

North hands

Overcalls in 4th??

Board: 1	♠ AKJT86	LHO is dealer.
Dealer: East	♥ A87	East (LHO) opens 1 ♥ if possible.
Vul: None	♦ KJ4	East (LHO) bids 2 ♣ if possible.
HCP: 18+2	♣ Q	West (RHO) bids 2 ♥ if possible.
Board: 2	♠ J64	RHO is dealer. You bid second.
Dealer: West	♥ 976	West (RHO) opens 1 ♠ if possible.
Vul: N-S	♦ J743	West (RHO) bids 2 ♣ if possible.
HCP: 3	♣ J53	East (LHO) bids 2 ♠ if possible.
		East (LHO) Doubles 3 ♥ if possible.
Board: 3	♠ -	LHO is dealer.
Dealer: East	♥ AK987	East (LHO) opens 1 ♦ if possible.
Vul: Both	♦ KQ3	
HCP: 18+2	♣ KQJ63	
Board: 4	♠ J9	RHO is dealer. You bid second.
Dealer: West	♥ QJ954	West (RHO) opens 1 ♣ if possible.
Vul: Both	♦ T64	West (RHO) bids 1 ♦ if possible.
HCP: 4+1	♣ T96	West (RHO) Doubles 1 ♥ if possible.

Both hands (Answers Page)

Board: 1

Dealer: East

Vul: None

North HCP: 18+2

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ AKJT86

♥ A87

♦ KJ4

♣ Q

South:

♠ Q32

♥ 54

♦ 75

♣ KJ8765

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

1. limit raise or better in !S

Board: 2

Dealer: West

Vul: N-S

North HCP: 3

South HCP: 18+1

Contract: 3 ♥X South

North:

♠ J64

♥ 976

♦ J743

♣ J53

South:

♠ AT9

♥ AQT43

♦ Q6

♣ AQ6

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

Board: 3

Dealer: East

Vul: Both

North HCP: 18+2

South HCP: 6+1

Contract: 4 ♥ North

North:

♠ -

♥ AK987

♦ KQ3

♣ KQJ63

South:

♠ AJ985

♥ 642

♦ JT7

♣ 52

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

1. limit raise or better in !H

Board: 4

Dealer: West

Vul: Both

North HCP: 4+1

South HCP: 19+1

Contract: 4 ♥ North

North:

♠ J9

♥ QJ954

♦ T64

♣ T96

South:

♠ AQ6

♥ AKT63

♦ K2

♣ K83

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

1. limit raise or better in !H

South hands

Overcalls in 4th??

Board: 1	♠ Q32	RHO is dealer. You bid second.
Dealer: East	♥ 54	East (RHO) opens 1♥ if possible.
Vul: None	♦ 75	East (RHO) bids 2♣ if possible.
HCP: 6+2	♣ KJ8765	West (LHO) bids 2♥ if possible.
Board: 2	♠ AT9	LHO is dealer.
Dealer: West	♥ AQT43	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ Q6	West (LHO) bids 2♣ if possible.
HCP: 18+1	♣ AQ6	East (RHO) bids 2♠ if possible.
		East (RHO) Doubles 3♥ if possible.
Board: 3	♠ AJ985	RHO is dealer. You bid second.
Dealer: East	♥ 642	East (RHO) opens 1♦ if possible.
Vul: Both	♦ JT7	
HCP: 6+1	♣ 52	
Board: 4	♠ AQ6	LHO is dealer.
Dealer: West	♥ AKT63	West (LHO) opens 1♣ if possible.
Vul: Both	♦ K2	West (LHO) bids 1♦ if possible.
HCP: 19+1	♣ K83	West (LHO) Doubles 1♥ if possible.

Both hands (Answers Page)

Board: 1

Dealer: East

Vul: None

North HCP: 18+2

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ AKJT86

♥ A87

♦ KJ4

♣ Q

South:

♠ Q32

♥ 54

♦ 75

♣ KJ8765

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

1. limit raise or better in !S

Board: 2

Dealer: West

Vul: N-S

North HCP: 3

South HCP: 18+1

Contract: 3 ♥X South

North:

♠ J64

♥ 976

♦ J743

♣ J53

South:

♠ AT9

♥ AQT43

♦ Q6

♣ AQ6

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

Board: 3

Dealer: East

Vul: Both

North HCP: 18+2

South HCP: 6+1

Contract: 4 ♥ North

North:

♠ -

♥ AK987

♦ KQ3

♣ KQJ63

South:

♠ AJ985

♥ 642

♦ JT7

♣ 52

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

1. limit raise or better in !H

Board: 4

Dealer: West

Vul: Both

North HCP: 4+1

South HCP: 19+1

Contract: 4 ♥ North

North:

♠ J9

♥ QJ954

♦ T64

♣ T96

South:

♠ AQ6

♥ AKT63

♦ K2

♣ K83

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

1. limit raise or better in !H

North hands

Overcalls in 4th??

Board: 5

♠ Q98

LHO is dealer.

Dealer: East

♥ AKJ54

East (LHO) opens 1 ♣ if possible.

Vul: E-W

♦ AQ

HCP: 19+1

♣ QJ6

Board: 6

♠ AKT32

LHO is dealer.

Dealer: East

♥ -

East (LHO) opens 1 ♣ if possible.

Vul: Both

♦ AQJ83

HCP: 20+2

♣ KQJ

Board: 7

♠ 854

LHO is dealer.

Dealer: East

♥ KQJ73

East (LHO) opens 1 ♠ if possible.

Vul: N-S

♦ AK

East (LHO) bids 2 ♠ if possible.

HCP: 20+1

♣ AK8

Board: 8

♠ T972

RHO is dealer. You bid second.

Dealer: West

♥ 875

West (RHO) opens 1 ♦ if possible.

Vul: N-S

♦ 4

West (RHO) bids 2 ♦ if possible.

HCP: 5+1

♣ KQ943

Both hands (Answers Page)

Board: 5

Dealer: East

Vul: E-W

North HCP: 19+1

South HCP: 7+1

Contract: 4♥ South

North:

♠ Q98

♥ AKJ54

♦ AQ

♣ QJ6

South:

♠ A5

♥ 872

♦ T9532

♣ KT2

W N E S

1♣ Pass

Pass X Pass 1♦

Pass 2♥ Pass 3♣¹

Pass 3♥ Pass 4♥

All Pass

1. limit raise or better in !H

Board: 6

Dealer: East

Vul: Both

North HCP: 20+2

South HCP: 6+2

Contract: 6♠ North

North:

♠ AKT32

♥ -

♦ AQJ83

♣ KQJ

South:

♠ Q9874

♥ KJT94

♦ 9

♣ T6

W N E S

1♣ Pass

Pass X Pass 1♠

Pass 3♠ Pass 4♠

Pass 4NT¹ Pass 5♣²

Pass 5♦ Pass 5♥³

Pass 6♠ All Pass

1. Blackwood 0314, for !S

2. A=0/5 or 3/5

3. !S queen and !H king

Board: 7

Dealer: East

Vul: N-S

North HCP: 20+1

South HCP: 4

Contract: 3♥ North

North:

♠ 854

♥ KQJ73

♦ AK

♣ AK8

South:

♠ KT96

♥ 62

♦ JT43

♣ 753

W N E S

1♠ Pass

Pass X 2♠ Pass

Pass 3♥ All Pass

Board: 8

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 20+1

Contract: 4♥ South

North:

♠ T972

♥ 875

♦ 4

♣ KQ943

South:

♠ AQ5

♥ AKQJT

♦ 965

♣ A2

W N E S

1♦ Pass Pass X

2♦ Pass Pass 2♥

Pass 3♦¹ Pass 4♥

All Pass

1. limit raise or better in !H

South hands

Overcalls in 4th??

Board: 5 ♠ A5 RHO is dealer. You bid second.
 Dealer: East ♥ 872 East (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ T9532
 HCP: 7+1 ♣ KT2

Board: 6 ♠ Q9874 RHO is dealer. You bid second.
 Dealer: East ♥ KJT94 East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ 9
 HCP: 6+2 ♣ T6

Board: 7 ♠ KT96 RHO is dealer. You bid second.
 Dealer: East ♥ 62 East (RHO) opens 1 ♠ if possible.
 Vul: N-S ♦ JT43 East (RHO) bids 2 ♠ if possible.
 HCP: 4 ♣ 753

Board: 8 ♠ AQ5 LHO is dealer.
 Dealer: West ♥ AKQJT West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 965 West (LHO) bids 2 ♦ if possible.
 HCP: 20+1 ♣ A2

Both hands (Answers Page)

Board: 5

Dealer: East

Vul: E-W

North HCP: 19+1

South HCP: 7+1

Contract: 4♥ South

North:

♠ Q98

♥ AKJ54

♦ AQ

♣ QJ6

South:

♠ A5

♥ 872

♦ T9532

♣ KT2

W N E S

1♣ Pass

Pass X Pass 1♦

Pass 2♥ Pass 3♣¹

Pass 3♥ Pass 4♥

All Pass

1. limit raise or better in !H

Board: 6

Dealer: East

Vul: Both

North HCP: 20+2

South HCP: 6+2

Contract: 6♠ North

North:

♠ AKT32

♥ -

♦ AQJ83

♣ KQJ

South:

♠ Q9874

♥ KJT94

♦ 9

♣ T6

W N E S

1♣ Pass

Pass X Pass 1♠

Pass 3♠ Pass 4♠

Pass 4NT¹ Pass 5♣²

Pass 5♦ Pass 5♥³

Pass 6♠ All Pass

1. Blackwood 0314, for !S

2. A=0/5 or 3/5

3. !S queen and !H king

Board: 7

Dealer: East

Vul: N-S

North HCP: 20+1

South HCP: 4

Contract: 3♥ North

North:

♠ 854

♥ KQJ73

♦ AK

♣ AK8

South:

♠ KT96

♥ 62

♦ JT43

♣ 753

W N E S

1♠ Pass

Pass X 2♠ Pass

Pass 3♥ All Pass

Board: 8

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 20+1

Contract: 4♥ South

North:

♠ T972

♥ 875

♦ 4

♣ KQ943

South:

♠ AQ5

♥ AKQJT

♦ 965

♣ A2

W N E S

1♦ Pass Pass X

2♦ Pass Pass 2♥

Pass 3♦¹ Pass 4♥

All Pass

1. limit raise or better in !H

North hands

Overcalls in 4th??

Board: 9 ♠ AKQ865 LHO is dealer.
 Dealer: East ♥ AJ4 East (LHO) opens 1 ♥ if possible.
 Vul: None ♦ J82
 HCP: 18+2 ♣ K

Board: 10 ♠ 97 RHO is dealer. You bid second.
 Dealer: West ♥ KT843 West (RHO) opens 1 ♣ if possible.
 Vul: None ♦ T432 West (RHO) bids 1 ♠ if possible.
 HCP: 6+1 ♣ KT

Board: 11 ♠ AJ5 LHO is dealer.
 Dealer: East ♥ A9 East (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ A96 East (LHO) bids 1 ♠ if possible.
 HCP: 22+1 ♣ AKQT2 East (LHO) bids 2 ♦ if possible.

Board: 12 ♠ T7 RHO is dealer. You bid second.
 Dealer: West ♥ Q987 West (RHO) opens 1 ♠ if possible.
 Vul: N-S ♦ QT2 West (RHO) bids 2 ♠ if possible.
 HCP: 6 ♣ Q632

Board: 13 ♠ J73 RHO is dealer. You bid second.
 Dealer: West ♥ 8652 West (RHO) opens 1 ♠ if possible.
 Vul: None ♦ 953
 HCP: 5 ♣ AT9

Both hands (Answers Page)

Board: 9

Dealer: East

Vul: None

North HCP: 18+2

South HCP: 4+2

Contract: 4 ♠ South

North:

♠ AKQ865

♥ AJ4

♦ J82

♣ K

South:

♠ T2

♥ T7

♦ T63

♣ A97654

W

N

E

S

1 ♥ Pass

Pass X Pass 2 ♣

Pass 3 ♠ Pass 4 ♠

All Pass

Board: 10

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 18+1

Contract: 2NT South

North:

♠ 97

♥ KT843

♦ T432

♣ KT

South:

♠ AQJ64

♥ A

♦ KQ85

♣ Q92

W

N

E

S

1 ♣ Pass Pass X

1 ♠ 2 ♥ Pass 2NT

All Pass

Board: 11

Dealer: East

Vul: E-W

North HCP: 22+1

South HCP: 4+1

Contract: 5 ♣ North

North:

♠ AJ5

♥ A9

♦ A96

♣ AKQT2

South:

♠ T763

♥ K8762

♦ J

♣ 985

W

N

E

S

1 ♦ Pass

Pass X 1 ♠ Pass

Pass 2 ♣ 2 ♦ 3 ♣

Pass 5 ♣ All Pass

Board: 12

Dealer: West

Vul: N-S

North HCP: 6

South HCP: 21+1

Contract: 3 ♥ South

North:

♠ T7

♥ Q987

♦ QT2

♣ Q632

South:

♠ AJ6

♥ AKJT2

♦ KJ8

♣ KJ

W

N

E

S

1 ♠ Pass Pass X

2 ♠ Pass Pass 3 ♥

All Pass

Board: 13

Dealer: West

Vul: None

North HCP: 5

South HCP: 19+1

Contract: 3 ♥ South

North:

♠ J73

♥ 8652

♦ 953

♣ AT9

South:

♠ AQ6

♥ AKJ74

♦ QT

♣ K75

W

N

E

S

1 ♠ Pass Pass X

Pass 2 ♥ Pass 3 ♥

All Pass

South hands

Overcalls in 4th??

Board: 9 ♠ T2 RHO is dealer. You bid second.
 Dealer: East ♥ T7 East (RHO) opens 1 ♥ if possible.
 Vul: None ♦ T63
 HCP: 4+2 ♣ A97654

Board: 10 ♠ AQJ64 LHO is dealer.
 Dealer: West ♥ A West (LHO) opens 1 ♣ if possible.
 Vul: None ♦ KQ85 West (LHO) bids 1 ♠ if possible.
 HCP: 18+1 ♣ Q92

Board: 11 ♠ T763 RHO is dealer. You bid second.
 Dealer: East ♥ K8762 East (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ J East (RHO) bids 1 ♠ if possible.
 HCP: 4+1 ♣ 985 East (RHO) bids 2 ♦ if possible.

Board: 12 ♠ AJ6 LHO is dealer.
 Dealer: West ♥ AKJT2 West (LHO) opens 1 ♠ if possible.
 Vul: N-S ♦ KJ8 West (LHO) bids 2 ♠ if possible.
 HCP: 21+1 ♣ KJ

Board: 13 ♠ AQ6 LHO is dealer.
 Dealer: West ♥ AKJ74 West (LHO) opens 1 ♠ if possible.
 Vul: None ♦ QT
 HCP: 19+1 ♣ K75

Both hands (Answers Page)

Board: 9

Dealer: East

Vul: None

North HCP: 18+2

South HCP: 4+2

Contract: 4 ♠ South

North:

♠ AKQ865

♥ AJ4

♦ J82

♣ K

South:

♠ T2

♥ T7

♦ T63

♣ A97654

W

N

E

S

1 ♥ Pass

Pass X Pass 2 ♣

Pass 3 ♠ Pass 4 ♠

All Pass

Board: 10

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 18+1

Contract: 2NT South

North:

♠ 97

♥ KT843

♦ T432

♣ KT

South:

♠ AQJ64

♥ A

♦ KQ85

♣ Q92

W

N

E

S

1 ♣ Pass Pass X

1 ♠ 2 ♥ Pass 2NT

All Pass

Board: 11

Dealer: East

Vul: E-W

North HCP: 22+1

South HCP: 4+1

Contract: 5 ♣ North

North:

♠ AJ5

♥ A9

♦ A96

♣ AKQT2

South:

♠ T763

♥ K8762

♦ J

♣ 985

W

N

E

S

1 ♦ Pass

Pass X 1 ♠ Pass

Pass 2 ♣ 2 ♦ 3 ♣

Pass 5 ♣ All Pass

Board: 12

Dealer: West

Vul: N-S

North HCP: 6

South HCP: 21+1

Contract: 3 ♥ South

North:

♠ T7

♥ Q987

♦ QT2

♣ Q632

South:

♠ AJ6

♥ AKJT2

♦ KJ8

♣ KJ

W

N

E

S

1 ♠ Pass Pass X

2 ♠ Pass Pass 3 ♥

All Pass

Board: 13

Dealer: West

Vul: None

North HCP: 5

South HCP: 19+1

Contract: 3 ♥ South

North:

♠ J73

♥ 8652

♦ 953

♣ AT9

South:

♠ AQ6

♥ AKJ74

♦ QT

♣ K75

W

N

E

S

1 ♠ Pass Pass X

Pass 2 ♥ Pass 3 ♥

All Pass

North hands

Overcalls in 4th??

Board: 14 ♠ K8 LHO is dealer.
 Dealer: East ♥ AK6 East (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ JT7
 HCP: 20+1 ♣ AKQ63

Board: 15 ♠ AKQT74 LHO is dealer.
 Dealer: East ♥ AT East (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ J65 East (LHO) bids 1 ♥ if possible.
 HCP: 18+2 ♣ AT

Board: 16 ♠ 73 RHO is dealer. You bid second.
 Dealer: West ♥ KT32 West (RHO) opens 1 ♥ if possible.
 Vul: None ♦ AT92
 HCP: 7 ♣ T87

Board: 17 ♠ 8 LHO is dealer.
 Dealer: East ♥ AKT East (LHO) opens 1 ♥ if possible.
 Vul: N-S ♦ Q65 East (LHO) bids 1 ♠ if possible.
 HCP: 18+2 ♣ AKQT85

Board: 18 ♠ 973 RHO is dealer. You bid second.
 Dealer: West ♥ 4 West (RHO) opens 1 ♥ if possible.
 Vul: Both ♦ J983 West (RHO) bids 2 ♥ if possible.
 HCP: 6+1 ♣ KQT62

Both hands (Answers Page)

Board: 14

Dealer: East

Vul: E-W

North HCP: 20+1

South HCP: 7

Contract: 3NT South

North:

♠ K8

♥ AK6

♦ JT7

♣ AKQ63

South:

♠ Q96

♥ 852

♦ KQ3

♣ T974

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

Board: 15

Dealer: East

Vul: E-W

North HCP: 18+2

South HCP: 5+1

Contract: 4 ♠ North

North:

♠ AKQT74

♥ AT

♦ J65

♣ AT

South:

♠ 98

♥ Q632

♦ T2

♣ QJ932

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

1. limit raise or better in !S

Board: 16

Dealer: West

Vul: None

North HCP: 7

South HCP: 19+1

Contract: 3 ♣ South

North:

♠ 73

♥ KT32

♦ AT92

♣ T87

South:

♠ KQ85

♥ A65

♦ 3

♣ AKQJ9

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

Board: 17

Dealer: East

Vul: N-S

North HCP: 18+2

South HCP: 6

Contract: 5 ♣ North

North:

♠ 8

♥ AKT

♦ Q65

♣ AKQT85

South:

♠ 975

♥ J2

♦ A873

♣ J742

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

1. limit raise or better in !C

Board: 18

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 19+2

Contract: 4 ♠ South

North:

♠ 973

♥ 4

♦ J983

♣ KQT62

South:

♠ AKJT64

♥ AK8

♦ A2

♣ 93

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

1. limit raise or better in !S

South hands

Overcalls in 4th??

Board: 14 ♠ Q96 RHO is dealer. You bid second.
 Dealer: East ♥ 852 East (RHO) opens 1♦ if possible.
 Vul: E-W ♦ KQ3
 HCP: 7 ♣ T974

Board: 15 ♠ 98 RHO is dealer. You bid second.
 Dealer: East ♥ Q632 East (RHO) opens 1♦ if possible.
 Vul: E-W ♦ T2 East (RHO) bids 1♥ if possible.
 HCP: 5+1 ♣ QJ932

Board: 16 ♠ KQ85 LHO is dealer.
 Dealer: West ♥ A65 West (LHO) opens 1♥ if possible.
 Vul: None ♦ 3
 HCP: 19+1 ♣ AKQJ9

Board: 17 ♠ 975 RHO is dealer. You bid second.
 Dealer: East ♥ J2 East (RHO) opens 1♥ if possible.
 Vul: N-S ♦ A873 East (RHO) bids 1♠ if possible.
 HCP: 6 ♣ J742

Board: 18 ♠ AKJT64 LHO is dealer.
 Dealer: West ♥ AK8 West (LHO) opens 1♥ if possible.
 Vul: Both ♦ A2 West (LHO) bids 2♥ if possible.
 HCP: 19+2 ♣ 93

Both hands (Answers Page)

Board: 14

Dealer: East

Vul: E-W

North HCP: 20+1

South HCP: 7

Contract: 3NT South

North:

♠ K8

♥ AK6

♦ JT7

♣ AKQ63

South:

♠ Q96

♥ 852

♦ KQ3

♣ T974

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

Board: 15

Dealer: East

Vul: E-W

North HCP: 18+2

South HCP: 5+1

Contract: 4 ♠ North

North:

♠ AKQT74

♥ AT

♦ J65

♣ AT

South:

♠ 98

♥ Q632

♦ T2

♣ QJ932

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

1. limit raise or better in !S

Board: 16

Dealer: West

Vul: None

North HCP: 7

South HCP: 19+1

Contract: 3 ♣ South

North:

♠ 73

♥ KT32

♦ AT92

♣ T87

South:

♠ KQ85

♥ A65

♦ 3

♣ AKQJ9

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

Board: 17

Dealer: East

Vul: N-S

North HCP: 18+2

South HCP: 6

Contract: 5 ♣ North

North:

♠ 8

♥ AKT

♦ Q65

♣ AKQT85

South:

♠ 975

♥ J2

♦ A873

♣ J742

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

1. limit raise or better in !C

Board: 18

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 19+2

Contract: 4 ♠ South

North:

♠ 973

♥ 4

♦ J983

♣ KQT62

South:

♠ AKJT64

♥ AK8

♦ A2

♣ 93

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

1. limit raise or better in !S

North hands

Overcalls in 4th??

Board: 19

♠ 7

RHO is dealer. You bid second.

Dealer: West

♥ 84

West (RHO) opens 1 ♣ if possible.

Vul: None

♦ KT842

HCP: 7+2

♣ KJT53

Board: 20

♠ 65432

RHO is dealer. You bid second.

Dealer: West

♥ 653

West (RHO) opens 1 ♣ if possible.

Vul: E-W

♦ QJ4

West (RHO) bids 1 ♦ if possible.

HCP: 3+1

♣ T8

Board: 21

♠ A98

LHO is dealer.

Dealer: East

♥ AKT953

East (LHO) opens 1 ♣ if possible.

Vul: Both

♦ 5

East (LHO) bids 1 ♠ if possible.

HCP: 18+2

♣ AK4

Board: 22

♠ 952

Partner is dealer.

Dealer: South

♥ 876

East (LHO) Doubles 1 ♣ if possible.

Vul: N-S

♦ Q84

East (LHO) Doubles 1 ♥ if possible.

HCP: 3

♣ JT93

Both hands (Answers Page)

Board: 19

	North:	South:	W	N	E	S
Dealer: West	♠ 7	♠ AQJ52	1 ♣	Pass	Pass	X
Vul: None	♥ 84	♥ AJT7	Pass	1 ♦	Pass	2 ♠
North HCP: 7+2	♦ KT842	♦ A	Pass	3NT	All Pass	
South HCP: 18+1	♣ KJT53	♣ Q42				
Contract: 3NT North						

Board: 20

	North:	South:	W	N	E	S
Dealer: West	♠ 65432	♠ K8	1 ♣	Pass	Pass	X
Vul: E-W	♥ 653	♥ AKJT42	1 ♦	Pass	Pass	2 ♥
North HCP: 3+1	♦ QJ4	♦ AK	Pass	3 ♥	Pass	4 ♥
South HCP: 20+2	♣ T8	♣ Q72	All Pass			
Contract: 4 ♥ South						

Board: 21

	North:	South:	W	N	E	S
Dealer: East	♠ A98	♠ 76			1 ♣	Pass
Vul: Both	♥ AKT953	♥ J	Pass	X	1 ♠	2 ♦
North HCP: 18+2	♦ 5	♦ K98732	Pass	3 ♥	All Pass	
South HCP: 5+2	♣ AK4	♣ JT73				
Contract: 3 ♥ North						

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ 952	♠ K73				1 ♣
Vul: N-S	♥ 876	♥ KJ53	Pass	Pass	X	1 ♥
North HCP: 3	♦ Q84	♦ T2	Pass	Pass	X	All Pass
South HCP: 12	♣ JT93	♣ KQ65				
Contract: 1 ♥ X South						

South hands

Overcalls in 4th??

Board: 19 ♠ AQJ52 LHO is dealer.
 Dealer: West ♥ AJT7 West (LHO) opens 1 ♣ if possible.
 Vul: None ♦ A
 HCP: 18+1 ♣ Q42

Board: 20 ♠ K8 LHO is dealer.
 Dealer: West ♥ AKJT42 West (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ AK West (LHO) bids 1 ♦ if possible.
 HCP: 20+2 ♣ Q72

Board: 21 ♠ 76 RHO is dealer. You bid second.
 Dealer: East ♥ J East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ K98732 East (RHO) bids 1 ♠ if possible.
 HCP: 5+2 ♣ JT73

Board: 22 ♠ K73 You are dealer.
 Dealer: South ♥ KJ53 East (RHO) Doubles 1 ♣ if possible.
 Vul: N-S ♦ T2 East (RHO) Doubles 1 ♥ if possible.
 HCP: 12 ♣ KQ65

Both hands (Answers Page)

Board: 19

	North:	South:	W	N	E	S
Dealer: West	♠ 7	♠ AQJ52	1 ♣	Pass	Pass	X
Vul: None	♥ 84	♥ AJT7	Pass	1 ♦	Pass	2 ♠
North HCP: 7+2	♦ KT842	♦ A	Pass	3NT	All Pass	
South HCP: 18+1	♣ KJT53	♣ Q42				
Contract: 3NT North						

Board: 20

	North:	South:	W	N	E	S
Dealer: West	♠ 65432	♠ K8	1 ♣	Pass	Pass	X
Vul: E-W	♥ 653	♥ AKJT42	1 ♦	Pass	Pass	2 ♥
North HCP: 3+1	♦ QJ4	♦ AK	Pass	3 ♥	Pass	4 ♥
South HCP: 20+2	♣ T8	♣ Q72	All Pass			
Contract: 4 ♥ South						

Board: 21

	North:	South:	W	N	E	S
Dealer: East	♠ A98	♠ 76			1 ♣	Pass
Vul: Both	♥ AKT953	♥ J	Pass	X	1 ♠	2 ♦
North HCP: 18+2	♦ 5	♦ K98732	Pass	3 ♥	All Pass	
South HCP: 5+2	♣ AK4	♣ JT73				
Contract: 3 ♥ North						

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ 952	♠ K73				1 ♣
Vul: N-S	♥ 876	♥ KJ53	Pass	Pass	X	1 ♥
North HCP: 3	♦ Q84	♦ T2	Pass	Pass	X	All Pass
South HCP: 12	♣ JT93	♣ KQ65				
Contract: 1 ♥ X South						

North hands

Overcalls in 4th??

Board: 23

♠ AKQ832

LHO is dealer.

Dealer: East

♥ AK

East (LHO) opens 1♣ if possible.

Vul: E-W

◆ K6

East (LHO) bids 1 \spadesuit if possible.

HCP: 21+2

♣ Q76

Board: 24

♠ 83

RHO is dealer. You bid second.

Dealer: West

♥ 96532

West (RHO) opens 1 ♣ if possible.

Vul: N-S

◆ 9543

West (RHO) bids 1 if possible.

HCP: 3+1

♣ K3

East (LHO) bids $2\clubsuit$ if possible.

Board: 25

♠ AKJT7

LHO is dealer.

Dealer: East

♥ K2

East (LHO) opens 1 \spadesuit if possible.

Vul: Both

◆ A76

East (LHO) bids $2\clubsuit$ if possible.

HCP: 20+1

♣ KQ4

West (RHO) bids 2♦ if possible.

East (LHO) bids 3♦ if possible.

Board: 26

♠ 9765

RHO is dealer. You bid second.

Dealer: West

♥ J95

West (RHO) opens 1 \spadesuit if possible.

Vul: N-S

◆ Q9

HCP: 3

♣ 9852

Both hands (Answers Page)

Board: 23

Dealer: East

Vul: E-W

North HCP: 21+2

South HCP: 4

Contract: 4 ♠ North

North:

♠ AKQ832

♥ AK

♦ K6

♣ Q76

South:

♠ 9765

♥ 9753

♦ 987

♣ AT

W N E S

1 ♣ Pass

Pass X 1 ♦ Pass

Pass 2 ♠ Pass 3 ♣¹

Pass 3 ♦² Pass 3NT³

Pass 4 ♠ All Pass

1. limit raise or better in !S

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

Board: 24

Dealer: West

Vul: N-S

North HCP: 3+1

South HCP: 21+1

Contract: 2 ♠ South

North:

♠ 83

♥ 96532

♦ 9543

♣ K3

South:

♠ AKQ76

♥ AK4

♦ KJ

♣ J85

W N E S

1 ♣ Pass Pass X

1 ♦ Pass 2 ♣ 2 ♠

All Pass

Board: 25

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 3+1

Contract: 4 ♠ North

North:

♠ AKJT7

♥ K2

♦ A76

♣ KQ4

South:

♠ Q96

♥ T754

♦ 5

♣ JT752

W N E S

1 ♦ Pass

Pass X 2 ♣ Pass

2 ♦ 2 ♠ 3 ♦ 3 ♠

Pass 4 ♠ All Pass

Board: 26

Dealer: West

Vul: N-S

North HCP: 3

South HCP: 23+1

Contract: 2 ♥ South

North:

♠ 9765

♥ J95

♦ Q9

♣ 9852

South:

♠ AQ

♥ AKQT2

♦ KJ5

♣ A43

W N E S

1 ♦ Pass Pass X

Pass 1 ♠ Pass 2 ♥

All Pass

South hands

Overcalls in 4th??

Board: 23 ♠ 9765 RHO is dealer. You bid second.
 Dealer: East ♥ 9753 East (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ 987 East (RHO) bids 1 ♦ if possible.
 HCP: 4 ♣ AT

Board: 24 ♠ AKQ76 LHO is dealer.
 Dealer: West ♥ AK4 West (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ KJ West (LHO) bids 1 ♦ if possible.
 HCP: 21+1 ♣ J85 East (RHO) bids 2 ♣ if possible.

Board: 25 ♠ Q96 RHO is dealer. You bid second.
 Dealer: East ♥ T754 East (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ 5 East (RHO) bids 2 ♣ if possible.
 HCP: 3+1 ♣ JT752 West (LHO) bids 2 ♦ if possible.
 East (RHO) bids 3 ♦ if possible.

Board: 26 ♠ AQ LHO is dealer.
 Dealer: West ♥ AKQT2 West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ KJ5
 HCP: 23+1 ♣ A43

Both hands (Answers Page)

Board: 23

Dealer: East

Vul: E-W

North HCP: 21+2

South HCP: 4

Contract: 4 ♠ North

North:

♠ AKQ832

♥ AK

♦ K6

♣ Q76

South:

♠ 9765

♥ 9753

♦ 987

♣ AT

W N E S

1 ♣ Pass

Pass X 1 ♦ Pass

Pass 2 ♠ Pass 3 ♣¹

Pass 3 ♦² Pass 3NT³

Pass 4 ♠ All Pass

1. limit raise or better in !S

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

Board: 24

Dealer: West

Vul: N-S

North HCP: 3+1

South HCP: 21+1

Contract: 2 ♠ South

North:

♠ 83

♥ 96532

♦ 9543

♣ K3

South:

♠ AKQ76

♥ AK4

♦ KJ

♣ J85

W N E S

1 ♣ Pass Pass X

1 ♦ Pass 2 ♣ 2 ♠

All Pass

Board: 25

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 3+1

Contract: 4 ♠ North

North:

♠ AKJT7

♥ K2

♦ A76

♣ KQ4

South:

♠ Q96

♥ T754

♦ 5

♣ JT752

W N E S

1 ♦ Pass

Pass X 2 ♣ Pass

2 ♦ 2 ♠ 3 ♦ 3 ♠

Pass 4 ♠ All Pass

Board: 26

Dealer: West

Vul: N-S

North HCP: 3

South HCP: 23+1

Contract: 2 ♥ South

North:

♠ 9765

♥ J95

♦ Q9

♣ 9852

South:

♠ AQ

♥ AKQT2

♦ KJ5

♣ A43

W N E S

1 ♦ Pass Pass X

Pass 1 ♠ Pass 2 ♥

All Pass

North hands

Overcalls in 4th??

Board: 27 ♠ K62 LHO is dealer.
 Dealer: East ♥ AQJ872 East (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ A97 East (LHO) bids 1 ♠ if possible.
 HCP: 18+2 ♣ A

Board: 28 ♠ 875 RHO is dealer. You bid second.
 Dealer: West ♥ A96532 West (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ J3
 HCP: 5+2 ♣ 94

Board: 29 ♠ AKJT7 LHO is dealer.
 Dealer: East ♥ KQ2 East (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ K73 East (LHO) bids 1 ♥ if possible.
 HCP: 19+1 ♣ KT

Board: 30 ♠ 8764 RHO is dealer. You bid second.
 Dealer: West ♥ Q743 West (RHO) opens 1 ♣ if possible.
 Vul: None ♦ 98
 HCP: 4 ♣ Q84

Board: 31 ♠ K LHO is dealer.
 Dealer: East ♥ AKQ842 East (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ J62 East (LHO) bids 1 ♠ if possible.
 HCP: 19+2 ♣ AQ4

Both hands (Answers Page)

Board: 27

Dealer: East

Vul: Both

North HCP: 18+2

South HCP: 6+1

Contract: 4♥ North

North:

♠ K62

♥ AQJ872

♦ A97

♣ A

South:

♠ QJ943

♥ K963

♦ 5

♣ 953

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

		1♦	Pass
--	--	----	------

Pass	X	1♠	Pass
------	---	----	------

Pass	3♥	Pass	3♠ ¹
------	----	------	-----------------

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

1. limit raise or better in !H

Board: 28

Dealer: West

Vul: N-S

North HCP: 5+2

South HCP: 18+1

Contract: 4♠ South

North:

♠ 875

♥ A96532

♦ J3

♣ 94

South:

♠ AJT94

♥ KQ8

♦ A76

♣ A3

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

1♦	Pass	Pass	X
----	------	------	---

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

Pass	3♦ ¹	Pass	4♠
------	-----------------	------	----

All Pass			
----------	--	--	--

1. limit raise or better in !S

Board: 29

Dealer: East

Vul: E-W

North HCP: 19+1

South HCP: 7+1

Contract: 2♠ North

North:

♠ AKJT7

♥ KQ2

♦ K73

♣ KT

South:

♠ 53

♥ 987

♦ Q42

♣ AJ742

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

		1♦	Pass
--	--	----	------

Pass	X	1♥	2♣
------	---	----	----

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

Board: 30

Dealer: West

Vul: None

North HCP: 4

South HCP: 19+1

Contract: 2♦ South

North:

♠ 8764

♥ Q743

♦ 98

♣ Q84

South:

♠ KQ3

♥ A5

♦ AQJ75

♣ K62

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

1♣	Pass	Pass	X
----	------	------	---

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

All Pass			
----------	--	--	--

Board: 31

Dealer: East

Vul: N-S

North HCP: 19+2

South HCP: 6

Contract: 4♥ North

North:

♠ K

♥ AKQ842

♦ J62

♣ AQ4

South:

♠ J952

♥ T7

♦ AT85

♣ J87

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

		1♣	Pass
--	--	----	------

Pass	X	1♠	Pass
------	---	----	------

Pass	3♥	Pass	3♠ ¹
------	----	------	-----------------

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

1. limit raise or better in !H

South hands

Overcalls in 4th??

Board: 27 ♠ QJ943 RHO is dealer. You bid second.
 Dealer: East ♥ K963 East (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ 5 East (RHO) bids 1 ♠ if possible.
 HCP: 6+1 ♣ 953

Board: 28 ♠ AJT94 LHO is dealer.
 Dealer: West ♥ KQ8 West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ A76
 HCP: 18+1 ♣ A3

Board: 29 ♠ 53 RHO is dealer. You bid second.
 Dealer: East ♥ 987 East (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ Q42 East (RHO) bids 1 ♥ if possible.
 HCP: 7+1 ♣ AJ742

Board: 30 ♠ KQ3 LHO is dealer.
 Dealer: West ♥ A5 West (LHO) opens 1 ♣ if possible.
 Vul: None ♦ AQJ75
 HCP: 19+1 ♣ K62

Board: 31 ♠ J952 RHO is dealer. You bid second.
 Dealer: East ♥ T7 East (RHO) opens 1 ♣ if possible.
 Vul: N-S ♦ AT85 East (RHO) bids 1 ♠ if possible.
 HCP: 6 ♣ J87

Both hands (Answers Page)

Board: 27

Dealer: East

Vul: Both

North HCP: 18+2

South HCP: 6+1

Contract: 4♥ North

North:

♠ K62

♥ AQJ872

♦ A97

♣ A

South:

♠ QJ943

♥ K963

♦ 5

♣ 953

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

		1♦	Pass
--	--	----	------

Pass	X	1♠	Pass
------	---	----	------

Pass	3♥	Pass	3♠ ¹
------	----	------	-----------------

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

1. limit raise or better in !H

Board: 28

Dealer: West

Vul: N-S

North HCP: 5+2

South HCP: 18+1

Contract: 4♠ South

North:

♠ 875

♥ A96532

♦ J3

♣ 94

South:

♠ AJT94

♥ KQ8

♦ A76

♣ A3

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

1♦	Pass	Pass	X
----	------	------	---

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

Pass	3♦ ¹	Pass	4♠
------	-----------------	------	----

All Pass			
----------	--	--	--

1. limit raise or better in !S

Board: 29

Dealer: East

Vul: E-W

North HCP: 19+1

South HCP: 7+1

Contract: 2♠ North

North:

♠ AKJT7

♥ KQ2

♦ K73

♣ KT

South:

♠ 53

♥ 987

♦ Q42

♣ AJ742

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

		1♦	Pass
--	--	----	------

Pass	X	1♥	2♣
------	---	----	----

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

Board: 30

Dealer: West

Vul: None

North HCP: 4

South HCP: 19+1

Contract: 2♦ South

North:

♠ 8764

♥ Q743

♦ 98

♣ Q84

South:

♠ KQ3

♥ A5

♦ AQJ75

♣ K62

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

1♣	Pass	Pass	X
----	------	------	---

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

All Pass			
----------	--	--	--

Board: 31

Dealer: East

Vul: N-S

North HCP: 19+2

South HCP: 6

Contract: 4♥ North

North:

♠ K

♥ AKQ842

♦ J62

♣ AQ4

South:

♠ J952

♥ T7

♦ AT85

♣ J87

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

		1♣	Pass
--	--	----	------

Pass	X	1♠	Pass
------	---	----	------

Pass	3♥	Pass	3♠ ¹
------	----	------	-----------------

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

1. limit raise or better in !H

North hands

Overcalls in 4th??

Board: 32	♠ AQ	LHO is dealer.
Dealer: East	♥ K94	East (LHO) opens 1 ♥ if possible.
Vul: E-W	♦ KQ5	
HCP: 19+1	♣ KQT98	
Board: 33	♠ AT9	LHO is dealer.
Dealer: East	♥ AQJ54	East (LHO) opens 1 ♠ if possible.
Vul: Both	♦ KQJ6	
HCP: 18+1	♣ J	
Board: 34	♠ T976	Partner is dealer.
Dealer: South	♥ 9742	East (LHO) Doubles 1 ♦ if possible.
Vul: E-W	♦ Q	East (LHO) bids 1 ♠ if possible.
HCP: 3	♣ JT94	West (RHO) bids 2 ♠ if possible.
Board: 35	♠ KJT2	RHO is dealer. You bid second.
Dealer: West	♥ 8653	West (RHO) opens 1 ♦ if possible.
Vul: None	♦ 874	
HCP: 6	♣ QT	
Board: 36	♠ 874	RHO is dealer. You bid second.
Dealer: West	♥ J4	West (RHO) opens 1 ♥ if possible.
Vul: E-W	♦ AJT97	West (RHO) bids 2 ♥ if possible.
HCP: 7+1	♣ JT5	

Both hands (Answers Page)

Board: 32

Dealer: East

Vul: E-W

North HCP: 19+1

South HCP: 5+1

Contract: 3 ♠ North

North:

♠ AQ

♥ K94

♦ KQ5

♣ KQT98

South:

♠ 98432

♥ AJ5

♦ 763

♣ 63

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

Board: 33

Dealer: East

Vul: Both

North HCP: 18+1

South HCP: 3

Contract: 3 ♥ South

North:

♠ AT9

♥ AQJ54

♦ KQJ6

♣ J

South:

♠ 76

♥ 732

♦ T985

♣ K843

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

Board: 34

Dealer: South

Vul: E-W

North HCP: 3

South HCP: 14+2

Contract: 3 ♥ North

North:

♠ T976

♥ 9742

♦ Q

♣ JT94

South:

♠ A

♥ AKT8

♦ KT8532

♣ 62

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

Board: 35

Dealer: West

Vul: None

North HCP: 6

South HCP: 18+1

Contract: 4 ♥ North

North:

♠ KJT2

♥ 8653

♦ 874

♣ QT

South:

♠ A

♥ K974

♦ QJ2

♣ AKJ62

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

Board: 36

Dealer: West

Vul: E-W

North HCP: 7+1

South HCP: 18+2

Contract: 4 ♠ South

North:

♠ 874

♥ J4

♦ AJT97

♣ JT5

South:

♠ AKQJT5

♥ K72

♦ K63

♣ Q

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

1. limit raise or better in !S

South hands

Overcalls in 4th??

Board: 32 ♠ 98432 RHO is dealer. You bid second.
 Dealer: East ♥ AJ5 East (RHO) opens 1 ♥ if possible.
 Vul: E-W ♦ 763
 HCP: 5+1 ♣ 63

Board: 33 ♠ 76 RHO is dealer. You bid second.
 Dealer: East ♥ 732 East (RHO) opens 1 ♠ if possible.
 Vul: Both ♦ T985
 HCP: 3 ♣ K843

Board: 34 ♠ A You are dealer.
 Dealer: South ♥ AKT8 East (RHO) Doubles 1 ♦ if possible.
 Vul: E-W ♦ KT8532 East (RHO) bids 1 ♠ if possible.
 HCP: 14+2 ♣ 62 West (LHO) bids 2 ♠ if possible.

Board: 35 ♠ A LHO is dealer.
 Dealer: West ♥ K974 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ QJ2
 HCP: 18+1 ♣ AKJ62

Board: 36 ♠ AKQJT5 LHO is dealer.
 Dealer: West ♥ K72 West (LHO) opens 1 ♥ if possible.
 Vul: E-W ♦ K63 West (LHO) bids 2 ♥ if possible.
 HCP: 18+2 ♣ Q

Both hands (Answers Page)

Board: 32

	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ 98432			1 ♥	Pass
Vul: E-W	♥ K94	♥ AJ5	Pass	X	Pass	1 ♠
North HCP: 19+1	♦ KQ5	♦ 763	Pass	2 ♣	Pass	2 ♠
South HCP: 5+1	♣ KQT98	♣ 63	Pass	3 ♠	All Pass	
Contract: 3 ♠ North						

Board: 33

	North:	South:	W	N	E	S
Dealer: East	♠ AT9	♠ 76			1 ♠	Pass
Vul: Both	♥ AQJ54	♥ 732	Pass	X	Pass	2 ♣
North HCP: 18+1	♦ KQJ6	♦ T985	Pass	2 ♥	Pass	3 ♥
South HCP: 3	♣ J	♣ K843	All Pass			
Contract: 3 ♥ South						

Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ T976	♠ A				1 ♦
Vul: E-W	♥ 9742	♥ AKT8	Pass	Pass	X	1 ♥
North HCP: 3	♦ Q	♦ KT8532	Pass	Pass	1 ♠	2 ♦
South HCP: 14+2	♣ JT94	♣ 62	2 ♠	Pass	Pass	3 ♦
Contract: 3 ♥ North			Pass	3 ♥	All Pass	

Board: 35

	North:	South:	W	N	E	S
Dealer: West	♠ KJT2	♠ A	1 ♦	Pass	Pass	X
Vul: None	♥ 8653	♥ K974	Pass	1 ♥	Pass	3 ♥
North HCP: 6	♦ 874	♦ QJ2	Pass	4 ♥	All Pass	
South HCP: 18+1	♣ QT	♣ AKJ62				
Contract: 4 ♥ North						

Board: 36

	North:	South:	W	N	E	S
Dealer: West	♠ 874	♠ AKQJT5	1 ♥	Pass	Pass	X
Vul: E-W	♥ J4	♥ K72	2 ♥	Pass	Pass	3 ♠
North HCP: 7+1	♦ AJT97	♦ K63	Pass	4 ♥ ¹	Pass	4 ♠
South HCP: 18+2	♣ JT5	♣ Q	All Pass			
Contract: 4 ♠ South						

1. limit raise or better in !S

North hands

Overcalls in 4th??

Board: 37 ♠ AKQJ9 LHO is dealer.
 Dealer: East ♥ AJ4 East (LHO) opens 1 ♦ if possible.
 Vul: None ♦ K63 East (LHO) bids 1 ♠ if possible.
 HCP: 23+1 ♣ KQ

Board: 38 ♠ 864 Partner is dealer.
 Dealer: South ♥ T9876 East (LHO) Doubles 1 ♣ if possible.
 Vul: None ♦ Q53 East (LHO) Doubles 1 ♠ if possible.
 HCP: 3+1 ♣ JT

Board: 39 ♠ AJ4 LHO is dealer.
 Dealer: East ♥ J East (LHO) opens 1 ♠ if possible.
 Vul: N-S ♦ AKQT972 East (LHO) bids 2 ♠ if possible.
 HCP: 22+3 ♣ AK West (RHO) bids 5 ♠ if possible.

Board: 40 ♠ T Partner is dealer.
 Dealer: South ♥ 8742 East (LHO) Doubles 1 ♦ if possible.
 Vul: N-S ♦ 9765 East (LHO) Doubles 1 ♥ if possible.
 HCP: 0 ♣ T984

Board: 41 ♠ AQJ LHO is dealer.
 Dealer: East ♥ 4 East (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ KQ5
 HCP: 21+2 ♣ AKQ862

Both hands (Answers Page)

Board: 37

	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ9	♠ 8			1 ♦	Pass
Vul: None	♥ AJ4	♥ K982	Pass	X	1 ♠	Pass
North HCP: 23+1	♦ K63	♦ JT52	Pass	X	Pass	2 ♥
South HCP: 5	♣ KQ	♣ J975	Pass	2NT	Pass	3 ♣
Contract: 3NT North			Pass	3NT	All Pass	

Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ AKT9				1 ♣
Vul: None	♥ T9876	♥ J2	Pass	Pass	X	1 ♠
North HCP: 3+1	♦ Q53	♦ J6	Pass	Pass	X	All Pass
South HCP: 14+1	♣ JT	♣ KQ852				
Contract: 1 ♠ X South						

Board: 39

	North:	South:	W	N	E	S
Dealer: East	♠ AJ4	♠ 3			1 ♠	Pass
Vul: N-S	♥ J	♥ 8753	Pass	X	2 ♠	Pass
North HCP: 22+3	♦ AKQT972	♦ J865	Pass	5 ♦	Pass	Pass
South HCP: 2	♣ AK	♣ J965	5 ♠	6 ♦	All Pass	
Contract: 6 ♦ North						

Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ Q953				1 ♦
Vul: N-S	♥ 8742	♥ AQJ3	Pass	Pass	X	1 ♥
North HCP: 0	♦ 9765	♦ AJT3	Pass	Pass	X	1 ♠
South HCP: 14	♣ T984	♣ 3	Pass	2 ♥	All Pass	
Contract: 2 ♥ North						

Board: 41

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ	♠ T9542			1 ♦	Pass
Vul: Both	♥ 4	♥ AJT5	Pass	X	Pass	1 ♠
North HCP: 21+2	♦ KQ5	♦ T76	Pass	3 ♣	All Pass	
South HCP: 5+1	♣ AKQ862	♣ 7				
Contract: 3 ♣ North						

South hands

Overcalls in 4th??

Board: 37	♠ 8	RHO is dealer. You bid second.
Dealer: East	♥ K982	East (RHO) opens 1♦ if possible.
Vul: None	♦ JT52	East (RHO) bids 1♠ if possible.
HCP: 5	♣ J975	

Board: 38	♠ AKT9	You are dealer.
Dealer: South	♥ J2	East (RHO) Doubles 1♣ if possible.
Vul: None	♦ J6	East (RHO) Doubles 1♠ if possible.
HCP: 14+1	♣ KQ852	

Board: 39	♠ 3	RHO is dealer. You bid second.
Dealer: East	♥ 8753	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ J865	East (RHO) bids 2♠ if possible.
HCP: 2	♣ J965	West (LHO) bids 5♠ if possible.

Board: 40	♠ Q953	You are dealer.
Dealer: South	♥ AQJ3	East (RHO) Doubles 1♦ if possible.
Vul: N-S	♦ AJT3	East (RHO) Doubles 1♥ if possible.
HCP: 14	♣ 3	

Board: 41	♠ T9542	RHO is dealer. You bid second.
Dealer: East	♥ AJT5	East (RHO) opens 1♦ if possible.
Vul: Both	♦ T76	
HCP: 5+1	♣ 7	

Both hands (Answers Page)

Board: 37

	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ9	♠ 8			1 ♦	Pass
Vul: None	♥ AJ4	♥ K982	Pass	X	1 ♠	Pass
North HCP: 23+1	♦ K63	♦ JT52	Pass	X	Pass	2 ♥
South HCP: 5	♣ KQ	♣ J975	Pass	2NT	Pass	3 ♣
Contract: 3NT North			Pass	3NT	All Pass	

Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ AKT9				1 ♣
Vul: None	♥ T9876	♥ J2	Pass	Pass	X	1 ♠
North HCP: 3+1	♦ Q53	♦ J6	Pass	Pass	X	All Pass
South HCP: 14+1	♣ JT	♣ KQ852				
Contract: 1 ♠ X South						

Board: 39

	North:	South:	W	N	E	S
Dealer: East	♠ AJ4	♠ 3			1 ♠	Pass
Vul: N-S	♥ J	♥ 8753	Pass	X	2 ♠	Pass
North HCP: 22+3	♦ AKQT972	♦ J865	Pass	5 ♦	Pass	Pass
South HCP: 2	♣ AK	♣ J965	5 ♠	6 ♦	All Pass	
Contract: 6 ♦ North						

Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ Q953				1 ♦
Vul: N-S	♥ 8742	♥ AQJ3	Pass	Pass	X	1 ♥
North HCP: 0	♦ 9765	♦ AJT3	Pass	Pass	X	1 ♠
South HCP: 14	♣ T984	♣ 3	Pass	2 ♥	All Pass	
Contract: 2 ♥ North						

Board: 41

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ	♠ T9542			1 ♦	Pass
Vul: Both	♥ 4	♥ AJT5	Pass	X	Pass	1 ♠
North HCP: 21+2	♦ KQ5	♦ T76	Pass	3 ♣	All Pass	
South HCP: 5+1	♣ AKQ862	♣ 7				
Contract: 3 ♣ North						

North hands

Overcalls in 4th??

Board: 42	♠ T87	Partner is dealer.
Dealer: South	♥ 52	East (LHO) Doubles 1 ♣ if possible.
Vul: None	♦ QT965	
HCP: 2+1	♣ 762	

Board: 43	♠ AJ5	LHO is dealer.
Dealer: East	♥ AK6	East (LHO) opens 1 ♥ if possible.
Vul: E-W	♦ 72	East (LHO) bids 2 ♦ if possible.
HCP: 19+1	♣ AQJ95	West (RHO) bids 2 ♥ if possible.

Board: 44	♠ T62	RHO is dealer. You bid second.
Dealer: West	♥ J8752	West (RHO) opens 1 ♣ if possible.
Vul: Both	♦ A76	West (RHO) bids 2 ♣ if possible.
HCP: 7+1	♣ Q4	

Board: 45	♠ AJT643	LHO is dealer.
Dealer: East	♥ A43	East (LHO) opens 1 ♥ if possible.
Vul: None	♦ AK	
HCP: 18+2	♣ Q2	

Board: 46	♠ 75	RHO is dealer. You bid second.
Dealer: West	♥ QJ862	West (RHO) opens 1 ♠ if possible.
Vul: E-W	♦ T76	
HCP: 6+1	♣ KT9	

Both hands (Answers Page)

Board: 42

Dealer: South

Vul: None

North HCP: 2+1

South HCP: 12

Contract: 1 ♥ South

North:

♠ T87

♥ 52

♦ QT965

♣ 762

South:

♠ QJ54

♥ JT43

♦ A3

♣ AT3

W N E S

1 ♣

Pass Pass X 1 ♥

All Pass

Board: 43

Dealer: East

Vul: E-W

North HCP: 19+1

South HCP: 6

Contract: 3 ♣ North

North:

♠ AJ5

♥ AK6

♦ 72

♣ AQJ95

South:

♠ K982

♥ 72

♦ 853

♣ KT74

W N E S

1 ♥ Pass

Pass X 2 ♦ Pass

2 ♥ 3 ♣ All Pass

Board: 44

Dealer: West

Vul: Both

North HCP: 7+1

South HCP: 18+1

Contract: 3NT South

North:

♠ T62

♥ J8752

♦ A76

♣ Q4

South:

♠ KJ

♥ AT9

♦ KQJT3

♣ A83

W N E S

1 ♣ Pass Pass X

2 ♣ Pass Pass 2 ♦

Pass 2 ♥ Pass 3NT

All Pass

Board: 45

Dealer: East

Vul: None

North HCP: 18+2

South HCP: 6+1

Contract: 4 ♠ North

North:

♠ AJT643

♥ A43

♦ AK

♣ Q2

South:

♠ Q5

♥ Q95

♦ QT976

♣ T43

W N E S

1 ♥ Pass

Pass X Pass 2 ♦

Pass 3 ♠ Pass 4 ♥¹

Pass 4 ♠ All Pass

1. limit raise or better in !S

Board: 46

Dealer: West

Vul: E-W

North HCP: 6+1

South HCP: 20+1

Contract: 3 ♦ South

North:

♠ 75

♥ QJ862

♦ T76

♣ KT9

South:

♠ T94

♥ AK

♦ AKQJ9

♣ QJ5

W N E S

1 ♠ Pass Pass X

Pass 2 ♥ Pass 3 ♦

All Pass

South hands

Overcalls in 4th??

Board: 42	♠ QJ54	You are dealer.
Dealer: South	♥ JT43	East (RHO) Doubles 1 ♣ if possible.
Vul: None	♦ A3	
HCP: 12	♣ AT3	

Board: 43	♠ K982	RHO is dealer. You bid second.
Dealer: East	♥ 72	East (RHO) opens 1 ♥ if possible.
Vul: E-W	♦ 853	East (RHO) bids 2 ♦ if possible.
HCP: 6	♣ KT74	West (LHO) bids 2 ♥ if possible.

Board: 44	♠ KJ	LHO is dealer.
Dealer: West	♥ AT9	West (LHO) opens 1 ♣ if possible.
Vul: Both	♦ KQJT3	West (LHO) bids 2 ♣ if possible.
HCP: 18+1	♣ A83	

Board: 45	♠ Q5	RHO is dealer. You bid second.
Dealer: East	♥ Q95	East (RHO) opens 1 ♥ if possible.
Vul: None	♦ QT976	
HCP: 6+1	♣ T43	

Board: 46	♠ T94	LHO is dealer.
Dealer: West	♥ AK	West (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ AKQJ9	
HCP: 20+1	♣ QJ5	

Both hands (Answers Page)

Board: 42

Dealer: South

Vul: None

North HCP: 2+1

South HCP: 12

Contract: 1 ♥ South

North:

♠ T87

♥ 52

♦ QT965

♣ 762

South:

♠ QJ54

♥ JT43

♦ A3

♣ AT3

W N E S

1 ♣

Pass Pass X 1 ♥

All Pass

Board: 43

Dealer: East

Vul: E-W

North HCP: 19+1

South HCP: 6

Contract: 3 ♣ North

North:

♠ AJ5

♥ AK6

♦ 72

♣ AQJ95

South:

♠ K982

♥ 72

♦ 853

♣ KT74

W N E S

1 ♥ Pass

Pass X 2 ♦ Pass

2 ♥ 3 ♣ All Pass

Board: 44

Dealer: West

Vul: Both

North HCP: 7+1

South HCP: 18+1

Contract: 3NT South

North:

♠ T62

♥ J8752

♦ A76

♣ Q4

South:

♠ KJ

♥ AT9

♦ KQJT3

♣ A83

W N E S

1 ♣ Pass Pass X

2 ♣ Pass Pass 2 ♦

Pass 2 ♥ Pass 3NT

All Pass

Board: 45

Dealer: East

Vul: None

North HCP: 18+2

South HCP: 6+1

Contract: 4 ♠ North

North:

♠ AJT643

♥ A43

♦ AK

♣ Q2

South:

♠ Q5

♥ Q95

♦ QT976

♣ T43

W N E S

1 ♥ Pass

Pass X Pass 2 ♦

Pass 3 ♠ Pass 4 ♥¹

Pass 4 ♠ All Pass

1. limit raise or better in !S

Board: 46

Dealer: West

Vul: E-W

North HCP: 6+1

South HCP: 20+1

Contract: 3 ♦ South

North:

♠ 75

♥ QJ862

♦ T76

♣ KT9

South:

♠ T94

♥ AK

♦ AKQJ9

♣ QJ5

W N E S

1 ♠ Pass Pass X

Pass 2 ♥ Pass 3 ♦

All Pass

North hands

Overcalls in 4th??

Board: 47 ♠ Q8 LHO is dealer.
 Dealer: East ♥ Q62 East (LHO) opens 1 ♥ if possible.
 Vul: None ♦ AKQJ2 East (LHO) bids 2 ♣ if possible.
 HCP: 21+1 ♣ AK4 West (RHO) bids 2 ♥ if possible.

Board: 48 ♠ K5 LHO is dealer.
 Dealer: East ♥ AK East (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ KT4 East (LHO) bids 2 ♦ if possible.
 HCP: 19+2 ♣ KQJ762

Board: 49 ♠ J RHO is dealer. You bid second.
 Dealer: West ♥ 7432 West (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ 762 West (RHO) bids 1 ♠ if possible.
 HCP: 6+1 ♣ KQ975

Board: 50 ♠ KQT LHO is dealer.
 Dealer: East ♥ AKQ842 East (LHO) opens 1 ♠ if possible.
 Vul: N-S ♦ T7
 HCP: 18+2 ♣ A6

Board: 51 ♠ AKQ43 LHO is dealer.
 Dealer: East ♥ Q93 East (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ AK East (LHO) bids 1 ♥ if possible.
 HCP: 20+1 ♣ QT7 East (LHO) bids 2 ♣ if possible.

Both hands (Answers Page)

Board: 47

Dealer: East

Vul: None

North HCP: 21+1

South HCP: 3+1

Contract: 3 ♦ North

North:

♠ Q8

♥ Q62

♦ AKQJ2

♣ AK4

South:

♠ J94

♥ 53

♦ 96543

♣ Q87

W N E S

Pass Pass 1 ♥ Pass

Pass X 2 ♣ Pass

2 ♥ 3 ♦ All Pass

Board: 48

Dealer: East

Vul: N-S

North HCP: 19+2

South HCP: 3+2

Contract: 4 ♥ South

North:

♠ K5

♥ AK

♦ KT4

♣ KQJ762

South:

♠ 8732

♥ QJT842

♦ 2

♣ 94

W N E S

Pass Pass 1 ♦ Pass

Pass X 2 ♦ Pass

Pass 4 ♣ Pass 4 ♥

All Pass

Board: 49

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 18+1

Contract: 3 ♣ South

North:

♠ J

♥ 7432

♦ 762

♣ KQ975

South:

♠ AKQ32

♥ AK

♦ J94

♣ JT8

W N E S

1 ♦ Pass Pass X

1 ♠ 2 ♣ Pass 3 ♣

All Pass

Board: 50

Dealer: East

Vul: N-S

North HCP: 18+2

South HCP: 8

Contract: 4 ♥ North

North:

♠ KQT

♥ AKQ842

♦ T7

♣ A6

South:

♠ J8

♥ J753

♦ A865

♣ Q98

W N E S

Pass Pass 1 ♠ Pass

Pass X Pass 2 ♥

Pass 4 ♥ All Pass

Board: 51

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 6

Contract: 4 ♠ South

North:

♠ AKQ43

♥ Q93

♦ AK

♣ QT7

South:

♠ 972

♥ 864

♦ QJ53

♣ K95

W N E S

Pass Pass 1 ♣ Pass

Pass X 1 ♥ Pass

Pass 1 ♠ 2 ♣ 2 ♥¹

Pass 3 ♠ Pass 4 ♠

All Pass

1. limit raise or better in !S

South hands

Overcalls in 4th??

Board: 47 ♠ J94 RHO is dealer. You bid second.
 Dealer: East ♥ 53 East (RHO) opens 1 ♥ if possible.
 Vul: None ♦ 96543 East (RHO) bids 2 ♣ if possible.
 HCP: 3+1 ♣ Q87 West (LHO) bids 2 ♥ if possible.

Board: 48 ♠ 8732 RHO is dealer. You bid second.
 Dealer: East ♥ QJT842 East (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 2 East (RHO) bids 2 ♦ if possible.
 HCP: 3+2 ♣ 94

Board: 49 ♠ AKQ32 LHO is dealer.
 Dealer: West ♥ AK West (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ J94 West (LHO) bids 1 ♠ if possible.
 HCP: 18+1 ♣ JT8

Board: 50 ♠ J8 RHO is dealer. You bid second.
 Dealer: East ♥ J753 East (RHO) opens 1 ♠ if possible.
 Vul: N-S ♦ A865
 HCP: 8 ♣ Q98

Board: 51 ♠ 972 RHO is dealer. You bid second.
 Dealer: East ♥ 864 East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ QJ53 East (RHO) bids 1 ♥ if possible.
 HCP: 6 ♣ K95 East (RHO) bids 2 ♣ if possible.

Both hands (Answers Page)

Board: 47

Dealer: East

Vul: None

North HCP: 21+1

South HCP: 3+1

Contract: 3 ♦ North

North:

♠ Q8

♥ Q62

♦ AKQJ2

♣ AK4

South:

♠ J94

♥ 53

♦ 96543

♣ Q87

W N E S

Pass Pass 1 ♥ Pass

Pass X 2 ♣ Pass

2 ♥ 3 ♦ All Pass

Board: 48

Dealer: East

Vul: N-S

North HCP: 19+2

South HCP: 3+2

Contract: 4 ♥ South

North:

♠ K5

♥ AK

♦ KT4

♣ KQJ762

South:

♠ 8732

♥ QJT842

♦ 2

♣ 94

W N E S

Pass Pass 1 ♦ Pass

Pass X 2 ♦ Pass

Pass 4 ♣ Pass 4 ♥

All Pass

Board: 49

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 18+1

Contract: 3 ♣ South

North:

♠ J

♥ 7432

♦ 762

♣ KQ975

South:

♠ AKQ32

♥ AK

♦ J94

♣ JT8

W N E S

1 ♦ Pass Pass X

1 ♠ 2 ♣ Pass 3 ♣

All Pass

Board: 50

Dealer: East

Vul: N-S

North HCP: 18+2

South HCP: 8

Contract: 4 ♥ North

North:

♠ KQT

♥ AKQ842

♦ T7

♣ A6

South:

♠ J8

♥ J753

♦ A865

♣ Q98

W N E S

Pass Pass 1 ♠ Pass

Pass X Pass 2 ♥

Pass 4 ♥ All Pass

Board: 51

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 6

Contract: 4 ♠ South

North:

♠ AKQ43

♥ Q93

♦ AK

♣ QT7

South:

♠ 972

♥ 864

♦ QJ53

♣ K95

W N E S

Pass Pass 1 ♣ Pass

Pass X 1 ♥ Pass

Pass 1 ♠ 2 ♣ 2 ♥¹

Pass 3 ♠ Pass 4 ♠

All Pass

1. limit raise or better in !S

North hands

Overcalls in 4th??

Board: 52	♠ K852	RHO is dealer. You bid second.
Dealer: West	♥ 73	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ T964	West (RHO) bids 1♠ if possible.
HCP: 3	♣ 985	East (LHO) bids 2♥ if possible.

Board: 53	♠ AKQJ86	LHO is dealer.
Dealer: East	♥ 96	East (LHO) opens 1♦ if possible.
Vul: None	♦ AQ6	East (LHO) bids 1♥ if possible.
HCP: 19+2	♣ K4	

Board: 54	♠ J863	RHO is dealer. You bid second.
Dealer: West	♥ J65	West (RHO) opens 1♣ if possible.
Vul: Both	♦ QT54	West (RHO) bids 1♦ if possible.
HCP: 5	♣ JT	East (LHO) bids 2♣ if possible.

Board: 55	♠ AKQ872	LHO is dealer.
Dealer: East	♥ AQ2	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ J	East (LHO) bids 2♥ if possible.
HCP: 19+2	♣ K52	

Both hands (Answers Page)

Board: 52

Dealer: West

Vul: E-W

North HCP: 3

South HCP: 19+1

Contract: 3♣ South

North:

♠ K852

♥ 73

♦ T964

♣ 985

South:

♠ 763

♥ AKJ

♦ A2

♣ AKT72

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

1♥	Pass	Pass	X
----	------	------	---

1♠	Pass	2♥	3♣
----	------	----	----

All Pass

Board: 53

Dealer: East

Vul: None

North HCP: 19+2

South HCP: 4

Contract: 4♠ North

North:

♠ AKQJ86

♥ 96

♦ AQ6

♣ K4

South:

♠ T4

♥ KT42

♦ 543

♣ J963

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

		1♦	Pass
--	--	----	------

Pass	X	1♥	Pass
------	---	----	------

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

Pass	4♠	All Pass	
------	----	----------	--

Board: 54

Dealer: West

Vul: Both

North HCP: 5

South HCP: 18+1

Contract: 4♠ South

North:

♠ J863

♥ J65

♦ QT54

♣ JT

South:

♠ AKQT7

♥ A72

♦ K8

♣ Q98

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

1♣	Pass	Pass	X
----	------	------	---

1♦	Pass	2♣	2♠
----	------	----	----

Pass	3♣ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. limit raise or better in ♠S

Board: 55

Dealer: East

Vul: N-S

North HCP: 19+2

South HCP: 8+2

Contract: 6♠ North

North:

♠ AKQ872

♥ AQ2

♦ J

♣ K52

South:

♠ 543

♥ J6

♦ AKT943

♣ 97

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

		1♥	Pass
--	--	----	------

Pass	X	2♥	3♦
------	---	----	----

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

Pass	4NT ¹	Pass	5♦ ²
------	------------------	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Blackwood 0314, for ♠S

2. A=1/5 or 4/5

South hands

Overcalls in 4th??

Board: 52	♠ 763	LHO is dealer.
Dealer: West	♥ AKJ	West (LHO) opens 1 ♥ if possible.
Vul: E-W	♦ A2	West (LHO) bids 1 ♠ if possible.
HCP: 19+1	♣ AKT72	East (RHO) bids 2 ♥ if possible.

Board: 53	♠ T4	RHO is dealer. You bid second.
Dealer: East	♥ KT42	East (RHO) opens 1 ♦ if possible.
Vul: None	♦ 543	East (RHO) bids 1 ♥ if possible.
HCP: 4	♣ J963	

Board: 54	♠ AKQT7	LHO is dealer.
Dealer: West	♥ A72	West (LHO) opens 1 ♣ if possible.
Vul: Both	♦ K8	West (LHO) bids 1 ♦ if possible.
HCP: 18+1	♣ Q98	East (RHO) bids 2 ♣ if possible.

Board: 55	♠ 543	RHO is dealer. You bid second.
Dealer: East	♥ J6	East (RHO) opens 1 ♥ if possible.
Vul: N-S	♦ AKT943	East (RHO) bids 2 ♥ if possible.
HCP: 8+2	♣ 97	

Both hands (Answers Page)

Board: 52

Dealer: West

Vul: E-W

North HCP: 3

South HCP: 19+1

Contract: 3♣ South

North:

♠ K852

♥ 73

♦ T964

♣ 985

South:

♠ 763

♥ AKJ

♦ A2

♣ AKT72

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

1♥	Pass	Pass	X
----	------	------	---

1♠	Pass	2♥	3♣
----	------	----	----

All Pass

Board: 53

Dealer: East

Vul: None

North HCP: 19+2

South HCP: 4

Contract: 4♠ North

North:

♠ AKQJ86

♥ 96

♦ AQ6

♣ K4

South:

♠ T4

♥ KT42

♦ 543

♣ J963

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

		1♦	Pass
--	--	----	------

Pass	X	1♥	Pass
------	---	----	------

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

Pass	4♠	All Pass	
------	----	----------	--

Board: 54

Dealer: West

Vul: Both

North HCP: 5

South HCP: 18+1

Contract: 4♠ South

North:

♠ J863

♥ J65

♦ QT54

♣ JT

South:

♠ AKQT7

♥ A72

♦ K8

♣ Q98

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

1♣	Pass	Pass	X
----	------	------	---

1♦	Pass	2♣	2♠
----	------	----	----

Pass	3♣ ¹	Pass	4♠
------	-----------------	------	----

All Pass

1. limit raise or better in ♠S

Board: 55

Dealer: East

Vul: N-S

North HCP: 19+2

South HCP: 8+2

Contract: 6♠ North

North:

♠ AKQ872

♥ AQ2

♦ J

♣ K52

South:

♠ 543

♥ J6

♦ AKT943

♣ 97

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

		1♥	Pass
--	--	----	------

Pass	X	2♥	3♦
------	---	----	----

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

Pass	4NT ¹	Pass	5♦ ²
------	------------------	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Blackwood 0314, for ♠S

2. A=1/5 or 4/5

North hands

Overcalls in 4th??

Board: 56

Dealer: West

Vul: None

HCP: 6+1

♠ J6

♥ T82

♦ K9852

♣ Q93

RHO is dealer. You bid second.

West (RHO) opens 1 ♠ if possible.

Board: 57

Dealer: East

Vul: Both

HCP: 19+2

♠ A

♥ QJ5

♦ AJ9

♣ AQJT87

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

Board: 58

Dealer: West

Vul: N-S

HCP: 3+1

♠ Q98

♥ T4

♦ JT964

♣ T63

RHO is dealer. You bid second.

West (RHO) opens 1 ♥ if possible.

West (RHO) bids 2 ♣ if possible.

East (LHO) bids 2 ♥ if possible.

Board: 59

Dealer: East

Vul: Both

HCP: 23+1

♠ AK73

♥ AKQJ6

♦ A

♣ QT5

LHO is dealer.

East (LHO) opens 1 ♣ if possible.

Board: 60

Dealer: West

Vul: None

HCP: 2+1

♠ JT

♥ T9632

♦ J76

♣ 762

RHO is dealer. You bid second.

West (RHO) opens 1 ♠ if possible.

West (RHO) bids 2 ♠ if possible.

Both hands (Answers Page)

Board: 56

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 19+1

Contract: 2♥ South

North:

♠ J6

♥ T82

♦ K9852

♣ Q93

South:

♠ K43

♥ AKJ97

♦ A3

♣ A65

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

Board: 57

Dealer: East

Vul: Both

North HCP: 19+2

South HCP: 5+1

Contract: 5♣ North

North:

♠ A

♥ QJ5

♦ AJ9

♣ AQJT87

South:

♠ Q985

♥ K9842

♦ T7

♣ 54

W	N	E	S
		1♦	Pass
Pass	X	Pass	1♠
Pass	3♣	Pass	3♦ ¹
Pass	5♣	All Pass	

1. limit raise or better in !C

Board: 58

Dealer: West

Vul: N-S

North HCP: 3+1

South HCP: 19+2

Contract: 3♠ South

North:

♠ Q98

♥ T4

♦ JT964

♣ T63

South:

♠ AKJT52

♥ A87

♦ 87

♣ AK

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

Board: 59

Dealer: East

Vul: Both

North HCP: 23+1

South HCP: 2+1

Contract: 2♥ North

North:

♠ AK73

♥ AKQJ6

♦ A

♣ QT5

South:

♠ J98

♥ T32

♦ JT875

♣ 32

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

Board: 60

Dealer: West

Vul: None

North HCP: 2+1

South HCP: 21+1

Contract: 3♦ South

North:

♠ JT

♥ T9632

♦ J76

♣ 762

South:

♠ AK6

♥ 74

♦ AKQ83

♣ KQ8

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

South hands

Overcalls in 4th??

Board: 56 ♠ K43 LHO is dealer.
 Dealer: West ♥ AKJ97 West (LHO) opens 1 ♠ if possible.
 Vul: None ♦ A3
 HCP: 19+1 ♣ A65

Board: 57 ♠ Q985 RHO is dealer. You bid second.
 Dealer: East ♥ K9842 East (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ T7
 HCP: 5+1 ♣ 54

Board: 58 ♠ AKJT52 LHO is dealer.
 Dealer: West ♥ A87 West (LHO) opens 1 ♥ if possible.
 Vul: N-S ♦ 87 West (LHO) bids 2 ♣ if possible.
 HCP: 19+2 ♣ AK East (RHO) bids 2 ♥ if possible.

Board: 59 ♠ J98 RHO is dealer. You bid second.
 Dealer: East ♥ T32 East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ JT875
 HCP: 2+1 ♣ 32

Board: 60 ♠ AK6 LHO is dealer.
 Dealer: West ♥ 74 West (LHO) opens 1 ♠ if possible.
 Vul: None ♦ AKQ83 West (LHO) bids 2 ♠ if possible.
 HCP: 21+1 ♣ KQ8

Both hands (Answers Page)

Board: 56

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 19+1

Contract: 2♥ South

North:

♠ J6

♥ T82

♦ K9852

♣ Q93

South:

♠ K43

♥ AKJ97

♦ A3

♣ A65

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

1 ♠	Pass	Pass	X
-----	------	------	---

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

All Pass

Board: 57

Dealer: East

Vul: Both

North HCP: 19+2

South HCP: 5+1

Contract: 5♣ North

North:

♠ A

♥ QJ5

♦ AJ9

♣ AQJT87

South:

♠ Q985

♥ K9842

♦ T7

♣ 54

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

		1 ♦	Pass
--	--	-----	------

Pass	X	Pass	1 ♠
------	---	------	-----

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

Pass	5 ♣	All Pass	
------	-----	----------	--

1. limit raise or better in !C

Board: 58

Dealer: West

Vul: N-S

North HCP: 3+1

South HCP: 19+2

Contract: 3♠ South

North:

♠ Q98

♥ T4

♦ JT964

♣ T63

South:

♠ AKJT52

♥ A87

♦ 87

♣ AK

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

1 ♥	Pass	Pass	X
-----	------	------	---

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

All Pass

Board: 59

Dealer: East

Vul: Both

North HCP: 23+1

South HCP: 2+1

Contract: 2♥ North

North:

♠ AK73

♥ AKQJ6

♦ A

♣ QT5

South:

♠ J98

♥ T32

♦ JT875

♣ 32

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

		1 ♣	Pass
--	--	-----	------

Pass	X	Pass	1 ♦
------	---	------	-----

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

Board: 60

Dealer: West

Vul: None

North HCP: 2+1

South HCP: 21+1

Contract: 3♦ South

North:

♠ JT

♥ T9632

♦ J76

♣ 762

South:

♠ AK6

♥ 74

♦ AKQ83

♣ KQ8

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

1 ♠	Pass	Pass	X
-----	------	------	---

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

All Pass

North hands

Overcalls in 4th??

Board: 61	♠ T85	LHO is dealer.
Dealer: East	♥ A	East (LHO) opens 1 ♠ if possible.
Vul: Both	♦ AKQ9	East (LHO) bids 2 ♥ if possible.
HCP: 20+1	♣ AQJ95	East (LHO) bids 3 ♥ if possible.

Board: 62	♠ AKQ4	LHO is dealer.
Dealer: East	♥ T	East (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ AQJ62	East (LHO) bids 1 ♥ if possible.
HCP: 18+1	♣ Q83	

Board: 63	♠ JT982	RHO is dealer. You bid second.
Dealer: West	♥ Q75	West (RHO) opens 1 ♦ if possible.
Vul: None	♦ 75	
HCP: 6+1	♣ K54	

Board: 64	♠ J952	RHO is dealer. You bid second.
Dealer: West	♥ Q75	West (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ 8	West (RHO) bids 1 ♥ if possible.
HCP: 4+1	♣ J9832	

Board: 65	♠ KQJ	LHO is dealer.
Dealer: East	♥ K94	East (LHO) opens 1 ♥ if possible.
Vul: N-S	♦ J4	East (LHO) bids 2 ♥ if possible.
HCP: 18+1	♣ AKJ95	West (RHO) bids 3 ♥ if possible.

Both hands (Answers Page)

Board: 61

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 3

Contract: 4♣ South

North:

♠ T85

♥ A

♦ AKQ9

♣ AQJ95

South:

♠ J643

♥ QT97

♦ 65

♣ T87

W N E S

Pass 1♠ Pass

Pass X 2♥ Pass

Pass 3♣ 3♥ Pass

Pass 3♠¹ Pass 4♣

All Pass

1. strength cue bid

Board: 62

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 6

Contract: 5♦ South

North:

♠ AKQ4

♥ T

♦ AQJ62

♣ Q83

South:

♠ J82

♥ AJ62

♦ 9743

♣ T9

W N E S

Pass 1♣ Pass

Pass X 1♥ Pass

Pass X Pass 2♦

Pass 3♦ Pass 5♦

All Pass

Board: 63

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 18+1

Contract: 3♠ South

North:

♠ JT982

♥ Q75

♦ 75

♣ K54

South:

♠ AKQ75

♥ AK

♦ Q98

♣ 987

W N E S

1♦ Pass Pass X

Pass 1♠ Pass 3♠

All Pass

Board: 64

Dealer: West

Vul: E-W

North HCP: 4+1

South HCP: 22+1

Contract: 3NT South

North:

♠ J952

♥ Q75

♦ 8

♣ J9832

South:

♠ AK

♥ A42

♦ A93

♣ AKT54

W N E S

1♦ Pass Pass X

1♥ Pass Pass 2♣

Pass 2♦¹ Pass 3NT

All Pass

1. limit raise or better in !C

Board: 65

Dealer: East

Vul: N-S

North HCP: 18+1

South HCP: 6

Contract: 4♣ South

North:

♠ KQJ

♥ K94

♦ J4

♣ AKJ95

South:

♠ 8632

♥ 2

♦ AQ76

♣ T763

W N E S

Pass 1♥ Pass

Pass X 2♥ Pass

Pass 3♣ Pass Pass

3♥ Pass Pass 4♣

All Pass

South hands

Overcalls in 4th??

Board: 61 ♠ J643 RHO is dealer. You bid second.
 Dealer: East ♥ QT97 East (RHO) opens 1 ♠ if possible.
 Vul: Both ♦ 65 East (RHO) bids 2 ♥ if possible.
 HCP: 3 ♣ T87 East (RHO) bids 3 ♥ if possible.

Board: 62 ♠ J82 RHO is dealer. You bid second.
 Dealer: East ♥ AJ62 East (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ 9743 East (RHO) bids 1 ♥ if possible.
 HCP: 6 ♣ T9

Board: 63 ♠ AKQ75 LHO is dealer.
 Dealer: West ♥ AK West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ Q98
 HCP: 18+1 ♣ 987

Board: 64 ♠ AK LHO is dealer.
 Dealer: West ♥ A42 West (LHO) opens 1 ♦ if possible.
 Vul: E-W ♦ A93 West (LHO) bids 1 ♥ if possible.
 HCP: 22+1 ♣ AKT54

Board: 65 ♠ 8632 RHO is dealer. You bid second.
 Dealer: East ♥ 2 East (RHO) opens 1 ♥ if possible.
 Vul: N-S ♦ AQ76 East (RHO) bids 2 ♥ if possible.
 HCP: 6 ♣ T763 West (LHO) bids 3 ♥ if possible.

Both hands (Answers Page)

Board: 61

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 3

Contract: 4♣ South

North:

♠ T85

♥ A

♦ AKQ9

♣ AQJ95

South:

♠ J643

♥ QT97

♦ 65

♣ T87

W N E S

Pass 1♠ Pass

Pass X 2♥ Pass

Pass 3♣ 3♥ Pass

Pass 3♠¹ Pass 4♣

All Pass

1. strength cue bid

Board: 62

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 6

Contract: 5♦ South

North:

♠ AKQ4

♥ T

♦ AQJ62

♣ Q83

South:

♠ J82

♥ AJ62

♦ 9743

♣ T9

W N E S

Pass 1♣ Pass

Pass X 1♥ Pass

Pass X Pass 2♦

Pass 3♦ Pass 5♦

All Pass

Board: 63

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 18+1

Contract: 3♠ South

North:

♠ JT982

♥ Q75

♦ 75

♣ K54

South:

♠ AKQ75

♥ AK

♦ Q98

♣ 987

W N E S

1♦ Pass Pass X

Pass 1♠ Pass 3♠

All Pass

Board: 64

Dealer: West

Vul: E-W

North HCP: 4+1

South HCP: 22+1

Contract: 3NT South

North:

♠ J952

♥ Q75

♦ 8

♣ J9832

South:

♠ AK

♥ A42

♦ A93

♣ AKT54

W N E S

1♦ Pass Pass X

1♥ Pass Pass 2♣

Pass 2♦¹ Pass 3NT

All Pass

1. limit raise or better in !C

Board: 65

Dealer: East

Vul: N-S

North HCP: 18+1

South HCP: 6

Contract: 4♣ South

North:

♠ KQJ

♥ K94

♦ J4

♣ AKJ95

South:

♠ 8632

♥ 2

♦ AQ76

♣ T763

W N E S

Pass 1♥ Pass

Pass X 2♥ Pass

Pass 3♣ Pass Pass

3♥ Pass Pass 4♣

All Pass

North hands

Overcalls in 4th??

Board: 66	♠ 9	LHO is dealer.
Dealer: East	♥ AQT6	East (LHO) opens 1 ♦ if possible.
Vul: Both	♦ AK4	East (LHO) bids 1 ♠ if possible.
HCP: 19+1	♣ AQT64	
Board: 67	♠ Q	LHO is dealer.
Dealer: East	♥ AJ7	East (LHO) opens 1 ♥ if possible.
Vul: E-W	♦ AKJ863	West (RHO) bids 2 ♥ if possible.
HCP: 18+2	♣ QJT	West (RHO) Doubles 4 ♥ if possible.
Board: 68	♠ J875	RHO is dealer. You bid second.
Dealer: West	♥ T	West (RHO) opens 1 ♥ if possible.
Vul: Both	♦ 8653	West (RHO) bids 2 ♥ if possible.
HCP: 4	♣ QJ98	
Board: 69	♠ 97432	RHO is dealer. You bid second.
Dealer: West	♥ QJ973	West (RHO) opens 1 ♣ if possible.
Vul: None	♦ K8	West (RHO) bids 1 ♥ if possible.
HCP: 6+2	♣ 6	
Board: 70	♠ QJ9653	RHO is dealer. You bid second.
Dealer: West	♥ 32	West (RHO) opens 1 ♦ if possible.
Vul: Both	♦ T86	
HCP: 5+2	♣ Q7	

Both hands (Answers Page)

Board: 66

Dealer: East

Vul: Both

North HCP: 19+1

South HCP: 6+2

Contract: 4♥ South

North:

♠ 9

♥ AQT6

♦ AK4

♣ AQT64

South:

♠ K8763

♥ K8543

♦ T8

♣ 2

W

N

E

S

1♦ Pass

Pass X 1♠ Pass

Pass X Pass 2♥

Pass 3♥ Pass 4♥

All Pass

Board: 67

Dealer: East

Vul: E-W

North HCP: 18+2

South HCP: 7+1

Contract: 5♦ North

North:

♠ Q

♥ AJ7

♦ AKJ863

♣ QJT

South:

♠ T743

♥ 8

♦ T97

♣ AK762

W

N

E

S

1♥ Pass

Pass X Pass 1♠

2♥ 4♦ Pass 4♥¹

X 5♦ All Pass

1. limit raise or better in !D

Board: 68

Dealer: West

Vul: Both

North HCP: 4

South HCP: 22+1

Contract: 4♠ North

North:

♠ J875

♥ T

♦ 8653

♣ QJ98

South:

♠ AKQ64

♥ KJ3

♦ AQ2

♣ K3

W

N

E

S

1♥ Pass Pass X

2♥ Pass Pass 2♠

Pass 3♥¹ Pass 3NT

Pass 4♠ All Pass

1. limit raise or better in !S

Board: 69

Dealer: West

Vul: None

North HCP: 6+2

South HCP: 18+1

Contract: 4♠ South

North:

♠ 97432

♥ QJ973

♦ K8

♣ 6

South:

♠ AQT

♥ K2

♦ AQT54

♣ K53

W

N

E

S

1♣ Pass Pass X

1♥ 1♠ Pass 4♠

All Pass

Board: 70

Dealer: West

Vul: Both

North HCP: 5+2

South HCP: 19+2

Contract: 3♥ South

North:

♠ QJ9653

♥ 32

♦ T86

♣ Q7

South:

♠ -

♥ AKJ765

♦ AQ4

♣ AJ52

W

N

E

S

1♦ Pass Pass X

Pass 1♠ Pass 3♥

All Pass

South hands

Overcalls in 4th??

Board: 66 ♠ K8763 RHO is dealer. You bid second.
 Dealer: East ♥ K8543 East (RHO) opens 1♦ if possible.
 Vul: Both ♦ T8 East (RHO) bids 1♠ if possible.
 HCP: 6+2 ♣ 2

Board: 67 ♠ T743 RHO is dealer. You bid second.
 Dealer: East ♥ 8 East (RHO) opens 1♥ if possible.
 Vul: E-W ♦ T97 West (LHO) bids 2♥ if possible.
 HCP: 7+1 ♣ AK762 West (LHO) Doubles 4♥ if possible.

Board: 68 ♠ AKQ64 LHO is dealer.
 Dealer: West ♥ KJ3 West (LHO) opens 1♥ if possible.
 Vul: Both ♦ AQ2 West (LHO) bids 2♥ if possible.
 HCP: 22+1 ♣ K3

Board: 69 ♠ AQT LHO is dealer.
 Dealer: West ♥ K2 West (LHO) opens 1♣ if possible.
 Vul: None ♦ AQT54 West (LHO) bids 1♥ if possible.
 HCP: 18+1 ♣ K53

Board: 70 ♠ - LHO is dealer.
 Dealer: West ♥ AKJ765 West (LHO) opens 1♦ if possible.
 Vul: Both ♦ AQ4
 HCP: 19+2 ♣ AJ52

Both hands (Answers Page)

Board: 66

Dealer: East

Vul: Both

North HCP: 19+1

South HCP: 6+2

Contract: 4♥ South

North:

♠ 9

♥ AQT6

♦ AK4

♣ AQT64

South:

♠ K8763

♥ K8543

♦ T8

♣ 2

W N E S

1♦ Pass

Pass X 1♠ Pass

Pass X Pass 2♥

Pass 3♥ Pass 4♥

All Pass

Board: 67

Dealer: East

Vul: E-W

North HCP: 18+2

South HCP: 7+1

Contract: 5♦ North

North:

♠ Q

♥ AJ7

♦ AKJ863

♣ QJT

South:

♠ T743

♥ 8

♦ T97

♣ AK762

W N E S

1♥ Pass

Pass X Pass 1♠

2♥ 4♦ Pass 4♥¹

X 5♦ All Pass

1. limit raise or better in !D

Board: 68

Dealer: West

Vul: Both

North HCP: 4

South HCP: 22+1

Contract: 4♠ North

North:

♠ J875

♥ T

♦ 8653

♣ QJ98

South:

♠ AKQ64

♥ KJ3

♦ AQ2

♣ K3

W N E S

1♥ Pass Pass X

2♥ Pass Pass 2♠

Pass 3♥¹ Pass 3NT

Pass 4♠ All Pass

1. limit raise or better in !S

Board: 69

Dealer: West

Vul: None

North HCP: 6+2

South HCP: 18+1

Contract: 4♠ South

North:

♠ 97432

♥ QJ973

♦ K8

♣ 6

South:

♠ AQT

♥ K2

♦ AQT54

♣ K53

W N E S

1♣ Pass Pass X

1♥ 1♠ Pass 4♠

All Pass

Board: 70

Dealer: West

Vul: Both

North HCP: 5+2

South HCP: 19+2

Contract: 3♥ South

North:

♠ QJ9653

♥ 32

♦ T86

♣ Q7

South:

♠ -

♥ AKJ765

♦ AQ4

♣ AJ52

W N E S

1♦ Pass Pass X

Pass 1♠ Pass 3♥

All Pass

North hands

Overcalls in 4th??

Board: 71 ♠ Q754 RHO is dealer. You bid second.
 Dealer: West ♥ 987 West (RHO) opens 1 ♣ if possible.
 Vul: N-S ♦ Q984
 HCP: 4 ♣ 95

Board: 72 ♠ K9632 RHO is dealer. You bid second.
 Dealer: West ♥ JT5 West (RHO) opens 1 ♥ if possible.
 Vul: N-S ♦ QT West (RHO) bids 1 ♠ if possible.
 HCP: 6+1 ♣ 532 East (LHO) bids 2 ♥ if possible.

Board: 73 ♠ AT3 LHO is dealer.
 Dealer: East ♥ J63 East (LHO) opens 1 ♠ if possible.
 Vul: E-W ♦ AKQJ6
 HCP: 19+1 ♣ A6

Board: 74 ♠ 432 You are dealer.
 Dealer: North ♥ K965 West (RHO) Doubles 1 ♣ if possible.
 Vul: E-W ♦ K75
 HCP: 13 ♣ AK2

Board: 75 ♠ KQ6 LHO is dealer.
 Dealer: East ♥ AKQ842 East (LHO) opens 1 ♠ if possible.
 Vul: Both ♦ 6
 HCP: 18+2 ♣ A96

Both hands (Answers Page)

Board: 71

	North:	South:	W	N	E	S
Dealer: West	♠ Q754	♠ AJ8	1 ♣	Pass	Pass	X
Vul: N-S	♥ 987	♥ AKQ62	Pass	1 ♠	All Pass	
North HCP: 4	♦ Q984	♦ 52				
South HCP: 19+1	♣ 95	♣ KQ3				
Contract: 1 ♠ North						

Board: 72

	North:	South:	W	N	E	S
Dealer: West	♠ K9632	♠ A5	1 ♥	Pass	Pass	X
Vul: N-S	♥ JT5	♥ K83	1 ♠	Pass	2 ♥	4 ♣
North HCP: 6+1	♦ QT	♦ KJ	Pass	5 ♣	All Pass	
South HCP: 19+2	♣ 532	♣ AKJ764				
Contract: 5 ♣ North						

Board: 73

	North:	South:	W	N	E	S
Dealer: East	♠ AT3	♠ 84			1 ♠	Pass
Vul: E-W	♥ J63	♥ KT74	Pass	X	Pass	2 ♥
North HCP: 19+1	♦ AKQJ6	♦ 832	Pass	3 ♦	All Pass	
South HCP: 6	♣ A6	♣ QJ85				
Contract: 3 ♦ North						

Board: 74

	North:	South:	W	N	E	S
Dealer: North	♠ 432	♠ JT98		1 ♣	Pass	Pass
Vul: E-W	♥ K965	♥ A8	X	1 ♥	Pass	1 ♠
North HCP: 13	♦ K75	♦ T62	All Pass			
South HCP: 5	♣ AK2	♣ T654				
Contract: 1 ♠ South						

Board: 75

	North:	South:	W	N	E	S
Dealer: East	♠ KQ6	♠ T83			1 ♠	Pass
Vul: Both	♥ AKQ842	♥ T9	Pass	X	Pass	2 ♣
North HCP: 18+2	♦ 6	♦ KT2	Pass	3 ♥	Pass	3 ♠ ¹
South HCP: 8+1	♣ A96	♣ KQ842	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. limit raise or better in !H

South hands

Overcalls in 4th??

Board: 71 ♠ AJ8 LHO is dealer.
 Dealer: West ♥ AKQ62 West (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ 52
 HCP: 19+1 ♣ KQ3

Board: 72 ♠ A5 LHO is dealer.
 Dealer: West ♥ K83 West (LHO) opens 1 ♥ if possible.
 Vul: N-S ♦ KJ West (LHO) bids 1 ♠ if possible.
 HCP: 19+2 ♣ AKJ764 East (RHO) bids 2 ♥ if possible.

Board: 73 ♠ 84 RHO is dealer. You bid second.
 Dealer: East ♥ KT74 East (RHO) opens 1 ♠ if possible.
 Vul: E-W ♦ 832
 HCP: 6 ♣ QJ85

Board: 74 ♠ JT98 Partner is dealer.
 Dealer: North ♥ A8 West (LHO) Doubles 1 ♣ if possible.
 Vul: E-W ♦ T62
 HCP: 5 ♣ T654

Board: 75 ♠ T83 RHO is dealer. You bid second.
 Dealer: East ♥ T9 East (RHO) opens 1 ♠ if possible.
 Vul: Both ♦ KT2
 HCP: 8+1 ♣ KQ842

Both hands (Answers Page)

Board: 71

	North:	South:	W	N	E	S
Dealer: West	♠ Q754	♠ AJ8	1 ♣	Pass	Pass	X
Vul: N-S	♥ 987	♥ AKQ62	Pass	1 ♠	All Pass	
North HCP: 4	♦ Q984	♦ 52				
South HCP: 19+1	♣ 95	♣ KQ3				
Contract: 1 ♠ North						

Board: 72

	North:	South:	W	N	E	S
Dealer: West	♠ K9632	♠ A5	1 ♥	Pass	Pass	X
Vul: N-S	♥ JT5	♥ K83	1 ♠	Pass	2 ♥	4 ♣
North HCP: 6+1	♦ QT	♦ KJ	Pass	5 ♣	All Pass	
South HCP: 19+2	♣ 532	♣ AKJ764				
Contract: 5 ♣ North						

Board: 73

	North:	South:	W	N	E	S
Dealer: East	♠ AT3	♠ 84			1 ♠	Pass
Vul: E-W	♥ J63	♥ KT74	Pass	X	Pass	2 ♥
North HCP: 19+1	♦ AKQJ6	♦ 832	Pass	3 ♦	All Pass	
South HCP: 6	♣ A6	♣ QJ85				
Contract: 3 ♦ North						

Board: 74

	North:	South:	W	N	E	S
Dealer: North	♠ 432	♠ JT98		1 ♣	Pass	Pass
Vul: E-W	♥ K965	♥ A8	X	1 ♥	Pass	1 ♠
North HCP: 13	♦ K75	♦ T62	All Pass			
South HCP: 5	♣ AK2	♣ T654				
Contract: 1 ♠ South						

Board: 75

	North:	South:	W	N	E	S
Dealer: East	♠ KQ6	♠ T83			1 ♠	Pass
Vul: Both	♥ AKQ842	♥ T9	Pass	X	Pass	2 ♣
North HCP: 18+2	♦ 6	♦ KT2	Pass	3 ♥	Pass	3 ♠ ¹
South HCP: 8+1	♣ A96	♣ KQ842	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. limit raise or better in !H

North hands

Overcalls in 4th??

Board: 76	♠ AT3	You are dealer.
Dealer: North	♥ AQJ5	West (RHO) Doubles 1 ♦ if possible.
Vul: None	♦ QJ83	West (RHO) Doubles 1 ♥ if possible.
HCP: 14	♣ 85	

Board: 77	♠ AKQ84	LHO is dealer.
Dealer: East	♥ K54	East (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ AT	East (LHO) bids 1 ♥ if possible.
HCP: 19+1	♣ K32	

Board: 78	♠ Q	RHO is dealer. You bid second.
Dealer: West	♥ JT62	West (RHO) opens 1 ♠ if possible.
Vul: N-S	♦ 942	West (RHO) bids 2 ♠ if possible.
HCP: 5+1	♣ QT842	

Board: 79	♠ QT64	You are dealer.
Dealer: North	♥ A932	West (RHO) Doubles 1 ♣ if possible.
Vul: Both	♦ 3	West (RHO) Doubles 1 ♥ if possible.
HCP: 12	♣ AQ76	

Board: 80	♠ A42	RHO is dealer. You bid second.
Dealer: West	♥ 98	West (RHO) opens 1 ♥ if possible.
Vul: E-W	♦ QJT964	
HCP: 7+2	♣ 43	

Both hands (Answers Page)

Board: 76

Dealer: North

Vul: None

North HCP: 14

South HCP: 2+1

Contract: 1 ♠ South

North:

♠ AT3

♥ AQJ5

♦ QJ83

♣ 85

South:

♠ 9876

♥ T9

♦ 54

♣ QT943

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

Board: 77

Dealer: East

Vul: E-W

North HCP: 19+1

South HCP: 4

Contract: 4 ♠ North

North:

♠ AKQ84

♥ K54

♦ AT

♣ K32

South:

♠ J653

♥ JT7

♦ 7653

♣ Q9

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

1. limit raise or better in !S

Board: 78

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 22+1

Contract: 3 ♦ South

North:

♠ Q

♥ JT62

♦ 942

♣ QT842

South:

♠ T64

♥ KQ

♦ AKQJ6

♣ AK9

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

Board: 79

Dealer: North

Vul: Both

North HCP: 12

South HCP: 4+1

Contract: 2 ♣ South

North:

♠ QT64

♥ A932

♦ 3

♣ AQ76

South:

♠ J7

♥ Q74

♦ JT862

♣ 852

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

Board: 80

Dealer: West

Vul: E-W

North HCP: 7+2

South HCP: 18+1

Contract: 3NT South

North:

♠ A42

♥ 98

♦ QJT964

♣ 43

South:

♠ Q53

♥ A42

♦ AK

♣ AJT97

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

South hands

Overcalls in 4th??

Board: 76 ♠ 9876 Partner is dealer.
 Dealer: North ♥ T9 West (LHO) Doubles 1 ♦ if possible.
 Vul: None ♦ 54 West (LHO) Doubles 1 ♥ if possible.
 HCP: 2+1 ♣ QT943

Board: 77 ♠ J653 RHO is dealer. You bid second.
 Dealer: East ♥ JT7 East (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ 7653 East (RHO) bids 1 ♥ if possible.
 HCP: 4 ♣ Q9

Board: 78 ♠ T64 LHO is dealer.
 Dealer: West ♥ KQ West (LHO) opens 1 ♠ if possible.
 Vul: N-S ♦ AKQJ6 West (LHO) bids 2 ♠ if possible.
 HCP: 22+1 ♣ AK9

Board: 79 ♠ J7 Partner is dealer.
 Dealer: North ♥ Q74 West (LHO) Doubles 1 ♣ if possible.
 Vul: Both ♦ JT862 West (LHO) Doubles 1 ♥ if possible.
 HCP: 4+1 ♣ 852

Board: 80 ♠ Q53 LHO is dealer.
 Dealer: West ♥ A42 West (LHO) opens 1 ♥ if possible.
 Vul: E-W ♦ AK
 HCP: 18+1 ♣ AJT97

Both hands (Answers Page)

Board: 76

Dealer: North

Vul: None

North HCP: 14

South HCP: 2+1

Contract: 1 ♠ South

North:

♠ AT3

♥ AQJ5

♦ QJ83

♣ 85

South:

♠ 9876

♥ T9

♦ 54

♣ QT943

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

Board: 77

Dealer: East

Vul: E-W

North HCP: 19+1

South HCP: 4

Contract: 4 ♠ North

North:

♠ AKQ84

♥ K54

♦ AT

♣ K32

South:

♠ J653

♥ JT7

♦ 7653

♣ Q9

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

1. limit raise or better in !S

Board: 78

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 22+1

Contract: 3 ♦ South

North:

♠ Q

♥ JT62

♦ 942

♣ QT842

South:

♠ T64

♥ KQ

♦ AKQJ6

♣ AK9

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

Board: 79

Dealer: North

Vul: Both

North HCP: 12

South HCP: 4+1

Contract: 2 ♣ South

North:

♠ QT64

♥ A932

♦ 3

♣ AQ76

South:

♠ J7

♥ Q74

♦ JT862

♣ 852

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

Board: 80

Dealer: West

Vul: E-W

North HCP: 7+2

South HCP: 18+1

Contract: 3NT South

North:

♠ A42

♥ 98

♦ QJT964

♣ 43

South:

♠ Q53

♥ A42

♦ AK

♣ AJT97

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

North hands

Overcalls in 4th??

Board: 81 ♠ KJ632 RHO is dealer. You bid second.
 Dealer: West ♥ 8 West (RHO) opens 1 ♥ if possible.
 Vul: Both ♦ 972 West (RHO) bids 2 ♥ if possible.
 HCP: 4+1 ♣ 9754 East (LHO) bids 3 ♥ if possible.

Board: 82 ♠ Q64 LHO is dealer.
 Dealer: East ♥ AKQ62 East (LHO) opens 1 ♠ if possible.
 Vul: N-S ♦ Q2 West (RHO) bids 2 ♠ if possible.
 HCP: 18+1 ♣ KQ4

Board: 83 ♠ T8 LHO is dealer.
 Dealer: East ♥ AQT East (LHO) opens 1 ♥ if possible.
 Vul: None ♦ A52 East (LHO) bids 2 ♥ if possible.
 HCP: 18+1 ♣ AKJ53

Board: 84 ♠ Q87 RHO is dealer. You bid second.
 Dealer: West ♥ 932 West (RHO) opens 1 ♠ if possible.
 Vul: None ♦ 43 West (RHO) bids 2 ♥ if possible.
 HCP: 3+1 ♣ J9843 East (LHO) bids 2 ♠ if possible.
 East (LHO) Doubles 4 ♦ if possible.

Board: 85 ♠ KQ6 LHO is dealer.
 Dealer: East ♥ AQ3 East (LHO) opens 1 ♥ if possible.
 Vul: E-W ♦ 6
 HCP: 18+2 ♣ AQJT93

Both hands (Answers Page)

Board: 81

	North:	South:	W	N	E	S
Dealer: West	♠ KJ632	♠ A98	1 ♥	Pass	Pass	X
Vul: Both	♥ 8	♥ A93	2 ♥	Pass	Pass	X
North HCP: 4+1	♦ 972	♦ K3	Pass	2 ♠	3 ♥	X
South HCP: 19+1	♣ 9754	♣ AKJT2	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 82

	North:	South:	W	N	E	S
Dealer: East	♠ Q64	♠ 97			1 ♠	Pass
Vul: N-S	♥ AKQ62	♥ JT83	Pass	X	Pass	2 ♥
North HCP: 18+1	♦ Q2	♦ A54	2 ♠	3 ♥	All Pass	
South HCP: 5	♣ KQ4	♣ 9832				
Contract: 3 ♥ North						

Board: 83

	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ Q62			1 ♥	Pass
Vul: None	♥ AQT	♥ 73	Pass	X	2 ♥	Pass
North HCP: 18+1	♦ A52	♦ T9876	Pass	3 ♣	All Pass	
South HCP: 4+1	♣ AKJ53	♣ Q87				
Contract: 3 ♣ North						

Board: 84

	North:	South:	W	N	E	S
Dealer: West	♠ Q87	♠ K94	1 ♠	Pass	Pass	X
Vul: None	♥ 932	♥ AQJ8	2 ♥	Pass	2 ♠	4 ♦
North HCP: 3+1	♦ 43	♦ AKQ952	Pass	Pass	X	All Pass
South HCP: 19+2	♣ J9843	♣ -				
Contract: 4 ♦ X South						

Board: 85

	North:	South:	W	N	E	S
Dealer: East	♠ KQ6	♠ J92			1 ♥	Pass
Vul: E-W	♥ AQ3	♥ 762	Pass	X	Pass	2 ♦
North HCP: 18+2	♦ 6	♦ QJT5	Pass	4 ♣	All Pass	
South HCP: 4	♣ AQJT93	♣ 754				
Contract: 4 ♣ North						

South hands

Overcalls in 4th??

Board: 81	♠ A98	LHO is dealer.
Dealer: West	♥ A93	West (LHO) opens 1 ♥ if possible.
Vul: Both	♦ K3	West (LHO) bids 2 ♥ if possible.
HCP: 19+1	♣ AKJT2	East (RHO) bids 3 ♥ if possible.
Board: 82	♠ 97	RHO is dealer. You bid second.
Dealer: East	♥ JT83	East (RHO) opens 1 ♠ if possible.
Vul: N-S	♦ A54	West (LHO) bids 2 ♠ if possible.
HCP: 5	♣ 9832	
Board: 83	♠ Q62	RHO is dealer. You bid second.
Dealer: East	♥ 73	East (RHO) opens 1 ♥ if possible.
Vul: None	♦ T9876	East (RHO) bids 2 ♥ if possible.
HCP: 4+1	♣ Q87	
Board: 84	♠ K94	LHO is dealer.
Dealer: West	♥ AQJ8	West (LHO) opens 1 ♠ if possible.
Vul: None	♦ AKQ952	West (LHO) bids 2 ♥ if possible.
HCP: 19+2	♣ -	East (RHO) bids 2 ♠ if possible.
		East (RHO) Doubles 4 ♦ if possible.
Board: 85	♠ J92	RHO is dealer. You bid second.
Dealer: East	♥ 762	East (RHO) opens 1 ♥ if possible.
Vul: E-W	♦ QJT5	
HCP: 4	♣ 754	

Both hands (Answers Page)

Board: 81

	North:	South:	W	N	E	S
Dealer: West	♠ KJ632	♠ A98	1 ♥	Pass	Pass	X
Vul: Both	♥ 8	♥ A93	2 ♥	Pass	Pass	X
North HCP: 4+1	♦ 972	♦ K3	Pass	2 ♠	3 ♥	X
South HCP: 19+1	♣ 9754	♣ AKJT2	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 82

	North:	South:	W	N	E	S
Dealer: East	♠ Q64	♠ 97			1 ♠	Pass
Vul: N-S	♥ AKQ62	♥ JT83	Pass	X	Pass	2 ♥
North HCP: 18+1	♦ Q2	♦ A54	2 ♠	3 ♥	All Pass	
South HCP: 5	♣ KQ4	♣ 9832				
Contract: 3 ♥ North						

Board: 83

	North:	South:	W	N	E	S
Dealer: East	♠ T8	♠ Q62			1 ♥	Pass
Vul: None	♥ AQT	♥ 73	Pass	X	2 ♥	Pass
North HCP: 18+1	♦ A52	♦ T9876	Pass	3 ♣	All Pass	
South HCP: 4+1	♣ AKJ53	♣ Q87				
Contract: 3 ♣ North						

Board: 84

	North:	South:	W	N	E	S
Dealer: West	♠ Q87	♠ K94	1 ♠	Pass	Pass	X
Vul: None	♥ 932	♥ AQJ8	2 ♥	Pass	2 ♠	4 ♦
North HCP: 3+1	♦ 43	♦ AKQ952	Pass	Pass	X	All Pass
South HCP: 19+2	♣ J9843	♣ -				
Contract: 4 ♦ X South						

Board: 85

	North:	South:	W	N	E	S
Dealer: East	♠ KQ6	♠ J92			1 ♥	Pass
Vul: E-W	♥ AQ3	♥ 762	Pass	X	Pass	2 ♦
North HCP: 18+2	♦ 6	♦ QJT5	Pass	4 ♣	All Pass	
South HCP: 4	♣ AQJT93	♣ 754				
Contract: 4 ♣ North						

North hands

Overcalls in 4th??

Board: 86

Dealer: West
 Vul: N-S
 HCP: 3+1

♠ 843

♥ 753

♦ JT

♣ QT872

RHO is dealer. You bid second.

West (RHO) opens 1 ♦ if possible.

West (RHO) bids 1 ♥ if possible.

Board: 87

Dealer: East
 Vul: E-W
 HCP: 20+1

♠ Q7

♥ AKJ96

♦ KQ9

♣ KQ9

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

Board: 88

Dealer: East
 Vul: E-W
 HCP: 18+1

♠ KQ52

♥ 7

♦ A87

♣ AKQ72

LHO is dealer.

East (LHO) opens 1 ♦ if possible.

East (LHO) bids 1 ♥ if possible.

Board: 89

Dealer: East
 Vul: Both
 HCP: 20+1

♠ A4

♥ AJ3

♦ AKJ97

♣ QJ6

LHO is dealer.

East (LHO) opens 1 ♣ if possible.

Board: 90

Dealer: South
 Vul: Both
 HCP: 3+1

♠ Q9842

♥ 832

♦ J72

♣ T7

Partner is dealer.

East (LHO) Doubles 1 ♣ if possible.

East (LHO) Doubles 1 ♥ if possible.

Both hands (Answers Page)

Board: 86

	North:	South:	W	N	E	S
Dealer: West	♠ 843	♠ AKQ62	1 ♦	Pass	Pass	X
Vul: N-S	♥ 753	♥ AQ8	1 ♥	Pass	Pass	1 ♠
North HCP: 3+1	♦ JT	♦ 643	Pass	2 ♠	Pass	4 ♠
South HCP: 19+1	♣ QT872	♣ A5	All Pass			
Contract: 4 ♠ South						

Board: 87

	North:	South:	W	N	E	S
Dealer: East	♠ Q7	♠ K4			1 ♦	Pass
Vul: E-W	♥ AKJ96	♥ Q43	Pass	X	Pass	2 ♣
North HCP: 20+1	♦ KQ9	♦ T75	Pass	2 ♥	Pass	3 ♦ ¹
South HCP: 6+1	♣ KQ9	♣ JT862	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. limit raise or better in !H

Board: 88

	North:	South:	W	N	E	S
Dealer: East	♠ KQ52	♠ AJ986			1 ♦	Pass
Vul: E-W	♥ 7	♥ T8643	Pass	X	1 ♥	1 ♠
North HCP: 18+1	♦ A87	♦ J4	Pass	4 ♠	All Pass	
South HCP: 6+2	♣ AKQ72	♣ 6				
Contract: 4 ♠ North						

Board: 89

	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ Q9732			1 ♣	Pass
Vul: Both	♥ AJ3	♥ K76	Pass	X	Pass	1 ♠
North HCP: 20+1	♦ AKJ97	♦ T53	Pass	2 ♦	Pass	3 ♣ ¹
South HCP: 5+1	♣ QJ6	♣ 52	Pass	3NT	All Pass	
Contract: 3NT North						

1. limit raise or better in !D

Board: 90

	North:	South:	W	N	E	S
Dealer: South	♠ Q9842	♠ 6				1 ♣
Vul: Both	♥ 832	♥ KQJ7	Pass	Pass	X	1 ♥
North HCP: 3+1	♦ J72	♦ 93	Pass	Pass	X	2 ♣
South HCP: 13+2	♣ T7	♣ AK8652	All Pass			
Contract: 2 ♣ South						

South hands

Overcalls in 4th??

Board: 86 ♠ AKQ62 LHO is dealer.
 Dealer: West ♥ AQ8 West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 643 West (LHO) bids 1 ♥ if possible.
 HCP: 19+1 ♣ A5

Board: 87 ♠ K4 RHO is dealer. You bid second.
 Dealer: East ♥ Q43 East (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ T75
 HCP: 6+1 ♣ JT862

Board: 88 ♠ AJ986 RHO is dealer. You bid second.
 Dealer: East ♥ T8643 East (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ J4 East (RHO) bids 1 ♥ if possible.
 HCP: 6+2 ♣ 6

Board: 89 ♠ Q9732 RHO is dealer. You bid second.
 Dealer: East ♥ K76 East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ T53
 HCP: 5+1 ♣ 52

Board: 90 ♠ 6 You are dealer.
 Dealer: South ♥ KQJ7 East (RHO) Doubles 1 ♣ if possible.
 Vul: Both ♦ 93 East (RHO) Doubles 1 ♥ if possible.
 HCP: 13+2 ♣ AK8652

Both hands (Answers Page)

Board: 86

Dealer: West

Vul: N-S

North HCP: 3+1

South HCP: 19+1

Contract: 4 ♠ South

North:

♠ 843

♥ 753

♦ JT

♣ QT872

South:

♠ AKQ62

♥ AQ8

♦ 643

♣ A5

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

1 ♦	Pass	Pass	X
-----	------	------	---

1 ♥	Pass	Pass	1 ♠
-----	------	------	-----

Pass	2 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

Board: 87

Dealer: East

Vul: E-W

North HCP: 20+1

South HCP: 6+1

Contract: 4 ♥ North

North:

♠ Q7

♥ AKJ96

♦ KQ9

♣ KQ9

South:

♠ K4

♥ Q43

♦ T75

♣ JT862

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

		1 ♦	Pass
--	--	-----	------

Pass	X	Pass	2 ♣
------	---	------	-----

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

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

1. limit raise or better in !H

Board: 88

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ KQ52

♥ 7

♦ A87

♣ AKQ72

South:

♠ AJ986

♥ T8643

♦ J4

♣ 6

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

		1 ♦	Pass
--	--	-----	------

Pass	X	1 ♥	1 ♠
------	---	-----	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

Board: 89

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 5+1

Contract: 3NT North

North:

♠ A4

♥ AJ3

♦ AKJ97

♣ QJ6

South:

♠ Q9732

♥ K76

♦ T53

♣ 52

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

		1 ♣	Pass
--	--	-----	------

Pass	X	Pass	1 ♠
------	---	------	-----

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

Pass	3NT	All Pass	
------	-----	----------	--

1. limit raise or better in !D

Board: 90

Dealer: South

Vul: Both

North HCP: 3+1

South HCP: 13+2

Contract: 2 ♣ South

North:

♠ Q9842

♥ 832

♦ J72

♣ T7

South:

♠ 6

♥ KQJ7

♦ 93

♣ AK8652

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

			1 ♣
--	--	--	-----

Pass	Pass	X	1 ♥
------	------	---	-----

Pass	Pass	X	2 ♣
------	------	---	-----

All Pass

North hands

Overcalls in 4th??

Board: 91	♠ JT95	RHO is dealer. You bid second.
Dealer: West	♥ K952	West (RHO) opens 1♦ if possible.
Vul: None	♦ 72	West (RHO) bids 1♠ if possible.
HCP: 4	♣ T92	

Board: 92	♠ 4	LHO is dealer.
Dealer: East	♥ AKQJ9	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ AK62	
HCP: 19+1	♣ Q86	

Board: 93	♠ KQJ96	LHO is dealer.
Dealer: East	♥ Q	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ AJ9	East (LHO) bids 1♥ if possible.
HCP: 20+1	♣ AK87	

Board: 94	♠ T753	RHO is dealer. You bid second.
Dealer: West	♥ T5	West (RHO) opens 1♥ if possible.
Vul: None	♦ 8532	East (LHO) bids 2♥ if possible.
HCP: 0	♣ 865	

Both hands (Answers Page)

Board: 91

Dealer: West

Vul: None

North HCP: 4

South HCP: 21+1

Contract: 3♥ North

North:

♠ JT95

♥ K952

♦ 72

♣ T92

South:

♠ Q7

♥ AJ6

♦ KQ6

♣ AKQ86

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

1♦	Pass	Pass	X
----	------	------	---

1♠	Pass	Pass	X
----	------	------	---

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

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

1. strength cue bid

Board: 92

Dealer: East

Vul: N-S

North HCP: 19+1

South HCP: 7

Contract: 4♥ North

North:

♠ 4

♥ AKQJ9

♦ AK62

♣ Q86

South:

♠ KQJT

♥ T642

♦ T43

♣ J3

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

		1♣	Pass
--	--	----	------

Pass	X	Pass	1♥
------	---	------	----

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

Board: 93

Dealer: East

Vul: E-W

North HCP: 20+1

South HCP: 7+1

Contract: 4♠ South

North:

♠ KQJ96

♥ Q

♦ AJ9

♣ AK87

South:

♠ 873

♥ AJ642

♦ Q532

♣ 5

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

		1♦	Pass
--	--	----	------

Pass	X	1♥	Pass
------	---	----	------

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

Pass	3♠	Pass	4♣ ²
------	----	------	-----------------

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

All Pass

1. limit raise or better in !S

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

Board: 94

Dealer: West

Vul: None

North HCP: 0

South HCP: 23+1

Contract: 2NT South

North:

♠ T753

♥ T5

♦ 8532

♣ 865

South:

♠ A4

♥ A93

♦ AQ4

♣ AKQT2

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

1♥	Pass	Pass	X
----	------	------	---

Pass	1♠	Pass	2♣
------	----	------	----

Pass	Pass	2♥	2NT
------	------	----	-----

All Pass

South hands

Overcalls in 4th??

Board: 91 ♠ Q7 LHO is dealer.
 Dealer: West ♥ AJ6 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ KQ6 West (LHO) bids 1 ♠ if possible.
 HCP: 21+1 ♣ AKQ86

Board: 92 ♠ KQJT RHO is dealer. You bid second.
 Dealer: East ♥ T642 East (RHO) opens 1 ♣ if possible.
 Vul: N-S ♦ T43
 HCP: 7 ♣ J3

Board: 93 ♠ 873 RHO is dealer. You bid second.
 Dealer: East ♥ AJ642 East (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ Q532 East (RHO) bids 1 ♥ if possible.
 HCP: 7+1 ♣ 5

Board: 94 ♠ A4 LHO is dealer.
 Dealer: West ♥ A93 West (LHO) opens 1 ♥ if possible.
 Vul: None ♦ AQ4 East (RHO) bids 2 ♥ if possible.
 HCP: 23+1 ♣ AKQT2

Both hands (Answers Page)

Board: 91

Dealer: West

Vul: None

North HCP: 4

South HCP: 21+1

Contract: 3♥ North

North:

♠ JT95

♥ K952

♦ 72

♣ T92

South:

♠ Q7

♥ AJ6

♦ KQ6

♣ AKQ86

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

1. strength cue bid

Board: 92

Dealer: East

Vul: N-S

North HCP: 19+1

South HCP: 7

Contract: 4♥ North

North:

♠ 4

♥ AKQJ9

♦ AK62

♣ Q86

South:

♠ KQJT

♥ T642

♦ T43

♣ J3

W	N	E	S
		1♣	Pass
Pass	X	Pass	1♥
Pass	4♥	All Pass	

Board: 93

Dealer: East

Vul: E-W

North HCP: 20+1

South HCP: 7+1

Contract: 4♠ South

North:

♠ KQJ96

♥ Q

♦ AJ9

♣ AK87

South:

♠ 873

♥ AJ642

♦ Q532

♣ 5

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

1. limit raise or better in !S

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

Board: 94

Dealer: West

Vul: None

North HCP: 0

South HCP: 23+1

Contract: 2NT South

North:

♠ T753

♥ T5

♦ 8532

♣ 865

South:

♠ A4

♥ A93

♦ AQ4

♣ AKQT2

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

North hands

Overcalls in 4th??

Board: 95

♠ Q85

RHO is dealer. You bid second.

Dealer: West

♥ J932

West (RHO) opens 1 ♦ if possible.

Vul: N-S

♦ 98

HCP: 3

♣ 9542

Board: 96

♠ QJT2

RHO is dealer. You bid second.

Dealer: West

♥ J97

West (RHO) opens 1 ♥ if possible.

Vul: E-W

♦ QJT94

HCP: 7+1

♣ 3

Board: 97

♠ K4

LHO is dealer.

Dealer: East

♥ KJ8

East (LHO) opens 1 ♦ if possible.

Vul: None

♦ A75

HCP: 18+1

♣ AQJ84

Board: 98

♠ AQJ54

LHO is dealer.

Dealer: East

♥ A62

East (LHO) opens 1 ♦ if possible.

Vul: Both

♦ AQ4

West (RHO) bids 2 ♦ if possible.

HCP: 19+1

♣ Q9

East (LHO) bids 3 ♦ if possible.

Board: 99

♠ K6

You are dealer.

Dealer: North

♥ J632

West (RHO) Doubles 1 ♦ if possible.

Vul: N-S

♦ AK9732

HCP: 14+2

♣ K

Both hands (Answers Page)

Board: 95

Dealer: West

Vul: N-S

North HCP: 3

South HCP: 22+1

Contract: 4♥ South

North:

♠ Q85

♥ J932

♦ 98

♣ 9542

South:

♠ AKJ6

♥ AKT87

♦ QJ6

♣ A

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

1♦	Pass	Pass	X
----	------	------	---

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

All Pass			
----------	--	--	--

Board: 96

Dealer: West

Vul: E-W

North HCP: 7+1

South HCP: 18+1

Contract: 3NT North

North:

♠ QJT2

♥ J97

♦ QJT94

♣ 3

South:

♠ A63

♥ Q86

♦ K3

♣ AKQ96

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

1♥	Pass	Pass	X
----	------	------	---

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

Pass	3NT	All Pass	
------	-----	----------	--

Board: 97

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 5+1

Contract: 4♥ North

North:

♠ K4

♥ KJ8

♦ A75

♣ AQJ84

South:

♠ QJ75

♥ QT963

♦ 932

♣ 3

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

		1♦	Pass
--	--	----	------

Pass	X	Pass	1♠
------	---	------	----

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

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

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

Board: 98

Dealer: East

Vul: Both

North HCP: 19+1

South HCP: 4+1

Contract: 4♠ South

North:

♠ AQJ54

♥ A62

♦ AQ4

♣ Q9

South:

♠ 9832

♥ KT753

♦ -

♣ J875

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

		1♦	Pass
--	--	----	------

Pass	X	Pass	1♠
------	---	------	----

2♦	2♠	3♦	Pass
----	----	----	------

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

All Pass			
----------	--	--	--

Board: 99

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 2+2

Contract: 1♥ North

North:

♠ K6

♥ J632

♦ AK9732

♣ K

South:

♠ J8743

♥ 8

♦ T4

♣ J9864

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

	1♦	Pass	Pass
--	----	------	------

X	1♥	All Pass	
---	----	----------	--

South hands

Overcalls in 4th??

Board: 95

♠ AKJ6

LHO is dealer.

Dealer: West

♥ AKT87

West (LHO) opens 1 ♦ if possible.

Vul: N-S

♦ QJ6

HCP: 22+1

♣ A

Board: 96

♠ A63

LHO is dealer.

Dealer: West

♥ Q86

West (LHO) opens 1 ♥ if possible.

Vul: E-W

♦ K3

HCP: 18+1

♣ AKQ96

Board: 97

♠ QJ75

RHO is dealer. You bid second.

Dealer: East

♥ QT963

East (RHO) opens 1 ♦ if possible.

Vul: None

♦ 932

HCP: 5+1

♣ 3

Board: 98

♠ 9832

RHO is dealer. You bid second.

Dealer: East

♥ KT753

East (RHO) opens 1 ♦ if possible.

Vul: Both

♦ -

West (LHO) bids 2 ♦ if possible.

HCP: 4+1

♣ J875

East (RHO) bids 3 ♦ if possible.

Board: 99

♠ J8743

Partner is dealer.

Dealer: North

♥ 8

West (LHO) Doubles 1 ♦ if possible.

Vul: N-S

♦ T4

HCP: 2+2

♣ J9864

Both hands (Answers Page)

Board: 95

Dealer: West

Vul: N-S

North HCP: 3

South HCP: 22+1

Contract: 4♥ South

North:

♠ Q85

♥ J932

♦ 98

♣ 9542

South:

♠ AKJ6

♥ AKT87

♦ QJ6

♣ A

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

1♦	Pass	Pass	X
----	------	------	---

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

All Pass			
----------	--	--	--

Board: 96

Dealer: West

Vul: E-W

North HCP: 7+1

South HCP: 18+1

Contract: 3NT North

North:

♠ QJT2

♥ J97

♦ QJT94

♣ 3

South:

♠ A63

♥ Q86

♦ K3

♣ AKQ96

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

1♥	Pass	Pass	X
----	------	------	---

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

Pass	3NT	All Pass	
------	-----	----------	--

Board: 97

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 5+1

Contract: 4♥ North

North:

♠ K4

♥ KJ8

♦ A75

♣ AQJ84

South:

♠ QJ75

♥ QT963

♦ 932

♣ 3

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

		1♦	Pass
--	--	----	------

Pass	X	Pass	1♠
------	---	------	----

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

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

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

Board: 98

Dealer: East

Vul: Both

North HCP: 19+1

South HCP: 4+1

Contract: 4♠ South

North:

♠ AQJ54

♥ A62

♦ AQ4

♣ Q9

South:

♠ 9832

♥ KT753

♦ -

♣ J875

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

		1♦	Pass
--	--	----	------

Pass	X	Pass	1♠
------	---	------	----

2♦	2♠	3♦	Pass
----	----	----	------

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

All Pass			
----------	--	--	--

Board: 99

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 2+2

Contract: 1♥ North

North:

♠ K6

♥ J632

♦ AK9732

♣ K

South:

♠ J8743

♥ 8

♦ T4

♣ J9864

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

	1♦	Pass	Pass
--	----	------	------

X	1♥	All Pass	
---	----	----------	--

North hands

Overcalls in 4th??

Board: 100	♠ Q3	RHO is dealer. You bid second.
Dealer: West	♥ AT874	West (RHO) opens 1 ♣ if possible.
Vul: None	♦ 954	West (RHO) bids 1 ♥ if possible.
HCP: 6+1	♣ 753	East (LHO) bids 1 ♠ if possible.

Board: 101	♠ AKJ	LHO is dealer.
Dealer: East	♥ AQT98	East (LHO) opens 1 ♠ if possible.
Vul: N-S	♦ K875	East (LHO) bids 2 ♣ if possible.
HCP: 18+1	♣ J	East (LHO) bids 2 ♠ if possible.
		West (RHO) bids 3 ♠ if possible.

Board: 102	♠ AKT72	LHO is dealer.
Dealer: East	♥ AJ	East (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ A92	
HCP: 20+1	♣ A64	

Board: 103	♠ 9	RHO is dealer. You bid second.
Dealer: West	♥ 983	West (RHO) opens 1 ♣ if possible.
Vul: Both	♦ J983	West (RHO) bids 1 ♥ if possible.
HCP: 6+1	♣ AJ963	

Board: 104	♠ K98	RHO is dealer. You bid second.
Dealer: West	♥ 984	West (RHO) opens 1 ♦ if possible.
Vul: None	♦ 2	West (RHO) bids 1 ♠ if possible.
HCP: 6+2	♣ KT9852	

Both hands (Answers Page)

Board: 100

	North:	South:	W	N	E	S
Dealer: West	♠ Q3	♠ AKJ	1 ♣	Pass	Pass	X
Vul: None	♥ AT874	♥ K9	1 ♥	Pass	Pass	X
North HCP: 6+1	♦ 954	♦ KQJ83	Pass	Pass	1 ♠	2 ♦
South HCP: 21+1	♣ 753	♣ AT2	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

Board: 101

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ	♠ 85			1 ♠	Pass
Vul: N-S	♥ AQT98	♥ K754	Pass	X	2 ♣	Pass
North HCP: 18+1	♦ K875	♦ JT63	Pass	2 ♥	2 ♠	3 ♣ ¹
South HCP: 6	♣ J	♣ Q85	3 ♠	4 ♥	All Pass	
Contract: 4 ♥ North						

1. limit raise or better in !H

Board: 102

	North:	South:	W	N	E	S
Dealer: East	♠ AKT72	♠ 96			1 ♦	Pass
Vul: N-S	♥ AJ	♥ K973	Pass	X	Pass	1 ♥
North HCP: 20+1	♦ A92	♦ Q654	Pass	2 ♠	Pass	2NT
South HCP: 6	♣ A64	♣ J32	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 103

	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ KQT85	1 ♣	Pass	Pass	X
Vul: Both	♥ 983	♥ K4	1 ♥	Pass	Pass	1 ♠
North HCP: 6+1	♦ J983	♦ AKQ	Pass	1NT	All Pass	
South HCP: 19+1	♣ AJ963	♣ Q75				
Contract: 1NT North						

Board: 104

	North:	South:	W	N	E	S
Dealer: West	♠ K98	♠ 765	1 ♦	Pass	Pass	X
Vul: None	♥ 984	♥ AKQJ63	1 ♠	2 ♣	Pass	3 ♥
North HCP: 6+2	♦ 2	♦ A43	Pass	4 ♥	All Pass	
South HCP: 18+2	♣ KT9852	♣ A				
Contract: 4 ♥ North						

South hands

Overcalls in 4th??

Board: 100	♠ AKJ	LHO is dealer.
Dealer: West	♥ K9	West (LHO) opens 1 ♣ if possible.
Vul: None	♦ KQJ83	West (LHO) bids 1 ♥ if possible.
HCP: 21+1	♣ AT2	East (RHO) bids 1 ♠ if possible.

Board: 101	♠ 85	RHO is dealer. You bid second.
Dealer: East	♥ K754	East (RHO) opens 1 ♠ if possible.
Vul: N-S	♦ JT63	East (RHO) bids 2 ♣ if possible.
HCP: 6	♣ Q85	East (RHO) bids 2 ♠ if possible.
		West (LHO) bids 3 ♠ if possible.

Board: 102	♠ 96	RHO is dealer. You bid second.
Dealer: East	♥ K973	East (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ Q654	
HCP: 6	♣ J32	

Board: 103	♠ KQT85	LHO is dealer.
Dealer: West	♥ K4	West (LHO) opens 1 ♣ if possible.
Vul: Both	♦ AKQ	West (LHO) bids 1 ♥ if possible.
HCP: 19+1	♣ Q75	

Board: 104	♠ 765	LHO is dealer.
Dealer: West	♥ AKQJ63	West (LHO) opens 1 ♦ if possible.
Vul: None	♦ A43	West (LHO) bids 1 ♠ if possible.
HCP: 18+2	♣ A	

Both hands (Answers Page)

Board: 100

	North:	South:	W	N	E	S
Dealer: West	♠ Q3	♠ AKJ	1 ♣	Pass	Pass	X
Vul: None	♥ AT874	♥ K9	1 ♥	Pass	Pass	X
North HCP: 6+1	♦ 954	♦ KQJ83	Pass	Pass	1 ♠	2 ♦
South HCP: 21+1	♣ 753	♣ AT2	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

Board: 101

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ	♠ 85			1 ♠	Pass
Vul: N-S	♥ AQT98	♥ K754	Pass	X	2 ♣	Pass
North HCP: 18+1	♦ K875	♦ JT63	Pass	2 ♥	2 ♠	3 ♣ ¹
South HCP: 6	♣ J	♣ Q85	3 ♠	4 ♥	All Pass	
Contract: 4 ♥ North						

1. limit raise or better in !H

Board: 102

	North:	South:	W	N	E	S
Dealer: East	♠ AKT72	♠ 96			1 ♦	Pass
Vul: N-S	♥ AJ	♥ K973	Pass	X	Pass	1 ♥
North HCP: 20+1	♦ A92	♦ Q654	Pass	2 ♠	Pass	2NT
South HCP: 6	♣ A64	♣ J32	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 103

	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ KQT85	1 ♣	Pass	Pass	X
Vul: Both	♥ 983	♥ K4	1 ♥	Pass	Pass	1 ♠
North HCP: 6+1	♦ J983	♦ AKQ	Pass	1NT	All Pass	
South HCP: 19+1	♣ AJ963	♣ Q75				
Contract: 1NT North						

Board: 104

	North:	South:	W	N	E	S
Dealer: West	♠ K98	♠ 765	1 ♦	Pass	Pass	X
Vul: None	♥ 984	♥ AKQJ63	1 ♠	2 ♣	Pass	3 ♥
North HCP: 6+2	♦ 2	♦ A43	Pass	4 ♥	All Pass	
South HCP: 18+2	♣ KT9852	♣ A				
Contract: 4 ♥ North						

North hands

Overcalls in 4th??

Board: 105 ♠ J LHO is dealer.
 Dealer: East ♥ AKQ763 East (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ A94 East (LHO) bids 2 ♣ if possible.
 HCP: 18+2 ♣ A75

Board: 106 ♠ A7532 RHO is dealer. You bid second.
 Dealer: West ♥ J3 West (RHO) opens 1 ♦ if possible.
 Vul: None ♦ Q98 West (RHO) bids 1 ♥ if possible.
 HCP: 7+1 ♣ 762

Board: 107 ♠ J62 LHO is dealer.
 Dealer: East ♥ Q5 East (LHO) opens 1 ♠ if possible.
 Vul: None ♦ AKQJ5 East (LHO) bids 2 ♠ if possible.
 HCP: 19+1 ♣ AQ8

Board: 108 ♠ J98 LHO is dealer.
 Dealer: East ♥ A5 East (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ AQJT3 East (LHO) bids 1 ♥ if possible.
 HCP: 19+1 ♣ AK5

Board: 109 ♠ Q4 LHO is dealer.
 Dealer: East ♥ A76 East (LHO) opens 1 ♥ if possible.
 Vul: E-W ♦ AQJ54 East (LHO) bids 1 ♠ if possible.
 HCP: 18+1 ♣ KQ4

Both hands (Answers Page)

Board: 105

Dealer: East

Vul: Both

North HCP: 18+2

South HCP: 7

Contract: 4♥ North

North:

♠ J

♥ AKQ763

♦ A94

♣ A75

South:

♠ AT73

♥ T852

♦ QJ87

♣ 8

W N E S

Pass 1♣ Pass

Pass X 2♣ Pass

Pass 3♥ Pass 4♣¹

Pass 4♥ All Pass

1. limit raise or better in !H

Board: 106

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 19+1

Contract: 3NT South

North:

♠ A7532

♥ J3

♦ Q98

♣ 762

South:

♠ Q6

♥ AQ4

♦ A63

♣ AKT98

W N E S

1♦ Pass Pass X

1♥ 1♠ Pass 3NT

All Pass

Board: 107

Dealer: East

Vul: None

North HCP: 19+1

South HCP: 8

Contract: 3♦ North

North:

♠ J62

♥ Q5

♦ AKQJ5

♣ AQ8

South:

♠ 93

♥ KJ93

♦ 943

♣ KJ73

W N E S

Pass 1♠ Pass

Pass X 2♠ Pass

Pass 3♦ All Pass

Board: 108

Dealer: East

Vul: Both

North HCP: 19+1

South HCP: 3

Contract: 3♦ North

North:

♠ J98

♥ A5

♦ AQJT3

♣ AK5

South:

♠ 432

♥ J743

♦ 9876

♣ Q9

W N E S

Pass 1♣ Pass

Pass X 1♥ Pass

Pass X Pass 2♦

Pass 3♦ All Pass

Board: 109

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 6

Contract: 3♦ South

North:

♠ Q4

♥ A76

♦ AQJ54

♣ KQ4

South:

♠ KT97

♥ 852

♦ K982

♣ 76

W N E S

Pass 1♥ Pass

Pass X 1♠ Pass

Pass 2♦ Pass 2♥¹

Pass 3♣ Pass 3♦

All Pass

1. limit raise or better in !D

South hands

Overcalls in 4th??

Board: 105	♠ AT73	RHO is dealer. You bid second.
Dealer: East	♥ T852	East (RHO) opens 1 ♣ if possible.
Vul: Both	♦ QJ87	East (RHO) bids 2 ♣ if possible.
HCP: 7	♣ 8	

Board: 106	♠ Q6	LHO is dealer.
Dealer: West	♥ AQ4	West (LHO) opens 1 ♦ if possible.
Vul: None	♦ A63	West (LHO) bids 1 ♥ if possible.
HCP: 19+1	♣ AKT98	

Board: 107	♠ 93	RHO is dealer. You bid second.
Dealer: East	♥ KJ93	East (RHO) opens 1 ♠ if possible.
Vul: None	♦ 943	East (RHO) bids 2 ♠ if possible.
HCP: 8	♣ KJ73	

Board: 108	♠ 432	RHO is dealer. You bid second.
Dealer: East	♥ J743	East (RHO) opens 1 ♣ if possible.
Vul: Both	♦ 9876	East (RHO) bids 1 ♥ if possible.
HCP: 3	♣ Q9	

Board: 109	♠ KT97	RHO is dealer. You bid second.
Dealer: East	♥ 852	East (RHO) opens 1 ♥ if possible.
Vul: E-W	♦ K982	East (RHO) bids 1 ♠ if possible.
HCP: 6	♣ 76	

Both hands (Answers Page)

Board: 105

Dealer: East

Vul: Both

North HCP: 18+2

South HCP: 7

Contract: 4♥ North

North:

♠ J

♥ AKQ763

♦ A94

♣ A75

South:

♠ AT73

♥ T852

♦ QJ87

♣ 8

W N E S

Pass 1♣ Pass

Pass X 2♣ Pass

Pass 3♥ Pass 4♣¹

Pass 4♥ All Pass

1. limit raise or better in !H

Board: 106

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 19+1

Contract: 3NT South

North:

♠ A7532

♥ J3

♦ Q98

♣ 762

South:

♠ Q6

♥ AQ4

♦ A63

♣ AKT98

W N E S

1♦ Pass Pass X

1♥ 1♠ Pass 3NT

All Pass

Board: 107

Dealer: East

Vul: None

North HCP: 19+1

South HCP: 8

Contract: 3♦ North

North:

♠ J62

♥ Q5

♦ AKQJ5

♣ AQ8

South:

♠ 93

♥ KJ93

♦ 943

♣ KJ73

W N E S

Pass 1♠ Pass

Pass X 2♠ Pass

Pass 3♦ All Pass

Board: 108

Dealer: East

Vul: Both

North HCP: 19+1

South HCP: 3

Contract: 3♦ North

North:

♠ J98

♥ A5

♦ AQJT3

♣ AK5

South:

♠ 432

♥ J743

♦ 9876

♣ Q9

W N E S

Pass 1♣ Pass

Pass X 1♥ Pass

Pass X Pass 2♦

Pass 3♦ All Pass

Board: 109

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 6

Contract: 3♦ South

North:

♠ Q4

♥ A76

♦ AQJ54

♣ KQ4

South:

♠ KT97

♥ 852

♦ K982

♣ 76

W N E S

Pass 1♥ Pass

Pass X 1♠ Pass

Pass 2♦ Pass 2♥¹

Pass 3♣ Pass 3♦

All Pass

1. limit raise or better in !D

North hands

Overcalls in 4th??

Board: 110	♠ A75	RHO is dealer. You bid second.
Dealer: West	♥ QT532	West (RHO) opens 1 ♠ if possible.
Vul: Both	♦ T9	
HCP: 6+1	♣ 742	
Board: 111	♠ 97653	RHO is dealer. You bid second.
Dealer: West	♥ Q82	West (RHO) opens 1 ♥ if possible.
Vul: None	♦ J53	
HCP: 6+1	♣ QJ	
Board: 112	♠ J985	RHO is dealer. You bid second.
Dealer: West	♥ T9874	West (RHO) opens 1 ♦ if possible.
Vul: None	♦ J6	West (RHO) bids 1 ♥ if possible.
HCP: 2+1	♣ 42	
Board: 113	♠ AJ73	You are dealer.
Dealer: North	♥ AQ32	West (RHO) Doubles 1 ♦ if possible.
Vul: E-W	♦ KT4	West (RHO) Doubles 1 ♥ if possible.
HCP: 14	♣ 87	
Board: 114	♠ 8	Partner is dealer.
Dealer: South	♥ T974	East (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ 96	West (RHO) bids 2 ♥ if possible.
HCP: 1+2	♣ JT8763	East (LHO) bids 4 ♥ if possible.
		East (LHO) Doubles 5 ♣ if possible.

Both hands (Answers Page)

Board: 110

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 18+1

Contract: 3 ♣ South

North:

♠ A75

♥ QT532

♦ T9

♣ 742

South:

♠ T98

♥ A6

♦ AK2

♣ AKT95

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

1 ♠	Pass	Pass	X
-----	------	------	---

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

All Pass

Board: 111

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 18+1

Contract: 3 ♠ South

North:

♠ 97653

♥ Q82

♦ J53

♣ QJ

South:

♠ AKT42

♥ KJ3

♦ K87

♣ A6

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

1 ♥	Pass	Pass	X
-----	------	------	---

Pass	1 ♠	Pass	3 ♠
------	-----	------	-----

All Pass

Board: 112

Dealer: West

Vul: None

North HCP: 2+1

South HCP: 20+1

Contract: 2 ♣ South

North:

♠ J985

♥ T9874

♦ J6

♣ 42

South:

♠ AKQ

♥ K5

♦ Q98

♣ AQT96

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

1 ♦	Pass	Pass	X
-----	------	------	---

1 ♥	Pass	Pass	2 ♣
-----	------	------	-----

All Pass

Board: 113

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 2+1

Contract: 2 ♦ South

North:

♠ AJ73

♥ AQ32

♦ KT4

♣ 87

South:

♠ 942

♥ T85

♦ Q6532

♣ 65

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

	1 ♦	Pass	Pass
--	-----	------	------

X	1 ♥	Pass	Pass
---	-----	------	------

X	1 ♠	Pass	2 ♦
---	-----	------	-----

All Pass

Board: 114

Dealer: South

Vul: E-W

North HCP: 1+2

South HCP: 13+1

Contract: 5 ♣ X North

North:

♠ 8

♥ T974

♦ 96

♣ JT8763

South:

♠ KQJ54

♥ -

♦ T732

♣ AK92

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

			1 ♠
--	--	--	-----

Pass	Pass	X	2 ♣
------	------	---	-----

2 ♥	3 ♣	4 ♥	Pass
-----	-----	-----	------

Pass	5 ♣	X	All Pass
------	-----	---	----------

South hands

Overcalls in 4th??

Board: 110	♠ T98	LHO is dealer.
Dealer: West	♥ A6	West (LHO) opens 1 ♠ if possible.
Vul: Both	♦ AK2	
HCP: 18+1	♣ AKT95	
<hr/>		
Board: 111	♠ AKT42	LHO is dealer.
Dealer: West	♥ KJ3	West (LHO) opens 1 ♥ if possible.
Vul: None	♦ K87	
HCP: 18+1	♣ A6	
<hr/>		
Board: 112	♠ AKQ	LHO is dealer.
Dealer: West	♥ K5	West (LHO) opens 1 ♦ if possible.
Vul: None	♦ Q98	West (LHO) bids 1 ♥ if possible.
HCP: 20+1	♣ AQT96	
<hr/>		
Board: 113	♠ 942	Partner is dealer.
Dealer: North	♥ T85	West (LHO) Doubles 1 ♦ if possible.
Vul: E-W	♦ Q6532	West (LHO) Doubles 1 ♥ if possible.
HCP: 2+1	♣ 65	
<hr/>		
Board: 114	♠ KQJ54	You are dealer.
Dealer: South	♥ -	East (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ T732	West (LHO) bids 2 ♥ if possible.
HCP: 13+1	♣ AK92	East (RHO) bids 4 ♥ if possible.
		East (RHO) Doubles 5 ♣ if possible.

Both hands (Answers Page)

Board: 110

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 18+1

Contract: 3 ♣ South

North:

♠ A75

♥ QT532

♦ T9

♣ 742

South:

♠ T98

♥ A6

♦ AK2

♣ AKT95

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

1 ♠	Pass	Pass	X
-----	------	------	---

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

All Pass

Board: 111

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 18+1

Contract: 3 ♠ South

North:

♠ 97653

♥ Q82

♦ J53

♣ QJ

South:

♠ AKT42

♥ KJ3

♦ K87

♣ A6

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

1 ♥	Pass	Pass	X
-----	------	------	---

Pass	1 ♠	Pass	3 ♠
------	-----	------	-----

All Pass

Board: 112

Dealer: West

Vul: None

North HCP: 2+1

South HCP: 20+1

Contract: 2 ♣ South

North:

♠ J985

♥ T9874

♦ J6

♣ 42

South:

♠ AKQ

♥ K5

♦ Q98

♣ AQT96

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

1 ♦	Pass	Pass	X
-----	------	------	---

1 ♥	Pass	Pass	2 ♣
-----	------	------	-----

All Pass

Board: 113

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 2+1

Contract: 2 ♦ South

North:

♠ AJ73

♥ AQ32

♦ KT4

♣ 87

South:

♠ 942

♥ T85

♦ Q6532

♣ 65

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

	1 ♦	Pass	Pass
--	-----	------	------

X	1 ♥	Pass	Pass
---	-----	------	------

X	1 ♠	Pass	2 ♦
---	-----	------	-----

All Pass

Board: 114

Dealer: South

Vul: E-W

North HCP: 1+2

South HCP: 13+1

Contract: 5 ♣ X North

North:

♠ 8

♥ T974

♦ 96

♣ JT8763

South:

♠ KQJ54

♥ -

♦ T732

♣ AK92

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

			1 ♠
--	--	--	-----

Pass	Pass	X	2 ♣
------	------	---	-----

2 ♥	3 ♣	4 ♥	Pass
-----	-----	-----	------

Pass	5 ♣	X	All Pass
------	-----	---	----------

North hands

Overcalls in 4th??

Board: 115	♠ AKQJ6	LHO is dealer.
Dealer: East	♥ K83	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ A5	East (LHO) bids 2♦ if possible.
HCP: 21+1	♣ A73	West (RHO) bids 2♥ if possible.
Board: 116	♠ Q86	RHO is dealer. You bid second.
Dealer: West	♥ J9	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ J75	West (RHO) bids 1♠ if possible.
HCP: 6+1	♣ Q9872	East (LHO) bids 4♠ if possible.
Board: 117	♠ A75	LHO is dealer.
Dealer: East	♥ AKJ93	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ KT6	East (LHO) bids 2♠ if possible.
HCP: 18+1	♣ K9	
Board: 118	♠ 62	RHO is dealer. You bid second.
Dealer: West	♥ J63	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ Q976	West (RHO) bids 2♠ if possible.
HCP: 4	♣ J974	
Board: 119	♠ AJ5	LHO is dealer.
Dealer: East	♥ AKQ74	East (LHO) opens 1♦ if possible.
Vul: None	♦ AT7	East (LHO) bids 1♠ if possible.
HCP: 18+1	♣ 43	East (LHO) Doubles 2♥ if possible.

Both hands (Answers Page)

Board: 115

Dealer: East

Vul: E-W

North HCP: 21+1

South HCP: 1

Contract: 2 ♠ North

North:

♠ AKQJ6

♥ K83

♦ A5

♣ A73

South:

♠ T97

♥ 542

♦ 8432

♣ J64

W N E S

Pass Pass 1 ♥ Pass

Pass X 2 ♦ Pass

2 ♥ 2 ♠ All Pass

Board: 116

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 19+2

Contract: 5 ♥ South

North:

♠ Q86

♥ J9

♦ J75

♣ Q9872

South:

♠ 5

♥ AKQT85

♦ Q94

♣ AKJ

W N E S

1 ♦ Pass Pass X

1 ♠ Pass Pass 3 ♥

Pass 3 ♠¹ Pass 4 ♥

Pass Pass 4 ♠ 5 ♥

All Pass

1. limit raise or better in !H

Board: 117

Dealer: East

Vul: N-S

North HCP: 18+1

South HCP: 5

Contract: 3 ♥ North

North:

♠ A75

♥ AKJ93

♦ KT6

♣ K9

South:

♠ T4

♥ T864

♦ 973

♣ AJT3

W N E S

Pass Pass 1 ♠ Pass

Pass X 2 ♠ Pass

Pass 3 ♥ All Pass

Board: 118

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 19+1

Contract: 3 ♦ South

North:

♠ 62

♥ J63

♦ Q976

♣ J974

South:

♠ AT3

♥ 8

♦ AKJT8

♣ AK52

W N E S

1 ♠ Pass Pass X

2 ♠ Pass Pass 3 ♦

All Pass

Board: 119

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 5

Contract: 2 ♥ X North

North:

♠ AJ5

♥ AKQ74

♦ AT7

♣ 43

South:

♠ KT73

♥ 86

♦ J32

♣ J982

W N E S

Pass Pass 1 ♦ Pass

Pass X 1 ♠ Pass

Pass 2 ♥ X All Pass

South hands

Overcalls in 4th??

Board: 115	♠ T97	RHO is dealer. You bid second.
Dealer: East	♥ 542	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ 8432	East (RHO) bids 2♦ if possible.
HCP: 1	♣ J64	West (LHO) bids 2♥ if possible.

Board: 116	♠ 5	LHO is dealer.
Dealer: West	♥ AKQT85	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ Q94	West (LHO) bids 1♠ if possible.
HCP: 19+2	♣ AKJ	East (RHO) bids 4♠ if possible.

Board: 117	♠ T4	RHO is dealer. You bid second.
Dealer: East	♥ T864	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ 973	East (RHO) bids 2♠ if possible.
HCP: 5	♣ AJT3	

Board: 118	♠ AT3	LHO is dealer.
Dealer: West	♥ 8	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ AKJT8	West (LHO) bids 2♠ if possible.
HCP: 19+1	♣ AK52	

Board: 119	♠ KT73	RHO is dealer. You bid second.
Dealer: East	♥ 86	East (RHO) opens 1♦ if possible.
Vul: None	♦ J32	East (RHO) bids 1♠ if possible.
HCP: 5	♣ J982	East (RHO) Doubles 2♥ if possible.

Both hands (Answers Page)

Board: 115

Dealer: East

Vul: E-W

North HCP: 21+1

South HCP: 1

Contract: 2 ♠ North

North:

♠ AKQJ6

♥ K83

♦ A5

♣ A73

South:

♠ T97

♥ 542

♦ 8432

♣ J64

W N E S

Pass Pass 1 ♥ Pass

Pass X 2 ♦ Pass

2 ♥ 2 ♠ All Pass

Board: 116

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 19+2

Contract: 5 ♥ South

North:

♠ Q86

♥ J9

♦ J75

♣ Q9872

South:

♠ 5

♥ AKQT85

♦ Q94

♣ AKJ

W N E S

1 ♦ Pass Pass X

1 ♠ Pass Pass 3 ♥

Pass 3 ♠¹ Pass 4 ♥

Pass Pass 4 ♠ 5 ♥

All Pass

1. limit raise or better in !H

Board: 117

Dealer: East

Vul: N-S

North HCP: 18+1

South HCP: 5

Contract: 3 ♥ North

North:

♠ A75

♥ AKJ93

♦ KT6

♣ K9

South:

♠ T4

♥ T864

♦ 973

♣ AJT3

W N E S

Pass Pass 1 ♠ Pass

Pass X 2 ♠ Pass

Pass 3 ♥ All Pass

Board: 118

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 19+1

Contract: 3 ♦ South

North:

♠ 62

♥ J63

♦ Q976

♣ J974

South:

♠ AT3

♥ 8

♦ AKJT8

♣ AK52

W N E S

1 ♠ Pass Pass X

2 ♠ Pass Pass 3 ♦

All Pass

Board: 119

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 5

Contract: 2 ♥ X North

North:

♠ AJ5

♥ AKQ74

♦ AT7

♣ 43

South:

♠ KT73

♥ 86

♦ J32

♣ J982

W N E S

Pass Pass 1 ♦ Pass

Pass X 1 ♠ Pass

Pass 2 ♥ X All Pass

North hands

Overcalls in 4th??

Board: 120	♠ J	RHO is dealer. You bid second.
Dealer: West	♥ T98432	West (RHO) opens 1 ♠ if possible.
Vul: Both	♦ J9	West (RHO) bids 2 ♥ if possible.
HCP: 6+2	♣ KJ53	East (LHO) bids 2 ♠ if possible.
		East (LHO) bids 3 ♠ if possible.
<hr/>		
Board: 121	♠ 32	You are dealer.
Dealer: North	♥ AQJ87	West (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ KT95	
HCP: 13+1	♣ K2	
<hr/>		
Board: 122	♠ 86532	RHO is dealer. You bid second.
Dealer: West	♥ T854	West (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ K8	West (RHO) bids 2 ♦ if possible.
HCP: 7+1	♣ A2	
<hr/>		
Board: 123	♠ 9753	RHO is dealer. You bid second.
Dealer: West	♥ QT9	West (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ KQT3	
HCP: 7	♣ T9	
<hr/>		
Board: 124	♠ KJ53	RHO is dealer. You bid second.
Dealer: West	♥ J64	West (RHO) opens 1 ♦ if possible.
Vul: None	♦ 82	
HCP: 5	♣ 8742	

Both hands (Answers Page)

Board: 120

Dealer: West

Vul: Both

North HCP: 6+2

South HCP: 19+2

Contract: 4 ♦ South

North:

♠ J

♥ T98432

♦ J9

♣ KJ53

South:

♠ AK3

♥ K

♦ AKT862

♣ QT4

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

Board: 121

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 1

Contract: 2 ♥ South

North:

♠ 32

♥ AQJ87

♦ KT95

♣ K2

South:

♠ J987

♥ 952

♦ 73

♣ 9854

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

Board: 122

Dealer: West

Vul: N-S

North HCP: 7+1

South HCP: 20+1

Contract: 3 ♣ South

North:

♠ 86532

♥ T854

♦ K8

♣ A2

South:

♠ A4

♥ KQ7

♦ AJ9

♣ KQJT4

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

Board: 123

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 19+2

Contract: 4 ♠ South

North:

♠ 9753

♥ QT9

♦ KQT3

♣ T9

South:

♠ AKQJ84

♥ AK

♦ 72

♣ Q32

W	N	E	S
1 ♣	Pass	Pass	X
Pass	1 ♠	Pass	4 ♠
All Pass			

Board: 124

Dealer: West

Vul: None

North HCP: 5

South HCP: 18+1

Contract: 4 ♣ North

North:

♠ KJ53

♥ J64

♦ 82

♣ 8742

South:

♠ 6

♥ AK95

♦ QT9

♣ AKQT9

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

1. limit raise or better in !C

South hands

Overcalls in 4th??

Board: 120 ♠ AK3 LHO is dealer.
 Dealer: West ♥ K West (LHO) opens 1 ♠ if possible.
 Vul: Both ♦ AKT862 West (LHO) bids 2 ♥ if possible.
 HCP: 19+2 ♣ QT4 East (RHO) bids 2 ♠ if possible.
 East (RHO) bids 3 ♠ if possible.

Board: 121 ♠ J987 Partner is dealer.
 Dealer: North ♥ 952 West (LHO) Doubles 1 ♥ if possible.
 Vul: E-W ♦ 73
 HCP: 1 ♣ 9854

Board: 122 ♠ A4 LHO is dealer.
 Dealer: West ♥ KQ7 West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ AJ9 West (LHO) bids 2 ♦ if possible.
 HCP: 20+1 ♣ KQJT4

Board: 123 ♠ AKQJ84 LHO is dealer.
 Dealer: West ♥ AK West (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ 72
 HCP: 19+2 ♣ Q32

Board: 124 ♠ 6 LHO is dealer.
 Dealer: West ♥ AK95 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ QT9
 HCP: 18+1 ♣ AKQT9

Both hands (Answers Page)

Board: 120

Dealer: West

Vul: Both

North HCP: 6+2

South HCP: 19+2

Contract: 4 ♦ South

North:

♠ J
♥ T98432
♦ J9
♣ KJ53

South:

♠ AK3
♥ K
♦ AKT862
♣ QT4

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

Board: 121

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 1

Contract: 2 ♥ South

North:

♠ 32
♥ AQJ87
♦ KT95
♣ K2

South:

♠ J987
♥ 952
♦ 73
♣ 9854

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

Board: 122

Dealer: West

Vul: N-S

North HCP: 7+1

South HCP: 20+1

Contract: 3 ♣ South

North:

♠ 86532
♥ T854
♦ K8
♣ A2

South:

♠ A4
♥ KQ7
♦ AJ9
♣ KQJT4

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

Board: 123

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 19+2

Contract: 4 ♠ South

North:

♠ 9753
♥ QT9
♦ KQT3
♣ T9

South:

♠ AKQJ84
♥ AK
♦ 72
♣ Q32

W	N	E	S
1 ♣	Pass	Pass	X
Pass	1 ♠	Pass	4 ♠
All Pass			

Board: 124

Dealer: West

Vul: None

North HCP: 5

South HCP: 18+1

Contract: 4 ♣ North

North:

♠ KJ53
♥ J64
♦ 82
♣ 8742

South:

♠ 6
♥ AK95
♦ QT9
♣ AKQT9

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

1. limit raise or better in !C

North hands

Overcalls in 4th??

Board: 125 ♠ AKQ876 LHO is dealer.
 Dealer: East ♥ AK5 East (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ AQ7
 HCP: 22+2 ♣ 6

Board: 126 ♠ KQ95 RHO is dealer. You bid second.
 Dealer: West ♥ JT3 West (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ J42
 HCP: 7 ♣ T83

Board: 127 ♠ AQ8 LHO is dealer.
 Dealer: East ♥ Q2 East (LHO) opens 1 ♠ if possible.
 Vul: None ♦ AK9 East (LHO) bids 2 ♥ if possible.
 HCP: 22+1 ♣ AKT73 East (LHO) bids 3 ♥ if possible.

Board: 128 ♠ 432 RHO is dealer. You bid second.
 Dealer: West ♥ T32 West (RHO) opens 1 ♠ if possible.
 Vul: E-W ♦ 753
 HCP: 4 ♣ A842

Board: 129 ♠ KT7 LHO is dealer.
 Dealer: East ♥ AKQ76 East (LHO) opens 1 ♠ if possible.
 Vul: N-S ♦ KJ3
 HCP: 20+1 ♣ A3

Both hands (Answers Page)

Board: 125

Dealer: East

Vul: N-S

North HCP: 22+2

South HCP: 2+3

Contract: 3 ♠ North

North:

♠ AKQ876

♥ AK5

♦ AQ7

♣ 6

South:

♠ J2

♥ J876432

♦ 5

♣ 985

W N E S

1 ♦ Pass

Pass X Pass 1 ♥

Pass 3 ♠ All Pass

Board: 126

Dealer: West

Vul: Both

North HCP: 7

South HCP: 19+1

Contract: 4NT North

North:

♠ KQ95

♥ JT3

♦ J42

♣ T83

South:

♠ JT

♥ AKQ52

♦ Q87

♣ AK2

W N E S

1 ♦ Pass Pass X

Pass 1 ♠ Pass 3NT

Pass 4NT¹ All Pass

1. Quantitative 4NT

Board: 127

Dealer: East

Vul: None

North HCP: 22+1

South HCP: 3

Contract: 4 ♣ South

North:

♠ AQ8

♥ Q2

♦ AK9

♣ AKT73

South:

♠ T542

♥ JT86

♦ JT

♣ J64

W N E S

1 ♠ Pass

Pass X 2 ♥ Pass

Pass 3 ♣ 3 ♥ Pass

Pass 3 ♠¹ Pass 4 ♣

All Pass

1. strength cue bid

Board: 128

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 18+3

Contract: 5 ♦ South

North:

♠ 432

♥ T32

♦ 753

♣ A842

South:

♠ KJ8

♥ A

♦ AKJT842

♣ Q3

W N E S

1 ♠ Pass Pass X

Pass 2 ♣ Pass 3 ♦

Pass 3 ♠¹ Pass 5 ♦

All Pass

1. limit raise or better in !D

Board: 129

Dealer: East

Vul: N-S

North HCP: 20+1

South HCP: 4+1

Contract: 2 ♥ North

North:

♠ KT7

♥ AKQ76

♦ KJ3

♣ A3

South:

♠ 82

♥ T93

♦ Q52

♣ QT976

W N E S

1 ♠ Pass

Pass X Pass 2 ♣

Pass 2 ♥ All Pass

South hands

Overcalls in 4th??

Board: 125 ♠ J2 RHO is dealer. You bid second.
 Dealer: East ♥ J876432 East (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 5
 HCP: 2+3 ♣ 985

Board: 126 ♠ JT LHO is dealer.
 Dealer: West ♥ AKQ52 West (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ Q87
 HCP: 19+1 ♣ AK2

Board: 127 ♠ T542 RHO is dealer. You bid second.
 Dealer: East ♥ JT86 East (RHO) opens 1 ♠ if possible.
 Vul: None ♦ JT East (RHO) bids 2 ♥ if possible.
 HCP: 3 ♣ J64 East (RHO) bids 3 ♥ if possible.

Board: 128 ♠ KJ8 LHO is dealer.
 Dealer: West ♥ A West (LHO) opens 1 ♠ if possible.
 Vul: E-W ♦ AKJT842
 HCP: 18+3 ♣ Q3

Board: 129 ♠ 82 RHO is dealer. You bid second.
 Dealer: East ♥ T93 East (RHO) opens 1 ♠ if possible.
 Vul: N-S ♦ Q52
 HCP: 4+1 ♣ QT976

Both hands (Answers Page)

Board: 125

Dealer: East

Vul: N-S

North HCP: 22+2

South HCP: 2+3

Contract: 3 ♠ North

North:

♠ AKQ876

♥ AK5

♦ AQ7

♣ 6

South:

♠ J2

♥ J876432

♦ 5

♣ 985

W N E S

1 ♦ Pass

Pass X Pass 1 ♥

Pass 3 ♠ All Pass

Board: 126

Dealer: West

Vul: Both

North HCP: 7

South HCP: 19+1

Contract: 4NT North

North:

♠ KQ95

♥ JT3

♦ J42

♣ T83

South:

♠ JT

♥ AKQ52

♦ Q87

♣ AK2

W N E S

1 ♦ Pass Pass X

Pass 1 ♠ Pass 3NT

Pass 4NT¹ All Pass

1. Quantitative 4NT

Board: 127

Dealer: East

Vul: None

North HCP: 22+1

South HCP: 3

Contract: 4 ♣ South

North:

♠ AQ8

♥ Q2

♦ AK9

♣ AKT73

South:

♠ T542

♥ JT86

♦ JT

♣ J64

W N E S

1 ♠ Pass

Pass X 2 ♥ Pass

Pass 3 ♣ 3 ♥ Pass

Pass 3 ♠¹ Pass 4 ♣

All Pass

1. strength cue bid

Board: 128

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 18+3

Contract: 5 ♦ South

North:

♠ 432

♥ T32

♦ 753

♣ A842

South:

♠ KJ8

♥ A

♦ AKJT842

♣ Q3

W N E S

1 ♠ Pass Pass X

Pass 2 ♣ Pass 3 ♦

Pass 3 ♠¹ Pass 5 ♦

All Pass

1. limit raise or better in !D

Board: 129

Dealer: East

Vul: N-S

North HCP: 20+1

South HCP: 4+1

Contract: 2 ♥ North

North:

♠ KT7

♥ AKQ76

♦ KJ3

♣ A3

South:

♠ 82

♥ T93

♦ Q52

♣ QT976

W N E S

1 ♠ Pass

Pass X Pass 2 ♣

Pass 2 ♥ All Pass

Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ Q9764				1 ♠
Vul: E-W	♥ T942	♥ J8	Pass	Pass	X	All Pass
North HCP: 2+2	♦ QT8743	♦ AKJ				
South HCP: 14+1	♣ T3	♣ K54				
Contract: 1 ♠ X South						

Board: 131	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ9	♠ T84			1 ♥	Pass
Vul: Both	♥ A83	♥ T95	Pass	X	Pass	2 ♣
North HCP: 20+1	♦ K753	♦ J4	Pass	2 ♠	All Pass	
South HCP: 1+1	♣ K	♣ T8542				
Contract: 2 ♠ North						

Board: 132	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ AKT	1 ♠	Pass	Pass	X
Vul: E-W	♥ JT8543	♥ A	2 ♣	2 ♥	2 ♠	5 ♦
North HCP: 5+2	♦ A95	♦ KQT8762	All Pass			
South HCP: 18+3	♣ 95	♣ QT				
Contract: 5 ♦ South						

Board: 133	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ JT84			1 ♦	Pass
Vul: N-S	♥ Q6	♥ T973	Pass	X	1 ♥	Pass
North HCP: 21+2	♦ AQJ	♦ 2	Pass	3 ♣	All Pass	
South HCP: 1	♣ AKQ874	♣ 9632				
Contract: 3 ♣ North						

Board: 134	North:	South:	W	N	E	S
Dealer: West	♠ 932	♠ KQJ6	1 ♦	Pass	Pass	X
Vul: None	♥ 872	♥ AKJT3	1 ♠	Pass	Pass	2 ♥
North HCP: 6+1	♦ QJ	♦ 982	X	Pass	3 ♦	Pass
South HCP: 18+1	♣ K9654	♣ A	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						

Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ Q9764				1 ♠
Vul: E-W	♥ T942	♥ J8	Pass	Pass	X	All Pass
North HCP: 2+2	♦ QT8743	♦ AKJ				
South HCP: 14+1	♣ T3	♣ K54				
Contract: 1 ♠ X South						

Board: 131	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ9	♠ T84			1 ♥	Pass
Vul: Both	♥ A83	♥ T95	Pass	X	Pass	2 ♣
North HCP: 20+1	♦ K753	♦ J4	Pass	2 ♠	All Pass	
South HCP: 1+1	♣ K	♣ T8542				
Contract: 2 ♠ North						

Board: 132	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ AKT	1 ♠	Pass	Pass	X
Vul: E-W	♥ JT8543	♥ A	2 ♣	2 ♥	2 ♠	5 ♦
North HCP: 5+2	♦ A95	♦ KQT8762	All Pass			
South HCP: 18+3	♣ 95	♣ QT				
Contract: 5 ♦ South						

Board: 133	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ JT84			1 ♦	Pass
Vul: N-S	♥ Q6	♥ T973	Pass	X	1 ♥	Pass
North HCP: 21+2	♦ AQJ	♦ 2	Pass	3 ♣	All Pass	
South HCP: 1	♣ AKQ874	♣ 9632				
Contract: 3 ♣ North						

Board: 134	North:	South:	W	N	E	S
Dealer: West	♠ 932	♠ KQJ6	1 ♦	Pass	Pass	X
Vul: None	♥ 872	♥ AKJT3	1 ♠	Pass	Pass	2 ♥
North HCP: 6+1	♦ QJ	♦ 982	X	Pass	3 ♦	Pass
South HCP: 18+1	♣ K9654	♣ A	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						

North hands

Overcalls in 4th??

Board: 135	♠ AKQ98	LHO is dealer.
Dealer: East	♥ KJ2	East (LHO) opens 1 ♥ if possible.
Vul: N-S	♦ AKJ	East (LHO) bids 2 ♦ if possible.
HCP: 21+1	♣ 96	West (RHO) bids 2 ♥ if possible.
Board: 136	♠ AKT	LHO is dealer.
Dealer: East	♥ A52	East (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ T	East (LHO) bids 2 ♦ if possible.
HCP: 18+2	♣ AQJT98	West (RHO) bids 3 ♦ if possible.
		West (RHO) Doubles 4 ♣ if possible.
Board: 137	♠ T	RHO is dealer. You bid second.
Dealer: West	♥ QT8532	West (RHO) opens 1 ♠ if possible.
Vul: N-S	♦ A76	West (RHO) bids 2 ♠ if possible.
HCP: 7+2	♣ J64	East (LHO) bids 4 ♠ if possible.
Board: 138	♠ QT873	RHO is dealer. You bid second.
Dealer: West	♥ Q96	West (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ QJ	
HCP: 8+1	♣ J82	
Board: 139	♠ 765	RHO is dealer. You bid second.
Dealer: West	♥ K865432	West (RHO) opens 1 ♠ if possible.
Vul: N-S	♦ 8	
HCP: 3+3	♣ 42	

Both hands (Answers Page)

Board: 135

Dealer: East

Vul: N-S

North HCP: 21+1

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ AKQ98

♥ KJ2

♦ AKJ

♣ 96

South:

♠ J73

♥ T7

♦ 97652

♣ KT5

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

Board: 136

Dealer: East

Vul: E-W

North HCP: 18+2

South HCP: 4+1

Contract: 4 ♥ South

North:

♠ AKT

♥ A52

♦ T

♣ AQJT98

South:

♠ J74

♥ 87643

♦ 963

♣ K3

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

Board: 137

Dealer: West

Vul: N-S

North HCP: 7+2

South HCP: 18+1

Contract: 5 ♥ South

North:

♠ T

♥ QT8532

♦ A76

♣ J64

South:

♠ A73

♥ A96

♦ J8

♣ AKQ87

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

Board: 138

Dealer: West

Vul: E-W

North HCP: 8+1

South HCP: 18+1

Contract: 4 ♥ South

North:

♠ QT873

♥ Q96

♦ QJ

♣ J82

South:

♠ AK2

♥ KJT72

♦ A54

♣ K7

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

1. limit raise or better in !H

Board: 139

Dealer: West

Vul: N-S

North HCP: 3+3

South HCP: 19+1

Contract: 4 ♥ North

North:

♠ 765

♥ K865432

♦ 8

♣ 42

South:

♠ AJ9

♥ Q

♦ KQJ2

♣ KQJ93

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

South hands

Overcalls in 4th??

Board: 135	♠ J73	RHO is dealer. You bid second.
Dealer: East	♥ T7	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ 97652	East (RHO) bids 2♦ if possible.
HCP: 4+1	♣ KT5	West (LHO) bids 2♥ if possible.
Board: 136	♠ J74	RHO is dealer. You bid second.
Dealer: East	♥ 87643	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ 963	East (RHO) bids 2♦ if possible.
HCP: 4+1	♣ K3	West (LHO) bids 3♦ if possible.
		West (LHO) Doubles 4♣ if possible.
Board: 137	♠ A73	LHO is dealer.
Dealer: West	♥ A96	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ J8	West (LHO) bids 2♠ if possible.
HCP: 18+1	♣ AKQ87	East (RHO) bids 4♠ if possible.
Board: 138	♠ AK2	LHO is dealer.
Dealer: West	♥ KJT72	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ A54	
HCP: 18+1	♣ K7	
Board: 139	♠ AJ9	LHO is dealer.
Dealer: West	♥ Q	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ KQJ2	
HCP: 19+1	♣ KQJ93	

Both hands (Answers Page)

Board: 135

Dealer: East

Vul: N-S

North HCP: 21+1

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ AKQ98

♥ KJ2

♦ AKJ

♣ 96

South:

♠ J73

♥ T7

♦ 97652

♣ KT5

W N E S

Pass Pass 1 ♥ Pass

Pass X 2 ♦ Pass

2 ♥ 2 ♠ All Pass

Board: 136

Dealer: East

Vul: E-W

North HCP: 18+2

South HCP: 4+1

Contract: 4 ♥ South

North:

♠ AKT

♥ A52

♦ T

♣ AQJT98

South:

♠ J74

♥ 87643

♦ 963

♣ K3

W N E S

Pass Pass 1 ♠ Pass

Pass X 2 ♦ Pass

3 ♦ 4 ♣ Pass Pass

X Pass Pass 4 ♥

All Pass

Board: 137

Dealer: West

Vul: N-S

North HCP: 7+2

South HCP: 18+1

Contract: 5 ♥ South

North:

♠ T

♥ QT8532

♦ A76

♣ J64

South:

♠ A73

♥ A96

♦ J8

♣ AKQ87

W N E S

1 ♠ Pass Pass X

2 ♠ 3 ♥ Pass 4 ♥

Pass Pass 4 ♠ 5 ♥

All Pass

Board: 138

Dealer: West

Vul: E-W

North HCP: 8+1

South HCP: 18+1

Contract: 4 ♥ South

North:

♠ QT873

♥ Q96

♦ QJ

♣ J82

South:

♠ AK2

♥ KJT72

♦ A54

♣ K7

W N E S

1 ♦ Pass Pass X

Pass 1 ♠ Pass 2 ♥

Pass 3 ♦¹ Pass 4 ♥

All Pass

1. limit raise or better in !H

Board: 139

Dealer: West

Vul: N-S

North HCP: 3+3

South HCP: 19+1

Contract: 4 ♥ North

North:

♠ 765

♥ K865432

♦ 8

♣ 42

South:

♠ AJ9

♥ Q

♦ KQJ2

♣ KQJ93

W N E S

1 ♠ Pass Pass X

Pass 2 ♥ Pass 3 ♣

Pass 4 ♥ All Pass

North hands

Overcalls in 4th??

Board: 140 ♠ 542 RHO is dealer. You bid second.
 Dealer: West ♥ J832 West (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ JT6
 HCP: 5 ♣ KT2

Board: 141 ♠ A LHO is dealer.
 Dealer: East ♥ KJ82 East (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ AKT42 East (LHO) bids 1 ♥ if possible.
 HCP: 19+1 ♣ KJ7

Board: 142 ♠ AQJ LHO is dealer.
 Dealer: East ♥ 982 East (LHO) opens 1 ♥ if possible.
 Vul: N-S ♦ A3 East (LHO) bids 1 ♠ if possible.
 HCP: 18+1 ♣ AKT97

Board: 143 ♠ A73 LHO is dealer.
 Dealer: East ♥ AT5 East (LHO) opens 1 ♠ if possible.
 Vul: Both ♦ KQJT6 East (LHO) bids 2 ♠ if possible.
 HCP: 19+1 ♣ AJ

Board: 144 ♠ K8752 RHO is dealer. You bid second.
 Dealer: West ♥ 76 West (RHO) opens 1 ♦ if possible.
 Vul: None ♦ 83 West (RHO) bids 2 ♦ if possible.
 HCP: 5+1 ♣ Q542

Both hands (Answers Page)

Board: 140

Dealer: West

Vul: Both

North HCP: 5

South HCP: 21+1

Contract: 2 ♠ South

North:

♠ 542

♥ J832

♦ JT6

♣ KT2

South:

♠ AKJ93

♥ AQ

♦ KQ8

♣ Q98

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

1 ♣	Pass	Pass	X
-----	------	------	---

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

All Pass

Board: 141

Dealer: East

Vul: Both

North HCP: 19+1

South HCP: 5

Contract: 2 ♦ North

North:

♠ A

♥ KJ82

♦ AKT42

♣ KJ7

South:

♠ J643

♥ Q76

♦ 853

♣ Q32

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

		1 ♣	Pass
--	--	-----	------

Pass	X	1 ♥	Pass
------	---	-----	------

Pass	2 ♦	All Pass	
------	-----	----------	--

Board: 142

Dealer: East

Vul: N-S

North HCP: 18+1

South HCP: 7+2

Contract: 5 ♦ South

North:

♠ AQJ

♥ 982

♦ A3

♣ AKT97

South:

♠ 7632

♥ 73

♦ KQT862

♣ Q

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

		1 ♥	Pass
--	--	-----	------

Pass	X	1 ♠	2 ♦
------	---	-----	-----

Pass	3 ♣	Pass	3 ♦
------	-----	------	-----

Pass	3 ♥ ¹	Pass	5 ♦
------	------------------	------	-----

All Pass

1. limit raise or better in !D

Board: 143

Dealer: East

Vul: Both

North HCP: 19+1

South HCP: 4

Contract: 3 ♦ North

North:

♠ A73

♥ AT5

♦ KQJT6

♣ AJ

South:

♠ 9862

♥ 963

♦ A5

♣ 9643

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

		1 ♠	Pass
--	--	-----	------

Pass	X	2 ♠	Pass
------	---	-----	------

Pass	X	Pass	3 ♣
------	---	------	-----

Pass	3 ♦	All Pass	
------	-----	----------	--

Board: 144

Dealer: West

Vul: None

North HCP: 5+1

South HCP: 20+2

Contract: 3 ♥ South

North:

♠ K8752

♥ 76

♦ 83

♣ Q542

South:

♠ J9

♥ AKJ952

♦ AK5

♣ KJ

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

1 ♦	Pass	Pass	X
-----	------	------	---

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

All Pass

South hands

Overcalls in 4th??

Board: 140 ♠ AKJ93 LHO is dealer.
 Dealer: West ♥ AQ West (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ KQ8
 HCP: 21+1 ♣ Q98

Board: 141 ♠ J643 RHO is dealer. You bid second.
 Dealer: East ♥ Q76 East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ 853 East (RHO) bids 1 ♥ if possible.
 HCP: 5 ♣ Q32

Board: 142 ♠ 7632 RHO is dealer. You bid second.
 Dealer: East ♥ 73 East (RHO) opens 1 ♥ if possible.
 Vul: N-S ♦ KQT862 East (RHO) bids 1 ♠ if possible.
 HCP: 7+2 ♣ Q

Board: 143 ♠ 9862 RHO is dealer. You bid second.
 Dealer: East ♥ 963 East (RHO) opens 1 ♠ if possible.
 Vul: Both ♦ A5 East (RHO) bids 2 ♠ if possible.
 HCP: 4 ♣ 9643

Board: 144 ♠ J9 LHO is dealer.
 Dealer: West ♥ AKJ952 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ AK5 West (LHO) bids 2 ♦ if possible.
 HCP: 20+2 ♣ KJ

Both hands (Answers Page)

Board: 140

Board: 140	North:	South:	W	N	E	S
Dealer: West	♠ 542	♠ AKJ93	1 ♣	Pass	Pass	X
Vul: Both	♥ J832	♥ AQ	Pass	1 ♥	Pass	2 ♠
North HCP: 5	♦ JT6	♦ KQ8	All Pass			
South HCP: 21+1	♣ KT2	♣ Q98				
Contract: 2 ♠ South						

Board: 141

Board: 141	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ J643			1 ♣	Pass
Vul: Both	♥ KJ82	♥ Q76	Pass	X	1 ♥	Pass
North HCP: 19+1	♦ AKT42	♦ 853	Pass	2 ♦	All Pass	
South HCP: 5	♣ KJ7	♣ Q32				
Contract: 2 ♦ North						

Board: 142

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ	♠ 7632			1 ♥	Pass
Vul: N-S	♥ 982	♥ 73	Pass	X	1 ♠	2 ♦
North HCP: 18+1	♦ A3	♦ KQT862	Pass	3 ♣	Pass	3 ♦
South HCP: 7+2	♣ AKT97	♣ Q	Pass	3 ♥ ¹	Pass	5 ♦
Contract: 5 ♦ South						

1. limit raise or better in !D

Board: 143

Board: 143	North:	South:	W	N	E	S
Dealer: East	♠ A73	♠ 9862			1 ♠	Pass
Vul: Both	♥ AT5	♥ 963	Pass	X	2 ♠	Pass
North HCP: 19+1	♦ KQJT6	♦ A5	Pass	X	Pass	3 ♣
South HCP: 4	♣ AJ	♣ 9643	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

Board: 144

Board: 144	North:	South:	W	N	E	S
Dealer: West	♠ K8752	♠ J9	1 ♦	Pass	Pass	X
Vul: None	♥ 76	♥ AKJ952	2 ♦	Pass	Pass	3 ♥
North HCP: 5+1	♦ 83	♦ AK5	All Pass			
South HCP: 20+2	♣ Q542	♣ KJ				
Contract: 3 ♥ South						

North hands

Overcalls in 4th??

Board: 145	♠ J8	LHO is dealer.
Dealer: East	♥ AQ7	East (LHO) opens 1 ♣ if possible.
Vul: None	♦ AKJT2	East (LHO) bids 1 ♥ if possible.
HCP: 19+1	♣ KJ8	
Board: 146	♠ 98	Partner is dealer.
Dealer: South	♥ Q98	East (LHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ 8653	East (LHO) bids 2 ♥ if possible.
HCP: 6	♣ A732	West (RHO) bids 3 ♥ if possible.
Board: 147	♠ K2	LHO is dealer.
Dealer: East	♥ KJ2	East (LHO) opens 1 ♥ if possible.
Vul: None	♦ AKJ84	East (LHO) bids 2 ♥ if possible.
HCP: 18+1	♣ K53	
Board: 148	♠ J8743	RHO is dealer. You bid second.
Dealer: West	♥ 9	West (RHO) opens 1 ♣ if possible.
Vul: None	♦ K32	West (RHO) bids 1 ♥ if possible.
HCP: 8+1	♣ A962	East (LHO) bids 3 ♥ if possible.
Board: 149	♠ AKQ95	LHO is dealer.
Dealer: East	♥ AKT	East (LHO) opens 1 ♥ if possible.
Vul: Both	♦ KJ2	
HCP: 22+1	♣ Q3	

Both hands (Answers Page)

Board: 145

Dealer: East

Vul: None

North HCP: 19+1

South HCP: 7

Contract: 3NT North

North:

♠ J8

♥ AQ7

♦ AKJT2

♣ KJ8

South:

♠ K63

♥ T84

♦ 9643

♣ AT6

W N E S

Pass 1♣ Pass

Pass X 1♥ Pass

Pass 2♦ Pass 2♥¹

Pass 3NT All Pass

1. limit raise or better in !D

Board: 146

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 13+3

Contract: 3♠ North

North:

♠ 98

♥ Q98

♦ 8653

♣ A732

South:

♠ KQ7654

♥ J

♦ AQJ72

♣ 4

W N E S

Pass 1♠

Pass Pass X 2♦

Pass Pass 2♥ 2♠

3♥ 3♠ All Pass

Board: 147

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 5+1

Contract: 3♦ North

North:

♠ K2

♥ KJ2

♦ AKJ84

♣ K53

South:

♠ QJT6

♥ Q6

♦ T9532

♣ 97

W N E S

Pass 1♥ Pass

Pass X 2♥ Pass

Pass 3♦ All Pass

Board: 148

Dealer: West

Vul: None

North HCP: 8+1

South HCP: 18+1

Contract: 3NT South

North:

♠ J8743

♥ 9

♦ K32

♣ A962

South:

♠ AQT

♥ K8

♦ AQJ74

♣ Q85

W N E S

1♣ Pass Pass X

1♥ 2♠ 3♥ 3NT

All Pass

Board: 149

Dealer: East

Vul: Both

North HCP: 22+1

South HCP: 5+1

Contract: 2♠ North

North:

♠ AKQ95

♥ AKT

♦ KJ2

♣ Q3

South:

♠ J8

♥ 87

♦ 9764

♣ AT742

W N E S

Pass 1♥ Pass

Pass X Pass 2♣

Pass 2♠ All Pass

South hands

Overcalls in 4th??

Board: 145

Dealer: East

Vul: None

HCP: 7

♠ K63

♥ T84

♦ 9643

♣ AT6

RHO is dealer. You bid second.

East (RHO) opens 1 ♣ if possible.

East (RHO) bids 1 ♥ if possible.

Board: 146

Dealer: South

Vul: N-S

HCP: 13+3

♠ KQ7654

♥ J

♦ AQJ72

♣ 4

You are dealer.

East (RHO) Doubles 1 ♠ if possible.

East (RHO) bids 2 ♥ if possible.

West (LHO) bids 3 ♥ if possible.

Board: 147

Dealer: East

Vul: None

HCP: 5+1

♠ QJT6

♥ Q6

♦ T9532

♣ 97

RHO is dealer. You bid second.

East (RHO) opens 1 ♥ if possible.

East (RHO) bids 2 ♥ if possible.

Board: 148

Dealer: West

Vul: None

HCP: 18+1

♠ AQT

♥ K8

♦ AQJ74

♣ Q85

LHO is dealer.

West (LHO) opens 1 ♣ if possible.

West (LHO) bids 1 ♥ if possible.

East (RHO) bids 3 ♥ if possible.

Board: 149

Dealer: East

Vul: Both

HCP: 5+1

♠ J8

♥ 87

♦ 9764

♣ AT742

RHO is dealer. You bid second.

East (RHO) opens 1 ♥ if possible.

Both hands (Answers Page)

Board: 145

Dealer: East

Vul: None

North HCP: 19+1

South HCP: 7

Contract: 3NT North

North:

♠ J8

♥ AQ7

♦ AKJT2

♣ KJ8

South:

♠ K63

♥ T84

♦ 9643

♣ AT6

W N E S

Pass 1♣ Pass

Pass X 1♥ Pass

Pass 2♦ Pass 2♥¹

Pass 3NT All Pass

1. limit raise or better in !D

Board: 146

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 13+3

Contract: 3♠ North

North:

♠ 98

♥ Q98

♦ 8653

♣ A732

South:

♠ KQ7654

♥ J

♦ AQJ72

♣ 4

W N E S

Pass 1♠

Pass Pass X 2♦

Pass Pass 2♥ 2♠

3♥ 3♠ All Pass

Board: 147

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 5+1

Contract: 3♦ North

North:

♠ K2

♥ KJ2

♦ AKJ84

♣ K53

South:

♠ QJT6

♥ Q6

♦ T9532

♣ 97

W N E S

Pass 1♥ Pass

Pass X 2♥ Pass

Pass 3♦ All Pass

Board: 148

Dealer: West

Vul: None

North HCP: 8+1

South HCP: 18+1

Contract: 3NT South

North:

♠ J8743

♥ 9

♦ K32

♣ A962

South:

♠ AQT

♥ K8

♦ AQJ74

♣ Q85

W N E S

1♣ Pass Pass X

1♥ 2♠ 3♥ 3NT

All Pass

Board: 149

Dealer: East

Vul: Both

North HCP: 22+1

South HCP: 5+1

Contract: 2♠ North

North:

♠ AKQ95

♥ AKT

♦ KJ2

♣ Q3

South:

♠ J8

♥ 87

♦ 9764

♣ AT742

W N E S

Pass 1♥ Pass

Pass X Pass 2♣

Pass 2♠ All Pass

North hands

Overcalls in 4th??

Board: 150

♠ Q8

RHO is dealer. You bid second.

Dealer: West

♥ JT3

West (RHO) opens 1 ♠ if possible.

Vul: E-W

♦ QJT764

HCP: 6+2

♣ 54

Board: 151

♠ KQ6

LHO is dealer.

Dealer: East

♥ AKJT9

East (LHO) opens 1 ♦ if possible.

Vul: None

♦ A87

East (LHO) bids 1 ♠ if possible.

HCP: 22+1

♣ AJ

Board: 152

♠ T53

RHO is dealer. You bid second.

Dealer: West

♥ J3

West (RHO) opens 1 ♠ if possible.

Vul: E-W

♦ 98743

HCP: 1+1

♣ 643

Board: 153

♠ KQ3

LHO is dealer.

Dealer: East

♥ AQT63

East (LHO) opens 1 ♣ if possible.

Vul: None

♦ AT

HCP: 20+1

♣ KQ6

Both hands (Answers Page)

Board: 150

Dealer: West

Vul: E-W

North HCP: 6+2

South HCP: 18+1

Contract: 3♣ South

North:

♠ Q8

♥ JT3

♦ QJT764

♣ 54

South:

♠ T93

♥ A82

♦ A8

♣ AKQJ6

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

1♠	Pass	Pass	X
----	------	------	---

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

All Pass

Board: 151

Dealer: East

Vul: None

North HCP: 22+1

South HCP: 6

Contract: 4♥ South

North:

♠ KQ6

♥ AKJT9

♦ A87

♣ AJ

South:

♠ J743

♥ 7643

♦ T

♣ KQ63

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

		1♦	Pass
--	--	----	------

Pass	X	1♠	Pass
------	---	----	------

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

Pass	2NT ²	Pass	3♣ ³
------	------------------	------	-----------------

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

All Pass

1. limit raise or better in !H

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

4. Cue bid, a !S stopper

Board: 152

Dealer: West

Vul: E-W

North HCP: 1+1

South HCP: 20+2

Contract: 4♣ South

North:

♠ T53

♥ J3

♦ 98743

♣ 643

South:

♠ A98

♥ A9

♦ KQ

♣ AQJ975

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

1♠	Pass	Pass	X
----	------	------	---

Pass	2♦	Pass	4♣
------	----	------	----

All Pass

Board: 153

Dealer: East

Vul: None

North HCP: 20+1

South HCP: 5+1

Contract: 2♥ North

North:

♠ KQ3

♥ AQT63

♦ AT

♣ KQ6

South:

♠ J65

♥ 7

♦ KJ875

♣ 9432

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

		1♣	Pass
--	--	----	------

Pass	X	Pass	1♦
------	---	------	----

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

South hands

Overcalls in 4th??

Board: 150 ♠ T93 LHO is dealer.
 Dealer: West ♥ A82 West (LHO) opens 1 ♠ if possible.
 Vul: E-W ♦ A8
 HCP: 18+1 ♣ AKQJ6

Board: 151 ♠ J743 RHO is dealer. You bid second.
 Dealer: East ♥ 7643 East (RHO) opens 1 ♦ if possible.
 Vul: None ♦ T East (RHO) bids 1 ♠ if possible.
 HCP: 6 ♣ KQ63

Board: 152 ♠ A98 LHO is dealer.
 Dealer: West ♥ A9 West (LHO) opens 1 ♠ if possible.
 Vul: E-W ♦ KQ
 HCP: 20+2 ♣ AQJ975

Board: 153 ♠ J65 RHO is dealer. You bid second.
 Dealer: East ♥ 7 East (RHO) opens 1 ♣ if possible.
 Vul: None ♦ KJ875
 HCP: 5+1 ♣ 9432

Both hands (Answers Page)

Board: 150

Dealer: West

Vul: E-W

North HCP: 6+2

South HCP: 18+1

Contract: 3♣ South

North:

♠ Q8

♥ JT3

♦ QJT764

♣ 54

South:

♠ T93

♥ A82

♦ A8

♣ AKQJ6

W N E S

1♠ Pass Pass X

Pass 2♦ Pass 3♣

All Pass

Board: 151

Dealer: East

Vul: None

North HCP: 22+1

South HCP: 6

Contract: 4♥ South

North:

♠ KQ6

♥ AKJT9

♦ A87

♣ AJ

South:

♠ J743

♥ 7643

♦ T

♣ KQ63

W N E S

1♦ Pass

Pass X 1♠ Pass

Pass 2♥ Pass 2♠¹

Pass 2NT² Pass 3♣³

Pass 3♠⁴ Pass 4♥

All Pass

1. limit raise or better in !H

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

4. Cue bid, a !S stopper

Board: 152

Dealer: West

Vul: E-W

North HCP: 1+1

South HCP: 20+2

Contract: 4♣ South

North:

♠ T53

♥ J3

♦ 98743

♣ 643

South:

♠ A98

♥ A9

♦ KQ

♣ AQJ975

W N E S

1♠ Pass Pass X

Pass 2♦ Pass 4♣

All Pass

Board: 153

Dealer: East

Vul: None

North HCP: 20+1

South HCP: 5+1

Contract: 2♥ North

North:

♠ KQ3

♥ AQT63

♦ AT

♣ KQ6

South:

♠ J65

♥ 7

♦ KJ875

♣ 9432

W N E S

1♣ Pass

Pass X Pass 1♦

Pass 2♥ All Pass

Both hands (Answers Page)

Board: 154

Dealer: West

Vul: N-S

North HCP: 3

South HCP: 19+2

Contract: 3 ♦ South

North:

♠ K986

♥ T762

♦ 752

♣ 65

South:

♠ T5

♥ AJ

♦ AKQJT4

♣ A74

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

1 ♣	Pass	Pass	X
-----	------	------	---

1 ♥	Pass	2 ♣	3 ♦
-----	------	-----	-----

All Pass

Board: 155

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ AKJ83

♥ J7

♦ AJ9

♣ KJ5

South:

♠ T65

♥ A53

♦ KT

♣ 97642

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

		1 ♣	Pass
--	--	-----	------

Pass	X	1 ♥	Pass
------	---	-----	------

Pass	1 ♠	Pass	2 ♣ ¹
------	-----	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

1. limit raise or better in !S

Board: 156

Dealer: South

Vul: None

North HCP: 5

South HCP: 12+1

Contract: 3 ♥ South

North:

♠ JT92

♥ 874

♦ KJ

♣ T865

South:

♠ Q7

♥ AQ632

♦ AT63

♣ 43

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

			1 ♥
--	--	--	-----

Pass	Pass	X	Pass
------	------	---	------

2 ♦	2 ♥	X	Pass
-----	-----	---	------

2 ♠	Pass	3 ♣	Pass
-----	------	-----	------

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

All Pass

Board: 157

Dealer: East

Vul: E-W

North HCP: 19+2

South HCP: 7

Contract: 3 ♦ North

North:

♠ J

♥ AK5

♦ AKQ763

♣ Q87

South:

♠ A974

♥ QJ63

♦ 8

♣ T965

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

		1 ♣	Pass
--	--	-----	------

Pass	X	1 ♠	Pass
------	---	-----	------

Pass	3 ♦	All Pass	
------	-----	----------	--

Both hands (Answers Page)

Board: 154

Dealer: West

Vul: N-S

North HCP: 3

South HCP: 19+2

Contract: 3 ♦ South

North:

♠ K986

♥ T762

♦ 752

♣ 65

South:

♠ T5

♥ AJ

♦ AKQJT4

♣ A74

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

Board: 155

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ AKJ83

♥ J7

♦ AJ9

♣ KJ5

South:

♠ T65

♥ A53

♦ KT

♣ 97642

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

1. limit raise or better in !S

Board: 156

Dealer: South

Vul: None

North HCP: 5

South HCP: 12+1

Contract: 3 ♥ South

North:

♠ JT92

♥ 874

♦ KJ

♣ T865

South:

♠ Q7

♥ AQ632

♦ AT63

♣ 43

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

Board: 157

Dealer: East

Vul: E-W

North HCP: 19+2

South HCP: 7

Contract: 3 ♦ North

North:

♠ J

♥ AK5

♦ AKQ763

♣ Q87

South:

♠ A974

♥ QJ63

♦ 8

♣ T965

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

North hands

Overcalls in 4th??

Board: 158	♠ Q85	Partner is dealer.
Dealer: South	♥ 63	East (LHO) Doubles 1 ♣ if possible.
Vul: E-W	♦ J832	
HCP: 3	♣ T953	

Board: 159	♠ J83	LHO is dealer.
Dealer: East	♥ KQ9	East (LHO) opens 1 ♥ if possible.
Vul: None	♦ AQJ73	
HCP: 19+1	♣ AQ	

Board: 160	♠ Q873	RHO is dealer. You bid second.
Dealer: West	♥ T642	West (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ K5	
HCP: 5	♣ T87	

Board: 161	♠ AQJ632	LHO is dealer.
Dealer: East	♥ K54	East (LHO) opens 1 ♥ if possible.
Vul: N-S	♦ AKJ5	East (LHO) bids 2 ♣ if possible.
HCP: 18+2	♣ -	

Both hands (Answers Page)

Board: 158

Dealer: South

Vul: E-W

North HCP: 3

South HCP: 12

Contract: 1♥ South

North:

♠ Q85

♥ 63

♦ J832

♣ T953

South:

♠ AJ6

♥ KT54

♦ QT6

♣ Q64

W N E S

Pass Pass X 1♣

Pass Pass X 1♥

All Pass

Board: 159

Dealer: East

Vul: None

North HCP: 19+1

South HCP: 4

Contract: 3NT North

North:

♠ J83

♥ KQ9

♦ AQJ73

♣ AQ

South:

♠ T75

♥ 32

♦ T952

♣ KJ86

W N E S

Pass Pass 1♥ Pass

Pass X Pass 2♣

Pass 2♦ Pass 2♥¹

Pass 2NT Pass 3♦

Pass 3NT All Pass

1. limit raise or better in !D

Board: 160

Dealer: West

Vul: N-S

North HCP: 5

South HCP: 19+1

Contract: 3NT South

North:

♠ Q873

♥ T642

♦ K5

♣ T87

South:

♠ A2

♥ K97

♦ AT2

♣ AKJ93

W N E S

1♦ Pass Pass X

Pass 1♥ Pass 2♣

Pass 2♦¹ Pass 3NT

All Pass

1. limit raise or better in !C

Board: 161

Dealer: East

Vul: N-S

North HCP: 18+2

South HCP: 4

Contract: 4♠ North

North:

♠ AQJ632

♥ K54

♦ AKJ5

♣ -

South:

♠ T954

♥ 32

♦ 642

♣ A432

W N E S

Pass Pass 1♥ Pass

Pass X 2♣ Pass

Pass 3♠ Pass 4♣¹

Pass 4♠ All Pass

1. limit raise or better in !S

South hands

Overcalls in 4th??

Board: 158	♠ AJ6	You are dealer.
Dealer: South	♥ KT54	East (RHO) Doubles 1 ♣ if possible.
Vul: E-W	♦ QT6	
HCP: 12	♣ Q64	

Board: 159	♠ T75	RHO is dealer. You bid second.
Dealer: East	♥ 32	East (RHO) opens 1 ♥ if possible.
Vul: None	♦ T952	
HCP: 4	♣ KJ86	

Board: 160	♠ A2	LHO is dealer.
Dealer: West	♥ K97	West (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ AT2	
HCP: 19+1	♣ AKJ93	

Board: 161	♠ T954	RHO is dealer. You bid second.
Dealer: East	♥ 32	East (RHO) opens 1 ♥ if possible.
Vul: N-S	♦ 642	East (RHO) bids 2 ♣ if possible.
HCP: 4	♣ A432	

Both hands (Answers Page)

Board: 158

Dealer: South

Vul: E-W

North HCP: 3

South HCP: 12

Contract: 1♥ South

North:

♠ Q85

♥ 63

♦ J832

♣ T953

South:

♠ AJ6

♥ KT54

♦ QT6

♣ Q64

W N E S

Pass Pass X 1♣

Pass Pass X 1♥

All Pass

Board: 159

Dealer: East

Vul: None

North HCP: 19+1

South HCP: 4

Contract: 3NT North

North:

♠ J83

♥ KQ9

♦ AQJ73

♣ AQ

South:

♠ T75

♥ 32

♦ T952

♣ KJ86

W N E S

Pass 1♥ Pass

Pass X Pass 2♣

Pass 2♦ Pass 2♥¹

Pass 2NT Pass 3♦

Pass 3NT All Pass

1. limit raise or better in !D

Board: 160

Dealer: West

Vul: N-S

North HCP: 5

South HCP: 19+1

Contract: 3NT South

North:

♠ Q873

♥ T642

♦ K5

♣ T87

South:

♠ A2

♥ K97

♦ AT2

♣ AKJ93

W N E S

1♦ Pass Pass X

Pass 1♥ Pass 2♣

Pass 2♦¹ Pass 3NT

All Pass

1. limit raise or better in !C

Board: 161

Dealer: East

Vul: N-S

North HCP: 18+2

South HCP: 4

Contract: 4♠ North

North:

♠ AQJ632

♥ K54

♦ AKJ5

♣ -

South:

♠ T954

♥ 32

♦ 642

♣ A432

W N E S

Pass 1♥ Pass

Pass X 2♣ Pass

Pass 3♠ Pass 4♣¹

Pass 4♠ All Pass

1. limit raise or better in !S

North hands

Overcalls in 4th??

Board: 162	♠ T4	Partner is dealer.
Dealer: South	♥ T62	East (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ T765	East (LHO) bids 2 ♥ if possible.
HCP: 6	♣ KQJT	West (RHO) bids 3 ♥ if possible.

Board: 163	♠ AKJ862	LHO is dealer.
Dealer: East	♥ AQ97	East (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ -	East (LHO) bids 1 ♦ if possible.
HCP: 18+2	♣ A74	

Board: 164	♠ -	Partner is dealer.
Dealer: South	♥ 8765	East (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ 98542	
HCP: 0+1	♣ 7543	

Board: 165	♠ K92	LHO is dealer.
Dealer: East	♥ 8	East (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ AKQ	East (LHO) bids 1 ♥ if possible.
HCP: 20+2	♣ AKJT85	

Both hands (Answers Page)

Board: 162

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 13+2

Contract: 4 ♦ North

North:

♠ T4

♥ T62

♦ T765

♣ KQJT

South:

♠ K7632

♥ 4

♦ AKQJ2

♣ 65

W N E S

Pass Pass X 2 ♦

Pass Pass 2 ♥ 3 ♦

3 ♥ 4 ♦ All Pass

Board: 163

Dealer: East

Vul: E-W

North HCP: 18+2

South HCP: 7

Contract: 6 ♠ North

North:

♠ AKJ862

♥ AQ97

♦ -

♣ A74

South:

♠ T97

♥ 432

♦ Q875

♣ KQ2

W N E S

Pass 1 ♣ Pass

Pass X 1 ♦ Pass

Pass 1 ♠ Pass 2 ♣¹

Pass 4NT² Pass 5 ♣³

Pass 5 ♦ Pass 5 ♠⁴

Pass 6 ♠ All Pass

1. limit raise or better in !S

2. Blackwood 0314, for !S

3. A=0/5 or 3/5

4. no !S queen

Board: 164

Dealer: South

Vul: None

North HCP: 0+1

South HCP: 14+1

Contract: 2 ♣ South

North:

♠ -

♥ 8765

♦ 98542

♣ 7543

South:

♠ AQJ43

♥ A4

♦ J3

♣ Q962

W N E S

Pass Pass X 2 ♣

All Pass

Board: 165

Dealer: East

Vul: N-S

North HCP: 20+2

South HCP: 6

Contract: 5 ♣ North

North:

♠ K92

♥ 8

♦ AKQ

♣ AKJT85

South:

♠ T85

♥ A95

♦ 953

♣ Q762

W N E S

Pass X 1 ♥ Pass

Pass 3 ♣ Pass 3 ♦¹

Pass 3 ♠ Pass 4 ♣

Pass 5 ♣ All Pass

1. limit raise or better in !C

South hands

Overcalls in 4th??

Board: 162	♠ K7632	You are dealer.
Dealer: South	♥ 4	East (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ AKQJ2	East (RHO) bids 2 ♥ if possible.
HCP: 13+2	♣ 65	West (LHO) bids 3 ♥ if possible.

Board: 163	♠ T97	RHO is dealer. You bid second.
Dealer: East	♥ 432	East (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ Q875	East (RHO) bids 1 ♦ if possible.
HCP: 7	♣ KQ2	

Board: 164	♠ AQJ43	You are dealer.
Dealer: South	♥ A4	East (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ J3	
HCP: 14+1	♣ Q962	

Board: 165	♠ T85	RHO is dealer. You bid second.
Dealer: East	♥ A95	East (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ 953	East (RHO) bids 1 ♥ if possible.
HCP: 6	♣ Q762	

Both hands (Answers Page)

Board: 162

	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ K7632				1 ♠
Vul: E-W	♥ T62	♥ 4	Pass	Pass	X	2 ♦
North HCP: 6	♦ T765	♦ AKQJ2	Pass	Pass	2 ♥	3 ♦
South HCP: 13+2	♣ KQJT	♣ 65	3 ♥	4 ♦	All Pass	
Contract: 4 ♦ North						

Board: 163

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ862	♠ T97			1 ♣	Pass
Vul: E-W	♥ AQ97	♥ 432	Pass	X	1 ♦	Pass
North HCP: 18+2	♦ -	♦ Q875	Pass	1 ♠	Pass	2 ♣ ¹
South HCP: 7	♣ A74	♣ KQ2	Pass	4NT ²	Pass	5 ♣ ³
Contract: 6 ♠ North			Pass	5 ♦	Pass	5 ♠ ⁴
			Pass	6 ♠	All Pass	

1. limit raise or better in !S

2. Blackwood 0314, for !S

3. A=0/5 or 3/5

4. no !S queen

Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQJ43				1 ♠
Vul: None	♥ 8765	♥ A4	Pass	Pass	X	2 ♣
North HCP: 0+1	♦ 98542	♦ J3	All Pass			
South HCP: 14+1	♣ 7543	♣ Q962				
Contract: 2 ♣ South						

Board: 165

	North:	South:	W	N	E	S
Dealer: East	♠ K92	♠ T85			1 ♦	Pass
Vul: N-S	♥ 8	♥ A95	Pass	X	1 ♥	Pass
North HCP: 20+2	♦ AKQ	♦ 953	Pass	3 ♣	Pass	3 ♦ ¹
South HCP: 6	♣ AKJT85	♣ Q762	Pass	3 ♠	Pass	4 ♣
Contract: 5 ♣ North			Pass	5 ♣	All Pass	

1. limit raise or better in !C

North hands

Overcalls in 4th??

Board: 166	♠ 82	RHO is dealer. You bid second.
Dealer: West	♥ J653	West (RHO) opens 1 ♣ if possible.
Vul: None	♦ JT84	West (RHO) bids 1 ♥ if possible.
HCP: 2	♣ 854	

Board: 167	♠ JT	LHO is dealer.
Dealer: East	♥ AKQJT	East (LHO) opens 1 ♦ if possible.
Vul: E-W	♦ AT5	East (LHO) bids 1 ♠ if possible.
HCP: 18+1	♣ KT6	

Board: 168	♠ 4	RHO is dealer. You bid second.
Dealer: West	♥ 82	West (RHO) opens 1 ♣ if possible.
Vul: N-S	♦ JT9832	West (RHO) bids 1 ♠ if possible.
HCP: 3+2	♣ Q542	East (LHO) bids 2 ♠ if possible.

Board: 169	♠ 94	RHO is dealer. You bid second.
Dealer: West	♥ T965	West (RHO) opens 1 ♦ if possible.
Vul: Both	♦ T86	
HCP: 3	♣ QJ52	

Board: 170	♠ T942	RHO is dealer. You bid second.
Dealer: West	♥ K876	West (RHO) opens 1 ♦ if possible.
Vul: Both	♦ JT9	West (RHO) bids 1 ♥ if possible.
HCP: 4	♣ 94	

Both hands (Answers Page)

Board: 166

Dealer: West

Vul: None

North HCP: 2

South HCP: 19+2

Contract: 2 ♠ South

North:

♠ 82

♥ J653

♦ JT84

♣ 854

South:

♠ AJT654

♥ K

♦ A62

♣ AK7

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

Board: 167

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 6

Contract: 4 ♥ North

North:

♠ JT

♥ AKQJT

♦ AT5

♣ KT6

South:

♠ 7543

♥ 8642

♦ KJ9

♣ Q4

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

1. limit raise or better in !H

Board: 168

Dealer: West

Vul: N-S

North HCP: 3+2

South HCP: 21+1

Contract: 3NT South

North:

♠ 4

♥ 82

♦ JT9832

♣ Q542

South:

♠ AKT

♥ AKQT4

♦ A6

♣ J73

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

Board: 169

Dealer: West

Vul: Both

North HCP: 3

South HCP: 19+1

Contract: 4 ♥ South

North:

♠ 94

♥ T965

♦ T86

♣ QJ52

South:

♠ A87

♥ AKQ72

♦ AQ4

♣ 84

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

Board: 170

Dealer: West

Vul: Both

North HCP: 4

South HCP: 22+1

Contract: 4 ♠ South

North:

♠ T942

♥ K876

♦ JT9

♣ 94

South:

♠ AKQ85

♥ AT

♦ KQ7

♣ KJ3

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

South hands

Overcalls in 4th??

Board: 166 ♠ AJT654 LHO is dealer.
 Dealer: West ♥ K West (LHO) opens 1 ♣ if possible.
 Vul: None ♦ A62 West (LHO) bids 1 ♥ if possible.
 HCP: 19+2 ♣ AK7

Board: 167 ♠ 7543 RHO is dealer. You bid second.
 Dealer: East ♥ 8642 East (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ KJ9 East (RHO) bids 1 ♠ if possible.
 HCP: 6 ♣ Q4

Board: 168 ♠ AKT LHO is dealer.
 Dealer: West ♥ AKQT4 West (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ A6 West (LHO) bids 1 ♠ if possible.
 HCP: 21+1 ♣ J73 East (RHO) bids 2 ♠ if possible.

Board: 169 ♠ A87 LHO is dealer.
 Dealer: West ♥ AKQ72 West (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ AQ4
 HCP: 19+1 ♣ 84

Board: 170 ♠ AKQ85 LHO is dealer.
 Dealer: West ♥ AT West (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ KQ7 West (LHO) bids 1 ♥ if possible.
 HCP: 22+1 ♣ KJ3

Both hands (Answers Page)

Board: 166

Dealer: West

Vul: None

North HCP: 2

South HCP: 19+2

Contract: 2♠ South

North:

♠ 82

♥ J653

♦ JT84

♣ 854

South:

♠ AJT654

♥ K

♦ A62

♣ AK7

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

Board: 167

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 6

Contract: 4♥ North

North:

♠ JT

♥ AKQJT

♦ AT5

♣ KT6

South:

♠ 7543

♥ 8642

♦ KJ9

♣ Q4

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

1. limit raise or better in !H

Board: 168

Dealer: West

Vul: N-S

North HCP: 3+2

South HCP: 21+1

Contract: 3NT South

North:

♠ 4

♥ 82

♦ JT9832

♣ Q542

South:

♠ AKT

♥ AKQT4

♦ A6

♣ J73

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

Board: 169

Dealer: West

Vul: Both

North HCP: 3

South HCP: 19+1

Contract: 4♥ South

North:

♠ 94

♥ T965

♦ T86

♣ QJ52

South:

♠ A87

♥ AKQ72

♦ AQ4

♣ 84

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

Board: 170

Dealer: West

Vul: Both

North HCP: 4

South HCP: 22+1

Contract: 4♠ South

North:

♠ T942

♥ K876

♦ JT9

♣ 94

South:

♠ AKQ85

♥ AT

♦ KQ7

♣ KJ3

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

North hands

Overcalls in 4th??

Board: 171 ♠ KQ7 LHO is dealer.
 Dealer: East ♥ 8 East (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ AKJ943
 HCP: 18+2 ♣ AJ6

Board: 172 ♠ A543 RHO is dealer. You bid second.
 Dealer: West ♥ 92 West (RHO) opens 1 ♦ if possible.
 Vul: None ♦ J965 West (RHO) bids 1 ♥ if possible.
 HCP: 5 ♣ T98 East (LHO) bids 3 ♥ if possible.

Board: 173 ♠ J973 RHO is dealer. You bid second.
 Dealer: West ♥ 43 West (RHO) opens 1 ♣ if possible.
 Vul: N-S ♦ KQ85 West (RHO) bids 1 ♠ if possible.
 HCP: 9 ♣ K84

Board: 174 ♠ AKQ32 LHO is dealer.
 Dealer: East ♥ K864 East (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ Q East (LHO) bids 1 ♦ if possible.
 HCP: 19+1 ♣ KQ6 West (RHO) bids 2 ♣ if possible.

Board: 175 ♠ A9 LHO is dealer.
 Dealer: East ♥ AJ4 East (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ AJT52 East (LHO) bids 1 ♠ if possible.
 HCP: 20+1 ♣ AQ9

Both hands (Answers Page)

Board: 171

Dealer: East

Vul: Both

North HCP: 18+2

South HCP: 7+1

Contract: 5 ♦ North

North:

♠ KQ7

♥ 8

♦ AKJ943

♣ AJ6

South:

♠ AJ

♥ Q6432

♦ T875

♣ 87

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

1. limit raise or better in !D

Board: 172

Dealer: West

Vul: None

North HCP: 5

South HCP: 20+2

Contract: 4 ♣ North

North:

♠ A543

♥ 92

♦ J965

♣ T98

South:

♠ Q8

♥ K3

♦ KQ4

♣ AKQJ42

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

Board: 173

Dealer: West

Vul: N-S

North HCP: 9

South HCP: 18+1

Contract: 3NT North

North:

♠ J973

♥ 43

♦ KQ85

♣ K84

South:

♠ KT5

♥ AKQJ7

♦ 64

♣ AJ5

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

Board: 174

Dealer: East

Vul: N-S

North HCP: 19+1

South HCP: 5+1

Contract: 4 ♥ North

North:

♠ AKQ32

♥ K864

♦ Q

♣ KQ6

South:

♠ J4

♥ QJ732

♦ T875

♣ J9

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

1. limit raise or better in !H

Board: 175

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 6+1

Contract: 3NT North

North:

♠ A9

♥ AJ4

♦ AJT52

♣ AQ9

South:

♠ 876

♥ KT65

♦ K9764

♣ 7

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

South hands

Overcalls in 4th??

Board: 171 ♠ AJ RHO is dealer. You bid second.
 Dealer: East ♥ Q6432 East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ T875
 HCP: 7+1 ♣ 87

Board: 172 ♠ Q8 LHO is dealer.
 Dealer: West ♥ K3 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ KQ4 West (LHO) bids 1 ♥ if possible.
 HCP: 20+2 ♣ AKQJ42 East (RHO) bids 3 ♥ if possible.

Board: 173 ♠ KT5 LHO is dealer.
 Dealer: West ♥ AKQJ7 West (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ 64 West (LHO) bids 1 ♠ if possible.
 HCP: 18+1 ♣ AJ5

Board: 174 ♠ J4 RHO is dealer. You bid second.
 Dealer: East ♥ QJ732 East (RHO) opens 1 ♣ if possible.
 Vul: N-S ♦ T875 East (RHO) bids 1 ♦ if possible.
 HCP: 5+1 ♣ J9 West (LHO) bids 2 ♣ if possible.

Board: 175 ♠ 876 RHO is dealer. You bid second.
 Dealer: East ♥ KT65 East (RHO) opens 1 ♣ if possible.
 Vul: Both ♦ K9764 East (RHO) bids 1 ♠ if possible.
 HCP: 6+1 ♣ 7

Both hands (Answers Page)

Board: 171

Dealer: East

Vul: Both

North HCP: 18+2

South HCP: 7+1

Contract: 5 ♦ North

North:

♠ KQ7

♥ 8

♦ AKJ943

♣ AJ6

South:

♠ AJ

♥ Q6432

♦ T875

♣ 87

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

1. limit raise or better in !D

Board: 172

Dealer: West

Vul: None

North HCP: 5

South HCP: 20+2

Contract: 4 ♣ North

North:

♠ A543

♥ 92

♦ J965

♣ T98

South:

♠ Q8

♥ K3

♦ KQ4

♣ AKQJ42

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

Board: 173

Dealer: West

Vul: N-S

North HCP: 9

South HCP: 18+1

Contract: 3NT North

North:

♠ J973

♥ 43

♦ KQ85

♣ K84

South:

♠ KT5

♥ AKQJ7

♦ 64

♣ AJ5

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

Board: 174

Dealer: East

Vul: N-S

North HCP: 19+1

South HCP: 5+1

Contract: 4 ♥ North

North:

♠ AKQ32

♥ K864

♦ Q

♣ KQ6

South:

♠ J4

♥ QJ732

♦ T875

♣ J9

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

1. limit raise or better in !H

Board: 175

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 6+1

Contract: 3NT North

North:

♠ A9

♥ AJ4

♦ AJT52

♣ AQ9

South:

♠ 876

♥ KT65

♦ K9764

♣ 7

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

North hands

Overcalls in 4th??

Board: 176 ♠ 54 RHO is dealer. You bid second.
 Dealer: West ♥ QJT73 West (RHO) opens 1 ♠ if possible.
 Vul: E-W ♦ 86
 HCP: 8+1 ♣ KQ94

Board: 177 ♠ AKJ64 LHO is dealer.
 Dealer: East ♥ JT9 East (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ AQ2
 HCP: 19+1 ♣ KJ

Board: 178 ♠ 4 RHO is dealer. You bid second.
 Dealer: West ♥ 95 West (RHO) opens 1 ♥ if possible.
 Vul: None ♦ 6532 West (RHO) bids 2 ♣ if possible.
 HCP: 5+2 ♣ AJ9542 East (LHO) bids 2 ♥ if possible.

Board: 179 ♠ A8 LHO is dealer.
 Dealer: East ♥ KJT East (LHO) opens 1 ♥ if possible.
 Vul: E-W ♦ KQJ53
 HCP: 20+1 ♣ KQJ

Board: 180 ♠ K64 LHO is dealer.
 Dealer: East ♥ KT5 East (LHO) opens 1 ♠ if possible.
 Vul: None ♦ AKQT4
 HCP: 18+1 ♣ K5

Both hands (Answers Page)

Board: 176

Dealer: West

Vul: E-W

North HCP: 8+1

South HCP: 19+2

Contract: 4 ♦ South

North:

♠ 54

♥ QJT73

♦ 86

♣ KQ94

South:

♠ AJ3

♥ AK8

♦ AQJ953

♣ T

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

1 ♠	Pass	Pass	X
-----	------	------	---

Pass	2 ♥	Pass	4 ♦
------	-----	------	-----

All Pass

Board: 177

Dealer: East

Vul: Both

North HCP: 19+1

South HCP: 6

Contract: 4 ♠ North

North:

♠ AKJ64

♥ JT9

♦ AQ2

♣ KJ

South:

♠ Q87

♥ A72

♦ 876

♣ 9832

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

		1 ♦	Pass
--	--	-----	------

Pass	X	Pass	2 ♣
------	---	------	-----

Pass	2 ♠	Pass	3 ♦ ¹
------	-----	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

1. limit raise or better in !S

Board: 178

Dealer: West

Vul: None

North HCP: 5+2

South HCP: 20+1

Contract: 2 ♠ South

North:

♠ 4

♥ 95

♦ 6532

♣ AJ9542

South:

♠ AKQJ5

♥ AT4

♦ AQT9

♣ 7

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

1 ♥	Pass	Pass	X
-----	------	------	---

2 ♣	Pass	2 ♥	2 ♠
-----	------	-----	-----

All Pass

Board: 179

Dealer: East

Vul: E-W

North HCP: 20+1

South HCP: 6+1

Contract: 3NT North

North:

♠ A8

♥ KJT

♦ KQJ53

♣ KQJ

South:

♠ KQJ96

♥ 862

♦ 6

♣ T754

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

		1 ♥	Pass
--	--	-----	------

Pass	X	Pass	1 ♠
------	---	------	-----

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

Pass	3NT	All Pass	
------	-----	----------	--

Board: 180

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 9+2

Contract: 4 ♥ North

North:

♠ K64

♥ KT5

♦ AKQT4

♣ K5

South:

♠ JT9

♥ AQ8763

♦ 8

♣ Q32

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

		1 ♠	Pass
--	--	-----	------

Pass	X	Pass	3 ♥
------	---	------	-----

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

South hands

Overcalls in 4th??

Board: 176 ♠ AJ3 LHO is dealer.
 Dealer: West ♥ AK8 West (LHO) opens 1 ♠ if possible.
 Vul: E-W ♦ AQJ953
 HCP: 19+2 ♣ T

Board: 177 ♠ Q87 RHO is dealer. You bid second.
 Dealer: East ♥ A72 East (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ 876
 HCP: 6 ♣ 9832

Board: 178 ♠ AKQJ5 LHO is dealer.
 Dealer: West ♥ AT4 West (LHO) opens 1 ♥ if possible.
 Vul: None ♦ AQT9 West (LHO) bids 2 ♣ if possible.
 HCP: 20+1 ♣ 7 East (RHO) bids 2 ♥ if possible.

Board: 179 ♠ KQJ96 RHO is dealer. You bid second.
 Dealer: East ♥ 862 East (RHO) opens 1 ♥ if possible.
 Vul: E-W ♦ 6
 HCP: 6+1 ♣ T754

Board: 180 ♠ JT9 RHO is dealer. You bid second.
 Dealer: East ♥ AQ8763 East (RHO) opens 1 ♠ if possible.
 Vul: None ♦ 8
 HCP: 9+2 ♣ Q32

Both hands (Answers Page)

Board: 176

Dealer: West

Vul: E-W

North HCP: 8+1

South HCP: 19+2

Contract: 4♦ South

North:

♠ 54

♥ QJT73

♦ 86

♣ KQ94

South:

♠ AJ3

♥ AK8

♦ AQJ953

♣ T

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

1♠	Pass	Pass	X
----	------	------	---

Pass	2♥	Pass	4♦
------	----	------	----

All Pass

Board: 177

Dealer: East

Vul: Both

North HCP: 19+1

South HCP: 6

Contract: 4♠ North

North:

♠ AKJ64

♥ JT9

♦ AQ2

♣ KJ

South:

♠ Q87

♥ A72

♦ 876

♣ 9832

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

		1♦	Pass
--	--	----	------

Pass	X	Pass	2♣
------	---	------	----

Pass	2♠	Pass	3♦ ¹
------	----	------	-----------------

Pass	4♠	All Pass	
------	----	----------	--

1. limit raise or better in !S

Board: 178

Dealer: West

Vul: None

North HCP: 5+2

South HCP: 20+1

Contract: 2♠ South

North:

♠ 4

♥ 95

♦ 6532

♣ AJ9542

South:

♠ AKQJ5

♥ AT4

♦ AQT9

♣ 7

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

1♥	Pass	Pass	X
----	------	------	---

2♣	Pass	2♥	2♠
----	------	----	----

All Pass

Board: 179

Dealer: East

Vul: E-W

North HCP: 20+1

South HCP: 6+1

Contract: 3NT North

North:

♠ A8

♥ KJT

♦ KQJ53

♣ KQJ

South:

♠ KQJ96

♥ 862

♦ 6

♣ T754

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

		1♥	Pass
--	--	----	------

Pass	X	Pass	1♠
------	---	------	----

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

Pass	3NT	All Pass	
------	-----	----------	--

Board: 180

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 9+2

Contract: 4♥ North

North:

♠ K64

♥ KT5

♦ AKQT4

♣ K5

South:

♠ JT9

♥ AQ8763

♦ 8

♣ Q32

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

		1♠	Pass
--	--	----	------

Pass	X	Pass	3♥
------	---	------	----

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

North hands

Overcalls in 4th??

Board: 181 ♠ AKJT6 LHO is dealer.
 Dealer: East ♥ AKQ3 East (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ 7 East (LHO) bids 1 ♥ if possible.
 HCP: 20+1 ♣ K54

Board: 182 ♠ J62 RHO is dealer. You bid second.
 Dealer: West ♥ 86 West (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ JT43 West (RHO) bids 1 ♥ if possible.
 HCP: 2 ♣ 9854

Board: 183 ♠ KQ8 LHO is dealer.
 Dealer: East ♥ AKQT9 East (LHO) opens 1 ♠ if possible.
 Vul: Both ♦ 94 East (LHO) bids 2 ♣ if possible.
 HCP: 18+1 ♣ A65

Board: 184 ♠ Q96 RHO is dealer. You bid second.
 Dealer: West ♥ KT764 West (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ 863
 HCP: 5+1 ♣ 65

Both hands (Answers Page)

Board: 181

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 5+1

Contract: 4 ♠ North

North:

♠ AKJT6

♥ AKQ3

♦ 7

♣ K54

South:

♠ 8532

♥ 6

♦ A9643

♣ J32

W N E S

1 ♣ Pass

Pass X 1 ♥ Pass

Pass 1 ♠ Pass 2 ♣¹

Pass 2 ♦² Pass 2 ♠

Pass 2NT³ Pass 3 ♦⁴

Pass 4 ♠ All Pass

1. limit raise or better in !S

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

4. Cue bid, a !D stopper

Board: 182

Dealer: West

Vul: E-W

North HCP: 2

South HCP: 22+1

Contract: 2 ♣ South

North:

♠ J62

♥ 86

♦ JT43

♣ 9854

South:

♠ AK

♥ QJ5

♦ A87

♣ AKJT7

W N E S

1 ♦ Pass Pass X

1 ♥ Pass Pass 2 ♣

All Pass

Board: 183

Dealer: East

Vul: Both

North HCP: 18+1

South HCP: 6+1

Contract: 4 ♥ North

North:

♠ KQ8

♥ AKQT9

♦ 94

♣ A65

South:

♠ 9542

♥ 864

♦ KJT73

♣ Q

W N E S

1 ♠ Pass

Pass X 2 ♣ 2 ♦

Pass 2 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

Board: 184

Dealer: West

Vul: E-W

North HCP: 5+1

South HCP: 21+1

Contract: 4 ♦ North

North:

♠ Q96

♥ KT764

♦ 863

♣ 65

South:

♠ AK

♥ AQJ

♦ AKT75

♣ T94

W N E S

1 ♣ Pass Pass X

Pass 1 ♥ Pass 2 ♦

Pass 3 ♣¹ Pass 3 ♠

Pass 4 ♦ All Pass

1. limit raise or better in !D

South hands

Overcalls in 4th??

Board: 181	♠ 8532	RHO is dealer. You bid second.
Dealer: East	♥ 6	East (RHO) opens 1 ♣ if possible.
Vul: Both	♦ A9643	East (RHO) bids 1 ♥ if possible.
HCP: 5+1	♣ J32	

Board: 182	♠ AK	LHO is dealer.
Dealer: West	♥ QJ5	West (LHO) opens 1 ♦ if possible.
Vul: E-W	♦ A87	West (LHO) bids 1 ♥ if possible.
HCP: 22+1	♣ AKJT7	

Board: 183	♠ 9542	RHO is dealer. You bid second.
Dealer: East	♥ 864	East (RHO) opens 1 ♠ if possible.
Vul: Both	♦ KJT73	East (RHO) bids 2 ♣ if possible.
HCP: 6+1	♣ Q	

Board: 184	♠ AK	LHO is dealer.
Dealer: West	♥ AQJ	West (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ AKT75	
HCP: 21+1	♣ T94	

Both hands (Answers Page)

Board: 181

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 5+1

Contract: 4 ♠ North

North:

♠ AKJT6

♥ AKQ3

♦ 7

♣ K54

South:

♠ 8532

♥ 6

♦ A9643

♣ J32

W N E S

1 ♣ Pass

Pass X 1 ♥ Pass

Pass 1 ♠ Pass 2 ♣¹

Pass 2 ♦² Pass 2 ♠

Pass 2NT³ Pass 3 ♦⁴

Pass 4 ♠ All Pass

1. limit raise or better in !S

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

4. Cue bid, a !D stopper

Board: 182

Dealer: West

Vul: E-W

North HCP: 2

South HCP: 22+1

Contract: 2 ♣ South

North:

♠ J62

♥ 86

♦ JT43

♣ 9854

South:

♠ AK

♥ QJ5

♦ A87

♣ AKJT7

W N E S

1 ♦ Pass Pass X

1 ♥ Pass Pass 2 ♣

All Pass

Board: 183

Dealer: East

Vul: Both

North HCP: 18+1

South HCP: 6+1

Contract: 4 ♥ North

North:

♠ KQ8

♥ AKQT9

♦ 94

♣ A65

South:

♠ 9542

♥ 864

♦ KJT73

♣ Q

W N E S

1 ♠ Pass

Pass X 2 ♣ 2 ♦

Pass 2 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

Board: 184

Dealer: West

Vul: E-W

North HCP: 5+1

South HCP: 21+1

Contract: 4 ♦ North

North:

♠ Q96

♥ KT764

♦ 863

♣ 65

South:

♠ AK

♥ AQJ

♦ AKT75

♣ T94

W N E S

1 ♣ Pass Pass X

Pass 1 ♥ Pass 2 ♦

Pass 3 ♣¹ Pass 3 ♠

Pass 4 ♦ All Pass

1. limit raise or better in !D

North hands

Overcalls in 4th??

Board: 185

♠ AK96

LHO is dealer.

Dealer: East

♥ -

East (LHO) opens 1 ♣ if possible.

Vul: Both

♦ AQJ542

East (LHO) bids 1 ♠ if possible.

HCP: 18+2

♣ A94

Board: 186

♠ AKJ98

LHO is dealer.

Dealer: East

♥ KJT8

East (LHO) opens 1 ♣ if possible.

Vul: None

♦ 6

HCP: 19+1

♣ AK7

Board: 187

♠ A98

LHO is dealer.

Dealer: East

♥ KQ

East (LHO) opens 1 ♠ if possible.

Vul: E-W

♦ AQJT97

HCP: 18+2

♣ Q6

Board: 188

♠ T9874

RHO is dealer. You bid second.

Dealer: West

♥ K2

West (RHO) opens 1 ♣ if possible.

Vul: N-S

♦ 754

West (RHO) bids 1 ♥ if possible.

HCP: 6+1

♣ K73

East (LHO) bids 2 ♥ if possible.

East (LHO) bids 3 ♥ if possible.

Both hands (Answers Page)

Board: 185

	North:	South:	W	N	E	S
Dealer: East	♠ AK96	♠ Q5			1 ♣	Pass
Vul: Both	♥ -	♥ KT94	Pass	X	1 ♠	X
North HCP: 18+2	♦ AQJ542	♦ T93	Pass	3NT	All Pass	
South HCP: 9	♣ A94	♣ KJT3				
Contract: 3NT North						

Board: 186

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ98	♠ Q543			1 ♣	Pass
Vul: None	♥ KJT8	♥ Q5	Pass	X	Pass	1 ♠
North HCP: 19+1	♦ 6	♦ K742	Pass	4 ♠	All Pass	
South HCP: 7	♣ AK7	♣ T82				
Contract: 4 ♠ North						

Board: 187

	North:	South:	W	N	E	S
Dealer: East	♠ A98	♠ JT642			1 ♠	Pass
Vul: E-W	♥ KQ	♥ 32	Pass	X	Pass	2 ♣
North HCP: 18+2	♦ AQJT97	♦ K8	Pass	3 ♦	Pass	4NT ¹
South HCP: 8+1	♣ Q6	♣ KJT8	Pass	5 ♠ ²	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

1. Blackwood 0314, for !D

2. A=2/5 or 5/5, Q(D)=1

Board: 188

	North:	South:	W	N	E	S
Dealer: West	♠ T9874	♠ AQ	1 ♣	Pass	Pass	X
Vul: N-S	♥ K2	♥ 8	1 ♥	1 ♠	2 ♥	3 ♦
North HCP: 6+1	♦ 754	♦ AKQJT86	Pass	Pass	3 ♥	5 ♦
South HCP: 18+3	♣ K73	♣ QT4	All Pass			
Contract: 5 ♦ South						

Overcalls in 4th??

RHO is dealer. You bid second.

East (RHO) opens 1 ♣ if possible.

East (RHO) bids 1 ♠ if possible.

♣ KJT3

RHO is dealer. You bid second.

East (RHO) opens 1 ♣ if possible.

♣ T82

RHO is dealer. You bid second.

East (RHO) opens 1 ♠ if possible.

♣ KJT8

LHO is dealer.

West (LHO) opens 1 ♣ if possible.

West (LHO) bids 1♥ if possible.

East (RHO) bids 2♥ if possible.

East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

Board: 185

	North:	South:	W	N	E	S
Dealer: East	♠ AK96	♠ Q5			1 ♣	Pass
Vul: Both	♥ -	♥ KT94	Pass	X	1 ♠	X
North HCP: 18+2	♦ AQJ542	♦ T93	Pass	3NT	All Pass	
South HCP: 9	♣ A94	♣ KJT3				
Contract: 3NT North						

Board: 186

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ98	♠ Q543			1 ♣	Pass
Vul: None	♥ KJT8	♥ Q5	Pass	X	Pass	1 ♠
North HCP: 19+1	♦ 6	♦ K742	Pass	4 ♠	All Pass	
South HCP: 7	♣ AK7	♣ T82				
Contract: 4 ♠ North						

Board: 187

	North:	South:	W	N	E	S
Dealer: East	♠ A98	♠ JT642			1 ♠	Pass
Vul: E-W	♥ KQ	♥ 32	Pass	X	Pass	2 ♣
North HCP: 18+2	♦ AQJT97	♦ K8	Pass	3 ♦	Pass	4NT ¹
South HCP: 8+1	♣ Q6	♣ KJT8	Pass	5 ♠ ²	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

1. Blackwood 0314, for !D

2. A=2/5 or 5/5, Q(D)=1

Board: 188

	North:	South:	W	N	E	S
Dealer: West	♠ T9874	♠ AQ	1 ♣	Pass	Pass	X
Vul: N-S	♥ K2	♥ 8	1 ♥	1 ♠	2 ♥	3 ♦
North HCP: 6+1	♦ 754	♦ AKQJT86	Pass	Pass	3 ♥	5 ♦
South HCP: 18+3	♣ K73	♣ QT4	All Pass			
Contract: 5 ♦ South						

North hands

Overcalls in 4th??

Board: 189	♠ AJ	LHO is dealer.
Dealer: East	♥ K76	East (LHO) opens 1 ♥ if possible.
Vul: E-W	♦ AQ	
HCP: 22+2	♣ AKJ843	
Board: 190	♠ 2	RHO is dealer. You bid second.
Dealer: West	♥ Q953	West (RHO) opens 1 ♣ if possible.
Vul: None	♦ AT863	West (RHO) bids 1 ♦ if possible.
HCP: 7+1	♣ J85	
Board: 191	♠ Q864	You are dealer.
Dealer: North	♥ K642	West (RHO) Doubles 1 ♣ if possible.
Vul: N-S	♦ A7	West (RHO) Doubles 1 ♥ if possible.
HCP: 12	♣ K72	
Board: 192	♠ K9876	RHO is dealer. You bid second.
Dealer: West	♥ 75	West (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ 93	West (RHO) bids 1 ♠ if possible.
HCP: 6+1	♣ QJ84	
Board: 193	♠ AKQ	LHO is dealer.
Dealer: East	♥ AKQ72	East (LHO) opens 1 ♣ if possible.
Vul: None	♦ JT	
HCP: 19+1	♣ 943	

Both hands (Answers Page)

Board: 189

Dealer: East

Vul: E-W

North HCP: 22+2

South HCP: 1+1

Contract: 3♣ North

North:

♠ AJ

♥ K76

♦ AQ

♣ AKJ843

South:

♠ 98643

♥ J32

♦ 432

♣ 97

W

N

E

S

1♥ Pass

Pass X Pass 1♠

Pass 3♣ All Pass

Board: 190

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 18+3

Contract: 4♠ South

North:

♠ 2

♥ Q953

♦ AT863

♣ J85

South:

♠ AKQT863

♥ AJ4

♦ -

♣ A62

W

N

E

S

1♣ Pass Pass X

1♦ 1♥ Pass 4♠

All Pass

Board: 191

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 4

Contract: 2♥ South

North:

♠ Q864

♥ K642

♦ A7

♣ K72

South:

♠ T75

♥ QJT7

♦ 985

♣ J85

W

N

E

S

1♣ Pass Pass

X 1♥ Pass Pass

X 1♠ Pass 2♥

All Pass

Board: 192

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 18+1

Contract: 2♥ South

North:

♠ K9876

♥ 75

♦ 93

♣ QJ84

South:

♠ Q2

♥ AKJ92

♦ J82

♣ AK6

W

N

E

S

1♦ Pass Pass X

1♠ Pass Pass 2♥

All Pass

Board: 193

Dealer: East

Vul: None

North HCP: 19+1

South HCP: 3+1

Contract: 2♥ North

North:

♠ AKQ

♥ AKQ72

♦ JT

♣ 943

South:

♠ T743

♥ 63

♦ Q9852

♣ J7

W

N

E

S

1♣ Pass

Pass X Pass 1♦

Pass 2♥ All Pass

South hands

Overcalls in 4th??

Board: 189 ♠ 98643 RHO is dealer. You bid second.
 Dealer: East ♥ J32 East (RHO) opens 1 ♥ if possible.
 Vul: E-W ♦ 432
 HCP: 1+1 ♣ 97

Board: 190 ♠ AKQT863 LHO is dealer.
 Dealer: West ♥ AJ4 West (LHO) opens 1 ♣ if possible.
 Vul: None ♦ - West (LHO) bids 1 ♦ if possible.
 HCP: 18+3 ♣ A62

Board: 191 ♠ T75 Partner is dealer.
 Dealer: North ♥ QJT7 West (LHO) Doubles 1 ♣ if possible.
 Vul: N-S ♦ 985 West (LHO) Doubles 1 ♥ if possible.
 HCP: 4 ♣ J85

Board: 192 ♠ Q2 LHO is dealer.
 Dealer: West ♥ AKJ92 West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ J82 West (LHO) bids 1 ♠ if possible.
 HCP: 18+1 ♣ AK6

Board: 193 ♠ T743 RHO is dealer. You bid second.
 Dealer: East ♥ 63 East (RHO) opens 1 ♣ if possible.
 Vul: None ♦ Q9852
 HCP: 3+1 ♣ J7

Both hands (Answers Page)

Board: 189

Dealer: East

Vul: E-W

North HCP: 22+2

South HCP: 1+1

Contract: 3♣ North

North:

♠ AJ

♥ K76

♦ AQ

♣ AKJ843

South:

♠ 98643

♥ J32

♦ 432

♣ 97

W

N

E

S

1♥ Pass

Pass X Pass 1♠

Pass 3♣ All Pass

Board: 190

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 18+3

Contract: 4♠ South

North:

♠ 2

♥ Q953

♦ AT863

♣ J85

South:

♠ AKQT863

♥ AJ4

♦ -

♣ A62

W

N

E

S

1♣ Pass Pass X

1♦ 1♥ Pass 4♠

All Pass

Board: 191

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 4

Contract: 2♥ South

North:

♠ Q864

♥ K642

♦ A7

♣ K72

South:

♠ T75

♥ QJT7

♦ 985

♣ J85

W

N

E

S

1♣ Pass Pass

X 1♥ Pass Pass

X 1♠ Pass 2♥

All Pass

Board: 192

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 18+1

Contract: 2♥ South

North:

♠ K9876

♥ 75

♦ 93

♣ QJ84

South:

♠ Q2

♥ AKJ92

♦ J82

♣ AK6

W

N

E

S

1♦ Pass Pass X

1♠ Pass Pass 2♥

All Pass

Board: 193

Dealer: East

Vul: None

North HCP: 19+1

South HCP: 3+1

Contract: 2♥ North

North:

♠ AKQ

♥ AKQ72

♦ JT

♣ 943

South:

♠ T743

♥ 63

♦ Q9852

♣ J7

W

N

E

S

1♣ Pass

Pass X Pass 1♦

Pass 2♥ All Pass

North hands

Overcalls in 4th??

Board: 194	♠ K96	LHO is dealer.
Dealer: East	♥ AJ87	East (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ Q	East (LHO) bids 2 ♦ if possible.
HCP: 19+1	♣ AKQ75	
Board: 195	♠ KJ	LHO is dealer.
Dealer: East	♥ KQ9	East (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ AKQ52	East (LHO) bids 1 ♥ if possible.
HCP: 20+1	♣ Q85	
Board: 196	♠ Q8632	RHO is dealer. You bid second.
Dealer: West	♥ J53	West (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ 6	
HCP: 6+1	♣ QJ62	
Board: 197	♠ AJ2	LHO is dealer.
Dealer: East	♥ AJT	East (LHO) opens 1 ♥ if possible.
Vul: E-W	♦ KQJT2	
HCP: 19+1	♣ K6	
Board: 198	♠ 93	Partner is dealer.
Dealer: South	♥ J986	East (LHO) Doubles 1 ♦ if possible.
Vul: Both	♦ 8	
HCP: 2+2	♣ JT9875	

Both hands (Answers Page)

Board: 194

Dealer: East

Vul: E-W

North HCP: 19+1

South HCP: 7+2

Contract: 4♥ North

North:

♠ K96

♥ AJ87

♦ Q

♣ AKQ75

South:

♠ Q

♥ QT9432

♦ K72

♣ T92

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

Board: 195

Dealer: East

Vul: E-W

North HCP: 20+1

South HCP: 6+1

Contract: 3NT North

North:

♠ KJ

♥ KQ9

♦ AKQ52

♣ Q85

South:

♠ QT975

♥ 72

♦ T4

♣ A762

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

Board: 196

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 21+1

Contract: 4♥ South

North:

♠ Q8632

♥ J53

♦ 6

♣ QJ62

South:

♠ K4

♥ AQT94

♦ KQ5

♣ AK8

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

1. limit raise or better in !H

Board: 197

Dealer: East

Vul: E-W

North HCP: 19+1

South HCP: 5

Contract: 3NT North

North:

♠ AJ2

♥ AJT

♦ KQJT2

♣ K6

South:

♠ 95

♥ 8762

♦ 864

♣ AJ83

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

1. limit raise or better in !D

Board: 198

Dealer: South

Vul: Both

North HCP: 2+2

South HCP: 12

Contract: 1♠ South

North:

♠ 93

♥ J986

♦ 8

♣ JT9875

South:

♠ QT76

♥ KQ4

♦ Q973

♣ K6

W	N	E	S
			1♦
Pass	Pass	X	1♠
All Pass			

South hands

Overcalls in 4th??

Board: 194 ♠ Q RHO is dealer. You bid second.
 Dealer: East ♥ QT9432 East (RHO) opens 1 ♠ if possible.
 Vul: E-W ♦ K72 East (RHO) bids 2 ♦ if possible.
 HCP: 7+2 ♣ T92

Board: 195 ♠ QT975 RHO is dealer. You bid second.
 Dealer: East ♥ 72 East (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ T4 East (RHO) bids 1 ♥ if possible.
 HCP: 6+1 ♣ A762

Board: 196 ♠ K4 LHO is dealer.
 Dealer: West ♥ AQT94 West (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ KQ5
 HCP: 21+1 ♣ AK8

Board: 197 ♠ 95 RHO is dealer. You bid second.
 Dealer: East ♥ 8762 East (RHO) opens 1 ♥ if possible.
 Vul: E-W ♦ 864
 HCP: 5 ♣ AJ83

Board: 198 ♠ QT76 You are dealer.
 Dealer: South ♥ KQ4 East (RHO) Doubles 1 ♦ if possible.
 Vul: Both ♦ Q973
 HCP: 12 ♣ K6

Both hands (Answers Page)

Board: 194

Dealer: East

Vul: E-W

North HCP: 19+1

South HCP: 7+2

Contract: 4♥ North

North:

♠ K96

♥ AJ87

♦ Q

♣ AKQ75

South:

♠ Q

♥ QT9432

♦ K72

♣ T92

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

Board: 195

Dealer: East

Vul: E-W

North HCP: 20+1

South HCP: 6+1

Contract: 3NT North

North:

♠ KJ

♥ KQ9

♦ AKQ52

♣ Q85

South:

♠ QT975

♥ 72

♦ T4

♣ A762

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

Board: 196

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 21+1

Contract: 4♥ South

North:

♠ Q8632

♥ J53

♦ 6

♣ QJ62

South:

♠ K4

♥ AQT94

♦ KQ5

♣ AK8

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

1. limit raise or better in !H

Board: 197

Dealer: East

Vul: E-W

North HCP: 19+1

South HCP: 5

Contract: 3NT North

North:

♠ AJ2

♥ AJT

♦ KQJT2

♣ K6

South:

♠ 95

♥ 8762

♦ 864

♣ AJ83

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

1. limit raise or better in !D

Board: 198

Dealer: South

Vul: Both

North HCP: 2+2

South HCP: 12

Contract: 1♠ South

North:

♠ 93

♥ J986

♦ 8

♣ JT9875

South:

♠ QT76

♥ KQ4

♦ Q973

♣ K6

W	N	E	S
			1♦
Pass	Pass	X	1♠
All Pass			

North hands

Overcalls in 4th??

Board: 199	♠ JT92	RHO is dealer. You bid second.
Dealer: West	♥ T4	West (RHO) opens 1 ♠ if possible.
Vul: Both	♦ 84	West (RHO) bids 2 ♦ if possible.
HCP: 4+1	♣ QJ432	West (RHO) bids 3 ♦ if possible.

Board: 200	♠ 43	RHO is dealer. You bid second.
Dealer: West	♥ Q854	West (RHO) opens 1 ♠ if possible.
Vul: None	♦ T2	
HCP: 5+1	♣ K9874	

Board: 201	♠ A9	LHO is dealer.
Dealer: East	♥ K86	East (LHO) opens 1 ♥ if possible.
Vul: Both	♦ A8	
HCP: 19+2	♣ AKJ965	

Board: 202	♠ AQ6	LHO is dealer.
Dealer: East	♥ AJ2	East (LHO) opens 1 ♠ if possible.
Vul: None	♦ 65	East (LHO) bids 2 ♦ if possible.
HCP: 20+1	♣ AKQ63	

Board: 203	♠ T74	LHO is dealer.
Dealer: East	♥ AT6	East (LHO) opens 1 ♥ if possible.
Vul: Both	♦ AKQ52	East (LHO) bids 1 ♠ if possible.
HCP: 20+1	♣ AK	West (RHO) bids 2 ♥ if possible.

Both hands (Answers Page)

Board: 199

	North:	South:	W	N	E	S
Dealer: West	♠ JT92	♠ A85	1 ♠	Pass	Pass	X
Vul: Both	♥ T4	♥ AQ7	2 ♦	Pass	Pass	X
North HCP: 4+1	♦ 84	♦ AJ	Pass	3 ♣	Pass	Pass
South HCP: 22+1	♣ QJ432	♣ AKT86	3 ♦	Pass	Pass	4 ♣
Contract: 5 ♣ North			Pass	5 ♣	All Pass	

Board: 200

	North:	South:	W	N	E	S
Dealer: West	♠ 43	♠ KQ8	1 ♠	Pass	Pass	X
Vul: None	♥ Q854	♥ A97	Pass	2 ♥	Pass	4 ♦
North HCP: 5+1	♦ T2	♦ AKQ974	All Pass			
South HCP: 19+2	♣ K9874	♣ J				
Contract: 4 ♦ South						

Board: 201

	North:	South:	W	N	E	S
Dealer: East	♠ A9	♠ KT32			1 ♥	Pass
Vul: Both	♥ K86	♥ Q4	Pass	X	Pass	1 ♠
North HCP: 19+2	♦ A8	♦ JT975	Pass	3 ♣	Pass	3 ♥ ¹
South HCP: 6+1	♣ AKJ965	♣ 74	Pass	4 ♣	All Pass	
Contract: 4 ♣ North						

1. limit raise or better in !C

Board: 202

	North:	South:	W	N	E	S
Dealer: East	♠ AQ6	♠ 9432			1 ♠	Pass
Vul: None	♥ AJ2	♥ QT54	Pass	X	2 ♦	Pass
North HCP: 20+1	♦ 65	♦ QJ3	Pass	X	Pass	2 ♥
South HCP: 5	♣ AKQ63	♣ 52	Pass	3 ♦ ¹	Pass	3 ♥
Contract: 3 ♥ South			All Pass			

1. strength cue bid

Board: 203

	North:	South:	W	N	E	S
Dealer: East	♠ T74	♠ K863			1 ♥	Pass
Vul: Both	♥ AT6	♥ 82	Pass	X	1 ♠	Pass
North HCP: 20+1	♦ AKQ52	♦ JT3	2 ♥	3 ♦	All Pass	
South HCP: 4	♣ AK	♣ T862				
Contract: 3 ♦ North						

South hands

Overcalls in 4th??

Board: 199 ♠ A85 LHO is dealer.
 Dealer: West ♥ AQ7 West (LHO) opens 1 ♠ if possible.
 Vul: Both ♦ AJ West (LHO) bids 2 ♦ if possible.
 HCP: 22+1 ♣ AKT86 West (LHO) bids 3 ♦ if possible.

Board: 200 ♠ KQ8 LHO is dealer.
 Dealer: West ♥ A97 West (LHO) opens 1 ♠ if possible.
 Vul: None ♦ AKQ974
 HCP: 19+2 ♣ J

Board: 201 ♠ KT32 RHO is dealer. You bid second.
 Dealer: East ♥ Q4 East (RHO) opens 1 ♥ if possible.
 Vul: Both ♦ JT975
 HCP: 6+1 ♣ 74

Board: 202 ♠ 9432 RHO is dealer. You bid second.
 Dealer: East ♥ QT54 East (RHO) opens 1 ♠ if possible.
 Vul: None ♦ QJ3 East (RHO) bids 2 ♦ if possible.
 HCP: 5 ♣ 52

Board: 203 ♠ K863 RHO is dealer. You bid second.
 Dealer: East ♥ 82 East (RHO) opens 1 ♥ if possible.
 Vul: Both ♦ JT3 East (RHO) bids 1 ♠ if possible.
 HCP: 4 ♣ T862 West (LHO) bids 2 ♥ if possible.

Both hands (Answers Page)

Board: 199

	North:	South:	W	N	E	S
Dealer: West	♠ JT92	♠ A85	1 ♠	Pass	Pass	X
Vul: Both	♥ T4	♥ AQ7	2 ♦	Pass	Pass	X
North HCP: 4+1	♦ 84	♦ AJ	Pass	3 ♣	Pass	Pass
South HCP: 22+1	♣ QJ432	♣ AKT86	3 ♦	Pass	Pass	4 ♣
Contract: 5 ♣ North			Pass	5 ♣	All Pass	

Board: 200

	North:	South:	W	N	E	S
Dealer: West	♠ 43	♠ KQ8	1 ♠	Pass	Pass	X
Vul: None	♥ Q854	♥ A97	Pass	2 ♥	Pass	4 ♦
North HCP: 5+1	♦ T2	♦ AKQ974	All Pass			
South HCP: 19+2	♣ K9874	♣ J				
Contract: 4 ♦ South						

Board: 201

	North:	South:	W	N	E	S
Dealer: East	♠ A9	♠ KT32			1 ♥	Pass
Vul: Both	♥ K86	♥ Q4	Pass	X	Pass	1 ♠
North HCP: 19+2	♦ A8	♦ JT975	Pass	3 ♣	Pass	3 ♥ ¹
South HCP: 6+1	♣ AKJ965	♣ 74	Pass	4 ♣	All Pass	
Contract: 4 ♣ North						

1. limit raise or better in !C

Board: 202

	North:	South:	W	N	E	S
Dealer: East	♠ AQ6	♠ 9432			1 ♠	Pass
Vul: None	♥ AJ2	♥ QT54	Pass	X	2 ♦	Pass
North HCP: 20+1	♦ 65	♦ QJ3	Pass	X	Pass	2 ♥
South HCP: 5	♣ AKQ63	♣ 52	Pass	3 ♦ ¹	Pass	3 ♥
Contract: 3 ♥ South			All Pass			

1. strength cue bid

Board: 203

	North:	South:	W	N	E	S
Dealer: East	♠ T74	♠ K863			1 ♥	Pass
Vul: Both	♥ AT6	♥ 82	Pass	X	1 ♠	Pass
North HCP: 20+1	♦ AKQ52	♦ JT3	2 ♥	3 ♦	All Pass	
South HCP: 4	♣ AK	♣ T862				
Contract: 3 ♦ North						

North hands

Overcalls in 4th??

Board: 204	♠ 4	RHO is dealer. You bid second.
Dealer: West	♥ Q632	West (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ KJT43	West (RHO) bids 1 ♠ if possible.
HCP: 6+1	♣ T85	
Board: 205	♠ K873	RHO is dealer. You bid second.
Dealer: West	♥ K72	West (RHO) opens 1 ♠ if possible.
Vul: None	♦ JT2	
HCP: 8	♣ JT2	
Board: 206	♠ Q	RHO is dealer. You bid second.
Dealer: West	♥ 85	West (RHO) opens 1 ♦ if possible.
Vul: Both	♦ J865	
HCP: 7+2	♣ KJ7542	
Board: 207	♠ AKQ64	LHO is dealer.
Dealer: East	♥ AT5	East (LHO) opens 1 ♥ if possible.
Vul: N-S	♦ QJ62	East (LHO) bids 2 ♣ if possible.
HCP: 20+1	♣ A	West (RHO) bids 3 ♥ if possible.
		East (LHO) bids 4 ♥ if possible.
		East (LHO) Doubles 4 ♠ if possible.

Both hands (Answers Page)

Board: 204

	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AQJ85	1 ♣	Pass	Pass	X
Vul: E-W	♥ Q632	♥ AJ7	1 ♠	2 ♦	Pass	3NT
North HCP: 6+1	♦ KJT43	♦ 92	All Pass			
South HCP: 19+1	♣ T85	♣ AK9				
Contract: 3NT South						

Board: 205

	North:	South:	W	N	E	S
Dealer: West	♠ K873	♠ AQT	1 ♠	Pass	Pass	X
Vul: None	♥ K72	♥ QJ86	Pass	2 ♣	Pass	2 ♦
North HCP: 8	♦ JT2	♦ AKQ74	Pass	2 ♠ ¹	Pass	3 ♦
South HCP: 18+1	♣ JT2	♣ 6	Pass	3NT	All Pass	

1. limit raise or better in !D

Board: 206

	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ A743	1 ♦	Pass	Pass	X
Vul: Both	♥ 85	♥ AKQ94	Pass	2 ♣	Pass	2 ♥
North HCP: 7+2	♦ J865	♦ KQ7	Pass	3 ♣	Pass	3NT
South HCP: 18+1	♣ KJ7542	♣ 9	All Pass			
Contract: 3NT South						

Board: 207

	North:	South:	W	N	E	S
Dealer: East	♠ AKQ64	♠ T8752			1 ♥	Pass
Vul: N-S	♥ AT5	♥ 6	Pass	X	2 ♣	Pass
North HCP: 20+1	♦ QJ62	♦ T754	3 ♥	3 ♠	4 ♥	Pass
South HCP: 2+1	♣ A	♣ Q76	Pass	X	Pass	4 ♠
Contract: 4 ♠ X South			Pass	Pass	X	All Pass

South hands

Overcalls in 4th??

Board: 204	♠ AQJ85	LHO is dealer.
Dealer: West	♥ AJ7	West (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ 92	West (LHO) bids 1 ♠ if possible.
HCP: 19+1	♣ AK9	
Board: 205	♠ AQT	LHO is dealer.
Dealer: West	♥ QJ86	West (LHO) opens 1 ♠ if possible.
Vul: None	♦ AKQ74	
HCP: 18+1	♣ 6	
Board: 206	♠ A743	LHO is dealer.
Dealer: West	♥ AKQ94	West (LHO) opens 1 ♦ if possible.
Vul: Both	♦ KQ7	
HCP: 18+1	♣ 9	
Board: 207	♠ T8752	RHO is dealer. You bid second.
Dealer: East	♥ 6	East (RHO) opens 1 ♥ if possible.
Vul: N-S	♦ T754	East (RHO) bids 2 ♣ if possible.
HCP: 2+1	♣ Q76	West (LHO) bids 3 ♥ if possible.
		East (RHO) bids 4 ♥ if possible.
		East (RHO) Doubles 4 ♠ if possible.

Both hands (Answers Page)

Board: 204

Dealer: West

Vul: E-W

North HCP: 6+1

South HCP: 19+1

Contract: 3NT South

North:

♠ 4

♥ Q632

♦ KJT43

♣ T85

South:

♠ AQJ85

♥ AJ7

♦ 92

♣ AK9

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

Board: 205

Dealer: West

Vul: None

North HCP: 8

South HCP: 18+1

Contract: 3NT North

North:

♠ K873

♥ K72

♦ JT2

♣ JT2

South:

♠ AQT

♥ QJ86

♦ AKQ74

♣ 6

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

1. limit raise or better in !D

Board: 206

Dealer: West

Vul: Both

North HCP: 7+2

South HCP: 18+1

Contract: 3NT South

North:

♠ Q

♥ 85

♦ J865

♣ KJ7542

South:

♠ A743

♥ AKQ94

♦ KQ7

♣ 9

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

Board: 207

Dealer: East

Vul: N-S

North HCP: 20+1

South HCP: 2+1

Contract: 4 ♠ X South

North:

♠ AKQ64

♥ AT5

♦ QJ62

♣ A

South:

♠ T8752

♥ 6

♦ T754

♣ Q76

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

North hands

Overcalls in 4th??

Board: 208

♠ AQ2

LHO is dealer.

Dealer: East

♥ AT9

East (LHO) opens 1 ♥ if possible.

Vul: None

♦ Q8

HCP: 18+1

♣ KQJ76

Board: 209

♠ A973

RHO is dealer. You bid second.

Dealer: West

♥ 87643

West (RHO) opens 1 ♣ if possible.

Vul: Both

♦ K8

West (RHO) bids 1 ♠ if possible.

HCP: 8+1

♣ J7

Both hands (Answers Page)

Board: 208

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 10

Contract: 3NT South

North:

♠ AQ2

♥ AT9

♦ Q8

♣ KQJ76

South:

♠ 764

♥ Q63

♦ KJ54

♣ AT4

W**N****E****S**

1♥ Pass

Pass X Pass 2♦

Pass 3♣ Pass 3NT

All Pass

Board: 209

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 19+1

Contract: 4♥ South

North:

♠ A973

♥ 87643

♦ K8

♣ J7

South:

♠ J

♥ AKQJ9

♦ AQ74

♣ QT8

W**N****E****S**

1♣ Pass Pass X

1♠ 2♥ Pass 4♥

All Pass

South hands

Overcalls in 4th??

Board: 208

♠ 764

RHO is dealer. You bid second.

Dealer: East

♥ Q63

East (RHO) opens 1♥ if possible.

Vul: None

♦ KJ54

HCP: 10

♣ AT4

Board: 209

♠ J

LHO is dealer.

Dealer: West

♥ AKQJ9

West (LHO) opens 1♣ if possible.

Vul: Both

♦ AQ74

West (LHO) bids 1♠ if possible.

HCP: 19+1

♣ QT8

Both hands (Answers Page)

Board: 208

Dealer: East

Vul: None

North HCP: 18+1

South HCP: 10

Contract: 3NT South

North:

♠ AQ2

♥ AT9

♦ Q8

♣ KQJ76

South:

♠ 764

♥ Q63

♦ KJ54

♣ AT4

W**N****E****S**

1♥ Pass

Pass X Pass 2♦

Pass 3♣ Pass 3NT

All Pass

Board: 209

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 19+1

Contract: 4♥ South

North:

♠ A973

♥ 87643

♦ K8

♣ J7

South:

♠ J

♥ AKQJ9

♦ AQ74

♣ QT8

W**N****E****S**

1♣ Pass Pass X

1♠ 2♥ Pass 4♥

All Pass