

North hands

We_Overcall_NT_then_MST

Board: 1	♠ AQ2	RHO opens the bidding 1♥.
Dealer: West	♥ K65	You bid next.
Vul: N-S	♦ Q83	
HCP: 17	♣ AQ94	
Board: 2	♠ 85	Partner bids first.
Dealer: South	♥ 873	West (RHO) bids 1NT if possible.
Vul: None	♦ T8765	East (LHO) bids 2NT if possible.
HCP: 2+1	♣ Q85	
Board: 3	♠ A85	You bid first.
Dealer: North	♥ 2	East (LHO) bids 1NT if possible.
Vul: N-S	♦ KJ9863	West (RHO) bids 2NT if possible.
HCP: 14+2	♣ AQ2	West (RHO) Doubles 3♦ if possible.
Board: 4	♠ 97	LHO opens the bidding 1♥.
Dealer: East	♥ 965	Partner bids next.
Vul: None	♦ Q8	
HCP: 8+2	♣ AQ9874	
Board: 5	♠ K92	RHO opens the bidding 1♠.
Dealer: West	♥ AJT	You bid next.
Vul: None	♦ KJ52	
HCP: 15	♣ QJ7	

Both hands (Answers Page)

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

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

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

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

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ K92	♠ Q653	1 ♠	1NT	Pass	2NT ¹
Vul: None	♥ AJT	♥ -	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ KJ52	♦ T63	All Pass			
South HCP: 9+2	♣ QJ7	♣ AKT532				1. 1N-2N transfer to clubs
Contract: 3NT South						2. automat

South hands**We_Overcall_NT_then_MST**

Board: 1 ♠ 9 LHO opens the bidding 1♥.

Dealer: West ♥ T3 Partner bids next.

Vul: N-S ♦ AKT6542

HCP: 8+3 ♣ JT7

Board: 2 ♠ KQT92 You bid first.

Dealer: South ♥ AT9642 West (LHO) bids 1NT if possible.

Vul: None ♦ Q East (RHO) bids 2NT if possible.

HCP: 14+3 ♣ K

Board: 3 ♠ 97643 Partner bids first.

Dealer: North ♥ T9753 East (RHO) bids 1NT if possible.

Vul: N-S ♦ Q2 West (LHO) bids 2NT if possible.

HCP: 2+2 ♣ 8 West (LHO) Doubles 3♦ if possible.

Board: 4 ♠ AQT8 RHO opens the bidding 1♥.

Dealer: East ♥ KJ3 You bid next.

Vul: None ♦ A764

HCP: 15 ♣ JT

Board: 5 ♠ Q653 LHO opens the bidding 1♠.

Dealer: West ♥ - Partner bids next.

Vul: None ♦ T63

HCP: 9+2 ♣ AKT532

Both hands (Answers Page)

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

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

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

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

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ K92	♠ Q653	1 ♠	1NT	Pass	2NT ¹
Vul: None	♥ AJT	♥ -	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ KJ52	♦ T63	All Pass			
South HCP: 9+2	♣ QJ7	♣ AKT532				1. 1N-2N transfer to clubs
Contract: 3NT South						2. automat

North hands

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Board: 6	♠ 97	LHO opens the bidding 1♠.
Dealer: East	♥ T6	Partner bids next.
Vul: Both	♦ K82	
HCP: 8+2	♣ KQ9754	

Board: 7	♠ A6	RHO opens the bidding 1♥.
Dealer: West	♥ KQ75	You bid next.
Vul: E-W	♦ K64	
HCP: 16	♣ AT93	

Board: 8	♠ A52	LHO opens the bidding 1♦.
Dealer: East	♥ T5	Partner bids next.
Vul: None	♦ K7	
HCP: 10+2	♣ QJ8654	

Board: 9	♠ KQ73	RHO opens the bidding 1♠.
Dealer: West	♥ J52	You bid next.
Vul: None	♦ AQ	
HCP: 15	♣ K985	

Board: 10	♠ 852	Partner bids first.
Dealer: South	♥ Q43	West (RHO) bids 1NT if possible.
Vul: N-S	♦ JT94	East (LHO) bids 2NT if possible.
HCP: 3	♣ T64	East (LHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ 97	♠ AJ32			1 ♠	1NT
Vul: Both	♥ T6	♥ KQ95	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ K82	♦ Q9	Pass	3NT	All Pass	
South HCP: 16	♣ KQ9754	♣ AT2				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ K32	1 ♥	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ KQ75	♥ 98	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ K64	♦ QJ98732	All Pass			
South HCP: 8+3	♣ AT93	♣ Q				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ A52	♠ KQ9			1 ♦	1NT
Vul: None	♥ T5	♥ K63	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 10+2	♦ K7	♦ AJ6	Pass	3NT	All Pass	
South HCP: 16	♣ QJ8654	♣ KT92				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ KQ73	♠ A	1 ♠	1NT	Pass	3 ♣ ¹
Vul: None	♥ J52	♥ 863	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ AQ	♦ KJ6542	All Pass			
South HCP: 8+2	♣ K985	♣ T72				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ A764				1 ♥
Vul: N-S	♥ Q43	♥ AJ9652	1NT	Pass	2NT ¹	3 ♥
North HCP: 3	♦ JT94	♦ K6	Pass	Pass	X	All Pass
South HCP: 13+2	♣ T64	♣ J				
Contract: 3 ♥ X South			1.	1N-2N transfer to clubs		

South hands**We_Overcall_NT_then_MST**

Board: 6	♠ AJ32	RHO opens the bidding 1♠.
Dealer: East	♥ KQ95	You bid next.
Vul: Both	♦ Q9	
HCP: 16	♣ AT2	
Board: 7	♠ K32	LHO opens the bidding 1♥.
Dealer: West	♥ 98	Partner bids next.
Vul: E-W	♦ QJ98732	
HCP: 8+3	♣ Q	
Board: 8	♠ KQ9	RHO opens the bidding 1♦.
Dealer: East	♥ K63	You bid next.
Vul: None	♦ AJ6	
HCP: 16	♣ KT92	
Board: 9	♠ A	LHO opens the bidding 1♠.
Dealer: West	♥ 863	Partner bids next.
Vul: None	♦ KJ6542	
HCP: 8+2	♣ T72	
Board: 10	♠ A764	You bid first.
Dealer: South	♥ AJ9652	West (LHO) bids 1NT if possible.
Vul: N-S	♦ K6	East (RHO) bids 2NT if possible.
HCP: 13+2	♣ J	East (RHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ 97	♠ AJ32			1 ♠	1NT
Vul: Both	♥ T6	♥ KQ95	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ K82	♦ Q9	Pass	3NT	All Pass	
South HCP: 16	♣ KQ9754	♣ AT2				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ K32	1 ♥	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ KQ75	♥ 98	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ K64	♦ QJ98732	All Pass			
South HCP: 8+3	♣ AT93	♣ Q				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ A52	♠ KQ9			1 ♦	1NT
Vul: None	♥ T5	♥ K63	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 10+2	♦ K7	♦ AJ6	Pass	3NT	All Pass	
South HCP: 16	♣ QJ8654	♣ KT92				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ KQ73	♠ A	1 ♠	1NT	Pass	3 ♣ ¹
Vul: None	♥ J52	♥ 863	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ AQ	♦ KJ6542	All Pass			
South HCP: 8+2	♣ K985	♣ T72				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ A764				1 ♥
Vul: N-S	♥ Q43	♥ AJ9652	1NT	Pass	2NT ¹	3 ♥
North HCP: 3	♦ JT94	♦ K6	Pass	Pass	X	All Pass
South HCP: 13+2	♣ T64	♣ J				
Contract: 3 ♥ X South			1.	1N-2N transfer to clubs		

North hands

We_Overcall_NT_then_MST

Board: 11	♠ K84	RHO opens the bidding 1♦.
Dealer: West	♥ T53	You bid next.
Vul: None	♦ KQT3	
HCP: 16	♣ AKJ	

Board: 12	♠ QT	LHO opens the bidding 1♥.
Dealer: East	♥ Q8	Partner bids next.
Vul: E-W	♦ 865	
HCP: 8+2	♣ A97642	

Board: 13	♠ AQJ4	RHO opens the bidding 1♣.
Dealer: West	♥ AJ	You bid next.
Vul: Both	♦ 954	
HCP: 15	♣ K987	

Board: 14	♠ Q8	Partner bids first.
Dealer: South	♥ 86543	West (RHO) bids 1NT if possible.
Vul: E-W	♦ J62	East (LHO) bids 2NT if possible.
HCP: 4+1	♣ JT8	East (LHO) bids 4♣ if possible.
		West (RHO) Doubles 4♠ if possible.

Board: 15	♠ J8	You bid first.
Dealer: North	♥ AJ98642	East (LHO) bids 1NT if possible.
Vul: None	♦ K3	West (RHO) bids 3♣ if possible.
HCP: 13+3	♣ A9	West (RHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ K84	♠ A2	1♦	1NT	Pass	2NT ¹
Vul: None	♥ T53	♥ A8	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ KQT3	♦ 952	All Pass			
South HCP: 8+2	♣ AKJ	♣ 987642				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ QT	♠ A62			1♥	1NT
Vul: E-W	♥ Q8	♥ A652	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ 865	♦ K73	Pass	3NT	All Pass	
South HCP: 16	♣ A97642	♣ KQ5				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ AQJ4	♠ 5	1♣	1NT	Pass	3♣ ¹
Vul: Both	♥ AJ	♥ 984	Pass	3♦ ²	Pass	5♦
North HCP: 15	♦ 954	♦ AQT732	All Pass			
South HCP: 8+2	♣ K987	♣ Q64				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ JT97643				1♠
Vul: E-W	♥ 86543	♥ A97	1NT	Pass	2NT ¹	3♠
North HCP: 4+1	♦ J62	♦ K	Pass	Pass	4♣	4♠
South HCP: 12+3	♣ JT8	♣ A7	X	All Pass		
Contract: 4♠X South			1. 1N-2N transfer to clubs			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ 97543		1♥	1NT	Pass
Vul: None	♥ AJ98642	♥ 7	3♣ ¹	3♥	Pass	Pass
North HCP: 13+3	♦ K3	♦ QJ7	X	All Pass		
South HCP: 3+1	♣ A9	♣ T875				
Contract: 3♥X North			1. 1N-3C transfer to diamonds			

South hands**We_Overcall_NT_then_MST**

Board: 11	♠ A2	LHO opens the bidding 1♦.
Dealer: West	♥ A8	Partner bids next.
Vul: None	♦ 952	
HCP: 8+2	♣ 987642	

Board: 12	♠ A62	RHO opens the bidding 1♥.
Dealer: East	♥ A652	You bid next.
Vul: E-W	♦ K73	
HCP: 16	♣ KQ5	

Board: 13	♠ 5	LHO opens the bidding 1♣.
Dealer: West	♥ 984	Partner bids next.
Vul: Both	♦ AQT732	
HCP: 8+2	♣ Q64	

Board: 14	♠ JT97643	You bid first.
Dealer: South	♥ A97	West (LHO) bids 1NT if possible.
Vul: E-W	♦ K	East (RHO) bids 2NT if possible.
HCP: 12+3	♣ A7	East (RHO) bids 4♣ if possible.
		West (LHO) Doubles 4♠ if possible.

Board: 15	♠ 97543	Partner bids first.
Dealer: North	♥ 7	East (RHO) bids 1NT if possible.
Vul: None	♦ QJ7	West (LHO) bids 3♣ if possible.
HCP: 3+1	♣ T875	West (LHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ K84	♠ A2	1♦	1NT	Pass	2NT ¹
Vul: None	♥ T53	♥ A8	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ KQT3	♦ 952	All Pass			
South HCP: 8+2	♣ AKJ	♣ 987642				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ QT	♠ A62			1♥	1NT
Vul: E-W	♥ Q8	♥ A652	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ 865	♦ K73	Pass	3NT	All Pass	
South HCP: 16	♣ A97642	♣ KQ5				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ AQJ4	♠ 5	1♣	1NT	Pass	3♣ ¹
Vul: Both	♥ AJ	♥ 984	Pass	3♦ ²	Pass	5♦
North HCP: 15	♦ 954	♦ AQT732	All Pass			
South HCP: 8+2	♣ K987	♣ Q64				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ JT97643				1♠
Vul: E-W	♥ 86543	♥ A97	1NT	Pass	2NT ¹	3♠
North HCP: 4+1	♦ J62	♦ K	Pass	Pass	4♣	4♠
South HCP: 12+3	♣ JT8	♣ A7	X	All Pass		
Contract: 4♠X South			1. 1N-2N transfer to clubs			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ 97543		1♥	1NT	Pass
Vul: None	♥ AJ98642	♥ 7	3♣ ¹	3♥	Pass	Pass
North HCP: 13+3	♦ K3	♦ QJ7	X	All Pass		
South HCP: 3+1	♣ A9	♣ T875				
Contract: 3♥X North			1. 1N-3C transfer to diamonds			

North hands

We_Overcall_NT_then_MST

Board: 16	♠ J86	LHO opens the bidding 1♣.
Dealer: East	♥ 9	Partner bids next.
Vul: E-W	♦ AT6432	
HCP: 9+2	♣ A42	

Board: 17	♠ AJT2	RHO opens the bidding 1♥.
Dealer: West	♥ AJ2	You bid next.
Vul: E-W	♦ A832	
HCP: 16	♣ Q4	

Board: 18	♠ T83	LHO opens the bidding 1♦.
Dealer: East	♥ KJ	Partner bids next.
Vul: E-W	♦ QT	
HCP: 9+2	♣ QJT872	

Board: 19	♠ JT62	RHO opens the bidding 1♥.
Dealer: West	♥ KT2	You bid next.
Vul: None	♦ KT	
HCP: 15	♣ AKJ5	

Board: 20	♠ 2	LHO opens the bidding 1♣.
Dealer: East	♥ T87	Partner bids next.
Vul: N-S	♦ AJT754	
HCP: 9+2	♣ A96	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ J86	♠ KQ2			1♣	1NT
Vul: E-W	♥ 9	♥ AJ73	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ AT6432	♦ QJ5	Pass	3NT	All Pass	
South HCP: 16	♣ A42	♣ K86				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ AJT2	♠ 3	1♥	1NT	Pass	2NT ¹
Vul: E-W	♥ AJ2	♥ 93	Pass	3♣ ²	Pass	5♣
North HCP: 16	♦ A832	♦ QT75	All Pass			
South HCP: 9+2	♣ Q4	♣ AK9765				
Contract: 5♣ South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ T83	♠ K5			1♦	1NT
Vul: E-W	♥ KJ	♥ AQT4	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ QT	♦ KJ3	Pass	3NT	All Pass	
South HCP: 16	♣ QJT872	♣ K954				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ JT62	♠ A74	1♥	1NT	Pass	3♣ ¹
Vul: None	♥ KT2	♥ 863	Pass	3♦ ²	Pass	5♦
North HCP: 15	♦ KT	♦ AJ8732	All Pass			
South HCP: 9+2	♣ AKJ5	♣ 7				
Contract: 5♦ South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ AJ8			1♣	1NT
Vul: N-S	♥ T87	♥ AQ92	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ AJT754	♦ Q8	Pass	5♦	All Pass	
South HCP: 16	♣ A96	♣ QJ73				
Contract: 5♦ North			1.	1N-3C transfer to diamonds		
			2.	automat		

South hands**We_Overcall_NT_then_MST**

Board: 16	♠ KQ2	RHO opens the bidding 1♣.
Dealer: East	♥ AJ73	You bid next.
Vul: E-W	♦ QJ5	
HCP: 16	♣ K86	

Board: 17	♠ 3	LHO opens the bidding 1♥.
Dealer: West	♥ 93	Partner bids next.
Vul: E-W	♦ QT75	
HCP: 9+2	♣ AK9765	

Board: 18	♠ K5	RHO opens the bidding 1♦.
Dealer: East	♥ AQT4	You bid next.
Vul: E-W	♦ KJ3	
HCP: 16	♣ K954	

Board: 19	♠ A74	LHO opens the bidding 1♥.
Dealer: West	♥ 863	Partner bids next.
Vul: None	♦ AJ8732	
HCP: 9+2	♣ 7	

Board: 20	♠ AJ8	RHO opens the bidding 1♣.
Dealer: East	♥ AQ92	You bid next.
Vul: N-S	♦ Q8	
HCP: 16	♣ QJ73	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ J86	♠ KQ2			1♣	1NT
Vul: E-W	♥ 9	♥ AJ73	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ AT6432	♦ QJ5	Pass	3NT	All Pass	
South HCP: 16	♣ A42	♣ K86				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ AJT2	♠ 3	1♥	1NT	Pass	2NT ¹
Vul: E-W	♥ AJ2	♥ 93	Pass	3♣ ²	Pass	5♣
North HCP: 16	♦ A832	♦ QT75	All Pass			
South HCP: 9+2	♣ Q4	♣ AK9765				
Contract: 5♣ South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ T83	♠ K5			1♦	1NT
Vul: E-W	♥ KJ	♥ AQT4	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ QT	♦ KJ3	Pass	3NT	All Pass	
South HCP: 16	♣ QJT872	♣ K954				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ JT62	♠ A74	1♥	1NT	Pass	3♣ ¹
Vul: None	♥ KT2	♥ 863	Pass	3♦ ²	Pass	5♦
North HCP: 15	♦ KT	♦ AJ8732	All Pass			
South HCP: 9+2	♣ AKJ5	♣ 7				
Contract: 5♦ South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ AJ8			1♣	1NT
Vul: N-S	♥ T87	♥ AQ92	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ AJT754	♦ Q8	Pass	5♦	All Pass	
South HCP: 16	♣ A96	♣ QJ73				
Contract: 5♦ North			1.	1N-3C transfer to diamonds		
			2.	automat		

North hands**We_Overcall_NT_then_MST**

Board: 21 ♠ K76 RHO opens the bidding 1♠.

Dealer: West ♥ AJ You bid next.

Vul: E-W ♦ AJ92 West (RHO) bids 4♠ if possible.

HCP: 16 ♣ K653 West (RHO) Doubles 5♦ if possible.

Board: 22 ♠ 75 LHO opens the bidding 1♠.

Dealer: East ♥ Q3 Partner bids next.

Vul: E-W ♦ KJT8764

HCP: 8+3 ♣ Q6

Board: 23 ♠ K965 RHO opens the bidding 1♠.

Dealer: West ♥ AK6 You bid next.

Vul: Both ♦ Q964

HCP: 15 ♣ K5

Board: 24 ♠ J65 LHO opens the bidding 1♥.

Dealer: East ♥ J5 Partner bids next.

Vul: N-S ♦ 86

HCP: 9+2 ♣ AK8742

Board: 25 ♠ 984 RHO opens the bidding 1♣.

Dealer: West ♥ A32 You bid next.

Vul: Both ♦ AK5

HCP: 15 ♣ A985

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ K76	♠ 5	1 ♠	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ AJ	♥ Q8	4 ♠	5 ♦	Pass	Pass
North HCP: 16	♦ AJ92	♦ KT8653	X	All Pass		
South HCP: 8+2	♣ K653	♣ QJ92				1. 1N-3C transfer to diamonds
Contract: 5 ♦ X North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ AK2		1 ♠	1NT	
Vul: E-W	♥ Q3	♥ T82	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+3	♦ KJT8764	♦ Q3	Pass	3NT	All Pass	
South HCP: 17+1	♣ Q6	♣ AKJT2				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ K965	♠ AJ	1 ♠	1NT	Pass	2NT ¹
Vul: Both	♥ AK6	♥ T83	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ Q964	♦ KT	All Pass			
South HCP: 10+2	♣ K5	♣ Q97632				1. 1N-2N transfer to clubs
Contract: 3NT South						2. automat

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ J65	♠ AQ		1 ♥	1NT	
Vul: N-S	♥ J5	♥ AQ43	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ 86	♦ JT72	Pass	3NT	All Pass	
South HCP: 16	♣ AK8742	♣ QJ9				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ 984	♠ K6	1 ♣	1NT	Pass	3 ♣ ¹
Vul: Both	♥ A32	♥ K8	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ AK5	♦ QJT9763	Pass	4 ♦	All Pass	
South HCP: 9+3	♣ A985	♣ T3				1. 1N-3C transfer to diamonds
Contract: 4 ♦ North						2. automat

South hands**We_Overcall_NT_then_MST**

Board: 21 ♠ 5 LHO opens the bidding 1♠.

Dealer: West ♥ Q8 Partner bids next.

Vul: E-W ♦ KT8653 West (LHO) bids 4♠ if possible.

HCP: 8+2 ♣ QJ92 West (LHO) Doubles 5♦ if possible.

Board: 22 ♠ AK2 RHO opens the bidding 1♠.

Dealer: East ♥ T82 You bid next.

Vul: E-W ♦ Q3

HCP: 17+1 ♣ AKJT2

Board: 23 ♠ AJ LHO opens the bidding 1♠.

Dealer: West ♥ T83 Partner bids next.

Vul: Both ♦ KT

HCP: 10+2 ♣ Q97632

Board: 24 ♠ AQ RHO opens the bidding 1♥.

Dealer: East ♥ AQ43 You bid next.

Vul: N-S ♦ JT72

HCP: 16 ♣ QJ9

Board: 25 ♠ K6 LHO opens the bidding 1♣.

Dealer: West ♥ K8 Partner bids next.

Vul: Both ♦ QJT9763

HCP: 9+3 ♣ T3

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ K76	♠ 5	1 ♠	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ AJ	♥ Q8	4 ♠	5 ♦	Pass	Pass
North HCP: 16	♦ AJ92	♦ KT8653	X	All Pass		
South HCP: 8+2	♣ K653	♣ QJ92				1. 1N-3C transfer to diamonds
Contract: 5 ♦ X North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ AK2		1 ♠	1NT	
Vul: E-W	♥ Q3	♥ T82	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+3	♦ KJT8764	♦ Q3	Pass	3NT	All Pass	
South HCP: 17+1	♣ Q6	♣ AKJT2				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ K965	♠ AJ	1 ♠	1NT	Pass	2NT ¹
Vul: Both	♥ AK6	♥ T83	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ Q964	♦ KT	All Pass			
South HCP: 10+2	♣ K5	♣ Q97632				1. 1N-2N transfer to clubs
Contract: 3NT South						2. automat

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ J65	♠ AQ		1 ♥	1NT	
Vul: N-S	♥ J5	♥ AQ43	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ 86	♦ JT72	Pass	3NT	All Pass	
South HCP: 16	♣ AK8742	♣ QJ9				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ 984	♠ K6	1 ♣	1NT	Pass	3 ♣ ¹
Vul: Both	♥ A32	♥ K8	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ AK5	♦ QJT9763	Pass	4 ♦	All Pass	
South HCP: 9+3	♣ A985	♣ T3				1. 1N-3C transfer to diamonds
Contract: 4 ♦ North						2. automat

North hands

We_Overcall_NT_then_MST

Board: 26	♠ T84	LHO opens the bidding 1♣.
Dealer: East	♥ Q	Partner bids next.
Vul: Both	♦ JT6542	
HCP: 8+2	♣ AJ7	

Board: 27	♠ AT83	RHO opens the bidding 1♥.
Dealer: West	♥ A952	You bid next.
Vul: E-W	♦ 65	
HCP: 15	♣ AK3	

Board: 28	♠ K8	LHO opens the bidding 1♦.
Dealer: East	♥ J98	Partner bids next.
Vul: E-W	♦ J	
HCP: 8+3	♣ QJ98732	

Board: 29	♠ Q654	RHO opens the bidding 1♥.
Dealer: West	♥ AQ6	You bid next.
Vul: N-S	♦ QJ82	
HCP: 15	♣ A3	

Board: 30	♠ 432	LHO opens the bidding 1♥.
Dealer: East	♥ J8	Partner bids next.
Vul: Both	♦ 63	
HCP: 9+2	♣ AKJ542	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ T84	♠ A972			1♣	1NT
Vul: Both	♥ Q	♥ K642	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ JT6542	♦ K3	Pass	3NT	All Pass	
South HCP: 15	♣ AJ7	♣ KQ2				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ AT83	♠ QJ	1♥	1NT	Pass	2NT ¹
Vul: E-W	♥ A952	♥ T4	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ 65	♦ KT3	All Pass			
South HCP: 9+2	♣ AK3	♣ QJT986				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ K8	♠ A76			1♦	1NT
Vul: E-W	♥ J98	♥ KT43	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+3	♦ J	♦ KQ2	Pass	3NT	All Pass	
South HCP: 15	♣ QJ98732	♣ K65				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ Q654	♠ T3	1♥	1NT	Pass	2NT ¹
Vul: N-S	♥ AQ6	♥ J8	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ QJ82	♦ AT7	All Pass			
South HCP: 10+2	♣ A3	♣ KQT642				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ 432	♠ AQ			1♥	1NT
Vul: Both	♥ J8	♥ KQ52	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 63	♦ KQJ2	Pass	3NT	All Pass	
South HCP: 17	♣ AKJ542	♣ 983				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

South hands**We_Overcall_NT_then_MST**

Board: 26	♠ A972	RHO opens the bidding 1♣.
Dealer: East	♥ K642	You bid next.
Vul: Both	♦ K3	
HCP: 15	♣ KQ2	

Board: 27	♠ QJ	LHO opens the bidding 1♥.
Dealer: West	♥ T4	Partner bids next.
Vul: E-W	♦ KT3	
HCP: 9+2	♣ QJT986	

Board: 28	♠ A76	RHO opens the bidding 1♦.
Dealer: East	♥ KT43	You bid next.
Vul: E-W	♦ KQ2	
HCP: 15	♣ K65	

Board: 29	♠ T3	LHO opens the bidding 1♥.
Dealer: West	♥ J8	Partner bids next.
Vul: N-S	♦ AT7	
HCP: 10+2	♣ KQT642	

Board: 30	♠ AQ	RHO opens the bidding 1♥.
Dealer: East	♥ KQ52	You bid next.
Vul: Both	♦ KQJ2	
HCP: 17	♣ 983	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ T84	♠ A972			1♣	1NT
Vul: Both	♥ Q	♥ K642	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ JT6542	♦ K3	Pass	3NT	All Pass	
South HCP: 15	♣ AJ7	♣ KQ2				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ AT83	♠ QJ	1♥	1NT	Pass	2NT ¹
Vul: E-W	♥ A952	♥ T4	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ 65	♦ KT3	All Pass			
South HCP: 9+2	♣ AK3	♣ QJT986				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ K8	♠ A76			1♦	1NT
Vul: E-W	♥ J98	♥ KT43	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+3	♦ J	♦ KQ2	Pass	3NT	All Pass	
South HCP: 15	♣ QJ98732	♣ K65				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ Q654	♠ T3	1♥	1NT	Pass	2NT ¹
Vul: N-S	♥ AQ6	♥ J8	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ QJ82	♦ AT7	All Pass			
South HCP: 10+2	♣ A3	♣ KQT642				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ 432	♠ AQ			1♥	1NT
Vul: Both	♥ J8	♥ KQ52	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 63	♦ KQJ2	Pass	3NT	All Pass	
South HCP: 17	♣ AKJ542	♣ 983				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

North hands

We_Overcall_NT_then_MST

Board: 31	♠ KJ95	RHO opens the bidding 1♦.
Dealer: West	♥ A84	You bid next.
Vul: N-S	♦ A973	
HCP: 17	♣ KQ	

Board: 32	♠ A62	LHO opens the bidding 1♦.
Dealer: East	♥ 864	Partner bids next.
Vul: E-W	♦ 9	
HCP: 9+2	♣ AJ9543	

Board: 33	♠ AJ75	RHO opens the bidding 1♥.
Dealer: West	♥ A74	You bid next.
Vul: None	♦ KT97	
HCP: 15	♣ K6	

Board: 34	♠ 6	LHO opens the bidding 1♣.
Dealer: East	♥ Q75	Partner bids next.
Vul: None	♦ Q96532	
HCP: 8+2	♣ A63	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ KJ95	♠ A	1 ♦	1NT	Pass	2NT ¹
Vul: N-S	♥ A84	♥ J32	Pass	3 ♣ ²	Pass	3NT
North HCP: 17	♦ A973	♦ QJ	All Pass			
South HCP: 8+3	♣ KQ	♣ T976432				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ A62	♠ K97			1 ♦	1NT
Vul: E-W	♥ 864	♥ A753	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ 9	♦ KQ4	Pass	3NT	All Pass	
South HCP: 15	♣ AJ9543	♣ K76				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ AJ75	♠ 3	1 ♥	1NT	Pass	3 ♣ ¹
Vul: None	♥ A74	♥ QT5	Pass	3 ♦ ²	Pass	5 ♦
North HCP: 15	♦ KT97	♦ AJ8643	All Pass			
South HCP: 9+2	♣ K6	♣ Q98				
Contract: 5 ♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ AK73			1 ♣	1NT
Vul: None	♥ Q75	♥ AJ8	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ Q96532	♦ 874	Pass	5 ♦	All Pass	
South HCP: 16	♣ A63	♣ KJ4				
Contract: 5 ♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

South hands**We_Overcall_NT_then_MST**

Board: 31	♠ A	LHO opens the bidding 1♦.
Dealer: West	♥ J32	Partner bids next.
Vul: N-S	♦ QJ	
HCP: 8+3	♣ T976432	

Board: 32	♠ K97	RHO opens the bidding 1♦.
Dealer: East	♥ A753	You bid next.
Vul: E-W	♦ KQ4	
HCP: 15	♣ K76	

Board: 33	♠ 3	LHO opens the bidding 1♥.
Dealer: West	♥ QT5	Partner bids next.
Vul: None	♦ AJ8643	
HCP: 9+2	♣ Q98	

Board: 34	♠ AK73	RHO opens the bidding 1♣.
Dealer: East	♥ AJ8	You bid next.
Vul: None	♦ 874	
HCP: 16	♣ KJ4	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ KJ95	♠ A	1 ♦	1NT	Pass	2NT ¹
Vul: N-S	♥ A84	♥ J32	Pass	3 ♣ ²	Pass	3NT
North HCP: 17	♦ A973	♦ QJ	All Pass			
South HCP: 8+3	♣ KQ	♣ T976432				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ A62	♠ K97			1 ♦	1NT
Vul: E-W	♥ 864	♥ A753	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ 9	♦ KQ4	Pass	3NT	All Pass	
South HCP: 15	♣ AJ9543	♣ K76				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ AJ75	♠ 3	1 ♥	1NT	Pass	3 ♣ ¹
Vul: None	♥ A74	♥ QT5	Pass	3 ♦ ²	Pass	5 ♦
North HCP: 15	♦ KT97	♦ AJ8643	All Pass			
South HCP: 9+2	♣ K6	♣ Q98				
Contract: 5 ♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ AK73			1 ♣	1NT
Vul: None	♥ Q75	♥ AJ8	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ Q96532	♦ 874	Pass	5 ♦	All Pass	
South HCP: 16	♣ A63	♣ KJ4				
Contract: 5 ♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

North hands

We_Overcall_NT_then_MST

Board: 35 ♠ T972 RHO opens the bidding 1♦.

Dealer: West ♥ KQT7 You bid next.

Vul: N-S ♦ AKQ

HCP: 16 ♣ Q5

Board: 36 ♠ 43 LHO opens the bidding 1♣.

Dealer: East ♥ J73 Partner bids next.

Vul: N-S ♦ QJT732

HCP: 8+2 ♣ A5

Board: 37 ♠ KQT RHO opens the bidding 1♥.

Dealer: West ♥ KQ92 You bid next.

Vul: Both ♦ AQ87

HCP: 16 ♣ 72

Board: 38 ♠ A86 LHO opens the bidding 1♣.

Dealer: East ♥ Q94 Partner bids next.

Vul: N-S ♦ KT9653

HCP: 9+2 ♣ 3

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ T972	♠ 4	1 ♦	1NT	Pass	2NT ¹
Vul: N-S	♥ KQT7	♥ 4	Pass	3 ♣ ²	Pass	4NT
North HCP: 16	♦ AKQ	♦ T54	Pass	5 ♦ ³	Pass	6 ♣
South HCP: 7+4	♣ Q5	♣ AKT97432	All Pass			
Contract: 6 ♣ South			1. 1N-2N transfer to clubs			
			2. automat			
			3. A=1/5 or 4/5			

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ 43	♠ K86			1 ♣	1NT
Vul: N-S	♥ J73	♥ Q52	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ QJT732	♦ AK9	Pass	3NT	All Pass	
South HCP: 15	♣ A5	♣ KT62	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ KQT	♠ J4	1 ♥	1NT	Pass	2NT ¹
Vul: Both	♥ KQ92	♥ 5	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ AQ87	♦ K643	All Pass			
South HCP: 9+2	♣ 72	♣ AJT654	1. 1N-2N transfer to clubs			
Contract: 3NT South			2. automat			

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ A86	♠ KJ75			1 ♣	1NT
Vul: N-S	♥ Q94	♥ K2	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ KT9653	♦ J42	Pass	3NT	All Pass	
South HCP: 16	♣ 3	♣ AKJ6	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

South hands**We_Overcall_NT_then_MST**

Board: 35	♠ 4	LHO opens the bidding 1♦.
Dealer: West	♥ 4	Partner bids next.
Vul: N-S	♦ T54	
HCP: 7+4	♣ AKT97432	

Board: 36	♠ K86	RHO opens the bidding 1♣.
Dealer: East	♥ Q52	You bid next.
Vul: N-S	♦ AK9	
HCP: 15	♣ KT62	

Board: 37	♠ J4	LHO opens the bidding 1♥.
Dealer: West	♥ 5	Partner bids next.
Vul: Both	♦ K643	
HCP: 9+2	♣ AJT654	

Board: 38	♠ KJ75	RHO opens the bidding 1♣.
Dealer: East	♥ K2	You bid next.
Vul: N-S	♦ J42	
HCP: 16	♣ AKJ6	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ T972	♠ 4	1 ♦	1NT	Pass	2NT ¹
Vul: N-S	♥ KQT7	♥ 4	Pass	3 ♣ ²	Pass	4NT
North HCP: 16	♦ AKQ	♦ T54	Pass	5 ♦ ³	Pass	6 ♣
South HCP: 7+4	♣ Q5	♣ AKT97432	All Pass			
Contract: 6 ♣ South			1. 1N-2N transfer to clubs			
			2. automat			
			3. A=1/5 or 4/5			

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ 43	♠ K86			1 ♣	1NT
Vul: N-S	♥ J73	♥ Q52	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ QJT732	♦ AK9	Pass	3NT	All Pass	
South HCP: 15	♣ A5	♣ KT62	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ KQT	♠ J4	1 ♥	1NT	Pass	2NT ¹
Vul: Both	♥ KQ92	♥ 5	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ AQ87	♦ K643	All Pass			
South HCP: 9+2	♣ 72	♣ AJT654	1. 1N-2N transfer to clubs			
Contract: 3NT South			2. automat			

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ A86	♠ KJ75			1 ♣	1NT
Vul: N-S	♥ Q94	♥ K2	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ KT9653	♦ J42	Pass	3NT	All Pass	
South HCP: 16	♣ 3	♣ AKJ6	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

North hands**We_Overcall_NT_then_MST**

Board: 39	♠ AT82	RHO opens the bidding 1♥.
Dealer: West	♥ AQ2	You bid next.
Vul: Both	♦ KQT	
HCP: 17	♣ Q86	

Board: 40	♠ Q9	LHO opens the bidding 1♠.
Dealer: East	♥ A42	Partner bids next.
Vul: N-S	♦ QT9652	
HCP: 10+2	♣ Q6	

Board: 41	♠ AK2	RHO opens the bidding 1♣.
Dealer: West	♥ KT54	You bid next.
Vul: E-W	♦ A4	
HCP: 17	♣ KT62	

Board: 42	♠ 74	LHO opens the bidding 1♣.
Dealer: East	♥ 97	Partner bids next.
Vul: Both	♦ AT7632	
HCP: 9+2	♣ KQ9	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ AT82	♠ 654	1 ♥	1NT	Pass	3 ♣ ¹
Vul: Both	♥ AQ2	♥ J	Pass	3 ♦ ²	Pass	3NT
North HCP: 17	♦ KQT	♦ A87432	All Pass			
South HCP: 9+2	♣ Q86	♣ KJ4				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ Q9	♠ A65		1 ♠		1NT
Vul: N-S	♥ A42	♥ T83	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 10+2	♦ QT9652	♦ K83	Pass	3NT	Pass	4 ♦
South HCP: 15	♣ Q6	♣ AKJ8	All Pass			
Contract: 4 ♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ 8	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ KT54	♥ A73	Pass	3 ♦ ²	Pass	5 ♦
North HCP: 17	♦ A4	♦ QJ8765	All Pass			
South HCP: 9+2	♣ KT62	♣ Q74				
Contract: 5 ♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ AJ82		1 ♣		1NT
Vul: Both	♥ 97	♥ QJ3	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ AT7632	♦ K94	Pass	3NT	All Pass	
South HCP: 15	♣ KQ9	♣ A43				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

South hands**We_Overcall_NT_then_MST**

Board: 39	♠ 654	LHO opens the bidding 1♥.
Dealer: West	♥ J	Partner bids next.
Vul: Both	♦ A87432	
HCP: 9+2	♣ KJ4	

Board: 40	♠ A65	RHO opens the bidding 1♠.
Dealer: East	♥ T83	You bid next.
Vul: N-S	♦ K83	
HCP: 15	♣ AKJ8	

Board: 41	♠ 8	LHO opens the bidding 1♣.
Dealer: West	♥ A73	Partner bids next.
Vul: E-W	♦ QJ8765	
HCP: 9+2	♣ Q74	

Board: 42	♠ AJ82	RHO opens the bidding 1♣.
Dealer: East	♥ QJ3	You bid next.
Vul: Both	♦ K94	
HCP: 15	♣ A43	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ AT82	♠ 654	1 ♥	1NT	Pass	3 ♣ ¹
Vul: Both	♥ AQ2	♥ J	Pass	3 ♦ ²	Pass	3NT
North HCP: 17	♦ KQT	♦ A87432	All Pass			
South HCP: 9+2	♣ Q86	♣ KJ4				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ Q9	♠ A65		1 ♠	1NT	
Vul: N-S	♥ A42	♥ T83	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 10+2	♦ QT9652	♦ K83	Pass	3NT	Pass	4 ♦
South HCP: 15	♣ Q6	♣ AKJ8	All Pass			
Contract: 4 ♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ 8	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ KT54	♥ A73	Pass	3 ♦ ²	Pass	5 ♦
North HCP: 17	♦ A4	♦ QJ8765	All Pass			
South HCP: 9+2	♣ KT62	♣ Q74				
Contract: 5 ♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 42	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ AJ82		1 ♣	1NT	
Vul: Both	♥ 97	♥ QJ3	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ AT7632	♦ K94	Pass	3NT	All Pass	
South HCP: 15	♣ KQ9	♣ A43				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

North hands

We_Overcall_NT_then_MST

Board: 43	♠ AKJT	RHO opens the bidding 1♦.
Dealer: West	♥ Q73	You bid next.
Vul: E-W	♦ KJT9	
HCP: 15	♣ JT	

Board: 44	♠ 5	LHO opens the bidding 1♥.
Dealer: East	♥ K92	Partner bids next.
Vul: Both	♦ AQJ983	
HCP: 10+2	♣ 532	

Board: 45	♠ AT7	RHO opens the bidding 1♥.
Dealer: West	♥ A95	You bid next.
Vul: Both	♦ QJ95	
HCP: 15	♣ AT8	

Board: 46	♠ K73	LHO opens the bidding 1♣.
Dealer: East	♥ 83	Partner bids next.
Vul: N-S	♦ QT9742	
HCP: 8+2	♣ KT	

Board: 47	♠ 842	RHO opens the bidding 1♦.
Dealer: West	♥ QJ84	You bid next.
Vul: E-W	♦ AQT6	
HCP: 16	♣ AK	

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ AKJT	♠ 952	1♦	1NT	Pass	2NT ¹
Vul: E-W	♥ Q73	♥ J5	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ KJT9	♦ A2	All Pass			
South HCP: 8+2	♣ JT	♣ K96532				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ AJ83			1♥	1NT
Vul: Both	♥ K92	♥ AJT7	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 10+2	♦ AQJ983	♦ K4	Pass	5♦	All Pass	
South HCP: 15	♣ 532	♣ Q97				
Contract: 5♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AT7	♠ Q62	1♥	1NT	Pass	2NT ¹
Vul: Both	♥ A95	♥ T7	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ QJ95	♦ K4	All Pass			
South HCP: 9+2	♣ AT8	♣ KJ7642				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ K73	♠ AT65			1♣	1NT
Vul: N-S	♥ 83	♥ KT54	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ QT9742	♦ K3	Pass	3NT	All Pass	
South HCP: 15	♣ KT	♣ AJ9				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ 842	♠ AJ	1♦	1NT	Pass	2NT ¹
Vul: E-W	♥ QJ84	♥ 3	Pass	3♣ ²	All Pass	
North HCP: 16	♦ AQT6	♦ 75				
South HCP: 6+4	♣ AK	♣ JT965432				
Contract: 3♣ North			1. 1N-2N transfer to clubs			
			2. automat			

South hands**We_Overcall_NT_then_MST**

Board: 43	♠ 952	LHO opens the bidding 1♦.
Dealer: West	♥ J5	Partner bids next.
Vul: E-W	♦ A2	
HCP: 8+2	♣ K96532	

Board: 44	♠ AJ83	RHO opens the bidding 1♥.
Dealer: East	♥ AJT7	You bid next.
Vul: Both	♦ K4	
HCP: 15	♣ Q97	

Board: 45	♠ Q62	LHO opens the bidding 1♥.
Dealer: West	♥ T7	Partner bids next.
Vul: Both	♦ K4	
HCP: 9+2	♣ KJ7642	

Board: 46	♠ AT65	RHO opens the bidding 1♣.
Dealer: East	♥ KT54	You bid next.
Vul: N-S	♦ K3	
HCP: 15	♣ AJ9	

Board: 47	♠ AJ	LHO opens the bidding 1♦.
Dealer: West	♥ 3	Partner bids next.
Vul: E-W	♦ 75	
HCP: 6+4	♣ JT965432	

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: West	♠ AKJT	♠ 952	1♦	1NT	Pass	2NT ¹
Vul: E-W	♥ Q73	♥ J5	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ KJT9	♦ A2	All Pass			
South HCP: 8+2	♣ JT	♣ K96532				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ AJ83			1♥	1NT
Vul: Both	♥ K92	♥ AJT7	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 10+2	♦ AQJ983	♦ K4	Pass	5♦	All Pass	
South HCP: 15	♣ 532	♣ Q97				
Contract: 5♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ AT7	♠ Q62	1♥	1NT	Pass	2NT ¹
Vul: Both	♥ A95	♥ T7	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ QJ95	♦ K4	All Pass			
South HCP: 9+2	♣ AT8	♣ KJ7642				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ K73	♠ AT65			1♣	1NT
Vul: N-S	♥ 83	♥ KT54	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ QT9742	♦ K3	Pass	3NT	All Pass	
South HCP: 15	♣ KT	♣ AJ9				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ 842	♠ AJ	1♦	1NT	Pass	2NT ¹
Vul: E-W	♥ QJ84	♥ 3	Pass	3♣ ²	All Pass	
North HCP: 16	♦ AQT6	♦ 75				
South HCP: 6+4	♣ AK	♣ JT965432				
Contract: 3♣ North			1. 1N-2N transfer to clubs			
			2. automat			

North hands**We_Overcall_NT_then_MST**

Board: 48	♠ 94	LHO opens the bidding 1♥.
Dealer: East	♥ KQT	Partner bids next.
Vul: N-S	♦ J8	
HCP: 9+2	♣ KT9643	

Board: 49	♠ AJ6	RHO opens the bidding 1♠.
Dealer: West	♥ Q86	You bid next.
Vul: None	♦ K94	
HCP: 17	♣ AQJT	

Board: 50	♠ 5	LHO opens the bidding 1♦.
Dealer: East	♥ QJT	Partner bids next.
Vul: Both	♦ Q62	
HCP: 8+2	♣ K98654	

Board: 51	♠ T8	LHO opens the bidding 1♣.
Dealer: East	♥ KT2	Partner bids next.
Vul: None	♦ KJT9864	East (LHO) Doubles 3♣ if possible.
HCP: 8+3	♣ J	

Board: 52	♠ T85	LHO opens the bidding 1♠.
Dealer: East	♥ 52	Partner bids next.
Vul: Both	♦ AKJ954	East (LHO) Doubles 3♣ if possible.
HCP: 8+2	♣ 82	

Both hands (Answers Page)

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ KJ8			1 ♥	1NT
Vul: N-S	♥ KQT	♥ A853	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ J8	♦ K32	Pass	3NT	All Pass	
South HCP: 15	♣ KT9643	♣ A75				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ Q2	1 ♠	1NT	Pass	2NT ¹
Vul: None	♥ Q86	♥ A75	Pass	3 ♣ ²	Pass	3NT
North HCP: 17	♦ K94	♦ J8	All Pass			
South HCP: 10+2	♣ AQJT	♣ K86432				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ Q987			1 ♦	1NT
Vul: Both	♥ QJT	♥ K7	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ Q62	♦ AJ8	Pass	3NT	All Pass	
South HCP: 16	♣ K98654	♣ AQ72				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 51	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ QJ42			1 ♣	1NT
Vul: None	♥ KT2	♥ A653	Pass	3 ♣ ¹	X	Pass
North HCP: 8+3	♦ KJT9864	♦ A2	Pass	3 ♦	All Pass	
South HCP: 15	♣ J	♣ A62				
Contract: 3 ♦ North			1.	1N-3C transfer to diamonds		

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ T85	♠ AQ2			1 ♠	1NT
Vul: Both	♥ 52	♥ 63	Pass	3 ♣ ¹	X	3 ♦
North HCP: 8+2	♦ AKJ954	♦ 632	Pass	3NT	All Pass	
South HCP: 15+1	♣ 82	♣ AKQ73				
Contract: 3NT North			1.	1N-3C transfer to diamonds		

South hands**We_Overcall_NT_then_MST**

Board: 48	♠ KJ8	RHO opens the bidding 1♥.
Dealer: East	♥ A853	You bid next.
Vul: N-S	♦ K32	
HCP: 15	♣ A75	

Board: 49	♠ Q2	LHO opens the bidding 1♠.
Dealer: West	♥ A75	Partner bids next.
Vul: None	♦ J8	
HCP: 10+2	♣ K86432	

Board: 50	♠ Q987	RHO opens the bidding 1♦.
Dealer: East	♥ K7	You bid next.
Vul: Both	♦ AJ8	
HCP: 16	♣ AQ72	

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

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

Both hands (Answers Page)

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ KJ8			1 ♥	1NT
Vul: N-S	♥ KQT	♥ A853	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ J8	♦ K32	Pass	3NT	All Pass	
South HCP: 15	♣ KT9643	♣ A75				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ Q2	1 ♠	1NT	Pass	2NT ¹
Vul: None	♥ Q86	♥ A75	Pass	3 ♣ ²	Pass	3NT
North HCP: 17	♦ K94	♦ J8	All Pass			
South HCP: 10+2	♣ AQJT	♣ K86432				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ Q987			1 ♦	1NT
Vul: Both	♥ QJT	♥ K7	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ Q62	♦ AJ8	Pass	3NT	All Pass	
South HCP: 16	♣ K98654	♣ AQ72				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 51	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ QJ42			1 ♣	1NT
Vul: None	♥ KT2	♥ A653	Pass	3 ♣ ¹	X	Pass
North HCP: 8+3	♦ KJT9864	♦ A2	Pass	3 ♦	All Pass	
South HCP: 15	♣ J	♣ A62				
Contract: 3 ♦ North			1.	1N-3C transfer to diamonds		

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ T85	♠ AQ2			1 ♠	1NT
Vul: Both	♥ 52	♥ 63	Pass	3 ♣ ¹	X	3 ♦
North HCP: 8+2	♦ AKJ954	♦ 632	Pass	3NT	All Pass	
South HCP: 15+1	♣ 82	♣ AKQ73				
Contract: 3NT North			1.	1N-3C transfer to diamonds		

North hands**We_Overcall_NT_then_MST**

Board: 53	♠ AQ9	RHO opens the bidding 1♦.
Dealer: West	♥ JT32	You bid next.
Vul: E-W	♦ AQ7	
HCP: 16	♣ K83	

Board: 54	♠ 7	LHO opens the bidding 1♦.
Dealer: East	♥ T76	Partner bids next.
Vul: Both	♦ A5	
HCP: 9+3	♣ KQ97654	

Board: 55	♠ KT754	You bid first.
Dealer: North	♥ KT	East (LHO) bids 1NT if possible.
Vul: N-S	♦ -	West (RHO) bids 3♣ if possible.
HCP: 13+3	♣ AQJT85	West (RHO) Doubles 4♠ if possible.

Board: 56	♠ 7632	Partner bids first.
Dealer: South	♥ 96	West (RHO) bids 1NT if possible.
Vul: N-S	♦ 42	East (LHO) bids 3♣ if possible.
HCP: 1+1	♣ JT965	

Board: 57	♠ J94	RHO opens the bidding 1♣.
Dealer: West	♥ AKJ3	You bid next.
Vul: N-S	♦ KJ	
HCP: 17	♣ KJT9	

Both hands (Answers Page)

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ AQ9	♠ 2	1 ♦	1NT	Pass	2NT ¹
Vul: E-W	♥ JT32	♥ A75	Pass	3 ♣ ²	Pass	5 ♣
North HCP: 16	♦ AQ7	♦ K83	All Pass			
South HCP: 10+2	♣ K83	♣ QJ9742				
Contract: 5 ♣ South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AK6			1 ♦	1NT
Vul: Both	♥ T76	♥ 9432	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+3	♦ A5	♦ KJ32	Pass	5 ♣	All Pass	
South HCP: 16	♣ KQ97654	♣ AJ				
Contract: 5 ♣ North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ KT754	♠ J92		1 ♣	1NT	Pass
Vul: N-S	♥ KT	♥ J9862	3 ♣ ¹	4 ♠	Pass	Pass
North HCP: 13+3	♦ -	♦ J93	X	All Pass		
South HCP: 3+1	♣ AQJT85	♣ 94				
Contract: 4 ♠ X North			1. 1N-3C transfer to diamonds			

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ 7632	♠ AKT9				1 ♥
Vul: N-S	♥ 96	♥ KJT853	1NT	Pass	3 ♣ ¹	3 ♥
North HCP: 1+1	♦ 42	♦ KT	All Pass			
South HCP: 14+2	♣ JT965	♣ 3				
Contract: 3 ♥ South			1. 1N-3C transfer to diamonds			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ J94	♠ K	1 ♣	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ AKJ3	♥ T4	Pass	3 ♦ ²	Pass	5 ♦
North HCP: 17	♦ KJ	♦ AQ98732	All Pass			
South HCP: 9+3	♣ KJT9	♣ 854				
Contract: 5 ♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

South hands**We_Overcall_NT_then_MST**

Board: 53	♠ 2	LHO opens the bidding 1♦.
Dealer: West	♥ A75	Partner bids next.
Vul: E-W	♦ K83	
HCP: 10+2	♣ QJ9742	

Board: 54	♠ AK6	RHO opens the bidding 1♦.
Dealer: East	♥ 9432	You bid next.
Vul: Both	♦ KJ32	
HCP: 16	♣ AJ	

Board: 55	♠ J92	Partner bids first.
Dealer: North	♥ J9862	East (RHO) bids 1NT if possible.
Vul: N-S	♦ J93	West (LHO) bids 3♣ if possible.
HCP: 3+1	♣ 94	West (LHO) Doubles 4♠ if possible.

Board: 56	♠ AKT9	You bid first.
Dealer: South	♥ KJT853	West (LHO) bids 1NT if possible.
Vul: N-S	♦ KT	East (RHO) bids 3♣ if possible.
HCP: 14+2	♣ 3	

Board: 57	♠ K	LHO opens the bidding 1♣.
Dealer: West	♥ T4	Partner bids next.
Vul: N-S	♦ AQ98732	
HCP: 9+3	♣ 854	

Both hands (Answers Page)

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ AQ9	♠ 2	1♦	1NT	Pass	2NT ¹
Vul: E-W	♥ JT32	♥ A75	Pass	3♣ ²	Pass	5♣
North HCP: 16	♦ AQ7	♦ K83	All Pass			
South HCP: 10+2	♣ K83	♣ QJ9742				
Contract: 5♣ South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AK6			1♦	1NT
Vul: Both	♥ T76	♥ 9432	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+3	♦ A5	♦ KJ32	Pass	5♣	All Pass	
South HCP: 16	♣ KQ97654	♣ AJ				
Contract: 5♣ North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ KT754	♠ J92		1♣	1NT	Pass
Vul: N-S	♥ KT	♥ J9862	3♣ ¹	4♠	Pass	Pass
North HCP: 13+3	♦ -	♦ J93	X	All Pass		
South HCP: 3+1	♣ AQJT85	♣ 94				
Contract: 4♠X North			1. 1N-3C transfer to diamonds			

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ 7632	♠ AKT9				1♥
Vul: N-S	♥ 96	♥ KJT853	1NT	Pass	3♣ ¹	3♥
North HCP: 1+1	♦ 42	♦ KT	All Pass			
South HCP: 14+2	♣ JT965	♣ 3				
Contract: 3♥ South			1. 1N-3C transfer to diamonds			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ J94	♠ K	1♣	1NT	Pass	3♣ ¹
Vul: N-S	♥ AKJ3	♥ T4	Pass	3♦ ²	Pass	5♦
North HCP: 17	♦ KJ	♦ AQ98732	All Pass			
South HCP: 9+3	♣ KJT9	♣ 854				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

North hands

We_Overcall_NT_then_MST

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

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

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

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

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

Both hands (Answers Page)

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ 92	♠ KT7			1 ♠	1NT
Vul: Both	♥ 5	♥ AKJ7	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ KQ63	♦ 94	Pass	5 ♣	All Pass	
South HCP: 15	♣ KJT743	♣ A986				
Contract: 5 ♣ North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ KQT	♠ J2	1 ♠	1NT	Pass	2NT ¹
Vul: N-S	♥ AQ9	♥ J53	Pass	3 ♣ ²	Pass	3NT
North HCP: 16+1	♦ T3	♦ K5	All Pass			
South HCP: 9+2	♣ KQT32	♣ A97654				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ T72	♠ KJ3			1 ♣	1NT
Vul: Both	♥ Q74	♥ KJ86	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ KJ6432	♦ A8	Pass	3NT	All Pass	
South HCP: 15	♣ K	♣ QJ85				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ AQ95	♠ J	1 ♥	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ AK8	♥ 654	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ 84	♦ QJ9652	All Pass			
South HCP: 8+2	♣ QT93	♣ KJ4				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ 85	♠ AKQ6			1 ♥	1NT
Vul: None	♥ 54	♥ KQ8	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ AQT987	♦ 63	Pass	3NT	All Pass	
South HCP: 15	♣ Q94	♣ JT62				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

South hands**We_Overcall_NT_then_MST**

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

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

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

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

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

Both hands (Answers Page)

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ 92	♠ KT7			1 ♠	1NT
Vul: Both	♥ 5	♥ AKJ7	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ KQ63	♦ 94	Pass	5 ♣	All Pass	
South HCP: 15	♣ KJT743	♣ A986				
Contract: 5 ♣ North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ KQT	♠ J2	1 ♠	1NT	Pass	2NT ¹
Vul: N-S	♥ AQ9	♥ J53	Pass	3 ♣ ²	Pass	3NT
North HCP: 16+1	♦ T3	♦ K5	All Pass			
South HCP: 9+2	♣ KQT32	♣ A97654				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ T72	♠ KJ3			1 ♣	1NT
Vul: Both	♥ Q74	♥ KJ86	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ KJ6432	♦ A8	Pass	3NT	All Pass	
South HCP: 15	♣ K	♣ QJ85				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ AQ95	♠ J	1 ♥	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ AK8	♥ 654	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ 84	♦ QJ9652	All Pass			
South HCP: 8+2	♣ QT93	♣ KJ4				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ 85	♠ AKQ6			1 ♥	1NT
Vul: None	♥ 54	♥ KQ8	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ AQT987	♦ 63	Pass	3NT	All Pass	
South HCP: 15	♣ Q94	♣ JT62				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

North hands

We_Overcall_NT_then_MST

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

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

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

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

Both hands (Answers Page)

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ KJ7	♠ 3	1 ♦	1NT	Pass	2NT ¹
Vul: N-S	♥ A85	♥ KJ7	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ AK75	♦ 943	All Pass			
South HCP: 9+2	♣ Q75	♣ AJ8642				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ QJ4		1 ♠	1NT	
Vul: E-W	♥ 54	♥ A2	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ 843	♦ AKQ65	Pass	3NT	All Pass	
South HCP: 16+1	♣ AJT743	♣ 652				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ AK86	♠ 2	1 ♣	1NT	Pass	3♣ ¹
Vul: N-S	♥ J976	♥ AT3	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ K3	♦ J98765	All Pass			
South HCP: 8+2	♣ AJ2	♣ K65				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AT63		1 ♣	1NT	
Vul: N-S	♥ J5	♥ K42	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 11+3	♦ AJ97652	♦ KQT	Pass	4♣	Pass	4♥
South HCP: 15	♣ AJ6	♣ K87	Pass	4NT	Pass	5♠ ³
Contract: 6♦ North			Pass	6♦	All Pass	
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=1			

South hands**We_Overcall_NT_then_MST**

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

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

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

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

Both hands (Answers Page)

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ KJ7	♠ 3	1 ♦	1NT	Pass	2NT ¹
Vul: N-S	♥ A85	♥ KJ7	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ AK75	♦ 943	All Pass			
South HCP: 9+2	♣ Q75	♣ AJ8642				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ QJ4		1 ♠	1NT	
Vul: E-W	♥ 54	♥ A2	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ 843	♦ AKQ65	Pass	3NT	All Pass	
South HCP: 16+1	♣ AJT743	♣ 652				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ AK86	♠ 2	1 ♣	1NT	Pass	3♣ ¹
Vul: N-S	♥ J976	♥ AT3	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ K3	♦ J98765	All Pass			
South HCP: 8+2	♣ AJ2	♣ K65				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AT63		1 ♣	1NT	
Vul: N-S	♥ J5	♥ K42	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 11+3	♦ AJ97652	♦ KQT	Pass	4♣	Pass	4♥
South HCP: 15	♣ AJ6	♣ K87	Pass	4NT	Pass	5♠ ³
Contract: 6♦ North			Pass	6♦	All Pass	
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=1			

North hands

We_Overcall_NT_then_MST

Board: 67 ♠ KT54 RHO opens the bidding 1 ♠.

Dealer: West ♥ QJT You bid next.

Vul: Both ♦ A5

HCP: 16 ♣ AQ95

Board: 68 ♠ K42 LHO opens the bidding 1 ♦.

Dealer: East ♥ K Partner bids next.

Vul: E-W ♦ 432

HCP: 9+2 ♣ QJ8632

Board: 69 ♠ JT84 RHO opens the bidding 1 ♣.

Dealer: West ♥ AT9 You bid next.

Vul: Both ♦ A9

HCP: 15 ♣ AQ72

Board: 70 ♠ 86 LHO opens the bidding 1 ♦.

Dealer: East ♥ K64 Partner bids next.

Vul: N-S ♦ 42

HCP: 8+2 ♣ KQ9863

Board: 71 ♠ QJ87 RHO opens the bidding 1 ♦.

Dealer: West ♥ AJ5 You bid next.

Vul: None ♦ AJ85

HCP: 16 ♣ KT

Both hands (Answers Page)

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ KT54	♠ A3	1 ♠	1NT	Pass	3 ♣ ¹
Vul: Both	♥ QJT	♥ 976	Pass	3 ♦ ²	Pass	5 ♦
North HCP: 16	♦ A5	♦ Q87432	All Pass			
South HCP: 9+2	♣ AQ95	♣ K8				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ K42	♠ QT95			1 ♦	1NT
Vul: E-W	♥ K	♥ AT5	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ 432	♦ AJ8	Pass	3NT	All Pass	
South HCP: 15	♣ QJ8632	♣ A74				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ JT84	♠ AQ6	1 ♣	1NT	Pass	3 ♣ ¹
Vul: Both	♥ AT9	♥ Q65	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ A9	♦ J86532	All Pass			
South HCP: 9+2	♣ AQ72	♣ 6				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ 86	♠ A93			1 ♦	1NT
Vul: N-S	♥ K64	♥ AQT2	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ 42	♦ AQT	Pass	3NT	All Pass	
South HCP: 16	♣ KQ9863	♣ 542				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ QJ87	♠ 52	1 ♦	1NT	Pass	2NT ¹
Vul: None	♥ AJ5	♥ K9	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ AJ85	♦ QT2	All Pass			
South HCP: 9+2	♣ KT	♣ A87643				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

South hands**We_Overcall_NT_then_MST**

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

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

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

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

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

Both hands (Answers Page)

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ KT54	♠ A3	1 ♠	1NT	Pass	3 ♣ ¹
Vul: Both	♥ QJT	♥ 976	Pass	3 ♦ ²	Pass	5 ♦
North HCP: 16	♦ A5	♦ Q87432	All Pass			
South HCP: 9+2	♣ AQ95	♣ K8				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ K42	♠ QT95			1 ♦	1NT
Vul: E-W	♥ K	♥ AT5	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ 432	♦ AJ8	Pass	3NT	All Pass	
South HCP: 15	♣ QJ8632	♣ A74				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ JT84	♠ AQ6	1 ♣	1NT	Pass	3 ♣ ¹
Vul: Both	♥ AT9	♥ Q65	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ A9	♦ J86532	All Pass			
South HCP: 9+2	♣ AQ72	♣ 6				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ 86	♠ A93			1 ♦	1NT
Vul: N-S	♥ K64	♥ AQT2	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ 42	♦ AQT	Pass	3NT	All Pass	
South HCP: 16	♣ KQ9863	♣ 542				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ QJ87	♠ 52	1 ♦	1NT	Pass	2NT ¹
Vul: None	♥ AJ5	♥ K9	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ AJ85	♦ QT2	All Pass			
South HCP: 9+2	♣ KT	♣ A87643				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

North hands

We_Overcall_NT_then_MST

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

Dealer: West ♥ Q54 You bid next.

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

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

East (LHO) Doubles 5♦ if possible.

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

Dealer: West ♥ KJ7 You bid next.

Vul: None ♦ A9

HCP: 16 ♣ J654

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

Dealer: East ♥ A76 Partner bids next.

Vul: N-S ♦ T8

HCP: 8+2 ♣ A98763

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

Dealer: West ♥ AJ6 You bid next.

Vul: Both ♦ A43

HCP: 16+1 ♣ KJ982

Both hands (Answers Page)

Board: 72	North:	South:	W	N	E	S
Dealer: West	♠ AJ76	♠ 5	1 ♣	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ Q54	♥ K83	4 ♣	Pass	4 ♠	5 ♦
North HCP: 15	♦ K97	♦ AJT8643	Pass	Pass	X	All Pass
South HCP: 8+3	♣ AJ5	♣ 98				1. 1N-3C transfer to diamonds
Contract: 5 ♦ X South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ AKT2	♠ 75	1 ♥	1NT	Pass	3 ♣ ¹
Vul: None	♥ KJ7	♥ 984	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ A9	♦ KQT876		All Pass		
South HCP: 8+2	♣ J654	♣ K8				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ T9	♠ K85			1 ♠	1NT
Vul: N-S	♥ A76	♥ QT8	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ T8	♦ KQJ4	Pass	3NT	All Pass	
South HCP: 17	♣ A98763	♣ KQJ				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ K2	♠ AQ	1 ♥	1NT	Pass	3 ♣ ¹
Vul: Both	♥ AJ6	♥ 85	Pass	3 ♦ ²	Pass	3NT
North HCP: 16+1	♦ A43	♦ QJ9875		All Pass		
South HCP: 9+2	♣ KJ982	♣ 764				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

South hands**We_Overcall_NT_then_MST**

Board: 72 ♠ 5 LHO opens the bidding 1♣.

Dealer: West ♥ K83 Partner bids next.

Vul: N-S ♦ AJT8643 West (LHO) bids 4♣ if possible.

HCP: 8+3 ♣ 98 East (RHO) bids 4♠ if possible.

East (RHO) Doubles 5♦ if possible.

Board: 73 ♠ 75 LHO opens the bidding 1♥.

Dealer: West ♥ 984 Partner bids next.

Vul: None ♦ KQT876

HCP: 8+2 ♣ K8

Board: 74 ♠ K85 RHO opens the bidding 1♠.

Dealer: East ♥ QT8 You bid next.

Vul: N-S ♦ KQJ4

HCP: 17 ♣ KQJ

Board: 75 ♠ AQ LHO opens the bidding 1♥.

Dealer: West ♥ 85 Partner bids next.

Vul: Both ♦ QJ9875

HCP: 9+2 ♣ 764

Both hands (Answers Page)

Board: 72	North:	South:	W	N	E	S
Dealer: West	♠ AJ76	♠ 5	1 ♣	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ Q54	♥ K83	4 ♣	Pass	4 ♠	5 ♦
North HCP: 15	♦ K97	♦ AJT8643	Pass	Pass	X	All Pass
South HCP: 8+3	♣ AJ5	♣ 98				1. 1N-3C transfer to diamonds
Contract: 5 ♦ X South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ AKT2	♠ 75	1 ♥	1NT	Pass	3 ♣ ¹
Vul: None	♥ KJ7	♥ 984	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ A9	♦ KQT876		All Pass		
South HCP: 8+2	♣ J654	♣ K8				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ T9	♠ K85			1 ♠	1NT
Vul: N-S	♥ A76	♥ QT8	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ T8	♦ KQJ4	Pass	3NT	All Pass	
South HCP: 17	♣ A98763	♣ KQJ				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ K2	♠ AQ	1 ♥	1NT	Pass	3 ♣ ¹
Vul: Both	♥ AJ6	♥ 85	Pass	3 ♦ ²	Pass	3NT
North HCP: 16+1	♦ A43	♦ QJ9875		All Pass		
South HCP: 9+2	♣ KJ982	♣ 764				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

North hands

We_Overcall_NT_then_MST

Board: 76

♠ 82

Partner bids first.

Dealer: South

♥ Q752

West (RHO) bids 1NT if possible.

Vul: None

♦ 8753

East (LHO) bids 3♣ if possible.

HCP: 2

♣ 654

West (RHO) bids 3♦ if possible.

East (LHO) bids 3NT if possible.

West (RHO) Doubles 4♣ if possible.

Board: 77

♠ K982

RHO opens the bidding 1♠.

Dealer: West

♥ AJ8

You bid next.

Vul: Both

♦ JT8

HCP: 15

♣ AQ2

Board: 78

♠ J

LHO opens the bidding 1♦.

Dealer: East

♥ 92

Partner bids next.

Vul: None

♦ QJ5

HCP: 8+3

♣ AT98543

Board: 79

♠ T652

RHO opens the bidding 1♣.

Dealer: West

♥ K73

You bid next.

Vul: E-W

♦ KJ

HCP: 15

♣ AKJ8

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ QJ965				1 ♠
Vul: None	♥ Q752	♥ K6	1NT	Pass	3 ♣ ¹	Pass
North HCP: 2	♦ 8753	♦ A	3 ♦ ²	Pass	3NT	4 ♣
South HCP: 15+2	♣ 654	♣ KQ983	X	All Pass		
Contract: 4 ♣ X South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ K982	♠ J64	1 ♠	1NT	Pass	2NT ¹
Vul: Both	♥ AJ8	♥ KT4	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ JT8	♦ 4	All Pass			
South HCP: 8+2	♣ AQ2	♣ KJ9865	1. 1N-2N transfer to clubs			
Contract: 3NT South			2. automat			

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ AQ83			1 ♦	1NT
Vul: None	♥ 92	♥ KQT5	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+3	♦ QJ5	♦ A86	Pass	3NT	All Pass	
South HCP: 17	♣ AT98543	♣ Q2	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ T652	♠ Q87	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ K73	♥ A5	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ KJ	♦ QT98652	Pass	4 ♦	All Pass	
South HCP: 8+3	♣ AKJ8	♣ 3	1. 1N-3C transfer to diamonds			
Contract: 4 ♦ North			2. automat			

South hands**We_Overcall_NT_then_MST**

Board: 76	♠ QJ965	You bid first.
Dealer: South	♥ K6	West (LHO) bids 1NT if possible.
Vul: None	♦ A	East (RHO) bids 3♣ if possible.
HCP: 15+2	♣ KQ983	West (LHO) bids 3♦ if possible. East (RHO) bids 3NT if possible. West (LHO) Doubles 4♣ if possible.

Board: 77	♠ J64	LHO opens the bidding 1♠.
Dealer: West	♥ KT4	Partner bids next.
Vul: Both	♦ 4	
HCP: 8+2	♣ KJ9865	

Board: 78	♠ AQ83	RHO opens the bidding 1♦.
Dealer: East	♥ KQT5	You bid next.
Vul: None	♦ A86	
HCP: 17	♣ Q2	

Board: 79	♠ Q87	LHO opens the bidding 1♣.
Dealer: West	♥ A5	Partner bids next.
Vul: E-W	♦ QT98652	
HCP: 8+3	♣ 3	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ QJ965				1 ♠
Vul: None	♥ Q752	♥ K6	1NT	Pass	3 ♣ ¹	Pass
North HCP: 2	♦ 8753	♦ A	3 ♦ ²	Pass	3NT	4 ♣
South HCP: 15+2	♣ 654	♣ KQ983	X	All Pass		
Contract: 4 ♣ X South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ K982	♠ J64	1 ♠	1NT	Pass	2NT ¹
Vul: Both	♥ AJ8	♥ KT4	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ JT8	♦ 4	All Pass			
South HCP: 8+2	♣ AQ2	♣ KJ9865	1. 1N-2N transfer to clubs			
Contract: 3NT South			2. automat			

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ AQ83			1 ♦	1NT
Vul: None	♥ 92	♥ KQT5	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+3	♦ QJ5	♦ A86	Pass	3NT	All Pass	
South HCP: 17	♣ AT98543	♣ Q2	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ T652	♠ Q87	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ K73	♥ A5	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ KJ	♦ QT98652	Pass	4 ♦	All Pass	
South HCP: 8+3	♣ AKJ8	♣ 3	1. 1N-3C transfer to diamonds			
Contract: 4 ♦ North			2. automat			

North hands

We_Overcall_NT_then_MST

Board: 80 ♠ T76 RHO opens the bidding 1♥.

Dealer: West ♥ KQT You bid next.

Vul: N-S ♦ AKQ7 West (RHO) bids 4♥ if possible.

HCP: 15 ♣ JT4 West (RHO) Doubles 5♣ if possible.

Board: 81 ♠ AKQ4 RHO opens the bidding 1♦.

Dealer: West ♥ 874 You bid next.

Vul: Both ♦ A86

HCP: 15 ♣ QT2

Board: 82 ♠ 63 LHO opens the bidding 1♥.

Dealer: East ♥ Q9 Partner bids next.

Vul: None ♦ J86432

HCP: 8+2 ♣ KQ5

Board: 83 ♠ AJ5 RHO opens the bidding 1♦.

Dealer: West ♥ A4 You bid next.

Vul: None ♦ A753

HCP: 15 ♣ Q643

Board: 84 ♠ KJ72 Partner bids first.

Dealer: South ♥ 853 West (RHO) bids 1NT if possible.

Vul: Both ♦ 862 East (LHO) bids 3♣ if possible.

HCP: 4 ♣ T32 East (LHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: West	♠ T76	♠ 84	1 ♥	1NT	Pass	2NT ¹
Vul: N-S	♥ KQT	♥ 75	4 ♥	X	Pass	5 ♣
North HCP: 15	♦ AKQ7	♦ J4	X	All Pass		
South HCP: 8+3	♣ JT4	♣ AK98652				1. 1N-2N transfer to clubs
Contract: 5 ♣ X South						

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ AKQ4	♠ J5	1 ♦	1NT	Pass	2NT ¹
Vul: Both	♥ 874	♥ AT	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ A86	♦ Q2	All Pass			
South HCP: 8+3	♣ QT2	♣ J876543				1. 1N-2N transfer to clubs
Contract: 3NT South						2. automat

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ 63	♠ AQ52			1 ♥	1NT
Vul: None	♥ Q9	♥ KT76	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ J86432	♦ AK5	Pass	3NT	All Pass	
South HCP: 16	♣ KQ5	♣ T4				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AJ5	♠ 42	1 ♦	1NT	Pass	2NT ¹
Vul: None	♥ A4	♥ 83	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ A753	♦ J64	All Pass			
South HCP: 8+2	♣ Q643	♣ AKT982				1. 1N-2N transfer to clubs
Contract: 3NT South						2. automat

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ KJ72	♠ 8543				1 ♥
Vul: Both	♥ 853	♥ KQJT76	1NT	Pass	3 ♣ ¹	3 ♥
North HCP: 4	♦ 862	♦ 7	Pass	Pass	X	All Pass
South HCP: 12+2	♣ T32	♣ AQ				1. 1N-3C transfer to diamonds
Contract: 3 ♥ X South						

South hands**We_Overcall_NT_then_MST**

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

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

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

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

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

Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: West	♠ T76	♠ 84	1 ♥	1NT	Pass	2NT ¹
Vul: N-S	♥ KQT	♥ 75	4 ♥	X	Pass	5 ♣
North HCP: 15	♦ AKQ7	♦ J4	X	All Pass		
South HCP: 8+3	♣ JT4	♣ AK98652				1. 1N-2N transfer to clubs
Contract: 5 ♣ X South						

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ AKQ4	♠ J5	1 ♦	1NT	Pass	2NT ¹
Vul: Both	♥ 874	♥ AT	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ A86	♦ Q2	All Pass			
South HCP: 8+3	♣ QT2	♣ J876543				1. 1N-2N transfer to clubs
Contract: 3NT South						2. automat

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ 63	♠ AQ52			1 ♥	1NT
Vul: None	♥ Q9	♥ KT76	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ J86432	♦ AK5	Pass	3NT	All Pass	
South HCP: 16	♣ KQ5	♣ T4				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AJ5	♠ 42	1 ♦	1NT	Pass	2NT ¹
Vul: None	♥ A4	♥ 83	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ A753	♦ J64	All Pass			
South HCP: 8+2	♣ Q643	♣ AKT982				1. 1N-2N transfer to clubs
Contract: 3NT South						2. automat

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ KJ72	♠ 8543				1 ♥
Vul: Both	♥ 853	♥ KQJT76	1NT	Pass	3 ♣ ¹	3 ♥
North HCP: 4	♦ 862	♦ 7	Pass	Pass	X	All Pass
South HCP: 12+2	♣ T32	♣ AQ				1. 1N-3C transfer to diamonds
Contract: 3 ♥ X South						

North hands

We_Overcall_NT_then_MST

Board: 85	♠ KJ9	RHO opens the bidding 1 ♠.
Dealer: West	♥ AJ	You bid next.
Vul: E-W	♦ AK986	
HCP: 16+1	♣ 642	

Board: 86	♠ KJ	LHO opens the bidding 1 ♣.
Dealer: East	♥ Q	Partner bids next.
Vul: None	♦ J765432	
HCP: 9+3	♣ Q64	

Board: 87	♠ KT832	You bid first.
Dealer: North	♥ A4	East (LHO) bids 1NT if possible.
Vul: N-S	♦ AQ764	West (RHO) bids 2NT if possible.
HCP: 13+2	♣ 2	East (LHO) bids 3 ♣ if possible.
		West (RHO) bids 3NT if possible.
		East (LHO) Doubles 4 ♦ if possible.

Board: 88	♠ 93	LHO opens the bidding 1 ♦.
Dealer: East	♥ AQ	Partner bids next.
Vul: Both	♦ 643	
HCP: 9+2	♣ K97643	

Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ KJ9	♠ 64	1 ♠	1NT	Pass	2NT ¹
Vul: E-W	♥ AJ	♥ 5	Pass	3 ♣ ²	Pass	4 ♥
North HCP: 16+1	♦ AK986	♦ T43	Pass	4 ♠	Pass	4NT
South HCP: 10+3	♣ 642	♣ AKQJT73	Pass	5 ♥ ³	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

1. 1N-2N transfer to clubs
2. automat
3. A=2/5 or 5/5, Q(C)=0

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ KJ	♠ A54			1 ♣	1NT
Vul: None	♥ Q	♥ JT73	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+3	♦ J765432	♦ QT	Pass	3NT	All Pass	
South HCP: 15	♣ Q64	♣ AKJ8				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ KT832	♠ Q64		1 ♠	1NT	Pass
Vul: N-S	♥ A4	♥ J975	2NT ¹	Pass	3 ♣ ²	Pass
North HCP: 13+2	♦ AQ764	♦ 852	3NT	4 ♦	X	All Pass
South HCP: 3	♣ 2	♣ 543				
Contract: 4 ♦ X North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ KQJ2			1 ♦	1NT
Vul: Both	♥ AQ	♥ J7	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ 643	♦ AJ85	Pass	3NT	All Pass	
South HCP: 16	♣ K97643	♣ A82				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

South hands**We_Overcall_NT_then_MST**

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

Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ KJ9	♠ 64	1 ♠	1NT	Pass	2NT ¹
Vul: E-W	♥ AJ	♥ 5	Pass	3 ♣ ²	Pass	4 ♥
North HCP: 16+1	♦ AK986	♦ T43	Pass	4 ♠	Pass	4NT
South HCP: 10+3	♣ 642	♣ AKQJT73	Pass	5 ♥ ³	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

1. 1N-2N transfer to clubs
2. automat
3. A=2/5 or 5/5, Q(C)=0

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ KJ	♠ A54			1 ♣	1NT
Vul: None	♥ Q	♥ JT73	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+3	♦ J765432	♦ QT	Pass	3NT	All Pass	
South HCP: 15	♣ Q64	♣ AKJ8				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ KT832	♠ Q64		1 ♠	1NT	Pass
Vul: N-S	♥ A4	♥ J975	2NT ¹	Pass	3 ♣ ²	Pass
North HCP: 13+2	♦ AQ764	♦ 852	3NT	4 ♦	X	All Pass
South HCP: 3	♣ 2	♣ 543				
Contract: 4 ♦ X North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ KQJ2			1 ♦	1NT
Vul: Both	♥ AQ	♥ J7	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ 643	♦ AJ85	Pass	3NT	All Pass	
South HCP: 16	♣ K97643	♣ A82				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

North hands

We_Overcall_NT_then_MST

Board: 89 ♠ AQT RHO opens the bidding 1♠.

Dealer: West ♥ K98 You bid next.

Vul: Both ♦ KQ52

HCP: 15 ♣ J62

Board: 90 ♠ JT84 RHO opens the bidding 1♥.

Dealer: West ♥ AQ4 You bid next.

Vul: None ♦ K942 West (RHO) bids 3♥ if possible.

HCP: 15 ♣ AJ

Board: 91 ♠ AQ53 RHO opens the bidding 1♦.

Dealer: West ♥ QT7 You bid next.

Vul: Both ♦ AK74

HCP: 17 ♣ Q5

Board: 92 ♠ 2 LHO opens the bidding 1♦.

Dealer: East ♥ 832 Partner bids next.

Vul: None ♦ 62

HCP: 8+3 ♣ AKJ9862

Board: 93 ♠ AK42 RHO opens the bidding 1♠.

Dealer: West ♥ AQ You bid next.

Vul: N-S ♦ AT73

HCP: 17 ♣ 865

Both hands (Answers Page)

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ AQT	♠ 943	1 ♠	1NT	Pass	3 ♣ ¹
Vul: Both	♥ K98	♥ 2	Pass	3 ♦ ²	Pass	5 ♦
North HCP: 15	♦ KQ52	♦ AJT976	All Pass			
South HCP: 8+2	♣ J62	♣ KT8				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ South						

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ JT84	♠ Q	1 ♥	1NT	Pass	2NT ¹
Vul: None	♥ AQ4	♥ J52	3 ♥	Pass	Pass	4 ♣
North HCP: 15	♦ K942	♦ Q65	All Pass			
South HCP: 8+2	♣ AJ	♣ KT8632				1. 1N-2N transfer to clubs
Contract: 4♣ South						

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ AQ53	♠ K	1 ♦	1NT	Pass	2NT ¹
Vul: Both	♥ QT7	♥ J64	Pass	3 ♣ ²	Pass	3NT
North HCP: 17	♦ AK74	♦ 652	All Pass			
South HCP: 8+2	♣ Q5	♣ KJT764				1. 1N-2N transfer to clubs 2. automat
Contract: 3NT South						

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ KQJ4			1 ♦	1NT
Vul: None	♥ 832	♥ Q964	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+3	♦ 62	♦ AQ7	Pass	5 ♣	All Pass	
South HCP: 16	♣ AKJ9862	♣ Q7				1. 1N-2N transfer to clubs 2. automat
Contract: 5♣ North						

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ AK42	♠ 863	1 ♠	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ AQ	♥ KT	Pass	3 ♦ ²	Pass	5 ♦
North HCP: 17	♦ AT73	♦ Q98642	All Pass			
South HCP: 9+2	♣ 865	♣ A9				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ South						

South hands**We_Overcall_NT_then_MST**

Board: 89 ♠ 943 LHO opens the bidding 1♠.

Dealer: West ♥ 2 Partner bids next.

Vul: Both ♦ AJT976

HCP: 8+2 ♣ KT8

Board: 90 ♠ Q LHO opens the bidding 1♥.

Dealer: West ♥ J52 Partner bids next.

Vul: None ♦ Q65 West (LHO) bids 3♥ if possible.

HCP: 8+2 ♣ KT8632

Board: 91 ♠ K LHO opens the bidding 1♦.

Dealer: West ♥ J64 Partner bids next.

Vul: Both ♦ 652

HCP: 8+2 ♣ KJT764

Board: 92 ♠ KQJ4 RHO opens the bidding 1♦.

Dealer: East ♥ Q964 You bid next.

Vul: None ♦ AQ7

HCP: 16 ♣ Q7

Board: 93 ♠ 863 LHO opens the bidding 1♠.

Dealer: West ♥ KT Partner bids next.

Vul: N-S ♦ Q98642

HCP: 9+2 ♣ A9

Both hands (Answers Page)

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ AQT	♠ 943	1 ♠	1NT	Pass	3 ♣ ¹
Vul: Both	♥ K98	♥ 2	Pass	3 ♦ ²	Pass	5 ♦
North HCP: 15	♦ KQ52	♦ AJT976	All Pass			
South HCP: 8+2	♣ J62	♣ KT8				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ South						

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ JT84	♠ Q	1 ♥	1NT	Pass	2NT ¹
Vul: None	♥ AQ4	♥ J52	3 ♥	Pass	Pass	4 ♣
North HCP: 15	♦ K942	♦ Q65	All Pass			
South HCP: 8+2	♣ AJ	♣ KT8632				1. 1N-2N transfer to clubs
Contract: 4♣ South						

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ AQ53	♠ K	1 ♦	1NT	Pass	2NT ¹
Vul: Both	♥ QT7	♥ J64	Pass	3 ♣ ²	Pass	3NT
North HCP: 17	♦ AK74	♦ 652	All Pass			
South HCP: 8+2	♣ Q5	♣ KJT764				1. 1N-2N transfer to clubs 2. automat
Contract: 3NT South						

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ KQJ4			1 ♦	1NT
Vul: None	♥ 832	♥ Q964	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+3	♦ 62	♦ AQ7	Pass	5 ♣	All Pass	
South HCP: 16	♣ AKJ9862	♣ Q7				1. 1N-2N transfer to clubs 2. automat
Contract: 5♣ North						

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ AK42	♠ 863	1 ♠	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ AQ	♥ KT	Pass	3 ♦ ²	Pass	5 ♦
North HCP: 17	♦ AT73	♦ Q98642	All Pass			
South HCP: 9+2	♣ 865	♣ A9				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ South						

North hands

We_Overcall_NT_then_MST

Board: 94	♠ K93	LHO opens the bidding 1♥.
Dealer: East	♥ 7	Partner bids next.
Vul: N-S	♦ AT9852	
HCP: 8+2	♣ JT4	

Board: 95	♠ A542	RHO opens the bidding 1♦.
Dealer: West	♥ QJ8	You bid next.
Vul: None	♦ AJ64	
HCP: 15	♣ K6	

Board: 96	♠ J73	LHO opens the bidding 1♦.
Dealer: East	♥ AK7	Partner bids next.
Vul: None	♦ J	
HCP: 9+2	♣ T98542	

Board: 97	♠ AQJ5	RHO opens the bidding 1♦.
Dealer: West	♥ J94	You bid next.
Vul: N-S	♦ AK9	
HCP: 15	♣ T63	

Board: 98	♠ 2	LHO opens the bidding 1♣.
Dealer: East	♥ 643	Partner bids next.
Vul: E-W	♦ KQJ974	
HCP: 9+2	♣ K98	

Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ K93	♠ AT54			1 ♥	1NT
Vul: N-S	♥ 7	♥ KQ42	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ AT9852	♦ QJ6	Pass	3NT	All Pass	
South HCP: 15	♣ JT4	♣ K3				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ A542	♠ K	1 ♦	1NT	Pass	2NT ¹
Vul: None	♥ QJ8	♥ T63	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ AJ64	♦ 875	All Pass			
South HCP: 10+2	♣ K6	♣ AQJT84				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 96	North:	South:	W	N	E	S
Dealer: East	♠ J73	♠ AK5			1 ♦	1NT
Vul: None	♥ AK7	♥ T93	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ J	♦ AQ74	Pass	3NT	All Pass	
South HCP: 17	♣ T98542	♣ KJ3				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 97	North:	South:	W	N	E	S
Dealer: West	♠ AQJ5	♠ T42	1 ♦	1NT	Pass	2NT ¹
Vul: N-S	♥ J94	♥ 8	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ AK9	♦ 874	All Pass			
South HCP: 8+2	♣ T63	♣ AKJ842				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 98	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ AQJ6			1 ♣	1NT
Vul: E-W	♥ 643	♥ QT85	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ KQJ974	♦ 65	Pass	5 ♦	All Pass	
South HCP: 15	♣ K98	♣ AQ2				
Contract: 5 ♦ North			1.	1N-3C transfer to diamonds		
			2.	automat		

South hands**We_Overcall_NT_then_MST**

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

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

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

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

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

Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ K93	♠ AT54			1 ♥	1NT
Vul: N-S	♥ 7	♥ KQ42	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ AT9852	♦ QJ6	Pass	3NT	All Pass	
South HCP: 15	♣ JT4	♣ K3				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ A542	♠ K	1 ♦	1NT	Pass	2NT ¹
Vul: None	♥ QJ8	♥ T63	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ AJ64	♦ 875	All Pass			
South HCP: 10+2	♣ K6	♣ AQJT84				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 96	North:	South:	W	N	E	S
Dealer: East	♠ J73	♠ AK5			1 ♦	1NT
Vul: None	♥ AK7	♥ T93	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ J	♦ AQ74	Pass	3NT	All Pass	
South HCP: 17	♣ T98542	♣ KJ3				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 97	North:	South:	W	N	E	S
Dealer: West	♠ AQJ5	♠ T42	1 ♦	1NT	Pass	2NT ¹
Vul: N-S	♥ J94	♥ 8	Pass	3 ♣ ²	Pass	3NT
North HCP: 15	♦ AK9	♦ 874	All Pass			
South HCP: 8+2	♣ T63	♣ AKJ842				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 98	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ AQJ6			1 ♣	1NT
Vul: E-W	♥ 643	♥ QT85	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ KQJ974	♦ 65	Pass	5 ♦	All Pass	
South HCP: 15	♣ K98	♣ AQ2				
Contract: 5 ♦ North			1.	1N-3C transfer to diamonds		
			2.	automat		

North hands

We_Overcall_NT_then_MST

Board: 99 ♠ A62 RHO opens the bidding 1♠.

Dealer: West ♥ J2 You bid next.

Vul: E-W ♦ AQ63

HCP: 15 ♣ A952

Board: 100 ♠ KT LHO opens the bidding 1♠.

Dealer: East ♥ J4 Partner bids next.

Vul: Both ♦ KQT9832

HCP: 12+3 ♣ K2

Board: 101 ♠ T2 RHO opens the bidding 1♥.

Dealer: West ♥ AKT6 You bid next.

Vul: N-S ♦ KQ6

HCP: 15 ♣ K876

Board: 102 ♠ Q LHO opens the bidding 1♠.

Dealer: East ♥ 72 Partner bids next.

Vul: E-W ♦ KJT752

HCP: 8+2 ♣ Q632

Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: West	♠ A62	♠ K54	1 ♠	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ J2	♥ KQ6	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ AQ63	♦ J97542	Pass	4 ♦	All Pass	
South HCP: 9+2	♣ A952	♣ 4				1. 1N-3C transfer to diamonds 2. automat
Contract: 4♦ North						

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ KT	♠ A96			1 ♠	1NT
Vul: Both	♥ J4	♥ K8	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 12+3	♦ KQT9832	♦ AJ654	Pass	4 ♣	Pass	4 ♥
South HCP: 15+1	♣ K2	♣ QJ9	Pass	4NT	Pass	5 ♠ ³
Contract: 6♦ North			Pass	6 ♦	All Pass	
						1. 1N-3C transfer to diamonds 2. automat 3. A=2/5 or 5/5, Q(D)=1

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ T2	♠ K95	1 ♥	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ AKT6	♥ 54	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ KQ6	♦ T85432	Pass	4 ♦	All Pass	
South HCP: 8+2	♣ K876	♣ AJ				1. 1N-3C transfer to diamonds 2. automat
Contract: 4♦ North						

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ K954			1 ♠	1NT
Vul: E-W	♥ 72	♥ KQ4	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ KJT752	♦ AQ86	Pass	3NT	All Pass	
South HCP: 15	♣ Q632	♣ J5				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

South hands**We_Overcall_NT_then_MST**

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

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

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

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

Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: West	♠ A62	♠ K54	1 ♠	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ J2	♥ KQ6	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ AQ63	♦ J97542	Pass	4 ♦	All Pass	
South HCP: 9+2	♣ A952	♣ 4				1. 1N-3C transfer to diamonds 2. automat
Contract: 4♦ North						

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ KT	♠ A96			1 ♠	1NT
Vul: Both	♥ J4	♥ K8	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 12+3	♦ KQT9832	♦ AJ654	Pass	4 ♣	Pass	4 ♥
South HCP: 15+1	♣ K2	♣ QJ9	Pass	4NT	Pass	5 ♠ ³
Contract: 6♦ North			Pass	6 ♦	All Pass	
						1. 1N-3C transfer to diamonds 2. automat 3. A=2/5 or 5/5, Q(D)=1

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ T2	♠ K95	1 ♥	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ AKT6	♥ 54	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ KQ6	♦ T85432	Pass	4 ♦	All Pass	
South HCP: 8+2	♣ K876	♣ AJ				1. 1N-3C transfer to diamonds 2. automat
Contract: 4♦ North						

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ K954			1 ♠	1NT
Vul: E-W	♥ 72	♥ KQ4	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 8+2	♦ KJT752	♦ AQ86	Pass	3NT	All Pass	
South HCP: 15	♣ Q632	♣ J5				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

North hands**We_Overcall_NT_then_MST**

Board: 103	♠ T972	RHO opens the bidding 1♥.
Dealer: West	♥ KJ75	You bid next.
Vul: Both	♦ AK	
HCP: 15	♣ KJT	

Board: 104	♠ J4	LHO opens the bidding 1♥.
Dealer: East	♥ K	Partner bids next.
Vul: Both	♦ 9843	
HCP: 8+2	♣ AT8732	

Board: 105	♠ KQ	RHO opens the bidding 1♣.
Dealer: West	♥ 862	You bid next.
Vul: Both	♦ AK54	
HCP: 16	♣ AT62	

Board: 106	♠ T8	LHO opens the bidding 1♥.
Dealer: East	♥ 98	Partner bids next.
Vul: None	♦ AQT732	
HCP: 9+2	♣ QJ3	

Board: 107	♠ A74	You bid first.
Dealer: North	♥ QJ76532	East (LHO) bids 1NT if possible.
Vul: N-S	♦ J	West (RHO) bids 2NT if possible.
HCP: 13+3	♣ AJ	West (RHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ T972	♠ K5	1 ♥	1NT	Pass	3 ♣ ¹
Vul: Both	♥ KJ75	♥ -	Pass	3 ♦ ²	Pass	5 ♦
North HCP: 15	♦ AK	♦ T76542	All Pass			
South HCP: 9+3	♣ KJT	♣ AQ962				1. 1N-3C transfer to diamonds
Contract: 5 ♦ South						2. automat

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ Q87			1 ♥	1NT
Vul: Both	♥ K	♥ AQ86	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ 9843	♦ KJ65	Pass	3NT	All Pass	
South HCP: 15	♣ AT8732	♣ K4				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ J95	1 ♣	1NT	Pass	3 ♣ ¹
Vul: Both	♥ 862	♥ A3	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ AK54	♦ QJ9863	All Pass			
South HCP: 11+2	♣ AT62	♣ K3				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ AK94			1 ♥	1NT
Vul: None	♥ 98	♥ KT5	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ AQT732	♦ KJ	Pass	5 ♦	All Pass	
South HCP: 17	♣ QJ3	♣ KT82				1. 1N-3C transfer to diamonds
Contract: 5 ♦ North						2. automat

Board: 107	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ K98532		1 ♥	1NT	Pass
Vul: N-S	♥ QJ76532	♥ 8	2NT ¹	3 ♥	Pass	Pass
North HCP: 13+3	♦ J	♦ T965	X	All Pass		
South HCP: 3+2	♣ AJ	♣ 54				1. 1N-2N transfer to clubs
Contract: 3 ♥ X North						

South hands**We_Overcall_NT_then_MST**

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

Both hands (Answers Page)

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ T972	♠ K5	1 ♥	1NT	Pass	3 ♣ ¹
Vul: Both	♥ KJ75	♥ -	Pass	3 ♦ ²	Pass	5 ♦
North HCP: 15	♦ AK	♦ T76542	All Pass			
South HCP: 9+3	♣ KJT	♣ AQ962				1. 1N-3C transfer to diamonds
Contract: 5 ♦ South						2. automat

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ Q87			1 ♥	1NT
Vul: Both	♥ K	♥ AQ86	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+2	♦ 9843	♦ KJ65	Pass	3NT	All Pass	
South HCP: 15	♣ AT8732	♣ K4				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ J95	1 ♣	1NT	Pass	3 ♣ ¹
Vul: Both	♥ 862	♥ A3	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ AK54	♦ QJ9863	All Pass			
South HCP: 11+2	♣ AT62	♣ K3				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ AK94			1 ♥	1NT
Vul: None	♥ 98	♥ KT5	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ AQT732	♦ KJ	Pass	5 ♦	All Pass	
South HCP: 17	♣ QJ3	♣ KT82				1. 1N-3C transfer to diamonds
Contract: 5 ♦ North						2. automat

Board: 107	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ K98532		1 ♥	1NT	Pass
Vul: N-S	♥ QJ76532	♥ 8	2NT ¹	3 ♥	Pass	Pass
North HCP: 13+3	♦ J	♦ T965	X	All Pass		
South HCP: 3+2	♣ AJ	♣ 54				1. 1N-2N transfer to clubs
Contract: 3 ♥ X North						

North hands**We_Overcall_NT_then_MST**

Board: 108	♠ 65	LHO opens the bidding 1 ♠.
Dealer: East	♥ J52	Partner bids next.
Vul: Both	♦ A	
HCP: 8+3	♣ QJT7542	

Board: 109	♠ KQ7	RHO opens the bidding 1 ♣.
Dealer: West	♥ A42	You bid next.
Vul: None	♦ K987	
HCP: 16	♣ A72	

Board: 110	♠ AJ8	RHO opens the bidding 1 ♣.
Dealer: West	♥ AK9	You bid next.
Vul: E-W	♦ J943	West (RHO) Doubles 3 ♣ if possible.
HCP: 17	♣ A94	

Board: 111	♠ KQ32	RHO opens the bidding 1 ♥.
Dealer: West	♥ KQJ3	You bid next.
Vul: Both	♦ A43	
HCP: 15	♣ 87	

Board: 112	♠ AK9	LHO opens the bidding 1 ♦.
Dealer: East	♥ J3	Partner bids next.
Vul: None	♦ 72	
HCP: 9+2	♣ JT5432	

Both hands (Answers Page)

Board: 108	North:	South:	W	N	E	S
Dealer: East	♠ 65	♠ KJ83			1 ♠	1NT
Vul: Both	♥ J52	♥ AQ63	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+3	♦ A	♦ KQ9	Pass	3NT	All Pass	
South HCP: 15	♣ QJT7542	♣ 93				
Contract: 3NT North			1. 1N-2N transfer to clubs 2. automat			

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ KQ7	♠ 9	1 ♣	1NT	Pass	3 ♣ ¹
Vul: None	♥ A42	♥ T63	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ K987	♦ AJT642	All Pass			
South HCP: 8+2	♣ A72	♣ QJ5				
Contract: 3NT South			1. 1N-3C transfer to diamonds 2. automat			

Board: 110	North:	South:	W	N	E	S
Dealer: West	♠ AJ8	♠ 93	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ AK9	♥ J83	X	XX	Pass	3 ♦
North HCP: 17	♦ J943	♦ KQT852	All Pass			
South HCP: 8+2	♣ A94	♣ QT				
Contract: 3♦ South			1. 1N-3C transfer to diamonds			

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ KQ32	♠ 4	1 ♥	1NT	Pass	2NT ¹
Vul: Both	♥ KQJ3	♥ 92	Pass	3 ♣ ²	Pass	5 ♣
North HCP: 15	♦ A43	♦ KT98	All Pass			
South HCP: 9+2	♣ 87	♣ AQT654				
Contract: 5♣ South			1. 1N-2N transfer to clubs 2. automat			

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ AK9	♠ QJ53			1 ♦	1NT
Vul: None	♥ J3	♥ A54	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ 72	♦ AK86	Pass	3NT	All Pass	
South HCP: 16	♣ JT5432	♣ Q8				
Contract: 3NT North			1. 1N-2N transfer to clubs 2. automat			

South hands**We_Overcall_NT_then_MST**

Board: 108	♠ KJ83	RHO opens the bidding 1 ♠.
Dealer: East	♥ AQ63	You bid next.
Vul: Both	♦ KQ9	
HCP: 15	♣ 93	

Board: 109	♠ 9	LHO opens the bidding 1 ♣.
Dealer: West	♥ T63	Partner bids next.
Vul: None	♦ AJT642	
HCP: 8+2	♣ QJ5	

Board: 110	♠ 93	LHO opens the bidding 1 ♣.
Dealer: West	♥ J83	Partner bids next.
Vul: E-W	♦ KQT852	West (LHO) Doubles 3♣ if possible.
HCP: 8+2	♣ QT	

Board: 111	♠ 4	LHO opens the bidding 1 ♥.
Dealer: West	♥ 92	Partner bids next.
Vul: Both	♦ KT98	
HCP: 9+2	♣ AQT654	

Board: 112	♠ QJ53	RHO opens the bidding 1 ♦.
Dealer: East	♥ A54	You bid next.
Vul: None	♦ AK86	
HCP: 16	♣ Q8	

Both hands (Answers Page)

Board: 108	North:	South:	W	N	E	S
Dealer: East	♠ 65	♠ KJ83			1 ♠	1NT
Vul: Both	♥ J52	♥ AQ63	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 8+3	♦ A	♦ KQ9	Pass	3NT	All Pass	
South HCP: 15	♣ QJT7542	♣ 93				
Contract: 3NT North			1. 1N-2N transfer to clubs 2. automat			

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ KQ7	♠ 9	1 ♣	1NT	Pass	3 ♣ ¹
Vul: None	♥ A42	♥ T63	Pass	3 ♦ ²	Pass	3NT
North HCP: 16	♦ K987	♦ AJT642	All Pass			
South HCP: 8+2	♣ A72	♣ QJ5				
Contract: 3NT South			1. 1N-3C transfer to diamonds 2. automat			

Board: 110	North:	South:	W	N	E	S
Dealer: West	♠ AJ8	♠ 93	1 ♣	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ AK9	♥ J83	X	XX	Pass	3 ♦
North HCP: 17	♦ J943	♦ KQT852	All Pass			
South HCP: 8+2	♣ A94	♣ QT				
Contract: 3 ♦ South			1. 1N-3C transfer to diamonds			

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ KQ32	♠ 4	1 ♥	1NT	Pass	2NT ¹
Vul: Both	♥ KQJ3	♥ 92	Pass	3 ♣ ²	Pass	5 ♣
North HCP: 15	♦ A43	♦ KT98	All Pass			
South HCP: 9+2	♣ 87	♣ AQT654				
Contract: 5 ♣ South			1. 1N-2N transfer to clubs 2. automat			

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ AK9	♠ QJ53			1 ♦	1NT
Vul: None	♥ J3	♥ A54	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+2	♦ 72	♦ AK86	Pass	3NT	All Pass	
South HCP: 16	♣ JT5432	♣ Q8				
Contract: 3NT North			1. 1N-2N transfer to clubs 2. automat			

North hands**We_Overcall_NT_then_MST**

Board: 113	♠ 8	LHO opens the bidding 1♥.
Dealer: East	♥ 964	Partner bids next.
Vul: E-W	♦ AKQ7643	East (LHO) bids 3♥ if possible.
HCP: 9+3	♣ 74	

Board: 114	♠ KT7	LHO opens the bidding 1♥.
Dealer: East	♥ Q84	Partner bids next.
Vul: N-S	♦ KJ8632	
HCP: 9+2	♣ 4	

Board: 115	♠ AQ64	RHO opens the bidding 1♦.
Dealer: West	♥ 542	You bid next.
Vul: E-W	♦ AQT2	
HCP: 17	♣ KQ	

Board: 116	♠ K9	LHO opens the bidding 1♥.
Dealer: East	♥ 986	Partner bids next.
Vul: Both	♦ KQJ743	
HCP: 9+2	♣ 73	

Both hands (Answers Page)

Board: 113	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ AK4			1 ♥	1NT
Vul: E-W	♥ 964	♥ K83	Pass	3 ♣ ¹	3 ♥	Pass
North HCP: 9+3	♦ AKQ7643	♦ 98	Pass	4NT	Pass	5 ♥ ²
South HCP: 16+1	♣ 74	♣ AQT52	Pass	6 ♦	All Pass	
Contract: 6 ♦ North						1. 1N-3C transfer to diamonds 2. A=2/5 or 5/5, Q(D)=0

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ KT7	♠ Q8			1 ♥	1NT
Vul: N-S	♥ Q84	♥ K72	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ KJ8632	♦ AQT5	Pass	5 ♦	All Pass	
South HCP: 15	♣ 4	♣ A965				1. 1N-3C transfer to diamonds 2. automat
Contract: 5 ♦ North						

Board: 115	North:	South:	W	N	E	S
Dealer: West	♠ AQ64	♠ K87	1 ♦	1NT	Pass	2NT ¹
Vul: E-W	♥ 542	♥ A	Pass	3 ♣ ²	Pass	5 ♣
North HCP: 17	♦ AQT2	♦ J9	All Pass			
South HCP: 9+3	♣ KQ	♣ J965432				1. 1N-2N transfer to clubs 2. automat
Contract: 5 ♣ South						

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ K9	♠ A43			1 ♥	1NT
Vul: Both	♥ 986	♥ AQ2	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ KQJ743	♦ A82	Pass	5 ♦	All Pass	
South HCP: 16	♣ 73	♣ Q842				1. 1N-3C transfer to diamonds 2. automat
Contract: 5 ♦ North						

South hands**We_Overcall_NT_then_MST**

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

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

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

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

Both hands (Answers Page)

Board: 113	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ AK4			1 ♥	1NT
Vul: E-W	♥ 964	♥ K83	Pass	3 ♣ ¹	3 ♥	Pass
North HCP: 9+3	♦ AKQ7643	♦ 98	Pass	4NT	Pass	5 ♥ ²
South HCP: 16+1	♣ 74	♣ AQT52	Pass	6 ♦	All Pass	
Contract: 6 ♦ North						1. 1N-3C transfer to diamonds 2. A=2/5 or 5/5, Q(D)=0

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ KT7	♠ Q8			1 ♥	1NT
Vul: N-S	♥ Q84	♥ K72	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ KJ8632	♦ AQT5	Pass	5 ♦	All Pass	
South HCP: 15	♣ 4	♣ A965				1. 1N-3C transfer to diamonds 2. automat
Contract: 5 ♦ North						

Board: 115	North:	South:	W	N	E	S
Dealer: West	♠ AQ64	♠ K87	1 ♦	1NT	Pass	2NT ¹
Vul: E-W	♥ 542	♥ A	Pass	3 ♣ ²	Pass	5 ♣
North HCP: 17	♦ AQT2	♦ J9	All Pass			
South HCP: 9+3	♣ KQ	♣ J965432				1. 1N-2N transfer to clubs 2. automat
Contract: 5 ♣ South						

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ K9	♠ A43			1 ♥	1NT
Vul: Both	♥ 986	♥ AQ2	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 9+2	♦ KQJ743	♦ A82	Pass	5 ♦	All Pass	
South HCP: 16	♣ 73	♣ Q842				1. 1N-3C transfer to diamonds 2. automat
Contract: 5 ♦ North						

North hands

We_Overcall_NT_then_MST

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

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

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

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

Both hands (Answers Page)

Board: 117	North:	South:	W	N	E	S
Dealer: West	♠ AQ86	♠ J	1♣	1NT	Pass	3♣ ¹
Vul: N-S	♥ Q76	♥ A94	Pass	3♦ ²	Pass	5♦
North HCP: 16	♦ KJ9	♦ AT8653	All Pass			
South HCP: 9+2	♣ KJ2	♣ 986				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ South						

Board: 118	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ QT5			1♣	1NT
Vul: N-S	♥ 92	♥ A654	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 10+2	♦ AT7532	♦ KQ8	Pass	3NT	All Pass	
South HCP: 15	♣ KQ9	♣ AT5				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ KQ4	1♦	1NT	Pass	2NT ¹
Vul: N-S	♥ AQ76	♥ 42	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ AQT6	♦ 93	Pass	4NT	Pass	5♣ ³
South HCP: 8+2	♣ 753	♣ QJ9862	All Pass			
Contract: 5♣ South						1. 1N-2N transfer to clubs 2. automat 3. A=0/5 or 3/5

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ Q3	♠ 85			1♦	1NT
Vul: E-W	♥ 73	♥ AK42	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+3	♦ J8	♦ AK94	Pass	3NT	All Pass	
South HCP: 16	♣ AJ98764	♣ QT2				1. 1N-2N transfer to clubs 2. automat
Contract: 3NT North						

South hands**We_Overcall_NT_then_MST**

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

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

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

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

Both hands (Answers Page)

Board: 117	North:	South:	W	N	E	S
Dealer: West	♠ AQ86	♠ J	1♣	1NT	Pass	3♣ ¹
Vul: N-S	♥ Q76	♥ A94	Pass	3♦ ²	Pass	5♦
North HCP: 16	♦ KJ9	♦ AT8653	All Pass			
South HCP: 9+2	♣ KJ2	♣ 986				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ South						

Board: 118	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ QT5			1♣	1NT
Vul: N-S	♥ 92	♥ A654	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 10+2	♦ AT7532	♦ KQ8	Pass	3NT	All Pass	
South HCP: 15	♣ KQ9	♣ AT5				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ KQ4	1♦	1NT	Pass	2NT ¹
Vul: N-S	♥ AQ76	♥ 42	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ AQT6	♦ 93	Pass	4NT	Pass	5♣ ³
South HCP: 8+2	♣ 753	♣ QJ9862	All Pass			
Contract: 5♣ South						1. 1N-2N transfer to clubs 2. automat 3. A=0/5 or 3/5

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ Q3	♠ 85			1♦	1NT
Vul: E-W	♥ 73	♥ AK42	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+3	♦ J8	♦ AK94	Pass	3NT	All Pass	
South HCP: 16	♣ AJ98764	♣ QT2				1. 1N-2N transfer to clubs 2. automat
Contract: 3NT North						

North hands

We_Overcall_NT_then_MST

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

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

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

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

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

Both hands (Answers Page)

Board: 121	North:	South:	W	N	E	S
Dealer: West	♠ K32	♠ 9	1 ♠	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ 9862	♥ KJ7	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ KQJ9	♦ A86532	Pass	4 ♦	All Pass	
South HCP: 9+2	♣ AQ	♣ J42				1. 1N-3C transfer to diamonds 2. automat
Contract: 4 ♦ North						

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ T97	♠ KQ52			1 ♠	1NT
Vul: Both	♥ Q	♥ KT93	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+3	♦ A2	♦ 63	Pass	5 ♣	All Pass	
South HCP: 15	♣ QJ96532	♣ AK7				1. 1N-2N transfer to clubs 2. automat
Contract: 5 ♣ North						

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ 8732	♠ AJ	1 ♣	1NT	Pass	3 ♣ ¹
Vul: Both	♥ A4	♥ J85	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ AKT	♦ Q97652	All Pass			
South HCP: 10+2	♣ A987	♣ Q2				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT South						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ T42	♠ KQJ86				1 ♦
Vul: E-W	♥ A6432	♥ Q	1NT	Pass	2NT ¹	4 ♠
North HCP: 5+1	♦ J93	♦ AT8762	All Pass			
South HCP: 12+3	♣ T4	♣ 5				1. 1N-2N transfer to clubs
Contract: 4 ♠ South						

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ AQJ9	♠ T7	1 ♥	1NT	Pass	2NT ¹
Vul: N-S	♥ AJ5	♥ KT7	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ Q4	♦ 76	All Pass			
South HCP: 8+2	♣ Q984	♣ AJT763				1. 1N-2N transfer to clubs 2. automat
Contract: 3NT South						

South hands**We_Overcall_NT_then_MST**

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

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

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

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

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

Both hands (Answers Page)

Board: 121	North:	South:	W	N	E	S
Dealer: West	♠ K32	♠ 9	1 ♠	1NT	Pass	3 ♣ ¹
Vul: E-W	♥ 9862	♥ KJ7	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ KQJ9	♦ A86532	Pass	4 ♦	All Pass	
South HCP: 9+2	♣ AQ	♣ J42				1. 1N-3C transfer to diamonds 2. automat
Contract: 4 ♦ North						

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ T97	♠ KQ52			1 ♠	1NT
Vul: Both	♥ Q	♥ KT93	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 9+3	♦ A2	♦ 63	Pass	5 ♣	All Pass	
South HCP: 15	♣ QJ96532	♣ AK7				1. 1N-2N transfer to clubs 2. automat
Contract: 5 ♣ North						

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ 8732	♠ AJ	1 ♣	1NT	Pass	3 ♣ ¹
Vul: Both	♥ A4	♥ J85	Pass	3 ♦ ²	Pass	3NT
North HCP: 15	♦ AKT	♦ Q97652	All Pass			
South HCP: 10+2	♣ A987	♣ Q2				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT South						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ T42	♠ KQJ86				1 ♦
Vul: E-W	♥ A6432	♥ Q	1NT	Pass	2NT ¹	4 ♠
North HCP: 5+1	♦ J93	♦ AT8762	All Pass			
South HCP: 12+3	♣ T4	♣ 5				1. 1N-2N transfer to clubs
Contract: 4 ♠ South						

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ AQJ9	♠ T7	1 ♥	1NT	Pass	2NT ¹
Vul: N-S	♥ AJ5	♥ KT7	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ Q4	♦ 76	All Pass			
South HCP: 8+2	♣ Q984	♣ AJT763				1. 1N-2N transfer to clubs 2. automat
Contract: 3NT South						

North hands

We_Overcall_NT_then_MST

Board: 126	♠ Q2	LHO opens the bidding 1♥.
Dealer: East	♥ J9	Partner bids next.
Vul: E-W	♦ AQT876	
HCP: 11+2	♣ Q43	

Board: 127	♠ J72	RHO opens the bidding 1♥.
Dealer: West	♥ AQ62	You bid next.
Vul: E-W	♦ AQJ6	
HCP: 16	♣ Q3	

Board: 128	♠ T	LHO opens the bidding 1♥.
Dealer: East	♥ 872	Partner bids next.
Vul: None	♦ T9	
HCP: 10+3	♣ AKQJ742	

Board: 129	♠ Q865	RHO opens the bidding 1♣.
Dealer: West	♥ KQ	You bid next.
Vul: N-S	♦ AJ3	West (RHO) Doubles 3♣ if possible.
HCP: 17	♣ AJ75	

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ Q2	♠ AT43			1 ♥	1NT
Vul: E-W	♥ J9	♥ A76	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 11+2	♦ AQT876	♦ K94	Pass	3NT	All Pass	
South HCP: 15	♣ Q43	♣ KJT				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 127	North:	South:	W	N	E	S
Dealer: West	♠ J72	♠ T5	1 ♥	1NT	Pass	2NT ¹
Vul: E-W	♥ AQ62	♥ K8	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ AQJ6	♦ T7	All Pass			
South HCP: 8+3	♣ Q3	♣ AJT9854				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 128	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ AQ7			1 ♥	1NT
Vul: None	♥ 872	♥ KJ3	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 10+3	♦ T9	♦ AQ83	Pass	4NT	Pass	5 ♥ ³
South HCP: 16	♣ AKQJ742	♣ 653	Pass	6 ♣	All Pass	
Contract: 6 ♣ North			1.	1N-2N transfer to clubs		
			2.	automat		
			3.	A=2/5 or 5/5, Q(C)=0		

Board: 129	North:	South:	W	N	E	S
Dealer: West	♠ Q865	♠ AJ3	1 ♣	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ KQ	♥ 74	X	3 ♦	Pass	3NT
North HCP: 17	♦ AJ3	♦ KT9865	All Pass			
South HCP: 8+2	♣ AJ75	♣ 94				
Contract: 3NT South			1.	1N-3C transfer to diamonds		

South hands**We_Overcall_NT_then_MST**

Board: 126	♠ AT43	RHO opens the bidding 1♥.
Dealer: East	♥ A76	You bid next.
Vul: E-W	♦ K94	
HCP: 15	♣ KJT	

Board: 127	♠ T5	LHO opens the bidding 1♥.
Dealer: West	♥ K8	Partner bids next.
Vul: E-W	♦ T7	
HCP: 8+3	♣ AJT9854	

Board: 128	♠ AQ7	RHO opens the bidding 1♥.
Dealer: East	♥ KJ3	You bid next.
Vul: None	♦ AQ83	
HCP: 16	♣ 653	

Board: 129	♠ AJ3	LHO opens the bidding 1♣.
Dealer: West	♥ 74	Partner bids next.
Vul: N-S	♦ KT9865	West (LHO) Doubles 3♣ if possible.
HCP: 8+2	♣ 94	

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ Q2	♠ AT43			1 ♥	1NT
Vul: E-W	♥ J9	♥ A76	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 11+2	♦ AQT876	♦ K94	Pass	3NT	All Pass	
South HCP: 15	♣ Q43	♣ KJT				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 127	North:	South:	W	N	E	S
Dealer: West	♠ J72	♠ T5	1 ♥	1NT	Pass	2NT ¹
Vul: E-W	♥ AQ62	♥ K8	Pass	3 ♣ ²	Pass	3NT
North HCP: 16	♦ AQJ6	♦ T7	All Pass			
South HCP: 8+3	♣ Q3	♣ AJT9854				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 128	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ AQ7			1 ♥	1NT
Vul: None	♥ 872	♥ KJ3	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 10+3	♦ T9	♦ AQ83	Pass	4NT	Pass	5 ♥ ³
South HCP: 16	♣ AKQJ742	♣ 653	Pass	6 ♣	All Pass	
Contract: 6 ♣ North			1.	1N-2N transfer to clubs		
			2.	automat		
			3.	A=2/5 or 5/5, Q(C)=0		

Board: 129	North:	South:	W	N	E	S
Dealer: West	♠ Q865	♠ AJ3	1 ♣	1NT	Pass	3 ♣ ¹
Vul: N-S	♥ KQ	♥ 74	X	3 ♦	Pass	3NT
North HCP: 17	♦ AJ3	♦ KT9865	All Pass			
South HCP: 8+2	♣ AJ75	♣ 94				
Contract: 3NT South			1.	1N-3C transfer to diamonds		

North hands

We_Overcall_NT_then_MST

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

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

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

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

Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ T98			1♣	1NT
Vul: E-W	♥ J83	♥ Q54	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ QJT742	♦ AK96	Pass	3NT	Pass	4♦
South HCP: 15	♣ T5	♣ AQ7	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 131	North:	South:	W	N	E	S
Dealer: West	♠ QT	♠ K73	1♥	1NT	Pass	3♣ ¹
Vul: Both	♥ AQJ7	♥ 3	Pass	3♦ ²	Pass	3NT
North HCP: 18	♦ Q72	♦ KJT643	All Pass			
South HCP: 9+2	♣ AK96	♣ Q74	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

Board: 132	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ QJ7			1♠	1NT
Vul: None	♥ A4	♥ KJ75	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ KT96	♦ AQJ5	3♠	4♣	All Pass	
South HCP: 17	♣ JT9542	♣ K7	1. 1N-2N transfer to clubs			
Contract: 4♣ North			2. automat			

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ AQ83	♠ 54	1♠	1NT	Pass	3♣ ¹
Vul: Both	♥ AK4	♥ J5	Pass	3♦ ²	Pass	3NT
North HCP: 18	♦ QT	♦ AKJ975	All Pass			
South HCP: 9+2	♣ QJT2	♣ 543	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

South hands**We_Overcall_NT_then_MST**

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

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

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

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

Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ T98			1♣	1NT
Vul: E-W	♥ J83	♥ Q54	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ QJT742	♦ AK96	Pass	3NT	Pass	4♦
South HCP: 15	♣ T5	♣ AQ7	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 131	North:	South:	W	N	E	S
Dealer: West	♠ QT	♠ K73	1♥	1NT	Pass	3♣ ¹
Vul: Both	♥ AQJ7	♥ 3	Pass	3♦ ²	Pass	3NT
North HCP: 18	♦ Q72	♦ KJT643	All Pass			
South HCP: 9+2	♣ AK96	♣ Q74	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

Board: 132	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ QJ7			1♠	1NT
Vul: None	♥ A4	♥ KJ75	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ KT96	♦ AQJ5	3♠	4♣	All Pass	
South HCP: 17	♣ JT9542	♣ K7	1. 1N-2N transfer to clubs			
Contract: 4♣ North			2. automat			

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ AQ83	♠ 54	1♠	1NT	Pass	3♣ ¹
Vul: Both	♥ AK4	♥ J5	Pass	3♦ ²	Pass	3NT
North HCP: 18	♦ QT	♦ AKJ975	All Pass			
South HCP: 9+2	♣ QJT2	♣ 543	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

North hands

We_Overcall_NT_then_MST

Board: 134	♠ KQ43	RHO opens the bidding 1 ♠.
Dealer: West	♥ AQT9	You bid next.
Vul: None	♦ A98	West (RHO) bids 3 ♠ if possible.
HCP: 15	♣ 82	

Board: 135	♠ AQ73	RHO opens the bidding 1 ♦.
Dealer: West	♥ KJT	You bid next.
Vul: Both	♦ A32	
HCP: 17	♣ QJ3	

Both hands (Answers Page)

Board: 134	North:	South:	W	N	E	S
Dealer: West	♠ KQ43	♠ 7	1 ♠	1NT	Pass	2NT ¹
Vul: None	♥ AQT9	♥ K87	3 ♠	Pass	Pass	4 ♣
North HCP: 15	♦ A98	♦ KQ3	All Pass			
South HCP: 11+2	♣ 82	♣ QJT973				1. 1N-2N transfer to clubs
Contract: 4 ♣ South						

Board: 135	North:	South:	W	N	E	S
Dealer: West	♠ AQ73	♠ J84	1 ♦	1NT	Pass	2NT ¹
Vul: Both	♥ KJT	♥ 963	Pass	3 ♣ ²	Pass	3NT
North HCP: 17	♦ A32	♦ 6	All Pass			
South HCP: 8+2	♣ QJ3	♣ AK9652				1. 1N-2N transfer to clubs
Contract: 3NT South						2. automat

South hands**We_Overcall_NT_then_MST**

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

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

Both hands (Answers Page)

Board: 134	North:	South:	W	N	E	S
Dealer: West	♠ KQ43	♠ 7	1 ♠	1NT	Pass	2NT ¹
Vul: None	♥ AQT9	♥ K87	3 ♠	Pass	Pass	4 ♣
North HCP: 15	♦ A98	♦ KQ3	All Pass			
South HCP: 11+2	♣ 82	♣ QJT973				1. 1N-2N transfer to clubs
Contract: 4 ♣ South						

Board: 135	North:	South:	W	N	E	S
Dealer: West	♠ AQ73	♠ J84	1 ♦	1NT	Pass	2NT ¹
Vul: Both	♥ KJT	♥ 963	Pass	3 ♣ ²	Pass	3NT
North HCP: 17	♦ A32	♦ 6	All Pass			
South HCP: 8+2	♣ QJ3	♣ AK9652				1. 1N-2N transfer to clubs
Contract: 3NT South						2. automat