: 3♠ North						

Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ KJ653		1NT	Pass	2♥
Vul: None	♥ AT84	♥ 95	3♥	X	Pass	3♠
North HCP: 16	♦ 52	♦ 973	All Pass			
South HCP: 4+1	♣ AKJ5	♣ 932				
Contract: 3♠ South						

Board: 33

	North:	South:	W	N	E	S
Dealer: East	♠ 43	♠ Q85			1NT	Pass
Vul: E-W	♥ -	♥ JT9432	2♥	3♦	All Pass	
North HCP: 18+3	♦ AKQ6432	♦ T7				
South HCP: 3+2	♣ AKQT	♣ 92				
Contract: 3♦ North						

Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ A2				1NT
Vul: None	♥ Q8543	♥ AT96	Pass	2♦	2♠	X
North HCP: 10+1	♦ KT93	♦ QJ72	Pass	3♠	X	4♥
South HCP: 16	♣ KQ7	♣ AJ4	4♠	5♥	All Pass	
Contract: 5♥ North						

Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AKQJ3				1NT
Vul: None	♥ KQ9832	♥ J75	Pass	2♦	3♣	X
North HCP: 5+2	♦ 9762	♦ AJ	Pass	4♥	All Pass	
South HCP: 16+1	♣ 7	♣ 985				
Contract: 4♥ North						

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 31 ♠ QJ832 Partner bids first.
 Dealer: North ♥ A32 West (LHO) bids 3♣ if possible.
 Vul: E-W ♦ T862
 HCP: 7+1 ♣ 5

Board: 32 ♠ KJ653 Partner bids first.
 Dealer: North ♥ 95 West (LHO) bids 3♥ if possible.
 Vul: None ♦ 973
 HCP: 4+1 ♣ 932

Board: 33 ♠ Q85 RHO opens the bidding 1NT.
 Dealer: East ♥ JT9432 You bid next.
 Vul: E-W ♦ T7 West (LHO) bids 2♥ if possible.
 HCP: 3+2 ♣ 92

Board: 34 ♠ A2 You bid first.
 Dealer: South ♥ AT96 East (RHO) bids 2♠ if possible.
 Vul: None ♦ QJ72 East (RHO) Doubles 3♠ if possible.
 HCP: 16 ♣ AJ4 West (LHO) bids 4♠ if possible.

Board: 35 ♠ AKQJ3 You bid first.
 Dealer: South ♥ J75 East (RHO) bids 3♣ if possible.
 Vul: None ♦ AJ
 HCP: 16+1 ♣ 985

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ QJ832		1NT	Pass	2♥
Vul: E-W	♥ QJ54	♥ A32	3♣	Pass	Pass	3♦
North HCP: 15	♦ KQ4	♦ T862	Pass	3♠	All Pass	
South HCP: 7+1	♣ 842	♣ 5				
Contract: 3♠ North						

Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ KJ653		1NT	Pass	2♥
Vul: None	♥ AT84	♥ 95	3♥	X	Pass	3♠
North HCP: 16	♦ 52	♦ 973	All Pass			
South HCP: 4+1	♣ AKJ5	♣ 932				
Contract: 3♠ South						

Board: 33

	North:	South:	W	N	E	S
Dealer: East	♠ 43	♠ Q85			1NT	Pass
Vul: E-W	♥ -	♥ JT9432	2♥	3♦	All Pass	
North HCP: 18+3	♦ AKQ6432	♦ T7				
South HCP: 3+2	♣ AKQT	♣ 92				
Contract: 3♦ North						

Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ A2				1NT
Vul: None	♥ Q8543	♥ AT96	Pass	2♦	2♠	X
North HCP: 10+1	♦ KT93	♦ QJ72	Pass	3♠	X	4♥
South HCP: 16	♣ KQ7	♣ AJ4	4♠	5♥	All Pass	
Contract: 5♥ North						

Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AKQJ3				1NT
Vul: None	♥ KQ9832	♥ J75	Pass	2♦	3♣	X
North HCP: 5+2	♦ 9762	♦ AJ	Pass	4♥	All Pass	
South HCP: 16+1	♣ 7	♣ 985				
Contract: 4♥ North						

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 36

Dealer: West

Vul: E-W

HCP: 10

♠ T5

♥ KQ32

♦ Q74

♣ QJT9

RHO opens the bidding 1NT.

You bid next.

East (LHO) bids 2♦ if possible.

Board: 37

Dealer: South

Vul: N-S

HCP: 5+2

♠ AT753

♥ 87642

♦ -

♣ J75

Partner bids first.

East (LHO) bids 3♦ if possible.

Board: 38

Dealer: North

Vul: N-S

HCP: 15+1

♠ KJ865

♥ J2

♦ KT6

♣ AK7

You bid first.

West (RHO) bids 3♦ if possible.

Board: 39

Dealer: East

Vul: None

HCP: 14+2

♠ J3

♥ QJ8

♦ K8

♣ AQJ876

LHO opens the bidding 1NT.

Partner bids next.

West (RHO) bids 2♥ if possible.

Board: 40

Dealer: North

Vul: E-W

HCP: 15

♠ AKT5

♥ A86

♦ A863

♣ T8

You bid first.

West (RHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 36

Dealer: West

Vul: E-W

North HCP: 10

South HCP: 11+3

Contract: 3 ♠ South

North:

♠ T5

♥ KQ32

♦ Q74

♣ QJT9

South:

♠ AKJ9764

♥ 64

♦ T

♣ K85

W	N	E	S
1NT	Pass	2 ♦	3 ♠
All Pass			

Board: 37

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 17+1

Contract: 3 ♠ North

North:

♠ AT753

♥ 87642

♦ -

♣ J75

South:

♠ QJ8

♥ K9

♦ AT854

♣ AK8

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

Board: 38

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 4+2

Contract: 3 ♥ South

North:

♠ KJ865

♥ J2

♦ KT6

♣ AK7

South:

♠ 92

♥ AT8764

♦ 92

♣ T92

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

Board: 39

Dealer: East

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 3 ♣ North

North:

♠ J3

♥ QJ8

♦ K8

♣ AQJ876

South:

♠ A765

♥ T954

♦ AJT5

♣ 9

W	N	E	S
		1NT	Pass
2 ♥	3 ♣	All Pass	

Board: 40

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+2

Contract: 3 ♥ South

North:

♠ AKT5

♥ A86

♦ A863

♣ T8

South:

♠ 8643

♥ KQT975

♦ 94

♣ 2

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

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 36 ♠ AKJ9764 LHO opens the bidding 1NT.
 Dealer: West ♥ 64 Partner bids next.
 Vul: E-W ♦ T East (RHO) bids 2♦ if possible.
 HCP: 11+3 ♣ K85

Board: 37 ♠ QJ8 You bid first.
 Dealer: South ♥ K9 East (RHO) bids 3♦ if possible.
 Vul: N-S ♦ AT854
 HCP: 17+1 ♣ AK8

Board: 38 ♠ 92 Partner bids first.
 Dealer: North ♥ AT8764 West (LHO) bids 3♦ if possible.
 Vul: N-S ♦ 92
 HCP: 4+2 ♣ T92

Board: 39 ♠ A765 RHO opens the bidding 1NT.
 Dealer: East ♥ T954 You bid next.
 Vul: None ♦ AJT5 West (LHO) bids 2♥ if possible.
 HCP: 9 ♣ 9

Board: 40 ♠ 8643 Partner bids first.
 Dealer: North ♥ KQT975 West (LHO) bids 3♣ if possible.
 Vul: E-W ♦ 94
 HCP: 5+2 ♣ 2

Both hands (Answers Page)

Board: 36

Dealer: West

Vul: E-W

North HCP: 10

South HCP: 11+3

Contract: 3 ♠ South

North:

♠ T5

♥ KQ32

♦ Q74

♣ QJT9

South:

♠ AKJ9764

♥ 64

♦ T

♣ K85

W	N	E	S
1NT	Pass	2 ♦	3 ♠
All Pass			

Board: 37

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 17+1

Contract: 3 ♠ North

North:

♠ AT753

♥ 87642

♦ -

♣ J75

South:

♠ QJ8

♥ K9

♦ AT854

♣ AK8

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

Board: 38

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 4+2

Contract: 3 ♥ South

North:

♠ KJ865

♥ J2

♦ KT6

♣ AK7

South:

♠ 92

♥ AT8764

♦ 92

♣ T92

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

Board: 39

Dealer: East

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 3 ♣ North

North:

♠ J3

♥ QJ8

♦ K8

♣ AQJ876

South:

♠ A765

♥ T954

♦ AJT5

♣ 9

W	N	E	S
		1NT	Pass
2 ♥	3 ♣	All Pass	

Board: 40

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5+2

Contract: 3 ♥ South

North:

♠ AKT5

♥ A86

♦ A863

♣ T8

South:

♠ 8643

♥ KQT975

♦ 94

♣ 2

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

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 41 ♠ T4 Partner bids first.
 Dealer: South ♥ 76542 East (LHO) bids 3 ♦ if possible.
 Vul: N-S ♦ T98
 HCP: 1+1 ♣ J72

Board: 42 ♠ T4 Partner bids first.
 Dealer: South ♥ AT973 East (LHO) bids 2 ♥ if possible.
 Vul: None ♦ AQ75 West (RHO) bids 2 ♠ if possible.
 HCP: 10+1 ♣ 62 East (LHO) bids 4 ♣ if possible.

Board: 43 ♠ JT LHO opens the bidding 1NT.
 Dealer: East ♥ AT9 Partner bids next.
 Vul: E-W ♦ AKQ762 West (RHO) bids 2 ♥ if possible.
 HCP: 16+2 ♣ Q3

Board: 44 ♠ QJT You bid first.
 Dealer: North ♥ AKT West (RHO) bids 3 ♣ if possible.
 Vul: Both ♦ Q92
 HCP: 15 ♣ KT98

Board: 45 ♠ 92 You bid first.
 Dealer: North ♥ AKT West (RHO) bids 2 ♠ if possible.
 Vul: E-W ♦ J987
 HCP: 15 ♣ AKT9

Both hands (Answers Page)

Board: 41

Dealer: South

Vul: N-S

North HCP: 1+1

South HCP: 17

Contract: 3♥ North

North:

♠ T4

♥ 76542

♦ T98

♣ J72

South:

♠ KJ75

♥ AK8

♦ Q76

♣ A95

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

Board: 42

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 4♥ South

North:

♠ T4

♥ AT973

♦ AQ75

♣ 62

South:

♠ AQ8

♥ KQJ8

♦ K942

♣ T4

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

1. Michaels Cuebid

Board: 43

Dealer: East

Vul: E-W

North HCP: 16+2

South HCP: 9+2

Contract: 3♦ North

North:

♠ JT

♥ AT9

♦ AKQ762

♣ Q3

South:

♠ K5

♥ Q3

♦ 954

♣ KJT876

W	N	E	S
		1NT	Pass
2♥	3♦	All Pass	

Board: 44

Dealer: North

Vul: Both

North HCP: 15

South HCP: 5+2

Contract: 3♥ South

North:

♠ QJT

♥ AKT

♦ Q92

♣ KT98

South:

♠ K65

♥ J97642

♦ J8

♣ 54

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

Board: 45

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3♥ North

North:

♠ 92

♥ AKT

♦ J987

♣ AKT9

South:

♠ J4

♥ Q6543

♦ AKT6

♣ 64

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

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 41 ♠ KJ75 You bid first.
 Dealer: South ♥ AK8 East (RHO) bids 3♦ if possible.
 Vul: N-S ♦ Q76
 HCP: 17 ♣ A95

Board: 42 ♠ AQ8 You bid first.
 Dealer: South ♥ KQJ8 East (RHO) bids 2♥ if possible.
 Vul: None ♦ K942 West (LHO) bids 2♠ if possible.
 HCP: 15 ♣ T4 East (RHO) bids 4♣ if possible.

Board: 43 ♠ K5 RHO opens the bidding 1NT.
 Dealer: East ♥ Q3 You bid next.
 Vul: E-W ♦ 954 West (LHO) bids 2♥ if possible.
 HCP: 9+2 ♣ KJT876

Board: 44 ♠ K65 Partner bids first.
 Dealer: North ♥ J97642 West (LHO) bids 3♣ if possible.
 Vul: Both ♦ J8
 HCP: 5+2 ♣ 54

Board: 45 ♠ J4 Partner bids first.
 Dealer: North ♥ Q6543 West (LHO) bids 2♠ if possible.
 Vul: E-W ♦ AKT6
 HCP: 10+1 ♣ 64

Both hands (Answers Page)

Board: 41

Dealer: South

Vul: N-S

North HCP: 1+1

South HCP: 17

Contract: 3♥ North

North:

♠ T4

♥ 76542

♦ T98

♣ J72

South:

♠ KJ75

♥ AK8

♦ Q76

♣ A95

W	N	E	S
			1NT

Pass	2♦	3♦	X
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Pass	3♥	All Pass	
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Board: 42

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 4♥ South

North:

♠ T4

♥ AT973

♦ AQ75

♣ 62

South:

♠ AQ8

♥ KQJ8

♦ K942

♣ T4

W	N	E	S
			1NT

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

2♠	3♦	4♣	4♥
----	----	----	----

All Pass

1. Michaels Cuebid

Board: 43

Dealer: East

Vul: E-W

North HCP: 16+2

South HCP: 9+2

Contract: 3♦ North

North:

♠ JT

♥ AT9

♦ AKQ762

♣ Q3

South:

♠ K5

♥ Q3

♦ 954

♣ KJT876

W	N	E	S
		1NT	Pass

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

Board: 44

Dealer: North

Vul: Both

North HCP: 15

South HCP: 5+2

Contract: 3♥ South

North:

♠ QJT

♥ AKT

♦ Q92

♣ KT98

South:

♠ K65

♥ J97642

♦ J8

♣ 54

W	N	E	S
	1NT	Pass	2♦

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

All Pass

Board: 45

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3♥ North

North:

♠ 92

♥ AKT

♦ J987

♣ AKT9

South:

♠ J4

♥ Q6543

♦ AKT6

♣ 64

W	N	E	S
	1NT	Pass	2♦

2♠	Pass	Pass	3♦
----	------	------	----

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

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 46 ♠ KT53 RHO opens the bidding 1NT.
 Dealer: West ♥ 542 You bid next.
 Vul: N-S ♦ Q4 East (LHO) bids 2♦ if possible.
 HCP: 5 ♣ 9764 West (RHO) Doubles 3♦ if possible.
 East (LHO) bids 3♥ if possible.
 West (RHO) Doubles 4♦ if possible.

Board: 47 ♠ Q LHO opens the bidding 1NT.
 Dealer: East ♥ K2 Partner bids next.
 Vul: None ♦ AKJ963 West (RHO) bids 2♦ if possible.
 HCP: 17+2 ♣ A873 East (LHO) Doubles 3♦ if possible.

Board: 48 ♠ T4 RHO opens the bidding 1NT.
 Dealer: West ♥ T95 You bid next.
 Vul: E-W ♦ AK962 East (LHO) bids 2♦ if possible.
 HCP: 9+1 ♣ Q95 West (RHO) Doubles 2♠ if possible.
 East (LHO) bids 3♣ if possible.
 West (RHO) bids 4♥ if possible.

Board: 49 ♠ 3 RHO opens the bidding 1NT.
 Dealer: West ♥ 42 You bid next.
 Vul: None ♦ T873 East (LHO) bids 2♦ if possible.
 HCP: 9+2 ♣ AKQT82 East (LHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 46

	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ Q4	1NT	Pass	2♦	3♦
Vul: N-S	♥ 542	♥ 7	X	Pass	3♥	4♦
North HCP: 5	♦ Q4	♦ AKJ9652	X	All Pass		
South HCP: 13+3	♣ 9764	♣ QJ3				
Contract: 4♦ X South						

Board: 47

	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ T7632			1NT	Pass
Vul: None	♥ K2	♥ J8	2♦	3♦	X	All Pass
North HCP: 17+2	♦ AKJ963	♦ 754				
South HCP: 1+1	♣ A873	♣ T64				
Contract: 3♦ X North						

Board: 48

	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ KQJ8765	1NT	Pass	2♦	2♠
Vul: E-W	♥ T95	♥ 4	X	Pass	3♣	3♠
North HCP: 9+1	♦ AK962	♦ 54	4♥	4♠	All Pass	
South HCP: 13+3	♣ Q95	♣ AK4				
Contract: 4♠ North						

Board: 49

	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ AQJ754	1NT	Pass	2♦	2♠
Vul: None	♥ 42	♥ Q9	Pass	Pass	3♥	Pass
North HCP: 9+2	♦ T873	♦ Q92	Pass	4♣	All Pass	
South HCP: 12+2	♣ AKQT82	♣ J3				
Contract: 4♣ North						

South hands

Opps_Overcall_Stayman_or_Jacoby

Board: 46 ♠ Q4 LHO opens the bidding 1NT.
 Dealer: West ♥ 7 Partner bids next.
 Vul: N-S ♦ AKJ9652 East (RHO) bids 2♦ if possible.
 HCP: 13+3 ♣ QJ3 West (LHO) Doubles 3♦ if possible.
 East (RHO) bids 3♥ if possible.
 West (LHO) Doubles 4♦ if possible.

Board: 47 ♠ T7632 RHO opens the bidding 1NT.
 Dealer: East ♥ J8 You bid next.
 Vul: None ♦ 754 West (LHO) bids 2♦ if possible.
 HCP: 1+1 ♣ T64 East (RHO) Doubles 3♦ if possible.

Board: 48 ♠ KQJ8765 LHO opens the bidding 1NT.
 Dealer: West ♥ 4 Partner bids next.
 Vul: E-W ♦ 54 East (RHO) bids 2♦ if possible.
 HCP: 13+3 ♣ AK4 West (LHO) Doubles 2♠ if possible.
 East (RHO) bids 3♣ if possible.
 West (LHO) bids 4♥ if possible.

Board: 49 ♠ AQJ754 LHO opens the bidding 1NT.
 Dealer: West ♥ Q9 Partner bids next.
 Vul: None ♦ Q92 East (RHO) bids 2♦ if possible.
 HCP: 12+2 ♣ J3 East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 46

	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ Q4	1NT	Pass	2♦	3♦
Vul: N-S	♥ 542	♥ 7	X	Pass	3♥	4♦
North HCP: 5	♦ Q4	♦ AKJ9652	X	All Pass		
South HCP: 13+3	♣ 9764	♣ QJ3				
Contract: 4♦ X South						

Board: 47

	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ T7632			1NT	Pass
Vul: None	♥ K2	♥ J8	2♦	3♦	X	All Pass
North HCP: 17+2	♦ AKJ963	♦ 754				
South HCP: 1+1	♣ A873	♣ T64				
Contract: 3♦ X North						

Board: 48

	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ KQJ8765	1NT	Pass	2♦	2♠
Vul: E-W	♥ T95	♥ 4	X	Pass	3♣	3♠
North HCP: 9+1	♦ AK962	♦ 54	4♥	4♠	All Pass	
South HCP: 13+3	♣ Q95	♣ AK4				
Contract: 4♠ North						

Board: 49

	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ AQJ754	1NT	Pass	2♦	2♠
Vul: None	♥ 42	♥ Q9	Pass	Pass	3♥	Pass
North HCP: 9+2	♦ T873	♦ Q92	Pass	4♣	All Pass	
South HCP: 12+2	♣ AKQT82	♣ J3				
Contract: 4♣ North						

North hands

Opps_Overcall_Stayman_or_Jacoby

Board: 50

♠ Q9632

RHO opens the bidding 1NT.

Dealer: West

♥ 87

You bid next.

Vul: E-W

♦ T8765

East (LHO) bids 2♦ if possible.

HCP: 2+2

♣ 4

West (RHO) Doubles 3♣ if possible.

East (LHO) bids 3♥ if possible.

East (LHO) Doubles 4♣ if possible.

Both hands (Answers Page)

Board: 50

Dealer: West

Vul: E-W

North HCP: 2+2

South HCP: 17+3

Contract: 4♣X South

North:

♠ Q9632

♥ 87

♦ T8765

♣ 4

South:

♠ A

♥ 6

♦ AK32

♣ KQJT763

W

N

E

S

1NT

Pass

2♦

3♣

X

Pass

3♥

4♣

Pass

Pass

X

All Pass

South hands**Opps_Overcall_Stayman_or_Jacoby****Board: 50**

♠ A

LHO opens the bidding 1NT.

Dealer: West

♥ 6

Partner bids next.

Vul: E-W

♦ AK32

East (RHO) bids 2♦ if possible.

HCP: 17+3

♣ KQJT763

West (LHO) Doubles 3♣ if possible.

East (RHO) bids 3♥ if possible.

East (RHO) Doubles 4♣ if possible.

Both hands (Answers Page)

Board: 50

Dealer: West

Vul: E-W

North HCP: 2+2

South HCP: 17+3

Contract: 4♣X South

North:

♠ Q9632

♥ 87

♦ T8765

♣ 4

South:

♠ A

♥ 6

♦ AK32

♣ KQJT763

W

N

E

S

1NT

Pass

2♦

3♣

X

Pass

3♥

4♣

Pass

Pass

X

All Pass